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# MARC

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## How do we do it for ESG

September 2022

**MALAYSIAN RATING CORPORATION BERHAD**  
*Solutions Beyond Risk*

# Impact Assessments - Analytical Components Of Assessment



## 1 Impact Significance Analysis

*Evaluation of impact significance of the underlying measures that are expected generate visibility positive ground level impact.*

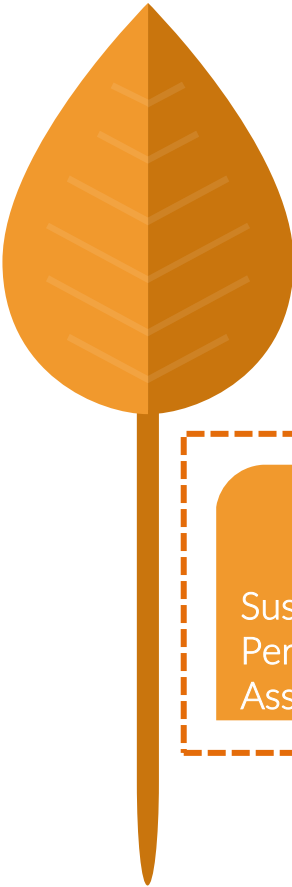
- ❖ Housing Finance for Social Housing
- ❖ Access to formal financial services and affordable housing



## 2 Compliance Evaluation\*

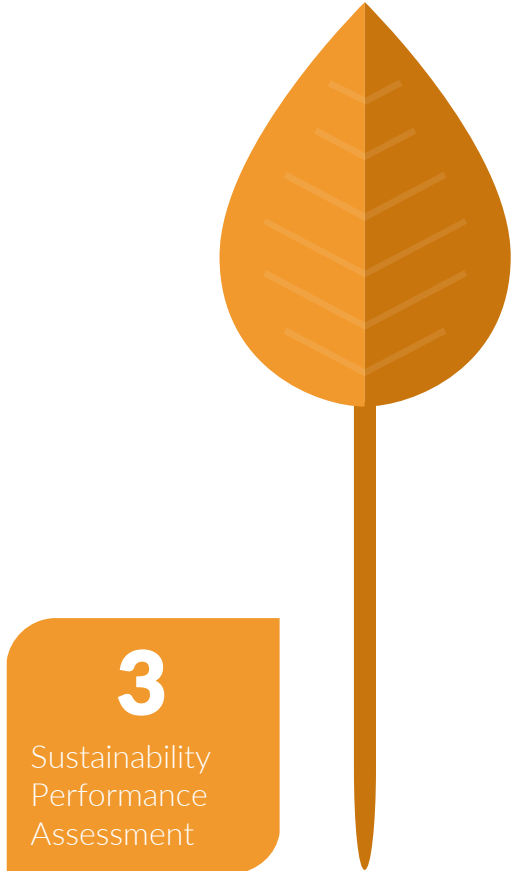
- *Use of Proceeds: the focus here will be on the clarity of the documentation process for proceeds utilisation.*
- *Process for project evaluation and selection - we examine the process by which projects are screened for eligibility based on criteria outlined under the relevant impact bond framework.*
- *Management of proceeds -we evaluate the arrangement that will be put into place for the tracking of the allocation and the use of funds raised.*
- *Reporting - we assess commitments made by the issuer in terms of reporting on the allocation and use of issuance proceeds.*

- Impact Metrics for Example:
1. Number of Affordable Housing
  2. Geographical Definition of Affordable Housing
  3. Number of Housing Loan Beneficiaries



## 3 Sustainability Performance Assessment

# Impact Assessments - Analytical Components Of Assessment (cont')



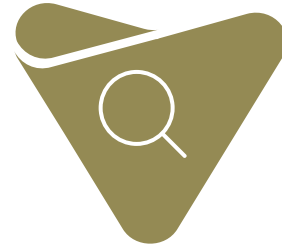
## Environment

- Environmental Practices
- Programs To Reduce Environmental Impacts
- “Green” Offerings
- Quantitative Targets (Emissions, Water, Waste)



## Workplace

- Compensation, Benefits And Training
- Employee Ownership
- Work Environment
- Diversity



## Community

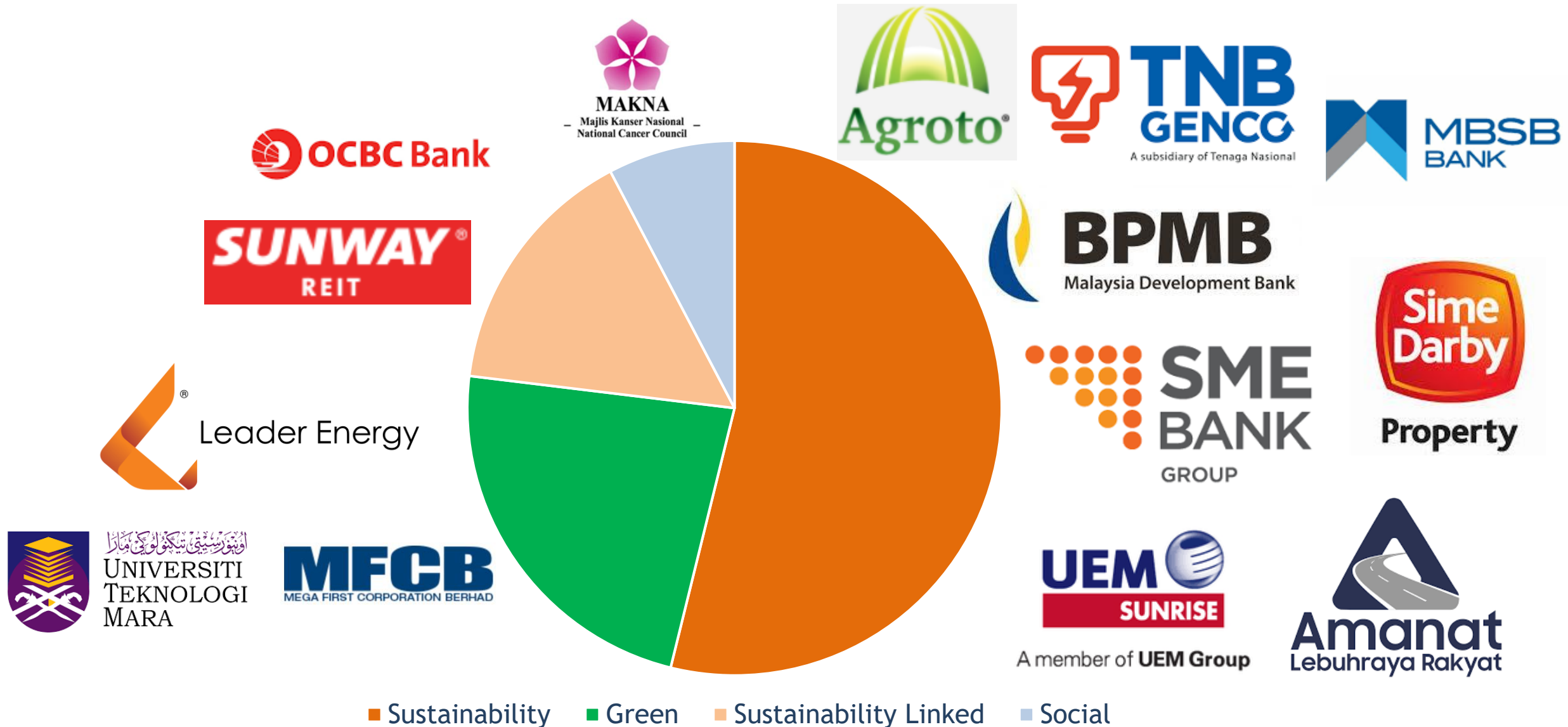
- Community Practices
- Suppliers
- Offerings With Additional Social Value
- Communication And Data On Social Impacts



## Governance

- Policies On Governance
- CSR Reporting, Guidelines, External Verification
- Board-related Governance Practices
- Transparency And Accountability

# Impact Assessments



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## Thank You

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