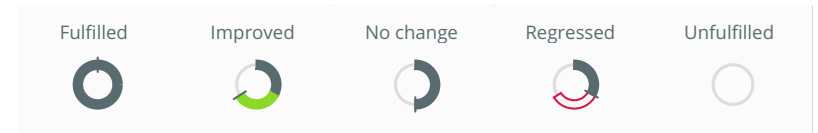




SUSBA ANALYSIS

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ASSESSMENTS



Sectors & Issues Assessment - Palm oil (ASEAN)

Bank commitments	Indonesia	Malaysia	Philippines	Singapore	Thailand	Vietnam	Average
1.1. Sector approach							
1.2. Disclosure							
1.3. Monitoring							

Client expectations	Indonesia	Malaysia	Philippines	Singapore	Thailand	Vietnam	Average

2.1. Upstream (growers/plantations and mills) - own operations							
2.2. Upstream (growers/plantations and mills) - suppliers/third parties							
2.3. Downstream (refining and trading)							
2.4. Downstream (manufacture and retail)							
2.5. Crosscutting							