Supply chain finance:
Unlock growth across your value chain

Visibility was the first stage of supply-chain transformation. Liquidity intelligence is the second. When operational and financial signals converge, companies move from reacting to shaping their value chains, strengthening resilience and unlocking new capacity for growth.

Riccardo Scapinello
Global Head,
Supply Chain Finance,
Standard Chartered

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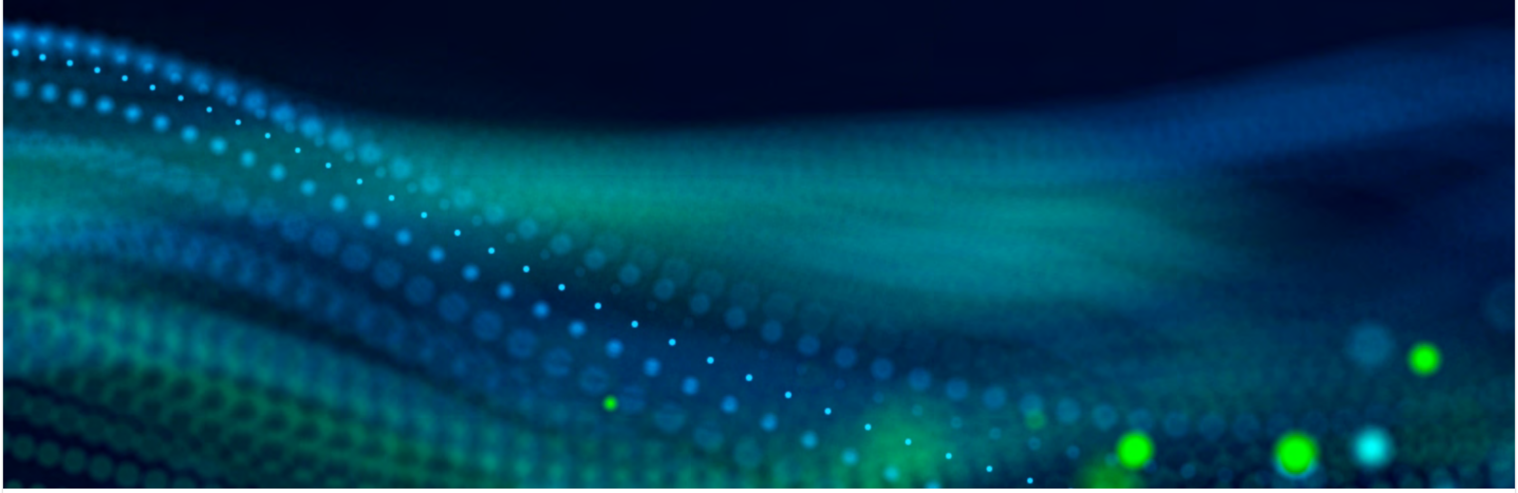
Financing the modern value chain:

Why you need to rethink supply chain finance



Global supply networks are in a new era of unprecedented complexity. Higher interest rates, shifting production footprints, new regional corridors and accelerating digitalisation are reshaping how companies source, manufacture and distribute goods. What was once a linear supply chain is increasingly becoming a fluid, networked value chain spanning more markets and interdependencies. This shift is transforming supply chain finance (SCF) into a strategic lever for growth, competitive advantage and resilience.

Used strategically, it can help you strengthen financial resilience across your value chains while supporting expansion into new markets.

Global supply networks are in a new era of unprecedented complexity. What was once a linear supply chain is increasingly becoming a fluid, networked value chain spanning more markets and interdependencies. This shift is expanding SCF beyond its traditional remit to become a strategic lever for growth, competitive advantage and resilience.

Financial resilience today is now as important as operational resilience. Corporates are asking how to stabilise cashflows, protect working capital, and ensure suppliers and distributors can operate confidently as value chains expand. Riccardo Scapinello, Global Head of Supply Chain Finance discusses how SCF is transforming into a strategic instrument for resilience[1].

> SCF has moved firmly into the strategic arena. It's become more of a C-suite discussion, as clients see it foundational to the financial strength across their entire value chain. And when clients use SCF holistically across procurement and sales, the commercial and financial benefits compound across the ecosystem.
>
> **Riccardo Scapinello**
> Global Head of Supply Chain Finance

SCF as a strategic enabler across the value chain

The principle behind SCF is straightforward: use confirmed trade data to deliver more efficient financing. The opportunity extends far beyond early payments. When implemented strategically, SCF can improve partner performance, support expansion into new markets, build resilience, strengthen enterprise value and create commercial advantage. It becomes a lever for procurement, treasury, finance, sales and risk teams alike, aligning financial flows with broader growth and operational priorities and giving organisations deeper visibility into partner stability across their value chains. You can realise benefits across four key areas:

1. Unlock liquidity and working capital

The most immediate impact of SCF is felt inside the operating cycle. Timing gaps between shipment, acceptance and payment tie up cash and become more costly as interest rates rise. SCF compresses these gaps by enabling financing when trade data is confirmed rather than when payments fall due.

Supplier Finance stabilises production by giving suppliers timely access to competitively priced liquidity anchored on the buyer's credit profile. Receivables Purchase accelerates inflows for sellers, shortens cash cycles and reduces exposure to delayed payments. Distributor Finance equips downstream partners with the capital required to hold stock and serve customers reliably, particularly in markets where access to affordable credit is limited.

"Predictable liquidity changes behaviour. Suppliers invest, distributors expand inventory and companies respond faster to market opportunities", says Scapinello.

SCF also strengthens alignment within the enterprise. Successful programmes bring procurement, treasury, finance, sales, and risk teams together around a single view of trade flows and cash positions. This internal coherence improves forecasting, accelerates decision-making and embeds working-capital discipline more deeply across the business.

1 In this article, "Supply Chain Finance (SCF)" is used in the broader sense to cover financing and risk-mitigation techniques that optimise working capital and liquidity across the value chain. This includes, but is not limited to, buyer-led programmes such as reverse factoring.

2. Enable cross-border growth and new partnerships

No longer just a working capital tool, SCF has become a catalyst for strategic expansion. As companies diversify sourcing and build new customer bases, they use SCF to support partners in markets where financing depth and pricing differ materially.

Growth corridors linking China, India, Southeast Asia, the Middle East and Africa are expanding rapidly. SCF bridges financing gaps by extending the anchor's credit strength to suppliers and distributors entering or scaling in these regions.

Recent client activity illustrates the shift. Technology and manufacturing firms expanding from China into Southeast Asia and India have used SCF to localise liquidity and strengthen new operating bases. In Malaysia, India and the UAE, SCF structures have supported everything from data-centre expansion to on-shored invoicing, helping corporates extend reach and accelerate market penetration.

Distributor Finance is particularly impactful here. It enables distributors to hold inventory and grow, increasing sales velocity and strengthening relationships. Supplier Finance and Receivables Purchase further differentiate corporates by securing capacity and improving competitiveness in constrained or fast-moving markets.

3. Improve enterprise value and investor confidence

SCF also has a direct and often under-recognised impact on enterprise valuation. With capital more expensive and growth more demanding, investors reward companies that demonstrate liquidity discipline, predictable cash generation and efficient balance sheet management.

By accelerating cash conversion and reducing capital trapped in working capital, SCF strengthens free cashflow, a central driver of valuation multiples. Improved liquidity reduces reliance on short-term borrowing, lowers net debt and supports stronger leverage ratios. It also helps smooth cashflow volatility, a key factor in earnings-quality assessments.

> There is a premium on growth these days and clients increasingly use SCF as a commercial lever – helping them enter new markets, extend terms and accelerate sales, not just improve liquidity.

SCF further contributes to topline performance by ensuring suppliers and distributors have the liquidity required to operate reliably. This consistency enables steadier revenue growth, improving investor confidence and credit-rating outlooks.

As Riccardo observes, "There is a premium on growth these days and clients increasingly use SCF as a commercial lever – helping them enter new markets, extend terms and accelerate sales, not just improve liquidity."

4. Power supply chain stability, resilience and inclusion

With volatility now a sustained feature of global trade, resilience has become central to competitiveness. SCF strengthens value chains by stabilising liquidity where it is most critical.

Earlier payment helps suppliers maintain production and absorb shocks. Receivables Purchase reduces volatility for sellers with long payment terms. Distributor Finance enables partners to maintain stock levels and manage cost pressures.

These benefits are particularly pronounced in sectors with long production lead times or structurally extended cash cycles. Examples include Engineering, Procurement and Construction (EPC) and telecom infrastructure projects, where payment terms can stretch beyond a year. SCF structures have allowed suppliers and contractors to monetise receivables earlier, fund retooling, manage FX exposure and maintain output even when cashflows are uneven.

The impact is even more significant in emerging markets, where smaller enterprises face higher financing barriers. By extending access to finance beyond tier-1 partners, SCF can help make supply chains more inclusive and resilient. As Scapinello explains, "We take a collaborative design approach and combine it with deep regional insight across Asia, Africa and the Middle East, alongside our growing capabilities in Shariah-compliant Supplier Finance. It's this mix that gives clients real optionality in how their programmes are structured."

Looking ahead

As trade corridors evolve and digital platforms advance, companies that embed SCF into their liquidity, procurement and commercial strategies will be best positioned to build resilience and accelerate growth across their value chains.

The next phase of value-chain finance will increasingly operate at an ecosystem level, with corporates, suppliers, distributors and funding partners connected through shared data and integrated workflows. Interoperability across payment, data and financing rails will also support liquidity that moves more seamlessly across borders and market infrastructures.

Emerging technologies such as tokenisation are set to take value-chain finance even deeper into supply networks by enabling fractionalised financing and extending access to smaller suppliers that traditionally fall outside formal credit channels.

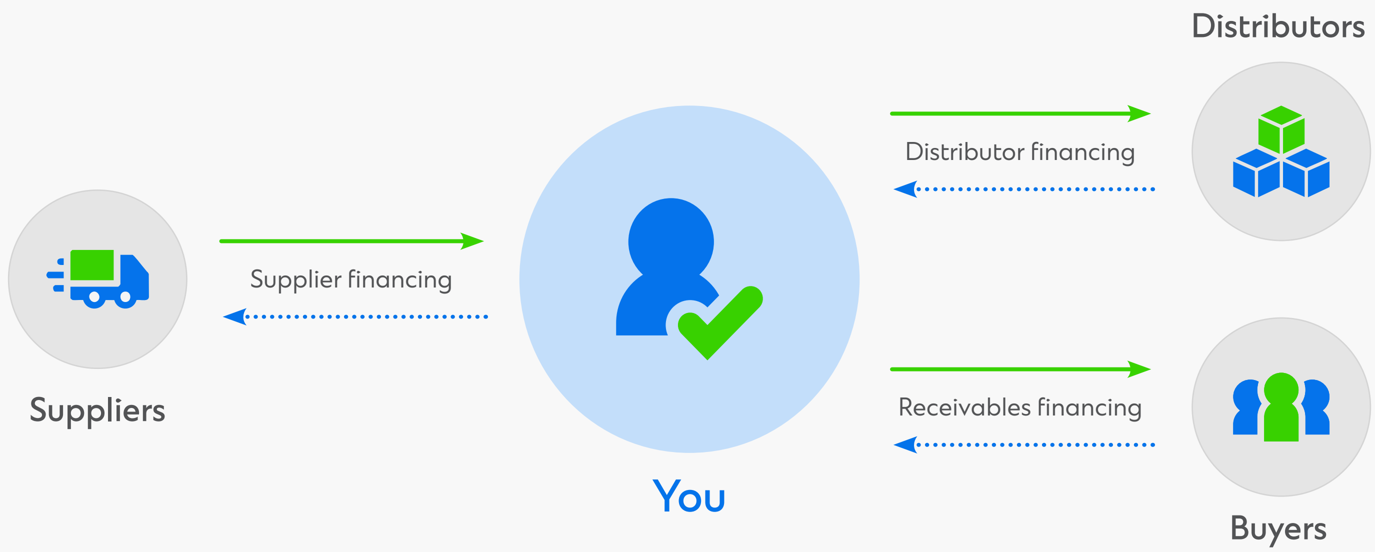
AI will further transform programme performance by enabling more dynamic – and eventually predictive – financing, with programmes adjusting limits, availability and data-driven insights in real time.

> With data becoming richer and more connected, value-chain finance will move further toward realtime optimisation and eventually predictive orchestration – where the system itself becomes a super-efficient funding mechanism – anticipating liquidity needs and triggering decisions automatically.

2 https://www.sc.com/en/corporate-investment-banking/future-of-trade/

Driving value across your supply chain

At Standard Chartered, we see Supply Chain Finance as a powerful lever that extends well beyond buyer-led programmes. While most programmes focus narrowly on supplier financing, our approach is designed to power liquidity across your entire value chain, both upstream and downstream, so you can support suppliers, sellers and distributors within a unified structure.



Supplier Finance

... gives your suppliers the option of early payment on approved invoices, leveraging the buyer's credit strength to access competitive funding and predictable cashflow.

Receivables Purchase

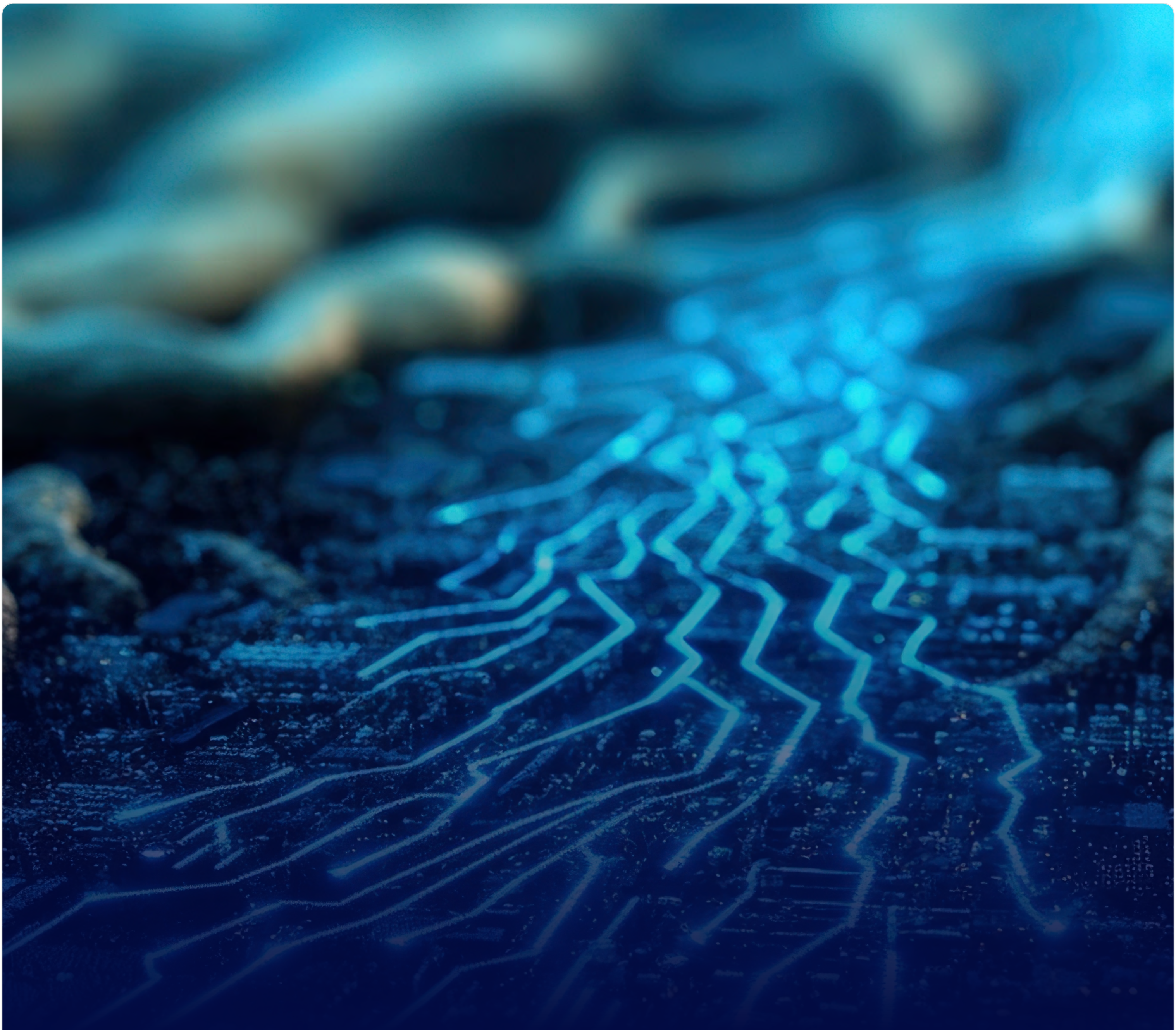
... allows you to convert approved invoices into immediate liquidity, strengthening cashflow, enabling reinvestment and mitigating credit risk.

Distributor Finance

... provides your downstream partners with working capital linked to their purchases, helping them hold inventory, meet demand and expand into new markets.

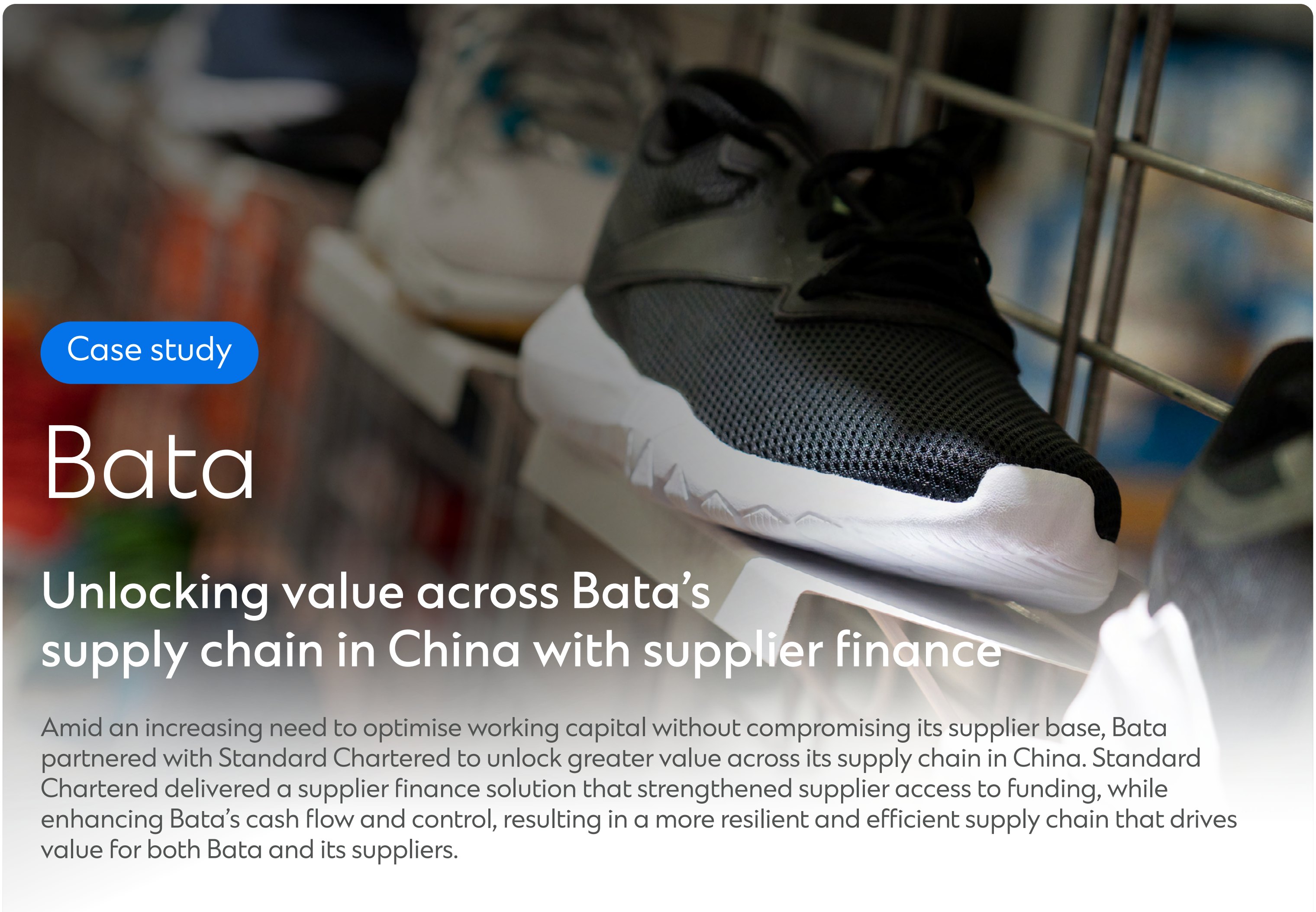
Individually, these solutions address specific needs. Combined, they optimise working capital across both sides of your value chain.

Explore how we helped clients unlock growth with our solutions in the next section



Helping you unlock growth

See how leading companies are using SCF to solve strategic business challenges



Case study

Bata

Unlocking value across Bata's supply chain in China with supplier finance

Amid an increasing need to optimise working capital without compromising its supplier base, Bata partnered with Standard Chartered to unlock greater value across its supply chain in China. Standard Chartered delivered a supplier finance solution that strengthened supplier access to funding, while enhancing Bata's cash flow and control, resulting in a more resilient and efficient supply chain that drives value for both Bata and its suppliers.

Key Results

- Enabling Bata's suppliers to access funding at competitive rates
- Strengthening Bata's relationships with their suppliers and driving efficiencies across the chain
- Developing a resilient supply chain with minimal disruption
- Implementing a simple-to-manage digital solution allowing Bata full visibility and control

> Standard Chartered Singapore team helped Bata Group Treasury to quickly implement the Supply Chain Financing program for our China suppliers. This program increased our supplier stability, stronger long-lasting partnership, reduced our working capital cost, optimizing cash flow and created combined Bata & Suppliers benefits.
>
> As a corporate client, we appreciate the support from Standard Chartered and the flexibility to adapt to our requirements as well as the capability to deliver solutions. This implementation will strengthen our ongoing cooperation and partnership.

Lei Wang
Group Treasury Manager, Bata

Background

Bata is a multinational footwear, apparel and fashion accessory manufacturer and retailer founded in 1894. Operationally headquartered in Switzerland, Bata currently has over 32,000 employees, 5,300 retail outlets and operations in over 70 countries.

Challenges and Objectives

Bata was looking to optimise its working capital cycle, with a specific focus on increasing Days Payable Outstanding by extending payment terms with suppliers, without compromising critical supplier relationships. At the same time, it also wanted to harmonise payment terms across its diverse supplier base and leverage supplier finance as a strategic tool for more efficient working capital management.

More importantly and given internal resource constraints, Bata required a solution that was operationally simple, scalable and easy to implement.

Solution

Driven by a deep understanding of the client's needs, Standard Chartered designed a supplier finance facility that allowed Bata to extend payment terms with its suppliers while providing them with immediate access to liquidity.

By leveraging Bata's strong credit profile, suppliers could access financing at more competitive rates, strengthening their cash flow and supporting their ability to scale alongside Bata's procurement demands.

A key differentiator was the supplier-first digital experience, designed to minimise frictions and internal resource burden. Bata could seamlessly upload approved invoices as post-dated payment instructions directly onto the platform, with full, real-time visibility over invoice approvals and the option for suppliers to receive early payment as soon as invoices were approved.

The solution was built to be simple-to-manage and scalable, aligning with Bata's operational restrictions. Furthermore, dedicated vendor management and onboarding support ensure rapid supplier adoption, while minimising the need for ongoing internal oversight.

This solution won Best Supply Chain Finance Solution in the Asset Triple A Treasurise 2026 awards.

Results

The implemented supplier finance programme delivered meaningful value across Bata's supply chain:

Improved supplier liquidity:
Suppliers gain access to cost-effective financing, strengthening their financial stability and ability to support growth.

Developing a resilient supply chain:
By ensuring suppliers have immediate access to funding, the programme minimises disruption and supports long-term supply chain stability.

Enhanced supplier relationships:
Procurement and supply chain teams are better equipped to build strategic partnerships and drive cost efficiencies including reductions in overall Cost of Goods Sold.

Optimised working capital:
Bata benefits from improved cash flow and extended payment terms, unlocking additional working capital.

Full visibility and control:
Bata leverages Standard Chartered' s award-winning digital platform Straight2Bank, to monitor programme utilisation in real time and ensure sufficient funding limits are maintained.

Case study

JSW Steel

Transforming distribution finance into growth for JSW Steel

Facing growing complexity across its vast distribution network, JSW Steel needed a smarter way to manage liquidity and maintain control at scale. Standard Chartered partnered with JSW Steel to deliver a seamless and scalable distributor finance solution, unlocking working capital while strengthening payment discipline across the ecosystem.

Key Results

- Extensive coverage and control enabling consistent financing and stronger oversight across JSW's distributor network
- Improved liquidity and cash-flow certainty driving higher sales and better cash-flow predictability
- Robust risk monitoring and collections supporting lower administrative effort and reduced financial losses for JSW Steel
- Simple, competitively priced financing boosting distributor profitability, transparency and long-term partnership strength

Standard Chartered has been a long-standing and trusted partner to JSW Steel Limited, consistently supporting our extensive distribution ecosystem across India. Standard Chartered's Distributor Finance solution has played a critical role in strengthening liquidity across our channel network, enabling our distributors to manage working capital efficiently, particularly during peak demand periods and volatile market conditions.

Standard Chartered's deep understanding of the steel industry, combined with its strong pan-India presence, has allowed it to scale seamlessly alongside JSW's rapid growth. The solution provides assured collections for JSW, competitive and timely funding for distributors, and robust risk monitoring – delivering tangible benefits across the entire supply chain.

The digital integration through Standard Chartered's Straight2Bank platform and comprehensive MIS reporting has enhanced transparency, operational efficiency, and decision-making for both JSW and our distributors. Overall, Standard Chartered's solution reflects a strong commitment to service excellence, innovation, and partnership, making them a valued collaborator in supporting JSW's distribution-led growth strategy.

Saji Samuel
Executive Vice President, Long Products - JSW Steel

Background

JSW Steel Limited is the flagship company of the Sajjan Jindal Group, one of India's leading infrastructure-focused conglomerates, present across steel, energy, ports, cement, paints and sports. It is the largest private sector steel producer in India, with one of the lowest conversion costs in the world.

JSW has manufacturing facilities strategically located across South and West India, which produce steel products across flat segment (slabs, HR Coils, HR plates, cold rolled products, galvalume/galvanized products, colour coated products) and long segment (billets/blooms, wire rods and bar rods).

Challenges and Objectives

JSW Steel operates one of India's largest and most complex distribution networks, spanning 750+ distributors, 2,100 retail outlets and 2,340 branded retail stores (JSW Shoppe) spread across more than 602 districts and 1,500 towns.

While this scale enables extensive market reach and faster distribution, it also creates significant challenges in managing reach, variability and working capital needs.

Volatile steel prices, seasonal demand patterns and the uncertainty of monsoon cycles place constant pressure on liquidity across the network. In addition, JSW's large-scale production and growing volumes make just-in-time customisation difficult, requiring reliance on service partners and traders to meet end-customer requirements efficiently.

Solution

Standard Chartered enabled JSW to extend its distributor finance solution across almost all geographies where JSW operates, leveraging the bank's deep understanding of the steel industry and its extensive distribution ecosystem. Additionally, the solution was anchored around the following pillars:

01

Through permanent sanctioned limits and temporary enhanced limits, Standard Chartered provides distributors with timely liquidity to meet their payment obligations to JSW on due dates, ensuring assured collections for JSW and uninterrupted supply across the network. In the event of non-payment, supply controls are applied, reinforcing strong payment discipline.

02

The solution has been deliberately structured as a simple, convenient facility for distributors, with no requirement for fixed-asset pledges and minimal documentation. By offering liquidity at highly competitive rates, the financing enables distributors to fund their downstream operations effectively, despite limited access to alternative sources of competitive financing.

03

To enhance transparency and control, Standard Chartered provides regular management information reports that are integrated into JSW's systems and disseminated to distributors via mobile applications. Additionally, the Bank's Straight2Bank digital platform underpins the solution, delivering a seamless end-to-end transaction flow capable of supporting large transaction volumes and complex operational requirements, while improving efficiency, visibility and scalability for both JSW and its distribution partners.

This solution won Best Supply Chain Finance Solution in the Asset Triple A Treasurise 2026 awards.

Case study

Ducab

Flexible receivables purchasing to unlock liquidity for global business growth

With an increasingly global footprint, UAE-headquartered Ducab was looking to improve its liquidity position. However, it struggled to find an appropriate receivables purchase option, given the unique diversity of its buyer base. By applying a flexible solution using multiple risk mitigants, Ducab can now monetise all its receivables – setting the stage for its next era of growth.

Results

- By not having to take on external debt to fund its receivables, leverage has remained stable.
- Ducab can now turn receivables into cash almost instantly after invoices are raised, boosting liquidity and its working capital position.
- Risk management is maintained at the forefront and optimised for all buyers. With the stronger risk coverage enhancing Ducab's confidence, buyer relationships have strengthened.
- Removing the constraint of slow-moving receivables and strengthening buyer relationships have both enabled sales growth.

"

Ducab appreciates the service offerings from Standard Chartered Bank mainly in enhancing the technology standards; both organisations benefit from this partnership and user experiences are enriching throughout multiple business dimensions. The teams at Standard Chartered are dedicated and manage to deliver innovative financing solutions despite challenges and complexity in business transactions, The ability to drive solutions and meeting our business requirements is commendable. The bank has offered dynamic solutions in multiple areas which improves our group liquidity, fosters partnerships with suppliers and assists in maintaining healthier balance sheet.

Aliasgar Rangwala
Group Treasurer, Ducab

Background

Founded in 1979, Dubai Cable Company (Ducab) is one of the largest cable manufacturers in the Middle East. From its regional beginnings, Ducab now has a footprint of 45 countries across the Middle East, Africa, Asia, Australasia, Europe, and the Americas. Ducab operates six high-tech manufacturing facilities, producing copper and aluminium wire and cable products, with an increasing focus on renewable energy. Its buyer base is diverse, covering sectors such as construction, oil and gas, renewables, defence, mining, autos, and more.

Objectives

With such a wide buyer base in terms of both sectors and geography, Ducab was struggling to convert its receivables into cash. Given the scale of its global supply chain, this was a wasted opportunity to unlock liquidity.

Ducab wanted to implement a solution that quickly converts receivables into cash while maintaining steadfast credit-risk management. However, Ducab found the standard receivables solutions available to be too limiting. Such solutions typically only use one risk-mitigating approach, meaning they lack the flexibility Ducab needed to cover such a mixed portfolio of buyers.

In addition to solution flexibility, Ducab wanted to ensure buyer relationships were unaffected by changes in collections processes. Plus, the liquidity-boosting solution had to balance the need for financial prudence with a structure that enables ongoing business growth.

Solution and implementation

With its unique buyer base in mind, Standard Chartered structured a limited recourse receivables purchase solution for Ducab. In an innovative setup, the solution is structured around buyers' payment behaviours, rather than applying one rigid structure for all.

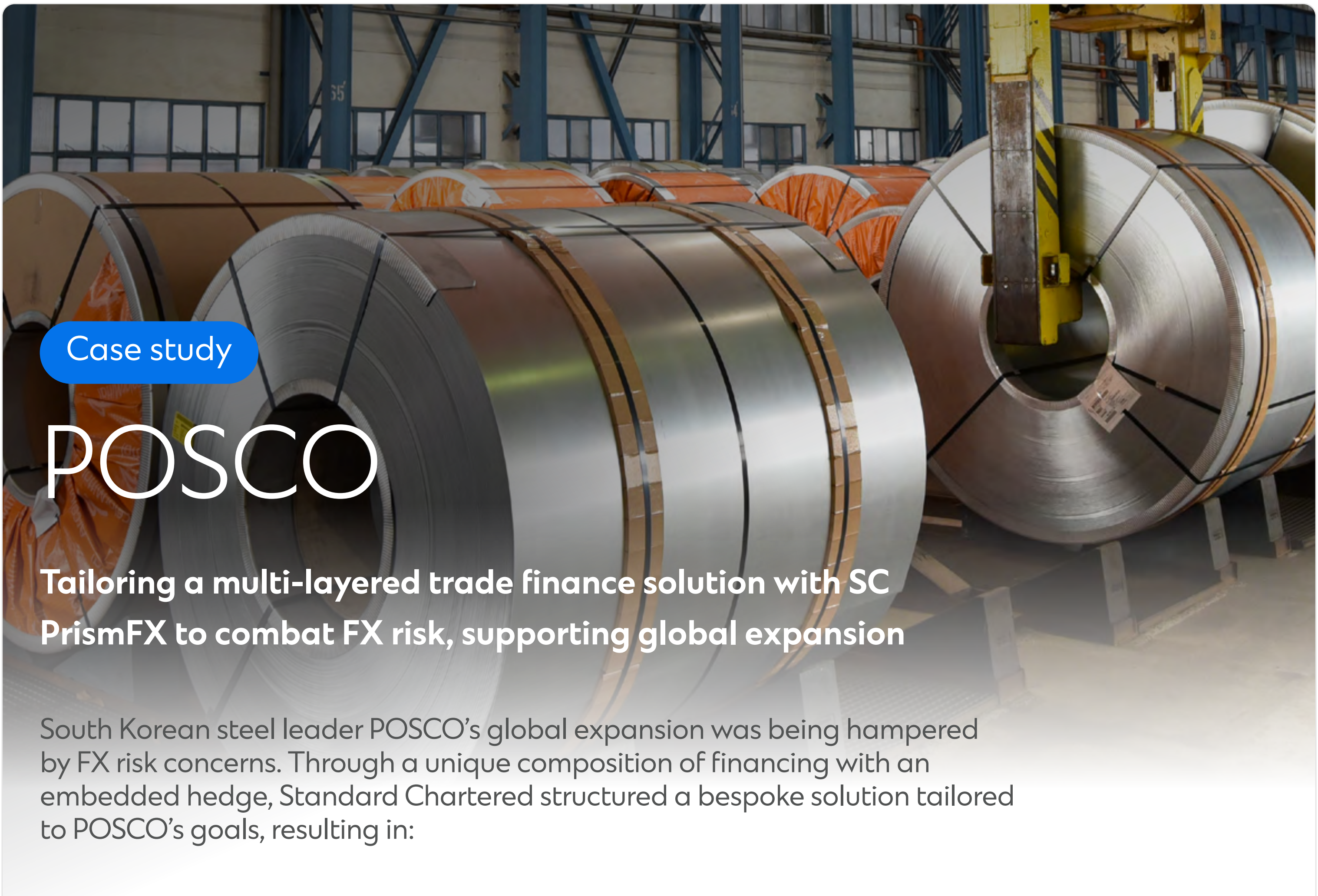
The key enabler supporting this flexible approach is Standard Chartered's use of a variety of risk-mitigating tools, tailored to the needs of each buyer. The main approaches used are as follows:

- For government/public-sector buyers, Standard Chartered uses its existing relationships and established credit limits with such groups across Ducab's key regions to underwrite the risk.
- In instances where the Bank doesn't have existing relationships, it instead leverages:
  - Risk-coverage instruments such as standby letters of credit (SBLCs) issued by other banks.
  - Its own credit insurance to mitigate credit risk, particularly for buyers with weaker financials (largely in Asia).
- For buyers deemed sensitive by Ducab, the Bank takes a balanced approach, whereby Ducab continues to manage such collections directly.

  With these various approaches in place, Ducab can monetise its receivables from all types of buyers, adapted to specific payment cycles.

Moreover, the solution continues to evolve, with Standard Chartered now established as Ducab's key receivables partner for its future growth plans.

This solution won Best Trade/Supply Chain Finance Solution (Highly Commended) in the 2025 TMI Awards for Innovation & Excellence.



Case study

POSCO

Tailoring a multi-layered trade finance solution with SC PrismFX to combat FX risk, supporting global expansion

South Korean steel leader POSCO's global expansion was being hampered by FX risk concerns. Through a unique composition of financing with an embedded hedge, Standard Chartered structured a bespoke solution tailored to POSCO's goals, resulting in:

Results

- Reduced cost of financing for foreign currency receivables.
- FX stability and peace of mind for both foreign currency receivables and USD-denominated payables through outsourcing FX risk management to Standard Chartered.

> I appreciate the support extended by Standard Chartered Bank Korea through export/import invoice financing. Standard Chartered demonstrated that it was the best customised trade financing solution provider in the market with this structured trade deal. The Standard Chartered Bank Korea team provided the right solution for our needs based on a clear understanding of our requirement. I believe that we and Standard Chartered Bank Korea have built a reliable and sustainable relationship, and we would like to deepen this relationship.

Hyundeuk Kang
Senior Manager, Finance, POSCO

Background

POSCO is a South Korean steelmaker, and the sixth largest globally by production volume. Operations are structured into three divisions: Steel, Engineering & Construction, and Trading. The former is its largest division, generating more than 50% of the Group's revenue. POSCO's expanding global coverage includes a wide network of almost 200 entities (sister companies and subsidiaries) across the world.

Challenges and objectives

As POSCO continues to expand its global operations, it decided to shift from USD to local currencies for inter-company transactions. While this removed FX risk from its subsidiaries' balance sheets, it led to increased FX-risk for the South Korean headquarters. Moreover, POSCO needed to continue paying overseas suppliers in USD, and was facing volatility and high funding costs for its payables due to rising USD interest rates.

As such, POSCO sought a competitively priced, combined trade solution to finance both its inter-group foreign currency receivables (in CNY, THB, and INR) and its USD payables.

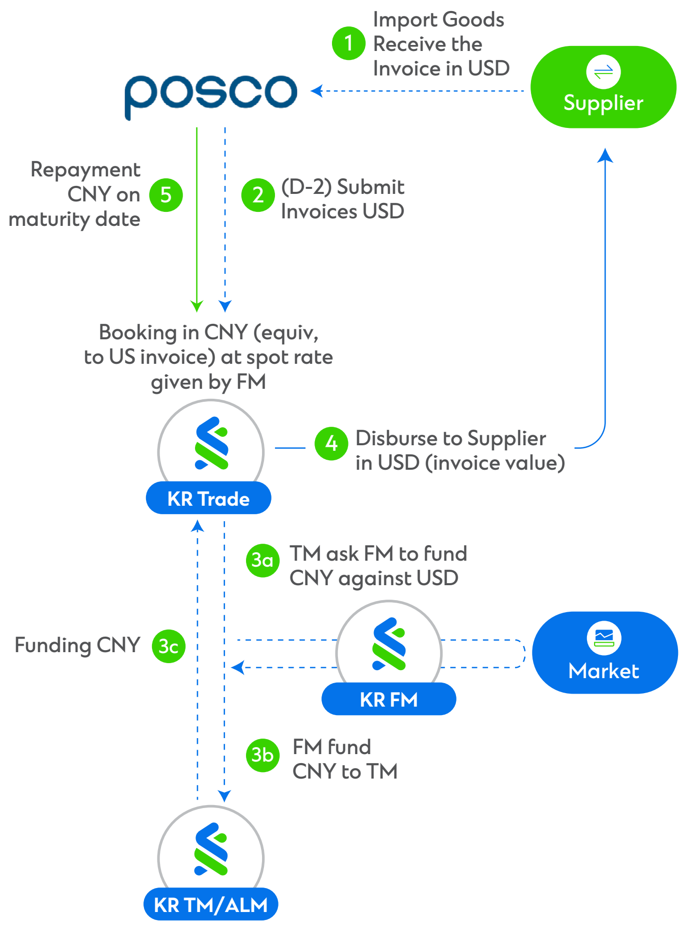
Solution

Standard Chartered structured a unique solution with SC PrismFX tailored to POSCO's multiple needs. The solution was formed of two main elements:

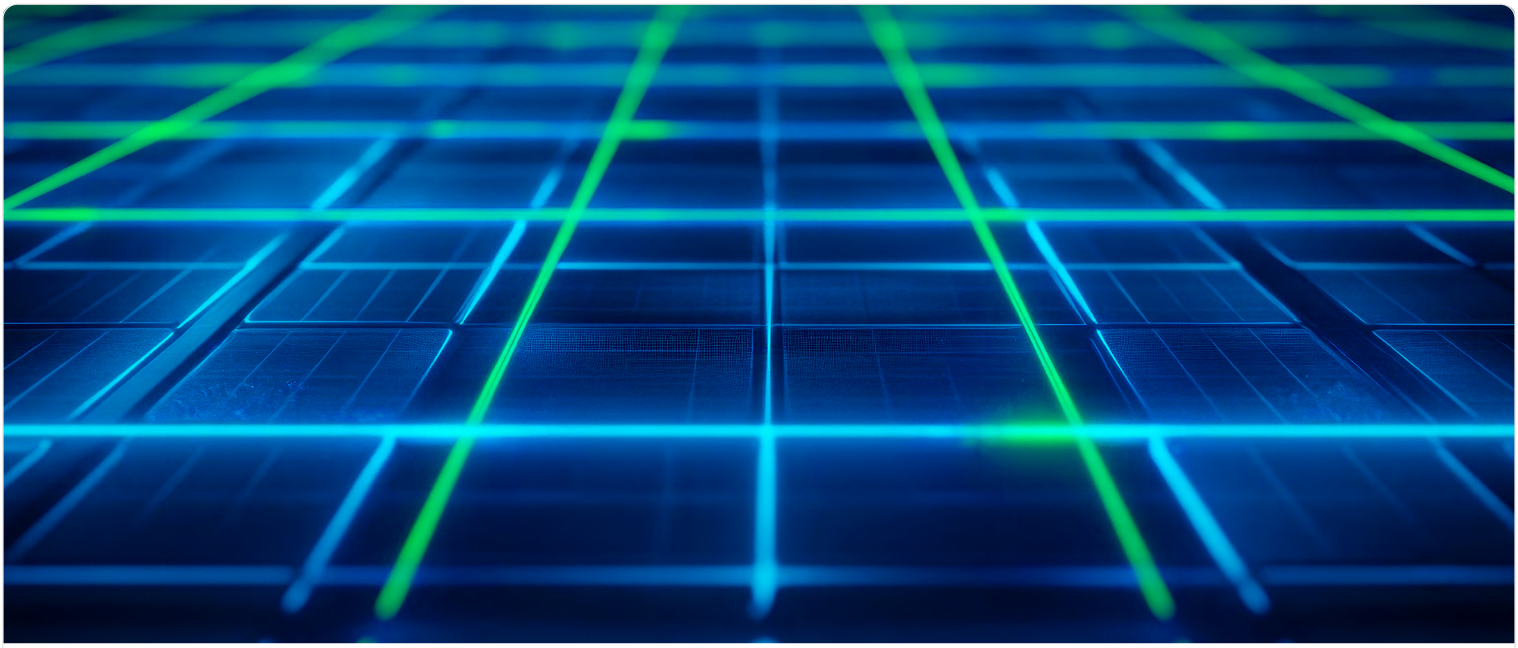
1. **Export and import invoice financing:**
   - The booking currency on invoices issued by POSCO are in either CNY, THB, or INR, with the disbursement currency in USD.
   - This effectively provides an embedded hedge (by Standard Chartered) that leverages the onshore/offshore market to bring the cheapest possible funding rate to POSCO.
2. **Receivables financing:**
   - POSCO receives USD invoices for its payables.
   - The embedded FX hedge from the invoice financing enables cross-currency funding. In other words, by matching the CNY/THB/INR receivables from POSCO's clients against its USD payables.
   - Once it receives USD invoices from suppliers, POSCO requests local currency financing from Standard Chartered.
   - The Bank's FX team then makes a forward deal to fund the local currency against the USD amount.
   - On the invoice due date, POSCO repays the relevant local currencies to Standard Chartered and the transaction is redeemed on maturity.

The net result is that POSCO maintains its FX position arising from receivables, not by hedging derivatives but by having liabilities from the receivables currencies.

Flow example for CNY-USD invoice financing



This solution won Best Trade/Supply Chain Solution in the 2025 TMI Awards for Innovation & Excellence.



How much growth are you leaving trapped in your value chain?

Every value chain has hidden liquidity potential. By leveraging supply chain finance strategically, you can strengthen resilience, unlock growth opportunities and create value across your organisation. The impact extends well beyond treasury, helping leaders across the organisation achieve their strategic priorities.

CFOs and Treasurers	Improve liquidity, reduce cash-flow volatility, optimise working capital and support balance sheet resilience.
Procurement	Strengthen supplier relationships, support critical suppliers and reduce disruption risk.
Commercial and Sales	Enable distributors and buyers to access liquidity, support demand fulfilment and accelerate channel growth.
Risk Managers	Improve visibility, diversify risk mitigants and create stronger control over payment and counterparty exposures.
CEOs and Business Heads	Turn working capital and partner financing into a lever for growth, resilience and competitive advantage.

Five ways our SCF solutions can help you

01

Unlock liquidity and optimise working capital:

Release cash trapped in your payment cycles and receivables while improving working-capital efficiency.

02

Strengthen ecosystem relationships:

Deepen your partnerships with suppliers, buyers and distributors through improved access to financing.

03

Enhance cash-flow visibility and control:

Improve your cash-flow predictability, operational transparency and financial decision-making across complex supply chains.

04

Accelerate your growth and market expansion:

Support your sales growth, supplier onboarding and entry into new markets with scalable financing solutions.

05

Build resilience through smarter risk management:

Mitigate counterparty, currency and geographic risks while turning financing into a strategic enabler of long-term growth.

Whether your priority is improving working capital, strengthening partner resilience, supporting expansion into new markets or managing FX complexity, our team can help design a programme tailored to your objectives.

Speak to your Standard Chartered representative to explore the right solution for your business, or [visit our webpage] to learn more.


Future of Trade
Amid a rapidly changing global trade landscape, we asked global C-suite and senior leaders how they are looking to power resilience and digitalisation over the next three to five years.
Access the Future of Trade reports here or scan the QR code.
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