

Loan Market Association (“LMA”) Green Loan Principles (“GLP”) 2021⁴ and Social Loan Principles (“SLP”) 2021⁵

In aligning with the above principles and guidelines, the Group's Sustainable Finance Framework is presented through the GBP's/SBG's/SBP's/GLP's/SLP's

Project Category	Eligibility Criteria	Alignment with UN SDG Targets
Energy Efficiency	Refurbishment of buildings that delivers a minimum 20% increase in energy efficiency compared to the existing performance or grade improvement(s)	SDG 7 Target 7.3: By 2030, double the global rate of improvement in energy efficiency
Sustainable Water and Wastewater Management	Investment in technologies, projects and	

Project Category	Eligibility Criteria	Alignment with UN SDG Targets
Affordable Basic Infrastructure	<p>Financing construction and refurbishment/ maintenance of basic infrastructure in urban renewal areas, such as public sports facilities, public parks / green spaces</p> <p><i>Target population:</i> Individuals and families that do not have access to quality basic infrastructure and essential services</p>	<p>SDG 11</p> <p>Target 11.7: By 2030, provide universal access to safe, inclusive and accessible, green and public spaces, in particular for women and children, older persons and persons with disabilities</p> <p>SDG 11</p> <p>Target 11.4: Strengthen efforts to protect and safeguard the world's cultural and natural heritage</p>
Access to Essential Services	<p>Investment and expenditures in projects to develop education and training facilities in targeted communities for general public or vulnerable groups</p>	<p>SDG 3</p> <p>Target 3.8: Achieve universal health coverage, including financial risk protection, access to quality essential health-care services and access to safe, effective, quality and affordable essential medicines and vaccines for all</p> <p>SDG 4</p> <p>Target 4.4: By 2030, substantially increase the number of youth and adults who have relevant skills, including technical and vocational skills, for employment, decent jobs and entrepreneurship</p>
Affordable Housing	<p>Investments and expenditures in projects that provide affordable housing for the general public and vulnerable groups in accordance with local government and regulatory definitions, including:</p> <ul style="list-style-type: none"> Public rental housing Social housing program 	<p>SDG 11</p> <p>Target 11.1: By 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums</p>
COVID-19 related investment & expenditure⁶	<p>Provide funding and community service support for the fight against COVID-19, including purchase of emergency medical supplies and equipment</p>	

2.1.3 Exclusion Criteria

In any case, eligible assets/projects exclude the type of activities listed in the International Finance Corporation (“IFC”) Exclusion List (2007)⁷:

Production or trade in any product or activity deemed illegal under host country laws or regulations or international conventions and agreements, or subject to international bans, such as pharmaceuticals, pesticides/herbicides, ozone depleting substances,

2.3 Management of Proceeds

The proceeds of each Sustainable Financing Instrument will be managed by Agile’s Finance department and deposited in Agile’s general funding accounts and earmarked for allocation towards the Eligible Green and/or Social Projects using the Sustainable Finance Register.

The Sustainable Finance Register will contain the following information:

- I. Sustainable Financing Instrument (Bond/Loan etc.) details: pricing date, maturity date, principal amount of proceeds, coupon, ISIN number, etc.
- II. Allocation of Proceeds:
 - a. The Eligible Projects List, including for each Eligible Project, the Eligible Green and/or Social Project category, project description, project location, Group’s ownership percentage, total project cost, amount allocated, settled currency, etc.
 - b. Amount of unallocated Proceeds

Any proceeds temporarily unallocated will be invested according to the Group’s standard liquidity policy for short term time deposits or investments, subject to the Exclusion Criteria.

2.4 Reporting

Agile will provide information on the allocation of the net proceeds of its Sustainability Financing Instruments in Agile’s Environmental, Social and Governance (ESG) Report, Annual Report and/or website. Such information will be provided on an annual basis until all the net proceeds have been allocated. The information will contain at least the following details:

2.4.1 Allocation Reporting

- a. List of Eligible Green and/or Social projects
- b. The amount of Proceeds allocated to each Eligible Green and/or Social Project category
- c. When possible, descriptions of the Eligible Green and/or Social Projects financed, such as project locations, amount allocated, etc.
- d. Selected examples of projects financed
- e. Percentage of financing vs. refinancing
- f. Amount of unallocated Proceeds

2.4.2 Impact Reporting

Where possible and subject to data availability, the Group will provide reporting on the environmental benefits of the Eligible Green and/or Social Projects potentially with the following impact indicators. In addition, calculation methodologies and key assumptions will be disclosed.

Eligible Project Categories	Impact Reporting Metrics
Green Project Categories	
Green Buildings	Level of certification by property Energy efficiency gains in MWh or % vs. baseline Estimated avoided GHG emissions (tCO2eq) Annual energy savings (MWh pa)
Energy Efficiency	Estimated avoided GHG emissions (tCO2eq) Expected energy saved (in MWh)

Eligible Project Categories	Impact Reporting Metrics
Sustainable Water Management	Percentage annual energy efficiency gain relative to an established baseline Amount of water recycled (litres) Amount of water reused (litres)