

ESG ACHIEVEMENTS IN 2023 AND 2024 TARGETS



ESG Criteria	Selection	Annual Measurable KPIs	Indicators Tracked	KPI Calculation/ Measurement	2023 Achievements	2023 Targets	2024 Targets
ENVIRONMENT	CO2 emission saved	CO2 emission saved through Green Lending (tCO2)	LIL and LILAB with the purposes of buying LPG three-wheeler, car Prius, and motor PCX	# of CO2 emissions saved in Ton and it is generated and given by responsibility (GCPF) which relies on LOLC Cambodia's raw data submitted to them	10,137	>= 3,750	>= 5,000
	Access to green products	Number of clients access to green products through Green Lending Project	IL, GL, SME, WIL, SNL, LILAB, and HIL with the purposes of energy efficiency or renewable energy.	# of IL, GL, SME, WIL, SNL, LILAB, and HIL with the purposes of energy efficiency or renewable energy.	1,094	>= 1,000	>= 2,000
	Paper saved via activities	Reduction of A4 paper pages usage in lending process per client	A4 paper usage in lending process per client	# A4 paper pages usage reduction in lending process per client	112	<= 115	<= 110
		A4 paper saved in ream via tablet, iPay project, and client payment through PSPs	Loan processing via tablet, digital account opening, and payment transaction via PSPs	# of A4 paper saved in ream for loan processing via tablet, opening digital account, and payment transaction via PSPs	3,534	>= 2,500	>= 3,500

ESG Criteria	Selection	Annual Measurable KPIs	Indicators Tracked	KPI Calculation/ Measurement	2023 Achievements	2023 Targets	2024 Targets
SOCIAL	Water stress	Number of clients access to clean water, sanitation, and hygiene.	IL, GL, SME, WIL, SNL, LILAB, and HIL with the purposes of clean water, sanitation, and hygiene.	# of IL, GL, SME, WIL, SNL, LILAB, and HIL disbursement with the purposes of water, sanitation, and hygiene.	2,685	>= 2,500	>= 3,000
	Job creation	Number of total LOLC staffs and job creation by LOLC's clients (as of end period)	LOLC staffs and Job creation by LOLC's clients	# of LOLC staffs and job creation by LOLC's clients	548,050	>= 500,000	>= 550,000
	Female clients	Percentage of female borrowers (as of end period)	Female borrowers	% of female borrowers	70%	>= 65%	>= 65%
	Poverty outreach	Percentage of borrowers in rural areas (as of end period)	Borrowers in rural areas	% of borrowers in rural areas by Cambodia General Population Census data 2019.	79%	>= 70%	>= 70%
		Percentage of borrowers below 150% National Poverty Line (NPL) (as of end period)	Borrowers below 150% NPL	% of borrowers below 150% NPL by using PPI tool.	26.24%	>= 20%	>= 20%
	Clients involved in agriculture	Number of borrowers involved in agriculture (as of end period)	Borrowers used the loans in agriculture purpose	% of borrowers used the loans in agriculture purpose	49%	>= 40%	>= 40%
	Access to education	Provide financial education awareness to clients, communities, and youths.	Financial education awareness training courses provided to clients, communities, and youths.	# of financial education awareness training courses provided to clients, communities, and youths.	241	>= 200	>= 250
		Enhance the financial education awareness to staffs.	Financial education awareness training courses to staffs.	# of financial education awareness training courses provided to staffs.	N/A	N/A	>= 6
		Share key financial education awareness to clients and public.	Post the key financial education awareness messages through LOLC's Facebook Page.	# of posts of key financial education awareness messages through LOLC's Facebook Page.	N/A	N/A	>= 700
		Number of internal and external training courses for staffs	Internal and external training courses for staffs.	# of Internal and external training courses for LOLC staffs	1,992	>= 1,300	>= 1,500
Provide the refresher training on lending process/SM/CPP to staffs.	The refresher training courses on lending process/SM/CPP to staffs.	# of the refresher training courses on lending process/SM/CPP provided to staffs.	N/A	N/A	>= 6		
Develop the financial education awareness video/show share to client and public.	The financial education awareness video/show producing for sharing through LOLC's Facebook Page.	# of the financial education awareness video/show producing for sharing through LOLC's Facebook Page.	4	>= 4	>= 6		