ABU DHABI COMMERCIAL BANK PJSC

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ADCB Group Sustainable Product Framework

2026

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1. Background

Abu Dhabi Commercial Bank PJSC ("ADCB" or the "Bank"), is a leading banking institution in the UAE providing more than 2 million customers with a full suite of products and services, spanning Retail Banking, Private Banking and Wealth Management, Corporate and Investment Banking, Treasury and Investments, and Property Management.

The Group's key subsidiaries include Al Hilal Bank, a retail-focused Islamic digital bank; ADCB Egypt, offering both retail and corporate banking services; ADCB Kazakhstan, specialising in corporate banking under Islamic principles. As at 31 December 2025, ADCB was the third largest bank in the UAE by total assets.

As a leading financial institution in the UAE, ADCB is committed to supporting the country's strategic commitments to the UN Sustainable Development Goals (SDGs) and the transition to an inclusive, net zero economy. To deliver on this ambition, ADCB's Board-approved Group Sustainability Strategy focuses on managing business risks and opportunities across the ESG priorities that matter most to our stakeholders.

The strategy is built around four key priorities:

- Climate
- Customers and Communities
- Employees
- Governance

To ensure successful implementation of our strategy, the Bank approved a Sustainability Governance Framework, with full Board oversight and a designated Sustainability Department reporting to the Group Chief Financial Officer. Its commitments are clearly laid out in the publicly available Group Sustainability Policy. The Bank also adopts an Environmental and Social Risk Management (ESRM) Policy and Sustainability Risk Appetite Statement. This sets out our risk parameters for clients in certain sectors and activities that are more likely to be exposed to higher environmental and social risks as an important lens for credit decision making.

ADCB's Sustainable Product Framework guides the development of sustainable finance products and outlines the Bank's approach to reporting progress against its sustainable finance target.

This Framework has been developed in line with recognised market standards and industry principles. It is owned by Sustainability and governed through a cross-functional Sustainable Finance Working Group.

The Group Sustainability Committee provides oversight, and the Framework is reviewed annually and updated, where appropriate. Further details on governance are provided in Section 5 of this Framework.

While effectively managing risks is key to our approach, we also see significant opportunity in accompanying our clients on their journey towards an inclusive, net zero economy.

ADCB's commitment to sustainable finance forms an integral part of the Bank's enhanced climate strategy and support for the UAE's Net Zero by 2050 Strategic Initiative. At the core of ADCB's approach is supporting customers with our sustainable products and services.

ADCB is committed to **lend**, **invest** and **facilitate**

- **AED 125 billion** (USD 34 billion) **by 2030**; and
- **AED 50 billion** (USD 14 billion) **by 2025**

The Bank surpassed its interim 2025 target one year ahead of plan. Through this enhanced framework we aim to guide the bank into the next phase towards reaching the 2030 target.

Note: Further information on our sustainability strategy, policy commitments and ESG disclosures can be found on adcb.com/esg

2. About this framework

ADCB's Sustainable Product Framework ("SPF" or "Framework") defines our approach and methodology for categorising, tracking and reporting on sustainable financial products and services (including but not limited to debt and equity capital markets, treasury and financial market solutions, financing to corporate or retail customers and Islamic finance). We are committed to being transparent about our definitions and approach towards classification of financing activities against our sustainable finance commitment to lend, invest and facilitate AED 125 billion (USD 34 billion) by 2030.

The SPF is not an issuance framework. It provides the scope, assessment parameters and standards, environmental and social due diligence requirements and approach to governance which helps us to ensure the robustness of our sustainable financing activities. Please refer to ADCB's Sustainable Funding Framework for further information on our issuance framework.

This Framework applies to all ADCB Group business units and subsidiaries.

2.1 Scope of application

Activities included

- Green, social, sustainability (green and/or social) and sustainability-linked **lending** (including Islamic financing)
- **Investments** by ADCB Group in green, social, sustainability and sustainability-linked instruments (including sukuks)
- ADCB's role in **facilitating** green, social, sustainability and sustainability-linked investments/financing through our advice, products and financing support that we offer our clients or customers

Types of financing, investment and facilitation

- **Dedicated purpose ("use of proceeds"):** where the use of proceeds satisfies either the green or social eligibility criteria (or in the case of sustainability financing, a combination of green and social criteria) as defined in section 3.2 and 3.3
- **General purpose:** for general corporate purposes where the core business of the recipient falls under the eligible green or social criteria. Further details on the thresholds used by ADCB to determine 'pure play' companies can be found in section 3.1
- **Sustainability-linked:** which meets the criteria set out in section 3.1. Unlike dedicated purpose financing, sustainability-linked financing is not required to satisfy specific green or social eligibility criteria

2. About this framework

2.2 Alignment with market standards and principles

The SPF draws upon international industry guidelines and principles, including the following:

Loan Market Association (LMA)'s[(1)]

- Green Loan Principles (GLP) 2025
- Social Loan Principles (SLP) 2025
- Sustainability-Linked Loan Principles (SLLP) 2025

EU Taxonomy – Technical Screening Criteria used specifically to define eligibility for residential green buildings

Central Bank of the UAE (CBUAE) – Higher Shariah Authority Resolution regarding 'The Guiding Principles Regarding Islamic Sustainable Finance' (Notice No CBUAE/BIS/2023/5885)[(2)]

UAE Banks Federation – Guidance on the accounting for sustainable finance

International Capital Markets Association (ICMA)'s

- Green Bond Principles (GBP) 2025[(3)]
- Social Bond Principles (SBP) 2025[(4)]
- Sustainability Bond Guidelines (SBG) 2021[(5)]
- Sustainability-Linked Bond Principles (SLBP) 2024[(6)]
- Guidance on Green, Social and Sustainability Sukuk 2024[(7)]
- ICMA Green Bond Principles, Handbook – Harmonised framework for impact reporting 2024[(8)]
- ICMA Social Bond Principles, Handbook – Harmonised framework for impact reporting for social bonds 2025[(9)]
- Green Enabling Projects Guidance Document 2024[(10)]
- Guidelines for Sustainability-Linked Loans Financing Bonds 2024[(11)]

ADCB will consider other regional guidelines and taxonomies as they develop, as part of this Framework.

2.3 Review

This Framework has been developed by ADCB Group as per leading market practice, in alignment with industry guidelines and principles. The SPF will be owned by the Group Sustainability Team with inputs from Corporate & Investment Banking Group (CIBG), Retail Banking Group (RBG), Private Banking & Wealth Management Group (PBG), Treasury & Investment Group (TIG), Finance, Compliance, Islamic Banking and Risk with oversight from the Group Sustainability Committee. The Framework will be reviewed annually and updated as appropriate.

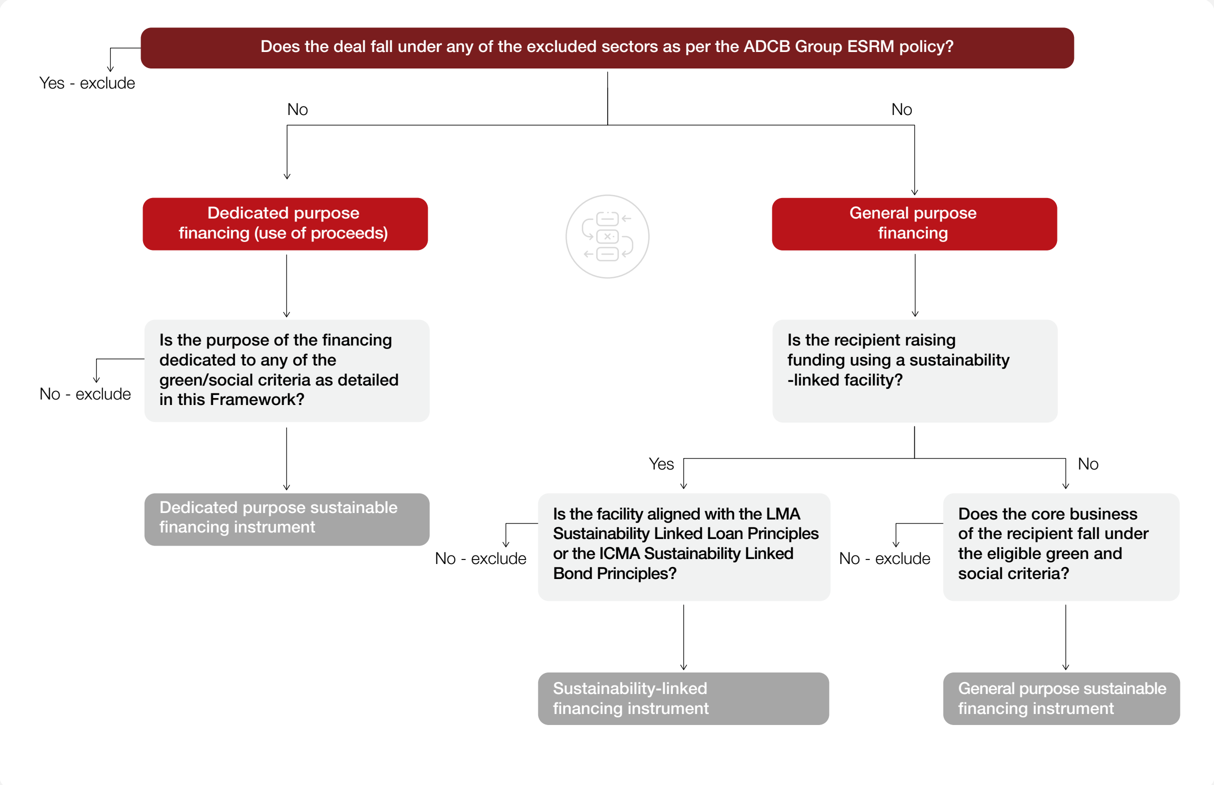
(1) Loan Market Association - Sustainable Finance (lma.eu.com)
(2) Notice No CBUAE/BIS/2023/5885
(3) Green Bond Principles (icmagroup.org)
(4) Social Bond Principles (icmagroup.org)
(5) Sustainability Bond Guidelines (icmagroup.org)
(6) Sustainability Linked Bond Principles (icmagroup.org)
(7) Guidance on Green, Social and Sustainability Sukuk (icmagroup.org)
(8) ICMA Green Bond Principles, Handbook – Harmonised framework for impact reporting
(9) ICMA Social Bond Principles, Handbook – Harmonised framework for impact reporting for social bonds
(10) ICMA Green Enabling Projects Guidance Document
(11) ICMA Guidelines for Sustainability-Linked Loans Financing Bonds

3. Identifying eligible financing activity

The decision tree below sets out the process for identifying eligible sustainable financing, investments and/or facilitations across the organisation.

3.1 Decision tree

Decision tree for identifying eligible financing activity



The thresholds for inclusion of financing as dedicated purpose or general purpose is detailed below.

Dedicated purpose financing (use of proceeds)

Financing identified as being for a dedicated purpose that:

- Meets at least one green or social eligibility criteria; or
- Meets a combination of green and/or social eligibility criteria set out in Section 3 of this Framework

In addition to the above, labelled bonds or financing will qualify for inclusion if:

- The bond/sukuk/loan is aligned with the ICMA Green/Social Bond Principles, the Sustainability Bond Guidelines, Guidance on Green, Social and Sustainability Sukuk or the LMA Green/Social Loan Principles (as applicable); or
- The bond has been certified under the CBI Climate Bonds Standard

3. Identifying eligible financing activity

General purpose financing

Financing for general corporate purposes, when the recipient entity's core business meets the eligible green or social criteria (or a combination of both). Such 'pure play' companies are identified if they meet one of the following criteria:

1. Derives greater than 90% of its revenue from eligible activities listed under green and/or social criteria as detailed in section 3.2 and 3.3 of this framework; or

2. For power generators only: derives greater than 90% of its energy generation mix from renewable energy sources; or

3. For pre-revenue entities only: dedicates greater than 90% of its capex/R&D expenditure to eligible activities listed under the green or social criteria as detailed in section 3.2 and 3.3 of this framework; or

4. Public healthcare providers and public education systems: eligible to qualify for inclusion based on their registration as public school/university, charity or non-profit institute

5. Charities and non-profit institutes: eligible to qualify for inclusion based on their registration as public charities, social enterprises, non-profit institutes and other philanthropic organisations with charitable purpose focusing on eligible activities listed under social criteria as detailed in section 3.3 of this Framework or greater than 90% of its funding raised applied towards eligible activities listed under the social criteria as detailed in this Framework

Sustainability-linked financing

Sustainability-linked financing instruments are bonds, loan instruments or contingent facilities (such as bonding lines, guarantee lines or letters of credit) which incentivise the recipient's achievement of ambitious, pre-determined Sustainability Performance Targets (SPTs). Proceeds of sustainability-linked instruments need not be attributable to the eligible green/social criteria as detailed in section 3.2 and 3.3 of this framework.

Sustainability-linked financing would be eligible for inclusion as part of this Framework, if the facility is assessed by ADCB to be aligned with the criteria of LMA Sustainability Linked Loan Principles or the ICMA Sustainability Linked Bond Principles.

These facilities can be structured in different ways; in most cases meeting the SPTs results in a margin reduction while the inability to achieve the SPTs resulting in a margin premium. SPTs can include a wide variety of targets e.g. reduction in GHG emissions, energy efficiency improvements etc., or linked to third-party ESG scores. Examples of KPIs that can be considered for SPTs are provided in section 6 of this Framework.

Such sustainability-linked loans and bonds enable ADCB to integrate sustainability factors into a wider range of products and offers an additional means to support our customers in their sustainability journey.

All facilities identified as eligible by ADCB are subject to the standard credit processes, which seek to ensure compliance with applicable national rules and regulations, Know-Your-Customer processes and ADCB's own policies and guidelines. This includes Anti-Money Laundering, Anti-Bribery and Corruption, Counter-Terrorist Financing, Sanctions, and Environmental and Social Risk Management (ESRM) policies. The implementation of these policies helps mitigate the environmental, social and governance (ESG) risks associated with eligible loans.

For further details on our approach to managing environmental and social risks as part of our enterprise risk management framework, please refer to the ADCB Group Environmental and Social Risk Management Policy[(1)]

(1) Note on ADCB Group ESRM Policy: The Policy is applicable to all ADCB Group entities across all countries of operations, and covers lending to counterparties in the following segments – CIBG (including trade finance and project loans), Retail Banking (mortgages only), Private Banking, and Treasury. Micro, Small and Medium Enterprises (MSMEs) involved in activities as described in the exclusions list (see section 3.4) are not eligible for financing as part of this Framework

3. Identifying eligible financing activity

3.2 Green eligibility criteria

This section details the green eligibility criteria prepared in accordance with the ICMA/LMA Principles and is aligned with the UN SDGs.

Green category	Definition	Eligibility criteria
Green buildings	Financing or refinancing the acquisition, development, construction and refurbishment of buildings which meet at least one of the eligibility criteria	• New and existing residential, commercial and mixed use buildings that meet the minimum external green building certification level of the below green building certifications: – **Estidama, Pearl building rating system** in the Emirate of Abu Dhabi, '2 Pearl Rating' – **Al Sa'fat, Dubai Green Building System** in the Emirate of Dubai, 'Golden Sa'fa' – **Mostadam,** green building rating system, Saudi Arabia, 'Gold' – **LEED**, Leadership in Energy and Environmental Design, 'Gold' – **GSAS**, Global Sustainability Assessment System (Middle East), '4 Star' – **BREEAM**, Building Research Establishment Environmental Assessment Method (UK/International), 'Excellent' – **EDGE**, Green Buildings Certification, 'Certified' or equivalent certifications – Other internationally recognised or regional green building certifications benchmarked by ADCB to be aligned with the other certifications listed above • Existing residential buildings that are within the top 15% most energy efficient buildings in their respective region as verified by a third party during the year of issuance • Renovation of buildings that will lead to 30% reduction in the consumption of energy, and/or carbon emissions • New data centres or retrofits to existing data centres to enable a Power Usage Effectiveness (PUE) of <= 1.5

3. Identifying eligible financing activity

Green category	Definition	Eligibility criteria
Renewable energy	Financing or refinancing the equipment, development, manufacturing, construction, operation and maintenance of renewable energy generation sources, transmission and distribution	• Renewable energy generation sources: – **Wind:** Onshore and offshore – **Solar:** Photovoltaic solar power, concentrated solar power (CSP), solar thermal, and floating solar power – **Hydroelectric:** Run of river plant and small or medium scale projects (up to 1,000MW) with a power density greater than $5W/m^2$ or life cycle emissions intensity of less than 100g CO_2e/kWh – **Geothermal:** Projects with a life cycle emissions intensity of less than 100gCO_2e/kWh – **Green hydrogen and ammonia projects:** Storage and refuelling infrastructure and fuel production from electrolysis powered by 100% renewable or zero emissions energy – **Bioenergy**: Projects that produce electricity and fuels (incl. sustainable aviation fuel) exclusively from: a. Waste feedstocks (e.g. used cooking oil, tallow) b. Sustainable certified[(1)] energy crop feedstocks that are not produced for food consumption and do not compete with the production of food or deplete existing terrestrial carbon pools c. Non-waste agricultural residues (e.g. straw, husks, bagasse) and d. Purpose grown energy crops cultivated on restored or degraded land (i.e. no deforestation impact). Bioenergy should have at least a 50% reduction in GHG emissions compared to fossil fuel – No on-site generated renewable energy generation can be used in GHG emission intensive facilities • Infrastructure to support renewable energy: Projects related to energy transmission infrastructure wholly dedicated and used to support renewable energy generation • Development and/or manufacture of components such as photovoltaic panels and epoxy resins used to manufacture blades of wind turbines or facilities for renewable energy generation or energy storage

(1) Certifications include FSC (Forest Stewardship Council), PEFC (Programme for the Endorsement of Forest Certification), SBP (Sustainable Biomass Program), Roundtable on Sustainable Biomaterials (RSB), International Sustainability Carbon Certification (ISCC) and other equivalent standards

3. Identifying eligible financing activity

Green category	Definition	Eligibility criteria
Nuclear energy	Financing or refinancing the equipment, development, manufacturing, construction, operation and maintenance of nuclear energy generation sources, transmission and distribution	• Nuclear power generation: projects that support the clean energy transition and climate goals. Eligible projects include construction and safe operation of new plants, associated transmission and distribution network wholly dedicated to nuclear energy, R&D of technology that produces energy from nuclear processes and investment in increasing operating lifespan or efficiency of existing nuclear power plant and related R&D • The below eligibility criteria for nuclear power generation applies: – Aligns with the regulations set out by the Federal Authority for Nuclear Regulation (FANR) in the UAE (https://www.fanr.gov.ae/en). This will exclude the production of nuclear weapons – The lifecycle GHG emissions intensity of the generation of electricity from the nuclear energy plant will have a lifecycle GHG emissions intensity less than 100gCO_2e/kWh – Long-term spent fuel and radioactive waste is managed in accordance with the UAE law, the regulations of FANR in the UAE and the guidelines of the International Atomic Energy Agency
Clean transportation	Financing or refinancing the production, establishment, acquisition, expansion, upgrades, maintenance and operation of low-carbon vehicles and related infrastructure	• Fully electric or other zero direct tailpipe emission vehicles only (such as hydrogen-powered vehicles) for public, passenger and freight purposes. Including cars, buses, ferries and trains • Infrastructure to support electric vehicles including electrified railways and charging stations for electric vehicles • Manufacture of lithium batteries for electric vehicles and end-of-life recycling

3. Identifying eligible financing activity

Green category	Definition	Eligibility criteria
Energy efficiency	Financing or refinancing the establishment, acquisition, expansion and upgrade of transmission lines and energy storage facilities or technologies and/ or the associated infrastructure	• Smart energy grids, energy meters, management systems that promote energy efficiency by carrying information to users for remotely acting on consumption, as well as energy efficiency promotion through battery storage facilities • District cooling systems: Energy efficient air-conditioning systems are either: – Powered by at least 50% renewable energy or clean energy at least 50% waste heat or 75% cogenerated heat, or 50% of a combination of such energy and heat – Leading to an improvement in operational energy efficiency of at least 20% • Development, manufacture and installation of products or technologies that improve energy efficiency by reducing energy consumption of underlying assets, projects or systems leading to an improvement in operational energy efficiency of at least 20% and/or products ranked in the top two classes of the local energy efficiency label where available (e.g. energy-efficient lighting in buildings, equipment to increase the operational energy efficiency of utilities and in other industrial and manufacturing processes) • Mobile network upgrades from 3G/4G to 5G. Deployment of fibre optic network to replace copper based or microwave network
Sustainable water and wastewater management	Financing or refinancing of the establishment, acquisition, capacity expansion and upgrades of facilities and technologies to treat, distribute and conserve water	• Infrastructure for clean/drinking water, wastewater treatment and recycling facilities • Sustainable Urban Drainage Systems (SUDS) that increase water use efficiency through modern drainage systems with natural water processes • Products, services and projects that attempt to resolve water scarcity issues, including minimising current water usage, improving the availability, efficiency and reliability of water supply (e.g. water reclaim systems, leak detection systems, water saving products, smart water quantity monitoring systems) • Products, services and projects that attempt to resolve water quality issues and improve water quality • Desalination plants: powered by electricity and running with reverse osmosis technology. The plants should be partially powered by renewable energy or zero emissions clean energy

3. Identifying eligible financing activity

Green category	Definition	Eligibility criteria

Pollution prevention and control	Financing or refinancing the establishment, acquisition, expansion, upgrades and ongoing management of waste	• Waste-to-energy:
		– Capturing of landfill gas with a gas capture rate ≥ 75% and in closed landfill with measures in place to monitor and minimise methane leakage
		– Anaerobic digestion with measures in place to monitor and minimise methane leakage. Bio-waste to be source segregated and collected separately. Produced biogas used directly for the generation of electricity or heat or upgraded to bio-methane for injection in the natural gas grid or used as a vehicle fuel or feedstocks in the chemical industry
		– Municipal waste-to-energy with material recovery facilities which meet the below criteria:
		  – Municipal solid waste is source segregated
		  – Plant efficiency >= 25%
		  – Comply with the relevant national regulations and emission standards based on the location of the plant
		• Waste management and recycling companies and facilities of all types of waste (e.g. recycling waste into secondary raw materials, recycling food/garden/yard waste to produce compost)
		• Greenhouse gas control:
		– Development, construction, and operation of facilities employing Carbon Capture, Utilisation and Storage (CCUS) technologies to capture CO_2 emissions from industrial processes and energy generation, including technology-based carbon capture solutions
		– R&D for Direct Air Carbon Capture (DACC)
		– Permanent geological sequestration of CO_2
		– Minimum 90% capture rate as verified by an independent party
		– Carbon storage will need to comply with requirements and recommendations of ISO 27914:2017 for geological storage of CO_2 as verified by an independent party
		– CO_2 captured must not be used for enhanced oil recovery and the production of other forms of CO_2 based synthetic fuels
		• Industrial decarbonisation: Efficiency improvements (waste heat recovery, advanced control systems), electrification, renewable energy integration, use of sustainable materials in manufacturing processes that significantly reduce energy, water or material use e.g. clinker substitutes in cement, recycled steel, and bio-based plastics

3. Identifying eligible financing activity

Green category	Definition	Eligibility criteria
Environmentally sustainable management of living natural resources and land	Financing or refinancing of sustainable agriculture and aquaculture practices that are certified to an independent standard	• Forestry or agriculture certified by third party standards – certified by EU, United States Department of Agriculture (USDA), and labels accredited by International Federation of Organic Agriculture Movements (IFOAM) • Sustainable and climate smart farming techniques to reduce inputs such as water, synthetic pesticides, synthetic fertilisers and improve yields in a sustainable manner. Examples include crop rotation, climate resilient seeds, agroforestry, conservation tillage etc. Exclude livestock production • Hydroponic, vertical farming, aquaponics and aeroponics with third party certifications such as Tractor, Global GAP, and LEAF Marque • Sustainable agriculture technologies, such as soil conditioners, biostimulants etc. reduce the environmental impact and support soil health
Terrestrial and aquatic biodiversity	Financing or refinancing of projects for the conservation of terrestrial and aquatic biodiversity	• Terrestrial and aquatic biodiversity conservation (including the protection of coastal, marine and watershed environments) • Wildlife habitat management, rehabilitation, restoration, and conservation of ecosystems from a degraded state and rewilding projects • Forest conservation, or REDD+ (Reducing Emissions from Deforestation and Forest Degradation)
Climate change adaptation	Financing or refinancing of efforts to make infrastructure more resilient to impacts of climate change, as well as information systems, such as climate observation and early warning systems	• Infrastructure to increase resilience to extreme weather events • Information support systems (including ICT solutions), such as climate observation, systems for monitoring GHG emissions, and early warning systems • Green/blue urban infrastructure such as green roofs, green facades, permeable surfaces, rain gardens, bioswales, canals and ponds to address the effects of drought, floods and urban heat

3. Identifying eligible financing activity

Green category	Definition	Eligibility criteria
Circular economy adapted products, production technologies and processes and/or certified eco-efficient products	Financing or refinancing of products, production technologies and processes designed for circularity and/or adaptive re-use	**Sustainable materials and products** • Design and introduction of reusable, recyclable and refurbished materials, components and products; circular tools and services (with more than 50% waste diversion and/or use of waste as raw materials) • Products and related production processes which use bio-based or biodegradable materials sourced from sustainable feedstocks that comply with the third party standards as outlined in the Environmentally Sustainable Management of Living Natural Resources and Land category and other equivalent standards, or waste materials segregated at source (excluding hazardous waste) • Resource efficient products with at least 90% recycled, renewable, waste or bio-based input (subject to the bio-based criteria above), limited to mechanical recycling and ensuring 90% of products are not for single use and are recyclable
Green enabling projects	Financing or refinancing of projects that are necessary to enable a green project's value chain and deliver a clear environmental benefit	**Metals** • **Steel:** Production of low-carbon steel and associated facilities. The low-carbon steel[1] is either a. Subject to a GHG emission intensity at a maximum of $0.4tCO_2e$ per tonne of steel manufactured and independently verified; or b. 100% scrap subject to a maximum of $0.05tCO_2e$ per tonne of steel manufactured and independently verified • **Aluminium:** Production of low-carbon aluminium and associated facilities. The low-carbon aluminium is either a. Subject to a GHG emission intensity per tonne of aluminium manufactured at a maximum of the following thresholds[2] and independently verified: – $5.6tCO_2e$ until 2026 – $5.38tCO_2e$ until 2027 – $5.16tCO_2e$ until 2028 – $4.94tCO_2e$ until 2029 – $4.73tCO_2e$ until 2030 b. Secondary aluminium • **Lithium:** Processing of lithium hydroxide monohydrate (exclude extraction) partially with renewable energy and/or carbon capture facilities subject to the criteria under this Framework. The lithium hydroxide monohydrate should be 100% sold to companies and/or used by the company for the manufacturing of lithium-ion batteries to be applied in electric vehicles or Battery Energy Storage System (BESS)

(1) IEA definitions for near-zero and low-emissions steel
(2) The GHG emission intensity thresholds are in line with the Transition Pathway Initiative (TPI) Carbon Performance assessment of aluminium producers as of July 2023. The thresholds are aligned with the 1.5-degree scenario

3. Identifying eligible financing activity

Green category	Definition	Eligibility criteria
Green enabling projects (continued)	Financing or refinancing of projects that are necessary to enable a green project's value chain and deliver a clear environmental benefit	**Sustainable building materials** • Sustainable building materials such as insulation foams, sealants or adhesives which are necessary for the construction and/or refurbishment of certified green buildings in accordance with the criteria under the Green Building category **Internet of Things (IoT) and Artificial Intelligence (AI)** • IoT and AI that are specific to enabling other sectors to decarbonise or improve energy efficiency (e.g. Smart mobility and fleet management solutions for a company to improve performance and therefore power consumption, energy efficiency and emissions)

3. Identifying eligible financing activity

3.3 Social eligibility criteria

This section details the social eligibility criteria prepared in accordance with the ICMA SBP and is aligned with the UN SDGs.

ADCB adheres to local jurisdiction definitions of target population thresholds, where available.

Social category	Definition	Eligibility criteria	Target population
Affordable basic infrastructure	Financing or refinancing of basic infrastructure (e.g. clean drinking water, sewers, sanitation, transport, energy)	• Development and maintenance of pedestrian sidewalks, cycleways • Development, expansion or improvement of access to clean drinking water, sanitation and sewers	• General population
		• Transportation infrastructure: Development of roads or other transportation infrastructure to improve connectivity in underdeveloped rural areas or in areas where inadequate road infrastructure hinders community development	• Rural areas as determined by national regulation and areas with inadequate road infrastructure
		• Telecommunication services and infrastructure (including broadband/internet access) that improves connectivity for rural and underserved communities with an aim for 100% coverage	• Rural areas as determined by national regulation and underserved communities
		• Development and expansion of transmission and distribution infrastructure that provides electricity to enhance access to electricity for regions with no or lack of access to electricity	• Regions with no or lack of access to electricity (<50%)
Access to essential services	Financing or refinancing of healthcare facilities, education (public non profit only) and access to emergency services/disaster relief	• Activities involving the development, operations, expansion or acquisition of buildings, facilities, or equipment relating to: – Infrastructure and service management facilities for primary, secondary, tertiary and quaternary healthcare including hospitals, laboratories, clinics, childcare and elder care centres – Sale of affordable or subsidised pharmaceutical products – Disaster response and recovery (evacuation shelters, supplies of essential goods) or post-disaster recovery efforts around reconstruction of basic infrastructure (housing, electricity, transmission etc.), financial support for retail and commercial activities disrupted by the disasters, temporary housing and financial support for displaced persons	• General population

3. Identifying eligible financing activity

Social category	Definition	Eligibility criteria	Target population
Food security and sustainable food systems	Financing or refinancing of facilities that aid access to safe, nutritious, and sufficient food *Livestock production is excluded across all above criteria*	• Investments to promote domestic food manufacturing and processing to reduce reliance on imports and enhance resilience to respond to food shortages • Investments aimed to reduce food loss by improving food conservation or managing food surplus. Example projects include food banks, food collection and waste sorting bins • R&D related to agritech innovation and innovative farming solutions to increase domestic food production or facilitate sustainable food production through the usage of modern technologies • Investments to ensure access to food and protection of livelihoods during and immediately after an emergency	• General population
		• Support for smallholder farmers, farmer cooperatives primarily comprising of smallholder farmers, including improving access to finance, agricultural inputs, sustainable agriculture technical assistance etc.	• Smallholder farmers[1]
		• Infrastructure aimed to improve food security or reduce food loss in socio-economically disadvantaged populations in either rural areas or areas with low-income within ADCB's countries of operations, that will be affordable to all regardless of ability to pay	• Socio-economically disadvantaged populations in either rural areas or areas with low-income within ADCB's countries of operations[2]
		• Investments to ensure access to nutritious and sufficient food that meets dietary needs and requirements in lower-middle and low-income countries, that will be affordable to all regardless of ability to pay	• Populations in lower-middle and low-income countries as classified by the World Bank[3]
		• Investments to ensure access to food in regions with heavy influx of refugees	• Refugees
		• Investments to rebuild agriculture value chains and improve resilience of crops to climate change after a climate driven disaster	• Populations in disaster areas

(1) Smallholders as defined by the Food and Agriculture Organization in terms of physical and economic size
(2) Including but not limited to, Egypt, Kazakhstan and Turkey. Low-income populations can be defined as populations in regions with Gross Domestic Product per capita below the national average
(3) World Bank Country Classification

3. Identifying eligible financing activity

Social category	Definition	Eligibility criteria	Target population
Socio-economic advancement and empowerment	Financing or refinancing of loans to Micro, Small and Medium Enterprises (MSMEs) with an emphasis on employment creation or to alleviate unemployment stemming from socioeconomic crises[1]	• Financing to MSMEs located in socio-economically disadvantaged regions[1] • Female-led MSMEs and female entrepreneur clients[2] • Specific initiatives by the UAE Government to promote MSMEs such as the programs run by Emirates Development Bank; Khalifa Fund for Enterprise Development • MSMEs impacted by natural or man-made disasters • MSMEs in rural areas focusing on agricultural production, agricultural value chains or small scale fisheries	• MSMEs (defined per national regulation in each country) • Socio-economically disadvantaged countries • Females
		• Training and development programmes, capacity building aimed at improving the employability and upskilling of economically excluded or marginalised populations or communities, including as a result of natural disasters	• Economically excluded or marginalised populations or communities
Affordable housing	Financing or refinancing the development, construction, refurbishment, operation and maintenance of affordable or social housing	• Financing to government-supported or government-subsidised mortgages for the provision of affordable housing for low-income individuals as well as projects related to the development and construction of homes covered under such programmes • Renovation, maintenance, and improvement of homes for low income individuals as part of social housing projects as described above • UAE housing programs such as Abu Dhabi Housing Program (ADHA) and Sheikh Zayed Housing Program where the key objective is to provide affordable, high-quality housing and residential plots to strengthen family stability and support social cohesion	• Low-income individuals and households[3] who do not own suitable housing or require housing assistance and meet the eligibility criteria for the housing programs
Charities and non-profit institutes	Financing or refinancing to social enterprises, registered charities, non-profit institutes and other philanthropic organisations	• Financing to registered charities, non-profit institutes and other philanthropic organisations that advance social causes such as gender equality, human rights and culture in line with social categories and target populations as detailed in this Framework	• Vulnerable groups

(1) Socio-economically disadvantaged regions are defined using the United Nations Conference on Trade and Development (UNCTAD) list of developing countries, as per the development status categorisation. For list of developing countries, see here: Country classification (unctadstat.unctad.org)
(2) With at least 51% ownership by female or, where below, females that assume managerial role by being empowered to act on behalf of the company, indicated through signatory powers bestowed for opening or operating accounts with financial institutions
(3) The target group are Emirati individuals who do not own suitable housing or require housing assistance as they fall within income thresholds set by the programme, including household total monthly income less than AED25,000 and other criteria as specified on the government website: Social Welfare Programmes

3. Identifying eligible financing activity

3.4 Exclusions

The Group will primarily follow the IFC Exclusion List[(1)] and the EBRD Environmental and Social Exclusion List[(2)] and accordingly not finance activities in the areas listed below. Please note that this list is in addition to and will supplement any exclusions being made as part of other existing policies of the Group[(3)]:

- Energy
  - Infrastructure or facilities related to the exploration, distribution or transportation of fossil fuel
  - Companies engaged in thermal coal power production and subsequent distribution to third parties
  - New thermal coal-fired power plant (or extending the useful life of an existing plant) for general electricity purposes except thermal coal-fired power plants dedicated to a specific project, such as an aluminium smelter or a steel mill (these are often small, i.e., < 100MW), where an E&S assessment has evidenced that no cost-efficient alternative is available
  - High-level nuclear waste processing, transportation, or storage activities (Entities operating under UAE licensing will be exempt)
  - Mining, exploration and upgrading of oil/tar sands, including pipeline infrastructure dedicated to exclusive use of transporting oil from oil sands (i.e., not blended with other fossil fuels)
  - Mining, exploration and upgrading of shale gas
  - Arctic offshore oil and gas exploration and production
- Production or trade in any product or activity deemed illegal under host country laws or regulations or international conventions and agreements or subject to international bans
- Potential negative impact on critical natural habitats and areas protected including e.g., UNESCO World Heritage Sites
- Illegally infringe ownership of land or resources without Free, Prior and Informed Consent (FPIC)
- Production or activities involving harmful or exploitative forms of forced labour/harmful child labour
- Production or activities that impinge on the lands owned, or claimed under adjudication, by Indigenous Peoples, without full documented consent of such peoples
- Activities prohibited by host country legislation or international conventions relating to the protection of biodiversity resources or cultural heritage
- Production or trade in weapons and munitions subject to the Defence Equipment Policy
- Gambling, casinos and equivalent enterprises (The enterprises run under the UAE licensing will be exempt)
- Production or trade in radioactive materials (except for use in generation of electricity). This does not apply to the purchase of medical equipment, quality control (measurement) equipment and any equipment where the radioactive source is determined to be trivial and/or adequately shielded
- Production or trade in unbonded asbestos fibres. This does not apply to purchase and use of bonded asbestos cement sheeting where the asbestos content is less than 20%
- Shipment of oil or other hazardous substances in tankers which do not comply with International Maritime Organisation (IMO) requirements
- Trade in goods without required export or import licenses or other evidence of authorisation of transit from the relevant countries of export, import and, if applicable, transit
- Animal Welfare and Fur
  - Use of endangered species or non-human primates for any testing/experimental purposes
  - Animal trade involving endangered species for commercial purposes
  - Support of any type of animal fights for entertainment
  - Operating fur farms
  - Animal testing for non-medical purposes
- Thermal coal mining, distribution and transportation

(1) IFC Exclusion List (2007) (ifc.org)
(2) EBRD Environmental and Social Exclusion List (ebrd.com)
(3) ADCB Group Environmental & Social Risk Management (ESRM) Policy

4. Product scope and accounting basis

The following products are included within the scope of ADCB's commitment to lend, invest and facilitate AED 125 billion (USD 34 billion) by 2030 to sustainable activities. We include both new facilities and refinancing of existing facilities within our tracking and monitoring. The list of products included is non-exhaustive, and ADCB may include other product types in the future. The products listed below apply to both conventional and Islamic financing.

Corporate & Investment Banking (CIBG) and Private Banking & Wealth Management Group (PBG)

Category	Product	Definition	Reporting scope and basis	Financing type
Facilitate	Green, Social, Sustainability bonds/ sukuks	Bond issuances labelled as green, social or sustainable (GSS) as defined by the Green Bond Principles (GBP) and/or Social Bond Principles (SBP) and Sustainability Bond Guidelines (SBG) of the International Capital Markets Association (ICMA) or the Climate Bonds Initiative (CBI). The use of proceeds must align with ADCB's green and social eligibility criteria	Apportioned value of ADCB's participation in underwriting the issuance as a bookrunner in the transaction(1)	Off-balance sheet
Facilitate	Sustainability-linked bonds	Bond issuances aligned with the Sustainability Linked Bond Principles of ICMA in which the financial and/or structural characteristics of the issuance may vary depending on whether the issuer achieves predefined sustainability performance targets (SPTs)	Apportioned value of ADCB's participation in underwriting the issuance as a bookrunner in the transaction(1)	Off-balance sheet
Facilitate	Sustainability-linked loans	Loans aligned with the Sustainability Linked Loan Principles (SLLP) of the Loan Market Association (LMA) including any type of loan, trade or supply chain instrument for which financial and/or structural characteristics of the issuance may vary depending on whether the issuer achieves predefined sustainability performance targets (SPTs)	Apportioned value of ADCB's participation as a bookrunner in the transaction(1)	Off-balance sheet
Facilitate	Syndicated loans	Loans for qualifying social and green themes aligned with the Loan Market Association (LMA) green and social loan principles	Apportioned value of ADCB's participation as a bookrunner in the transaction(1)	Off-balance sheet
Facilitate	Equity Capital Markets (ECM)	Initial Public Offerings (IPO), Follow-on Public Offerings (FPO), convertible bonds, at-the-market (ATM) transactions and ESG Special-Purpose Acquisition Company (SPAC) transactions	Apportioned value of ADCB's participation as a bookrunner in the transaction(1)	Off-balance sheet

Note: Facilitation may lead to an on-balance sheet or unfunded impact if ADCB participates in the deal (through lending or investments as applicable)
(1) Total deal value divided by total number of book runners, proportional on a pro rata basis

4. Product scope and accounting basis

Corporate & Investment Banking (CIBG) and Private Banking & Wealth Management Group (PBG)

Category	Product	Definition	Reporting scope and basis	Financing type
Facilitate	Private Capital Markets (PCM)	Private placements for qualifying social and green themes	Apportioned value of ADCB's participation as a bookrunner in the transaction(1)	Off-balance sheet
Facilitate	Securitised products	Collateralised loan obligations and loan portfolio financing for qualifying social and green projects. Renewable energy project finance. Structured credit solutions/repos based on eligible sustainable credit	Apportioned value of ADCB's participation as a bookrunner in the transaction(1)	Off-balance sheet
Facilitate	Credit	Collateralised loan obligations and loan portfolio financing for qualifying social and green projects. Renewable energy project finance. Contingent facilities such as guarantees and letters of credit for qualifying social and green projects	Apportioned value of ADCB's participation as a bookrunner in the transaction(1)	Off-balance sheet
Facilitate	Sustainable call accounts	Deposits by corporates and institutions allocated to sustainable, social, and green bonds/sukuk within the Bank's treasury investment book in alignment with the Green, Social, Sustainability-linked Principles of the International Capital Markets Association (ICMA) or the Climate Bonds Initiative (CBI)	Total deposited	Liabilities(2)
Facilitate	Escrow accounts for green buildings	Escrow accounts maintained on behalf of building developers of green residential buildings that meet the eligibility criteria as per this Framework	Total deposited	Liabilities(2)
Facilitate	Risk management for ESG compliant facilities through forex, interest rate and derivative contracts	ESG derivatives that can be used to hedge loans for qualifying green and social projects	Apportioned value of ADCB's participation in the transaction(1)	Off-balance sheet
Lend	Green loans (including project finance)	Loans aligned to the Green Loan Principles (GLP) of the Loan Market Association (LMA), including any type of loan instrument made available exclusively to finance or refinance new and/or existing projects, as per the green eligibility criteria. Also includes project loans, asset finance, trade instruments or supply chain facilities, working capital, invoice and receivable finance structured to finance a project with use of proceeds aligned with the eligibility criteria	Limit booked at execution of new facilities provided (and any incremental increase in limits in case of refinancing)	On-balance sheet (undrawn limits will be off-balance sheet)

Note: Facilitation may lead to an on-balance sheet or unfunded impact if ADCB participates in the deal (through lending or investments as applicable)
(1) Total deal value divided by total number of book runners, proportional on a pro rata basis
(2) Liabilities (deposits) are not counted towards our sustainable finance target. They are tracked and will be reported separately in our annual sustainable finance report and/or ESG report

4. Product scope and accounting basis

Corporate & Investment Banking (CIBG) and Private Banking & Wealth Management Group (PBG)

Category	Product	Definition	Reporting scope and basis	Financing type
Lend	Social loans	Loans aligned to the requirements of this framework and/or the Social Loan Principles (SLP) of the Loan Market Association (LMA), including any type of loan instrument (including MSME loans) made available exclusively to finance or refinance new and/or existing eligible projects as per the social eligibility criteria	Limit booked at execution of new facilities provided (and any incremental increase in limits in case of refinancing)	On-balance sheet (undrawn limits will be off-balance sheet)
Lend	Sustainability-linked loans	Loans aligned with the requirements of this Framework and with the Sustainability Linked Loan Principles (SLLP) of the Loan Market Association (LMA) including any type of loan, trade or supply chain, working capital, invoice and receivable finance instrument for which financial and/or structural characteristics of the issuance may vary depending on whether the issuer achieves predefined sustainability performance targets (SPTs)	Limit booked at execution of new facilities provided (and any incremental increase in limits in case of refinancing)	On-balance sheet (undrawn limits will be off-balance sheet)
Lend	Escrow guarantees on green buildings	Provision of escrow guarantees to regulators on qualifying green residential buildings as per this Framework	Limit amount booked at deal execution of new facilities provided (and any incremental increase in limits in case of refinancing)	Off-balance sheet (unfunded)
Lend	Green/sustainable trade finance	Global trade and receivables finance contingent liability facilities for projects aligned to ADCB's Sustainable Product Framework. Products include: guarantees, standby letter of credit, and documentary credit	Limit amount booked at deal execution of new facilities provided (and any incremental increase in limits in case of refinancing)	Off-balance sheet (unfunded)

Retail Banking Group (RBG)

Category	Product	Definition	Reporting scope and basis	Financing type
Lend	Green home loans	Mortgages to retail customers for eligible projects identified as part of ADCB Green Home Loan	Total mortgage disbursals	On-balance sheet
Lend	Government housing programs	Housing loans and top-up financing for Emirati customers enrolled in government related housing programs	Total mortgage disbursals	On-balance sheet

4. Product scope and accounting basis

Retail Banking Group (RBG)

Category	Product	Definition	Reporting scope and basis	Financing type
Lend	Green car loans	Loans to retail customers to purchase electric vehicles	Total disbursals	On-balance sheet
Lend	Residential mortgage to top 15% energy efficient buildings in the UAE	Mortgages linked to projects within the top 15% energy efficient buildings in the UAE as per the criteria developed by specialist green building consultant[1]	Total mortgage disbursals	On-balance sheet
Lend	Express loans	Pre-qualified lending to underserved banking population (earning AED 5,000 or less)	Total disbursals	On-balance sheet
Facilitate	Sustainable Wakala deposits	Shari'ah-compliant deposit invested exclusively in ESG-eligible Sukuks	Total deposited	Liabilities

Treasury

Category	Product	Definition	Reporting scope and basis	Financing type
Invest	Green/social/ sustainability/ sustainability-linked bonds or sukuks (invested in and issued)	Bonds/sukuks invested in and issued by Treasury which align with ADCB's green and social eligibility criteria	Total invested and issued	Investments

Private Banking & Wealth Management Group (PBG)

Category	Product	Definition	Reporting scope and basis	Financing type
Facilitate	ESG focused thematic/ impact investments[2]	Includes investment funds or investment products aligned to EU Sustainable Finance Disclosure Regulation (SFDR) Article 8 & 9 assets classified into the following product types: • ESG focused impact investments: Products mapped to Article 9 • ESG focused thematic investments: Products mapped to Article 8 and with a declared SDG commitment • ESG assessed investments: Products mapped to Article 8 and without an SDG commitment	Total value of ESG assets under management (AuM) at the reporting date provided by ADCB Asset Management Limited, and third party products and related investments distributed through ADCB's Private Banking and Wealth Management business	Investments

(1) Green building methodology by Drees and Sommer
(2) Our sustainable investing products are identified and managed in accordance with the Responsible Investment Policy and aligned with leading international ESG standards, including the UN Principles for Responsible Investment (UN PRI)

5. Governance of this framework

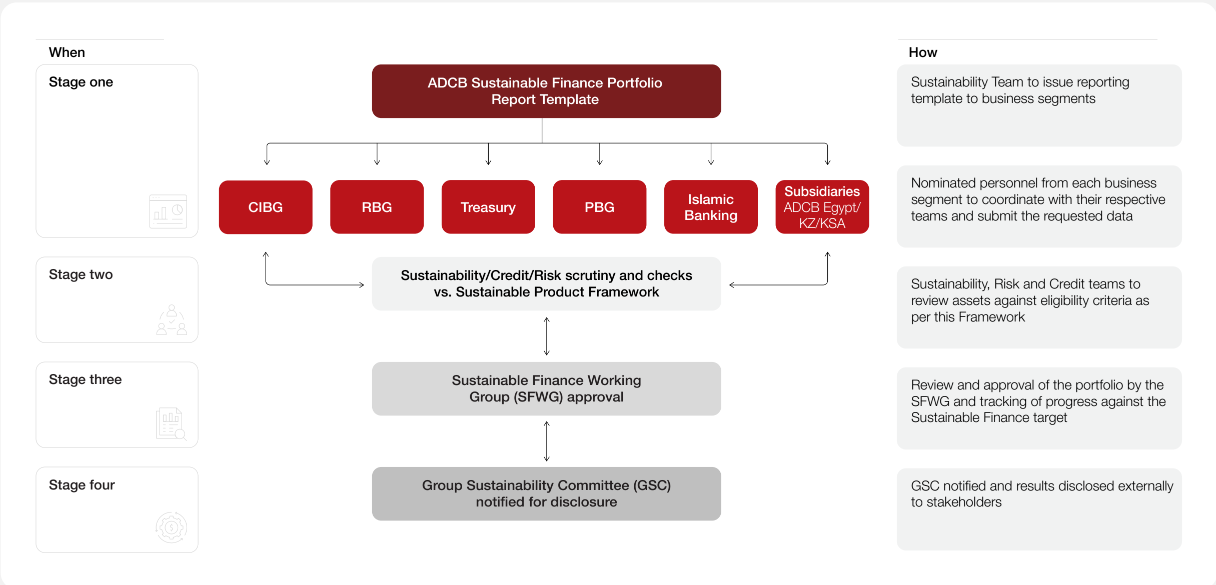
ADCB has established a Sustainable Finance Working Group (SFWG) which consists of senior stakeholders from across the bank including representatives from Treasury, Risk, Islamic Banking, Credit, CIBG, RBG, PBG, Legal, Compliance and Sustainability. In addition, external partners attend the SFWG to provide expert advice as required.

Sustainable Finance Working Group (SFWG) responsibilities

- Reviewing and updating ADCB's Sustainable Funding and Sustainable Product Frameworks
- Ensuring compliance with all aspects of ADCB's Sustainable Product and Funding Frameworks
- Review all new proposed use of proceeds of each green/social bond issuance, in accordance with the requirements of this Framework
- Signing off the Eligible Sustainable Finance Portfolio
- Tracking of progress against the Bank's sustainable finance target
- Developing annual sustainable finance reporting with third party assurance
- Preparing documentation related to the products in scope of this Framework
- Monitoring regulation, best practice and investor expectations

ADCB monitors its sustainable finance portfolio on a periodic basis to ensure eligible loan balances are updated, and facilities which mature, are repaid or are no longer eligible are removed. We are continuing to invest in enhancing our data capture and classification processes in the account planning tool and core banking system to enable business teams to flag sustainable financing, in accordance with the Eligibility Criteria as described in this Framework. All facilities flagged as green, social, sustainable, sustainability-linked within ADCB's core banking system will be fed into the Sustainable Finance Portfolio Report to keep track of all eligible sustainable financing. The report will be updated every quarter to ensure ongoing compliance with the Eligibility Criteria and reviewed/ signed-off by the SFWG.

Process for quarterly monitoring and tracking of Sustainable Finance Portfolio



The SFWG reviews the processes, systems and controls related to product classification and documentation to ensure consistent application of the green and social eligibility criteria as defined in this Framework, and as per applicable regulatory requirements. The Bank also seeks external verification on our sustainable finance assets on an annual basis, ensuring assurance on our sustainable finance disclosures in alignment with the requirements of this Framework.

6. Reporting

ADCB will publish its sustainable finance progress within its annual reporting, as well as quarterly disclosures to the UAE Banks Federation (UBF). ADCB intends to report on an aggregated basis for the eligible categories and/or product types as described in Section 4 of this Framework.

The Report may provide indicators such as (but not limited to) those shown below.

Green categories

Eligible categories	Sample of impact metrics[1][2]
Green buildings	• Environment certification or Energy Performance Certificate (EPC) (as applicable) • Building certification standard • Estimated annual energy consumption in kWh/m^2 or savings in MWh • Estimated annual reduced and/or avoided GHG emissions in tonnes of CO_2 equivalent
Renewable energy	• Total installed capacity in MW • Estimated annual reduced and/or avoided GHG emissions in tonnes of CO_2 equivalent • Renewable energy generation in MWh per year
Nuclear energy	• Total installed capacity in MW • Estimated annual reduced and/or avoided GHG emissions in tonnes of CO_2 equivalent • US$ spend in R&D
Clean transportation	• Number of clean vehicles deployed (e.g. electric) (units per year) • Distance travelled by the mode of transport financed (km) • Number of units installed per km (e.g. number of charging points, electric track if applicable) • Estimated reduction in fuel consumption • Estimated annual reduced and/or avoided GHG emissions in tonnes of CO_2 equivalent
Energy efficiency	• Distance of transmission (km) • Energy transmitted (MWh per year) • Energy savings (% or MWh per year) (if applicable) • Estimated annual GHG emissions reduced and/or avoided in tonnes of CO_2 equivalent
Sustainable water and wastewater management	• Annual water savings (m^3) • Annual volume of wastewater treated or avoided (m^3) • Annual volume of sewage sludge treated, disposed of and/or reused (m^3) • Number of improved water supply infrastructure and facilities as a result of the project • Number of households with access to improved sanitation facilities

(1) ICMA Green Bond Principles, Handbook – Harmonised framework for impact reporting
(2) ICMA Social Bond Principles, Handbook – Harmonised framework for impact reporting for social bonds

6. Reporting

Green categories

Eligible categories	Sample of impact metrics[1][2]
Pollution prevention and control	• Energy generation in MWh per year • Volume of waste processed (separated, collected, treated and disposed) (tonnes per year or % of total waste) • Estimated annual reduced and/or avoided GHG emissions in tonnes of CO_2 equivalent
Environmentally sustainable management of living natural resources and land	• Agriculture land area (hectares) • Area of certified forests managed (hectares) • Increase of natural landscape area in urban areas (km^2 or percentage of increase) • Organic farming certification scheme • Type of crop and its proportion (if available)
Terrestrial and aquatic biodiversity	• Absolute number of protected and/or priority species that are deemed sensitive in protected/ conserved area before and after the project • Absolute number of indigenous species, flora or fauna (trees, shrubs and grasses, etc.) restored through the project • Estimated annual reduced and/or avoided GHG emissions in tonnes of CO_2 equivalent
Climate change adaptation	• Increase in grid resilience, energy generation, transmission/distribution and storage in MWh • Reduction in the number of customers/employees suffering loss of power/transport services • Number of kilometres of road, rail or other infrastructure adapted
Circular economy adapted products, production technologies and processes and/or certified eco-efficient products	• The % increase in materials, components and products that are reusable, recyclable, and/or certified compostable as a result of the project and/or in absolute amount in tonnes per annum • The % of single use products replaced by products designed and produced for reuse • Amount of raw materials that are substituted by secondary raw materials and by-products from manufacturing processes (percentage or tonnes per annum)

(1) ICMA Green Bond Principles, Handbook – Harmonised framework for impact reporting
(2) ICMA Social Bond Principles, Handbook – Harmonised framework for impact reporting for social bonds

6. Reporting

Social categories

Eligible categories	Sample of impact metrics[1][2]
Affordable basic infrastructure	• Number of people benefited • Number of water infrastructure projects built/upgraded • Share of people with access to public transport
Access to essential services (e.g. healthcare, education and vocational training)	• Number of people benefiting from the services • Number of hospitals and other healthcare facilities built/upgraded • Number of essential healthcare facilities built for public or subsidised services • Number of schools or educational institutions built
Food security and sustainable food systems	• Number of people benefiting from the project • Farmers provided with access to agricultural inputs (financial inputs, equipment, etc.) • Hectares of land cultivated
Socio-economic advancement and empowerment	• Number of MSMEs financed • Jobs created, supported and/or retained • Number of loans made to MSMEs with majority women in senior management or ownership positions • Number/value of loans made to MSMEs with majority women in workforce or supply chain • Proportion of women in management positions • Number of MSMEs that receive support for equipment and facilities and technological modernisation
Affordable housing	• Number of individuals/families benefiting from subsidised housing • Number of dwellings • Disabled people with access to well-equipped dwellings
Charities and non-profit institutes	• Number of people benefiting by the programs run by the charities and non-profit organisations • Number of non-profit organisations that receive financing

(1) ICMA Green Bond Principles, Handbook – Harmonised framework for impact reporting
(2) ICMA Social Bond Principles, Handbook – Harmonised framework for impact reporting for social bonds

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