



## **Cambodian Sustainable Finance Principles**

### *Protecting the Environment, our People and our Cultural Heritage*

*We believe there is a role for the private sector when it comes to safeguarding the future of Cambodia. When making business decisions, we commit to prioritize the environment, protect our people and preserve our cultural heritage by actively assessing, managing, mitigating, offsetting or avoiding potential risks or negative impacts arising from our clients' business activities, standards or practices. With these principles, our aim is to create a level playing field and raise standards across the sector.*

1. We will assess and manage environmental risks relating to climate change, pollution and waste management and the protection of our critical natural resources.
2. We will assess and manage risks that could potentially negatively impact our people, in particular local communities, workers, and indigenous/minority populations.
3. We will assess and manage risks that could potentially negatively impact aspects of our cultural heritage, including our language, culture, traditions and monuments.

### *Financing the Future of Cambodia*

*The prospects of our people and our potential economic growth story are critical to the future of Cambodia. The role of the banking sector in financing that future is important. We therefore commit to improve financial education and awareness of our people, to make finance more inclusive to reach the unbanked or underserved, and to finance innovative solutions for more sustainable economic growth. Investing in the next generation and new growth sectors creates more educated and skilled workers, more jobs, more opportunities and more prosperity.*

4. We will increase the financial awareness and literacy of the Cambodian people and improve our approach to customer/client protection.
5. We will expand our reach to those who previously had no or limited access to the formal banking sector, as well as providing more innovative solutions to improve banking access and service levels.
6. We will finance innovations that create efficiencies and improvements of existing, traditional sectors and business activities as well as for developing new green economy activities.

### *Leading the Way*

*The banking sector can help shift mindsets and improve standards for a more sustainable and prosperous Cambodia by building awareness of our people and by leading by example. Through this initiative, we seek to be a success story for the Mekong region and Southeast Asia while signalling to external markets and investors that we are aiming for consistency with international good practice.*

7. We will seek to build capacity across the banks to deliver on our commitments as well as raise awareness of our customers and communities about sustainable, inclusive finance.
8. We will manage our own environmental and social (E&S) footprints and request similar standards to our suppliers.
9. We will annually report our individual and sector progress against these commitments to hold ourselves accountable and to share the story and outcomes of our journey and the value we believe can be created for Cambodia.