



Domestic Investment Seminar

By **MIDA**
MALAYSIAN INVESTMENT DEVELOPMENT AUTHORITY

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Internationalisation

Involvement of enterprises and inter-cultural in all aspects.



Innovation

Invent, develop and introduce transformational vision.

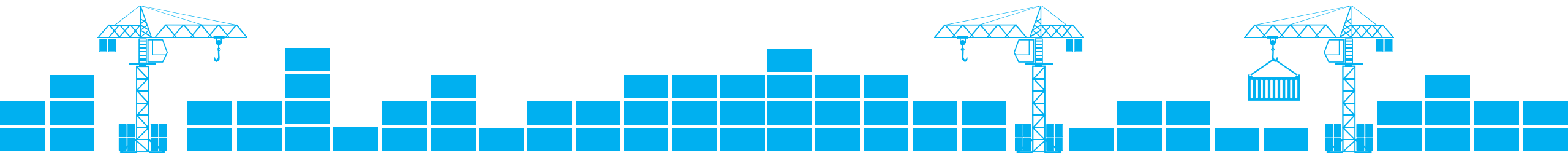


Sustainability

Effective commitment in sustainable ecosystem to achieve net-zero carbon emission.



Sustainability – The challenges we are facing...



Source: Global alliance for Buildings and Construction, UN report, World Green Building Council & various sources

Key issues and adverse impact of urbanisation

Adverse consequences of urbanisation

Cities account for
70% of global CO₂ emission
but only occupy **5%** of Earth's land mass



Waste production (APAC)
Million metric tonne
(m mt) per annum

2016

468 m mt

2050 (est.)

714 m mt



Power generation (ASEAN)
TWh

2017

1,002 TWh

2030

1,923 TWh



Water stress (SE Asia)
Million people under severe water stress
2010

65 m

2030

106 m

All these issues point to a need for smarter cities to ensure sustainability and a greener future for better quality living



Why UOB?

Who we are



Established in 1935, United Overseas Bank (UOB) is a leading bank in Asia with:



> 500

Branches and offices



19

Countries and territories
in Asia Pacific, Europe
and North America



> 7

Offices in Asia; Singapore (Head
office), Mainland China, Hong
Kong, Indonesia, Malaysia,
Thailand, Vietnam



2021

Rated among the world's
top banks; "Aa1" by Moody's and
"AA-" Standard & Poor's and
Fitch Ratings

At UOB, we believe in being a responsible financial services provider and we are committed to making a difference in the lives of our stakeholders and in the communities in which we operate.

What we do



UOB provides a wide range of financial services globally through our business segments:

Group Wholesale Banking (GWB)

Covers: corporate and institutional client segments which include medium and large enterprises, local corporations, multinational corporations, financial institutions, government-linked entities, financial sponsors and property funds.

Products and Services

- Capital Markets Solutions and Advisory
- Cash Management
- Commodities
- Credit
- Equities
- Financing
- Foreign Exchange
- Interest Rate
- Management of Funding and Liquidity
- Market Making Activities
- Structured Investment
- Trade services
- Treasury Products



UOB's unrivalled franchise in ASEAN



With our in-depth Asian insights and perspective, UOB has the capabilities and resources to service your business beyond our dominant position in Singapore







Branch Banking in ASEAN (as at 1 March 2021)						
No of Branches	Singapore	Malaysia	Thailand	Indonesia	Vietnam	Total
UOB	63	45	152	172	2	434
DBS	62	1	0	31	1	95
OCBC	43	42	1	236	1	323
HSBC	12	67	1	59	14	153
SCB	13	28	1	11	2	55
CITI	5	10	3	10	2	30



How can UOB assists you?

BNM Facilities and Government Schemes for SMEs

 Key features	<div><div>1</div><div>Government Participations</div></div> <div><div><div>BANK NEGARA MALAYSIA</div><div>CENTRAL BANK OF MALAYSIA</div></div></div>	<div><div>2</div><div>Permissible usage of funds</div></div> <div>To support eligible SME in the eligible Green Growth Sectors and actively tracked for transparency</div>	<div><div>3</div><div>Loan limits</div></div> <div>Depends on the scheme application as per below table.</div>	<div><div>4</div><div>Eligibility criteria</div></div> <div>Company registered in Malaysia, is Malaysian-controlled and with at least 51% shareholding residing in Malaysia. SME aspires to go green / reduce energy efficiency, in line with the country's agenda.</div>
	<div>BNM LOW CARBON TRANSITION FACILITY (LCTF)</div>	<div>BNM HIGH TECH AND GREEN FACILITY (HTG)</div>	<div>CGC BIZ JAMIN</div>	<div>SJPP – PEMULIH GOVERNMENT GUARANTEE SCHEME (PGGS)</div>
<div>Key Fund Features</div>				
<div><div>• Loan amount up to MYR10.0 million per SME</div><div>• Tenure up to 10 years / full utilization</div><div>• Margin up to 80% coverage (matching basis of 1:1)</div></div>	<div><div>• Loan amount up to MYR10.0 million per SME</div><div>• Tenure up to 10 years / full utilization</div><div>• Margin up to 80% coverage</div></div>	<div><div>• Loan amount up to MYR15.0 million per SME.</div><div>• Tenure up to 10 years / full utilization</div><div>• Margin up to 80% coverage</div></div>	<div><div>• Loan amount from MYR5.0 million up to MYR20.0 million (SME to Mid-tier)</div><div>• Tenure up to 10 years / full utilization</div><div>• Margin up to 80% coverage</div></div>	

Source:

- a) BNM Covid-19 measure : <https://www.bnm.gov.my/covid19>
- b) SJPP PGGS : <https://www.sjpp.com.my/schemes/pggs>
- c) Eligibility Criteria (SME) : <https://www.smecorp.gov.my/index.php/en/policies/2020-02-11-08-01-24/sme-definition>
- d) CGC BizJamin : <https://www.cgc.com.my/conventional-schemes/>

U-Solar Programme

17 U-Solar partners across UOB Southeast Asia markets



Visit www.uobgroup.com/u-solar for more details of the award winning U-Solar Programme



UOB's U-Solar Programme



The U-Solar Programme is *Asia's first integrated solar energy financing platform* across UOB's key Southeast Asian markets. It provides financing solutions to attract solar developers, contractors and supports the 'green' agenda of homeowners, businesses and regional governments, in building a sustainable ecosystem and partnership.

Objectives of the U-Solar platform

1

Promoting
sustainability
awareness to
the public

2

Supporting solar
ecosystem players with
end-to-end solutions
on one platform

3

Simplifying
Sustainability
with end-user
solar financing

U-Solar Financing Solutions



U-Solar Program aims to promote and to bring awareness to corporates (commercial and Industrial) and residential users about the advantages and savings from going green and enable them to play an active part in the sustainability efforts of the country.



Items	Features	
	U-solar IPP Scheme	U-solar Term Loans
Loan Tenure	• Up to 3 years	• Up to 7 years
Loan Amount	• Up to MYR 450K	• Up to MYR 5.0Mil
Loan-To-Value (LTV) Ratio	• Up to 100% of Purchase Price / Market Valuation	• Up to 70% of Purchase Price / Market Valuation

UOB Malaysia's EPCC U-Solar partners

(EPCC – Engineering, Procurement, Construction, Commissioning)



<https://www.uobgroup.com/u-solar-my/index.page#uobssolarpartners>

U-Energy Programme

UOB's U-Energy Programme



U-Energy program is *Asia's first integrated Energy Efficiency platform* across UOB's key Southeast Asian markets. It provides financing solutions to attract building owners, ESCO, green contractors and supports the 'green' agenda of homeowners, businesses and regional governments, in building a sustainable ecosystem and partnership.

Objectives of the U-Energy Programme

1

Promoting sustainability awareness to the public

2

Supporting Energy Efficiency ecosystem players with end-to-end solutions on one platform

3

Simplifying sustainability for end-user EE financing

U-Energy – 7 Areas of Energy Efficiency



Improvement in energy efficiency in any of these areas would reduce the total energy consumed in a building.

Building owner could experience energy savings of up to

80%
Lighting

50%
Chiller/HVAC

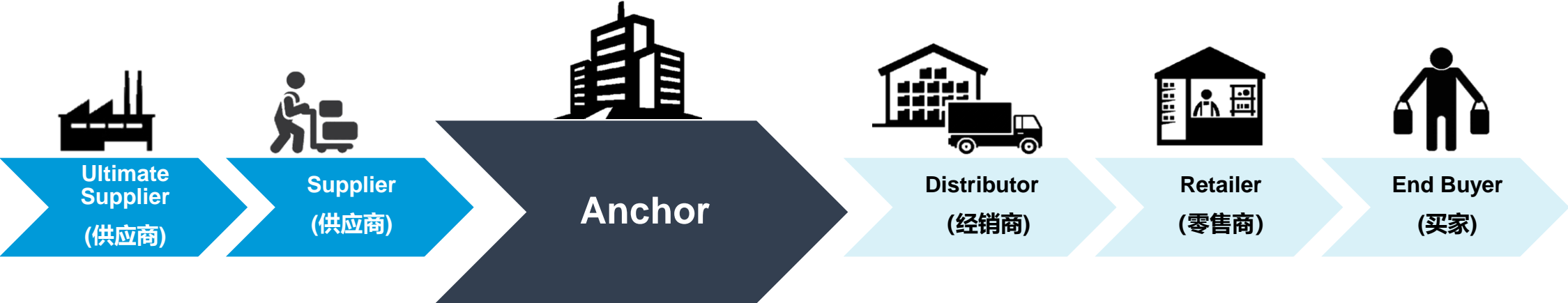
30%
Energy and power management System

Financial Supply Chain Management (FSCM)

Financial Supply Chain Management (FSCM)

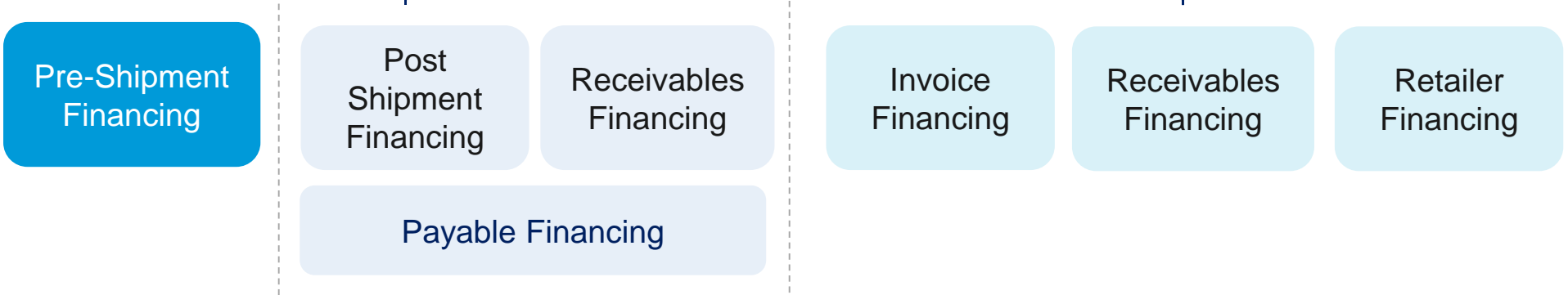


End to end financing



Supplier Financing 供应商金融

Distributor/ Retailer Financing 经销商金融

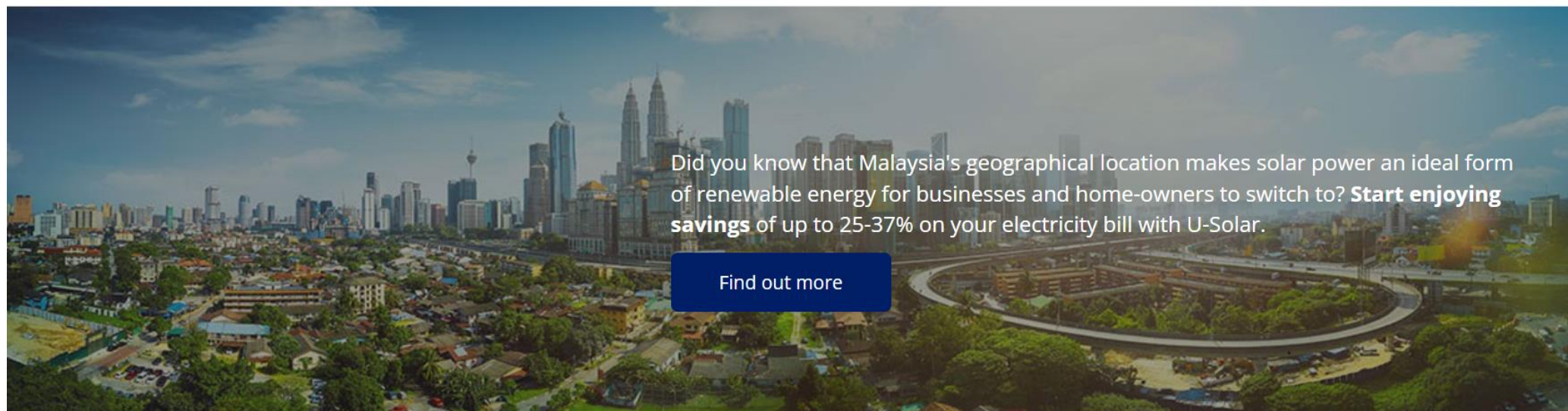


Appendix



<https://www.uobgroup.com/u-solar-my/index.page>

U-Solar programme in Malaysia



<https://www.uobgroup.com/u-energy/malaysia/business.page>

Business



Simplifying sustainable financing for business

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