

Standard Chartered Bank

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Introduction

In June 2019, March 2021 and November 2021, Standard Chartered Bank ("Standard Chartered") issued three sustainability bonds under the Standard Chartered Bank Sustainability Bond Framework (the "Framework")¹ aimed at financing or refinancing loans to help combat climate change and increase access to finance in Standard Chartered Bank's core markets of Asia, Africa and the Middle East. Sustainalytics provided a Second-Party Opinion on the Framework in January 2021.² In January 2023, Standard Chartered engaged Sustainalytics to review the assets financed under the Framework between July 2022 and September 2022 and provide an assessment as to whether they met the use of proceeds criteria and the reporting commitments outlined in the Framework. As of September 2022, the asset pool of loans eligible for financing and refinancing under the Framework exceeded the total amount of sustainability bonds issued; hence, proceeds have been fully allocated. This is Sustainalytics' fourth annual review of Standard Chartered's sustainability bonds, following previous reviews in 2022, 2021 and 2020.

Evaluation Criteria

Sustainalytics evaluated the assets financed between July 2022 and September 2022 with proceeds from Standard Chartered's sustainability bond issuances based on whether they:

1. Met the use of proceeds and eligibility criteria outlined in the Standard Chartered Bank Sustainability Bond Framework; and
2. Reported on at least one key performance indicator (KPI) for each use of proceeds category outlined in the Standard Chartered Bank Sustainability Bond Framework.

Table 1: Use of proceeds categories and eligibility criteria

Green activities		
Use of proceeds category	Criteria	Eligible activities
Renewable Energy	Generation of energy from renewable sources	<p>The generation of electricity from:</p> <ul style="list-style-type: none"> • Wind (onshore and offshore) • Solar (including floating) • Hydropower¹¹ <25 MW or >25 MW which have either a life cycle carbon intensity of ≤100 gCO₂/kWh or power density ≥5 W/m² • Waste to energy • Geothermal (direct emissions intensity threshold <100 gCO₂/kWh) • Production of biofuels from waste sources • Production of biofuels from non-waste sources
	Manufacture of components of renewable energy technology	<ul style="list-style-type: none"> • Development and manufacture of renewable energy technologies, including equipment for renewable energy generation and energy storage. Examples could include wind turbines, solar panels and battery storage

¹ Standard Chartered Bank, "Standard Chartered Bank Sustainability Bond Framework", (2021), at: <https://www.sc.com/en/sustainability/contributing-to-sustainable-economic-growth/>

² Standard Chartered Bank, "Standard Chartered Bank Sustainability Bond Framework Second-Party Opinion", (2021), at: <https://www.sc.com/en/sustainability/contributing-to-sustainable-economic-growth/>

	Construction, maintenance and expansion of associated distribution networks	<ul style="list-style-type: none"> Grid expansion and development that transmits at least 90% renewable energy
Energy Efficiency	Energy efficiency technologies	<ul style="list-style-type: none"> Development, manufacture and installation of energy efficiency technologies and products, including efficient appliances, smart meters and lighting
	Public services	<ul style="list-style-type: none"> Installation of energy efficient lighting and equipment to increase the operational energy efficiency of utilities and other public services (excluding improvements in buildings) Heat efficiency improvement of utilities not powered by fossil fuels, as well as power plants and other public services Retrofit of renewable energy power plants
Green Buildings	Commercial, public and residential buildings (existing and new construction)	<p>Construction of new buildings and retrofit of existing buildings to the following levels:</p> <ul style="list-style-type: none"> Buildings certified to an acceptable level under an internationally recognized green building certification scheme Buildings that achieve a minimum 20% improvement in energy use or carbon emissions compared to a mandated local or regional baseline or code Replacement of existing heating or cooling systems in buildings with more efficient systems not powered by fossil fuels; or installation of new cogeneration, tri-generation or combined heat and power plants that generate electricity and provide heating or cooling Waste heat recovery improvements
Sustainable Management of Living and Natural Resources	Agricultural processes	<ul style="list-style-type: none"> Forestry-related activities, including the production of forestry-related products that are Forest Stewardship Council (FSC) and Programme for the Endorsement of Forest Certification (PEFC) certified Financing for agricultural products certified under a credible scheme, such as the Rainforest Alliance, USDA Organic, certified organic agriculture (EU or Bio) or equivalent international certification schemes Loans to finance the sustainable management of natural resources, including certified forests (FSC, PEFC or equivalent) and investment in protected areas (regional natural parks)
Pollution Prevention and Control	Pollution prevention and control	<p>Activities with capex which achieve the following:</p> <ul style="list-style-type: none"> Reduce air emissions Mitigate GHG emissions Soil remediation Waste prevention, reduction, recycling and sorting projects
Sustainable Water and Wastewater Management	Sustainable water management	<ul style="list-style-type: none"> Activities that provide access to adequate sanitation facilities Activities that improve water quality, such as: <ul style="list-style-type: none"> Water treatment facilities Upgrades to wastewater treatment plants to remove nutrients Wastewater discharge infrastructure Activities that increase water-use efficiency Water recycling and reuse Water saving systems, technologies and water metering

Clean Transportation	Sustainable infrastructure and transportation	<ul style="list-style-type: none"> • Rail transportation projects for public use • Rail transportation of goods (excluding transport dedicated to fossil fuels) • Train infrastructure upgrades • Improvements to the energy efficiency of infrastructure and transport • Vehicle or rail fleet retrofits or replacements with clean technologies, including electric, hydrogen or hybrid vehicles operating below 75 gCO₂/passenger-kilometre (in 2020) and below 56 gCO₂/pkm (by 2030)
Climate Change Adaptation	Climate change adaptation	<ul style="list-style-type: none"> • Activities that increase the resilience of ecosystems, including integrated watershed management and biodiversity protection • Climate change adaptation infrastructure, such as flood defence and early warning systems
Eco-Efficient and Circular Economy Adapted Products, Production Technologies and Processes	Eco-Efficient and Circular Economy Adapted Products, Production Technologies and Processes	<ul style="list-style-type: none"> • Development, manufacture and distribution of products designed for circularity and adaptive reuse • R&D (including pilot projects) of products, processes and technologies using bio-based materials, such as biopolymers and bioplastics • Procurement of recycled and waste materials as an input • Production of resource-efficient and low-carbon products that are RSB-certified (in the case of bio-based materials) • Production of resource-efficient and low-carbon products
Blue activities		
The Blue Economy	The blue economy	<ul style="list-style-type: none"> • Offshore wind • Projects designed and implemented to provide coastal defences • Capex related to creating, monitoring and surveillance of marine protected areas • Products and fisheries demonstrating sustainable aquaculture practices through certification by the Aquaculture Stewardships Council • Seafood products demonstrating sustainable practices through certification by the Marine Stewardship Council (MSC) or pure-play companies that derive 90% or more of sales from MSC-certified produce
Social activities		
Employment Generation	Access to affordable and responsible financial products and services to the poor and vulnerable populations	<ul style="list-style-type: none"> • Financing microfinance institutions via intermediaries (MFIs) and smaller businesses in developing and emerging markets in which Standard Chartered operates that target specific populations, including women and rural and low-income populations
Affordable Basic Infrastructure	Activities that expand public access to safe and affordable drinking water	<ul style="list-style-type: none"> • Construction, maintenance and equipment for water supply infrastructure, such as pipework
	Establishing or improving connectivity in low-income countries	<ul style="list-style-type: none"> • Development of roads (including road infrastructure, such as bridges and tunnels) in least-developed, and low- and lower-middle-income OECD Development Assistance Committee (DAC) countries with the aim to improve rural and remote connectivity and improve passenger and commercial transport

		<ul style="list-style-type: none"> • Passenger buses in least-developed, and low-income and lower-middle-income OECD DAC countries designed to improve connectivity
Access to Essential Services	Healthcare infrastructure	Financing to construct, equip and operate: <ul style="list-style-type: none"> • Hospitals, clinics and healthcare centres for the provision of public, free or subsidized health services • Infrastructure for the provision of emergency medical response and disease control services
	Providers of supporting healthcare-related products and services	<ul style="list-style-type: none"> • R&D and manufacturing for equipment for the provision of emergency medical response and disease control services • Provision and distribution of healthcare equipment and public services
	Primary, secondary, adult and vocational education	<ul style="list-style-type: none"> • Construction of public schools, public universities, campuses, student housing in lower- and lower-middle-income DAC countries, as well as training for educational professionals
Affordable Housing	Affordable or social housing	<ul style="list-style-type: none"> • Access to adequate, safe and affordable housing for excluded and marginalized populations or communities across least, lower, and lower middle-income DAC countries
COVID-19 Activities	Healthcare services	<ul style="list-style-type: none"> • Financing to equip, operate and add capacity and efficiency to essential healthcare facilities, including related to hospitals, clinics, healthcare centres, acute care, emergency care, diagnostics, laboratory facilities, nursing homes and rehabilitation facilities • Manufacturing, logistics and distribution of medical products and supplies essential to medical response, disease control services and vaccinations • Financing to equip, operate and add capacity to facilities for healthcare training • Financing to equip, operate and add capacity to facilities that house healthcare professionals • Hiring and training of medical personnel to assist in the prevention or treatment of COVID-19
	Healthcare supplies and equipment	<ul style="list-style-type: none"> • The conversion of facilities or equipment to produce supplies or equipment needed for the prevention or treatment of COVID-19
	Pharmaceuticals	<ul style="list-style-type: none"> • Financing the subsidization of provision of pharmaceuticals needed in the treatment of COVID-19 • Financing the production and distribution of pharmaceuticals needed in the treatment of COVID-19 • Financing R&D on a potential vaccine for COVID-19
	Sanitation	<ul style="list-style-type: none"> • Manufacturing, logistics and distribution of products and services for safely managed water, sanitation and hygiene (WASH)¹⁸
	Food security	<ul style="list-style-type: none"> • In emerging markets' communities and countries impacted by COVID-19 or in the recovery from COVID-19, including: <ul style="list-style-type: none"> ◦ Financing provided to facilitate the increase in capacity and efficiency in food systems and support the provision, production, logistics and distribution by companies of food and nutritional supplements
	Impacts on SMEs and employment	<ul style="list-style-type: none"> • Loans or other financial services to support SMEs that have been assessed by the Sustainable Finance Working Group as facing financial stress as a result of COVID-19

		<ul style="list-style-type: none"> Loans or other financial services to support initiatives designed to prevent or alleviate unemployment
	Other impacts	<ul style="list-style-type: none"> Financial support for the activities of charities, non-profit, non-governmental and other social-service organizations that support populations directly affected by COVID-19 Financial support related to medical nutrition in the treatment of COVID-19 or ensuring a secure food supply during phases of restricted contact

Table 2: Key Performance Indicators

Use of Proceeds	Environmental and social Indicators
Renewable Energy	<ul style="list-style-type: none"> Capacity of renewable energy plant(s) constructed or rehabilitated (in MW) Annual renewable energy generation for electricity (in MWh or GWh) and other energy (in GJ or TJ) Annual GHG emissions reduced or avoided where possible (in tCO₂e)
Energy Efficiency	<ul style="list-style-type: none"> Annual energy savings for electricity (in MWh or GWh) and other energy (in GJ or TJ) Annual GHG emissions reduced or avoided (in tCO₂e)
Green Buildings	<ul style="list-style-type: none"> Share of energy use reduced or avoided compared to the local baseline or building code; and, if relevant, the share of renewable energy generated on site (specifying the relevant renewable energy form) Share of water reduced or avoided compared to the local baseline or baseline certification level of the International Green Construction Code or the International Plumbing Code Amount of waste minimized, reused or recycled per annum as a share of total waste or in absolute gross amount (in tonnes/year) Type of scheme and certification level
Forest, Agricultural Land and Land Management	<ul style="list-style-type: none"> Increase of area under certified land management (in km² or m² and in %)
Pollution Prevention and Control	<ul style="list-style-type: none"> Annual energy generation from non-recyclable waste in energy- and emission-efficient waste-to-energy facilities for electricity (in MWh or GWh) and other energy (in GJ or TJ) Waste that is prevented, minimised, reused or recycled before and after the project as a share of total waste and in absolute amount (in tonnes/year)
Sustainable Water and Wastewater Management	<ul style="list-style-type: none"> Annual absolute gross water use before and after the project (in m³/year) and the share of water use reduction Annual absolute gross amount of wastewater treated, reused or avoided before and after the project (in m³/year, population equivalent/year and %)
Clean Transportation	<ul style="list-style-type: none"> Number of trains financed CO₂e saved Energy saved through infrastructure upgrades
Climate Change Adaptation	<ul style="list-style-type: none"> Additional water availability or increased water catchment (in m³/year) Reduced or avoided water loss, including in reservoirs, waterways or natural habitats (in m³) Increase in grid resilience, energy generation, transmission, distribution and storage (in MWh)
Eco-Efficient Products	<ul style="list-style-type: none"> Tonnes of waste reduced Products changed to increase waste reduction Tonnes of secondary raw materials or compost produced

Blue Projects	<ul style="list-style-type: none"> • Coastal: total surface financed (hectares) • Forests and forestry: forest area (hectares), forestry certification scheme (if applicable), net carbon sequestration (tonnes/year, if available) • Fishery: certification scheme
Employment Generation Through the Potential Effect of SME Financing and Microfinance	<ul style="list-style-type: none"> • Number of loans to SMEs • Number of loans to microenterprises • Regions in which micro and smaller businesses were financed
Affordable Basic Infrastructure	<ul style="list-style-type: none"> • Number of water treatment facilities built or upgraded • Households connected to water infrastructure and wastewater discharge infrastructure • Water saved annually (in m³)
Improved Health	<ul style="list-style-type: none"> • Number of public hospitals, clinics and healthcare centres financed
Improved Education	<ul style="list-style-type: none"> • Number of schools financed • Number of universities financed • Number of campuses for public schools and universities financed
Affordable Housing	<ul style="list-style-type: none"> • Number of dwellings • Number of individuals or families benefiting from subsidized housing

Issuer's Responsibility

Standard Chartered is responsible for providing accurate information and documentation relating to the details of the financed assets, including description of assets, amounts allocated and asset impact.

Independence and Quality Control

Sustainalytics, a leading provider of ESG and corporate governance research and ratings to investors, conducted the verification of Standard Chartered Bank's use of the sustainability bonds' proceeds. The work undertaken as part of this engagement included the collection of documentation from Standard Chartered and the review of said documentation to assess conformance with the Standard Chartered Bank Sustainability Bond Framework.

Sustainalytics relied on the information and the facts presented by Standard Chartered. Sustainalytics is not responsible, nor shall it be held liable for any inaccuracies in the opinions, findings or conclusions herein due to incorrect or incomplete data provided by Standard Chartered.

Sustainalytics made all efforts to ensure the highest quality and rigor during its assessment process and enlisted its Sustainability Bonds Review Committee to provide oversight of the review.

Conclusion

Based on the limited assurance procedures conducted,³ nothing has come to Sustainalytics' attention that causes us to believe that, in all material respects, the reviewed assets do not conform with the use of proceeds and reporting criteria outlined in the Standard Chartered Bank Sustainability Bond Framework. Standard Chartered has disclosed to Sustainalytics that the proceeds from the sustainability bonds were fully allocated as of September 2022.

³ Sustainalytics' limited assurance process includes reviewing the documentation related to the details of the funded projects, including the description of projects, the estimated and realized costs of the projects and the projects' impacts, as provided by the Issuer, which is responsible for providing accurate information. Sustainalytics has not conducted on-site visits to projects.

Detailed Findings

Table 3: Detailed Findings

Eligibility criteria	Procedure performed	Factual findings	Error or exceptions identified
Use of proceeds criteria	Verification of the assets financed by the sustainability bonds between July 2022 and September 2022 to determine if they aligned with the use of proceeds criteria outlined in the Standard Chartered Bank Sustainability Bond Framework and above in Table 1.	All assets reviewed complied with the use of proceeds criteria.	None
Reporting criteria	Verification of the assets financed by the sustainability bonds between July 2022 and September 2022 to determine if the impact of projects was reported in line with the KPIs outlined in the Standard Chartered Bank Sustainability Bond Framework and above in Table 2. For a list of KPIs reported, please refer to Appendix 1 and Appendix 2.	All assets reviewed reported on at least one KPI per use of proceeds category.	None

Appendices

Appendix 1: Allocation Reporting by Category and Sub-category

Sustainalytics notes that part of the allocation reporting and impact reporting accounts for disbursements which include 100% of the net sustainability bond proceeds from the Standard Chartered issuances in June 2019, March 2021 and November 2021 plus disbursements of funds from other sources connected to its sustainable finance programme and associated balance sheet. Standard Chartered Bank issued two EUR 500 million and one USD 500 million in sustainability bonds and maintains a total of approximately USD 13.5 billion in “sustainable finance” assets including the sustainability bonds’ net proceeds. Table 4 displays assets that were newly added to the eligible asset pool in the review period between July 2022 and September 2022. Table 5 displays the total eligible asset pool including those assets that were part of the eligible asset pool prior to the review period.

Table 4: Assets added to eligible asset pool between July 2022 and September 2022

Use of proceeds category	Sub-category	Amount (USD) ⁴
Green assets		
Renewable Energy	Hybrid wind and solar	56,465,450.81
	Solar	19,867,896.73
	Wind	68,901,978.59
Energy Efficiency	Energy efficiency technology	83,261,905.17
	Manufacture of components for renewable energy technology	242,612,905.44
Green Buildings	Green buildings	417,506,954.59
Pollution Prevention and Control	Pollution prevention and control	928,122.10
Social assets		
Affordable basic infrastructure	Road infrastructure	7,142,418.10
Access to essential services	Provision of supporting healthcare-related products and services	21,186,913.13
Employment Generation	Access to finance - microfinance	18,387,785.26
Total amount		936,262,329.92

Table 5: Total eligible asset pool including assets added prior to review period

Use of Proceeds Category	Sub-category	Amount (USD)
Green assets		
Renewable Energy	Grid expansion	59,211,941.30
	Hybrid wind and solar	160,969,131.18
	Hydropower	24,876,941.03

⁴ Sustainalytics notes that assets have been financed across multiple geographical locations and markets (including emerging and developed markets). For information on the project locations, please see Appendix 2.

	Manufacture of components for renewable energy technology	273,552,406.91
	Solar	784,942,723.51
	Waste to energy	110,531,211.77
	Wind	707,422,685.74
Energy Efficiency	Energy efficiency technology	113,890,516.92
	Manufacture of components for renewable energy technology	392,952,219.64
Green Buildings	Green buildings	3,215,840,270.77
	Mortgage Portfolio	3,798,068,236.05
Pollution Prevention and Control	Pollution prevention and control	102,204,049.94
Clean Transportation	Rail	540,589,114.48
Sustainable Water and Wastewater Management	Sustainable water and wastewater management	9,794,568.51
Social assets		
Employment Generation	Access to finance -business banking	2,589,170,281.57
	Access to finance - microfinance	341,081,761.83
Affordable basic infrastructure	Road infrastructure	56,799,613.82
	Access to water	41,659,636.31
Access to essential services	Healthcare infrastructure – hospitals	101,069,431.79
	Healthcare infrastructure – hospital equipment	4,409,922.10
	Provision of supporting health-care related products and services	21,186,913.13
COVID Healthcare	Hygiene products	6,127,510.33
	Healthcare facilities	3,253,741.00
	Pharma and medical goods	4,204,345.93
	Protective equipment	3,842,849.38
Total amount		13,467,652,024.95⁵

⁵ Sustainalytics notes that as per data of this Annual Review the total eligible asset pool as of June 2022 (calculated as the total eligible asset pool as of September 2022 minus assets added during the review period of this Annual Review, i.e. between July and September 2022) of USD 12,549,777,480.29 does not match the amount of USD 12,869,039,177.29 as per the previous Annual Review due to loan repayments. Standard Chartered has confirmed that no assets have been added to the eligible asset pool apart from those reviewed as part of this Annual Review.

Appendix 2: Reported Impact per Category⁶

Table 6: Reported annual GHG emissions reduced or avoided by green assets in operation and under construction

Category	Type of project	Country	Number of projects	Annual GHG emissions reduced or avoided (tCO ₂ e) ⁷
Green operational assets				
Renewable Energy	Grid expansion	Angola	1	871.74
		India	3	9,410.27
	Hybrid wind and solar	India	4	31,227.57
		Hong Kong	1	3,011.82
		Korea	1	7.58
		Thailand	1	2,677.83
		United Kingdom	1	2,813.27
		United States	1	336.48
	Hydropower	Cameroon	1	29,540.08
		Nepal	1	2,590.31
	Manufacture of components for renewable energy technology	China	1	0.26
		Hong Kong	2	54.67
		India	1	127.31
		Malaysia	3	5,041.23
		United States	1	0.09
	Solar	Bangladesh	1	2,652.12
		China	2	29,975.90
		India	14	464,026.50
		Jordan	1	5,539.53
		Malaysia	1	1,637.92
		Pakistan	1	38.76
		Spain	2	301.41
		Sri Lanka	4	7,184.43
		Taiwan	1	193.14
		UAE	1	174,541.31
		United States	1	121,433.02
		Vietnam	3	169.74
	Waste to energy	China	1	9,782.19
	Wind	Argentina	5	8,789.62
		Australia	1	51,161.07
		France	1	1,030.07
		India	3	112,108.14
		Jordan	1	17,898.79
		Singapore	1	0.004

⁶ Impact reported relates to Standard Chartered's total sustainable asset pool including assets added prior to the review period.

⁷ Emissions avoided are proportional to Standard Chartered Bank's amount of funding to each project.

		Taiwan	2	30,578.41
		United Kingdom	3	60,783.70
Green Buildings	Green buildings	Australia	1	261.10
		China	1	16.59
		France	1	19.63
		Germany	2	322.04
		Hong Kong	6	385.35
		India	5	11,357.38
		Malaysia	1	1,111.54
		Singapore	8	1,307.37
		UAE	2	385.55
		United Kingdom	9	1,188.39
		United States	5	3,126.95
	Mortgage Portfolio	Hong Kong	1	17,507.84
		Singapore	1	38.47
Energy Efficiency	Energy efficiency technology	China	1	2,859.59
		Hong Kong	2	43.03
		Singapore	1	140.76
		Thailand	1	574.80
		United States	2	5,047.19
	Manufacture of components for renewable energy technology	China	2	5,316.92
		Hong Kong	1	504.72
		Thailand	1	802.05
		United States	1	24,490.24
Pollution prevention and control	Pollution prevention and control	China	2	10,223.17
		India	1	93.69
Sustainable Water and Wastewater Management	Sustainable water and wastewater management	Malaysia	1	804.30
		South Africa	1	1,142.72
Total operational assets			137	1,459,241.13
Green assets under construction				
Renewable Energy	Energy efficiency technology	China	1	118.43
	Hybrid wind and solar	India	1	92,894.96
	Solar	Indonesia	1	15,912.01
		UAE	1	9,760.63
	Waste to energy	Poland	1	1,916.53
		UAE	2	48,222.49
	Wind	China	1	949.68
		France	1	1,081.47
		India	1	69,306.34
Netherlands		1	25,415.27	

		Taiwan	3	81,284.58
		United Kingdom	3	35,163.71
Green Buildings	Green buildings	Hong Kong	4	3,984.37
		India	5	21,962.91
		Korea	9	3,118.52
		United Kingdom	2	91.54
Total assets under construction			37	411,183.45

Table 7: Reported annual water treated and supplied by green and social assets in operation and under construction

Category	Type of project	Country	Number of projects	Annual water treated (m³)
Green operational assets				
Sustainable Water and Wastewater Management	Sustainable water and waste water management	Malaysia	1	522,990.83
Total operational green assets			1	522,990.83
Social assets				
Category	Type of project	Country	Number of projects	Annual water supplied (m³)
Operational				
Access to Water	Water supply	Zambia	1	4,032,929.11
Total operational social assets			1	4,032,929.11
Under construction				
Access to Water	Water supply	Angola	1	631,287.62
		Zambia	1	7,681,000.11
Total social assets under construction			2	8,312,287.73

Table 8: Reported impact of rail assets

Category	Country	Description	Impact
Clean Transportation - Rail	Australia	CRR project	- Reduces private vehicle kilometres travelled by 526,000 km per day by 2036, reducing GHG emissions compared to “without” the CRR project - Reduces the number of private vehicles entering the Central Business District in the morning peak by 1,300
	Cameroon	Passenger locomotives	- Financing of nine passenger locomotives for the deployment on the national transport grid - Supporting the movement of people (passenger locomotives)
	Tanzania	Standard Gauge Railway	- 535 km of rail built - Connecting Dar-Es-Salaam to Makutupora
	Turkey (2 projects)	Railway in Turkey	1. Connecting all key cities of Turkey via railways 2. Completely renovating all railway lines

			3. Developing a smart transportation infrastructure and systems to enable full integration with other transport systems
	UAE	Extension and upgrade of Dubai's metro lines	- 15 km of rail - 7 train stations - 16,000 passengers per hour per direction in added capacity

Table 9: Reported impact of social assets

Category	Description	Country	Impact
Affordable basic infrastructure	Road infrastructure	Cameroon	Rehabilitation of the eastern entrance of the city of Douala and the construction of a two-lane bridge across the Dibamba river
		Ghana	Toll road to be extended by 63.6 km with estimated 500,000 people benefitted once completed
		India	63.5 km of road and 6 lanes built
			84.3 km of road built
			110 km of road built
			Extension of an existing two-lane road to a four-lane road (approximately 38 km)
Access to essential services	Healthcare infrastructure - hospitals	Angola	Construction of three hospitals: a mother and child hospital, an hematological pediatric institute, and a general hospital
			Construction of a hospital facility with a dedicated ward for burns treatment, both for pediatric and adults as well as standard medical facilities.
		Australia	442 hospital beds
			504 hospital beds
		Ghana	600 hospital beds envisaged
			600 hospital beds envisaged
		Oman	Construction of three hospitals, representing 934 hospital beds upon completion
	Healthcare infrastructure – hospital equipment	Sri Lanka	40 special incubators for new born in the neonatal facilities at the De Soysa maternity hospital in Colombo
COVID healthcare	Provision of supporting healthcare-related products and services	Kenya	Provision of flour-based nutritional products for emergency feedings programs throughout East Africa
	Healthcare services - protective equipment	Hong-Kong	Manufacturing, logistics and distribution of personal protective equipment such as gowns, aprons, sterile gloves, protective goggles, face shields, surgical masks
		Malaysia	
		Sri Lanka	
	Healthcare services - critical care equipment	Kenya	Design, manufacturing, logistics, distribution and installation of critical care equipment to help treat patients such as vital signs monitor, ventilators, oxygen concentrators, oxygen delivery systems and other medical consumables to treat a broad range of respiratory conditions

	Healthcare services – healthcare facilities	Mauritius	Healthcare facilities or facilities that are being turned into emergency facilities for additional capacity
		Pakistan	
	Healthcare supplies and equipment - pharma and medical goods	Bangladesh	Manufacturing, logistics and distribution of other pharmaceutical and medical goods
	COVID sanitation Sanitation - hygiene products	Ghana	Manufacturing, logistics and distribution of hygiene products that are critical to prevention of the disease including chlorine, alcohol-based hand rub, soap, sanitizer and bleach
		Kenya	

Table 10: Reported impact of access to finance assets

Category	Type of lending	Country	Average loan size (USD)	Number of loans
Access to Finance	Micro finance	Bangladesh	543	62,562
		India	525	484,523
		Indonesia	352	55,053
		Kenya	255	1,161
		Nepal	870	33,879
		Pakistan	125	27,966
		Tanzania	3,000	357
	Type of lending	Country	Average loan size (in USD thousand)	Number of loans
	Business banking and SME loans	Bangladesh	74	1,154
		India	134	16,118
		Indonesia	362	8
		Kenya	78	854
		Nepal	339	543
		Nigeria	768	11
		Pakistan	354	50
		Sri Lanka	41	134
		Uganda	33	195
		Vietnam	430	117
		Zambia	75	34

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