



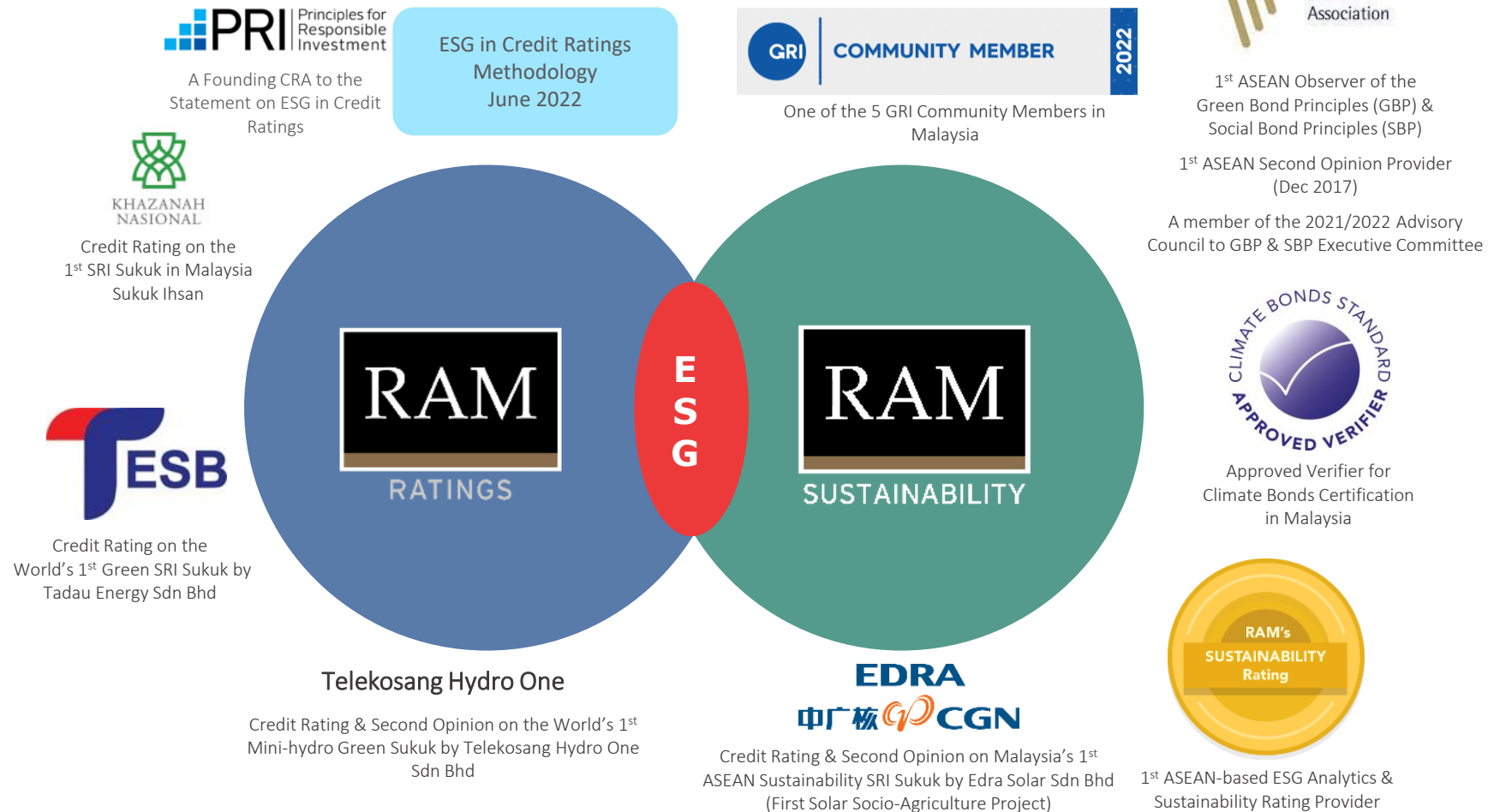
RAM Sustainability – Introduction

Developing & Financing Green Housing in Asia
21 September 2022

Panel Session : Innovation in Green Home Financing
Panellist : Ms. Gladys Chua
Head, Sustainability Services

RAM Group

Pioneering Sustainability Services in ASEAN



Our Repertoire

Published
Second Opinions



Published
Sustainability
Ratings



Published
R1ESGo® Reports








103 listed companies

Our Sustainability Services



Sustainability Services

For Debt Instruments – 3 Types of External Reviews

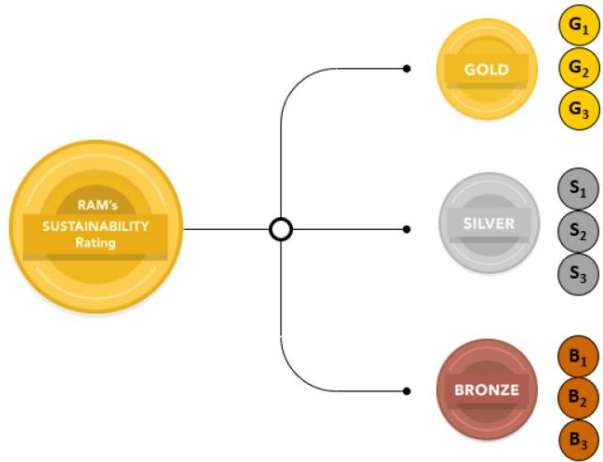

Features & Uses	Rating System
<p>Second Opinion – Use of Proceeds</p> <ul style="list-style-type: none"> To ensure alignment to: <ol style="list-style-type: none"> ICMA Green/Social/Sustainability Bond Principles and Guidelines ASEAN Green/Social/Sustainability Bond Standard; and/or SRI Sukuk Framework Assess robustness, comprehensiveness and transparency of labelled bond frameworks Assign tier ratings to eligible projects based on their environmental/social benefit 	<div style="display: flex; flex-direction: column; align-items: center;"> <div style="display: flex; flex-direction: column; gap: 10px;"> <div style="background-color: #4a86e8; color: white; padding: 10px; border-radius: 5px;">Advanced</div> <div style="background-color: #4a86e8; color: white; padding: 10px; border-radius: 5px;">Intermediate</div> <div style="background-color: #4a86e8; color: white; padding: 10px; border-radius: 5px;">Basic</div> <div style="background-color: #4a86e8; color: white; padding: 10px; border-radius: 5px;">Weak</div> </div> <div style="display: flex; justify-content: space-around; margin-top: 20px;"> <div style="text-align: center;">  <p>Environmental Benefit Tier-1</p>  <p>Environmental Benefit Tier-2</p>  <p>Environmental Benefit Tier-3</p> </div> <div style="text-align: center;">  <p>Social Benefit Tier-1</p>  <p>Social Benefit Tier-2</p>  <p>Social Benefit Tier-3</p> </div> <div style="text-align: center;">  <p>Positive Impact</p> </div> </div> </div>

Sustainability Services for Debt Instruments

For Debt Instruments – 3 Types of External Reviews

	Features & Uses	Rating System
Second Opinion – Sustainability-Linked	<ul style="list-style-type: none"> • A pre-issuance/pre-signing assessment of the following: <ul style="list-style-type: none"> i) relevance, robustness and reliability of selected KPIs ii) rationale and level of ambition of the proposed SPTs iii) relevance and reliability of selected benchmarks and baselines, and credibility of the strategy outlined to achieve the above 	Not applicable.
Climate Bond Certification <i>Climate-aligned criteria for green debt instruments</i>	<ul style="list-style-type: none"> • To ensure alignment to ICMA Green Bond Principles, ASEAN Green Bond Standard, plus the Climate Bonds Standard • Sector criteria are science-based and climate-aligned 	Not applicable.

Sustainability Services For Entity Level Assessment

Features & Uses	Rating System
<p>Sustainability Rating <i>Best practices benchmarking</i></p> <ul style="list-style-type: none"> • Best practices benchmarking • Analysis of ESG & Positive Impact factors (risk & opportunities) • Solicited by corporates to identify and close gaps 	
<p>R1ESGo™ <i>Risk-based benchmarking</i></p> <ul style="list-style-type: none"> • Risk-based ESG analysis • For portfolio or supply chain analysis • Model-driven assessment • Unsolicited 	<p>15 rating bands</p> 

RAM Sustainability's External Review Benefits

Due Diligence Process



RAM Sustainability assesses the impact of projects to be financed, including through interviews with management, technical experts and **site visits**. Other assessments include ESG risks of the projects and issuers.

Local external reviewer have in-depth local understanding and experience.

Enhanced Labelling



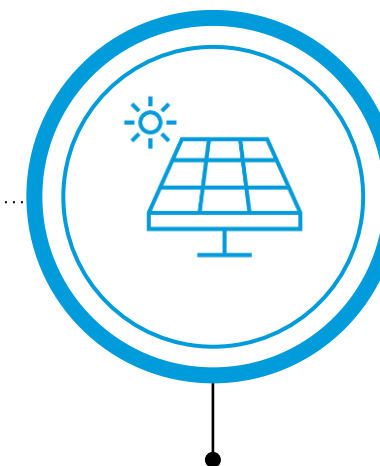
External reviewer assesses the alignment of the bond/sukuk's framework with the applicable Principles & Standards and market best practices.

Gain Investors' Confidence



An external review from a trusted sustainability services provider offers additional assurance on the credibility of the issuance & issuer.

Enhanced Profiling



An external review makes the issuance stand out as a credible instrument, as well as showcase issuer's sustainability commitments to the marketplace.

About RAM Sustainability

RAM Sustainability Sdn Bhd (RAM Sustainability) is a provider of sustainability services and ESG analytics. Incorporated on 31 May 2000, RAM Sustainability is a wholly owned subsidiary of RAM Holdings Berhad (RAM Group). RAM Sustainability is the first ASEAN-based provider of sustainability ratings and second opinions and has the distinction of being the first Registered Observer of ICMA's Green Bond Principles, Social Bond Principles and Sustainability Bond Guidelines in ASEAN. It is a member of ICMA's Advisory Council to the GBP and SBP Executive Committee for three consecutive terms. On 12 August 2020, RAM Sustainability became an Approved Verifier for the certification of climate bonds under the Climate Bonds Standard & Certification Scheme after having been awarded the status by the Climate Bonds Standards Board. For further details, please refer to <https://www.ram.com.my/sustainability>.

About the RAM Group

The RAM Group is a leading provider of independent credit ratings, research, training, risk analysis and bond pricing. Formerly known as Rating Agency Malaysia Berhad, the RAM Group was established in November 1990 as a catalyst for the domestic debt capital market and as the nation's first credit rating agency. On 1 July 2007, its rating operations were novated to RAM Rating Services Berhad (RAM Ratings). RAM Ratings is a wholly owned subsidiary of the RAM Group.

RAM Ratings is the leading and largest credit rating agency in both Malaysia and ASEAN. Established in 1990 by the central bank of Malaysia as part of the "institutional infrastructure" to support the development of Malaysia's bond market, RAM Ratings has rated over USD450 billion of bonds issued by over 750 entities. Its rating portfolio encompasses corporates, sovereign nations, financial institutions, insurance companies, project finance and structured finance obligations.

RAM Ratings is also the world's leading rating agency for securities issued under Islamic principles, or sukuk. RAM Ratings' experience in and contributions to the fast-growing sukuk market has won numerous awards, including Best Rating Agency (South-East Asia 2017) from CPI Financial and Best Islamic Rating Agency in 2016 from Islamic Finance News. On 26 May 2016, RAM Ratings joined the line-up of pioneer credit rating agency signatories to the United Nations-supported Principles for Responsible Investment's Statement on ESG in Credit Ratings. The Statement on ESG in Credit Ratings is a way for RAM Ratings to communicate its commitment to a more systematic and transparent incorporation of ESG into credit ratings and analysis.

RAM Solutions Sdn Bhd, founded in 2016, provides independent credit opinions on ventures listed on a multi-bank, web-based platform known as the Investment Account Platform. As a subsidiary of RAM Holdings, Bond Pricing Agency Malaysia Sdn Bhd is the sole provider of bond-pricing and valuation data on the Malaysian bond market. For further Details, please refer to <https://www.ram.com.my>.

THANK YOU

For more information on the above presentation, please contact

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