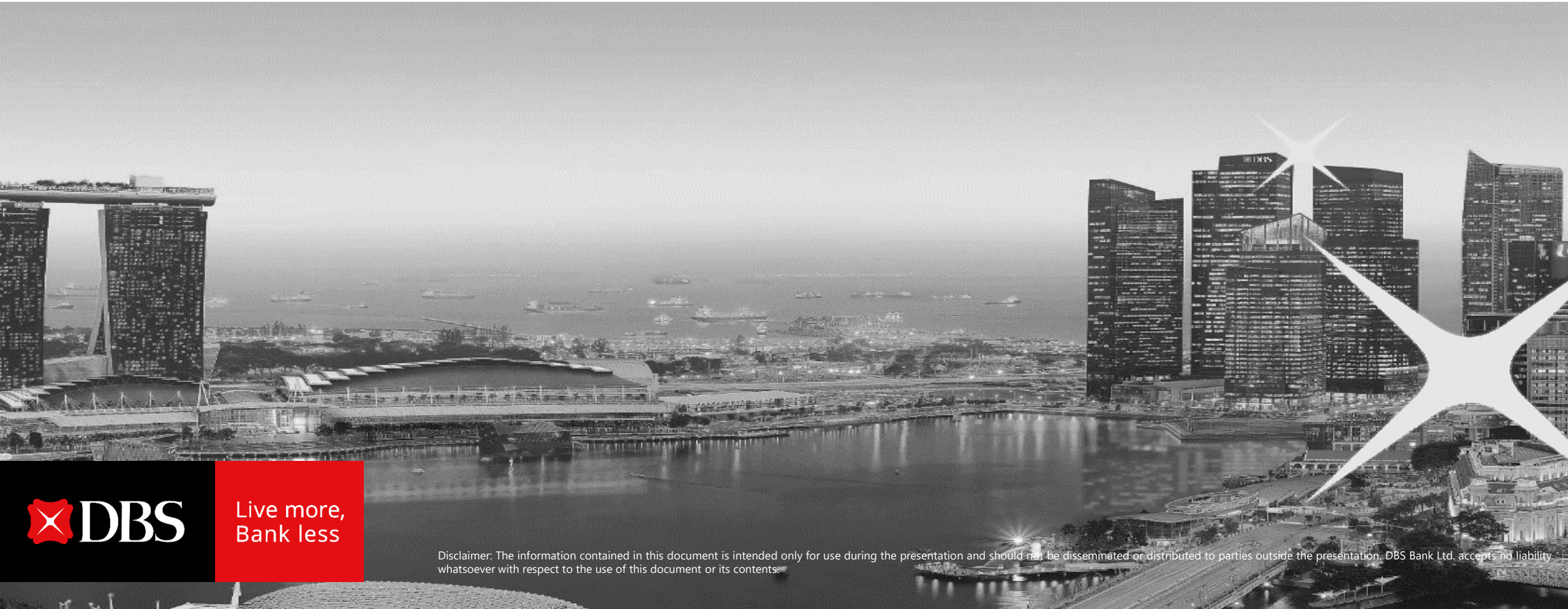


Green Finance Solutions for Sustainable Buildings

25th August 2020



Live more,
Bank less

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Sustainable Finance Instruments



Green Loans

A type of credit facility made to finance, or refinance, in whole or in part, new and/or existing eligible green projects.



Sustainability-linked Loans

A type of credit facility whereby the interest rate is adjusted in accordance to mutually Sustainability Performance Targets set between the Borrower and the Lender.



Sustainable Bonds

Green bonds, social bonds and sustainability bonds are any type bond instrument where the proceeds are used exclusively to finance eligible green, social or sustainable projects.



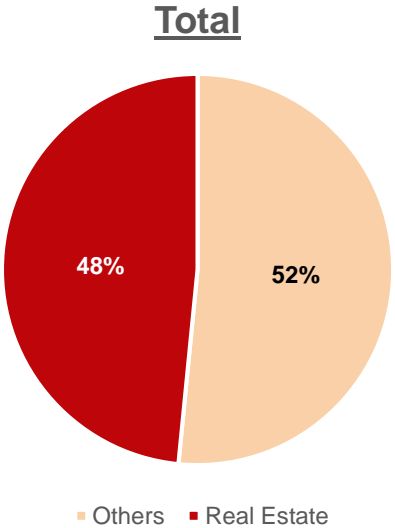
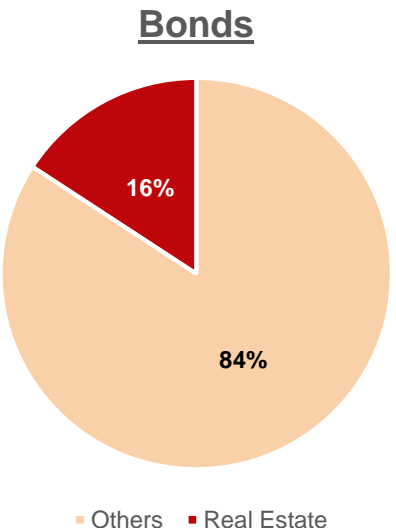
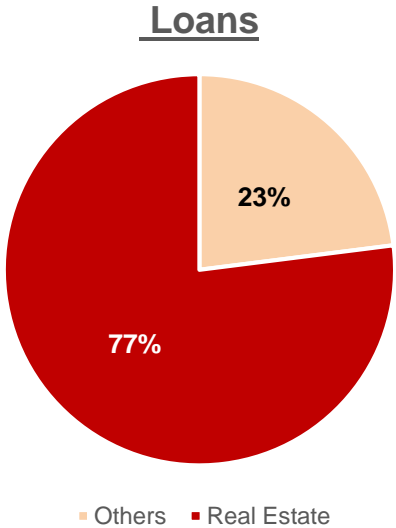
Sustainability-linked Bonds

A type of bond instrument for which the financial and/or structural characteristics can vary depending on whether the issuer achieves predefined Sustainability/ ESG objectives.


Most Flourishing Sector for Sustainable Finance

Green finance solutions offered by DBS to the real estate sector since 2017:

Type of Instruments	Total Completed, (M SGD)	Real Estate, (M SGD)
Sustainability-Linked Loans	\$3,364.3	\$1,599.5
Green Loans	\$5,313.5	\$5,073.9
Green Bonds	\$7,567.8	\$1,195.2
Total	\$16,244.6	\$7,868.6



DBS' Sustainable and Transition Finance Framework and Taxonomy

Industry	Sub-Industry	Asset Type	Asset Specifics	Use of Proceeds Specific Labels		
				Green	Transition	UN SDGs
Real Estate 	<ul style="list-style-type: none"> ▪ Residential ▪ Retail ▪ Office ▪ Industrial/Logistics ▪ Hospitality ▪ Mixed 	<ul style="list-style-type: none"> ▪ Mass market, middle class & luxury segment for residential use ▪ Office properties ▪ Retail malls and shops ▪ Business park, high tech, multi-user factories, logistics and modern logistics properties ▪ Hotels, serviced residences/apartments and student accommodation 	<p>Green buildings meeting the required certification rating:</p> <ul style="list-style-type: none"> ▪ Singapore Building and Construction Authority (BCA) Green Mark (Gold Plus and above) ▪ Hong Kong BEAM (Gold and above) ▪ LEED (Gold and above) ▪ China Three Star Green Building Evaluation Standard (Three Star rating) ▪ India Green Building Council Certification (Gold and above) ▪ EDGE Green certification (EDGE Advance) 	Yes (EU Taxonomy, CBI Low Carbon Buildings Sector Criteria, ICMA GBP and LMA GLP)		
		<ul style="list-style-type: none"> ▪ Combination of any of the asset classes listed above ▪ Any of the properties supported by oil-based heating, or dedicated for fossil industry and/or for production of fossil fuel equipment is excluded 	<p>A substantial reduction in GHG emissions or energy saving because of upgrade or retrofit, or an upgrade in certification rating of at least one notch higher</p>	Yes (EU Taxonomy, CBI Low Carbon Buildings Sector Criteria, ICMA GBP and LMA GLP)		Yes (UN SDG 9, Target 9.4)
			Affordable housing for low income groups			Yes (UN SDG 1, Target 1.4)

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