

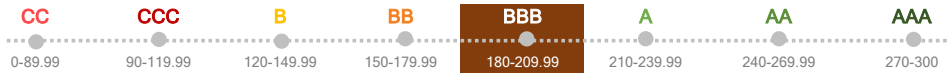
Small Medium Enterprise Development Bank Malaysia

August 2022




ISIN: NA
 Nation: Malaysia
 Industry: Banks

Exchange: Not listed
 Website: <https://www.smebank.com.my/en/>

ESG Rating & Score



ESG Performance by Pillar

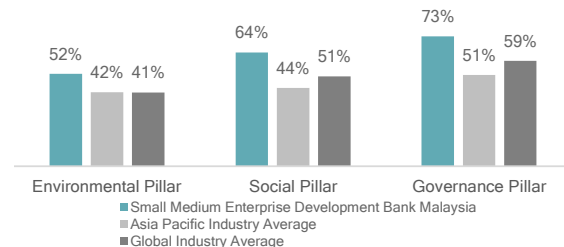
		Score*
Environmental		52
Social		64
Governance		73

*out of 100 each.

ESG Relative Performance

		Rating	Score
	Global Average	151.25	BB
	Regional Average	136.97	B
	Industry Leader	292.5	AAA

Industry Benchmarks



Top Performing KPIs

	Score
Anti-Corruption	100%
Consumer Rights - Satisfaction	100%
Community Development	95%

Bottom Performing KPIs


	Score
Consumer Rights - Protection	0%
Stakeholders Management	17%
Consumer Rights - Data Privacy	29%

Relative Industry Peers**

	Rating
Pathward Financial Inc	BBB
Sandy Spring Bancorp Inc.	BBB
1st Source Corporation	BB

**Largest companies in the industry.

Controversies***

Environmental		●	Not Involved
Social		●	Not Involved
Governance		●	Not Involved

*** Related to involvement in legal proceedings.

Business Involvement

Negative Screening

▪ Not Involved

Countries of Concern

▪ Not Involved

Positive Flags

▪ SDGs