



Simplifying Sustainable Financing for Business U-Energy Programme

6 May 2024

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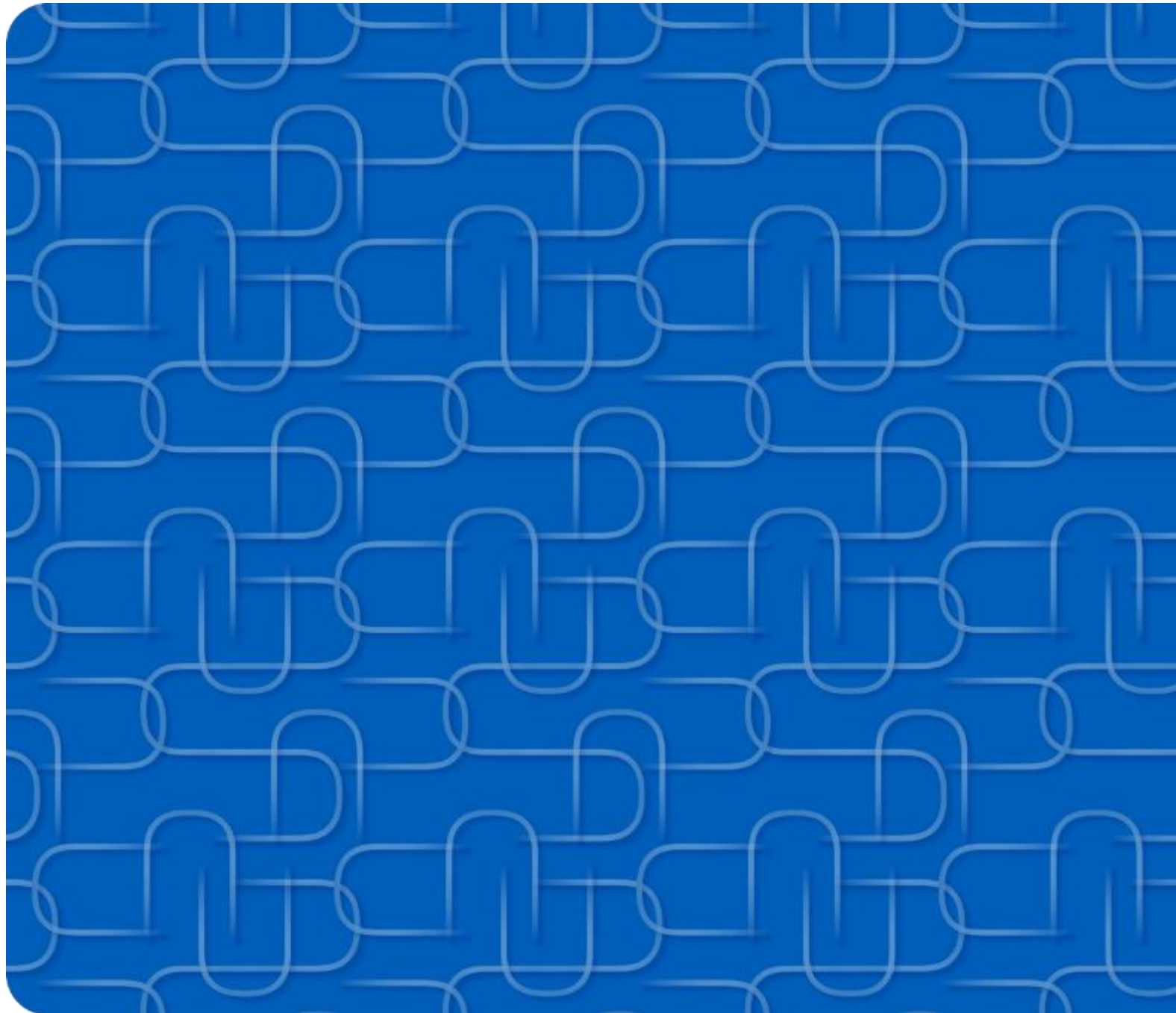
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U-Energy Programme

*Simplifying Sustainable Financing
for Business*



U-Energy Programme

U-Energy programme is *Asia's first integrated financing platform for Energy Efficiency* across UOB's key Southeast Asian markets. It provides financing solutions to attract building owners, ESCO, green contractors and supports the 'green' agenda of homeowners, businesses and regional governments, in building a sustainable ecosystem and partnership.



Promoting sustainability awareness to the public



Supporting EE ecosystem players with end-to-end solutions on one platform



Simplifying Sustainable Financing for EE end-users

Type of EE projects that can be applicable under U-Energy

Type of EE projects	LED lighting / Chiller /Energy and Power Management System/ Solar* / Air con / Façade / Elevator
Type of Energy Performance Agreement	Guaranteed / Shared savings
Savings %	Energy savings per project to meet following requirements: <ul style="list-style-type: none"> • ≥ 7-8% for lighting; • ≥ 20% for chiller & air-conditioning

U-Energy Indonesia partners



* Solar only package will be with U-Solar program partners

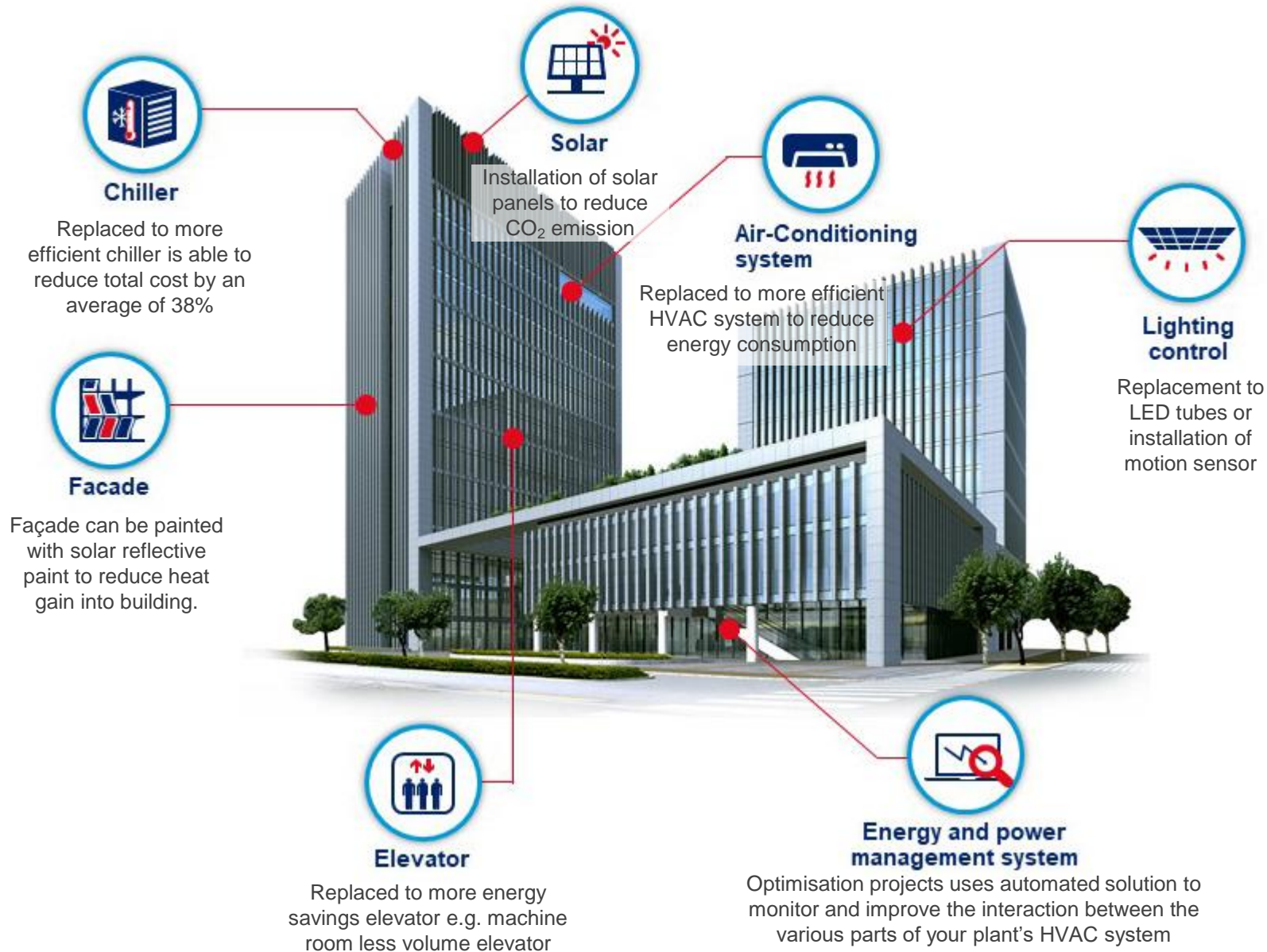
Powering sustainability across the region through partnerships



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Visit www.uobgroup.com/u-energy for more details on U-Energy

7 Areas of Energy Efficiency




Improvement in energy efficiency in any of these areas would reduce the total energy consumed in a building.

Building owner could experience energy savings of up to

80% 
Lighting

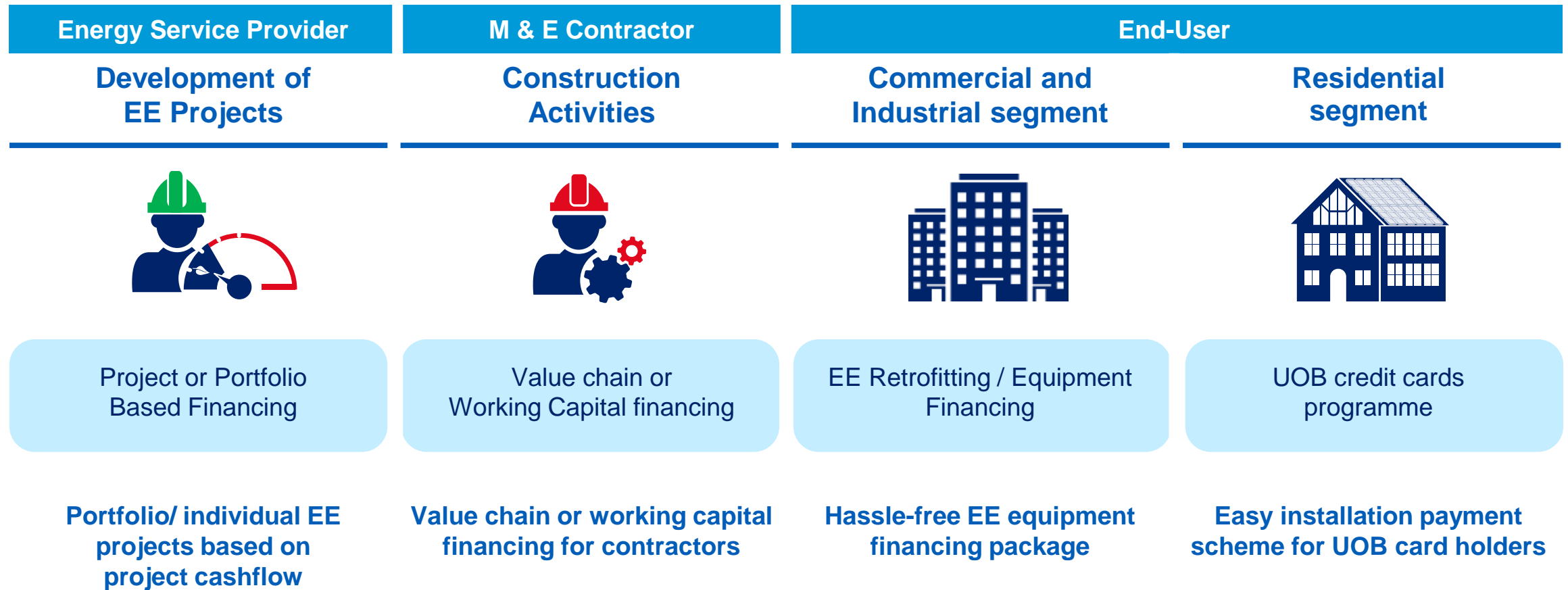
 **50%**
Chiller/HVAC

30% 
Energy and power management System

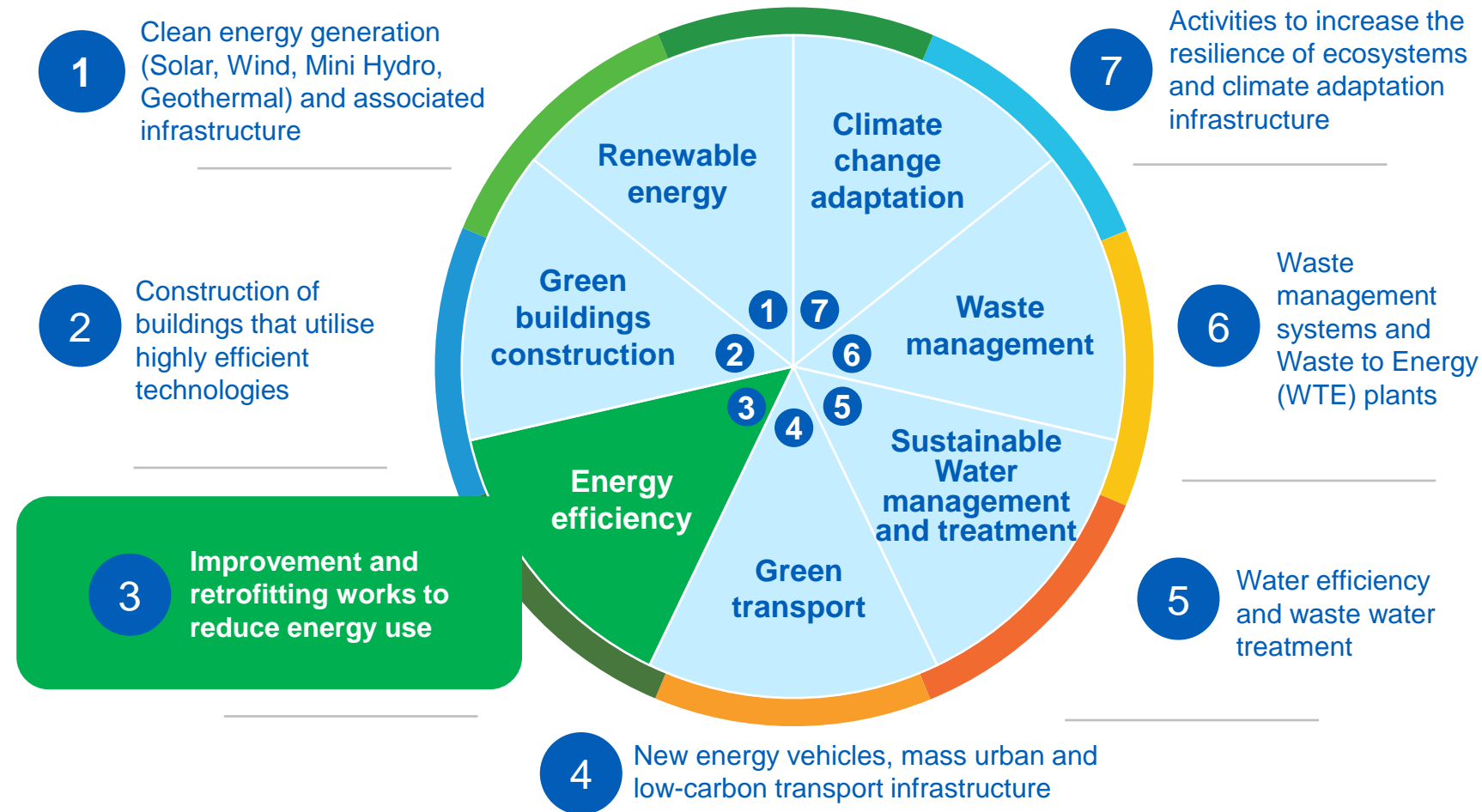
U-Energy Financing Asset Types



Financing solutions for the ecosystem at a glance



U-Energy supported by UOB's Smart City Sustainable Finance y Framework



This framework guides the Bank's financing efforts to encourage the development of smart and sustainable cities across the region through a streamlined and transparent process.

This is done by setting out the eligible activities under each green category and the qualifying criteria for sustainability-linked loans, such as:

- Sustainability strategy and objectives
- Sustainability performance targets

Carbon Trust provided Second Party Opinion (SPO)



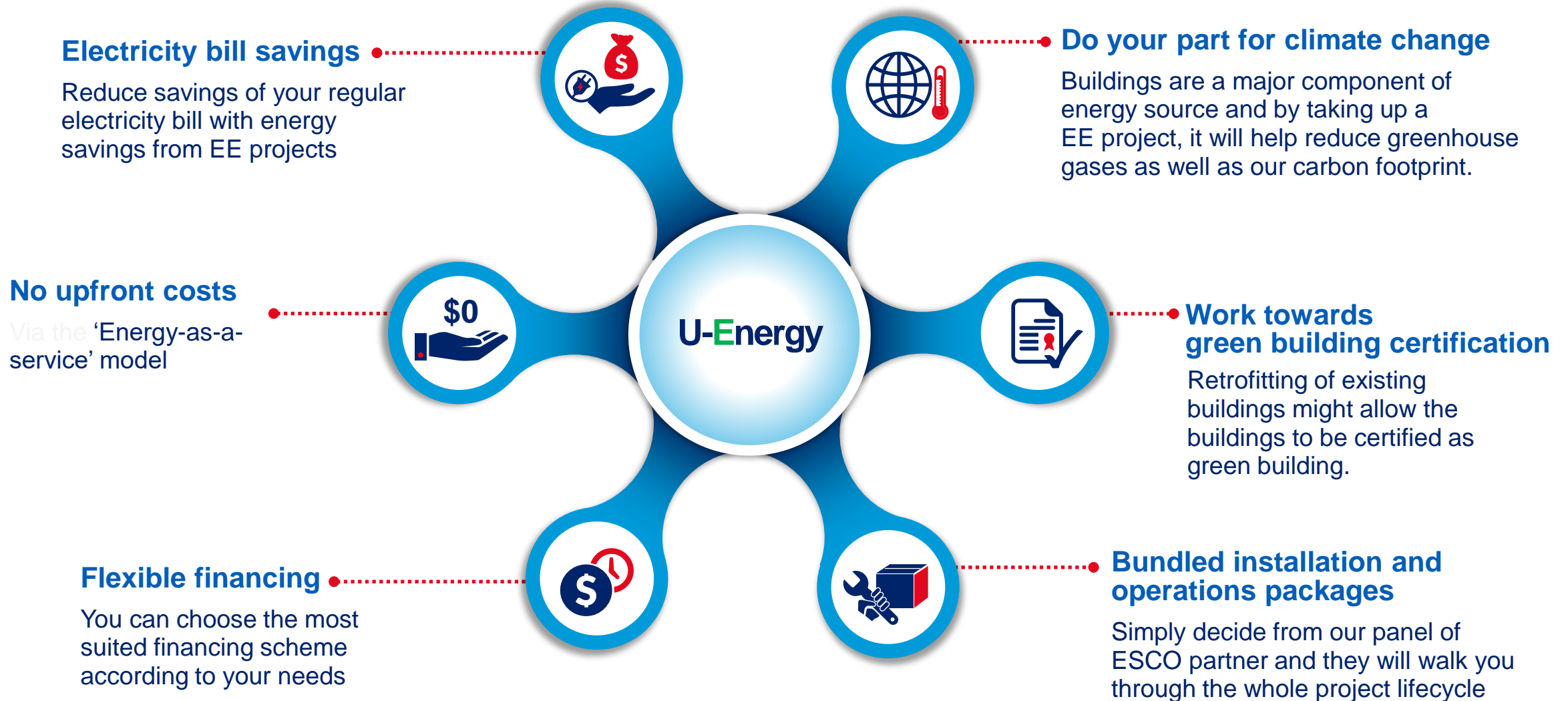
Benefits to clients

Streamlined process
Saves time and reduces complexity

No additional cost
A universal "umbrella"

Common reporting
Standards for impact reporting

Six benefits to undertake EE projects



UOB's commitment towards sustainability and Energy Efficiency




Singapore

Building name:
AB - 396 Alexandra Road
(UOB Tower Block)
GM Rating: Gold^{PLUS}

Building name:
Far Eastern Building
GM Rating: Platinum


Building name:
UOB Plaza 1
GM Rating: Gold^{PLUS}

Building name:
UOB Plaza 2
GM Rating: Gold^{PLUS}



Thailand


Building name:
Phetkasam building
GM Rating: Platinum




Building name:
UOB Plaza 690
Sukhumvit
Building
GM Rating:
Platinum
Completion date:
Jun 2022

Malaysia


Building name:
Menara II
Building
GM Rating:
Platinum
Completion date:
Expected
2022


22.5GWh/yr
Total energy savings amount




28.7%
Weighted energy savings for UOB building portfolio



48,000t/yr
Co₂ avoided per year



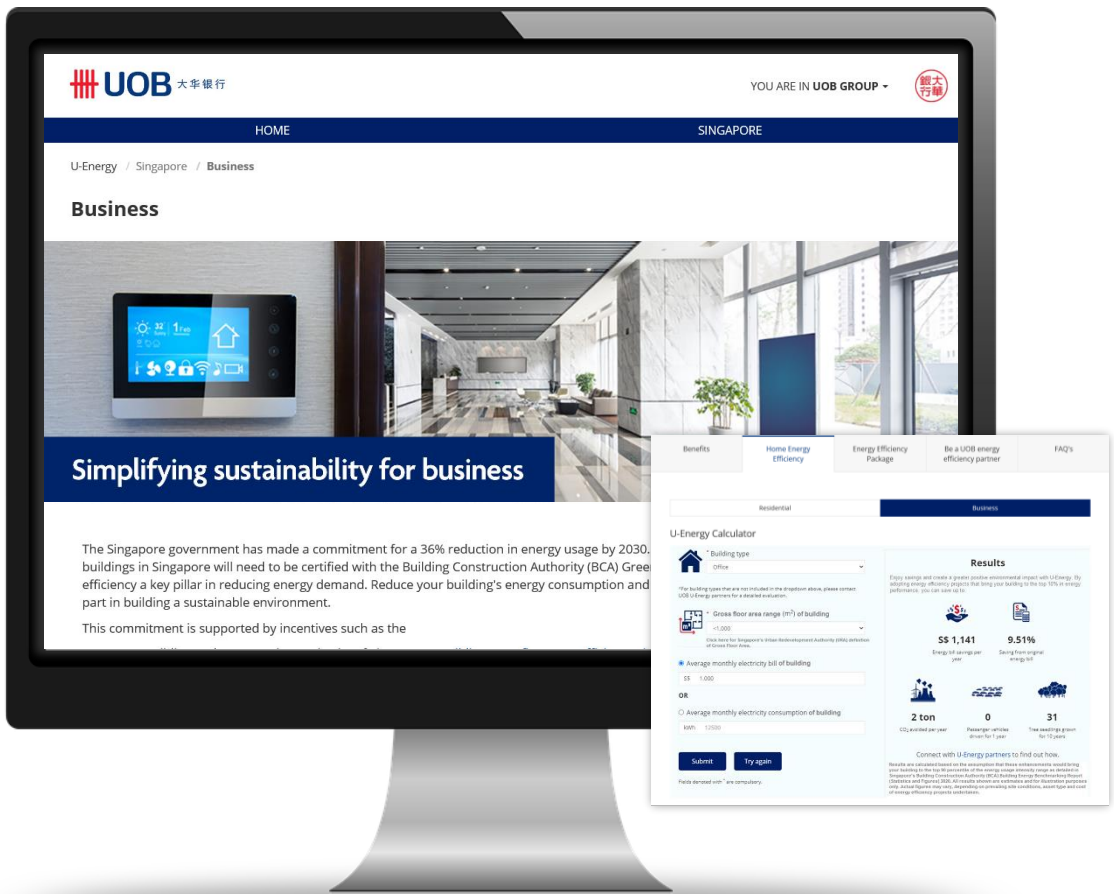
10,500
Passenger vehicles driven for 1 year



800,000
Tree seedlings grown for 10 years

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Simplifying sustainable financing for business



U-Energy Programme Officially launched in



Singapore



Malaysia



Thailand



Indonesia



Visit our website www.uobgroup.com/u-energy/indonesia or e-mail us at sustainable-financing@uobgroup.com to find out more.

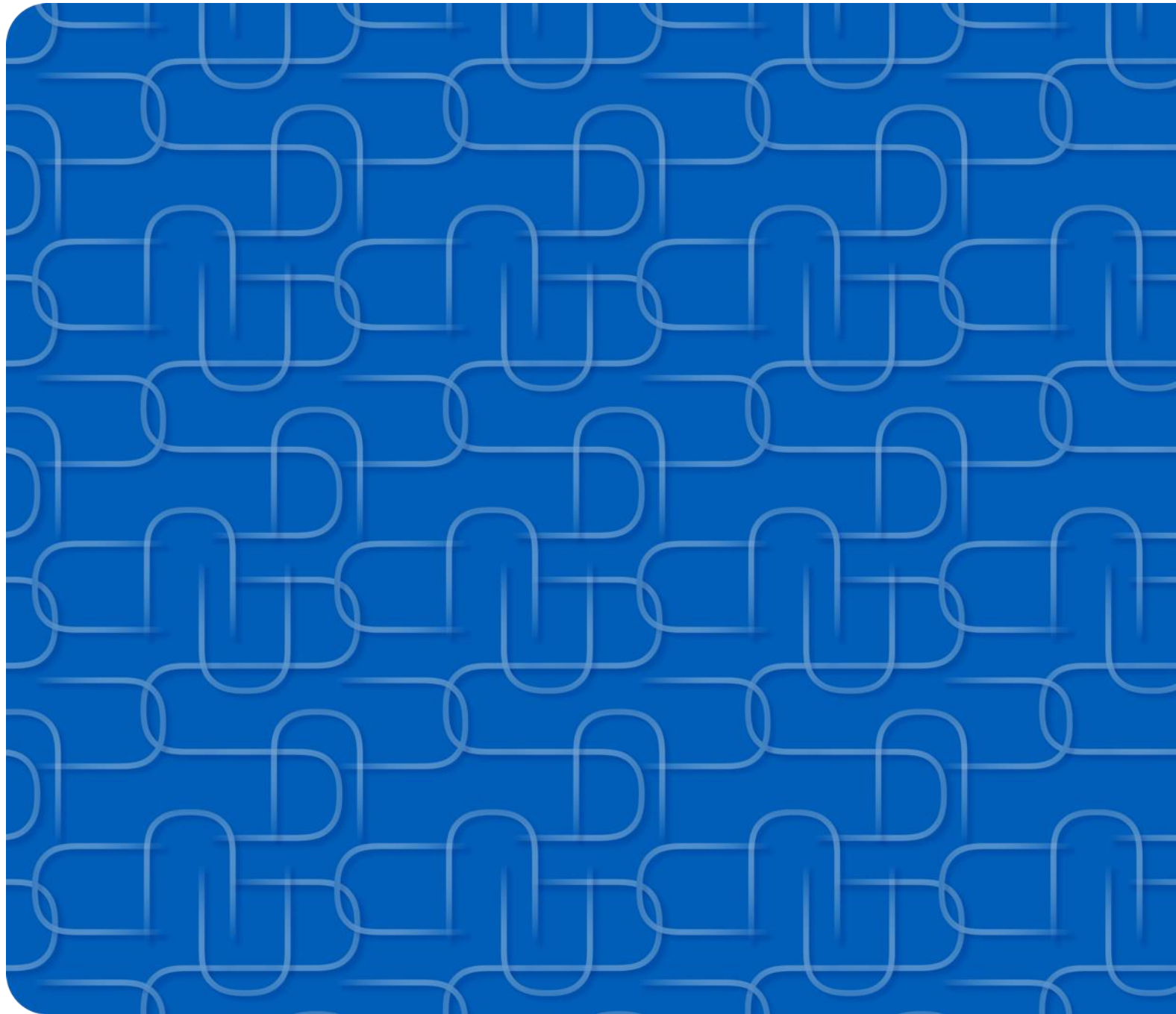




Right By You

About UOB

*Simplifying Sustainable Financing
for Business*



Who we are

UOB is a leading bank in Asia with:



> 500

Branches and offices



19

Countries and territories in Asia Pacific, Europe and North America



> 7

Offices in Asia; Singapore (Head office), China, Hong Kong, Indonesia, Malaysia, Thailand, Vietnam



2021

Rated among the world's top banks; "Aa1" by Moody's and "AA-" Standard & Poor's and Fitch Ratings

At UOB, we believe in being a responsible financial services provider and we are committed to making a difference in the lives of our stakeholders and in the communities in which we operate.

UOB Awards and Accolades 2021



Alpha Southeast Asia

Best Financial Institution Awards

- Best Digital Bank – TMRW Indonesia

Asian Banking and Finance

Asian Banking and Finance Retail Banking Awards 2021

- International Retail Bank of the Year
- Digital Banking Initiative of the Year
- International Retail Bank of the Year
- New Consumer Lending Product of the Year
- Domestic Retail Bank of the Year
- Banking for Women Initiative of the Year
- Branch Innovation of the Year – Gold
- Investment Product Innovation of the Year

Asian Banking and Finance

Wholesale Banking Awards 2021

- Singapore Domestic Initiative of the Year – U-Solar
- Malaysia International Initiative of the Year
- Malaysia International Trade Finance Bank
- Brunei International Project Finance Bank of the Year

Euromoney

Euromoney Awards for Excellence 2021

- Asia's Best Bank for SMEs

The Asian Banker

Excellence in Retail Financial Services Awards 2021

- Best Retail Bank in Singapore
- Best SME Bank in Singapore
- Best SME Bank in Asia Pacific

International Finance

International Finance Awards 2021

- Best Digital Bank – TMRW Thailand
- Best Digital Bank – TMRW Indonesia

Transaction Finance Awards 2021

- Best Cash Management in Singapore
- Best Transaction Bank in Singapore
- Best API Initiative, Application or Programme – APIs for End-to-End Client Solution
- Best Financial Supply Chain Initiative, Application or Programme – Dealer Financing – Import Invoice Financing solution
- Best Corporate Trade Finance Deal in Singapore – Barramundi Asia Pte Ltd
- Best Cash Management Project in Indonesia – One Family Indonesia
- Best Supplier Relationship Management in China

The Asset

The Asset Triple A Digital Awards 2021

- Best in Treasury and Working Capital – LLCs
- Best Financial Artificial Intelligence Project
- Best Mobile Banking Application in Thailand

The Asset Triple A Sustainable Capital Markets Country & Regional Awards 2021

- Best Local Currency Bond in Thailand Role: Bookrunner and Lead Manager

The Asset Triple A Treasury, Trade, Supply Chain and Risk Management Awards 2021

- Best in Treasury and Working Capital-LLCs
- Best in Treasury and Working Capital-SMEs
- Best Service Provider – Trade Finance
- Best Service Provider – Transaction Bank
- Best Service Provider – E-Solutions Partner
- Best Service Provider – Liquidity Management
- Best Service Provider – Risk Management
- Editors' Triple Star for Electronic Banker's Guarantee (eBG)
- Best Trade Finance Solution (5 Awards)
- Best Payment and Collections Solution (9 Awards)
- Best Liquidity and Investments Solution (5 Awards)
- Best Structured Trade Finance Solution (1 Award)
- Best Supply Chain Solution (6 Awards)

UOB's strong commitment to sustainable practices

- As Asia's leading bank, **UOB is fully committed to fulfilling its environmental responsibility.**
- UOB's sustainability **strategy is underpinned by these four pillars**, reflecting our values - Honour, Enterprise, Unity and Commitment.
- UOB has extended **more than S\$17bn in sustainable financing (as at end 2021).**
- **S\$9 billion** in total assets under management in ESG-focused investments **(as at end 2021).**
- Developed **five Green Umbrella Frameworks** to drive UOB's green agenda.



Five UOB Green Umbrella Frameworks



Frameworks and solution suites are applicable across all sectors & countries

1

2

3

4

5

Sustainable Finance Framework for Green Building Developers and Owners

Framework was supported by MAS GSLS¹ and Carbon Trust provided SPO²

- Covers both green and sustainability linked financing for global real estate financing across 8 asset classes:

Data Centres

Hotels

Industrial

Restaurants

Hospitals

Residential

Retail

Offices

3 GOOD HEALTH AND WELL-BEING

7 AFFORDABLE AND CLEAN ENERGY

8 DECENT WORK AND ECONOMIC GROWTH

9 INDUSTRY, INNOVATION AND INFRASTRUCTURE

11 SUSTAINABLE CITIES AND COMMUNITIES

12 RESPONSIBLE CONSUMPTION AND PRODUCTION

13 CLIMATE ACTION

15 LIFE ON LAND

17 PARTNERSHIPS FOR THE GOALS

Smart City Sustainable Financing Framework

Framework was supported by MAS GSLS¹ and Carbon Trust provided SPO²

- Supports companies contributing to the creation of sustainable and smart cities through the following:

Renewable Energy

Green Buildings Construction

Energy Efficiency

Climate Change Adaptation

Water Management

Waste Management

Green Transport

3 GOOD HEALTH AND WELL-BEING

6 CLEAN WATER AND SANITATION

7 AFFORDABLE AND CLEAN ENERGY

8 DECENT WORK AND ECONOMIC GROWTH

9 INDUSTRY, INNOVATION AND INFRASTRUCTURE

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13 CLIMATE ACTION

14 LIFE BELOW WATER

15 LIFE ON LAND

Green Financing for Circular Economy

Framework was supported by MAS GSLS¹ and Moody's provided SPO²

- Supports companies in the 3R (renew, reuse and reduce) businesses.

Potential applications:

Plastics Recycling

Metals Recycling

Electronics Recycling

Product as a Service

Circular Designs

9 INDUSTRY, INNOVATION AND INFRASTRUCTURE

11 SUSTAINABLE CITIES AND COMMUNITIES

12 RESPONSIBLE CONSUMPTION AND PRODUCTION

13 CLIMATE ACTION

Green and Sustainable Trade Finance and Working Capital

Framework was supported by MAS GSLS¹ and Moody's provided SPO²

- Supports the needs of companies for shorter term financing (<1 year) using a 'principle based' approach.

Eligibility:

- Pure play green companies or green projects
- Companies with recognised, sustainable industry certifications.

6 CLEAN WATER AND SANITATION

7 AFFORDABLE AND CLEAN ENERGY

9 INDUSTRY, INNOVATION AND INFRASTRUCTURE

11 SUSTAINABLE CITIES AND COMMUNITIES

12 RESPONSIBLE CONSUMPTION AND PRODUCTION

13 CLIMATE ACTION

14 LIFE BELOW WATER

15 LIFE ON LAND

Transition Finance Framework

ISS provided SPO
MAS GSLS¹ Application in Progress

- Supports the transition of the energy intensive, fossil fuels/ brown sectors, and "hard-to-abate" sectors.

Oil, Gas & Chemicals

Transportation and Logistics*

Fossil Fuels Power Generation

Metals & Mining

CCS/ CCUS

Carbon Credits/ Offsets

1 NO POVERTY

6 CLEAN WATER AND SANITATION

7 AFFORDABLE AND CLEAN ENERGY

8 DECENT WORK AND ECONOMIC GROWTH

9 INDUSTRY, INNOVATION AND INFRASTRUCTURE

10 REDUCED INEQUALITIES

12 RESPONSIBLE CONSUMPTION AND PRODUCTION

13 CLIMATE ACTION

15 LIFE ON LAND

1. GSLS: Green and Sustainability-Linked Loan Grant Scheme 2. SPO: Second Party Opinion

Transportation and Logistics covers (Marine, Land and Aviation)