



UOB Food & Agribusiness Framework

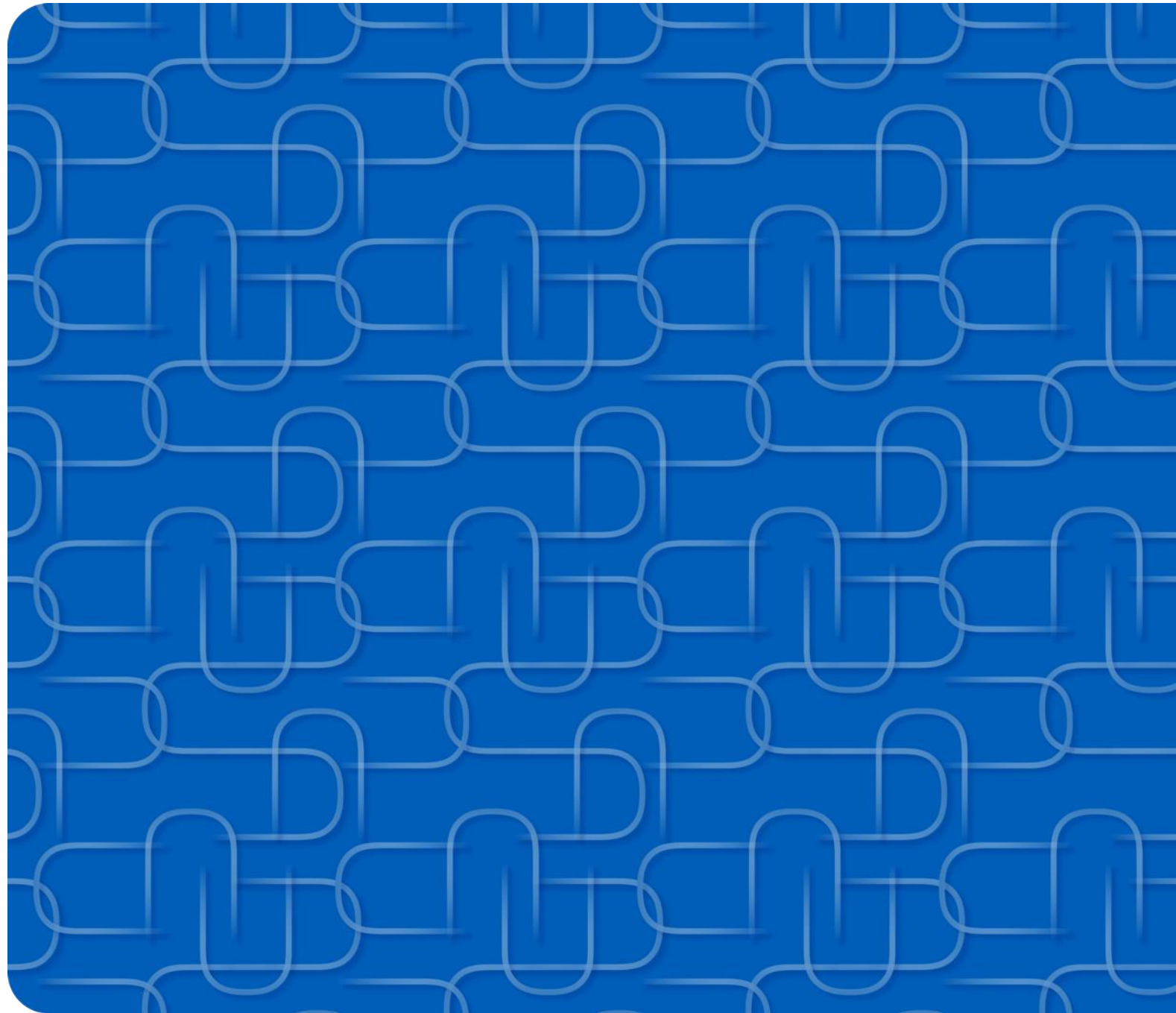
Consumer Goods Sector
– Food & Agribusiness

Group Wholesale Banking - Sector Solutions Group

2025

Private and Confidential

Introduction to UOB



Who We Are



UOB is a leading bank in Asia committed to building lasting relationships with our customers



We support our customers based on a long-term mindset to stay prudent and disciplined in balancing growth with responsibility



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Countries and territories globally, with extensive and established presence in **ASEAN**



2024

Rated among the World's Top Banks; "Aa1" by Moody's; "AA-" by Standard & Poor's and Fitch Ratings



How we can value add

Introducing UOB's Sector-Solutions Group (SSG)



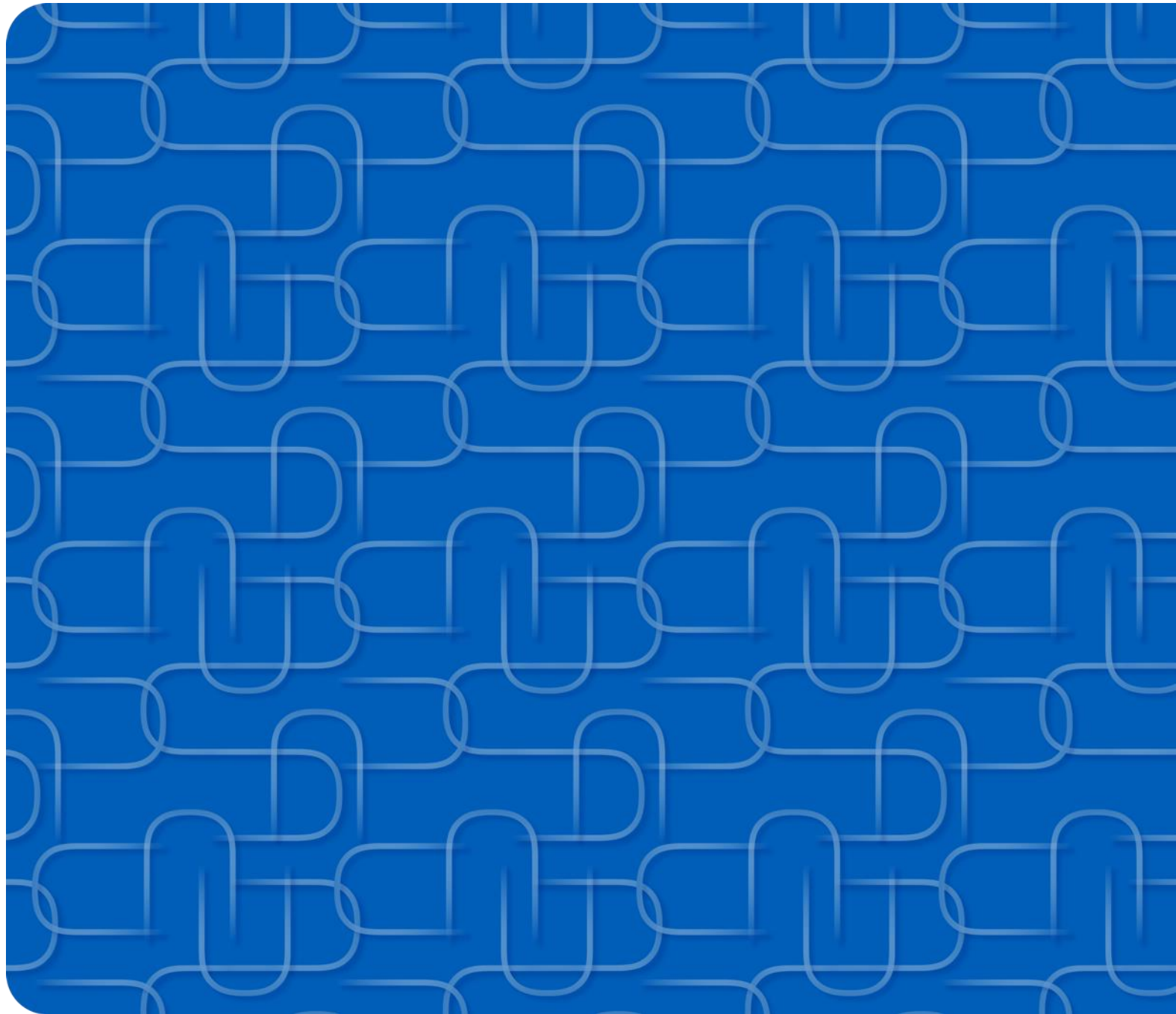
Focused on 6 **Prioritised Sectors**

- Construction & Infrastructure
- Consumer Goods & Healthcare
- Industrials
- Energy & Chemicals
- Real Estate & Hospitality
- Technology, Media & Telecommunications

Footprint in 7 **Major Markets**

- Singapore
- Malaysia
- Indonesia
- Thailand
- Vietnam
- Mainland China
- Hong Kong

One-stop sustainability support



Simplifying ESG With Sector-Specific Sustainable Finance Frameworks

Industry first frameworks to reference the Singapore-Asia Taxonomy for Sustainable Finance

Green Buildings Framework	Sustainable Cities Framework	Sustainable Food and Agribusiness Framework	Circular Economy Framework	Sustainable Trade Framework	Transition Finance Framework	Sustainability-Linked Finance Framework
Framework validated by Carbon Trust	Framework validated by Carbon Trust	Framework validated by Sustainalytics	Framework validated by Moody's	Framework validated by Moody's	Framework validated by ISS	Framework validated by ERM
Supports green building developers and owners across asset classes.	Supports green assets, projects and activities relating to sustainable cities.	Supports food and agribusiness companies and their full spectrum of food production activities.	Supports green assets, projects and activities relating to circular economy.	Supports trade financing of recognised green products and industry certifications.	Supports the transition of energy intensive and "hard-to-abate" sectors.	Supports companies with financial incentives linked to achievement of sustainability targets.
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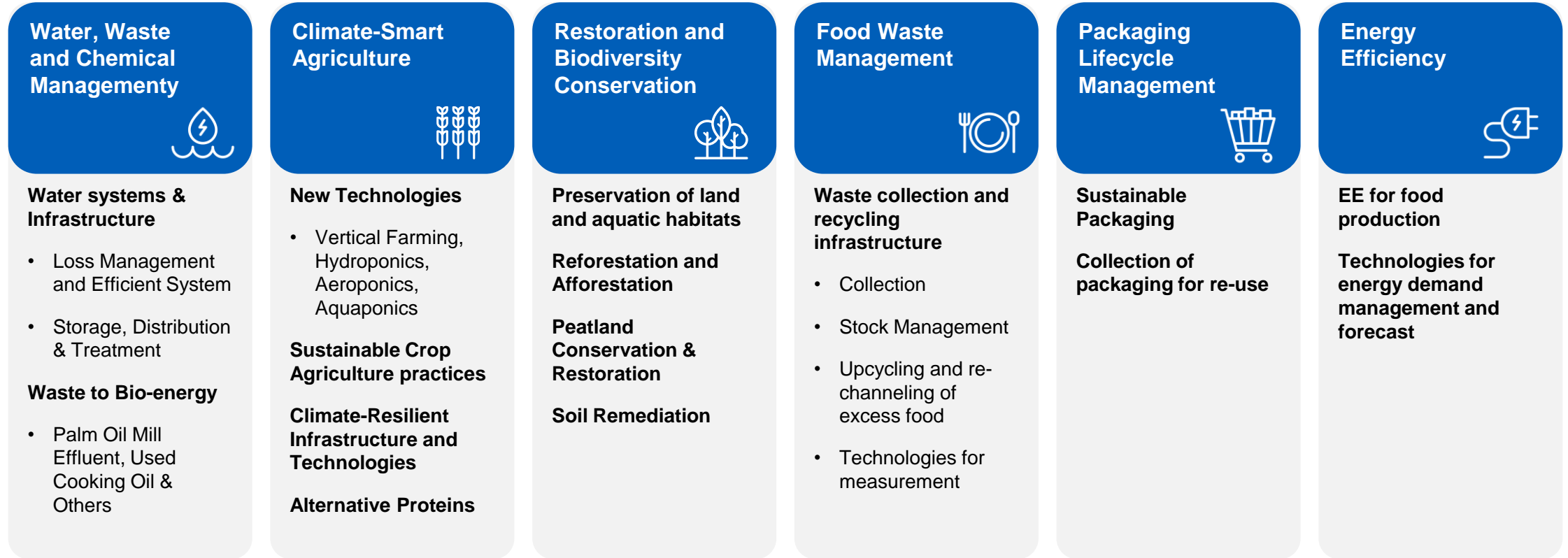
United Nations Sustainable Development Goals (UN SDGs) Index:



UOB's Food and Agribusiness Sustainable Financing Framework



Six key themes covering Green Eligible Projects along the full spectrum of F&A value chain



UOB's Food and Agribusiness framework is contextualized to the challenges and requirements for the region, taking into account the characteristics of **Asia's food systems**

Embed sustainability advisory and enablement for companies at various stages of sustainability journey



Partnering our clients to support suppliers with toolkits to facilitate sustainable procurement



 **UOB Sustainability Compass**



The **UOB Sustainability Compass** is a sector-based diagnostic tool

- helps companies to determine their **sustainability maturity**
- provides clear & actionable next steps


In partnership with: 



UOB SAGE
Sustainability-linked Advisory, Grants & Enablers Programme
Sustainability-Linked Financing

SAGE streamlines the ESG capability-building journey for SMEs

- Up to **85% of costs** can be defrayed with support from EnterpriseSG
- Connect them with trusted sustainability service partners & provide ready-made SPTs
- Our partners offer **specialised guidance for SMEs**



U-Solar
ASEAN's award-winning one-stop solar ecosystem financing platform

U-Build
Real estate green loans & sustainable-linked loans for green buildings development

U-Energy
Asia's first integrated energy efficiency platform

U-Drive
EV end-to-end provision of sustainable banking facilities.

Eligible Green Goods Certificates

The Sustainable Trade Finance Framework recognises 52 certificates covering palm oil, animal protein, agri-commodities, forestry, biofuels / biomass and sustainable building materials.

Palm & Palm Derivatives

- Roundtable for Sustainable Palm Oil (RSPO)
- International Sustainability and Carbon Certification (ISCC)
- Palm Oil Innovation Group (POIG)
- Malaysia Sustainable Palm Oil (MSPO)
- Indonesia Sustainable Palm Oil (ISPO)

Coffee, Cocoa, Hazelnut & Tea

- UTZ and Rainforest Alliance Sustainable Agriculture Standard
- Fairtrade Certified Agriculture Production Standard (APS)

Animal Feed

- Roundtable of Responsible Soy (RTRS)
- MarinTrust
- ProTerra Foundation (ProTerra)

Energy Efficiency

- The Energy Label (Singapore National Environmental Agency)

Logistics

- Green Freight Asia (GFA) Label

Textile, Apparel, Footwear

- Better Cotton Initiative (BCI)
- Made in Green and STeP by OEKO-TEX®
- Global Organic Textile Standard (GOTS)
- Organic Content Standard (OCS)

Sugar

- Bonsucro
- Smartcane Best Management Practice (BMP)

Aquaculture

- Best Aquaculture Practices (BAP)
- Aquaculture Stewardship Council (ASC)
- Marine Stewardship Council (MSC)

Forestry

- Forest Stewardship Council (FSC)
- Programme for the Endorsement of Forest Certification

Metals

- Aluminum Stewardship Initiative

Chemicals & Chemical Recycling

- Recycled Claim Standard (RCS) 2.0
- Global Recycled Standards (GRS) 4.0
- International Sustainability and Carbon Certification for Energy and Bioeconomy (ISCC-PLUS)
- Responsible Care Programme

Recycling

- Recycling Industry Operating Standard

Sustainable Building Materials

- Singapore Green Label Scheme
- Singapore Green Building Products
- SIRIM Ecolabelling
- My Hijau Mark
- Green Label Thailand
- Indonesian Ekolabel
- HK Green Label Scheme
- China Environmental Labelling Programme (CELP)
- China Environmentally Friendly Certification (CEFC)

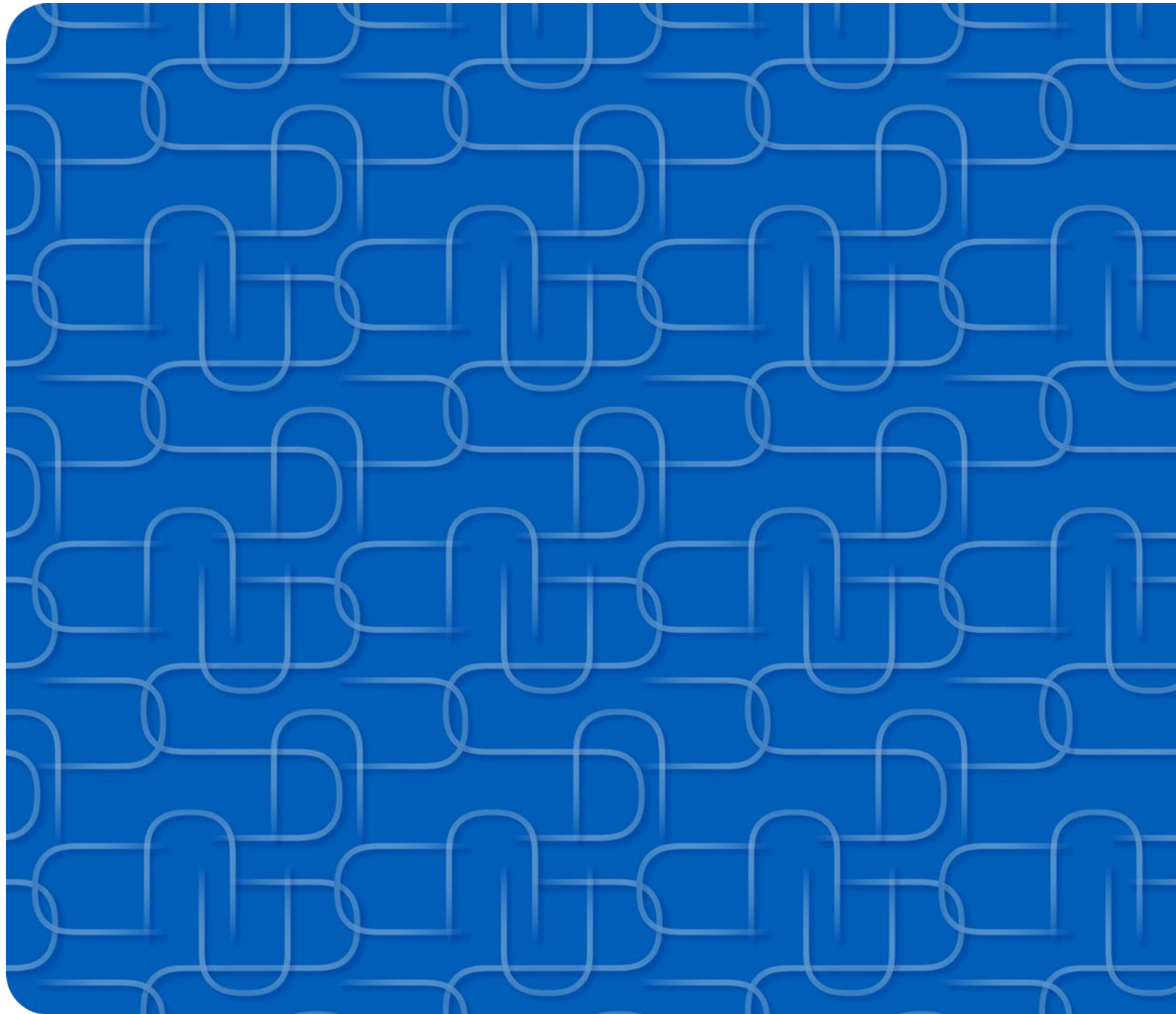
Biomass and Biofuel

- Roundtable of Sustainable Biomaterials (RSB)
- Green Gold Label (GGL)
- International Sustainability and Carbon Certification for Energy (ISCC-EU)

Other Certificates under SG-Asia Taxonomy

- The Global Roundtable for Sustainable Beef (GRSB)
- Sustainable Poultry Network (SPN – USA)
- PoultryCARE
- Global Good Agricultural Practices (GAP)
- Singapore Good Agricultural Practice (SG GAP)
- Singapore Clean and Green Certification
- Conservation Alliance Cocoa Certificate
- IFOAM Standard
- Sustainable Rice Platform (SRP)
- Climate-Friendly Rice Certification (AgriCapture)
- Climate Bonds Protected Agriculture (Mexico) and Water Infrastructure

Collaborations with Asia's Largest Food Buyers



UOB's Strategic Collaborations across the region with leading retail players to drive operational efficiency and eco-system resilience



Berli Jucker / Big C Supercenter



*"This programme will not only provide **critical financial support to our suppliers** but also enhance the **overall efficiency** of our operations, ensuring **uninterrupted product availability** for our customers."*

Executive Vice Chairman of Berli Jucker PLC and CEO & President of Big C Supercenter PLC



Lotte Mart Indonesia / Lotte Shopping Indonesia



*"Through this facility, Lotte Mart and Lotte Grosir contribute to create a more **sustainable eco-system**, as well as supporting growth of **MSMEs in Indonesia**"*

CEO PT Lotte Mart and PT Lotte Shopping Indonesia

Plug and play into UOB's system of solutions provider bundled with financing options



Sustainable Supply Chain Collaboration



“ As an extension of our Supplier Engagement Programme, SATS collaborated with United Overseas Bank (UOB) to provide SATS suppliers particularly SMEs, with access to UOB's ecosystem of sustainability solution providers aimed at decarbonising their operations. - SATS Ltd, Sustainability Report, 2024 ”

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