



HONG LEONG BANK SUSTAINABLE FINANCE FRAMEWORK

August 2024

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Sustainable Finance Framework

1. Introduction

As part of our broader sustainability commitments, Hong Leong Bank Berhad (“HLBB”)¹ has established this Sustainable Finance Framework (“Framework”) with the goal of providing our clients with access to financing that supports their transition journey toward an environmentally sustainable future.

To put into practice our commitments, the Framework is thus formulated to serve two (2) principal objectives:

- To guide future development of green and sustainable finance products or solutions that shall meet eligibility criteria that is consistent with
 - Climate change mitigation;
 - Climate change adaptation; and
 - Positive social impact
- To provide the basis for evaluating and monitoring businesses or economic activities that are eligible for sustainable financing

¹ Inclusive of Hong Leong Islamic Bank (“HLISB”). For HLISB, in order to fulfil VBI vis-à-vis Shariah requirement, the use of proceeds shall be used to finance Shariah-compliant businesses and projects.

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The Framework sets out the guidelines for sustainable financing by adopting both domestic and global principles and standards, including but not limited to:

- The Loan Market Association (“LMA”)’s Green, Social and Sustainability-linked Loan Principles;
- The International Capital Market Association (“ICMA”)’s Green, Social and Sustainability Bond Principles;
- The ASEAN Taxonomy for Sustainable Finance (Version 3);
- The Securities Commission Malaysia’s Principles-Based Sustainable and Responsible Investment (“SRI”) Taxonomy for the Malaysian Capital Market;
- The Bank Negara Malaysia (“BNM”)’s Climate Change and Principle-based Taxonomy (“CCPT”) and;
- BNM’s Value-based Intermediation Financing and Investment Impact Assessment Framework (“VBIAF”)².

In formulating the Framework, HLBB has also taken into consideration the global agenda for sustainable development as set out in the United Nations Sustainable Development Goals (“UN SDGs”) and will integrate the goals in its strategy and decision-making process, wherever possible.

² VBIAF for 1st Cohort Sectoral Guide: Palm Oil, Renewable Energy, Energy Efficiency; and 2nd Cohort Sectoral Guide: Construction & Infrastructure, Manufacturing, Oil & Gas.

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2. Use of Proceeds



The use of proceeds from any sustainable finance products or instruments issued under this Framework shall only be used to finance businesses and projects that support the transition to a clean, energy-efficient, and environmentally sustainable economy, hereby collectively known as

Green Projects.

Eligibility Criteria

The following Eligibility Criteria details the economic sectors and activities that would generally qualify for HLBB’s Green Projects.

(A) Renewable Energy (RE)

Eligibility Criteria	SDG Goals
<ul style="list-style-type: none"> i. Generation of energy using renewable sources or technologies including but not limited to: <ul style="list-style-type: none"> a. Solar Photovoltaic (“Solar PV”) b. Biogas and biomass c. Small hydropower ii. Acquisition of renewable energy projects/ businesses. iii. Services related to the development, operation and maintenance of renewable energy projects. iv. Manufacturing, assembling or production of components, equipment, and machinery for the renewable energy industry. v. Procurement of renewable energy solutions or products by consumers. 	 



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- vi. **Refinancing** of any of the above with a look back period of 24 months.

Note: Eligible projects to undergo a third-party environmental and social impact assessment to determine and manage risks, controversies or foreseeable negative impact, wherever applicable.

(B) Energy Efficiency (EE)

Eligibility Criteria	SDG Goals
<ul style="list-style-type: none"> i. In general, eligibility shall be considered on the basis of whether a given project is related to the development and implementation of products or technology that shall reduce the use of energy. ii. Energy efficient technologies or equipment <ul style="list-style-type: none"> a. Replacing and refurbishing of inefficient equipment; b. Investing in energy saving equipment and technology either for their own business or through Energy Performance Contracting (“EPC”) with the objectives of reducing energy consumption of underlying asset, technology, system or product including for data centres. iii. Services related to energy efficiency <ul style="list-style-type: none"> a. Advisory and consultancy, feasibility studies, energy audits, energy management, measurement and verification, testing & commissioning, operations & maintenance 	 



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- b. Delivery of bulk energy services such as smart grids, district cooling, battery storage systems, energy recovery, transmission and distribution systems aimed at reducing energy losses.
- iv. **Manufacturing or assembling** of equipment, machinery, product, software or related products that contribute to energy saving.
- v. **Procurement** of energy efficient products or services by consumers.
- vi. **Refinancing** of any of the above with a look back period of 24 months.

Note: Given the cross-sectoral nature of energy efficiency activities, there shall be no general threshold applied, and decisions need to be made on a case-by-case basis depending on the sector or specific project requirements.

(C) Green Building (GB)

Eligibility Criteria	SDG Goals
<ul style="list-style-type: none"> i. In general, eligibility shall be considered for new and existing buildings in both commercial and residential sectors. ii. Construction, renovation or refurbishment of buildings that are awarded with applicable green building certificates. 	<div style="background-color: #f96; padding: 5px; text-align: center;"> <p>9 INDUSTRY, INNOVATION AND INFRASTRUCTURE</p>  </div> <div style="background-color: #f9c; padding: 5px; text-align: center;"> <p>11 SUSTAINABLE CITIES AND COMMUNITIES</p>  </div>

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- iii. Applicable green building certifications include:
 - a. Green Building Index (GBI)
 - b. GreenRE
 - c. Green Mark
 - d. LEED
 - e. Other certificates shall be considered on a case-by-case basis.
- iv. **Services** related to green building design and consultancy, audits, testing and commissioning of green building equipment, system and services.
- v. **Purchase** of green building certified properties.
- vi. The portfolio is applicable for loan/financing on purchase of properties with green building certifications with ratings of Gold and above awarded by recognized certification bodies.
- vii. **Refinancing** of any of the above with a look back period of 24 months.

Note: Preference is given for green building or related projects that shall obtain or are in the process of obtaining a certification rating of at least Gold or its equivalent.



(D) Affordable Properties (AP)

Eligibility Criteria	SDG Goals
<ul style="list-style-type: none"> i. In general, eligibility shall be considered for new and existing buildings in both commercial and residential sectors. 	

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- ii. Affordable Properties, shall meet the following criteria:
 - a. **Special Housing or Government Schemes**
 - b. **New development** for low to medium income individuals or households for Sale & Purchase Agreement (“SPA”) priced at RM250K & below (West Malaysia) and RM300K & below (East Malaysia)
 - c. **Secondary properties** for SPA priced at RM250K & below (West Malaysia) and RM300K & below (East Malaysia).
 - d. **Refinancing** on affordable properties for Open Market Value (OMV) at RM250K & below (West Malaysia) and RM300K & below (East Malaysia).



Note: BNM Policy Document - Lending / Financing to the Priority Sectors 2015-2016, Section 2.4 & Appendix 1 Section B

(E) Waste Management (WM)

Eligibility Criteria	SDG Goals
<ul style="list-style-type: none"> i. Construction, upgrading or refurbishment of waste processing facilities, including recycling and reuse facilities. ii. Energy harvesting facilities such as landfill gas capture. iii. Low emissions transportation for waste collection vehicles or alternative treatment and disposal methods. iv. Promotion of circular economy solutions such as reducing packaging waste and improving packaging design to promote reuse and recycling, as well as transition to bio-based, biodegradable and compostable plastics. 	 

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- v. **Refinancing** of any of the above with a look back period of 24 months.

Note: Eligible waste management projects extend to both solid and effluent waste, including commercial, construction and household waste, fugitive emissions, industrial wastewater treatment, as well as discharge from palm oil mill effluent.



(F) Transportation and Logistics (TL)

Eligibility Criteria

- i. In general, eligibility shall be considered for assets or projects related to the **manufacture, purchase, leasing, and operating** of clean transportation or infrastructure for low-carbon transport
- ii. **Production or assembly** of clean and environmentally friendly vehicles, such as hybrid and electric vehicles (“EV”).
- iii. **Production** of technology or equipment that supports hybrid and EV adoption, such as manufacturing of EV batteries
- iv. **Purchase** of clean/environmentally friendly vehicles by consumers. The types of clean/environmentally vehicle that are eligible for Green Auto Loan/Financing are:
 - a. Battery Electric Vehicles (“BEV”) or Electric Vehicles (“EV”): Solely powered by battery without internal combustion engine’s assistance. Plug-in to charge.
 - b. Hybrid electric vehicles (“HEV”): Combination of gasoline and electric motor, no plug-in. The hybrid battery charges by itself while you drive with gasoline as energy source.

SDG Goals



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- | | |
|---|--|
| <ul style="list-style-type: none">c. Plug-in Hybrid Electric vehicles (“PHEV”): Mainly powered by battery, once the electricity in the battery runs out, gasoline will be used in the engine to provide energy.v. Refinancing of any of the above with a look back period of 24 months. | |
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General Exclusion List

The Bank has outlined a list of business activities that falls within HLBB's general exclusion list.

The general exclusion list applies to all our SME, commercial and corporate customers. We will decline customers' onboarding process or transaction if they fall under the following business activities:

- i. Involvement in money laundering, crime, terrorism or illegal activities (e.g. illegal waste management, illegal deforestation).
- ii. Involvement in pornography or prostitution.
- iii. Production or trade in military weapons or firearms.
- iv. Involvement in forced labour, exploitation of children and human trafficking.
- v. Activities resulting in significant conversion or degradation of any high biodiversity value areas.
- vi. Operations which use fire for land clearance or preparation of land.
- vii. Fishing activities using drift nets or explosives.
- viii. Financing of any greenfield coal-fired power plants beginning 1st July, 2021 and financing of all coal-fired power plants effective 1st July, 2026.

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3. Process for Project Evaluation and Selection

The strategic direction for sustainable finance at HLBB is guided by the Board of Directors, supported by the Sustainability Committee, with the Senior Management taking an executive role for the implementation of the Framework, including the approval of eligible Green Projects to be funded under the Framework.

To ensure alignment with the Framework, a Sustainability Working Group (“SWG”) consisting of members from the Group Sustainability Office, Business Units, and other teams shall be formed to evaluate and select potential Green Projects for financing, as well as indicating the sustainability-linked metrics, if applicable.

This section describes the sequence of events starting from identification of eligible green financing opportunities leading up to financing approvals and post-approval reporting requirements.

This process seeks to integrate existing ESG risk assessment and financing approval structure, and where applicable, to also embed Monitoring and Verification (“M&V”) requirements as well as an avenue for remediation in instances where predetermined sustainability-linked metrics or conditions are not satisfactorily met.

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Process Flow

Step 1 Undergo ESG Due Diligence

- i. Initial screening against General Exclusion List
- ii. Assess financing purposes against Eligibility Criteria for Green Projects
- iii. Assess material ESG aspects and mitigation actions at entity level



Step 2 Project Evaluation & Approval

- iv. Sustainability Working Group (SWG) to evaluate and select potential Green Projects as well as to indicate sustainability-linked metrics for the proposed Green Project



Step 3 Post-Financing Monitoring & Verification (M&V)

- v. Business units to submit M&V progress reports, wherever applicable
- vi. If M&V progress is below expectation, SWG shall deliberate on remedial actions
- vii. Business units to hand-hold the customer on the remedial process

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The evaluation and selection of Eligible Green Projects step-by-step process from screening, approval to verification are as follows:

Step 1. Undergo ESG due diligence

Upon identifying a sustainable financing opportunity or request, the Business Units shall undergo an ESG due diligence process guided by HLBB's BCB ESG Policy & Assessment Framework ("ESG Policy") before proceeding to the project evaluation and approval stage. The End Financing ("EF") empanelment for new to bank developers and/or existing panel developers shall be guided by PFS Credit Management Policy and green certification obtained.

i. Initial screening for business activities under General Exclusion List.

The ESG due diligence assessment begins with an initial screening to assess if the prospective or existing customer's business activities fall within HLBB's General Exclusion List. If this is applicable, the Bank shall decline the customer's onboarding process (for New-to-Bank customer) or engage and propose a time-bound plan to exit from the List (for Existing customers) before proceeding any further. Additionally, for Hong Leong Islamic Bank, the Shariah Compliance Review Certificate ("SCRC") ensures the nature of the business complies with additional requirements for certification after Shariah compliance.

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ii. Assess financing purposes

The ESG policy provides guidance on assessing the financing purposes for a given customer or business activity against, among others, climate mitigation and adaptation considerations as outlined in BNM's CCPT. A sustainable finance proposal shall also undergo a similar identification process by referring to Use of Proceeds (Section 2, Page 4).

- Where there is explicit ESG connotation in the investment (i.e. bonds/sukuk), the investment is deemed ESG compliant. (Example: Green bonds/sukuk, SRI bonds/sukuk, Sustainability-linked bonds/sukuk, transition bonds/sukuk, blue bonds/sukuk, social bonds/sukuk and other related classifications).

iii. Assess material ESG aspects and mitigation

The ESG Policy provides guidance on the assessment of the impact of customer's business activities to the environment and society, as well as any remedial actions at the entity level. Among the key considerations we take into account include:

- Air pollutants & GHG emissions
- Waste & effluents management
- Biodiversity degradation
- Water & energy use
- Labour rights & working conditions
- Indigenous people, local communities & cultural heritage
- Land acquisition & involuntary resettlement
- Social impact

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Step 2. Project Evaluation & Approval

The Management Credit Committee (“MCC”), supported by SWG, shall be the main forum to deliberate, evaluate and approve eligible Green Projects and associated sustainable financing products or solutions. Due considerations shall be given to the proposed sustainability-linked metrics as agreed by the customer as means to ensure alignment with the objectives and eligibility criteria of the Framework.

iv. **Indicative Sustainability-linked Metrics.**

Sustainability-linked metrics shall incorporate either Environmental or Social, or both aspects, that are uniquely prescribed based on the projects in question and are to be mutually agreed upon between HLBB and customers before a formal financing approving is given.

Indicative metrics for **Environmental** aspect are provided in the table below:

Eligibility Criteria	Indicative Metrics (Non-exhaustive)
A. Renewable Energy	<ul style="list-style-type: none"> ● Energy generated per year (MWh) ● Expected GHG emissions avoided per year, reported in tonnes CO2 equivalent (tCO2e)
B. Energy Efficiency	<ul style="list-style-type: none"> ● Energy saved per year (MWh) ● Expected GHG emissions reduced / avoided per year (tCO2e)
C. Green Building	<ul style="list-style-type: none"> ● Building assets by type and green building certification level ● Expected energy savings per year (MWh) ● Expected GHG emissions avoided per year (tCO2e)

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D. Waste Management	<ul style="list-style-type: none"> • Tonnes of recycled waste • Tonnes of waste diverted from landfill
E. Sustainable Transportation	<ul style="list-style-type: none"> • Number of electric/fuel cell/hybrid vehicles financed • Expected GHG emissions avoided per year (tCO₂e)

Indicative metrics for **Social** aspect are provided in the table below:

Eligibility Criteria	Indicative Metrics (Non-exhaustive)
A. Occupational Health & Safety	<ul style="list-style-type: none"> • ISO 45001 / DOSH Compliance Assessment / Hazard Identification, Risk Assessment and Risk Control (“HIRARC”) Report • Emergency Preparedness Plan • Safety Training
B. Social Impact & Community Health	<ul style="list-style-type: none"> • ISO 26001 / Social Impact Assessment • Internal social engagement policy
C. Labour Laws, Welfare and Working Conditions	<ul style="list-style-type: none"> • Hiring policy • Certificate of worker accommodation
D. Affordable Properties	<ul style="list-style-type: none"> • Special Housing or Government Schemes • Properties purchase with SPA priced at RM250K & below (West Malaysia) and RM300K & below (East Malaysia) • Refinancing of affordable properties with no OMV at RM250K & below (West Malaysia) and RM300K & below (East Malaysia)

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Step 3. Monitoring & Verification (“M&V”)

HLBB’s effort to support the customers on their transition toward sustainability necessitates a M&V process by both our internal experts and external knowledge partners, wherever applicable. Doing so will ensure that HLBB’s financing for customer’s sustainability objectives are being satisfactorily met as well as to promote stakeholder transparency, including to address concerns of greenwashing.

Business Units shall be required to submit progress reports, either annually or at predetermined intervals, on the achievement of sustainability-linked metrics of an approved Green Project. Assessments shall be based on reports by HLBB’s external partners, wherever applicable.

In instances where the M&V progress falls below predetermined expectations, the MCC, supported by SWG, shall be the main forum to deliberate on remedial actions and to be agreed upon by the customer. We shall strive to extend our fullest support to customers undertaking remedial actions within a given timeframe and the Business Units shall be the main focal point to hand-hold the customers during this process.

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4. Management of Proceeds

An amount corresponding to the net proceeds of any Sustainable Finance Instrument issued by HLBB under the Framework, irrespective of the legal form of the instrument, will be used to finance HLBB's Green Projects as defined under Use of proceeds (Section 2), subject to the project selection and evaluation process. The pool of Green Projects is expected to expand in coverage over time as more sectors are added to the Framework.

HLBB will track the Use of Proceeds of its Sustainable Finance by establishing and managing a centralised tracker. The tracker will be updated on a monthly basis.

Should any proceeds of a Green or Sustainability financing have not been allocated to Green Projects at issuance or, during the life of the financing, those proceeds may be invested in accordance with HLBB's liquidity management policy.

If any of the Green Projects cease to meet the Eligibility Criteria or has been repaid or divested, HLBB will re-allocate the proceeds to other Green Projects wherever feasible and applicable.

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5. Reporting

HLBB shall promote transparency by reporting the Use of Proceeds for Green Projects in the Sustainability Report, to be published annually. This should include information on the qualitative performance indicators or impact, subject to feasibility and data availability.

Allocation Reporting

HLBB will publish a report on our website that includes, at the minimum, the following information:

- Allocated Proceeds by eligibility criterion, together with a description of the types of projects or businesses that are being financed; and
- The remaining balance of unallocated Proceeds at the end of the reporting period.

Where possible, we will also provide additional information, case studies or examples of financed projects or businesses, subject to considerations such as confidentiality agreements and competition issues.

The annual reporting will be reviewed and approved by HLBB's Sustainability Committee and Board Risk Management Committee. Furthermore, we intend to engage an external party to provide independent verification and assurance on our reporting and management of Proceeds in accordance with this Framework.

HLBB shall publish an Allocation Report annually for said sustainable finance instrument until all proceeds have been allocated.

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Impact Reporting

HLBB understands the importance of Impact Reporting. Where relevant and possible, HLBB shall publish an impact report on an annual basis a year after the allocation of said Sustainable Finance Instrument.

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6. External Review

HLBB shall engage an independent organization to obtain a Second-Party Opinion to confirm the alignment of the Framework with applicable market standards. The Second Party Opinion will be made available on HLBB's Sustainability microsite.

In addition, HLBB shall also engage an external assurance provider to review our progress report and ensure its conformity to the Framework.

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7. Conclusion

HLBB strongly believes in bringing about positive influence towards a more sustainable future. We strive to effectively integrate ESG and Sustainability considerations into our business operations, particularly in our products and services, and to continuously contribute to the betterment of the communities and the environment we operate in, for customers whom we serve, and for our internal and external stakeholders whom we work with.

This Framework is therefore developed to provide clarity in guiding our process of assessing and evaluating eligible proposals for sustainable financing in order to meet the objectives of climate change mitigation and adaptation, as well as creating positive impact to the society.

This Framework is also published publicly to promote greater awareness of our approach to sustainable finance for both internal and external stakeholders, particularly our customers, vendors and business partners, investors as well as regulators.

For further enquiries, please contact us at: sustainability@hlbb.hongleong.com.my

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