

Environmental, social and governance integration

ESG integration pillars and indicators

		Indonesia	M'sia	Philippines	S'pore	Thailand	Vietnam	Avg
Purpose	Relevance of sustainability to the organisation and its strategy for addressing sustainability							
	Participation in commitment-based sustainable finance initiatives (BEI, Equator Principles, UNEPFI, etc.)							
Policies	Public statements on principles and risk appetite and aspects of ESG and ESRM							
	Sector-specific policies							
Processes	Process for assessing ESG risks in client and transactional approvals							
	Procedures for client monitoring and engagement							
People	Responsibilities for ESG							
	E&S staff competency and performance evaluation							
Products	ESG integration in products and services							
Portfolio	ESG risk assessment and mitigation at portfolio level							
	Disclosure of ESG risk exposure and targets							

E&S is for 'Environmental and social'; BEI is for 'Banking and Environment Initiative'; UNEPFI is for 'United Nations Environment Programme Finance Initiative'; ESRM is for 'Environmental & Social Risk Management'