



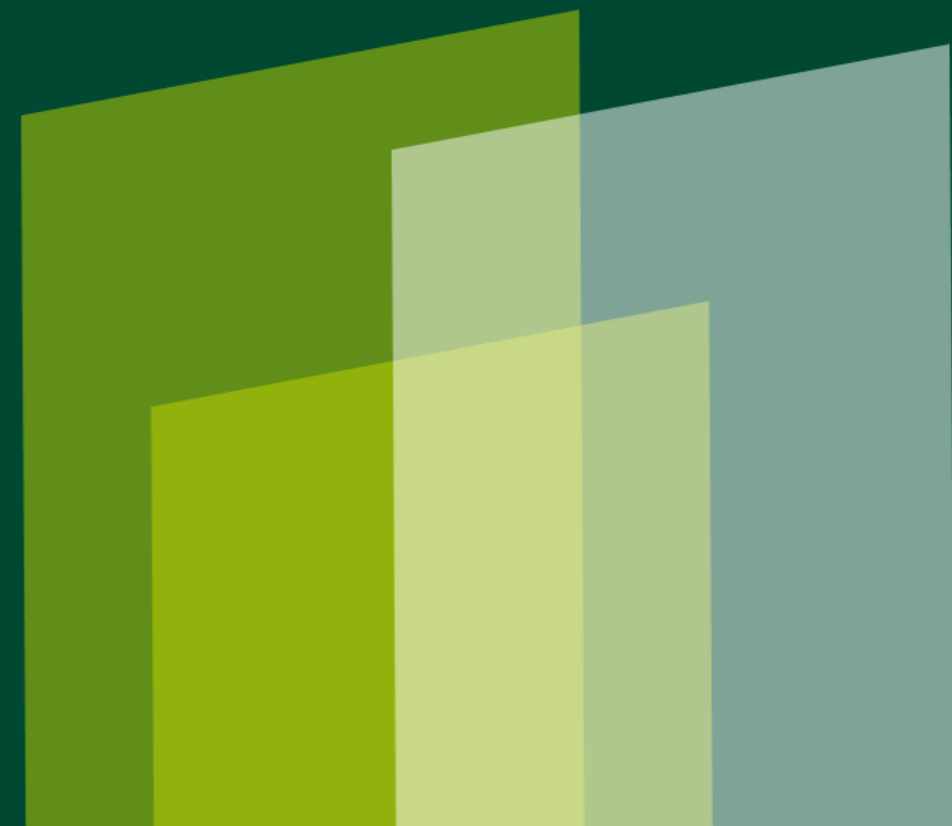
Rising to a sustainable future with Asia



SMBC x Tomorrow

Rising with Asia
www.smbc.co.jp/asia

Information correct as of October 2023



- Growing in Asia, with Asia
- **Fostering Sustainability and Innovation: SMBC's Global Partnership Advantage**
- Decarbonizing society
- **SMBC: Pioneer and Leader in Sustainable Finance Solutions**
- The energy transition imperative
- Connect with us



Growing in Asia, with Asia

A message from SMBC



Hiroshi Okawa
President / CEO, SMBC Malaysia

As we stand at the crossroads of a rapidly evolving global landscape, it has become increasingly evident that our collective future depends on our ability to address climate change.

Climate change poses a unique challenge, but it also offers an unprecedented opportunity for transformation and innovation. The financial services, through its network of resources and influence, can be a powerful driver of positive change. This is why sustainable finance is not merely an option but an imperative to secure a sustainable and brighter future.

Malaysia, like many other nations around this region, has set ambitious targets for reducing carbon emissions and transitioning to a low-carbon economy. These goals are commendable, but they are not without their challenges. To succeed, Malaysia can look to forging strong partnerships with those who understand the intricacies of sustainable finance and has the expertise to navigate the complexities of this transition.

At SMBC, we are well positioned to support Malaysia's decarbonization efforts. We believe that by working hand in hand with the Malaysian government, businesses, communities and other stakeholders, we can drive meaningful change and contribute to a world that is more equitable, resilient, and environmentally responsible.

Thank you for your trust in SMBC and for joining us on this crucial journey towards a sustainable future.

Sincerely,
Hiroshi Okawa



Mohammed Nizar Faisal
Deputy CEO, SMBC Malaysia

At SMBC, we have an unwavering commitment to ethics, transparency, and corporate responsibility which are the guiding principles that shape every aspect of our business. We also adhere to the highest standards of corporate governance and sustainability reporting – as part of our responsibility to our customers and the communities we serve.

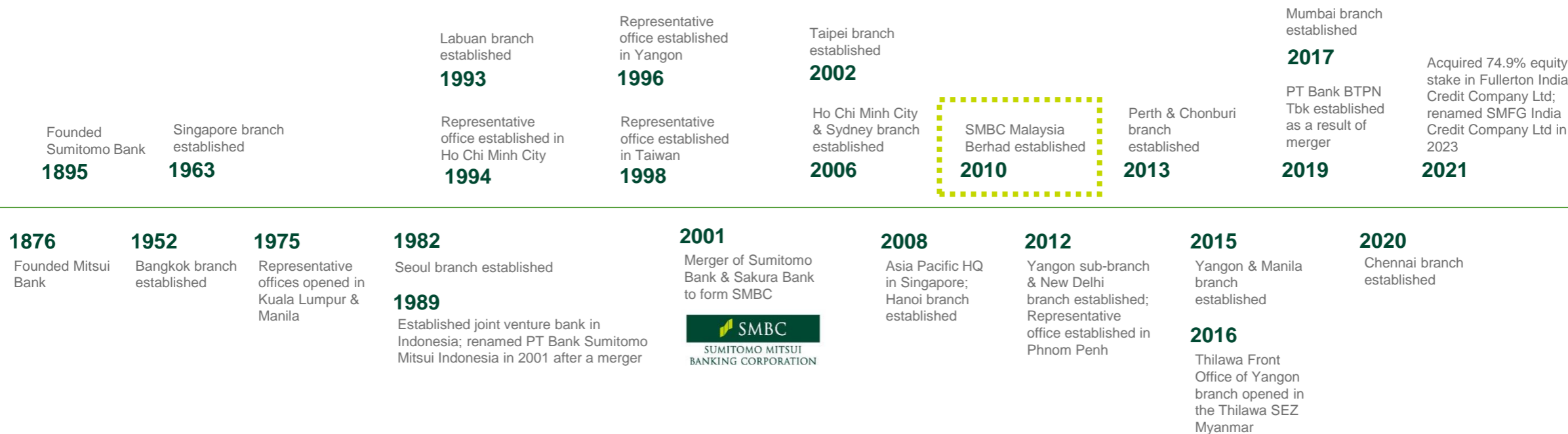
There are several reasons that set SMBC apart on supporting Malaysia's decarbonization journey:

1. **Global Expertise:** SMBC has a long-standing commitment to sustainable finance. With extensive experience in financing green projects, renewables, and sustainable infrastructure across the globe, we are dedicated to understanding your unique needs and providing tailored solutions that are environmentally responsible and economically viable.
2. **Innovative Solutions:** We understand that achieving carbon neutrality requires innovative solutions. Backed by our research and development efforts, we are continuously investing in technologies, methodologies and creating new financial instruments and tools that facilitate Malaysia's transition to a low-carbon economy and beyond.
3. **Strong Partnerships:** Building a sustainable future requires collaboration. We have a track record of forging strong partnerships with governments, businesses, and civil society, enabling us to create a supportive ecosystem for sustainable finance initiatives.

Together with you, we are not only focused on achieving success, but we look forward to creating enduring value that stands the test of time.

Sincerely,
Mohammed Nizar Faisal

**We have over 400 years of history
in supporting our customers’
journeys and success**



SMBC entered the Malaysian market via a Representative Office in 1975 and was followed by the establishment of the Labuan branch in 1993.

In 2010, SMBC obtained a full banking license ensuing in the establishment of the wholly owned subsidiary, Sumitomo Mitsui Banking Corporation Malaysia Berhad (“SMBC Malaysia” or “SMBCMY”). In 2014, SMBC Malaysia established an Islamic Finance unit to provide Islamic Finance services.

Our capabilities* in Malaysia include:

Core Loan/ Financing Products

- Bilateral and Syndicated Loans/ Financings (Local and major foreign currencies)
- Project/Structured Finance
- Islamic Finance (major foreign currencies and Malaysian Ringgit financing facilities) including Islamic ESG financing.

Cash Management

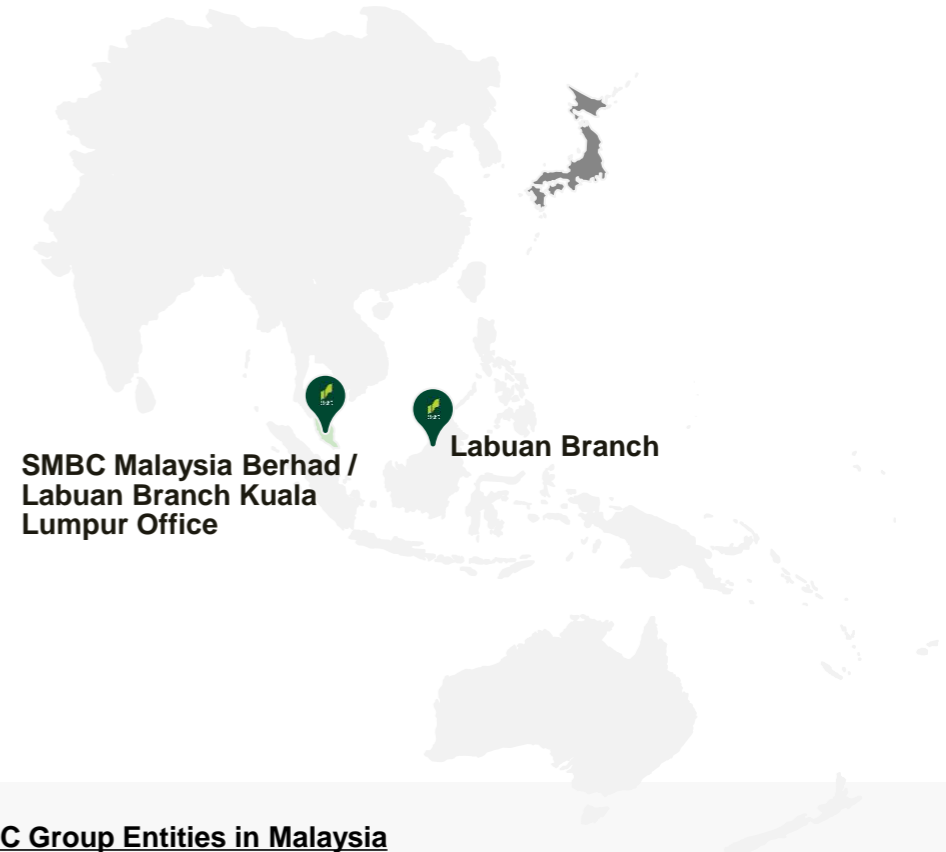
- Cash Management Solutions [Cash pooling, PERFECT (virtual account services)]
- Electronic Banking (SMAR&TS) / Host-to-Host / SWIFT SCORE for Corporates
- Current Account**, Cheque Clearing
- Online Term Deposits**, Money Market Deposit
- Treasury Management System
- Digital Solutionz

Trade Finance

- Import LC Issuance**/ Import Bill Negotiation
- Export LC Advising** / Confirmation / Export Bill Collection / Negotiation / Discounting
- Documentary Collections (DP, DA)
- Malaysian Bankers Acceptance
- Trust Receipt / Trade Loans
- Accounts Receivable Purchase
- Supply Chain Finance
- Bank Guarantees**/ SBLC**
- Shipping Guarantee**

Treasury

- FX Options
- Interest Rate Swap / Cross Currency Swap
- Foreign Exchange
- Negotiable Instruments of Deposit



SMBC Group Entities in Malaysia

- SMFL Leasing (Malaysia) Sdn. Bhd.

**Availability and structure of the products will be subject to local regulations.*

***Islamic products available. Maps used herein is for illustrative purposes only.*

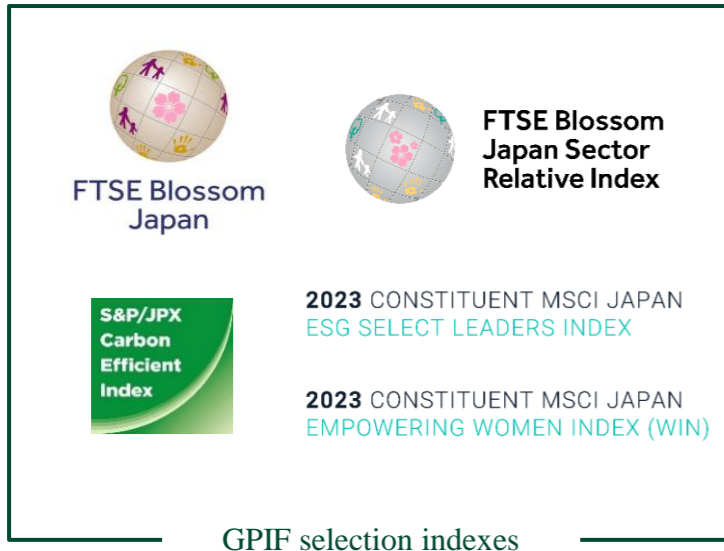


Fostering sustainability and innovation: SMBC's global partnership advantage

SMBC initiatives, alliances and accountability in sustainability

SMBC has garnered recognition in various international indexes and actively engages in a multitude of global initiatives. Beyond those listed below, SMBC is also involved in working groups, pilot programs, and panel discussions to drive meaningful contributions to sustainability and finance.

Inclusion in ESG indexes



Endorsement of domestic and international initiatives



SMBC's expansive global network of partnerships not only serves as a substantial competitive advantage but also plays a pivotal role in facilitating sustainable transitions and fostering innovation concurrently.

Carbonplace

SMBC joined Carbonplace, the settlement platform for carbon credits, as a founding member. Carbonplace is being developed by a group of international banks committed to finding a collaborative solution to strengthen the voluntary carbon market and drive climate action at scale.

Remarkable Venture Fund & Persefoni

- SMBC established an investment agreement with Remarkable Ventures Climate Fund (“RVC”) as Anchor Partner. RVC invests in seed/early-stage climate tech companies. This investment is under SMBC’s “Sustainability Investment Fund”.
- SMBC, Persefoni AI, Inc and IBM Japan, Ltd. entered into a strategic collaboration to enable customers to analyze and support their global carbon footprint management.



Japan Edge

- SMBC leverages its robust network in Japanese heavy industries to expand its global footprint, particularly in Asia Pacific. We engage with clients worldwide to identify their technology needs and facilitate business matching with Japanese industry leaders.

Digital bank: Jenius



Delivering innovative life finance solutions with award-winning digital bank “Jenius” in bank BTPN, a member of SMBC group in Indonesia.

Asia rising fund and Asia Innovation Centre

- SMBC launched the corporate venture capital fund “SMBC Asia Rising Fund” in Singapore for the purpose of accelerating business development and partnerships through investments in high potential Asian start-ups.
- To propel SMBC Asia-Centric growth strategy through digital transformation for wholesale banking, creating financial products by providing digital tools by industry for anchor clients and value chain participants, and digital innovation for retail banking.

As part of our Japanese edge, SMBC can facilitate meaningful introductions to cutting edge solutions providers in Japan. These partnerships empower clients in various regions, to address their needs effectively and embark on a path to success. We regularly conduct roadshows throughout APAC, including Malaysia, to carefully assess customer needs and explore potential business synergies within our network.

Examples of technologies

Gas Turbine Cogeneration

>85% energy recovery efficiency. Good for chemical and food industry.

Gas Engine

World's highest level electrical efficiency. <5 mins to 100% operation. Good for sector with high power demand such as automotive.

CO2 Capture Plant

CO2 absorption by chemical way. >70% of market share globally.

Gas Turbine Combined Cycle

High power generation efficiency through combination of gas and steam turbines.

Ammonia Co-firing Burner

Burner to transform existing coal power plant to ammonia co-firing. Output up to 1,000MW.

Liquid Ammonia-Fueled Gas Turbine

Gas turbine for ammonia co- / mono-firing. Use of liquefied ammonia allows no additional vaporization facilities.

Liquid Air Energy Storage

Storage of liquefied air compressed by using surplus electricity. Vaporize it to drive turbine when needed.

Circulating Fluidized Bed Boiler

Boiler to transform existing coal power plant into biomass co-firing. Output up to 800MW.



Decarbonizing society

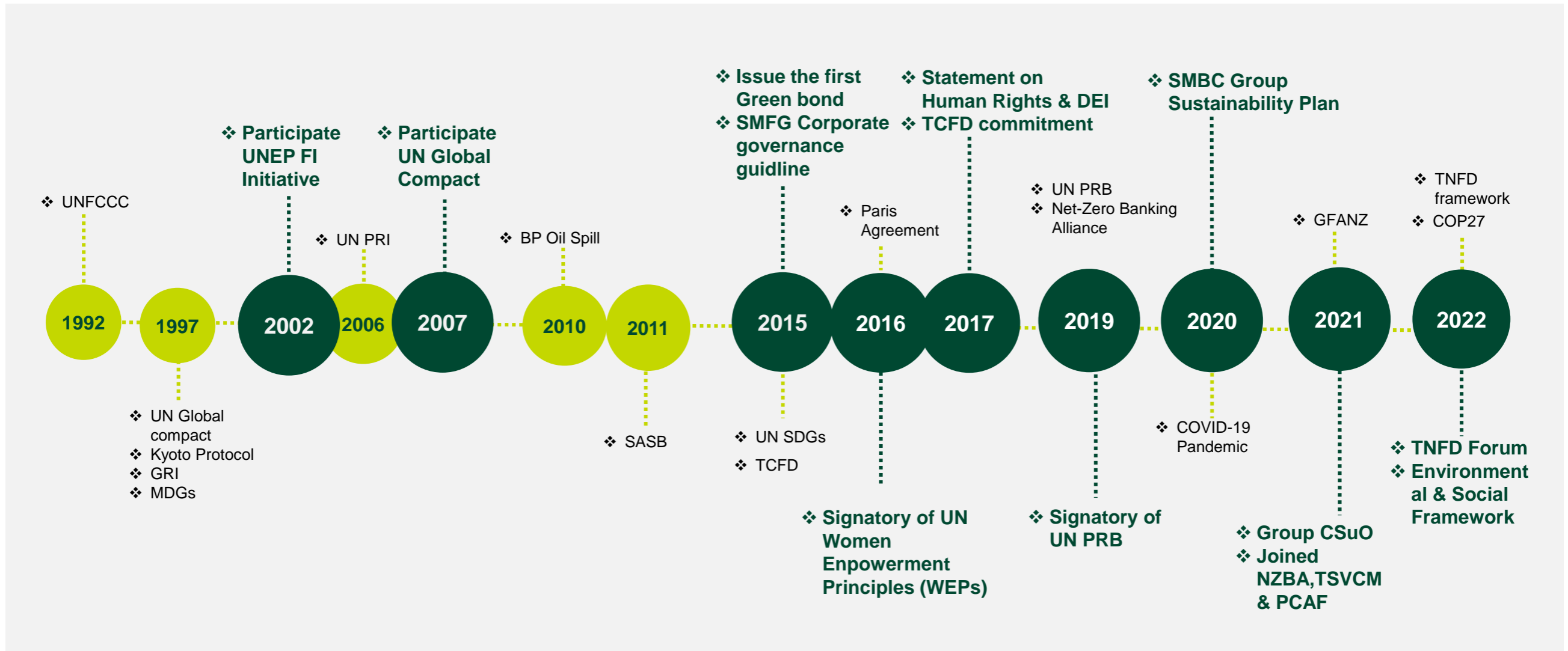
Prior to engaging with our customers on implementing decarbonization strategies, we hold ourselves to a high standard of consistency and transparency. This has been the driving force behind our targets and charting a clear pathway to achieving them.

We are committed to achieving net-zero emissions across Scope 1, 2, and 3 by 2050, and a zero balance for loans extended to coal-fired power generation by 2040, among various other granular objectives.

Our approach involves a sector-specific strategy aligned to Net Zero Banking Alliance (NZBA)'s list of carbon-intensive industries, where we have defined carbon intensity and absolute emission targets.

Our sustainability journey

We continue to lead and foster conversations on industry developments from the UNEP FI initiative to our current involvement in Climate and Biodiversity initiatives.



Striving towards net zero by 2050

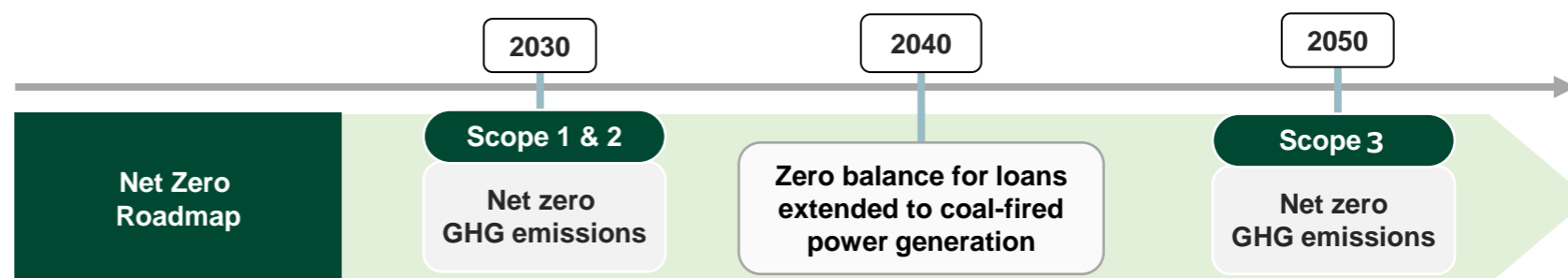
SMBC takes an inclusive approach seeking to influence the sustainability performance of customers and to support a *just transition*. We are committed to accelerating sustainability management through:

Roadmap addressing climate change

- 2023** **Scope 3**
Disclosed mid- to long-term goals
- 2030** **Scope 1 & 2**
Net zero GHG emissions [Own operations]
- 2040**
Zero balance for loans extended to coal-fired power plants
- 2050** **Scope 3**
Achieve Net Zero GHG emissions [Loan & investment portfolio]

Our Policy Commitment

- No support for new or expansion of existing coal-fired power generations and of existing thermal coal mining projects.
- No project and corporate finance exposure for coal by 2040.



Sector	Target	KPI	Target (FY2030)	Baseline (FY2020)
Electric Power	Power Generation Scope1	Carbon Intensity	138 -195 gCO2e/kWh	332 g-CO2e/kWh
O&G	Upstream Production Scope1,2,3	Absolute Emissions	- 12 ~ 29% (vs FY2020)	40.8 Mt-CO2e
Coal	Upstream Production Scope1,2,3	Absolute Emissions	- 37 ~ 60% (vs FY2020)	13.6 Mt-CO2e

We are paving the way for our own decarbonization journey by setting targets for further sectors in the future

Accelerating our climate agenda and sustainable financing

SMBC is committed to investing JPY 50 tn (~USD 350 bn) in sustainable finance by 2030. We aim to support our customers on their decarbonization journey by establishing long-term strategies to address climate change.

Setting out on a 10-year plan towards 2030

		Current Medium Term Management Plan							
		2021	2022	2023	2024	2025	2030	2040	2050
Scope 1,2		2030 Net Zero Commitment	Switch to renewable energy SMBC head office		Self-owned buildings	Achieve mid-term target	Net Zero		
Scope 3 (Portfolio GHG)		2050 Net Zero Commitment	Set mid-term target Power, Coal, Oil & Gas	Set mid-term target Steel, Automobile	Complete target setting for NZBA 9 sectors	Achieve mid-term targets			Net Zero
Coal	Loan balance for coal-fired power generation		Established phase-out strategy			Project Finance 50% reduction from Mar 20	Zero Balance for Project Finance and Corporate Finance tied to facilities		
	Loan balance for thermal coal mining sector			Established phase-out strategy		Zero Balance OECD countries	Zero Balance non-OECD countries		
Sustainable Finance						JPY 30tn to JPY 50 tn			



A pioneer and leader in sustainable finance solutions

We offer a comprehensive suite of sustainable finance solutions including sustainability-linked instruments, transition finance, and sustainability strategy development.

Our approach involves harnessing a diverse team of experts to tailor bespoke and innovative solutions that align precisely with our customers' unique requirements and to address their market challenges.

With a solidified presence on ground, we are acutely aware of Malaysia's distinct sustainability-related challenges, which may differ in intensity from those of neighboring countries and have highlighted three specific issues in this section.

Our range of sustainable finance solutions

Helping our customers in transition to a low-carbon economy by leveraging our sustainable finance solutions and advisory.

ESG Solutions						
Sustainability - Use of Proceeds				Sustainability-linked	Transition	Strategic Support
Type	Green Financing	Green Deposits	Social Financing	Financing linked to ESG targets / KPIs	Use of proceeds / or linked to ESG targets	Sustainability Strategy*
Approach	<ul style="list-style-type: none"> Financing or refinancing with defined use of proceeds for green projects / social initiatives 			<ul style="list-style-type: none"> General corporate financing with margin linked to sustainability targets 	<ul style="list-style-type: none"> Loan serve to implement the corporate's climate strategy to transform the business model; decarbonize and address climate-related risks 	<ul style="list-style-type: none"> Leverage SMBCs ESG expertise to support customers on their sustainability journey
Core Components	<ul style="list-style-type: none"> Use of proceeds; Project evaluation / selection; Management of proceeds; Progress reporting 			<ul style="list-style-type: none"> Material & ambitious KPIs Benchmarking Progress reporting Periodic verification 	<ul style="list-style-type: none"> Develop sustainable finance framework (aligned with ICMA Climate Transition Handbook). Support to improve ESG ratings & transition credibility 	<ul style="list-style-type: none"> Develop sustainable finance framework Support to improve ESG ratings and transition credibility
Benefits	<ul style="list-style-type: none"> Specific financing for green and social, ESG aligned projects Tap on growing investor demand for ESG financings Demonstrates capex invested in sustainable outcomes Demonstrates credibility of corporate sustainability goals, transition plans 			<ul style="list-style-type: none"> Improve sustainability profile Financial incentive to meet targets 	<ul style="list-style-type: none"> Support transition and decarbonization journey, and address climate related risks 	<ul style="list-style-type: none"> Facilitate issuance of multiple transactions across multiple product types

* is complementary service to support other financing solutions and no fees involved

SMBC supports holistic sustainability transitions, and are cognizant of the challenges across the economy, people and nature. Diverse countries grapple with unique challenges, and in Malaysia, we identify three focal areas deserving particular attention:

The Challenge	SME decarbonization		Poverty, Inequality and Vulnerability to Climate-related Disasters		Protection of Natural Capital	
	<ul style="list-style-type: none">Malaysia cannot sustain a Just and equitable transition without factoring in the need to help SMEs decarbonize.		<ul style="list-style-type: none">Climate change threatens to exacerbate poverty and inequality, with low-income earners economically dependent on activities where climatic conditions play a prominent role (e.g., agriculture and fishing).		<ul style="list-style-type: none">Malaysia is one of the world's megadiverse countries.The country battles with degradation of ecosystems, both in its wetland and forest habitats.	
Data Findings	97.2%	SMEs percentage of total business establishments	20%	Percentage of B40 families are now living below the national poverty line	12th	Ranking in the National Biodiversity index
	38.2%	Percentage of GDP generated by SMEs	639,000	New households considered poor after covid	Palm oil	Is the key driver of deforestation
	7.3	Million people employed in 2020 by SMEs	RM 2,208	Malaysia poverty line	30%	Decrease in tree cover from 2001 to 2022 (8.92 Mha)
	RM292	Billion in revenues forecast to be impacted by climate change			~6%	Forecast percentage of GDP impacted by 2030 due to forestry and fisheries ecosystems collapse

Proven experience advancing green, social and sustainability linked goals

Responding to increasing market needs, SMBC has achieved a diversified portfolio of sustainable finance solutions across APAC. Additionally, we are proud to be the first Japanese bank to issue a TNFD report, emphasizing its dedication to both climate action and biodiversity.

TNFD Report

1st as Japanese bank



- Established supervisory and execution framework for natural capital efforts.
- Established relationship between natural capital and business activities.
- Extracted items related to natural capital as top risks.



Country India

Borrower Shriram Finance Limited

Facility Social Loan - USD275 mil

Signing date Feb 2023

Use of proceeds EVs, women-led entrepreneurs, under-developed states and underserved communities in India

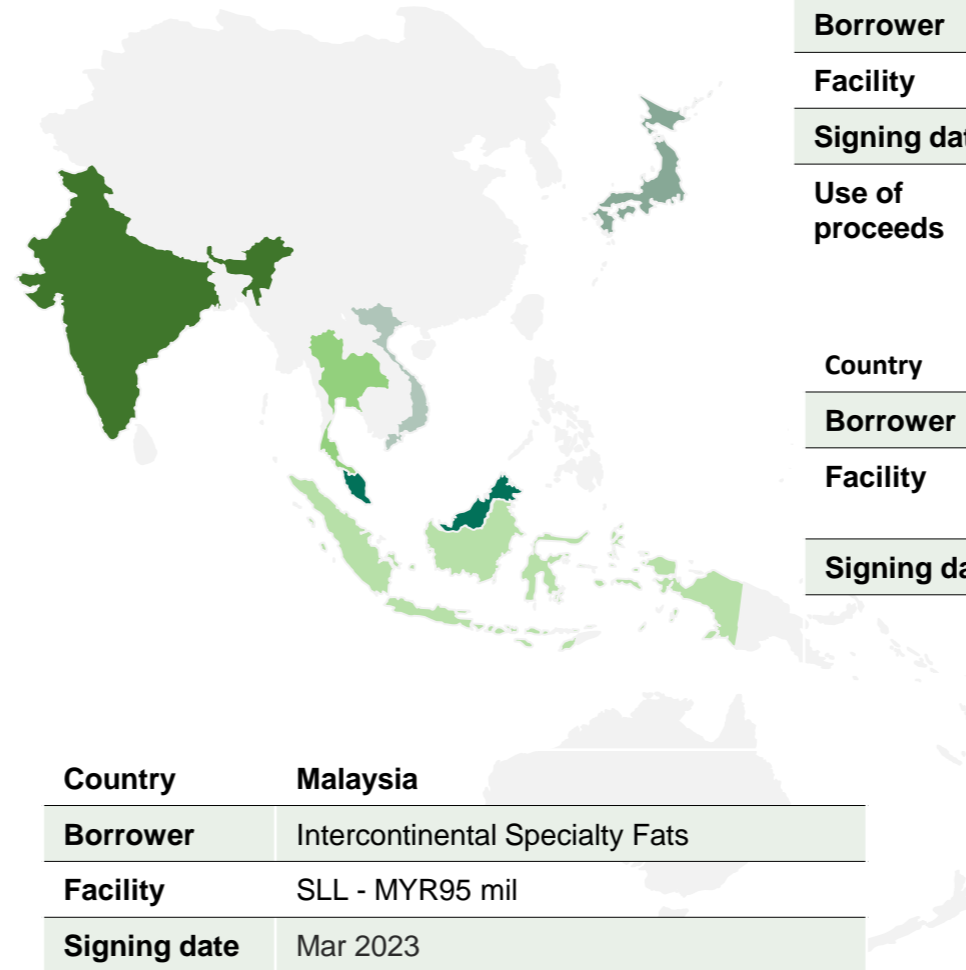
Country Indonesia

Borrower PLN

Facility Green Loan - USD750 mil

Signing date Dec 2022

Use of proceeds Portfolio of green assets



Country Vietnam

Borrower VP Bank

Facility Social Loan - USD500 mil

Signing date Oct 2022

Use of proceeds Lending to MSMEs, women-led enterprises, basic healthcare providers, education, digital transformance etc.

Country Thailand

Borrower Indorama Ventures

Facility Sustainability linked trade financing – USD50 mil

Signing date July 2023

Country Malaysia

Borrower Intercontinental Specialty Fats

Facility SLL - MYR95 mil

Signing date Mar 2023

The energy transition imperative

Globally, in ASEAN and within Malaysia, we cannot underestimate the challenges of Energy Transition.

Approximately 80% of Malaysia's emissions come from the energy sector, representing 28% of the country's GDP, employing quarter of its workforce. Effecting a transition within the energy sector is paramount in combatting climate change. It is critical that we shape and engage in a just, equitable and affordable transition leaving nobody behind.

Scan here for our
Transition Finance Playbook
to explore our strategies in this
quickly evolving space.

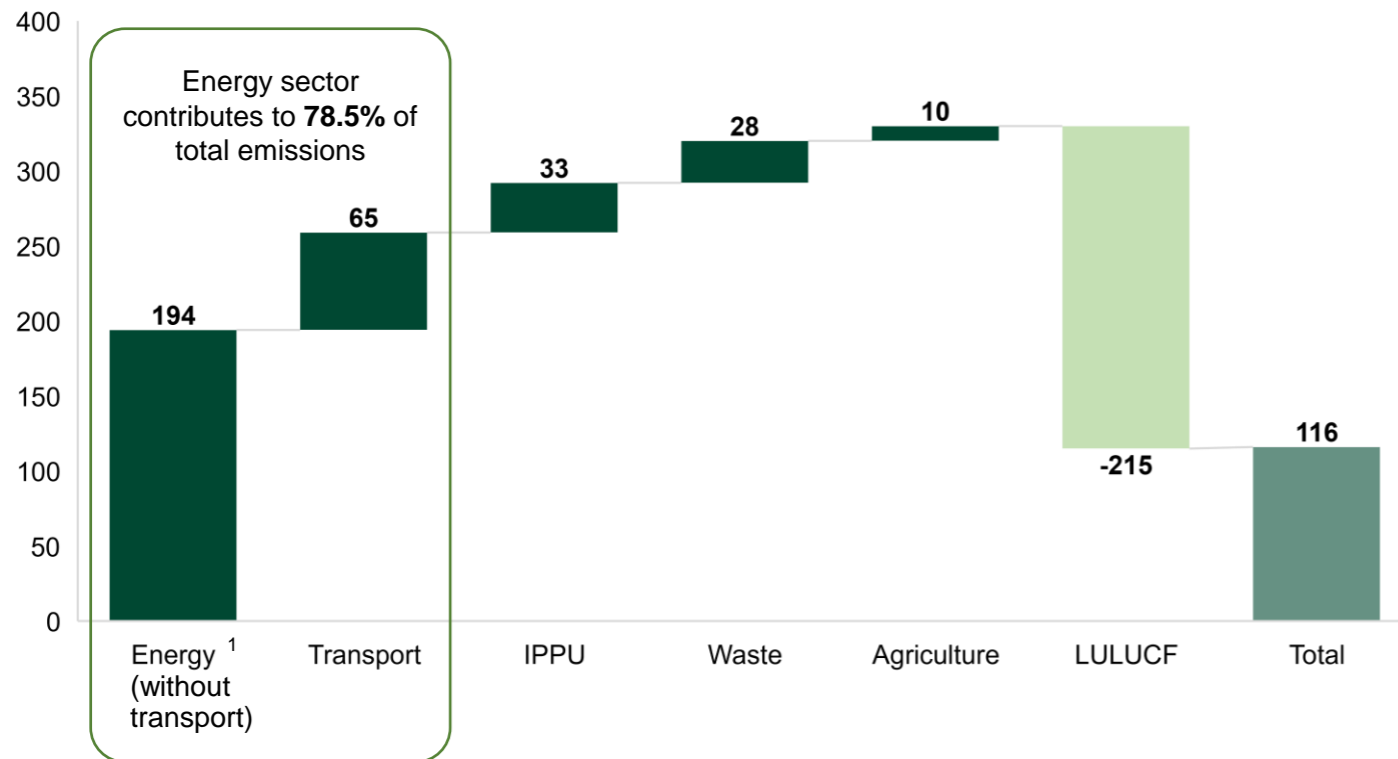


Energy sector is the largest contributor of GHG in Malaysia

Decarbonization of the energy sector is key for Malaysia's achieve Malaysia's climate commitment of a 45% reduction in carbon intensity in line with expected GDP by 2030 compared to the 2005 baseline.

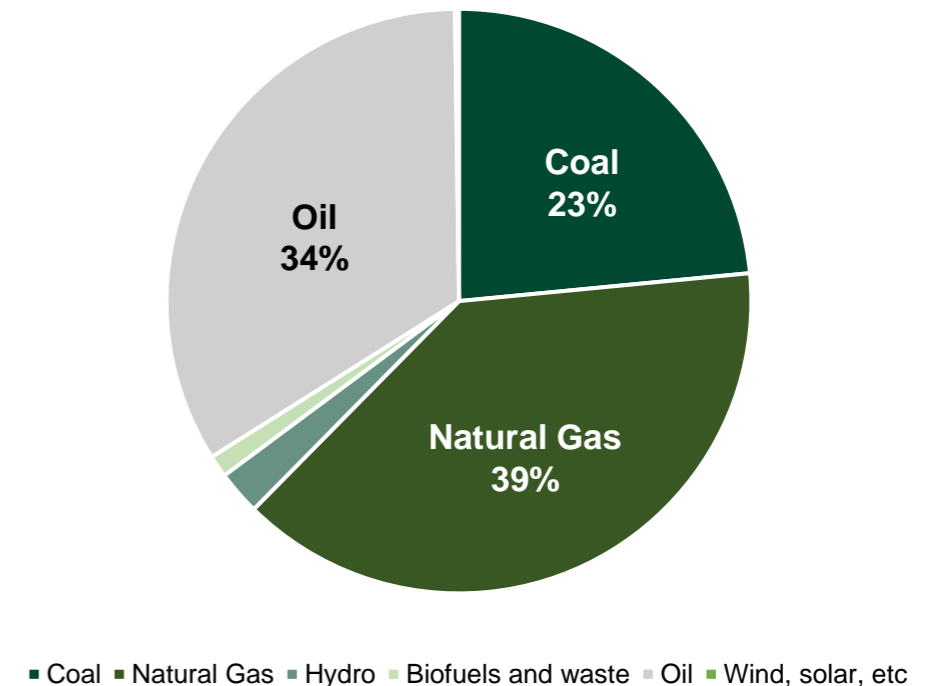
Malaysia needs a clearly defined energy transition roadmap as the sector consists of ~ 80% of its GHG emissions

Malaysia's GHG inventory, MtCO₂e (2019) from 4th Edition of Biennial Update Report



Malaysia still relies heavily on fossil fuels as its economy comprises hard-to-decarbonize industries

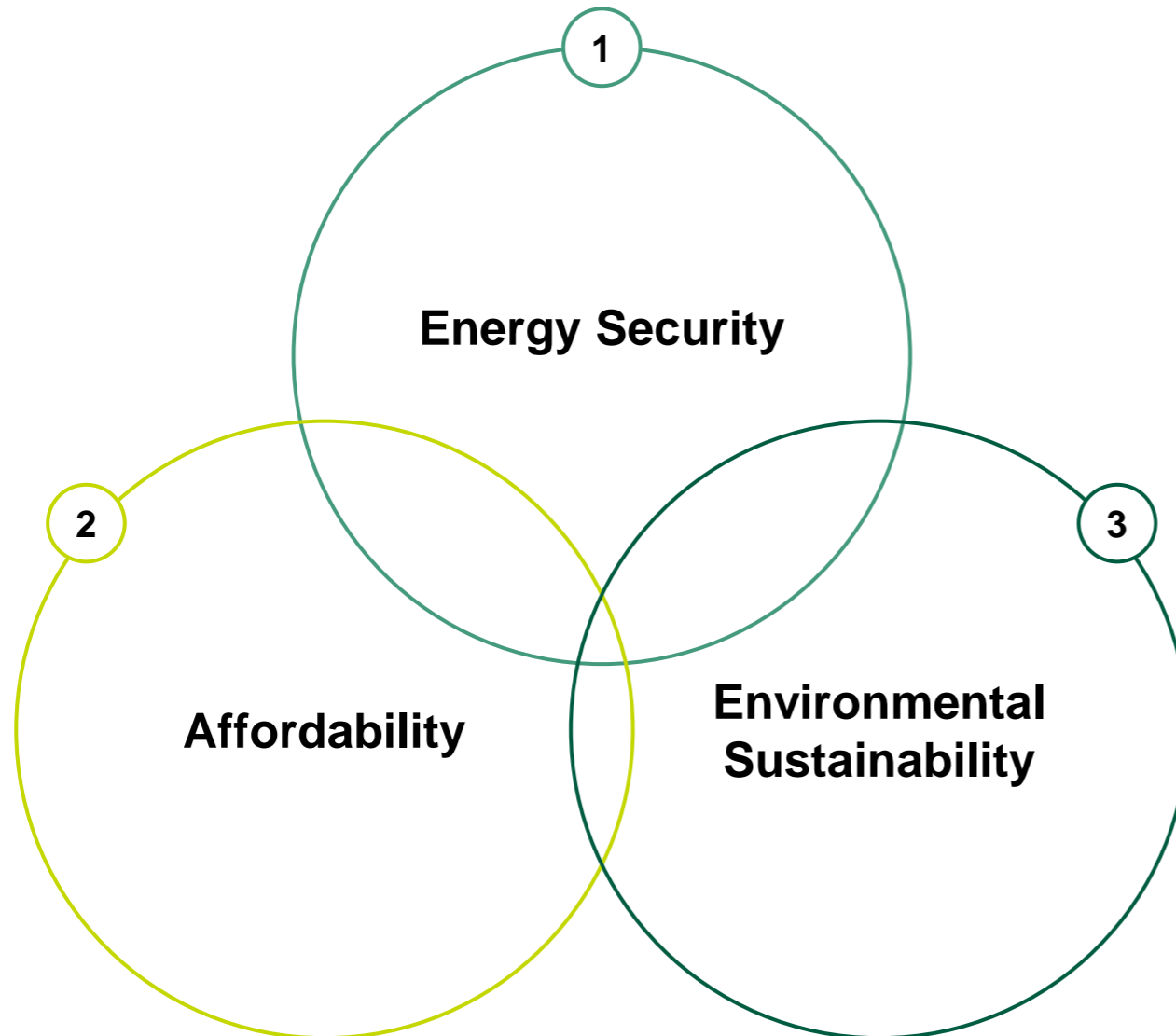
Total Energy Supply by source, Malaysia 2020²



¹ Refers to emissions from energy industries, manufacturing industries and construction, other sectors and non-specified energy emissions, and fugitive emissions from fuels

² IEA World Energy Balance Malaysia

These three objectives, (i) energy security, (ii), affordability and (iii) environmental sustainability are often in conflict with each other. Addressing the energy trilemma requires a delicate balancing act and often involves making trade offs.



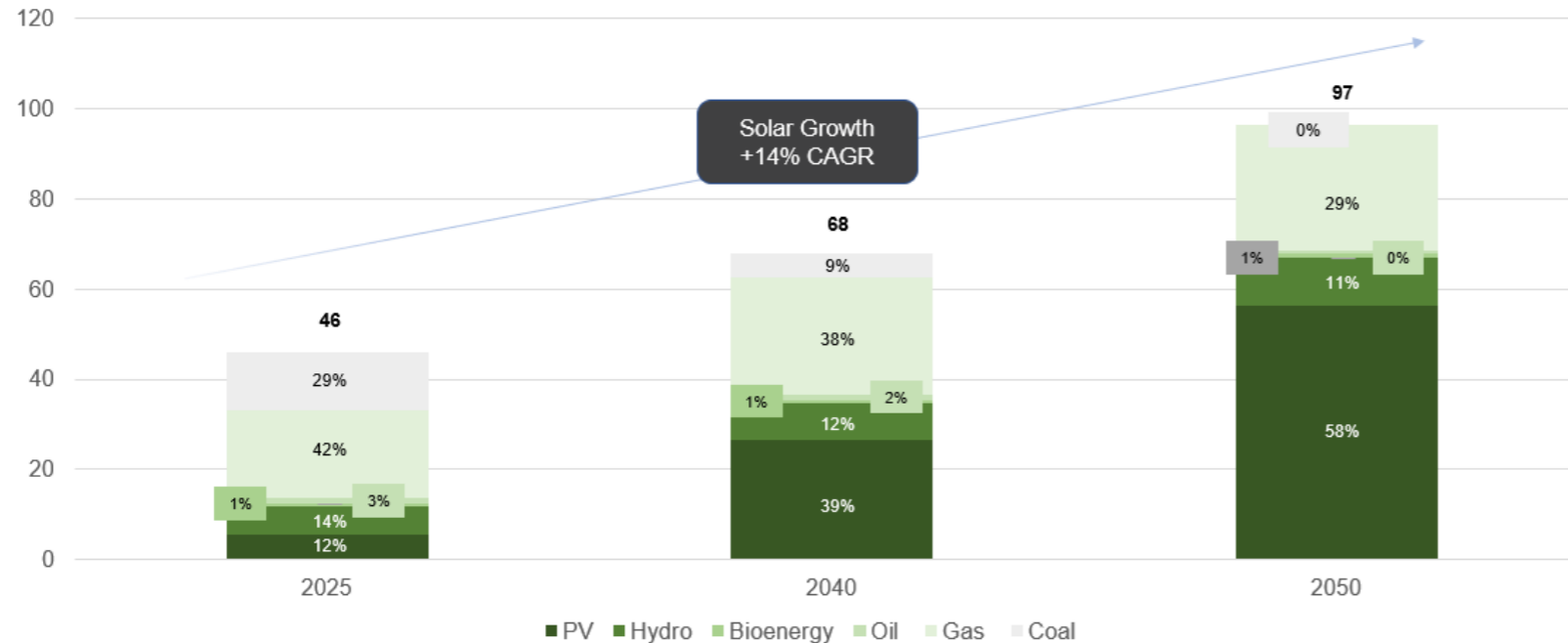
Managing the energy trilemma

- The energy trilemma refers to the interconnectedness of energy security, affordability and environmental sustainability.
- Solutions to the energy trilemma commonly include a mix of policies, innovation and investments.
- These solutions aim to harmonize these three objectives to the greatest extent possible while acknowledging their inherent trade-offs.

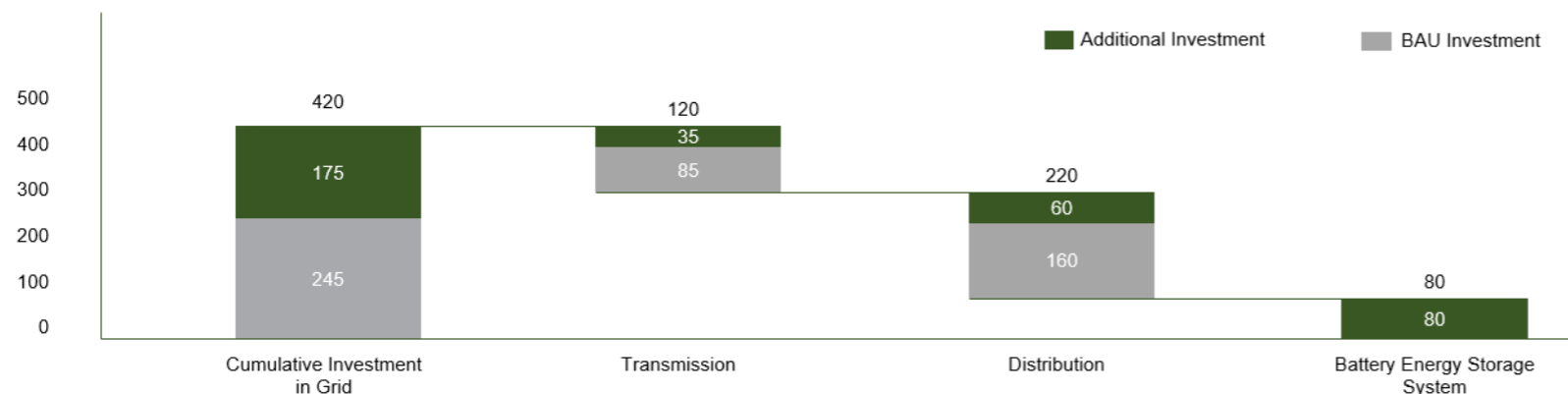
Malaysia “National Energy Transition Roadmap”

Key observations for the dynamics of Malaysia’s power mix and projected power system cumulative investments, as outlined in the National Energy Transition Roadmap.

Projected power system cumulative investments



Projected Grid Cumulative Investments 2023-2050, MYR Billion (2023)



Projection of installed capacity mix under National Energy Transition Roadmap Responsible Transition scenario 2050

- Rising energy demand.** Growing population (40Mn expected in 2050) with an urbanization rate reaching 85% in 2040 translating in an energy demand expected to increase by 2% annually by 2050.
- The role of Gas.** Malaysia continues to be a producer of finite quantities of oil and gas, which contributed approximately 13% to GDP in 2021. Availability of indigenous gas resources have ensured secure energy supply at affordable prices.
- Ambitious commitments.** The country’s climate commitment to cut 45% carbon intensity against GDP by 2030 compared to the 2005 baseline. Malaysia committed to net-zero by 2050.

To deepen our engagement with industries, we have developed a Transition Finance Framework arising from global and cross-departmental efforts built upon three key pillars:

	Research & Analysis	Transition strategies assessment & engagement	Coal Managed Phase-out (“MPO”) development and support
Description	<ul style="list-style-type: none"> Our team of experts conducts ongoing research Research covers international & local taxonomies updates, government transition strategies, nation-wide energy policies, etc 	<ul style="list-style-type: none"> Evaluate companies' strategies for credible transitions by: <ul style="list-style-type: none"> Analyzing publicly available information (e.g. sustainability reports) Engaging with company's key stakeholders to gain a deeper understanding of their strategy 	<ul style="list-style-type: none"> Proactively engaged in multi-organizational and international forums to explore ways to finance early coal phase-out (e.g. GFANZ, JETP)
Goal	<ul style="list-style-type: none"> Staying ahead to equip SMBC for robust business decision making based on the most up to date and relevant information 	<ul style="list-style-type: none"> Understand the credibility of the company strategy Assess aligning with SMBC policies and targets Advise clients on how to improve their strategy in line with peers and market standards 	<ul style="list-style-type: none"> Developing financial institutions' roles in facilitating the early, well-managed phase-out of coal-fired power plants Support customers in identifying suitable strategy to reduce coal exposure
Competitive Advantage	<ul style="list-style-type: none"> Ability to identify market trends, risks, and opportunities with precision, enabling our clients with informed and strategic decisions that outperform competitors 	<ul style="list-style-type: none"> Ability to provide tailored guidance, supporting clients' evolving needs, ultimately enhancing their transition strategy to continue accessing the international capital market 	<ul style="list-style-type: none"> Ability to equip client with global insights, trends and solutions to progress their transition strategies, with specific focus on the early retirement of coal-fired power plants

For operational details of the framework, please explore our **Transition Finance Playbook**.



An equitable and just energy transition must address these following challenges to create a workforce prepared for the future while upholding social inclusivity.

Challenges to Human Capital and Just Transition as a cross-cutting enabler

1 Declining job opportunities in GHG intensive sectors

- Sectors like oil and gas, ICE vehicle manufacturing and fossil fuel-based power generation necessitate strategies to transition workers to new employment opportunities

2 Bridging the gap in workforce skillsets

- Targeted training and upskilling initiatives are required to bridge the gap between existing workforce skill sets and the emerging demand for green skills, such as in hydrogen and CCUS

3 Addressing low energy literacy



- Addressing low energy literacy levels is vital to ensure informed decision-making and active participation in the transition to a more sustainable energy landscape

Key initiatives of Human Capital and Just Transition

Initiatives	Description	Champion
Establish green skills taxonomy and ensure strategic workforce planning	<ul style="list-style-type: none"> • Develop green skills taxonomy that defines the essential skills needed for a just transition towards a sustainable workforce • Facilitate a strategic alignment between workforce demand and supply based on the green skills taxonomy and competency standards of present and future industry requirements • Establish a task force to develop strategic plans for the future of the energy sector's workforce 	Sector-specific agencies
Develop and roll out targeted green skilling programmes	<ul style="list-style-type: none"> • Implement reskill and upskill programmes for affected workforce • Establish strategic partnerships with local universities and industry partners to enhance green skills • Enhance TVET and tertiary programmes for new green sectors 	
Develop and implement community support programmes	<ul style="list-style-type: none"> • Develop a clear mitigation and communication plan for affected community and region • Implement targeted community support programmes 	
Enhance energy literacy and energy efficiency awareness among students, SMEs and consumers	<ul style="list-style-type: none"> • Strengthen the Malaysia Energy Literacy Program (MELP) to catalyse a significant change in public perception and behaviour towards energy utilisation • Encourage SMEs to incorporate EE practices in their business • Implement energy literacy and awareness programmes at educational Institutions 	

The Transition Finance Playbook has been designed to support clients in nascent stage of sustainability journey. Our definition and support of transition finance depends on assets, country, industry and customer's climate strategy.

Key labeling criteria

	Project Finance	General Corporate Purpose	Corporate Finance Use of proceeds
Green finance	No GHG emissions or close to no GHG emissions	No GHG emissions or close to GHG emissions	No GHG emissions or close to no GHG emissions
Transition Finance	Asset aligned with 1.5 °C from a timeline and sectoral perspective	Borrower's transition plan aligned with Paris Agreement 1.5 °C pathway	Asset aligned with 1.5 °C from a timeline and sectoral perspective
			
	NZ targets set for 2050		NZ targets set for 2050
Others	Large emitters complying with SMBC Group Environmental and Social Framework, SMEs, etc.		
No finance	Large emitters not complying with SMBC Group Environmental and Social Framework		
<hr/>			
Transition Strategy			
Asset			

Examples of transition activities - Asia

Power Sector	Energy Sector
<ul style="list-style-type: none"> Combined cycle gas fired power generation - Only for peaking for some countries Hydrogen co-firing gas, coal power generation - At least 10% co-firing for gas and 20% co-firing for coal, limited to low emission hydrogen with CCS Ammonia co-firing gas, coal power generation - At least 20% co-firing, limited to low emission ammonia with CCS Biomass co-firing gas, coal power generation Nuclear power generation - Limited to Generation III+ and beyond Thermal power generation with CCS 	<ul style="list-style-type: none"> Gas exploration and production - Only when the offtake is in specific countries Gas storage and distribution Hydrogen / ammonia from nuclear power Generation

Connect with us to advance your sustainability strategy today

Please feel free to reach out to our team of local and international experts without any hesitation.

Hiroshi Okawa
President / CEO, SMBC Malaysia



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☎ (03) 2176 1500 📍 Kuala Lumpur

- Okawa joined Sumitomo Bank Ltd (now SMBC) in 1992 and has more than 30 years experience with the Bank. He has served in different capacities and has been in various branches in different countries including the United Kingdom, Hong Kong, China, Singapore and Malaysia. Okawa currently manage SMBC Malaysia in his capacity as the President and Chief Executive Officer.

Fusaaki Tozawa
Deputy President and Chief Sustainability Officer, SMBC Malaysia



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- Tozawa is a seasoned banker with more than 20 years of experience in SMBC. After joining the Bank in 1999, he has mainly served in Corporate/Industry Research and Corporate/Strategic Planning in different countries including France, Hong Kong, Singapore and Malaysia. He is managing SMBCMY as Deputy President with supervision to the Middle Office and also serving as the Chief Sustainability Officer.

Mohammed Nizar Faisal
Deputy CEO, SMBC Malaysia



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☎ (03) 2176 1500 📍 Kuala Lumpur

- Nizar is a senior banker with more than 20 years of experience in the banking industry
- After joining SMBCMY in 2020, he's been managing the company as Deputy CEO, supervising the front office functions and is also the Head of Corporate Banking Malaysia

Priya Bellino
Head of Sustainability Solutions Group, Asia Pacific



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☎ (65) 8168 9729 📍 Singapore

- Priya is Head of SMBC APAC Sustainability Solutions Group. Based in Singapore, Priya is responsible for leading SMBC's sustainable finance initiatives in APAC
- Priya has over 20 years of experience in investment banking, structured finance, financial risk management and sustainability consulting

Mehrunisa Zafar
Sustainability Solutions Group, Asia Pacific



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☎ (65) 8690 5690 📍 Singapore

- Mehrunisa leads SMBC APAC wide non-Japanese customer portfolio for the Sustainability Solutions Group
- Mehrunisa has over 17 years of experience working in ESG advisory and sustainable finance in APAC

Ahmad Amirul
SMBC Malaysia Corporate Banking



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☎ (03) 2176 1551 📍 Kuala Lumpur

- Amirul is a Relationship Manager and ESG Coordinator for the Corporate Banking department SMBC Malaysia
- He has over 9 years of experience working in the financial sector and drives our sustainable finance efforts locally

Giuseppe Dell'Edera
Sustainability Solutions Group, Asia Pacific



✉ giuseppe_delledera@sg.smbc.co.jp
☎ (65) 85141027 📍 Singapore

- Giuseppe leads the Malaysia, Australia, India and Financial Institutions sustainable finance effort in the Sustainability Solutions Group.
- Giuseppe has over 7 years of working experience across sustainable finance and regulatory adherence/ remediation

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