

Material ESG Factor	Boundary	Priority	Our Strategic Objectives	Our Value Creation	Interested Stakeholders	How We Responded to Stakeholder Expectations in 2019
<b>Uphold Corporate Responsibility</b>						
Strong governance	■	Critical	<ul style="list-style-type: none"> <li>Maintain highest standards of governance and risk culture</li> </ul>	<ul style="list-style-type: none"> <li>Upholding robust corporate governance policies, processes and practices to safeguard our stakeholders' interests</li> <li>Embedding our risk culture across our franchise to ensure continued financial soundness and business viability</li> </ul>		<ul style="list-style-type: none"> <li>Continued to evaluate and to revise our governance approach to ensure that it remains relevant and aligned with best practices and responsive to change</li> </ul>
Regulatory compliance	■	Critical	<ul style="list-style-type: none"> <li>Ensure compliance with all laws and regulations in the jurisdictions in which we operate</li> </ul>	<ul style="list-style-type: none"> <li>Observing the letter and spirit of all applicable laws, rules, regulations and standards</li> </ul>		<ul style="list-style-type: none"> <li>Continued active monitoring of regulatory and industry developments, and engagement with regulators, policymakers and standards-setting bodies</li> <li>Provided regular updates on regulatory trends and developments to the Board and senior management committees</li> </ul>
Preventing corruption, fraud and money laundering	■	Critical	<ul style="list-style-type: none"> <li>Protect the financial system against abuse</li> </ul>	<ul style="list-style-type: none"> <li>Adopting a zero tolerance approach to bribery and corruption and ensuring transparency and accountability</li> <li>Collaborating with regulators and industry peers in preventing cybercrime, money laundering, funding of terrorism and dealing with sanctioned persons</li> </ul>		<ul style="list-style-type: none"> <li>Launched an updated mandatory online anti-corruption training module for employees</li> <li>Updated customer terms and conditions concerning financial crimes to improve anti-bribery and corruption provisions</li> <li>Collaborated with a regulatory technology company to enhance our anti-money laundering surveillance abilities</li> </ul>
Sustainable procurement	▲	Important	<ul style="list-style-type: none"> <li>Incorporate sustainability principles into our procurement practices</li> </ul>	<ul style="list-style-type: none"> <li>Engaging with suppliers to ensure that our sustainable procurement principles are upheld</li> </ul>		<ul style="list-style-type: none"> <li>Launched the Group Supplier Sustainability Principles (GSSP)</li> </ul>
Managing our direct environmental footprint	■	Important	<ul style="list-style-type: none"> <li>Encourage environmental stewardship through efficient resource use and waste management</li> </ul>	<ul style="list-style-type: none"> <li>Managing energy, water and resource consumption more efficiently, reducing greenhouse gas emissions and minimising waste</li> </ul>		<ul style="list-style-type: none"> <li>Awarded Green Mark Platinum certification for our two-tower block building, UOB Phetkasem in Bangkok, Thailand</li> </ul>
Community development	▲	Important	<ul style="list-style-type: none"> <li>Champion social development in art, children and education</li> </ul>	<ul style="list-style-type: none"> <li>Helping the young, the underprivileged, those with special needs and budding talent to realise their full potential</li> </ul>		<ul style="list-style-type: none"> <li>Established a Group Corporate Social Responsibility Policy to ensure that our philanthropic activities, community partnerships and volunteering are carried out responsibly</li> <li>Increased monetary contributions by 6 per cent to \$5.4 million in 2019 to promote social development in art, children and education</li> <li>Organised six eco-excursions in 2019 to educate children and colleagues about environmental sustainability</li> <li>Offered more opportunities to our colleagues to give back to the community and increased our average volunteer hours per employee by 10 per cent to 2.2 hours in 2019</li> </ul>

▲ Impact Outside the Organisation   ■ Impact Within and Outside the Organisation   ● Impact Within the Organisation

Customers  
 Investors and Analysts  
 Colleagues  
 Governments and Regulators  
 Suppliers  
 NGOs  
 Community