

**【NEWS RELEASE】**

October 11, 2019  
Sumitomo Mitsui Banking Corporation

Execution of SMBC Environment Assessment Loan - Malaysia - to  
INTERCONTINENTAL SPECIALTY FATS SDN.BHD. (Subsidiary of The Nisshin OilliO Group, Ltd.)

TOKYO, October 11, 2019 --- Sumitomo Misui Banking Corporation Malaysia Berhad (SMBCMY, President & CEO: Mr. Tetsuya Kainaka), a wholly-owned subsidiary of Sumitomo Mitsui Banking Corporation (SMBC, President & CEO: Mr. Makoto Takashima) has provided an SMBC Environment Assessment Loan - Malaysia - to INTERCONTINENTAL SPECIALTY FATS SDN.BHD., a subsidiary of The Nisshin OilliO Group, Ltd. (President & Representative Director: Mr. Takahisa Kuno), that is the first food manufacturing company in Malaysia to be offered the SMBC Environment Assessment Loan - Malaysia -.

SMBC Environment Assessment Loan - Malaysia - was developed with Ernst & Young LLP based on SMBC's domestic product framework, that was launched in 2008 in Japan. Terms and Conditions of the Loan are determined based on the evaluation of the borrower company's environmental measures and the evaluation report is provided to the company to further enhance its eco-management activities. The Loan was first offered in Malaysia in 2012.

INTERCONTINENTAL SPECIALTY FATS SDN.BHD. was evaluated as a company that is proactively implementing environmental and sustainability initiatives based on a companywide environmental management and a deep understanding of environmental sustainability issues in relation to its business.

INTERCONTINENTAL SPECIALTY FATS SDN.BHD., a member of The Nisshin OilliO Group, Ltd., is highly evaluated in terms of the following:-

1. **Publishing Environmental Policy and Sustainable Palm Oil Policy on their website which reaffirms ISF's commitment on managing its environment and social impact;**
2. **Has maintained an environmental management system which is certified according to ISO14001:2015 by an accredited certification body;**
3. **Has a dedicated environmental and compliance department to oversee and account for sustainability-related matters; and**
4. **Launched a Sustainability Dashboard in June 2018 and displays progress of commitment to external parties.**

SMBC will continue to promote environmental activities in Malaysia, as well as globally, by providing the SMBC Environment Assessment Loan - Malaysia - to qualified corporations.

An overview of SMBC Environment Assessment Loan - Malaysia- and SMBC Environment Assessment Loan:

	SMBC Environment Assessment Loan - Malaysia -		SMBC Environment Assessment Loan / Private Placement Bond	
<b>General description</b>	Loan product offered reflecting an evaluation of customer's environmental management system (EMS), taking into account respective Malaysian regulations. The evaluation system was developed jointly by SMBCMY and Ernst & Young LLP.		Loan product offered reflecting an evaluation of customer's EMS. This evaluation system is a joint effort by SMBC and The Japan Research Institute, Limited, a think tank of SMBC Group.	
<b>Commencement date</b>	December 2012		October 2008	
<b>Target company</b>	Companies who possess ISO 14001 or an equivalent environment management system certificate, and satisfying certain SMBC's internal standards.			
<b>Assessment company</b>	Ernst & Young LLP		The Japan Research Institute, Limited	
<b>Amount</b>	USD 1Mil equivalent (no currency restriction) or more		Min JPY 100Mil	
<b>Type of loan</b>	Loan on notes and loan on certificate		Loan (on notes and on certificate), Private placement bond	
<b>Tenor</b>	More than 1 year and within 10 years		Loan: more than 1 year, Private placement bond: more than 2 years	
<b>Interest rate</b>	Determined interest by SMBCMY (taking into account the EMS evaluation, financial condition and collateral conditions)		Determined interest by SMBC (taking into account the financial condition and collateral conditions)	
<b>Commission fee</b>	Min USD 10thousand (including tax)		Loan: JPY 440 thousand (including tax) Private placement bond: described above + commission fee	
<b>Rating Result</b>	Platinum +	Leading the industry with environment & sustainability (E&S) initiatives derived from evaluated E&S opportunities/risks, in alignment to the corporate vision/mission statement	AAA	Implementing extremely excellent environmental-friendly business management.
	Platinum	Proactively implementing E&S initiatives derived from evaluated E&S opportunities /risks, in alignment to the corporate vision/mission statement	AA	Implementing excellent environmental-friendly business management.
	Gold +	Proactively implementing E&S initiatives based on company-wide environmental management and a basic understanding of E&S issues in relation to its business.	A	Implementing good environmentally friendly business management.
	Gold	Reasonable E&S initiatives are in place, based on company-wide environmental management and a basic understanding of E&S issues in relation to its business.	B	Implementing a certain level of environmental-friendly business management.
	Silver +	Necessary E&S initiatives are in place, based on limited environmental management and an understanding of the major E&S issues.	C	Implementing minimal environmentally-friendly business management.
	Silver	Ad-hoc E&S initiatives are in place based on limited environmental management and an understanding of the major E&S issues.	D	Implementing inadequate environmentally-friendly business management.

	Bronze +	Ad-hoc E&S initiatives are implemented based on limited environmental management.	E	Not implementing environmentally-friendly business management.
	Bronze	Ad-hoc E&S initiatives are implemented, with plans to establish an environmental management system soon.	The evaluation of SMBC Environment Assessment Loan - Malaysia - and SMBC Environment Assessment Loan are presented in the same column, it does not mean they are both in the same level of evaluation.	
	Certified	Limited E&S initiatives are implemented without an environmental management		
	n/s	E&S initiatives are not implemented.		

**(Scheme)**

SMBC Environment Assessment Loan - Malaysia -

