

# SUSTAINABILITY FINANCING

## F r a m e w o r k

November 2023

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# 1. Overview

At LBS Bina Group Berhad (“LBS” or “The Group”), we do more than just develop houses, we build homes.

**Believe. Become. Behold.** We are driven by our promise and commitment to create sustainable living, working and recreational environments that will provide a better future for our community, a future that is worth beholding. Founded in 1961 and listed on the main market of Bursa Malaysia Securities Berhad in January 2002, the Group began with one man’s belief – the late Dato’ Seri Lim Bock Seng – that all Malaysians deserve a home of unsurpassed quality that not only inspires, but enriches the lives of the community.

**LBS is committed to and invested in sustainability because it’s good for the planet, for business, for our customers, and for our communities.**

Having delivered more than 40,000 homes across the country, LBS has built a reputation of delivering high-quality, affordably priced homes strategically located for accessibility and convenience, complete with essential community facilities.

In line with our ambition to be the People’s Developer, we continue to leverage upon our specialisation in the affordable housing segment, as evidenced by our 2023 target – with 85% of our sales originating from the segment. This emphasis not only ensures a stable financial foundation but also demonstrates LBS’ commitment to addressing Malaysia’s housing needs, particularly in the Klang Valley.

Housing affordability is a global concern, plaguing key cities around the world in both developing and advanced economies. Acknowledging the socio-economic benefits of homeownership, we continue to work with the federal and state government of Malaysia in meeting the nation’s affordable housing needs via partnerships and schemes such as, but not limited to:

Rumah Idaman MBI

Rumah Selangorku

My First Home Scheme

Perumahan Penjawat Awam Malaysia

We are humbled to be recognised as a constituent of **FTSE4Good Bursa Malaysia Index** – a testament to the Group’s dedication to ethical corporate government, environmental stewardship and social responsibility.



The Group's position as a leading Malaysian real estate player, and our dedication and track record in providing affordable, high quality homes to Malaysians have also been **recognised by the numerous awards received most recently:**



- Malaysia's Best Managed Companies, an initiative of Deloitte Private 2022 & 2023



- Highest Growth in Profit After Tax Over Three Years (Property) 2023



- Top Of The Chart Award (Top 5) (Market capitalisation below RM1 billion category) 2023
- Top Of The Chart Award (Top 10) (Market capitalisation below RM1 billion category) 2022



- The Government-Assisted Homes Award (Central) *Idaman BSP (Excellence)* | 2023
- The Starter Home Award (High Rise) – within Greater KL *Prestige Residence (Honours)* | 2023
- The Family Friendly Award (High Rise) – within Greater KL (2023) *Melodi Perdana (Merit)* | 2023
- The Skyline Award (High-Rise) *Residensi Bintang Bukit Jalil (Merit)* | 2023
- The Neighbourhood Award (Best Comprehensive Township) (500-2000 acres) *KITA@Cybersouth (Merit)* | 2023
- StarProperty Readers' Choice (Most Preferred Developer) | 2023
- StarProperty Readers' Choice (Most Preferred Architectural Building) *Cameron Centrum* | 2023
- StarProperty All-Stars Award | 2023
- Digital Strategist Award (*Excellent*) | 2022
- StarProperty All-Stars Award – Performing Developer Award | 2022
- The Business Estate Award (Commercial Development) *Cameron Centrum (Honours)* | 2022
- The Highlander Award *Vines 3, Cameron Golden Hills (Merit)* | 2022
- The Starter Home Award (Landed) *Kita Mesra Single Storey (Merit)* | 2022
- The Family Friendly Award (High Rise) *Prestige Residence (Merit)* | 2022
- The Family Friendly Award (Landed) *Kita Mekar Double Storey (Merit)* | 2022



- Top 10 Developer Award 2022 & 2023



- Malaysia's Most Preferred Graduates Employers 2023

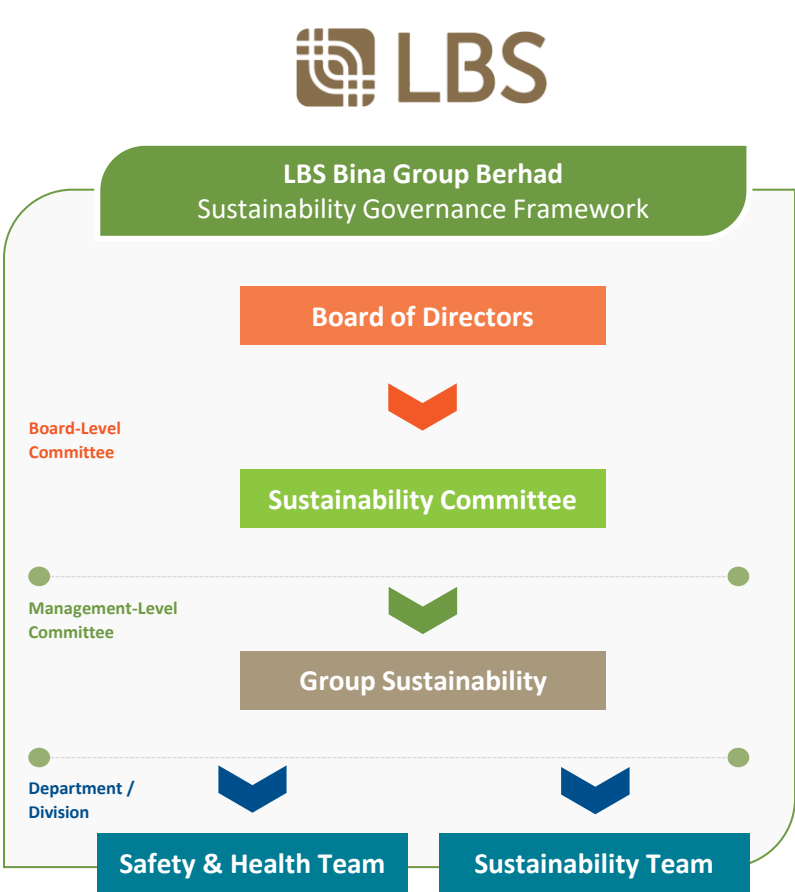
# 2. Sustainability at LBS

## 2.1 Governance

At our core, LBS believes that sustainable business practices are essential for the long-term success of our company, our stakeholders, and the planet.

Our commitment to sustainability starts at the core of our operations and extends throughout our value chain. To ensure accountability and integrity, we have established a dedicated governance structure with clear reporting lines that drives our sustainability strategies, action plans, and initiatives.

Directly under the purview of our Board, the structure ensures that our sustainability priorities are fully integrated across the Group, embedded in decision-making and execution of Economic, Environmental, Social and Governance (“EESG”) matters across all operations and business units.



## 2.2 United Nations Sustainable Development Goals

In 2015, the United Nations (“UN”) outlined 17 Sustainable Development Goals (“SDGs”) to address global challenges including those related to poverty, inequality, climate change and environmental degradation. The SDGs set an agenda for government, corporations and all other stakeholders across the world to work together to create a sustainable future for all by 2030.

As a leading real estate developer in Malaysia, and in continuing our efforts to support the nation’s socio-economic development, LBS aligns itself to the 17 UNSDGs. More specifically, LBS embraces and adopts ten of the SDGs which serves to guide the development of the Sustainability Financing Framework:





## 2.3 Policies

Recognising the importance of sustainability, LBS has committed itself and its list of subsidiaries to a Group Sustainability Policy, encompassing the relevant EESG matters. The objectives of the Group Sustainability Policy are as follows:

- a. To ensure the business operation as well as strategies and approaches adopted are aligned with the Group's commitment;
- b. To promote the integration of EESG principles into LBS' governance agenda and framework of the Group;
- c. To create long-term sustainable value to all stakeholders; and
- d. To support and enable employees at all levels in the Group to act in line with LBS' commitments and approach.

The Group Sustainability Policy applies uniformly across the Group's other policies, including, but not limited to:

- a. Environmental Policy Statement.
- b. Diversity Policy.
- c. Human Rights Policy.
- d. Whistle Blowing Policy.
- e. Workplace Harassment Policy.
- f. Occupational Safety and Health Policy.
- g. Group Sustainable Procurement Policy.

2.4 Commitments

The Group actively discloses our sustainability data in accordance with, among others, the recommendations of the Task Force on Climate-Related Financial Disclosures (TCFD), designed to support the sustained achievement of our corporate targets and to ensure risk awareness at LBS. This is evidenced by the publication of our standalone annual Sustainability Report, laying out the Group’s management approach towards material EESG areas.

To keep global warming to no more than 1.5°C – as called for in the Paris Agreement – LBS has committed to **achieve net zero carbon emissions by 2050**. In meeting our net zero commitments and wider EESG goals, interim targets have been assigned:

GOALS	2025 TARGETS
ECONOMIC	
<b>Economic Prosperity</b> Advancing Economic Prosperity through Sustainable Value Creation	<ul style="list-style-type: none"><li>To achieve 100% on time delivery for vacant possession</li><li>To achieve 80% response &amp; resolution rate on customer response</li><li>To achieve cost and time efficiency derived from digitalisation of processes</li></ul>
ENVIRONMENTAL	
<b>Climate Resilience</b> Powering towards Greater Climate Resilience for a Sustainable Future	<ul style="list-style-type: none"><li>To achieve 5% reduction of energy intensity by revenue by 2025 (Baseline year: 2022)</li><li>To achieve 5% reduction of carbon intensity by revenue by 2025 (Baseline year: 2022)</li><li>To achieve 5% reduction of water intensity by revenue by 2025 (Baseline year: 2022)</li><li>To achieve 10% waste diversion from landfills by 2025 (Baseline year: 2022)</li><li>Zero incidents to non-compliance related to environmental matters</li><li>All new project launches for FY2023 onwards to exceed the 10% minimum regulatory green landscape requirements</li></ul>
SOCIAL	
<b>Social Enrichment</b> Enriching Communities and Workplace through Ethical Engagement	<ul style="list-style-type: none"><li>Maintain zero fatalities at all sites</li><li>To achieve 100% of employees trained on Occupational Safety and Health in varying capacity per annum</li><li>To achieve an average of 10 learning and development training hours per employee per annum</li><li>To achieve an average of 4 volunteering hours per employee per annum</li></ul>
GOVERNANCE	
<b>Good Governance</b> Strengthening Ethical Excellence, Accountability, and Strong Governance across the Group	<ul style="list-style-type: none"><li>100% of employees are trained in the Group’s Anti-Bribery &amp; Corruption Policy, Gift, Entertainment &amp; Hospitality Policy, as well as Donations &amp; Sponsorships Policy</li><li>To establish Cybersecurity Working Team with formulating strategy and cultivate cybersecurity culture</li><li>Zero incidences annually monetary or non-monetary censures, penalties, anti-corruption incidents and compliance from the public, regulatory authorities &amp; consumers</li><li>To reach a minimum of 30% female directors on the Board by 2023</li></ul>

# 3. Sustainability Financing Framework

Our Sustainability Financing Framework (the “Framework”), allow us the opportunity to issue or raise Green, Social, Sustainability and Sustainable & Responsible Investment (“SRI”) financings (collectively referred to as “Sustainable Financing Proceeds”). Through such issuance and financings, LBS aims to finance Green and Social Projects that align with our sustainability priorities.

The aim of our Framework is to provide transparency and disclosure to the Group’s investors and stakeholders, in alignment with market best practices and subject to future market developments and expectations.

The Framework adopts the following guidelines, framework, or standards, as amended from time to time:



➤ **International Capital Markets Association’s:**

- Green Bond Principles<sup>1</sup>
- Social Bond Principles<sup>2</sup>
- Sustainability Bond Guidelines<sup>3</sup>



➤ **Loan Market Association’s:**

- Green Loan Principles<sup>4</sup>
- Social Loan Principles<sup>5</sup>



➤ **ASEAN Capital Markets Forum’s:**

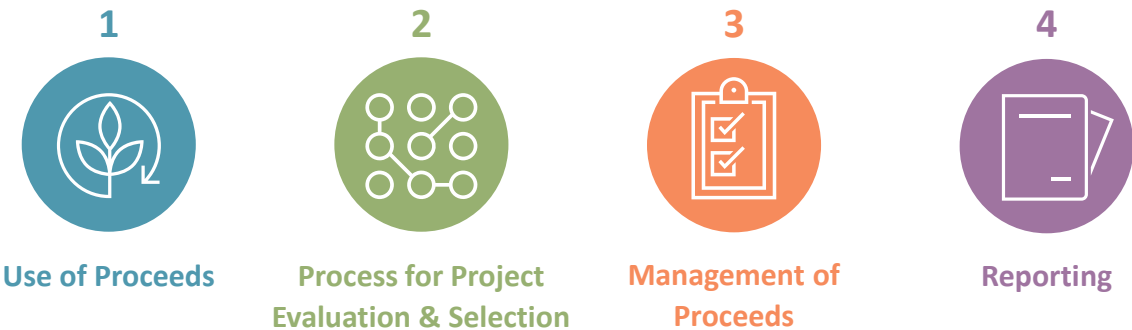
- Green Bond Standards<sup>6</sup>
- Social Bond Standards<sup>7</sup>
- Sustainability Bond Standards<sup>8</sup>



➤ **Securities Commission Malaysia’s:**

- SRI Sukuk Framework<sup>9</sup>

The Framework is presented through the following **4 key pillars**:



The Framework will be in force insofar as there are outstanding Sustainable Financing Proceeds under this Framework. LBS may update this Framework to improve the current level of transparency and reporting.



### 3.1 Use of Proceeds








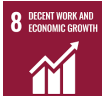

The net Sustainable Financing Proceeds will be used to finance or refinance, in whole or in part, new or existing Eligible Social & Green Projects (“Eligible Projects”), which shall follow the criteria as set out in the following sections:

- **Social** Financing – Section 3.1.1.
- **Green** Financing – Section 3.1.2.
- **Sustainability** Financing – combination of Section 3.1.1. and Section 3.1.2.












The Use of Proceeds for the Eligible Projects may include disbursements to the projects 2 years prior to the issuance or signing date of each tranche of the respective Green or Social Sukuk/Bonds/Loans/Financing (collectively referred to as, “Sustainability Financing Transactions”).








SocialGreenSustainability

### 3.1.1 Eligible Social Project Categories

Eligible Social Project Categories		
Eligible Category	Eligibility Criteria Description	UN SDGs Alignment
<b>Affordable Housing</b> 	<p>Expansion of affordable residential housing, in support of or independent of the State and/or Federal Government initiatives to address issues surrounding housing affordability.</p> <p>“Affordable housing” as defined by the Federal or any State Government or other relevant entity from time to time.<sup>10</sup></p> <p>Examples of Eligible Projects:</p> <ul style="list-style-type: none"> <li>• My First Home Scheme<sup>11</sup></li> <li>• Rumah Selangorku<sup>12</sup></li> <li>• Perumahan Penjawat Awam Malaysia<sup>13</sup></li> <li>• Rumah Idaman MBI<sup>14</sup></li> </ul>	 
<b>Socioeconomic Advancement and Empowerment</b> 	<p>Developing and conducting initiatives targeted at community and social enterprise programs that help affected community segment elevate their socio-economic condition, including but not limited to community infrastructure services and employee uplifting programmes.</p> <p>Examples of Eligible Projects:</p> <ul style="list-style-type: none"> <li>• Investments into community infrastructure and services:             <ul style="list-style-type: none"> <li>◦ Community infrastructure and services i.e. the building of flyover for Bandar Saujana Putra residence to assist traffic congestion, building of Surau IPD Brinchang Cameron for the communal purposes of the local community.</li> </ul> </li> <li>• Community investments/donations/activities carried out by LBS Foundation in making positive impact in these focus areas:             <ul style="list-style-type: none"> <li>◦ Education</li> <li>◦ Environment</li> <li>◦ Health</li> <li>◦ Community</li> </ul> </li> <li>• Initiatives/activities targeted at internal employee upliftment:             <ul style="list-style-type: none"> <li>◦ Employee succession planning.</li> <li>◦ Launch of Star Talent Programme as part of the Group’s talent pool initiative aimed at nurturing and recognizing the exceptional talent within the organization.</li> </ul> </li> </ul>	    

### 3.1.2 Eligible Green Project Categories

Eligible Green Project Categories		
Eligible Category	Eligibility Criteria Description	UN SDGs Alignment
<b>Green Building</b> 	<p>Development/Redevelopment of new/existing buildings to be certified by a third party in accordance with green standards, for example:</p> <ul style="list-style-type: none"> <li>GreenRE (Gold or above)<sup>15</sup></li> <li>GBI (Gold or above)<sup>16</sup></li> <li>LEED (Gold or above)<sup>17</sup></li> </ul> <p>Including features, designs and materials that allow resources to be efficiently utilised.</p> <p>Examples of Eligible Projects:</p> <ul style="list-style-type: none"> <li>Development of green buildings; residential, commercial or industrial developments that meet the accepted green certification standards.</li> <li>The properties should meet the energy, water and waste efficiency performance requirements of these green certification standards.</li> </ul>	    
<b>Renewable Energy / Energy Efficiency</b> 	<p>Optimising use of renewable energy and promoting on-site energy generation when applicable.</p> <p>Examples of Eligible Projects:</p> <ul style="list-style-type: none"> <li>Investment and/or inclusion of renewable energy in LBS' owned assets, and inclusion of renewable energy features in LBS' future projects including, but not limited to installation of solar equipment.</li> <li>Investments, expenditures, development and implementation of any software or hardware to decrease total energy consumption or GHG emissions in LBS' owned assets and future projects including but not limited to power-saving features.</li> </ul> <p>*Including features, designs and materials that allows resources to be efficiently utilised.</p>	   

Eligible Green Project Categories		
Eligible Category	Eligibility Criteria Description	UN SDGs Alignment
<div><b>Pollution Prevention &amp; Control</b></div> <div></div>	<p>Expenditures relating to initiatives or investments in research, construction, development, operation, renovation and/or maintenance of facilities, systems or equipment used for:</p> <ul style="list-style-type: none"><li>Treatment, collection, reuse, reduction of emissions, reduction of waste and hazardous waste or treatment of contaminated soil; and</li><li>Diverting waste and/or hazardous waste away from landfill.</li></ul> <p>Research into and development of processes, infrastructure, technology and facilities that promote efficient resource use and management (e.g. circular economy, water and energy conservation).</p> <p>Examples of Eligible Projects:</p> <ul style="list-style-type: none"><li>Watering of unpaved roads within LBS’ project sites with an increased frequency during hot and dry periods to remove dust for the nearby community.</li><li>General construction waste to be recycled on sites as much as possible.</li><li>Scheduled waste is stored in a suitable container under a cover with provisions that prevent leakage or spillage into the environment.</li><li>Construction, development, installation, operation and maintenance of infrastructure or equipment for collection or treatment of rainwater.</li><li>Implementation of Industrialised Building Systems (“IBS”) to fabricate steel and aluminium formwork mould by reducing wastage whereby steel mould and aluminium formwork can be recycled for subsequent projects with the same design.</li></ul>	<div>   </div>
<div><b>Biodiversity Conservation</b></div> <div></div>	<p>Expenditures relating to initiatives or investments in restoration and/or conservation of endangered, rare, threatened native species and prevention of further reduction of natural forest cover or other natural ecosystems.</p> <p>Examples of Eligible Projects:</p> <ul style="list-style-type: none"><li>Tree planting Initiatives under:<ul style="list-style-type: none"><li>LBS Green Mission Programme which aims to act as the umbrella initiative, encompassing all ESG efforts, including embarking in support of the Government of Malaysia’s 100 Million Tree Planting Campaign.</li><li>LBS’ Development Projects.</li><li>LBS Foundation.</li></ul></li></ul>	<div></div>



### 3.1.3 Exclusions

The following industries are excluded from consideration for eligibility:

- Luxury sectors ;
  - precious metals wholesale or brokerage, precious minerals wholesale or brokerage, artworks and antiques wholesale or brokerage
- Child labour or forced labour;
- Adult entertainment;
- Weapons and military contracting;
- Alcohol;
- Tobacco;
- Fossil fuels;
- Nuclear; and
- Production or trade in any product or activity deemed illegal under international conventions and agreements, or subject to international bans.



LBS Alam Perdana @ Bandar Puncak Alam, Selangor



BSP21 @ Bandar Saujana Putra, Selangor

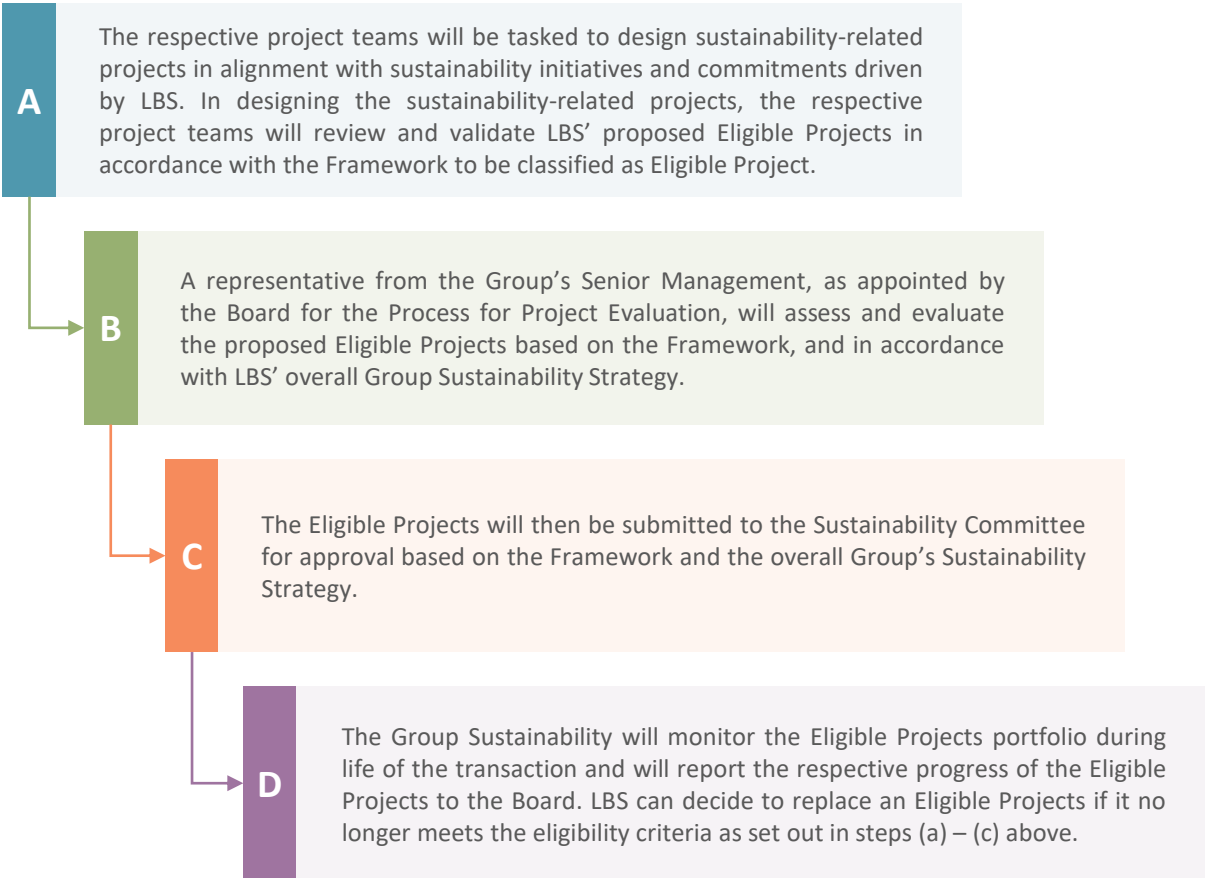


KITA@Cybersouth, Dengkil, Selangor

### 3.2 Process for Project Evaluation

The strategic direction for sustainability at LBS is guided by the Board of Directors, approved by the Sustainability Committee, with the representative from the Group’s Senior Management taking an executive role for the implementation of any sustainable exercise, including the approval of Eligible Projects to be funded by the Sustainable Financing Proceeds under the Framework.

The step-by-step process for evaluation and selection of Eligible Projects are as follows:





### 3.3 Management of Proceeds

The net Sustainable Financing Proceeds will be deposited in LBS general funding accounts. An amount equalling the net Sustainable Financing Proceeds will be earmarked for allocation to Eligible Projects, in accordance with the Framework.

LBS will maintain a register to keep track of the use of proceeds for each Sustainable Financing Transaction. The register will contain the following information as laid out in 3.3.1 and 3.3.2:

#### 3.3.1 Type of Funding Transaction

Key information includes issuing / borrowing entity, transaction date, number of transactions, principal amount of proceeds, repayment or amortization profile, maturity date, profits, interest or coupon rate, and the ISIN number in the case of a bond or Sukuk transaction.

#### 3.3.2 Allocation of Use of Proceeds

- Name and description of Eligible Projects to which the proceeds of the Sustainable Financing Transactions have been allocated in accordance with the Framework.
- Allocation of the proceeds of Sustainability Financing Transactions to Eligible Projects.
- The balance of unallocated proceeds.
- Information regarding temporary investments for unallocated proceeds.

LBS is committed to allocating all proceeds from the Sustainable Financing Transactions to Eligible Projects on a best effort basis within one year of the Sustainable Financing Transactions issuance in accordance with the evaluation and selection process set out above.

LBS will monitor the allocation to Eligible Projects and track the net proceeds through its internal accounting system.

In the event that funds cannot be immediately and fully allocated, net proceeds will be held and managed in line with LBS liquidity management until the allocations have been made.

During the life of the Sustainable Financing Transactions issued, if the designated Eligible Projects cease to fulfil the Eligibility Criteria as defined in Section 3.1, the net proceeds will be re-allocated to replacement projects that comply with the requirements as defined in Section 3.1, as soon as reasonably practicable.

### 3.4 Reporting

LBS will provide details on the allocation of Sustainable Financing Proceeds in our Sustainability Report and/or website. Such details will be provided on an annual basis throughout the life of outstanding Sustainable Financing Transactions.

The published reports will, to the extent feasible, include the following details:

#### 3.4.1 Allocation Reporting

Key information includes issuing/borrowing entity, transaction date, number of transactions, principal amount of proceeds, repayment or amortization profile, maturity date, profits, interest or coupon, and the ISIN number in the case of bond or Sukuk transaction.

- Summary of project details.
- Aggregate amount of proceeds that has been allocated to Eligible Projects.
- Amount of unallocated proceeds and types of temporary investment.
- Other necessary information.

### 3.4.2 Impact Reporting

The Group will strive to report on the environmental and social impacts associated with the Eligible Project Categories financed with the net proceeds of the Sustainable Financing Transactions, when feasible and subject to data availability.

On a best effort basis and subject to data availability, the impact reporting may include, but is not limited to, the impact metrics as outlined in the table below:

Eligible Social Category	Indicative Impact Metrics
<b>Affordable Housing</b>	<ul style="list-style-type: none"> <li>• Number of affordable housing projects/units built/refurbished</li> <li>• Other relevant information</li> </ul>
<b>Socioeconomic Advancement and Empowerment</b>	<ul style="list-style-type: none"> <li>• Number of initiatives under LBS Foundation</li> <li>• Number of beneficiaries from LBS Foundation</li> <li>• Number/type of community infrastructure and services completed</li> <li>• Other relevant information</li> </ul>

Eligible Green Category	Indicative Impact Metrics
<b>Green Building</b>	<ul style="list-style-type: none"> <li>• Number of certified Green Buildings including floor space of Green Buildings meeting the eligibility criteria, by certification type and level</li> <li>• Other relevant information</li> </ul>
<b>Renewable Energy / Energy Efficiency</b>	<ul style="list-style-type: none"> <li>• Renewable energy saved (MWh)</li> <li>• Annual GHG emissions reduced/avoided (tonnes of CO<sub>2</sub>e)</li> <li>• Other relevant information</li> </ul>
<b>Pollution &amp; Prevention</b>	<ul style="list-style-type: none"> <li>• Quantity of waste that is prevented, minimised, reused or recycled before and after project (measured in, amongst others, tonnes or percentage of total waste per year)</li> <li>• Other relevant information</li> </ul>
<b>Biodiversity Conservation</b>	<ul style="list-style-type: none"> <li>• Number of trees planted under the following initiatives:               <ul style="list-style-type: none"> <li>○ LBS Green Mission Programme which aims to act as the umbrella initiative, encompassing all ESG efforts, including embarking in support of the Government of Malaysia's 100 Million Tree Planting Campaign</li> <li>○ LBS' Development Projects</li> <li>○ LBS Foundation</li> </ul> </li> <li>• Other relevant information</li> </ul>



## 4. External Review

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### 4.1 Pre-issuance External Review

LBS has appointed MARC Ratings Berhad (“MARC”) as an independent party to provide the second opinion on the Framework prior to its issuance. The Framework and the Second Party Opinion Report will be made available on LBS’ corporate website (<https://lbs.com.my/>).

### 4.2 Post-issuance Verification/External Review

External verifiers may be engaged to verify LBS’ Use of Proceeds and reporting as described in the above mentioned sections.

# Footnotes & References

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1. **ICMA, Green Bond Principles**
  - [\*Green-Bond-Principles-June-2022-060623.pdf \(icmagroup.org\)\*](#)
2. **ICMA, Social Bond Principles**
  - [\*Social-Bond-Principles-SBP-June-2023-220623.pdf \(icmagroup.org\)\*](#)
3. **ICMA, Sustainability Bond Guidelines**
  - [\*Sustainability-Bond-Guidelines-June-2021-140621.pdf \(icmagroup.org\)\*](#)
4. **LMA, Green Loan Principles**
  - [\*https://www.lsta.org/content/green-loan-principles/\*](#)
5. **LMA, Social Loan Principles**
  - [\*https://www.lsta.org/content/social-loan-principles-slp/\*](#)
6. **ACMF, Green Bond Standards**
  - [\*https://www.theacmf.org/images/downloads/pdf/ASBS2018.pdf\*](#)
7. **ACMF, Social Bond Standards**
  - [\*https://www.theacmf.org/images/downloads/pdf/ASBS2018.pdf\*](#)
8. **ACMF, Sustainability Bond Standards**
  - [\*https://www.theacmf.org/images/downloads/pdf/ASBS2018.pdf\*](#)
9. **Securities Commission, SRI Sukuk Framework**
  - [\*https://www.sc.com.my/api/documentms/download.ashx?id=84491531-2b7e-4362-bafb-83bb33b07416\*](#)
10. **Definition of Affordable Housing**
  - Ministry of Local Government Development
    - [\*AFFORDABILITY OF AFFORDABLE HOUSING \(kpkt.gov.my\)\*](#)
  - Bank Negara Malaysia
    - [\*Affordable Housing: Challenges and the Way Forward\*](#)
  - PRIMA Corporation Malaysia
    - [\*PR1MA\*](#)
11. **My First Home Scheme**
  - [\*https://www.caqamas.com.my/sites/default/files/content/article/2020-11/My%2520First%2520Home%2520%25E2%2580%2593%2520Malaysia%25E2%2580%2599s%2520First%2520Home%2520Programme.pdf\*](#)
12. **Rumah Selangorku**
  - [\*Rumah Selangorku - Rumah Mampu Milik - Skim Rumah Pertama \(rumah-selangorku.com\)\*](#)
13. **Perumahan Penjawat Awam Malaysia**
  - [\*Project List \(ppam.gov.my\)\*](#)
14. **Rumah Idaman MBI**
  - [\*Rumah IDAMAN - MGB Berhad \(mqbgroup.com.my\)\*](#)
  - [\*IDAMAN PROJECT: AFFORDABLE HOUSING FOR THE MASSES | The Star\*](#)
15. **GreenRE Real Estate (GreenRE)**
  - [\*GreenRE\*](#)
16. **Green Building Index (GBI)**
  - [\*Green Building Index\*](#)
17. **Leadership in Energy and Environmental Design (LEED)**
  - [\*LEED rating system | U.S. Green Building Council \(usgbc.org\)\*](#)

# Cautionary Statement

This Sustainability Financing Framework Statements contains both historical and forward-looking statements, opinions, prospects, targets, results, returns with respect to the financial condition, results of operations, capital position, strategy and business of LBS or other things that have not yet taken place. We are making statements considered to be forward-looking information or forward-looking statements under Malaysian laws. These include our statements using words such as plan, expect, estimate, believe, anticipate, goal, outlook, ensure, could and will. They represent our current views as of September 2023 and can change significantly.

Forward looking information is designed to help you understand management's current views of our near and longer-term prospects, and it may not be appropriate for other purposes. We will not necessarily update this information unless we are required to by securities laws. Actual results and events may be significantly different from what we currently expect, because of the risks associated with our business. This information is based upon a number of material assumptions, which may prove to be incorrect, and is subject to a number of material risks. Recipients of this report are cautioned not to place reliance on any forward-looking statements. No representations or warranties, expressed or implied, are given by or on behalf of LBS as to the achievement or any targets, prospects or returns contained herein.

In addition to LBS, the above cautionary statement applies to LBS or the Group.





**LBS BINA GROUP BERHAD**

(REGISTRATION NO. 200001015875 (518482-H))

Plaza Seri Setia, Level 1-4,

No. 1, Jalan SS9/2,

47300 Petaling Jaya,

Selangor, Malaysia

T +603 7877 7333

F +603 7877 7111

[www.lbs.com.my](http://www.lbs.com.my)