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Welcome to SBF Global's

Sustainable Financing Awareness Series - Episode 4

Embarking on Energy Efficiency Projects

23 Sep 2021, Thursday | 2.00pm to 3.20pm (GMT +8)

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PROGRAMME LINE UP

2.00 pm **Welcome Address**
By Singapore Business Federation

2.05pm **Driving Environmental Responsibility Through Energy Efficiency Initiative**

By Mr. Jasper Wong
Head of Construction and Infrastructure, Sector Solutions Group, UOB

Participant Poll 1

2.20pm **Innovation Journey Towards A More Efficient Sustainability**

By Mr. Ted Howland
Vice President, Group Sustainability, CapitaLand Investment

Participant Poll 2

2.35pm **Financing Energy Efficiency Projects for the Built Environment**

By Mr. Vincent Low
Founder & Vice President, G-Energy Global Pte Ltd
Chairman, Energy Efficiency Committee, Sustainable Energy Association of Singapore

2.50pm **Q&A / Panel Discussion**

3.20pm **Closing remarks and preview of what's next by SBF Global**
End of Webinar

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BUSINESS CONSULTATION SESSION

For companies who may have questions on energy efficiency financing in Singapore or are interested to look for collaborative partners, sign up for our complimentary Business Consultation Session by emailing:

Contact: **Teo Chi Howe**

Business Development & Origination, Infrastructure

Email to: **chihowe.teo@sbf.org.sg**

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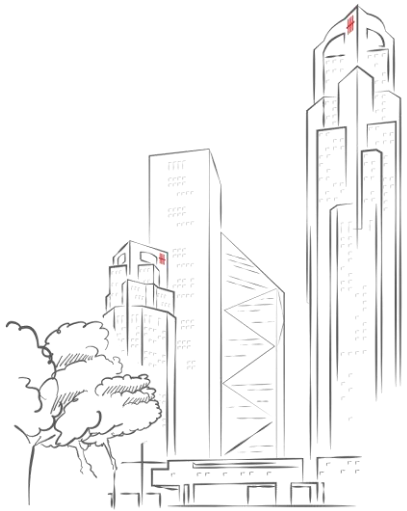
Driving Environmental Responsibility Through Energy Efficiency Initiative

Mr. Jasper Wong
Head of Construction and Infrastructure, Sector Solutions Group, UOB

With over 25 years of extensive project and structured finance experience in the region focusing on power, renewable energy, oil & gas, petrochemical, infrastructure and telecoms financing, Jasper joined UOB in 2013 to head the Infrastructure & Project Finance team for Asia, under the Group Wholesale Banking before taking up the current role in Sector Solutions Group.



Driving Environmental Responsibility Through Energy Efficiency Initiative

By Jasper Wong
Head, Construction & Infrastructure COE
Sector Solutions Group

23 September 2021

Less is more with energy efficiency

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Executive Summary

Governments around the world are encouraged to ensure that the **post-Covid-19 economic recovery is a green one**

Energy efficiency (EE) could help **address the energy demand for sustainability**

Aside from ESG considerations, building owners have an **opportunity to reap cost savings**

Potential to significantly reduce CO_2 could be through improving the EE of construction and buildings. **Globally, buildings & construction account for 39% of CO_2 emission**

Potential collaborations opportunities – between public and private sector and financial institutions to drive sustainability goals set by the government

Sustainability in a post COVID-19 environment

Less is more with energy efficiency

Sustainability – The challenges facing us…

Buildings are responsible for
50% of global material use

42.4bn tonnes
of materials consumed annually

Global population will increase by 27% to

9.8bn
and global floor area will increase by 100%

Annually, buildings construction and operations accounted for

39% of the global CO_2 sector emissions

Embodied CO_2 will be responsible for almost

50%
of total new construction emissions between now and 2050.

Source: Global alliance for Buildings and Construction, UN report, World Green Building Council & various sources

EE growth supported by favorable Government policy

	Power Demand Outlook	Energy Targets	Regulations & Incentives	Regulators	ESCO Market Highlights
Singapore	Power consumption is likely to grow at 1.3% with 10 year CAGR till 2030.	80% of new buildings to be Super Low Energy and 80% improvement in EE over 2005 baseline for green buildings by 2030.	Stricter regulations for building owners to comply with energy savings requirements.	NEA, EMA, BCA	With the stricter regulations for industrial buildings, the market is deemed to have more potential in EE take up rate as compared to commercial buildings.
Malaysia	Moderate consumption with a 10 year CAGR of 2.79% till 2030. Fuel and gas remain dominant energy source in 2030 (81%).	Under Renewable Energy Transition Roadmap, 20% RE mix out of total energy mix by 2025.	Green Technology Financing Scheme 2.0. sets 2% p.a. rebate on interest for producer of Green Technology; user of Green Technology and ESCOs.	SEDA, Malaysia Energy Commission	Keen interest in EE projects, especially for 'energy as a service' model.
Indonesia	Forecast rapid growth in consumption with a 10 year CAGR of 5.37% till 2030	Government has a greenhouse gas emissions reduction target of 29% by 2030, or 41% if international support is provided.	National Energy Policy, Institute of Essential Services Reform	Ministry of Energy and Mineral Resources	Major ESCOs are state-owned & private companies, with preferred financing from financial institutions.
Thailand	Moderate forecast growth with 10 year CAGR of 2.7% till 2030. Gas remains as dominant power source in 2029	Reduce energy intensity by 30% by 2036 compared with 2010 levels for overall country and energy intensive sectors.	Thai Board of Investment (BoI) exempts EE businesses from tax for eight years	Ministry of Energy	With tax incentives for undertaking EE projects, both private and public sector are seeing more EE projects taken up.
Hong Kong	Slow consumption growth with 10 year 1% CAGR till 2030. Political tension can deter investors to invest in country's RE.	Aim to rely on exported gas to move away from coal and fossil fuel. Gas forecasted to be 71% of total energy.	Government provided $450m over 3 years to subsidize EE projects	The Environment Bureau	Guaranteed payment financing scheme preferred.
China	Fast growth at 10 year CAGR of 3.0% till 2030 due to stimulus to boost economy. RE is expected to make up 35% of total source by 2030.	The 13th Five Year Plan (2016-20) has set targets of 18% carbon intensity reduction but has lowered risk of coal for the 3rd time to boost its economy	Government is supporting market-based approaches such as ESCO, risk guarantees for ESCO financing.	National Development and Reform Commission	Prominent ESCOs are owned by State Owned Enterprises
	Rising energy demand across Asia is encouraging the use of energy efficient strategies	**Regional countries have developed aligned targets and plans**	**Government focus on renewables and ESCO regulation**	**Sub-agencies tasked to handle EE**	**Regional markets are nuanced and linked to their respective government's EE approach**

Source: Country official statistics, UOB analysis, FITCH Solutions
Note: ESCO = Energy service company

Singapore's Green Plan 2030

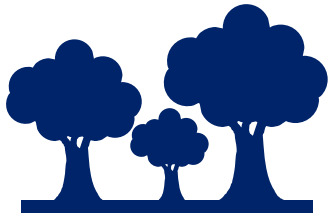
	Build environment Opportunities	Circular Economy Opportunities	EE Opportunities
Green Economy Green Finance, standards, frameworks & innovation pursuits	To be the **Green Finance Hub in Asia** through MAS's **Singapore Green Finance Action Plan (FCAP)**	Become a leading **Carbon Trading and Services Hub**, projected to be a multi-billion dollar industry	Attract **R&D activities in Singapore to develop new** sustainability **solutions** under Research, Innovation and Enterprise 2025 Plan (RIE2025)
Sustainably Living Circular Economy, Smart cities & Green Commuting	**Aim to introduce zero waste, recycling and closed loop systems** in managing our waste and water resources	**75% reduction of net carbon emissions from pre-tertiary schools by 2030, and at least 20% of these schools to be carbon neutral by 2030**	**Expand rail network by 1.5x to 360km and cycling network by 2.9x to 1,320km by 2030**
Energy Reset Electric Vehicle adoption, solar power & green buildings	All newly registered cars to be cleaner-energy models from 2030 and **phase out Internal combustion engine (ICE) vehicles by 2040**	**Quadruple the solar deployment by 2025 and five times by 2030** (base year 2020) with at least 2 gigawatt-peak	Reduce energy consumption from public housing by 15% through smart, energy efficient methods. **Target 80% of all buildings to be green by 2030**
Resilient Future Food supply chains, Cooling cities & rising sea level mitigation	**Climate adaptation infrastructure for coastal areas** to tackle rising sea levels	**Moderate rise in urban heat** with greenery and by design (i.e. use of cool paint) to cool our cities	Aim to improve self-sufficiency in **local food production to 30% by 2030**
City in Nature Biodiversity & Living spaces	Approx. one third of total land space in Singapore will be covered by trees	**One million more trees** to be planted across the island, which will **sequester additional 78k tonnes of CO_2**	**Promote harmony** between people and wildlife

Source: Ministry of Sustainability and the Environment, Singapore

80-80-80 by 2030

VISION

"A leading green Built Environment sector mitigating climate change and providing a healthy, liveable and sustainable Built-Environment for all."

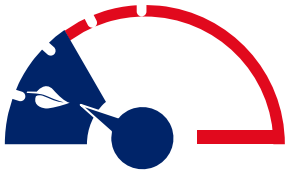


80% buildings (by GFA) to be green by 2030

- Step up the pace of greening our buildings.
- Raise the sustainability standards of our buildings.

80% of new developments to be SLE from 2030

- Mainstream Super Low Energy (SLE) performance of new buildings so that from 2030, large majority of new development would be achieving today's SLE energy performance standards.



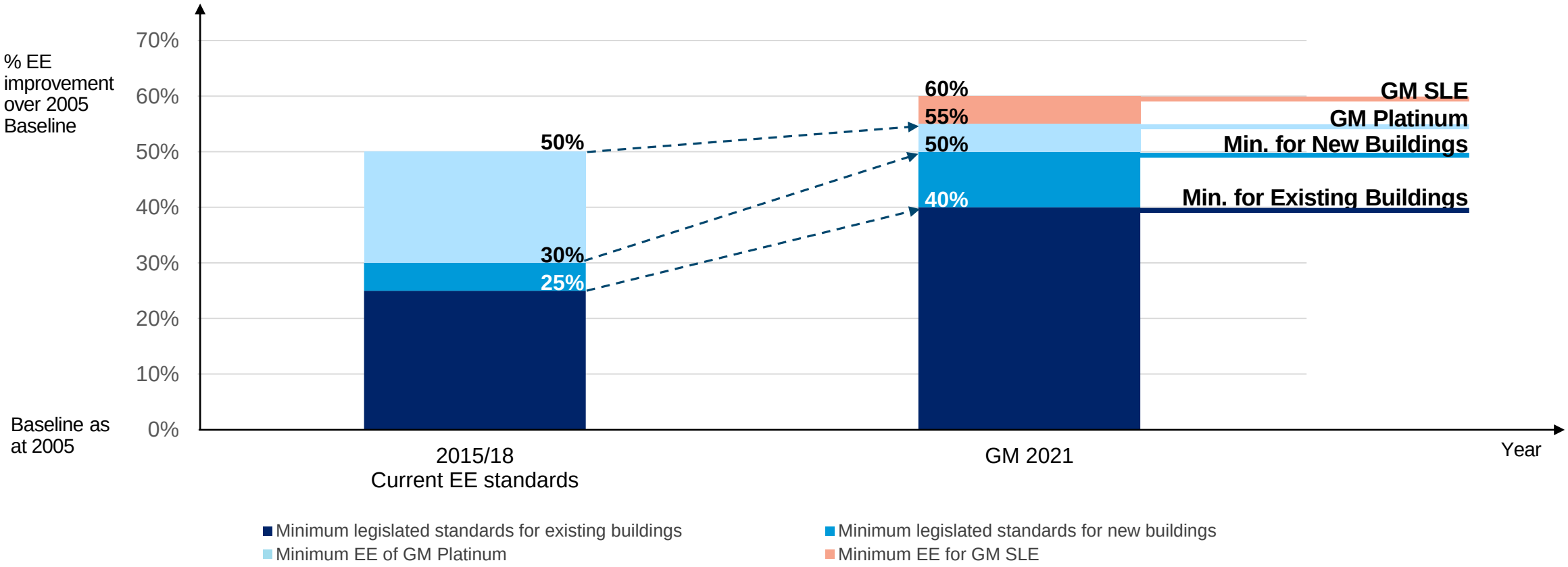
80% EE improvement (from 2005 levels) by 2030

- 80% improvement in energy efficiency for best in class green buildings by 2030, through research, innovation and implementation.

Source: BCA

80% Buildings (by GFA) to be green

To future-proof and improve the quality of our building stock by raising minimum energy efficiency requirements for buildings in 2021

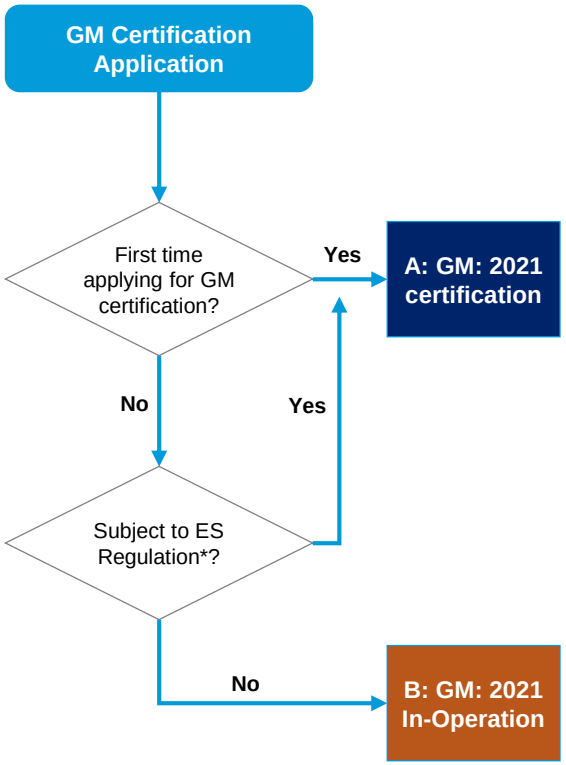


Raising minimum EE standards for new and existing buildings to 50% to 40% respectively

Source: BCA

Green Mark: 2021

Green Mark 2021 Application Process



A. Full GM: 2021 certification

	Energy Efficiency				Sustainability Section				
	Energy Savings				Intelligence	Health & Well-being	Whole Life Carbon	Maintainability	Resilience
	≥50%	≥55%	≥60%	ZE	• 15 points for each sustainability section • ≥10 points in a section to quality for a badge for exemplary performance				
SLE *(incl. ZE, PE)*			✓	✓	N/A				
Platinum SLE *(incl. ZE, PE)*			✓	✓	40 points				
Gold^{PLUS} SLE *(incl. ZE, PE)*			✓	✓	30 points				
Platinum		✓			40 points				
Gold^{PLUS}	✓				30 points				

B. GM: 2021 In-Operation

	Energy Efficiency					Sustainability Section				
	Energy Savings					Intelligence	Health & Well-being	Whole Life Carbon	Maintainability	Resilience
	≥40%	≥50%	≥55%	≥60%	ZE	Option to be assessed to qualify specific badges to demonstrate exemplary performance in operation				
SLE *(incl. ZE, PE)*				✓	✓	N/A				
Platinum/Gold^{PLUS} SLE *(incl. ZE, PE)*				✓	✓	• Water consumption • Energy and Water Improvement Plan • Cooling Towers Cycles of Concentration • Indoor environmental Quality • Occupancy Evaluation • Waste Audits • Tenants/Occupancy Engagement				
Platinum			✓							
Gold^{PLUS}		✓								
Gold	✓									

* Projects subject to Environmental Sustainability Regulations, including projects with major change of cooling system or major retrofit would be subject to GM: 2021 certification. Projects which are not subject to ES regulations, AND have been previously held a Green Mark certificate can use GM 2021 In-Operation.

Notes:
1. Offsite REC procurement is only applicable for projects meeting energy saving ≥60%. REC's must be generated in Singapore through renewables deployed within Singapore.
2. GM: 2021 includes other sustainable requirement regulated by other agencies including BCA's Building Control (Environmental Sustainability) Regulations 2008 and Building Control (Environmental Sustainability Measures for Existing Buildings) Regulation 2013. Meeting these regulated requirements would have deemed meeting at least 50 GM points. Refer to Annex 1.
3. Building projects that are subject to the Government Land sales, it is a mandatory requirement to also meet the Building Control (Environmental Sustainability) Regulations 2008 before Green Mark certification could be conferred.
4. Gold rating is only applicable to projects applying for GM: 2021 In Operation

Source: BCA

Stricter regulatory standards for Singapore buildings

Commercial buildings (BCA)	For **new** buildings from Nov 2021 onwards: to be at least 50% (instead of 30%) more energy efficient as compared to 2005 levels	
	For **existing** buildings undergoing major retrofitting from Nov 2021 onwards: at least 40% (instead of 25%) more energy efficient compared to 2005 levels.	
	Energy Efficiency Opportunities Assessment (EEOA)	**Energy Performance/ Management (Ongoing operations)**
Industrial buildings (NEA)	For **new** industrial buildings	For **new** industrial buildings
	EEOA required for the following: • Owner that applies for planning permission **or after 1 October 2018** • Activities carried out at a single site and is attributable to one of the following industry sectors: manufacturing and manufacturing-related services; supply of electricity, gas, steam, compressed air and chilled water for air-conditioning; and water supply and sewage and waste management. • Estimated Annual Energy Consumption (AEC) ≥ 54 TJ	**Implementation of Energy Performance Measurement (EPM):** • Advised to plan for and install meters and instruments at design and construction phases to measure: (1) Total energy consumption of the New Venture facility; and (2) Energy consumption and intended output of key energy-consuming systems that account for at least 80% of annual energy consumption.
	For **existing** industrial buildings	For **existing** industrial buildings
	For the <u>first EEOA</u> • A registered corporation established **on or before 2 June 2017** must submit EEOA report by 31 Dec 2021. • A registered corporation established **after 2 June 2017** must submit EEOA report within 6 years from incorporation. **For <u>Subsequent</u> EEOAs** • For activities/facilities with energy use threshold of **more than 500 TJ** in at least 2 out of the 3 preceding calendar years, EEOA to be submitted within 6 years from the end of its current EEOA. • For activities/facilities with energy use threshold of **at least 54 TJ but less than 500 TJ** in at least 2 out of the 3 preceding calendar years will only have to conduct a subsequent EEOA upon receiving a notice of assessment from NEA.	**<u>First Energy Management System (EnMS) submission</u>** • Existing relevant business activities (before 1 January 2021) must submit EnMS report/ISO 50001 certification by: 31 December 2021 for Tier 1 facilities (annual energy consumption* ≥ 500 TJ); or 31 December 2022 for Tier 2 facilities (54TJ ≤ annual energy consumption* < 500TJ). *Based on 2 out of 3 preceding calendar year **<u>Subsequent EnMS submission</u>** • Three-year assessment cycle from the approval of the first EnMS report or certification cycle of the ISO 50001.

Source: BCA, NEA

What Is Energy Efficiency (EE)?

Less is more with energy efficiency

What is Energy Efficiency?

What is energy efficiency (EE)?

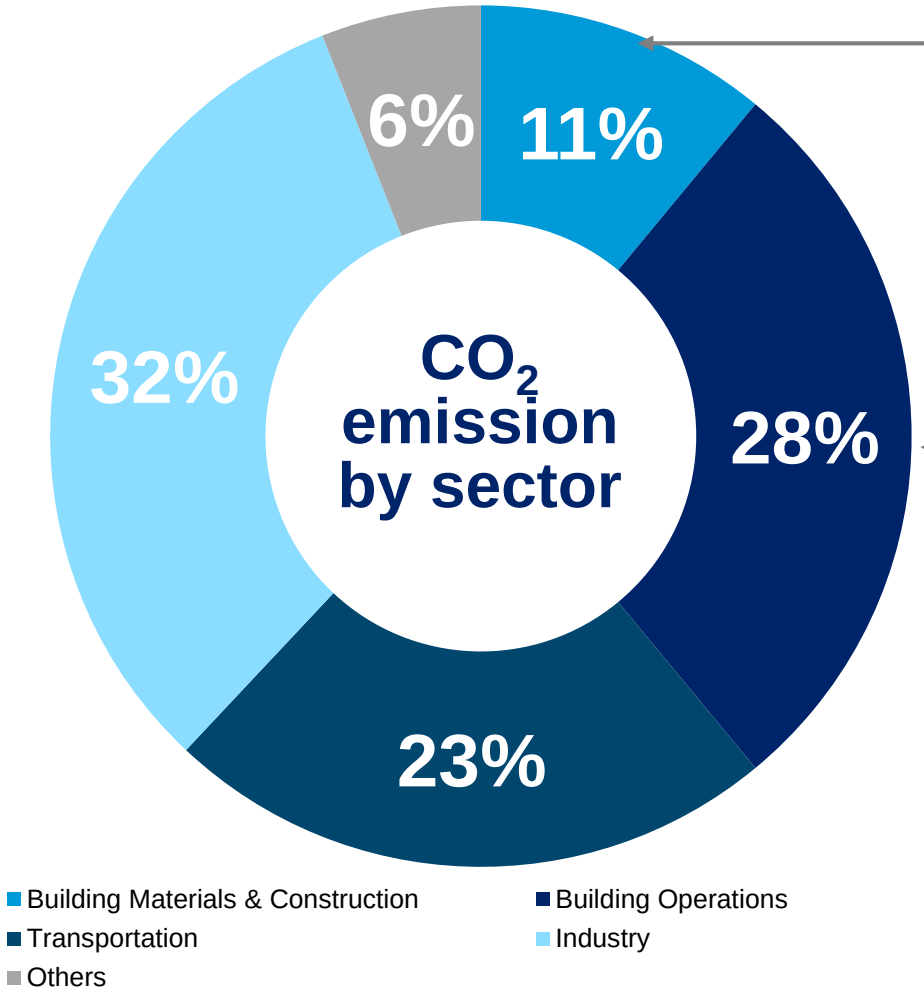
Energy efficiency simply means using less energy to perform the same task – i.e., eliminating energy waste. **Energy efficiency brings a variety of benefits:** reducing CO_2 emissions and lowering costs for households and economy-wide level. (Environmental and Energy Study Institute).

Why EE? Returns include financial and non-financial benefits

EE looks at the demand side management of energy and offers benefits including:

- Helping companies **meet its ESG objectives** and to be a more responsible corporate citizen
- Potential **cost savings** from lower energy consumption
- For selected assets, the **capital value of energy efficient assets** such as green buildings could be **enhanced**
- Adopting clear sustainability targets can **improve the company's branding** and ability to attract talents that is increasingly pre-disposed to preferring employers that adopt good ESG practices

39% of CO_2 emitted is contributed by buildings[1]



Globally, the breakdown of CO_2 emission are:

39%
Buildings construction & operations

32%
Industry

23%
Transportation

An area of focus could be the **largest component, buildings and construction** (including building operations) is the largest component for CO_2 emission.

In Singapore's context, this will be a **key pillar to help meet the country's target to reduce CO_2 emission by 36% in 2030** (using 2005 as a base).

[1] Source: Global alliance for Buildings and Construction, UOB Analysis

Key energy efficiency emerging themes

Smart and sustainable city

Energy efficiency has been identified as one of the key enabler in the transition to a smart and sustainable city

Drive towards reduction of CO_2 emission

Paris Agreement-ASEAN countries have implemented policies in a bid to achieve goals for sustainability

Stricter regulatory rules

Governments are pushing for stricter regulations for energy usage assessments/ audits, especially for heavy-usage industries

Sustainability and green financing drive

Companies are going green with increased sustainable initiatives. This is accelerating post COVID-19

Source: UOB analysis

7 areas of Energy Efficiency

Chiller

Replaced to more efficient chiller is able to reduce total cost by an average of 38%

Facade

Façade can be painted with solar reflective paint to reduce heat gain into building.

Solar

Installation of solar panels to reduce CO_2 emission

Air-Conditioning system

Replaced to more efficient HVAC system to reduce energy consumption

Lighting control

Replacement to LED tubes or installation of motion sensor

Elevator

Replaced to more energy savings elevator e.g. machine room less volume elevator

Energy and power management system

Optimisation projects uses automated solution to monitor and improve the interaction between the various parts of your plant's HVAC system

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

Typical EE Contracting Models:

Design-build model

- ✓ Traditional contracting model with Building Owners (BO) self-financing the CAPEX;
- ✓ BO is the owner of the asset/equipment immediately;
- ✓ Maximise financial benefits through realised tax benefits by treating the equipment as a depreciable asset;
- ✓ Increase market value for the building;
- ✓ Greater savings on electricity utility cost over the system lifetime with all the attributed benefits.

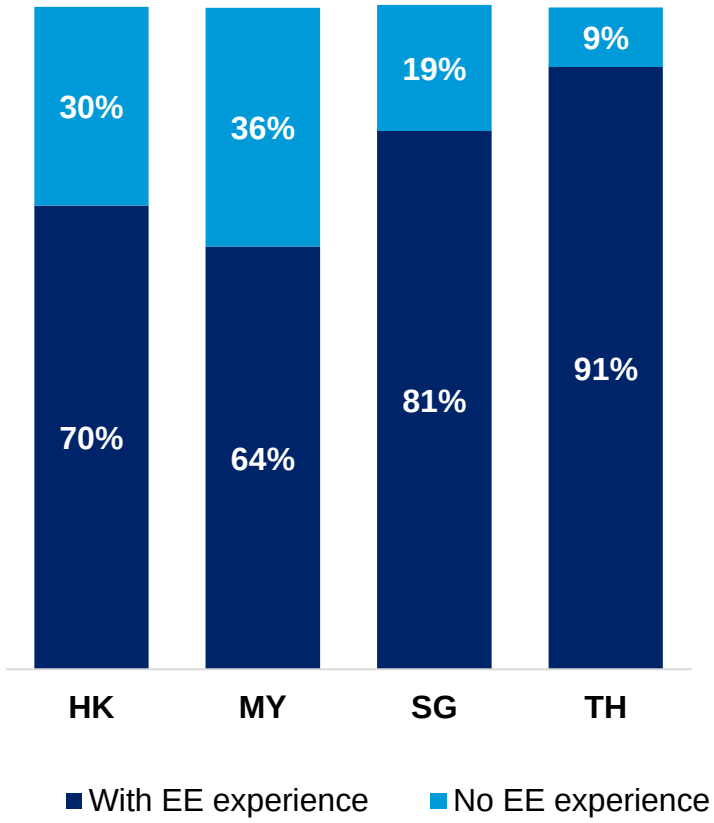
Energy-as-a-service

- ✓ Zero upfront capital investment from BO;
- ✓ ESCO develops EE retrofitting projects with own capital, including all the capital expenditure and project related costs, as well as operations & maintenance during the Energy Performance Contract (EPC) term;
- ✓ ESCO recoups the investment from sharing of the cost savings periodically with the BO;
- ✓ During tenor of contract, ESCO owns the system/equipment;
- ✓ BO has the option to takeover the ownership of system/equipment during or after the EPC tenor subject to agreement;
- ✓ BO reap the benefits of energy savings without expensive upgrades on the electrical/sensor equipment or software management system.

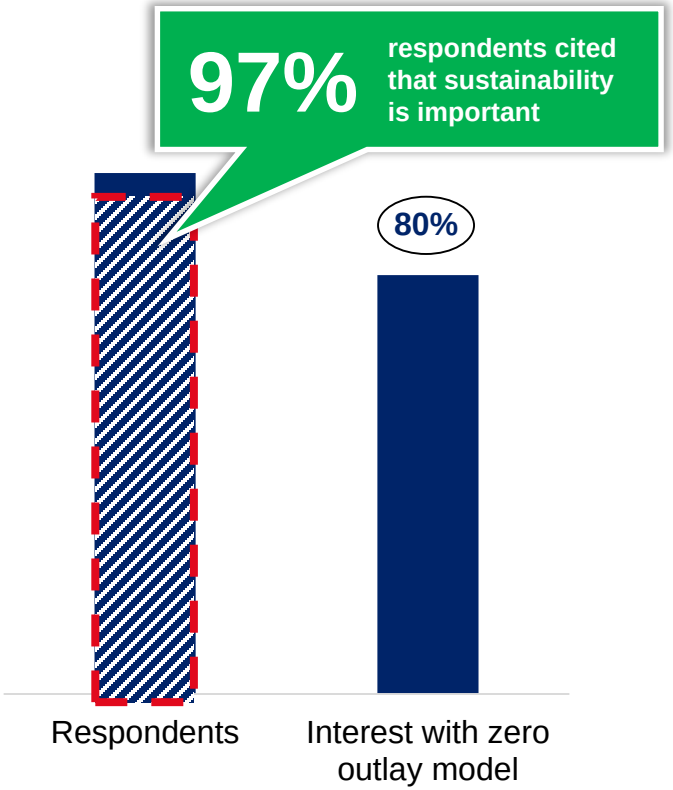
Energy-as-a-service is gaining traction as the preferred contracting model
(i) Zero upfront investment, (ii) financing by the ESCO, and (iii) maintenance-free for BOs

Unique EE survey results across UOB markets

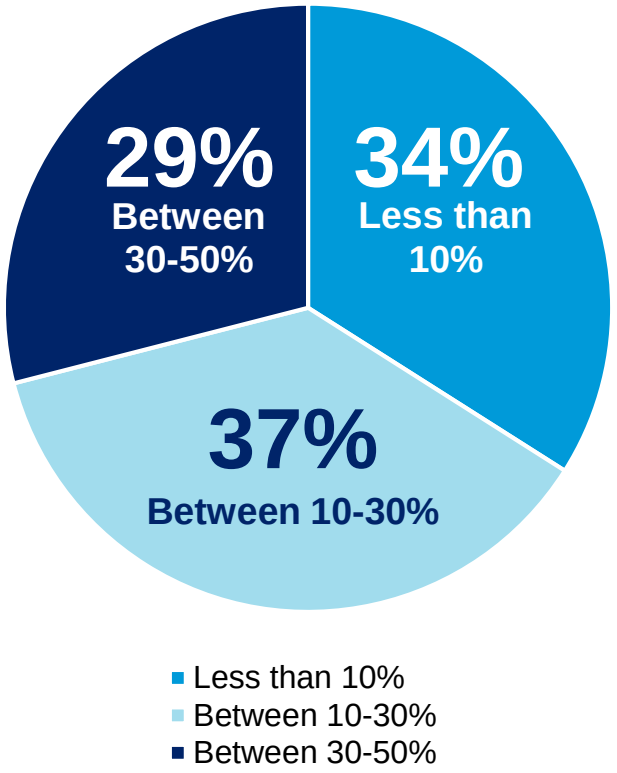
Strong awareness of EE among Building Owners*



Capital outlay as respondent pain point



Energy savings from respondents breakdown



Source: UOB analysis
* With properties of minimum 8 years and above

Common questions and misconceptions on EE (1/2)

EE projects are expensive and requires massive upfront capital

- Building owners can **tap on the government incentives**.
- 'Energy as a service' model **allows zero upfront payment**, instead of self-financed model.
- **Retrofits often pay for themselves over time in reduced energy costs**. Example: 14% improvement in energy efficiency for Singapore commercial building can translate to 1 gigawatt hours in energy, or $0.2mn saved p.a.

My business operations will be disrupted

- Using **experienced and accredited ESCO** can provide assurance of **smooth implementation of the energy efficiency project** with minimal disruptions to the normal building operations
- **Optimisation and automation technologies** can be adopted to increase efficiency without equipment change.

Not convinced with the energy savings

- **IoT and cloud based technology** can allow that building owners to have **real time monitoring** of the operations and see the results of the energy savings.
- For retail properties, the **cost savings can range from about 9 - 17%** of the total annual operating expenses. **13.5% cost saving** in operating expenses translates to about **2.7% higher net income**.
- For office properties, the **cost savings ranged from 7 - 37%** of the total annual operating expenses.

Source: BCA and UOB analysis

Common questions and misconceptions on EE (2/2)

- **Operational risks can be minimised** by engaging accredited ESCO with successful track record in EE projects.
- The **advancement of IoT technologies and the fast declining equipment costs**, allows building owner to enjoy higher cost savings with faster deployment and shorter payback period.

- **Lower energy usage**
  Based on research by Singapore BCA over a nine year period, overall energy use intensity (**EUI**) for green buildings has **improved by 14%** since 2008 with EE improvements such as upgrading and retro-fitting of their air-conditioning, lighting system and use of solar systems.
- Research indicates green buildings **enhance health and wellbeing** of those living and working in them.
- **As energy management technology advances and higher tenant/employee expectations,** there is a growing gap in rental yield and operating expenses between green and non-green building.

- The **return on retrofit** based on the ratio of the change in valuation to the total retrofit cost, **ranges from two to seven times** for office buildings and **one to nine times** for retail properties.
- Over the **useful life of the building**, the savings in energy and operating costs will increase the value of the green properties far exceeds their total retrofit cost.

Source: BCA and UOB analysis

Example - Savings & benefit analysis – C&I Buildings (1/3)

Case study 1

Type of project	Resorts World Sentosa – Martime Experiential Museum
Project specification	Double-glazed with low emissivity glass; Use of energy efficient fixtures such as LED and T5 fluorescent lighting
Annual energy savings	1.3mn kWh p.a. Est water savings: 10,564m^3 p.a.

https://genergyglobal.com/project/resorts-world-sentosa-maritime-experiential-museum/

Case study 2

Type of project	Great World City (Mixed Development)
Project specification	Retrofit of chiller plant and pre-cool coils
System cost (SGD)	8.0mn
Annual savings (SGD)	1.2mn
Payback period	6.8 years

Case study 3

Type of project	UOB Plaza 1
Project specification	Retrofit of chiller plants
Annual energy savings	6.3mn kWh
Annual savings (SGD)	1.5mn

Example - Savings & benefit analysis – C&I Buildings (2/3)

Case Study 1

Type of project	Integrated solutions for Cadbury plant
Project scope	Tri-Generation - 600KW of electricity with the heat recovery converted into cooling totalling to 180RT for internal food manufacturing purposes.
Achievements	30% Reduction in Electricity Cost ~50% carbon emission reduction

http://investenergygroup.com/Cadbury.aspx

Case Study 2

Type of project	Tune Hotel in KL
Project scope	Lighting, Window glaze, HVAC upgrade
Implementation cost (MYR)	3.1mn
Annual cost savings (MYR)	0.5mn
Payback period	6 years

Example - Savings & benefit analysis – C&I Buildings (3/3)

Case Study 1

Type of project	IT Mall – Mixed Development
Project scope	Conversion of original Water Cooled Package Unit to Chilled Water system
Annual Energy savings	1.4mn kWh
Annual savings (THB)	4.3mn
Energy savings (%)	~50%

Case Study 2

Type of project	Empire Tower – Office	
Project scope	Phase 1 and 2&3: Upgrading of building air-conditioning and mechanical ventilation	
Annual Energy savings	Phase 1: 1.6mn kWh	Phase 2&3: 1.7mn kWh
Annual savings (THB)	6.7mn	7.1mn
Energy savings (%)	67%	47%

https://www.energyconservation.sg/our-success-stories/empire-tower-bangkok

What is the U-Energy programme?

Less is more with energy efficiency

Key objectives of the U-Energy programme

U-Energy program is ***Asia's first integrated Energy Efficiency financing platform*** 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.**

Objectives of the U-Energy platform

1

Promoting sustainability awareness to the public

2

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

3

Simplifying sustainability with end-user EE financing

Financing solutions for the ecosystem at a glance

Energy Service Provider	M & E Contractor	End-User	
Development of EE Projects	**Construction Activities**	**Commercial and Industrial segment**	**Residential segment**
			
Project or Portfolio Based Financing	Value chain or Working Capital financing	EE Retrofitting / Equipment Financing	UOB credit cards programme
Portfolio/ individual EE projects based on project cashflow	**Value chain or working capital financing for contractors**	**Hassle-free EE equipment financing package**	**Easy installation payment scheme for UOB card holders**

UOB's Smart City Sustainable Finance Framework

1. Clean energy generation (Solar, Wind, Mini Hydro, Geothermal) and associated infrastructure

2. Construction of buildings that utilise highly efficient technologies

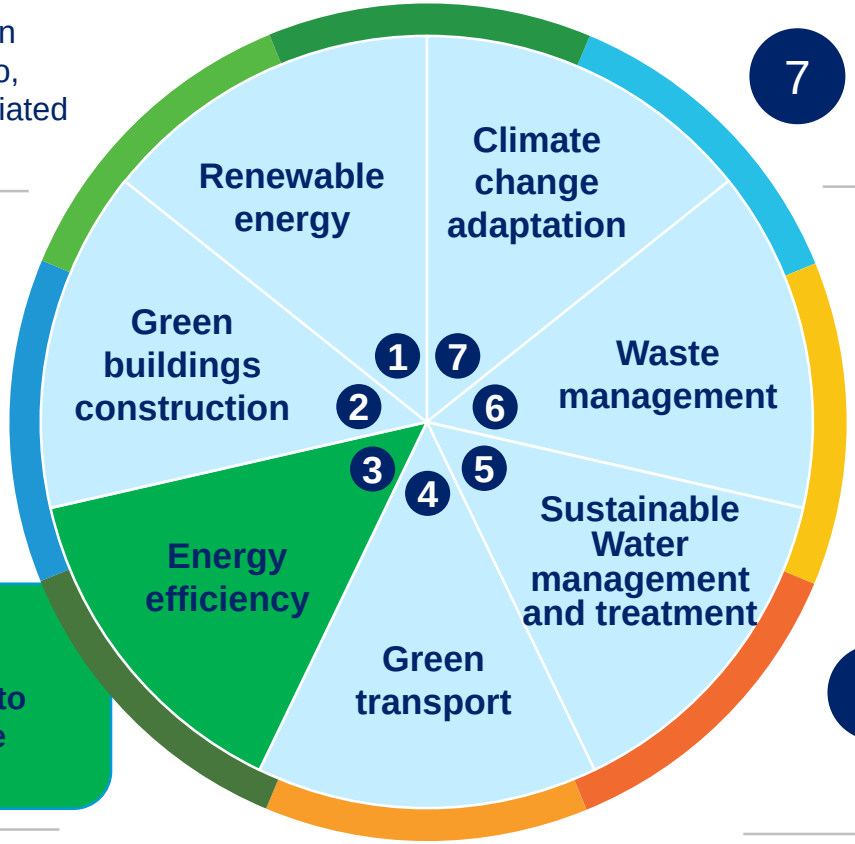
3. **Improvement and retrofitting works to reduce energy use**

4. New energy vehicles, mass urban and low-carbon transport infrastructure

5. Water efficiency and waste water treatment

6. Waste management systems and Waste to Energy (WTE) plants

7. Activities to increase the resilience of ecosystems and climate adaptation infrastructure



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)

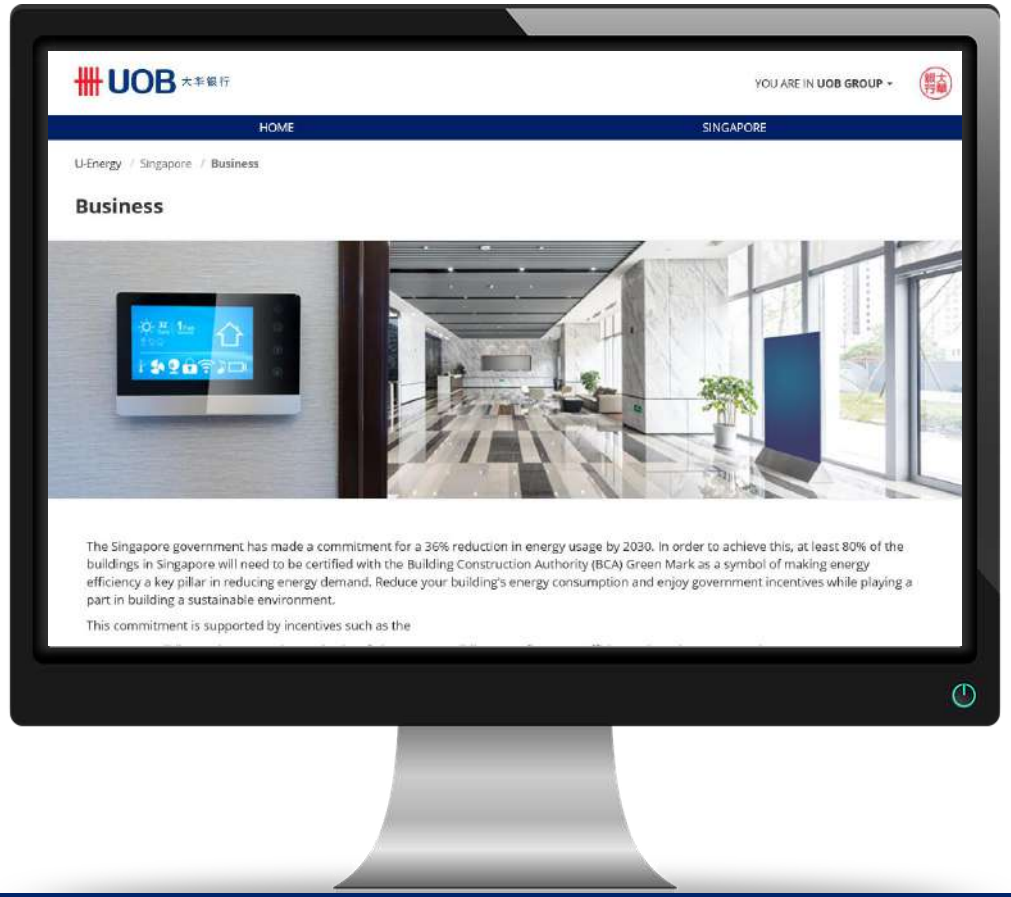
Benefits to clients

Streamlined process
Saves time and reduces complexity

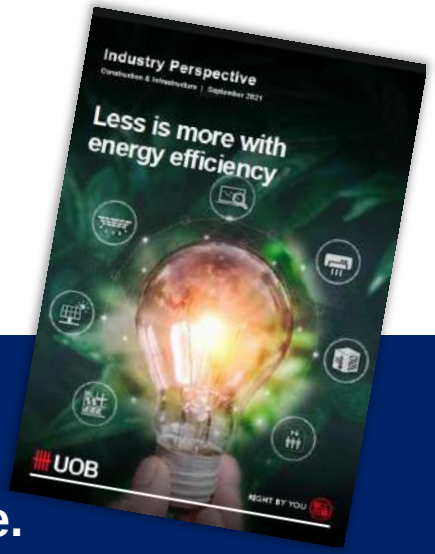
No additional cost
A universal "umbrella"

Common reporting
Standards for impact reporting

UOB. Simplifying sustainability for business.



U-Energy Programme official launch in Singapore on **October 11, 2021**



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

About UOB

Who we are

Established in 1935, United Overseas Bank (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), Mainland 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.

What we do

UOB provides a wide range of financial services globally through our business segments:

Group Wholesale Banking (GWB)

Covers: corporate and institutional client segments which include medium and large enterprises, local corporations, multi-national, corporations, financial institutions, government-linked entities, financial sponsors and property funds.

Products and Services

- Capital Markets Solutions and Advisory
- Cash Management
- Commodities
- Credit
- Equities
- Financing
- Foreign Exchange
- Interest Rate
- Management of Funding and Liquidity
- Market Making Activities
- Structured Investment
- Trade services
- Treasury Products

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)

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AN INITIATIVE OF SINGAPORE BUSINESS FEDERATION Apex Business Chamber

SUPPORTED BY Enterprise Singapore

IN PARTNERSHIP WITH UOB

Innovation Journey Towards A More Efficient Sustainability

Mr. Ted Howland
Vice President, Group Sustainability, CapitaLand Investment

Mr Ted Howland is Vice President in Group Sustainability at CapitaLand and leads the Environmental Management and Innovation team. He has nearly 22 years of experience in sustainability, development, project management, and environmental engineering. Previously he has led innovation, certification (Green Mark, LEAF, SITES), and operational environmental monitoring and management plan implementations. He is also a subject matter expert in ventilation and thermal comfort, water treatment, water recycling, and wastewater treatment. Ted is a registered Professional Engineer (Civil; Massachusetts, USA) holding both Masters' and Bachelors' degrees in Civil and Environmental Engineering from Stanford University.

Innovation Journey Towards A More Efficient Sustainability

Ted Howland
Vice President, Group Sustainability
CapitaLand Investment

23 September 2021

CapitaLand's 2030 Sustainability Master Plan

Raffles City Beijing, China

CapitaLand

Sustainability is at the core of everything we do

We will grow in a **responsible** manner, deliver **long-term** economic value, and contribute to the **environmental and social well-being** of our communities.

CapitaLand's 2030 Sustainability Master Plan Framework is Our Strategic Blueprint to Guide Our ESG Efforts

ENVIRONMENT

BUILD
Portfolio Resilience and Resource Efficiency

- **Low Carbon Transition**
  Science-based targets validated by SBTi for "well below 2 deg C" scenario
- **Water Conservation & Resilience**
- **Waste Management & Circular Economy**

SOCIAL

ENABLE
Thriving and Future-Adaptive Communities

- **Healthy & Safe Buildings**
- **Robust Supply Chain Management**
- **Proactive Customer Relationship Management**
- **Dynamic Human Capital**

MARKET LEADERSHIP

ACCELERATE
Sustainability Innovation and Collaboration

- **Sustainable Operational Excellence**
- **Sustainability Innovation & Technology**
  S$50 million CapitaLand Innovation Fund
- **Sustainable Finance**

RETURN ON SUSTAINABILITY

Because Sustainability Matters

CapitaLand Global Sustainability Report 2020 Highlights

Carbon Emissions intensity reduction of 53.8% since 2008[1]

Energy & Water intensity reduction of 40.2% & 52.6% (per m² from base year 2008) respectively[1]

Utilities Cost Avoidance of S$270 million since 2009 due to operational efficiency[1]

Inaugural 'CapitaLand Sustainability X Challenge' crowd-sourced the world for best sustainability innovations

Raised S$3.8 billion through sustainable finance, including largest sustainability-linked bilateral loan of S$500 million in Singapore's real estate sector[2]

1. Significant reduction compared to baseline year of 2008 likely due to drop in activities amid COVID-19 in 2020.
2. S$3.8 billion includes sustainable finance raised by business units, stable of REITs & business trusts up to 31 December 2020, which amounts to almost S$2 billion.

Integrating Sustainability in CapitaLand's Real Estate Lifecycle

#1 Investment

- Align with **Sustainability Master Plan (SMP)**
- Conduct **Environment, Health and Safety Impact Assessment (EHSIA)**
- Quantify **Return on Sustainability (ROS)**

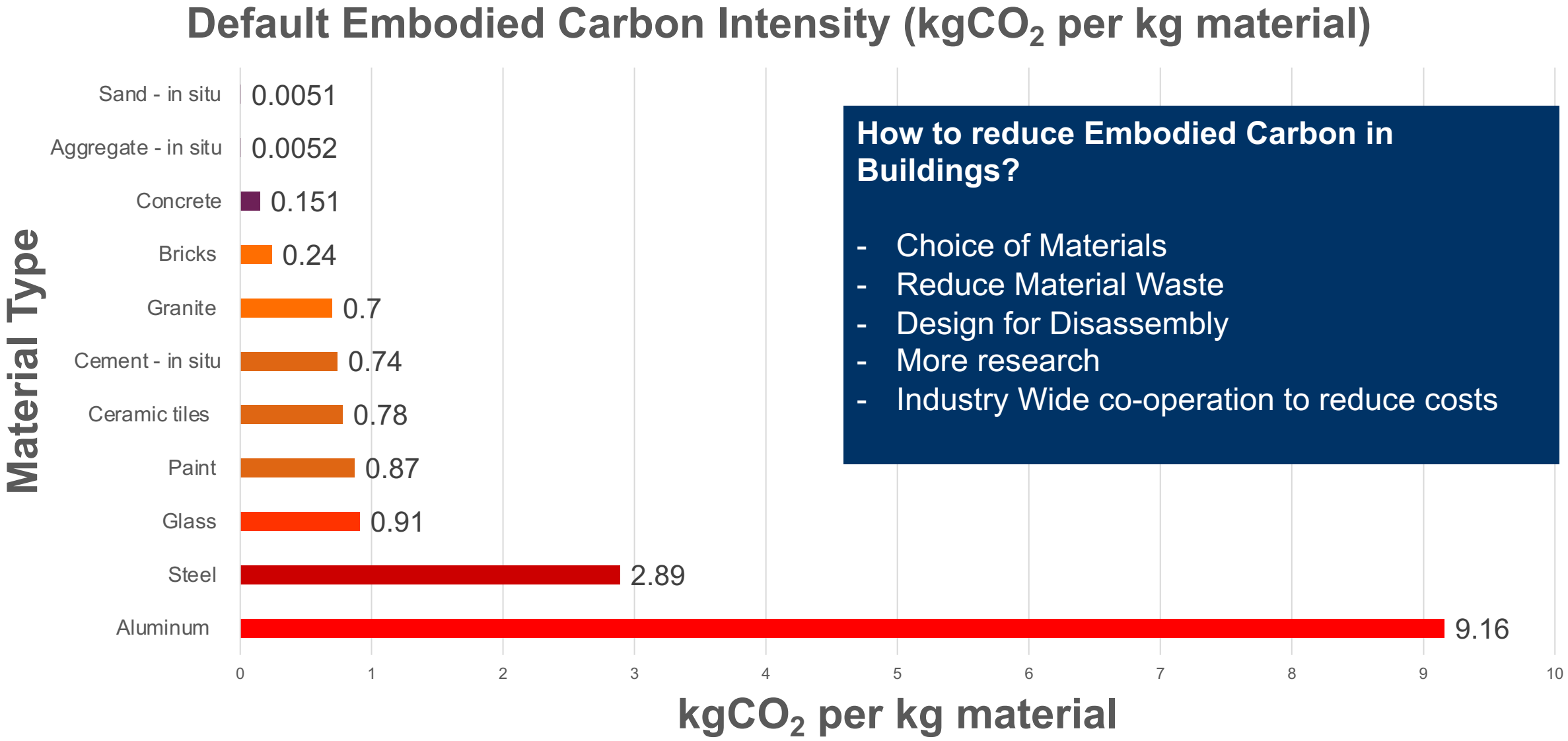
#2 Design, Procurement, Construction & Redevelopment

- Design in accordance with **CapitaLand Sustainable Building Guidelines**
- Testbed **innovations**
- Monitor and report performance

#3 Operations

- **Asset planning** to align with SMP
- **Sustainable operational excellence**
- **Innovation & Collaboration**
- EHS Committee

Embodied Carbon in Materials has an impact



How to reduce Embodied Carbon in Buildings?

- Choice of Materials
- Reduce Material Waste
- Design for Disassembly
- More research
- Industry Wide co-operation to reduce costs

Funan: Embedding Sustainability in the Future of Retail

Funan, Singapore

Reimagining Sustainability

1 Energy Efficient Chilled Water Plant

- 1st with GWP 1 refrigerant in a retail mall in Singapore.

2 Low Energy and Energy Efficient Design

- Energy efficient façade designed to minimise solar heat transmission.
- LED light fittings designed with an intelligent scene control system.

3 Renewable Energy

- Solar panels to power urban farm.

4 Extensive Greenery and Rainwater Harvesting

- the largest area for ***urban agriculture*** in the city with a 18,000-sq-ft food garden and a 5,000-sq-ft urban farm.

5 Encouraging More Sustainable Lifestyles

- ***Indoor rock climbing***
- ***indoor cycling path*** that takes cyclists straight to the Bicycle Hub, where end-of-trip amenities can be found.

Reimagining Construction & Retail Experience

1 **Innovative construction methods** which include applying Virtual Design and Construction and top-down construction method.

2 **Tree of Life** – a 25-metre-tall design centerpiece that “grows” from Basement 2 all the way to Level 4.

3 **Digital initiatives** – from facial recognition access at the office blocks to searching and browsing for trending merchandise at the mall, Funan has smart directories that can also make product recommendations based on shoppers’ demographic profile.

Embedding Sustainability in the future of Lodging

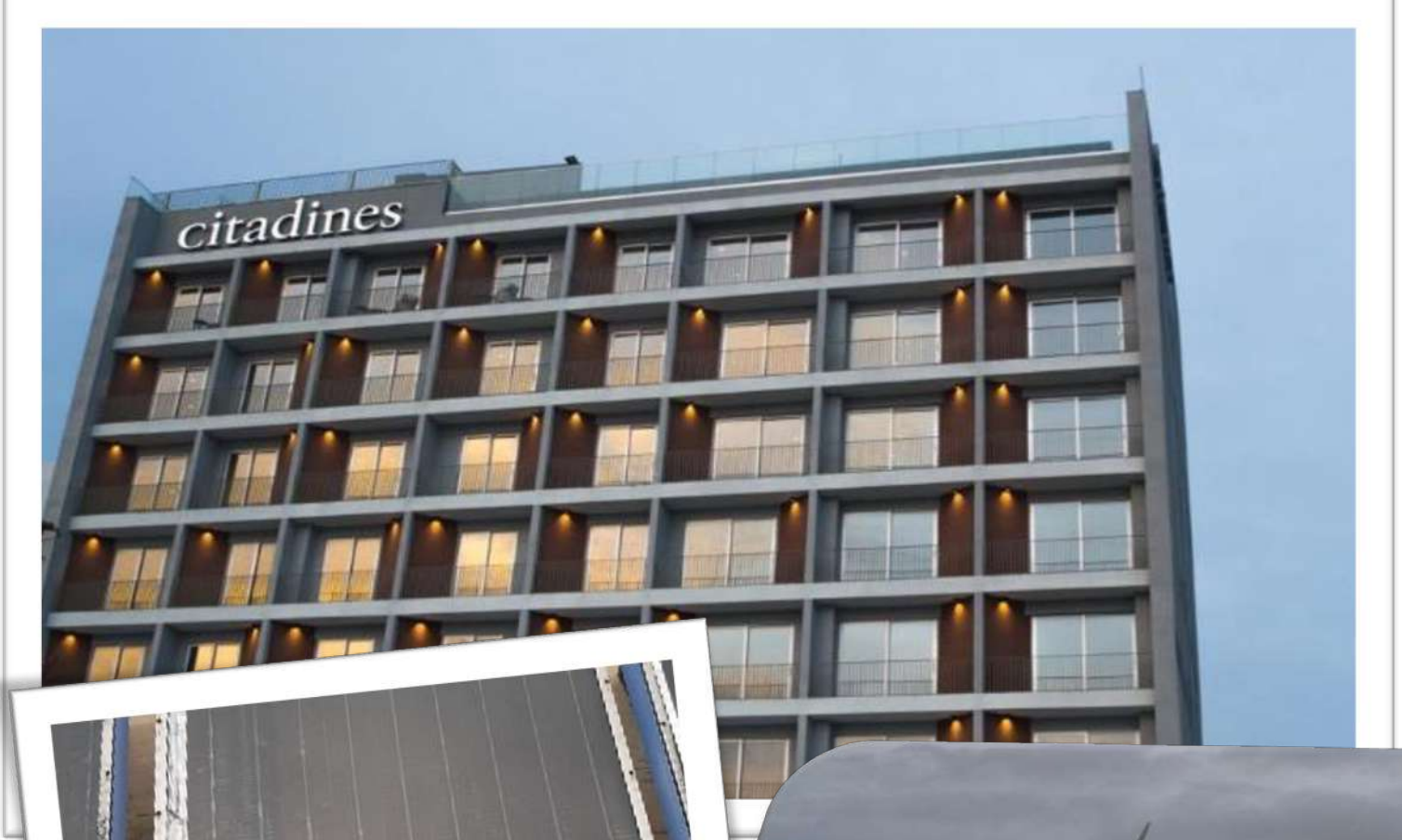
Galaxis, Singapore

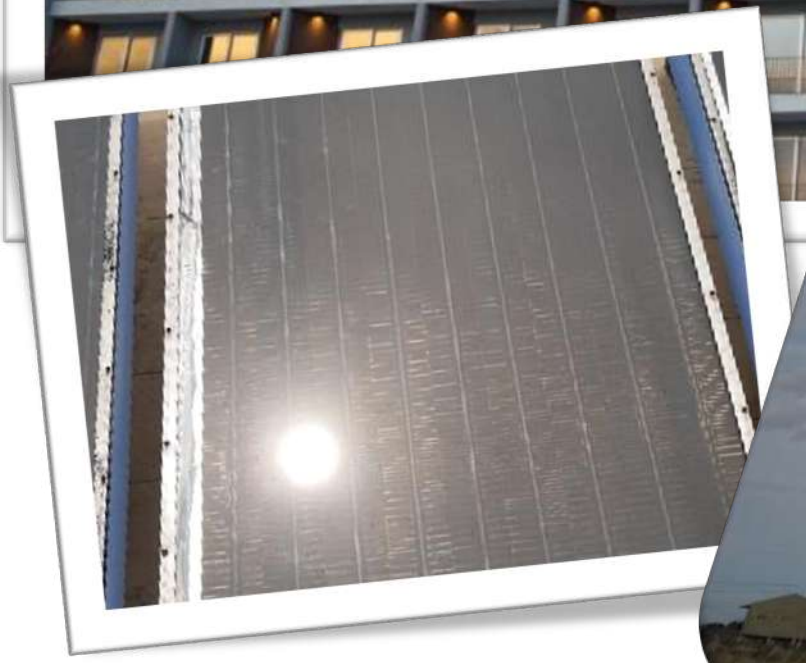
CapitaLand

Somerset Greenways Chennai

(Achieved EDGE Advanced certification)

1. **Motion sensors** along common areas & use of energy-efficient LED lights
2. **Higher thermal performance glass** & **external shading devices** reduce amount of external heat permeating through facade
3. Upgraded centralised air conditioning plant with **energy efficient chillers and variable speed drives** for pumps and cooling tower fans
4. **Achieved energy savings of 42%** (1,565 megawatt-hour/year)





Somerset Greenways Chennai & Citadines OMR Chennai

1 **100% green energy**, electricity purchased from off-site wind farm

2 70 **rooftop solar panels** generate hot water for guest rooms

3 **Purpose-built Sewage Treatment Plant (STP)**

- Wastewater is 100% recycled & reused for secondary purposes
- Wastewater treated to tertiary standards
- Treated water used for irrigation of plants, water closet flushing & cooling towers of central air conditioner
- Approx. 60,000 litres water/day saved at both properties

Sustainability Innovation & Collaboration

Inaugural **CapitaLand Sustainability X Challenge**:
270 Entries, 25 Countries,
12 Months, 6 Finalists,
2 Top Winners

(Above) INOVUES, Inc. (USA), Adaptive Glazing Shield, revitalizing windows for enhanced energy efficiency

Climatec Corp Pte Ltd (Singapore), ClimaControl Quantum Resonance Water, revolution in cooling tower water treatment

Launch of S$50M CapitaLand Innovation Fund

CapitaLand Smart Urban Co-Innovation Lab (SmartLab)

An Innovation lab in partnership with **Infocomm, Media Development Authority (IMDA)** and **Enterprise Singapore** provides CapitaLand with a platform to support the group's innovation needs and catalyse new potential partnerships.

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SUPPORTED BY Enterprise Singapore

IN PARTNERSHIP WITH UOB

Financing Energy Efficiency Projects for the Built Environment

Mr. Vincent Low

Founder & Vice President, G-Energy Global Pte Ltd

Chairman, Energy Efficiency Committee, Sustainable Energy Association of Singapore

Mr Vincent Low is the Founder and Vice President of G-Energy Global Pte. Ltd, a Singapore award-winning Energy Services Company (ESCO). He is a Qualified Energy Services Specialist (QuESS) administered by the Building and Construction Authority (BCA) and the National Environment Agency (NEA), Green Mark Advanced Accredited Professional (GM AAP) accredited by the BCA and Singapore Certified Energy Manager (Certified SCEM) accredited by The Institution of Engineers, Singapore. Vincent is also the Chairman of the Energy Efficiency Committee, Sustainable Energy Association of Singapore (SEAS).

FINANCING ENERGY EFFICIENCY PROJECTS FOR THE BUILT ENVIRONMENT

GLOBAL CONNECT @ SINGAPORE BUSINESS FEDERATION

Vincent Low

Founder & Vice President – G-Energy Holdings Pte. Ltd.

Chairman – Energy Efficiency Committee,
Sustainability Energy Association of Singapore (SEAS)

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POTENTIAL OPPORTUNITY IN ENERGY EFFICIENCY FINANCING

FICO Building

Holiday Inn

HOTEL MUSE
BANGKOK LANGSUAN

LE FENIX
SUKHUMVIT

NOVOTEL
HOTELS & RESORTS

pullman
HOTELS AND RESORTS

Preliminary
Energy Audit Finding

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First 7 Hotels/Building created

an estimated accumulative savings of more than SGD858,000 per year

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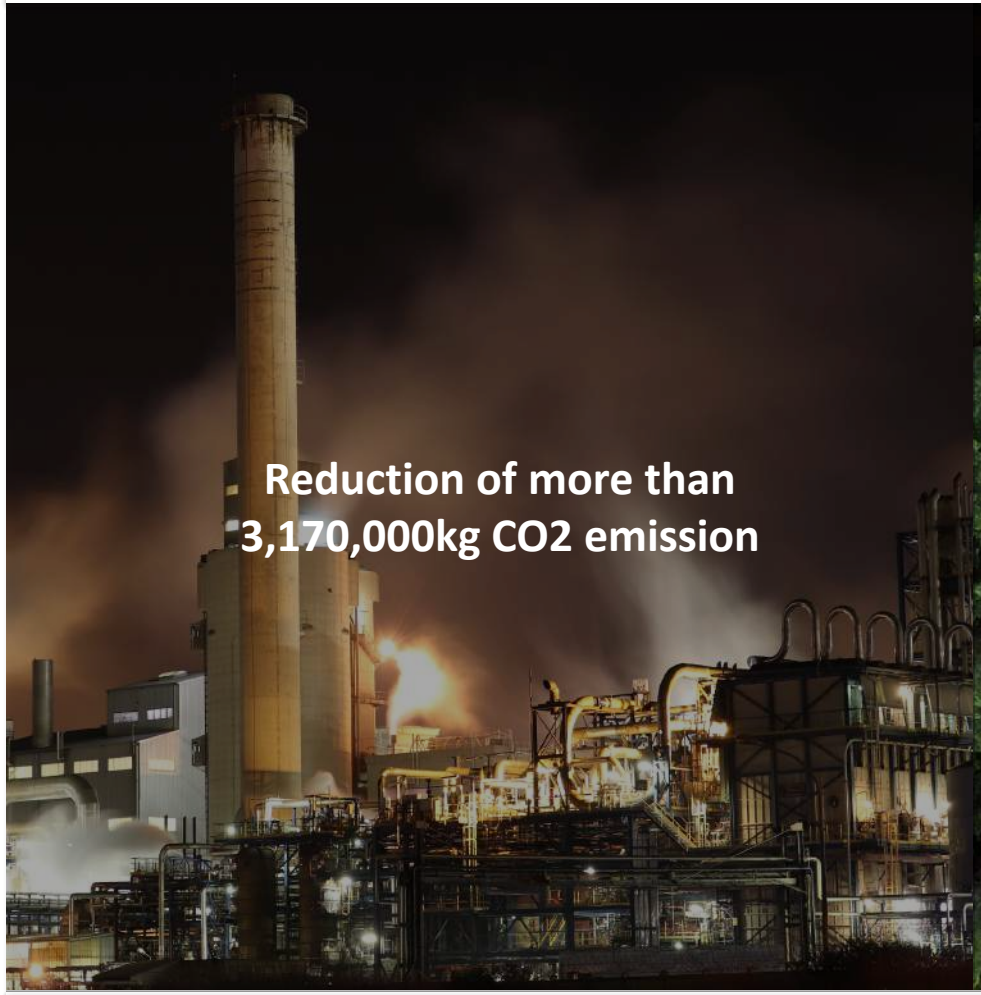

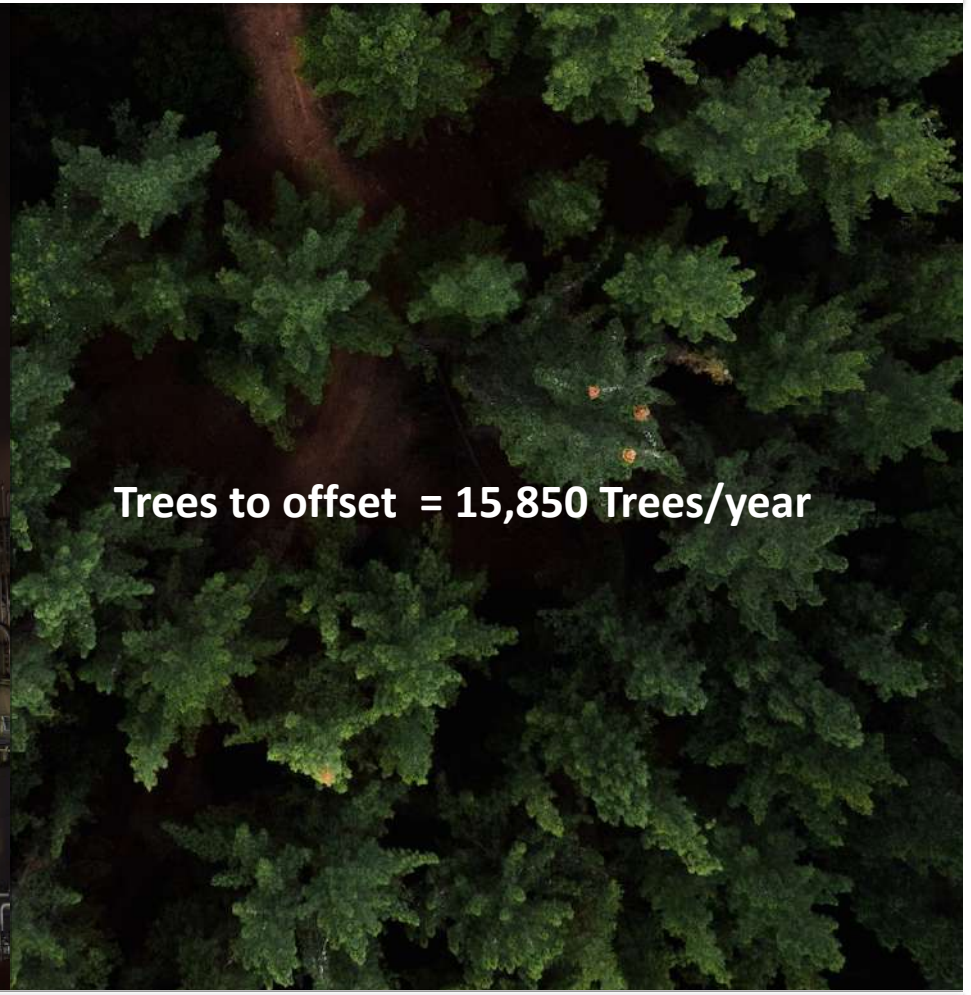

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EXECUTIVE SUMMARY

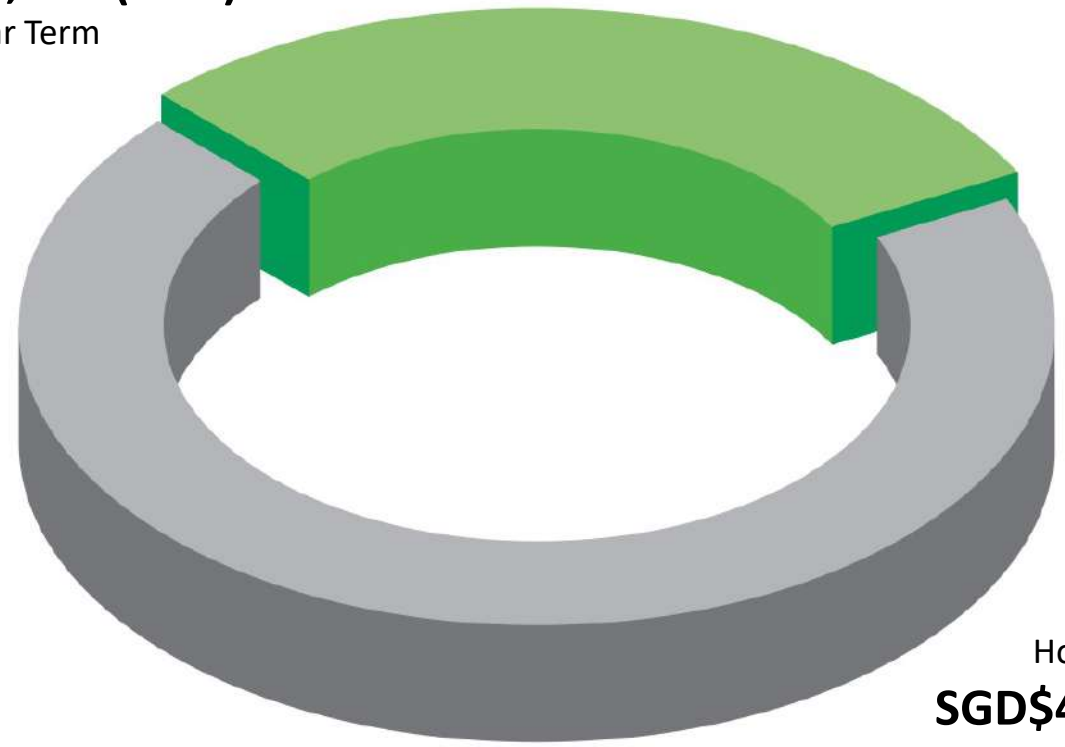
Building	Energy Conservation Measure	Total saving	TOTAL INVESTMENT	Payback (Years)
Holiday Inn	Re-Design of Chiller Plant	SGD 858,000	SGD 4,132,000	4.81
Le Fenix	Re-Design of Chiller Plant			
Hotel Muse	Re-Design of Chiller Plant			
Pullman Hotel	Re-Design of Chiller Plant			
Novotel Ploenchit	Re-Design of Chiller Plant			
Novotel Silom	Re-Design of Chiller Plant			
FICO Building	Re-Design of Chiller Plant			
	TOTAL			

G-ENERGY VS HOTEL GROUP PROFIT

G-Energy Profit

SGD$1,946,000 (30%)

15 year Term



Hotel Group Profit

SGD$4,456,000 (70%)

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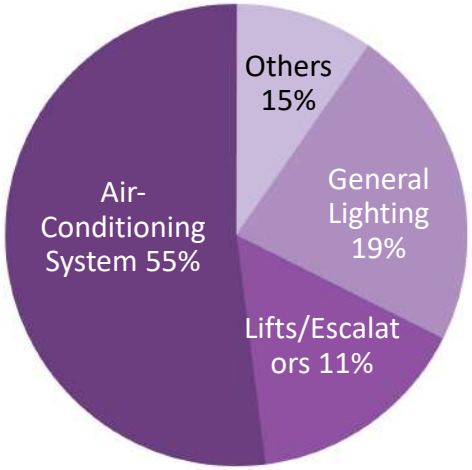
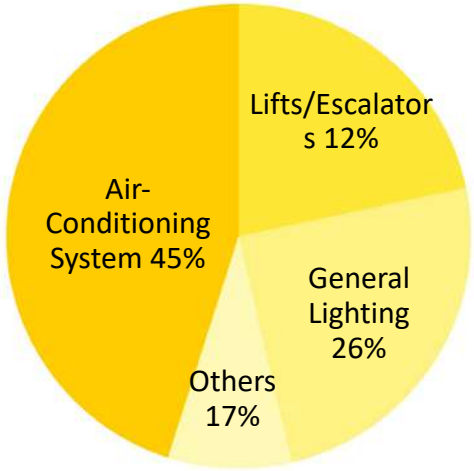
ENERGY USE IN BUILDING

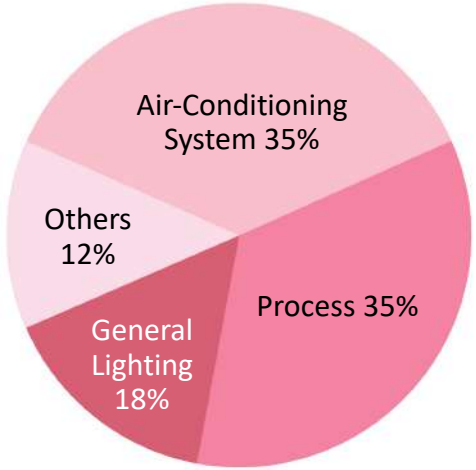
ENERGY USE IN OFFICE BUILDINGS



ENERGY USE IN HOTELS



ENERGY USE IN FACTORIES



	Air-Conditioning System	General Lighting	Lifts / Escalators	Process	Others	Annual Electrical Cost
Office Buildings	55%	19%	11%		15%	$ 800,000
	$ 440,000	$ 152,000	$ 88,000		$ 120,000	
Hotels	45%	26%	12%		17%	$ 1,500,000
	$ 675,000	$ 390,000	$ 180,000		$ 255,000	
Factories	35%	18%		35%	12%	$ 2,400,000
	$ 840,000	$ 432,000		$ 840,000	$ 288,000	

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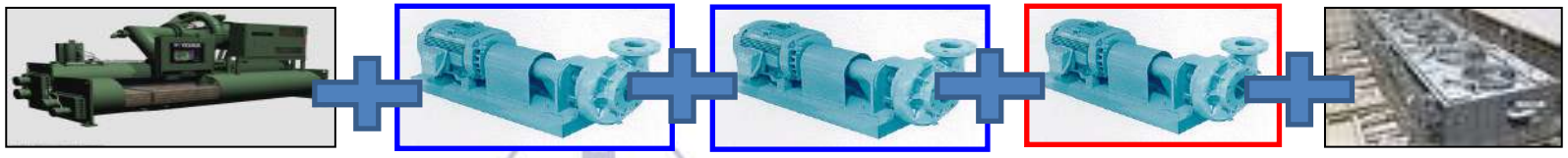
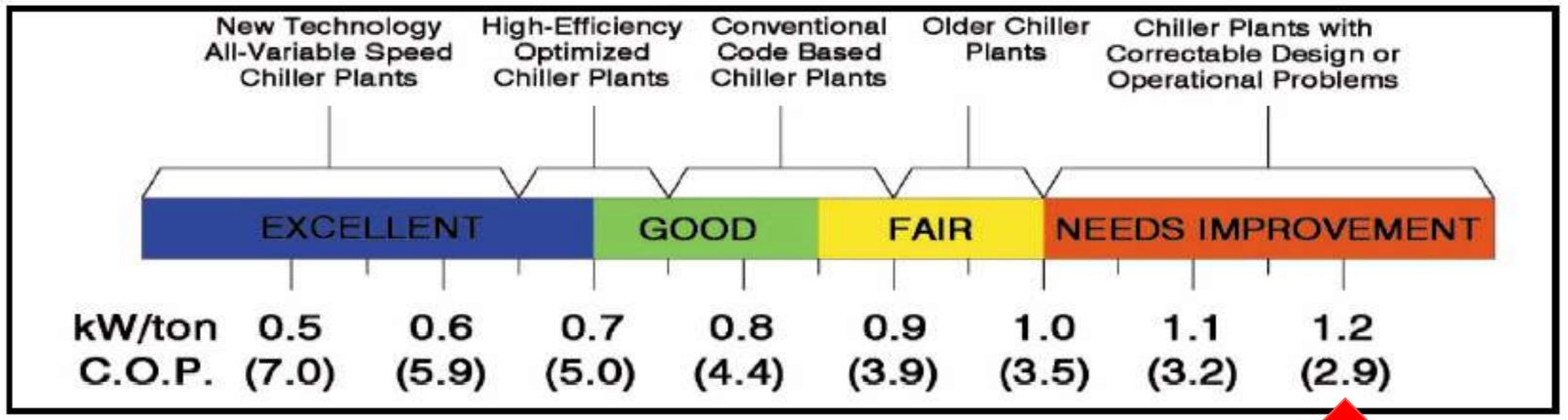
ENERGY PERFORMANCE SERVICES CONTRACT



ASHRAE Journal



Existing System Efficiency

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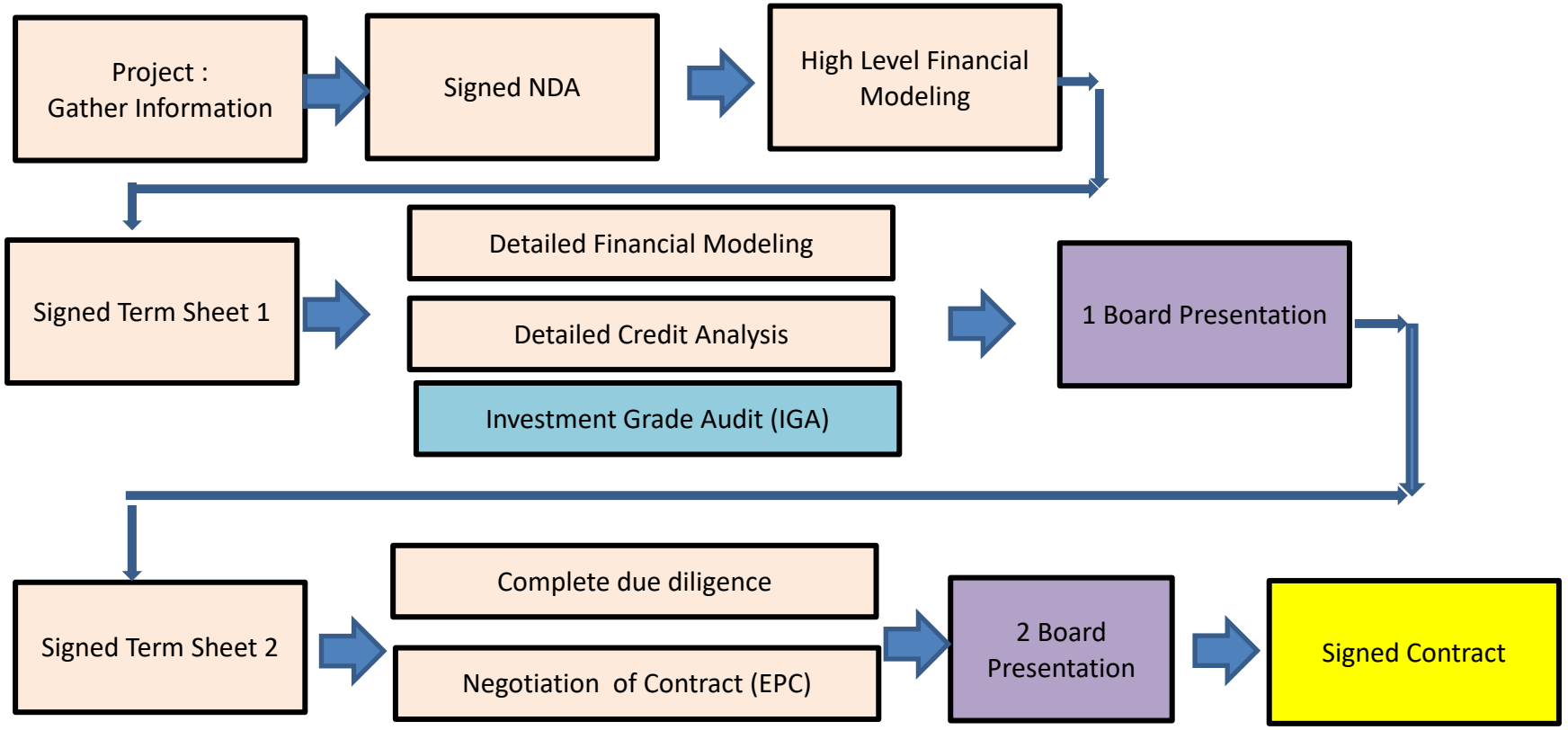
ENERGY PERFORMANCE SERVICES CONTRACT



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HOTEL SINGAPORE

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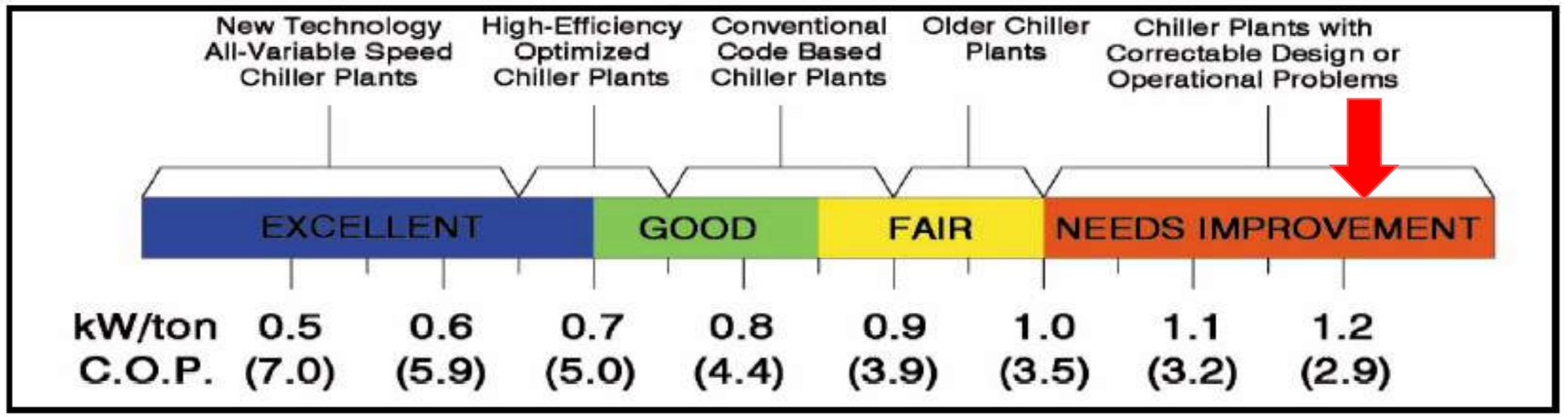
WALK THROUGH FINDINGS

System	Findings
Chilled Water Plant	- Chillers and pumps are 16 years old - Cooling towers are 27 years old - Cooling towers are in a very bad condition as the structure has been badly corroded. Water leakages can be observed. - 1.20 kW/RT plant estimated efficiency - Target post retrofit efficiency, 0.65 kW/RT



WALK THROUGH FINDINGS

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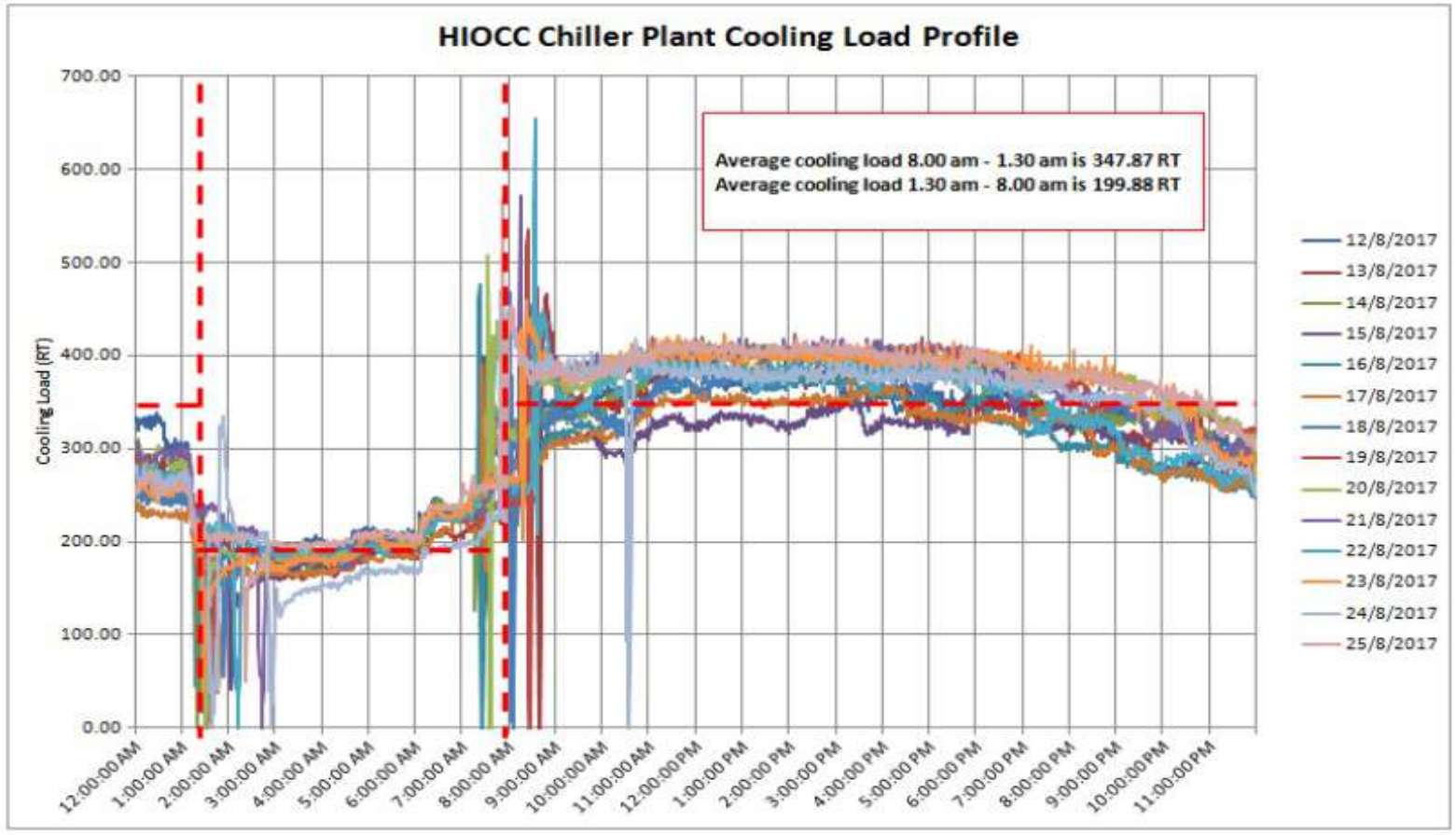
Pre-Retrofit Audit Results



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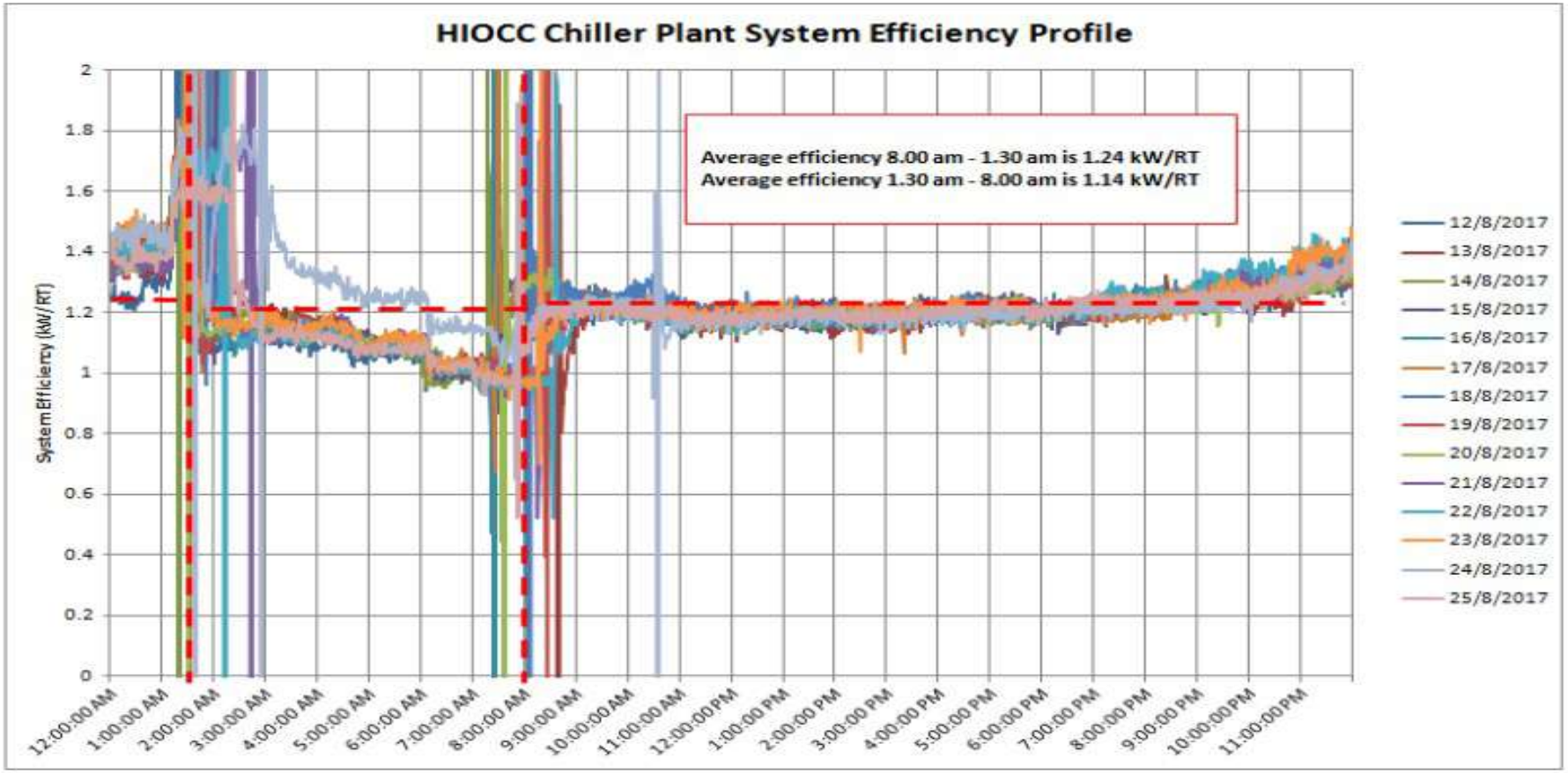
Pre-Retrofit Audit Results



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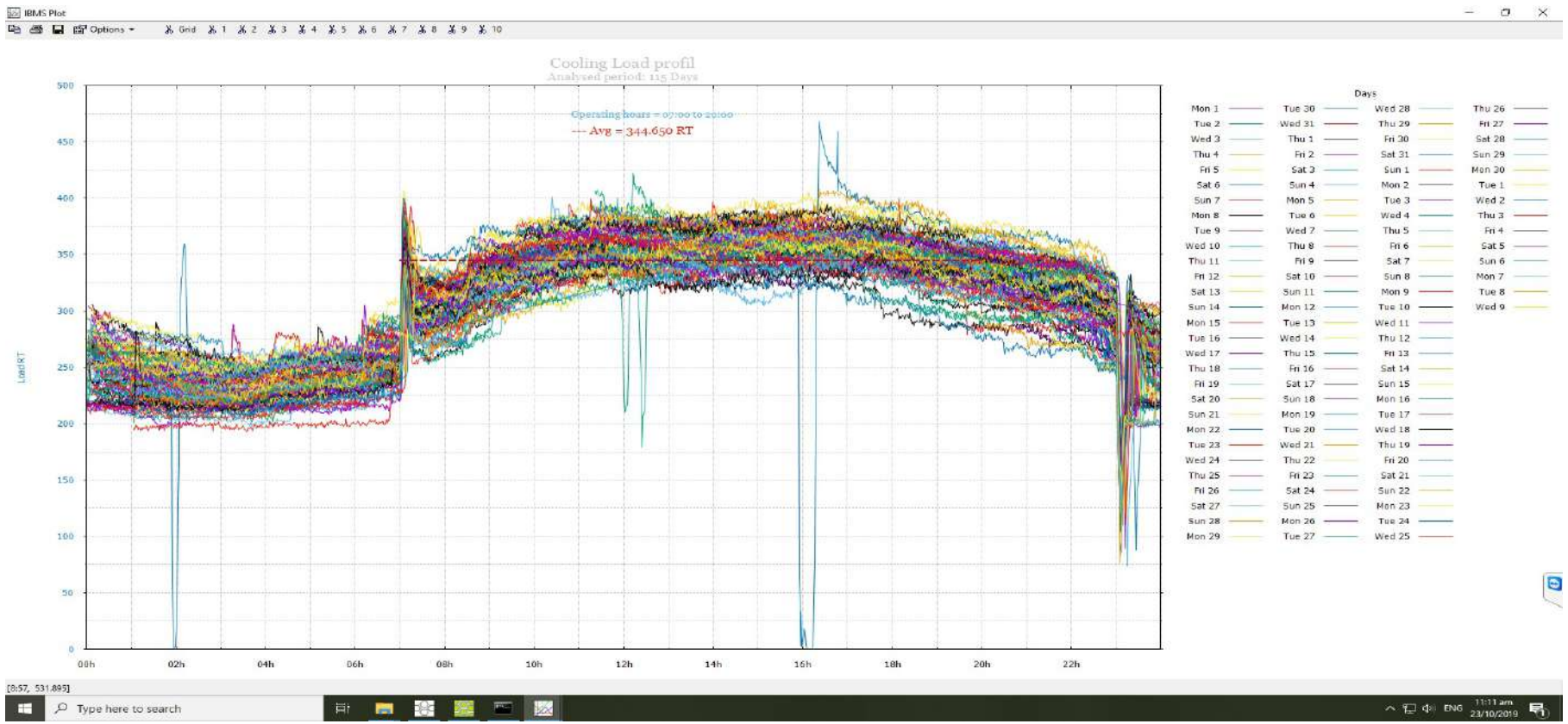
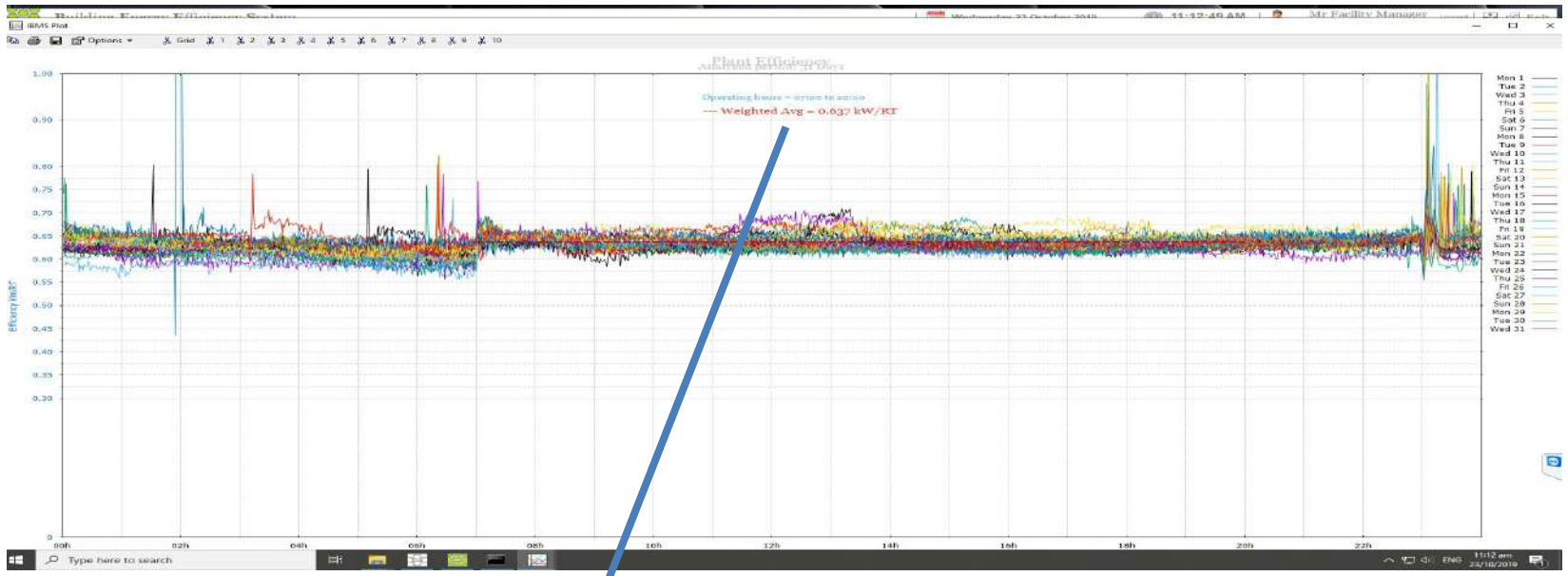
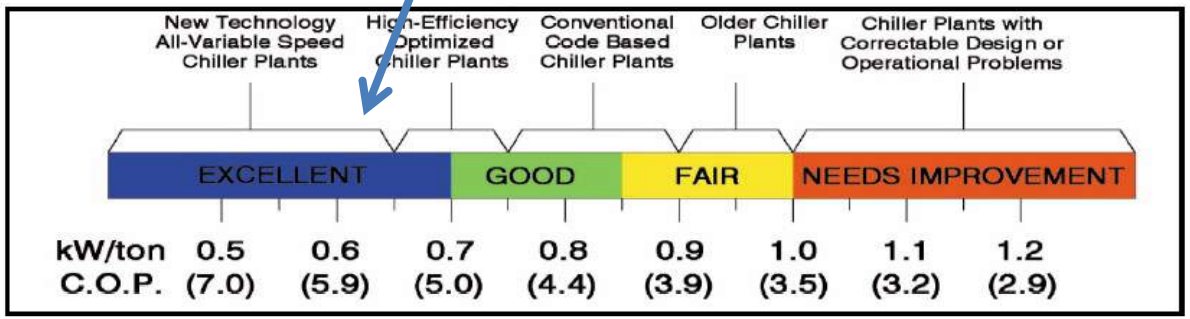
Post-Retrofit Audit Results



POST-RETROFIT AUDIT RESULTS





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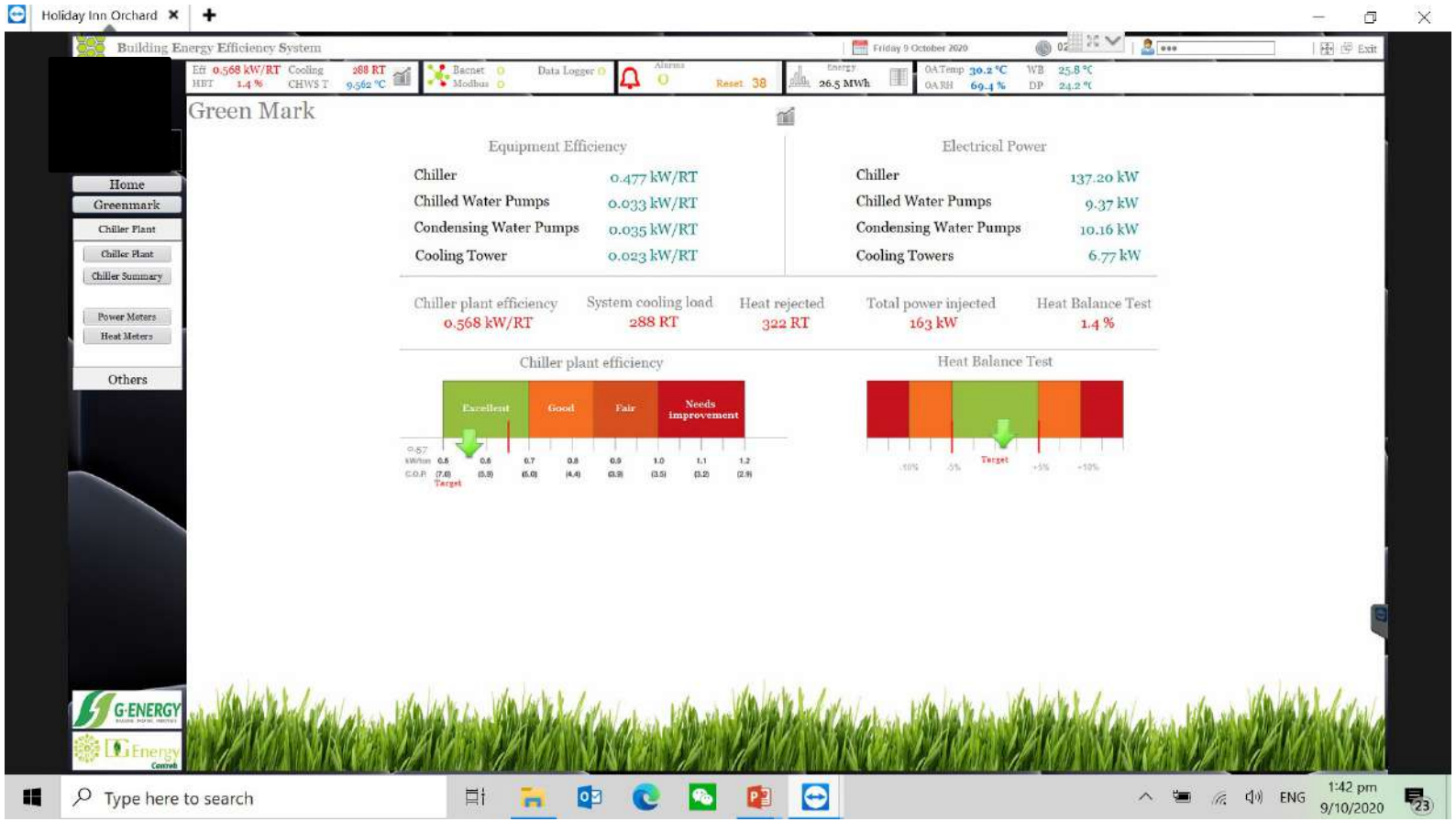
POST-RETROFIT AUDIT RESULTS



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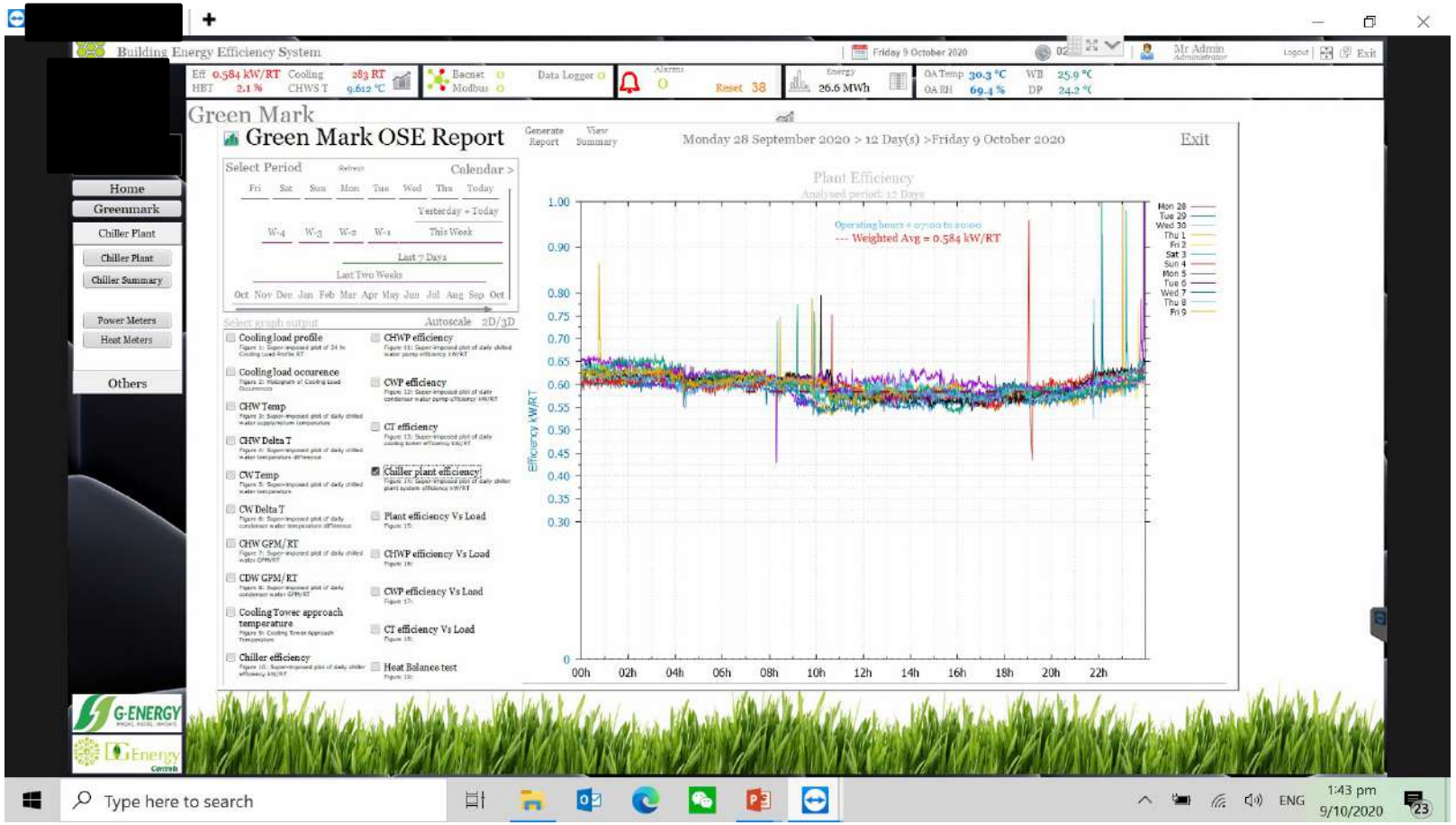
POST-RETROFIT AUDIT RESULTS



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POST-RETROFIT AUDIT RESULTS

With the prescribed scope of works detailed above, the achievable chiller plant efficiency is 0.65 kW/RT. Financial aspects of this project can be detailed as shown below:

Cooling Load (daily)	7,387	RTh
System Energy (daily)	8977	kWh
Current System Efficiency	1.22	kW/RT
Target System Efficiency	**0.65**	**kW/RT**
Target System Energy (daily)	4,802	kWh
Energy Savings (daily)	4,175	kWh
Projected Annual Energy Savings (kWh)	1,523,965	kWh
Projected Annual Energy Savings ($)	**$243,834**	**Assume tariff of $0.16/kWh**
Estimated Project Cost	**$1,200,000**	Scope of works -1 x 500 RT Chillers -Associating pumps -3 x 300 HRT CTs -New Chiller Plant Automation System
Simple Payback	**4.9**	**years**

Annual Saving
Of More than
SGD250K

G·ENERGY
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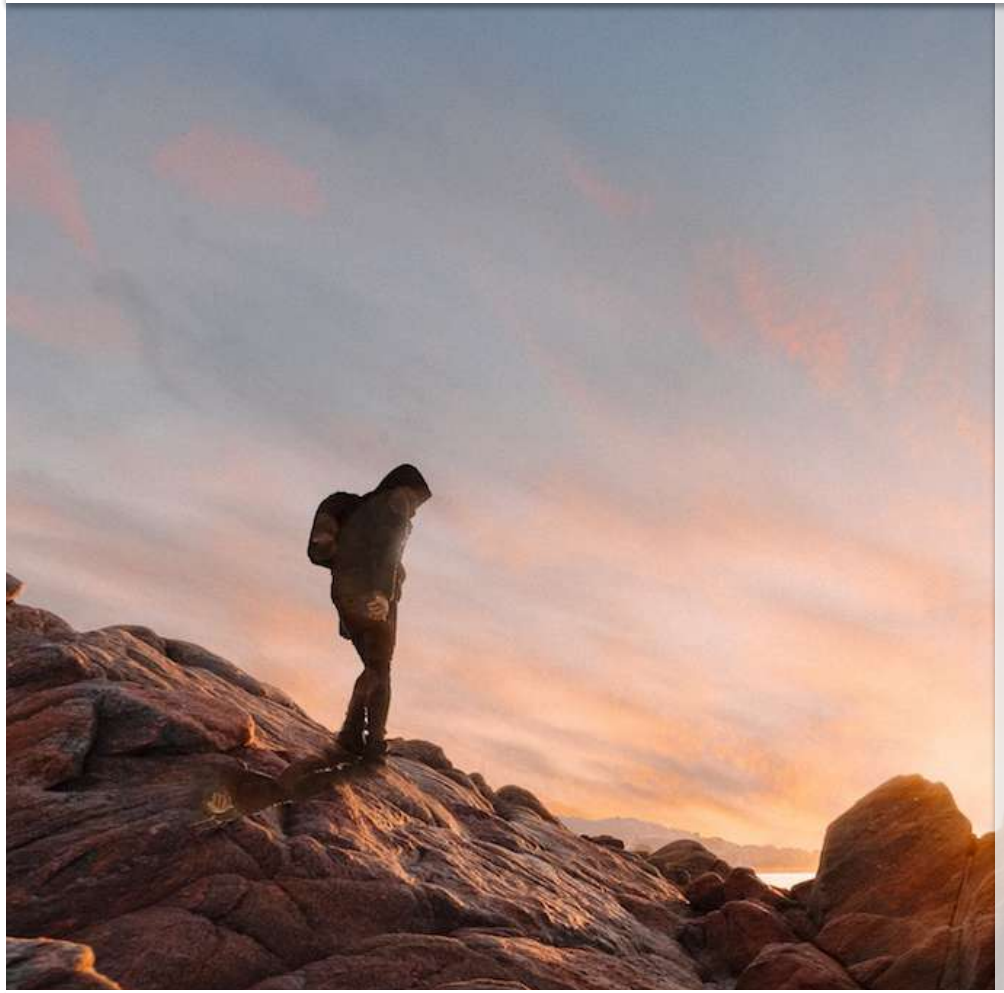

OUR MISSION

We aim to inspire and empower people to take small steps in energy conservation every day, to create a significant and positive impact on our environment as a collective whole.

OUR VISION

Leading a Sustainable World for People, through People.

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WHO WE ARE

We are an international award winning Energy Services Company (ESCO) with 3 Qualified Energy Services Specialists (QuESS).

We have also been recognized as an ESCO with the largest pool of professional team of Energy Specialists and Qualified Green Mark Consultants in the Asia Pacific Region.

We were recently named as the Outstanding Energy Services Provider of the Year for 2018 by the Energy Efficiency National Partnership (EENP), organized by the National Environment Agency (NEA) of Singapore.

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SAVING TODAY'S EARTH, IMPACTING TOMORROW'S GENERATION

Imagine a world of advocates creating a better place to live in, by saving Energy in all things possible while building a communities of like-minded people to pursue their dreams in the best living environment.

This is what G-Energy stands for.

We believe in showing our love for Mother Earth in the most practical way and at the same time, showing our care for the next generation by developing them into leaders who make a difference.

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OUR SERVICES & MARKET PRESENCE

HEADQUARTER
Singapore

SUBSIDARY
Indonesia
Malaysia
Shanghai

STRATEGIC PARTNERS
Guangzhou
Philippines
Shenzhen
Thailand
Xlamen

CROSS-BORDER PROJECTS
Brunei
Cambodia
China
Myanmar
Taiwan
Vietnam

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ENERGY SAVINGS = COST SAVINGS

Building Name	Project Type	Annual Saving
Great World City	Chiller Replacement Consultancy	S$1,158,000
York Hotel	Chiller Replacement Turnkey with Saving Guarantee	$360,000
Traders Hotel	Chiller Replacement Turnkey with Saving Guarantee	$565,000
Goodwood Park Hotel	Chiller Replacement Turnkey with Saving Guarantee	$ 300,000
Fortune Centre	Chiller Replacement Performance Contract	$210,000
North Bridge Centre	Chiller Replacement Performance Contract	S$ 233,000
PSA Tanjong Pager Complex	Chiller Replacement Turnkey with Saving Guarantee	S$365,000
Singapore Land Tower	Chiller Replacement Turnkey with Saving Guarantee	$600,000
Bukit Timah Shopping Centre	Chiller Replacement Turnkey with Saving Guarantee	$ 200,000

ENERGY SAVINGS = COST SAVINGS

High-Profiled Award Winning Projects

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PROMINENT PROJECTS IN SINGAPORE


SkyTerrace@Dawson (2010)


The Glyndebourne (2011)


Tata Communications Exchange (2012)


Ministry of Manpower (2013)


Four Acres (2016)


NTUC Benoi (2014)


PUB Water Exchange


M1 Data Centre @ 9 IBP
Level 3 (on-going)
Level 4 (2017)
M1 Office @ 9 IBP, (2016)

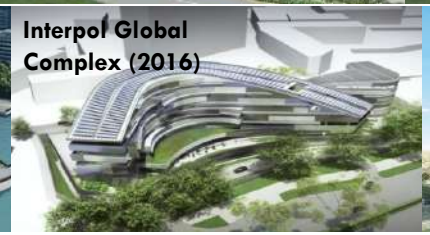

Temasek Poly East Wing (2015)


Temasek Poly South Wing 2 (2018)


Temasek Poly
Arts & Sports Centre (2018)


368 Thomson (2011)


Corals @ Keppel Bay (2013)


Interpol Global Complex (2016)


Mapletree Business City 2 (2016)


Jurong Port (2012)

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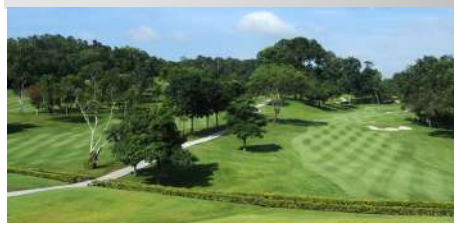
TRACK RECORDS

Hotels

- Amara Hotel
- Chagala Hotel (Kazakhstan)
- Changi Village Hotel
- Orchard Parade Hotel
- Shangri-La Hotel
- Traders Hotel
- Specialist Centre Hotel Phoenix
- Furama Riverfront
- Fullerton Hotel
- Intercontinental Hotel
- Resorts World Sentosa
- Marina Mandarin Hotel
- Mandarin Orchard Hotel
- Hilton Hotel
- V Hotel
- Hotel Star
- Kallang Hotel
- Bencoolen Hotel
- Park Royal, Kitchener
- St Regis Singapore
- YMCA Orchard
- Goodwood Park Hotel

Residential & Club Houses



- Buckley 18
- Hindhede Drive
- Kim Lin
- Nassim Hill
- Oceanfront
- One Shenton
- Parkview
- Shelford
- Solitaire
- 68 Binjai Park
- 16A Leedon Park
- Great World Service Apartment
- Orchid Country Club
- Singapore Island Country Club
- Singapore Turf Club
- Resorts World Sentosa (Universal Studio)

Schools

- Singapore Library (Central, Geylang East)
- Paya Lebar Methodist Girls' School (Secondary)
- Nanyang Polytechnic
- Temasek Polytechnic
- Republic Polytechnic
- Nanyang Technological University
- National University High School

Hospitals

- Ministry of Health Holdings
- Alexandra Health
- Jurong Health
- Parkway Novena Pte Ltd & Parkway Irrawaddy Pte Ltd
- Khoo Teck Phuat Hospital
- Ng Teng Fong1
- Hospital
- Mt. Elizabeth Novena

Overseas Projects

CHINA:

- Jin Mao Tower
- Nan Hui Condo
- Lakeside Condo
- Amara Hotel
- TianJin Eco-city

PHILLIPINES:

- LV Losin
- SM Mall
- PB Com

MALAYSIA:

- G Tower KL
- IB Tower KL
- Sentral Platinum
- Sunway Pinnacle
- W Hotel & Residence
- Sunway Pyramid
- Tropicana International School
- Bangsar Enclave
- Tropicana Avenue
- Rawang Land
- Setia Greens
- The Light Collection
- Emerald Bay Johor
- Danga Bay Parcel A

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TRACK RECORDS

Commercial

- 396 Alexandra (UOB)
- National Museum
- OCBC Tampines 1 & 2
- Jewel @Changi Airport
- Commerce Point
- Fuji Xerox Tower
- Hong Leong Building
- JTC Summit
- New Tech Park
- Ocean Tower

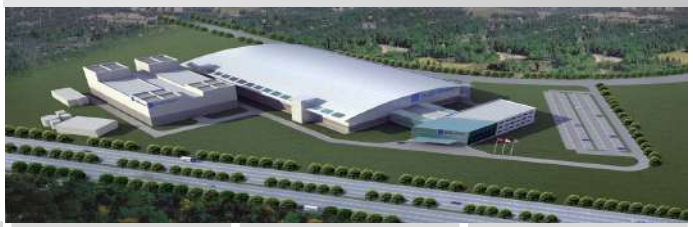
- Plaza By The Park
- Raffles City
- Republic Plaza
- Keppel Tower
- Marina BFC
- Tokio Marine
- Icon @ IBP
- 20 Anson Rd
- Robert Bosch HQ
- 6 Battery Road
- Robertson Walk

- Square Two Mall
- King's Centre
- MND Building
- Palais Renaissance
- DBS Tower
- OCBC Centre
- One Raffles Quay
- HSBC Building
- Apple Centre
- Orchard Emerald
- Metropolis
- Fusionopolis Phase 3
- (Bedok Interchange)

- Environment Bldg
- One George Street
- Great World City
- Tanglin Mall
- Capital Tower
- Tung Centre
- OG Albert Complex
- North Bridge Centre
- Nepal Hill
- Ocean Financial Centre

- Jurong Gateway
- Lot One
- Junction 8
- Mewah IBP
- Shaw House
- Shaw Centre
- Cold Storage
- Chinatown Point
- Bartley Biz Hub
- Bukit Timah S C
- Orchard Gateway
- NTFGH/JCH
- Prudential Tower

Industrial



- BAX Global
- British America Tobacco
- Tic Tech Center
- Siltronic Semiconductor
- Shell Eastern Petroleum
- Shell Marketing Centre
- Singapore Airline
- (Computer
- Glaxosmithkline

Singtel:

- (Bukit Timah SES)
- (East Exchange)
- (Geylang Exchange)
- (Seletar SES)
- (Tuas Exchange)
- Universal Terminals
- Tampines Industrial Building
- Singapore Aerospace Manufacturing
- Shell Bukom
- SATS AFT 1-6

- TOTAL Petrochemicals
- Asia Pacific Breweries
- Rolls Royce
- Hyflux
- DORMA GmbH
- ST Marine
- Tractors Singapore
- BP Petroleum
- SMRT
- Jurong Port
- ASM Technology
- Abbott

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ING

PENTA-OCEAN CONSTRUCTION CO. LTD. 五洋建設

WOH HUP (PRIVATE) LIMITED
BUILDING WITH INTEGRITY

SSANGYONG Engineering & Construction Co., Ltd.

SHMZ

Sunray

偉合控股有限公司
WEE HUR HOLDINGS LTD

中国建筑(南洋)发展有限公司
China Construction (South Pacific) Development Co Pte Ltd

GS E&C

HEXACON

Incorporated Builders Pte Ltd

Dragages Singapore
A member of Bouygues Construction group

OBAYASHI Singapore

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THALES

Leeden NOX
Welding & Safety Division

LUMILEDS

AIRELATED SERVICES PTE LTD

Atlas Copco

barramundi group

BESCON 百事康
BUILDING & ENGINEERING SERVICES CONSULTANTS

CBRE

DPA
DP ARCHITECTS

CONTAINERS PRINTERS PTE LTD

EHPS
Your Facilities Solution Provider

DAIKIN

GDS ENGINEERING PTE LTD

ebmpapst
engineering a better life

Givaudan

GRUNDFOS

iFME
If it is me

ISS

IFE International Facility Engineering

Little Swan Air-conditioning & Engineering Pte Ltd
1 Yishun St 23 #04-16 Singapore 768441

M+W GROUP

MIDAS

Mitsui Chemicals
Group

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SAFRAN

SAUTER

SINGCON (M&E) SERVICES PTE LTD

SINGCON ENGINEERING

SAESL

ssmc

SJ

TRADECOM

Together, we'll Create the solution

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SAVING
TODAY'S EARTH,
IMPACTING TOMORROW'S
GENERATION.

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GLOBAL CONNECT @SBF

Connecting your business to global opportunities

AN INITIATIVE OF

SINGAPORE BUSINESS FEDERATION
Apex Business Chamber

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UOB

Panel Discussion Q&A

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JOIN OUR NEXT GLOBALCONNECT ACTIVITY

Sustainable Financing Awareness Series – Episode 5

Financing for Electric Vehicles

3 November 2021, Wednesday | 3.00 pm

GLOBAL CONNECT @SBF

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BUSINESS CONSULTATION SESSION

Sign up for a complimentary one-on-one Business Consultation Session with representatives from SBF after this webinar.

Contact: **Teo Chi Howe**

Business Development & Origination, Infrastructure

Email to: **chihowe.teo@sbf.org.sg**

Learn more about the Infrastructure Committee

Sign up with our interest group and get first dibs on our activities!

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Thank you!

Questions? Comments?

We'd love to hear from you!

Scan QR Code to give your feedback:

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