

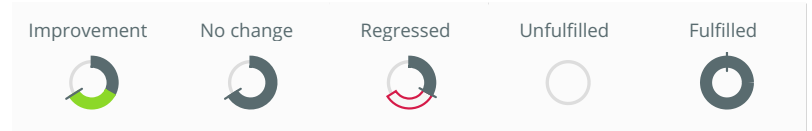


# SUSBA ANALYSIS

Generated on 2019-01-23

ESG Integration Pillars (Singapore)  
Corporate Governance Aspects (Singapore)

# ASSESSMENTS



## ESG Integration Pillars (Singapore)

Purpose	DBS	OCBC	UOB	Average
Relevance of sustainability to the organization and its strategy for addressing sustainability				
Participation in commitment-based sustainable finance initiatives and policy advocacy with regulators				

Policies	DBS	OCBC	UOB	Average
Public statements on principles and risk appetite and aspects of ESG				
Sector-specific policies				

Processes	DBS	OCBC	UOB	Average
Processes for assessing ESG risks in client and transactional approvals				
Procedures for client monitoring and engagement				

People	DBS	OCBC	UOB	Average
Responsibilities for ESG				
E&S staff competency and performance evaluation				

Products	DBS	OCBC	UOB	Average
ESG integration in products and services				









Portfolio	DBS	OCBC	UOB	Average
ESG risk assessment and mitigation at portfolio level				
Disclosure of ESG risk exposure and targets				

# Corporate Governance Aspects (Singapore)





Board	DBS	OCBC	UOB	Average
Independence and qualifications of the board				
Clearly stated roles and monitoring the implementation of corporate strategy				
Appointment, selection, training and re-election				
Remuneration and appraisal				

Shareholders and Stakeholders	DBS	OCBC	UOB	Average
Rights of shareholders				
Policies on stakeholder engagement and list of stakeholder groups engaged				
Stakeholder reporting and communicating mechanisms				

## Disclosure and Transparency

	DBS	OCBC	UOB	Average
Release of reports and disclosure on ESG issues				
Corporate website				

## Audit and Risks

	DBS	OCBC	UOB	Average
General audit function and audit on sustainability				
Risk management frameworks and ESG-related risks	