



**BANKING
WITH
PURPOSE**

Bank of Ayudhya (Krungsri) Sustainable Finance Framework

June 2023



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About Krungsri



1. Introduction

1.1 History of Krungsri

The Bank of Ayudhya Public Company Limited (Krungsri) officially opened its doors on April 1, 1945. We found immediate public favor, grew rapidly, and listed on the Stock Exchange of Thailand on September 26, 1977.

Our core philosophy is founded on good governance. Adherence to the highest ethical standards and a steadfast commitment to transparency form the keystone of our business. This is essential considering we are entrusted with the honor of protecting our customers savings and investments. Our steady growth has continued unabated to the present day. As of December 2022, Krungsri had a total registered capital of THB 75,741 million and THB 73,558 million in paid-up capital. Krungsri is Thailand's fifth largest universal bank in terms of assets, loans, and deposits today.

Krungsri and 23 subsidiaries, joint ventures, and associate companies constantly striving to respond to the ever-changing customer needs by offering a comprehensive range of universal banking financial products and services to three key target groups: corporates, SMEs, and consumers. We are the leading player in personal loans, credit cards, and auto hire purchase lending products.

Krungsri's mission is to be a leading regional financial institution with a global reach, committed responsibly to meeting the needs of our customers and serving society through promoting sustainable growth.

1.2 Krungsri's Commitment to ESG

Krungsri understands our business operations and economic activities could impact the environment and climate change, directly or indirectly. We, as a responsible financial institution that takes into account social and environmental footprints, place our emphasis on partnerships with the public and private sectors, as well as the civil society, in coping with the climate issues by inclusively managing climate change in alignment with the Bank's business operations.

Becoming an official signatory of the 'Principles for Responsible Banking' (PRB) of the United Nations Environment Programme Financial Initiative (UNEP FI) in 2022 further reflected Krungsri's unwavering determination in following sustainable banking guidelines. Adhere to 'Sustainable Banking' guidelines by focusing on best practices of 'Responsible Lending', under which credit underwriting takes into account of ESG dimensions in parallel with the economic dimension.

Environmental and Human Rights Disclosure Statement

Krungsri has declared the Environmental and Human Rights Disclosure Statements in 2018, the Bank's first-ever declaration aimed to make a commitment to all stakeholder groups regarding Krungsri's business directions, and social and environmental dimensions. The Bank's disclosure statements were made in conformity with our operations, expectations from supervisory bodies, along with the Thai context and environment, and will become our main guideline for sustainable practices.

Human Rights Policy

The 'Human Rights Policy' was subsequently established to serve as a basic framework for the respect of human rights that covers all stakeholder groups. Guidelines are as follows:

- Ensure treatment of all stakeholder groups, including customers, suppliers or vendors, business partners, etc., in accordance with the human rights principles at the domestic and international levels based on equality and non-discrimination.
- Refrain from any actions that violate human rights through human rights risk management, well rounded human rights due diligence, and remedies and reparation upon human rights violations.
- Support and encourage the protection of and respect for human rights through communication and dissemination of knowledge, and stipulate guidelines for monitoring and providing support to stakeholders in the business value chain.

Sustainable Lending Guidelines

Krungsri has established the ‘Sustainable Lending Guidelines’ by taking into consideration ESG dimensions as follows:

- Environmental dimension: Greenhouse gas emissions and climate change, deforestation, and biodiversity loss, sustainable water management, air and land pollution and contamination, prevention and reduction of marine pollution, and hazardous materials and waste management.
- Social dimension: Human rights, labor rights, occupational health and safety, community engagement and rights, high household debt, and stakeholder engagement.
- Governance dimension: Code of ethics and integrity, code of conduct, anti-corruption, risk management, audit, reporting and transparency.

The guidelines established both the nature and types of transactions as credit underwriting criteria by taking into account ESG risk management. The nature and types of transactions are as follows:

- 1) Prohibited Transactions: Krungsri Group shall refrain from providing financial support to the transactions that could create significant ESG risks.
- 2) Restricted Transactions: Krungsri Group shall not provide financial support for transactions that tend to have ESG risks, unless the transactions have been prudently considered and gone through the due diligence process, or there are specialists conducting in-depth examination. If it is found that the customers’ ESG risk management is insufficient to mitigate potential risks. Related business units should avoid extending credits to them.

Moreover, Krungsri continued to provide financial support for transactions that promote ESG efforts or the ‘Positive List’ to take part in combating climate change toward a low-carbon economy, elevating the people’s quality of life, in line with the United Nations Sustainable Development Goals (SDGs).

Gender Bond

Krungsri holds strong to our conviction in continuing to grow our business, while fulfilling broader development goals which include financial inclusion ranging from the underserved to the women SME and retail segments. In October 2019, Krungsri issued the first private-sector “gender” bond to support women-led small and medium-sized enterprises (WSMEs) in Thailand. The Women Bond issuance reaffirms Krungsri corporate citizenship practices towards sustainable development with positive impacts on women clients and is part of our broader ambition to meet the Sustainable Development Goals defined by the United Nations.

Carbon Neutrality Vision

With ambitions to be the most sustainable commercial bank in Thailand, Krungsri has declared Carbon Neutrality Vision committing to decarbonizing our own operations by 2030 and financial services by 2050, aligning with Thailand’s COP26 pledge of carbon neutrality by 2050. Krungsri plans to progress

towards our commitments by supporting customers to adopt ESG via a variety of commercial and retail initiative. The bank is determined to increase its sustainable finance portfolio by 50,000 – 100,000 million Baht by 2030 and actively promote sustainable finance in Thailand. Phasing out exposure to coal-fired power plants by 2030 is another priority for Krungsri’s Carbon Neutrality Vision and the bank will enhance financial disclosure policies along with an action plan to disclose Krungsri’s financed emissions and ambitious reduction targets.

Carbon Markets Club

Krungsri is also a founding member of the Carbon Markets Club, which first voluntary carbon credit exchange system in Thailand aimed at supporting the country’s transition toward a low-carbon society. The Carbon Markets Club will be one of the key mechanisms, on which Krungsri will leverage in achieving the organization’s environmental goals of reducing carbon emissions as well as supporting stakeholders’ commitments and transitions toward a climate ambition of net zero emissions.

Krungsri's Sustainable Finance Framework



2. Sustainable Finance Framework

The Sustainable Finance Framework (“the Framework”) outlines the methodology and associated procedures to be applied to classify financial products and services offered by Krungsri as sustainable finance. It specifies the classification logic, the eligibility criteria, the applicable environmental and social due diligence requirements and the verification process for sustainable finance.

The framework aims to establish a consistent and comprehensive methodology for the classification and reporting of financial products and services as sustainable. It further serves as a basis for defining targets and metrics for sustainable finance to deliver on Krungsri’s commitment to sustainable banking goals.

In developing this Framework, Krungsri has drawn on industry guidelines and principles, including the following (together with accompanying guidelines where applicable):

- International Capital Market Association (**ICMA**)
 - Sustainability Bond Guidelines (**SBG**) 2021
 - Green Bond Principles (**GBP**) 2021
 - Social Bond Principles (**SBP**) 2021
- Loan Market Association (**LMA**)
 - Social Loan Principles (**SLP**) 2023
 - Green Loan Principles (**GLP**) 2023
- International Finance Corporation (**IFC**)
 - Guidelines for Blue Finance (**GBF**) 2022

These voluntary guideline and principles outline best practices for financial instruments serving social and/or environmental purposes alongside promoting transparency and disclosure in the development of the Sustainable Finance market by clarifying the recommended approach for issuance of Sustainability Financing debt instruments (Sustainability, Green, Blue and Social) aligned with the four core components:

1. Use of Proceeds
2. Process for Project Evaluation and Selection
3. Management of Proceeds
4. Reporting

This Framework, as updated from time to time, will apply to the following types of Sustainable Finance debt instruments:







- “Green Bond/ Loan”, i.e., any type of debt instrument where an amount equivalent to the proceeds of the issuance is exclusively applied to finance or refinance, in part or in full, new and/or existing Green Projects (as defined below);
- “Blue Bond/ Loan”, i.e., any type of debt instrument where an amount equivalent to the proceeds of the issuance is exclusively applied to finance or refinance, in part or in full, new and/or existing Blue Projects (as defined below);
- “Social Bond/ Loan”, i.e., any type of debt instrument where an amount equivalent to the





proceeds of the issuance is exclusively applied to finance or refinance, in part or in full, new and/or existing Social Projects (as defined below); or

- “Sustainability Bond/ Loan” i.e., any type of debt instrument where an amount equivalent to the proceeds of the issuance is exclusively applied to finance or refinance, in part or in full, a combination of Eligible Green, Blue and Social Projects.




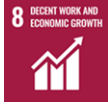



2.1 Use of Proceeds

The proceeds from debt instruments with relation to sustainability financing under this Framework will be used refinance existing facilities or finance new facilities that fund Eligible Green, Blue and Social Projects (referred to as “Eligible Assets”) of the following categories:








Eligible Green and Blue Projects		
	Description	SDGs
Adaptation	<p>Investments, expenditure, and financing related to projects that help increase resilience and protection against various risks caused by climate change including:</p> <ul style="list-style-type: none"> ▪ Infrastructure to increase resilience against extreme weather events, supported by vulnerability assessment and adaptation plans - flood defense, climate observation and early warning systems used for long-term research and planning for adaptation, forecasting and monitoring the effects of climate change. ▪ Activities that increase the resilience of natural and urban eco-systems - integrated watershed management and drainage systems. 	 
Biodiversity	<p>Investments, expenditure, and financing related to projects including:</p> <ul style="list-style-type: none"> ▪ Preserving natural habitats ▪ Landscape conservation/restoration Including Reducing Emissions from Deforestation and Forest Degradation (REDD). 	 
Blue Economy	<p>Investments, expenditure, and financing related to projects that address sustainable water management and ocean protection with reference to IFC’s Guidelines for Blue Finance, inclusive of:</p> <ul style="list-style-type: none"> ▪ Clean water supply, ▪ Water sanitation and treatment solutions ▪ Ocean-friendly and water-friendly products ▪ Ocean-friendly chemicals and plastics ▪ Sustainable shipping and port logistics 	 

	<ul style="list-style-type: none"> ▪ Sustainable production for fisheries, aquaculture, seafood and seafood value chain. ▪ Marine ecosystem Restoration ▪ Sustainable marine tourism and conservation ▪ Offshore renewable energy 	
<p>Circular Economy</p>	<p>Investments, expenditure, and financing related to projects, including, environmental and sustainability benefits of circular economy and/or eco-efficient projects:</p> <ul style="list-style-type: none"> ▪ Procurement for waste to energy or recycled materials ▪ Material and resource recovery - collectors and aggregators of waste materials that are part of a circular economy system ▪ Circular inputs - substitution of virgin materials with secondary materials originating from the recovery of materials and resources ▪ Circular design - reduction of waste, elimination of hazardous inputs, modular design and waste to energy. 	  
<p>Clean Transportation</p>	<p>Investments, expenditure, and financing related to projects aiming at design, developing, manufacturing, maintenance and operations of low-carbon passenger and freight transportation or related electric charging infrastructure for land and sea, including:</p> <ul style="list-style-type: none"> ▪ For passenger non-public transportation (e.g., passenger cars and commercial vehicles), either zero direct emissions (fully electric or hydrogen) or with tailpipe emissions of below 50g CO₂e/km until 2025 (non-eligible thereafter), ▪ For passenger public transportation (e.g., light rail transit, metro, tram, trolleybus, bus and rail), either zero direct emissions (fully electric or hydrogen) or with tailpipe emissions of below 50g CO₂e/km per passenger until 2025 (non-eligible thereafter), ▪ For freight rail (trains), either zero direct emissions (fully electric or hydrogen) or with tailpipe emissions at or below (≤) 25g CO₂e/t-km (tonne-kilometre), ▪ For road freight, zero direct emissions (electric or hydrogen). ▪ Expenditure and financing related to development, manufacturing and recycling of rechargeable batteries , fuel cell ¹ and charging infrastructure for clean transportation. Expenditure and financing related to consumer loans towards 	



¹ Recycling of waste from electrical and electronic equipment such as recycling of rechargeable batteries and fuel cells must be accompanied by robust waste management processes to mitigate associated risks.

	electric vehicles.	
Climate Smart Agriculture	<p>Investments, expenditure², and financing related to projects and technologies that are designed to achieve at least one of the following conditions:</p> <ul style="list-style-type: none"> ▪ At least 20% productivity increase in yield without increase to GHG emission per unit of product ▪ At least 20% reduction in GHG Emission per unit of product (emission intensity) ▪ At least 20% post-harvest losses reduction ▪ Financing sustainable agriculture projects and sustainable agriculture certifications outlined in IFC’s Climate Eligibility Criteria relating to the Climate Category for Climate Smart Agriculture. 	 
Energy Efficiency	<p>Investments, expenditure, and financing related to projects, technologies and manufacturing of components that are designed to enable energy and emissions reductions that aim to achieve either at least 20% energy savings or an upgrade from an industry leading energy efficient standard. Examples include:</p> <ul style="list-style-type: none"> ▪ To include projects bringing energy efficiency relating to battery storage for renewable energy sources ▪ Smart grids technologies ▪ Energy management systems (upgrades, modifications, service and improvements to industrial and manufacturing processes that result in an increase in energy efficiency, decrease in Specific Energy consumption due to Technological upgradation including product design, service, redesign, addition and modification of features that have specific purpose of increasing energy efficiency) ▪ Building technologies such as LED lighting, smart meters for households and replacement of boilers to improve energy performance 	  
Green Buildings	<p>Investments/financing dedicated to the construction, retrofitting and acquisition of energy-efficient buildings which either:</p> <ul style="list-style-type: none"> ▪ Obtained at least LEED Gold, BREEAM Excellent (or better) ▪ EDGE Certification ▪ Or any equivalent green building certification recognized within Thailand. 	 

² Expenditure related to technical assessment or verification by IFC or a third party are not considered as eligible activities under the Climate Smart Agriculture category.

	<p>Investments/Financing dedicated to data centers certified to (i) NABERS 4.5 or above, or (ii) SS564 Singapore Green Data Center Standard or, (iii) equivalent local/international standards. This would only include data centers that achieve Power Usage Effectiveness (PUE) below 1.5.</p> <p>Investments/financing dedicated to the renovation of buildings should either be at least 20% of energy efficiency improvement or at an industry leading standard.</p>	
<p>Pollution Prevention and Control</p>	<p>Investments, expenditure, and financing related to projects including:</p> <ul style="list-style-type: none"> ▪ Air pollution and greenhouse gas mitigation equipment (e.g., flue gas desulfurization, selective catalytic reduction, fabric filters, carbon capture) 	 
<p>Renewable Energy</p>	<p>Investments/financing dedicated to the manufacturing of components, installation, construction, and operation of electricity generation facilities supporting a transition to a low carbon emission economy:</p> <ul style="list-style-type: none"> ▪ Solar Energy Projects³ ▪ Wind Energy Projects (onshore and offshore) ▪ Hydropower Energy Projects (generating less than 25MW and run-of-river projects without artificial reservoir or Life-cycle carbon intensity is below 50 gCO₂e/kWh or Power density is greater than 10 W/m²) ▪ Other low-carbon energy sources with lifecycle emissions lower than 100gCO₂e/kWh, including geothermal, biomass and hydrogen projects. 	  
<p>Sustainable Forestry</p>	<p>Investments, expenditure, and financing related to projects including:</p> <ul style="list-style-type: none"> ▪ Forest conservation projects, afforestation (plantation) on non-forest land or reforestation on previously forested accompanied by a sustainable forest management plan ▪ Programs that prevent deforestation and unsustainable use of natural resources. ▪ Commercial forests and sustainable forest management 	 

³ For solar heat & power generation (CSP)/solar thermal plants, 85% of electricity generated shall be sourced from solar energy to be considered as an eligible green project.



	<p>certified with FSC, PEFC or SFI</p> <ul style="list-style-type: none"> Projects and products that have received FSC and PEFC certification to promote sustainable forestry and sustainable sourcing. 	
Waste Management and Resource Efficiency	<p>Investments, expenditure, and financing related to projects including:</p> <ul style="list-style-type: none"> Waste Management Projects (waste collection/ processing /recycling) Facilities, systems and equipment that divert waste from landfills or improve the efficiency of waste processing Collection and treatment of non-hazardous wasteor Treatment of bio-waste through composting (aerobic digestion) in dedicated facilities and utilization of compost 	 






Target Population for Eligible Social Projects

Financing of Eligible Social Projects will provide direct or indirect benefit(s) to one or more of the following target populations:

- Low-income and medium-income households
- Rural communities
- Elderly Person with disabilities
- Unemployed
- Disadvantaged women entrepreneurs
- Micro, Small and Medium Enterprises (MSMEs)
- Vulnerable groups with underlying medical conditions or higher sensitivity to health concerns

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Eligible Social Projects		
	Description	SDGs
Access to Essential Services	<ul style="list-style-type: none"> Construction and operation of, or supply of equipment to, public hospitals and healthcare facilities Construction and operations of, or supply of equipment to, privately owned hospitals and healthcare facilities providing quality and accessible healthcare to the community Construction and operation of, or supply of equipment to, public education facilities - schools, universities, teaching and vocational centers, and student housing Projects or activities that promote digital inclusion for rural communities - deployment of fiber optic network for populations located in unconnected or underserved areas. <p><u>Target Population:</u> Low-income households, rural communities,</p>	 

	vulnerable groups with medical/health concerns and elderly person with disabilities.	
Employment Generation	<ul style="list-style-type: none"> Financing to Micro, Small and Medium Enterprises (MSMEs) through business loans to promote MSME's growth and generate employment. <p><u>Target Population:</u> MSMEs, women-owned MSME financing and microfinance for women.</p>	
Socioeconomic Advancement & Empowerment	<ul style="list-style-type: none"> Loans to buyers of motorcycles and motor vehicles to individuals from low-income households Loans promoting entrepreneurship for women, financing to women-owned SMEs and micro-financing for women entrepreneurs <p><u>Target Population:</u> Low-income households, women owned MSMEs, women with low income and disadvantaged female groups.</p>	 
Affordable Housing	<p>Financing of construction, retrofit, modernization of public housing or roll over/ refinancing public housing project and assets associated with affordable housing loans to individuals for purchase or construction of low-cost houses, including</p> <ul style="list-style-type: none"> loans to individuals for renovation of an existing house within the Thailand's National Housing Authority's (NHA) definition of affordable housing unit Development of new or retrofit of existing residential projects by NHA under the affordable housing category. <p><u>Target Population:</u> Low and middle income households eligible for affordable housing per definition by Thailand's NHA⁴</p>	 

Projects that consist of activities outlined in **Appendix 1 – Exclusionary Criteria** will be excluded and will not be consider as eligible.

Krungsri shall allocate, on a best effort basis, all the proceeds within 24 months from the date of issuance of Green, Blue, Social or Sustainable instruments under this Framework. For refinancing, Eligible Assets that have been financed up to 24 months prior to the issuance date of the relevant Sustainability Financing debt instruments shall qualify. An amount equal to the net proceeds from each Sustainability Financing debt instrument will be allocated to finance or re-finance, in part or in full, new and / or existing

⁴ A low income household is defined as a household whose gross monthly income is under 60 percentile of income distribution bracket specified by NHA based on the National Statistical Office's Housing and Population Census.
A middle income household is defined as a household whose gross monthly income is under 80 percentile of income distribution bracket specified by NHA based on the National Statistical Office's Housing and Population Census. Please refer to the NHA website to find more information: <https://www.nha.co.th/en/>

Eligible Assets.

2.2 Process for Project Evaluation and Selection

The project evaluation and selection process are a key to ensures Eligible Assets financed meet the criteria stated in this Sustainability Finance Framework and it involves the following scopes of work:

- Review, select and validate the Eligible Assets based on the Sustainable Finance Framework
- Monitor the on-going disclosure/reporting in order to be in-line with market best practices
- Validate annual reporting in relation to Green, Social and Sustainability Debt Instruments used to finance Eligible Assets.

On an ongoing basis, each Business Segment will assess their loan portfolio to identify a potential pool of Eligible Assets against Krungsri's outstanding sustainability financing debt instruments. The Head of each Business Segment will be responsible for making approvals to the identified Eligible Assets. Post-approval, each Business Segment and Risks Management Group will monitor the E&S risks related to the portfolio of Eligible Assets.

Annually, Planning Department in each Business Segment will be responsible for the periodic review of the Eligible Assets to ensure compliance with the Framework. Krungsri's Financial Planning & Accounting (FP&A) Division will be responsible for reporting on the allocation of proceeds in relation to the Eligible Assets. Impact report shall be prepared by Krungsri's ESG Division.

2.3 Management of Proceeds

Krungsri's Strategic Assets and Liabilities Management Department will manage on a quarterly basis, the allocation of the net proceeds from sustainability financing debt instruments to Eligible Assets. The net proceeds from any will be deposited in Krungsri's liquidity management account and an amount equal to the net proceeds will be earmarked for allocation to Eligible Assets in accordance with the Framework.

Any portion of net proceeds that have not been allocated to Eligible Green, Blue and Social Projects will be invested in accordance with Krungsri Treasury's existing liquidity management procedures such as short-term money market investments and government bonds.

Payment of principal and interest on any outstanding Sustainable Finance debt under this Framework will be made from Krungsri's liquidity management account and will not be directly linked to the performance of any Eligible Green and Social Project nor will these assets be ring-fenced as collateral to unsecured bonds.

2.4 Reporting

Providing that there are Sustainability financing debt instruments outstanding Krungsri will provide a report annually to investors and lenders on how the proceeds are allocated and the impact related to financed Eligible Assets.

<i>i. Allocation reporting</i>	<i>ii. Impact reporting</i>
<p>The reporting will include the allocation of proceeds per the Eligibility Criteria.</p> <ul style="list-style-type: none"> • Aggregate amount of funds allocated to the Eligible Assets • Aggregate number of clients comprising the amount of funds allocated to the Eligible Assets • Aggregate amount of funds allocated to replace or replenish Eligible Assets • Amount of unallocated proceeds 	<p>To the extent available, Krungsri will report on an annual basis the qualitative and quantitative impact of Eligible Green, Blue, and Social Projects refinanced and /or financed through debt instruments issued under the Framework.</p> <p>Detailed Indicators for Impact Reporting pertaining to Eligible Green, Blue, and Social Project are to be referenced from ICMA’s Harmonised Framework of Impact Reporting.</p>

The report will be published on Krungsri’s website and available for download at:
<https://www.krungsri.com/bank/en/InvestorRelations/sustainability>

3. Amendments to the Framework

Krungsri’s ESG Division shall review the Framework on an ongoing basis and will approve any ongoing amendments to the Sustainability Financing Framework to ensure its suitability to Krungsri’s overall objective.

Any changes to the Framework will be published on the Krungsri Investor Relations webpage.

4. External Review

Krungsri will obtain a second party opinion from an appropriate provider to confirm the validity of the Framework. The second party opinion will be made publicly available and published Krungsri’s Investor Relations webpage.

Exclusionary Criteria

Any new facilities are not provided to enterprises that engage in the following activities or used for the purposes of the following activities:

1. 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 phase outs bans, such as hazardous pharmaceuticals, pesticides/herbicides, chemicals, ozone depleting substances, PCBs, wildlife or products regulated under the Convention on International Trade in Endangered Species (CITES) of Wild Fauna and Flora.
2. Production or trade in weapons and munitions.
3. Production or trade in alcoholic beverages (excluding beer and wine).
4. Production or trade in tobacco.
5. Gambling, casinos and equivalent enterprises.
6. Pornography and/or prostitution.
7. Racist and/or anti-democratic media.
8. Production or trade in radioactive materials.
9. Production or trade in unbonded asbestos fibers.
10. Unsustainable fishing methods
11. Cross-border trade in waste and waste products, unless compliant to the Basel Convention and the underlying regulations.
12. Coal related sub-projects including coal mining, coal transportation or coal-fired power plants, as well as infrastructure services exclusively dedicated to support any of these activities.
13. Assets and projects that are associated with fossil fuels or contribute to the lock-in of fossil-fuel technologies
14. Production or activities involving harmful or exploitative forms of forced labor/harmful child labor.
15. Commercial logging operations for use in primary tropical moist forest.
16. Destruction of High Conservation Value areas
17. Production or trade in wood or other forestry products other than from sustainably managed forests.
18. When investing in microfinance activities, the production, trade, storage, or transport of significant volumes of hazardous chemicals, or commercial scale usage of hazardous chemicals. Hazardous chemicals include gasoline, kerosene, and other petroleum products.
19. Production or activities that impinge on the lands owned, or claimed under adjudication, by Indigenous Peoples without full documented consent of such people