

An aerial photograph of a dense, lush green forest. A paved road winds through the trees, curving from the upper left towards the center. The sunlight filters through the canopy, creating a dappled light effect. The bottom right corner of the image is overlaid with a large, solid orange geometric shape that contains the text.

Our commitment to sustainability

We take pride in being a trusted partner in providing housing solutions that promote dignity, safety, security, and stability for individuals and families. We understand the importance of sustainable practices

and have integrated them into our business strategies, decision-making processes, and risk management practices.

Our approach to ESG

Our commitment to sustainability is clear in the policies, systems, and processes we have developed. We have defined our position and made a clear commitment to sustainability, aligning our efforts with the priorities of our stakeholders and our support for the Sustainable Development Goals (SDGs).

To ensure effective implementation of our sustainability initiatives, we have established a dedicated sustainability steering committee. This committee operates with a well-defined structure and set of responsibilities. They meet on a quarterly basis and have made significant progress in developing a comprehensive sustainability framework.

We are proud to share that our sustainability framework is publicly available on our website. This transparent approach serves as a testament to our unwavering commitment to sustainability and allows stakeholders to understand and evaluate our efforts in this area.

As we move forward, we will continue to prioritize sustainability, embedding it further into our business practices, and striving to make a positive impact on the environment, society, and the communities we serve. We believe that by integrating sustainability into our operations, we can create long-lasting value for our stakeholders and contribute to a more sustainable future.



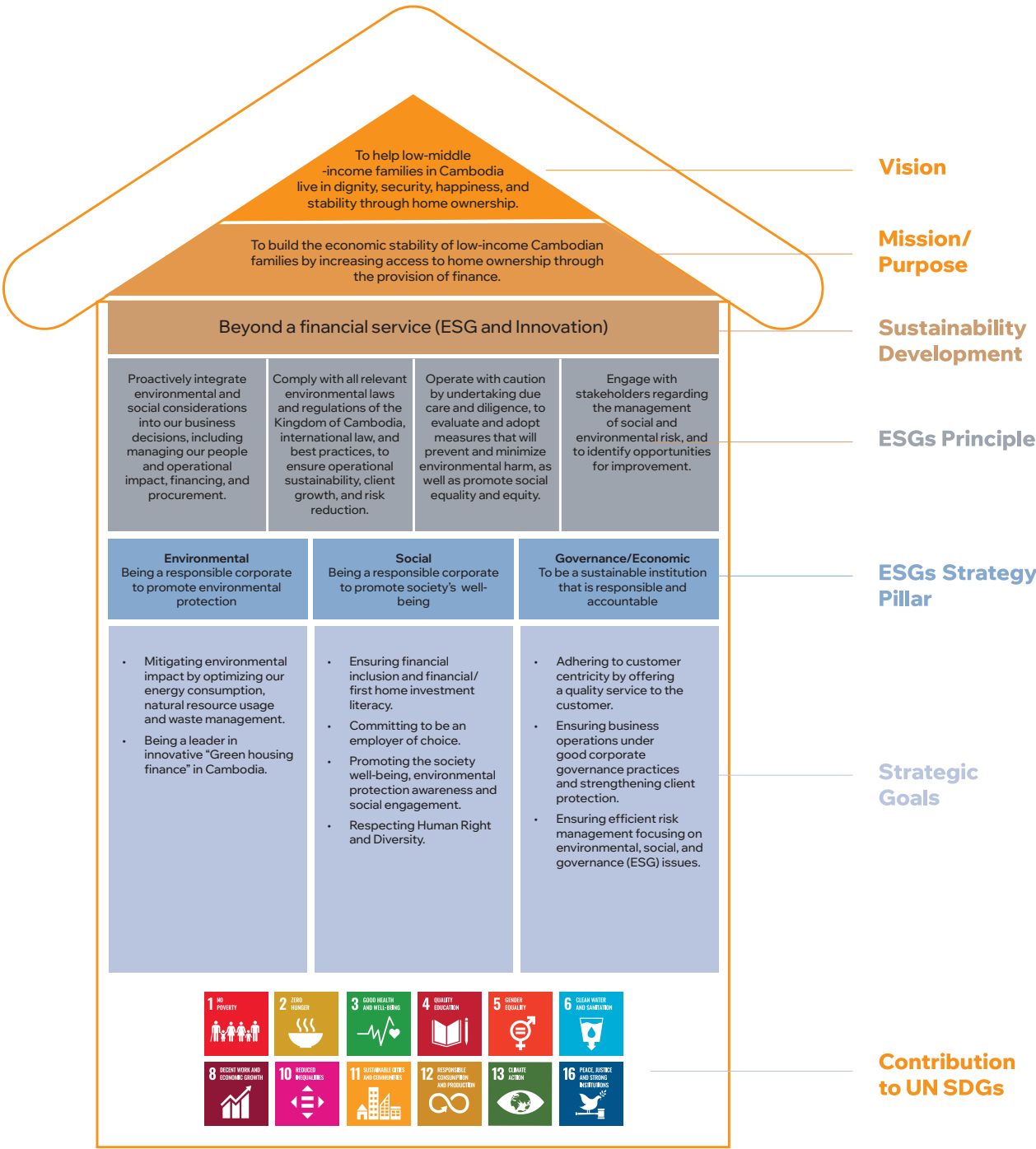
We will continue to embed sustainable practices even deeper into our business operations, ensuring that they become an integral part of our everyday practices. Our aim is to make a positive impact on the environment, society, and the communities we serve.

Sustainability governance structure



Mr. Say Sony
Chief Marketing Officer, Chairman
of the Sustainability Steering
Committee

Sustainability framework





ESG report


Social Aspect

Related UN SDGs	Measurement	2023 Performance
	Ensuring Financial inclusion and financial/first home investment literacy	<ul style="list-style-type: none"> 84% of client have income below \$700 per month 86.2% are females 73.3% are first-time homeowners 70.6% have access to clean water and sanitation through home loan product. 500 short tips and educational content on personal financial management and property rights posted on social media with an average reach 500 per post.
	Committing to being an employer of choice. Employment	<ul style="list-style-type: none"> Engagement Score/Staff satisfaction survey Net Promoter Score: 80% Complaint of discriminatory labor, treatment or violence that leads to a lawsuit: 0 Retention rate: 74% Internal fill rate: 3% Average hours per Full-Time Equivalent (FTE) of training and development per staff=62 hours
	Health and Safety	<ul style="list-style-type: none"> Fatalities:1 (not related to work) Lost time through injuries:0 Medical Treatment: 7 (6 not related to work) First Aid Case: 0 High-potential near miss: 0
	Promoting society well-being, environmental protection awareness and social engagement	<ul style="list-style-type: none"> Library project implementation: 1
	Respect for Human Right and Diversity	<ul style="list-style-type: none"> Women in management role:9% Women at board level: 0% New loan was assessed on child labor and forced labor against exclusion list: 100%

Environmental Aspect




Related UN SDGs	Measurement	2023 Performance
 	Climate Change Reduction on energy consumption by % per staff (baseline 2022) (GHG emission scope 1)	<ul style="list-style-type: none">Gasoline/staff: 271LElectricity/staff: 507Kwh
	GHG emission scope 3 (metric tonne CO2e)	<ul style="list-style-type: none">Total Air travel: 0.075t3¹
	Water (m3)	<ul style="list-style-type: none">Water/Staff: 8m3
	Paper (Kg)	<ul style="list-style-type: none">Paper/Staff: 7Kg

Governance/Economic Aspect

Related UN SDGs	Measurement	2023 Performance
	Adhering to customer centricity by offering a quality service to the customer	<ul style="list-style-type: none">Client Satisfaction (NPS): 87%Maintain issues and complaints against the number of transactions : 0.14%Retention Rate=80%
	Ensuring business operations under good corporate governance practices and strengthening client protection	<ul style="list-style-type: none">No significant warning from regulator²:0No significant non-compliance :0Highest level of Client Protection recognition: Gold CertificateCompleted Impact survey and disclosed to the public.

¹Google flight calculation
²Significant means fines or accusations are imposed by NBC or other regulator

Governance/Economic Aspect

Related UN SDGs	Measurement	2023 Performance
  	Policies are in place to support sustainability actions and business	<ul style="list-style-type: none"> • Formed the Sustainability Steering Committee with a clear task of responsibility • Developed sustainability framework • Updated ITC policy • Updated BCP policy • Inserted HSES monitoring aspect into the audit program • Updated General security and safety procedure. • Developed grievance mechanism procedure
	Ensuring efficient risk management focusing on environmental, social, and governance (ESG) issues	<ul style="list-style-type: none"> • % of new loans were checked for social and environmental harm against an exclusion list: 100% • % of existing loans were reassessed to monitor how clients' income impacts social and environmental factors and to rate them based on their risk level: 21% • % of suppliers acknowledged the Supplier Code of Conduct, which addresses societal issues, labor, and human rights: 100%³

³The contract with the construction/decoration company included commitments on child labor, forced labor, and asbestos materials.

