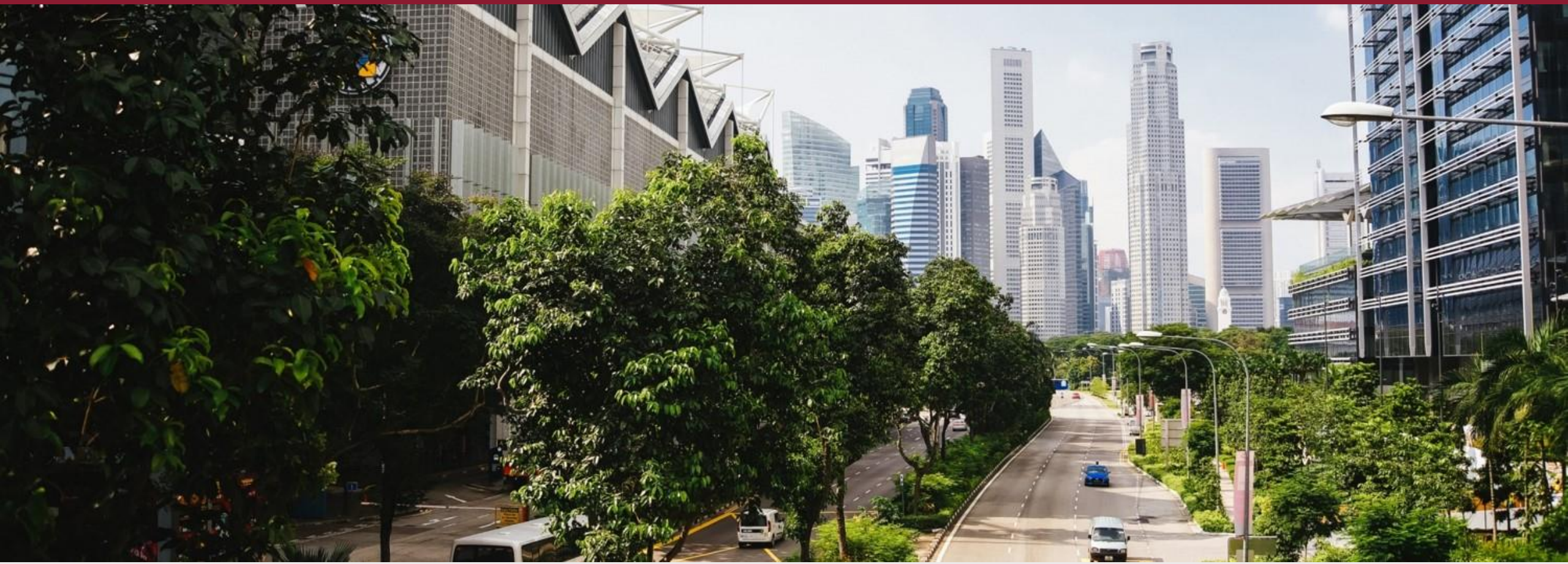


Actively Managed Certificate (AMC)

Sustainable Asia

> If you really think that the environment is less important than the economy, try holding your breath while you count your money.

Guy McPherson

Content

Part 1:
The Investment Case

Investment Objective

The **AMC (Actively Managed Certificate) "Sustainable Asia"** invests in companies that profit from the rapidly growing mega trend **"Sustainability in Asia":**

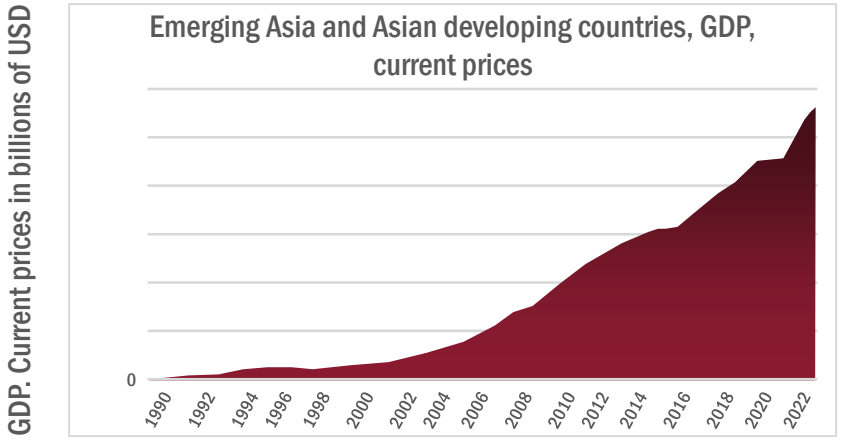
- Actors from various sectors in environmental technology. These are active in sectors including **renewable energies, energy storage, energy efficiency, sustainable drive systems of the future, waste management/recycling, water and air protection, green building, circular economy, smart city solutions and sustainable food and agriculture.**
- Companies that pursue a **clear sustainability strategy**, such as **green manufacturing** and **responsible supply chain management** and act as a pioneers in their sector.
- **"Corporate sustainability",** i.e. "sustainable management" is also an important investment criterion. This means that companies act in the market in an ecologically and socially responsible manner and thereby operate their core business in an economically viable way.

The Asian Economic Boom and its Consequences

- **The economic boom in Asia over the past 3 decades is without historical precedent:**
  - ► According to the World Bank, the GDP of the East Asia Pacific region (excluding high income countries) has grown on average by more than 8% pa and the GDP of the South Asia region by more than 6% pa in the 30 years preceding 2017.
  - ► The intensity and speed of the economic boom in Asia is incomparable to any other boom in global economic history.
- **A middle class made up of two billion people emerged from nowhere:**
  - ► **1990:** Almost no middle class outside of Japan, South Korea, Taiwan and Singapore.
  - ► **2019/20:** The middle class in Asia-Pacific region exceeds 2 billion people.
  - ► **2030 f.:** The middle class in the Asia-Pacific region should reach 3.49 billion people.

(Source: Brookings Institut)*

GDP – Emerging Asia and developing Asia (in BN USD)



** Source: Asia Fund Managers*

- **Achievements after the boom:**
  - ► More than 100 m. Asians leave extreme poverty and hunger behind them; poverty rates in Asia fall from 55% in 1990 to well below 10% today.
  - ► Sharp decline in child mortality and huge increase in literacy.

High price for the boom: The pollution and degradation of nature prevalent in Asia today is also without historical precedent.

Example 1: Air

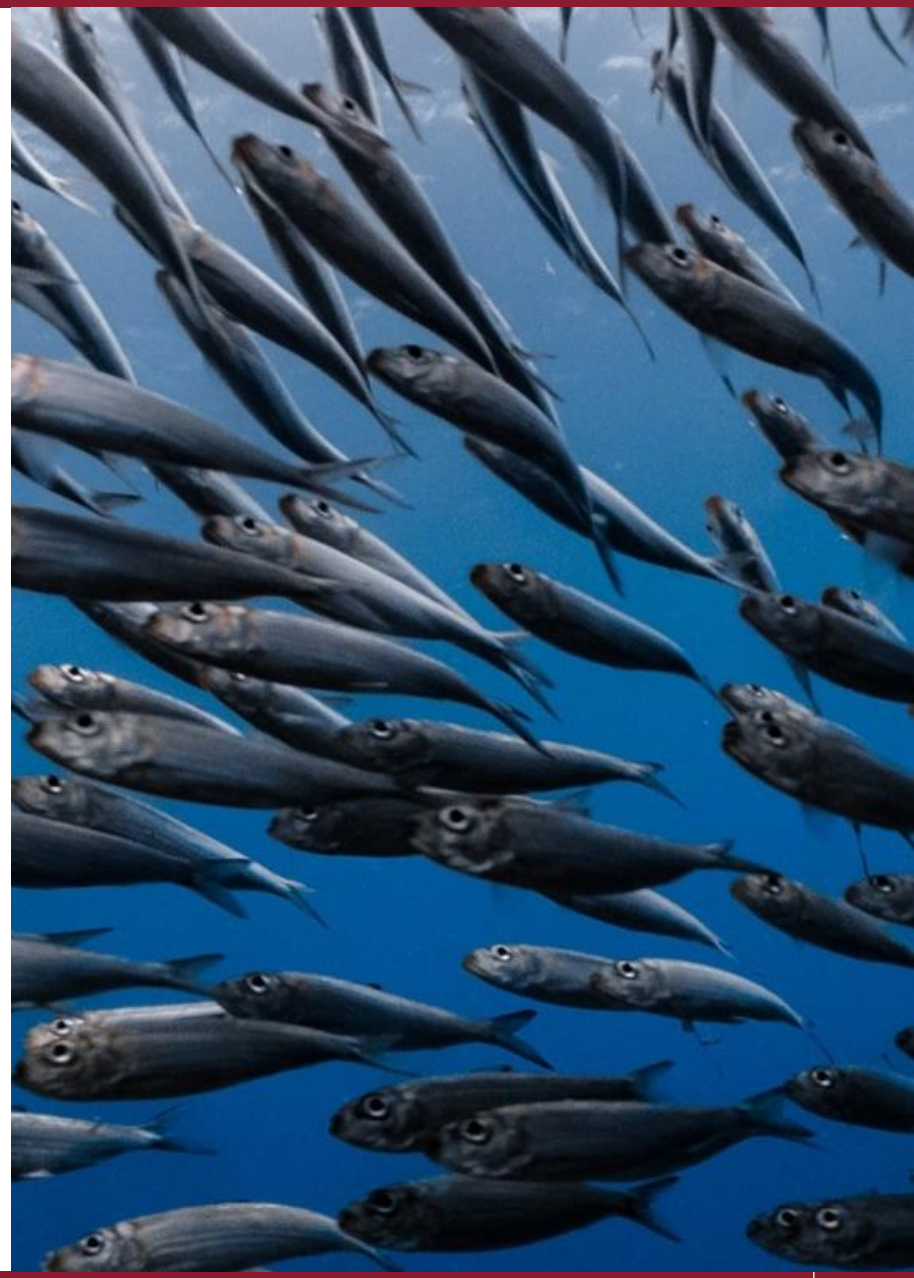
Air Pollution is a Major Health Burden

- **Fine dust pollution in Asia's cities**
  - **WHO**: Less than 8% of the Asian population (4 billion people) breathes "clean air".
  - Measured in terms of particulate matter pollution, the 50 most polluted cities worldwide are all in Asia.
    (Source: Swiss organisation IQAir AG)*
  - There are more than 1.2 million air-pollution related deaths annually in both India and China. Air pollution is the third leading cause of death in India.
    (Source: Health Effects Institute)*
  - Life expectancy due to air pollution north of the Huai River in China is 5.5 years lower than south of the river; in India, life expectancy due to air pollution is being cut by a total of 2.5 years.
- **Asia's contribution to climate change is the highest**
  - China has more than quadrupled greenhouse gas emissions since 1990 and is now the country with by far the highest greenhouse gas emissions worldwide.
  - **IEA:** India is now considered the third largest emitter of greenhouse gases.

Example 2: Water

Water Crisis on Land and Sea

- **Severe drinking water crisis**
  - **UN:** 80% of the rivers in Asia Pacific are polluted; 1.8 m. Asians die every year from diseases caused by polluted water.
  - China's Ministry of Water Resources: 80% of the groundwater in China is non-potable; 2/3 of Chinese cities suffer from water shortages.
  - **Indian think tank NITI Aayog**: 600 m. Indians are affected by acute drinking water shortages; drinking water reservoirs supplying Delhi, Bangalore and Hyderabad are near total exhaustion.
- **Seas overfished and polluted, coral reefs and mangrove forests collapsing**
  - Almost all Asian seas are considered overfished, and 70-95% of the fish stocks have been decimated in the South China Sea.
  - **Ocean clean-up:** 16 of the 20 rivers that contribute most to the pollution of the world's oceans can be found in Asia.
  - **South East Asia:** About 50% of the reefs and mangroves in the Coral Triangle have already been destroyed. According to the WWF, the coral reefs in the world's most species-rich marine region are even at risk of completely disappearing.
  - **Climate change:** 80% of the population threatened by rising sea levels live in Asia.
    (Source: Climate Central)*



Example 3: Soil

Contamination of Agricultural Land, Desertification and Forest Loss

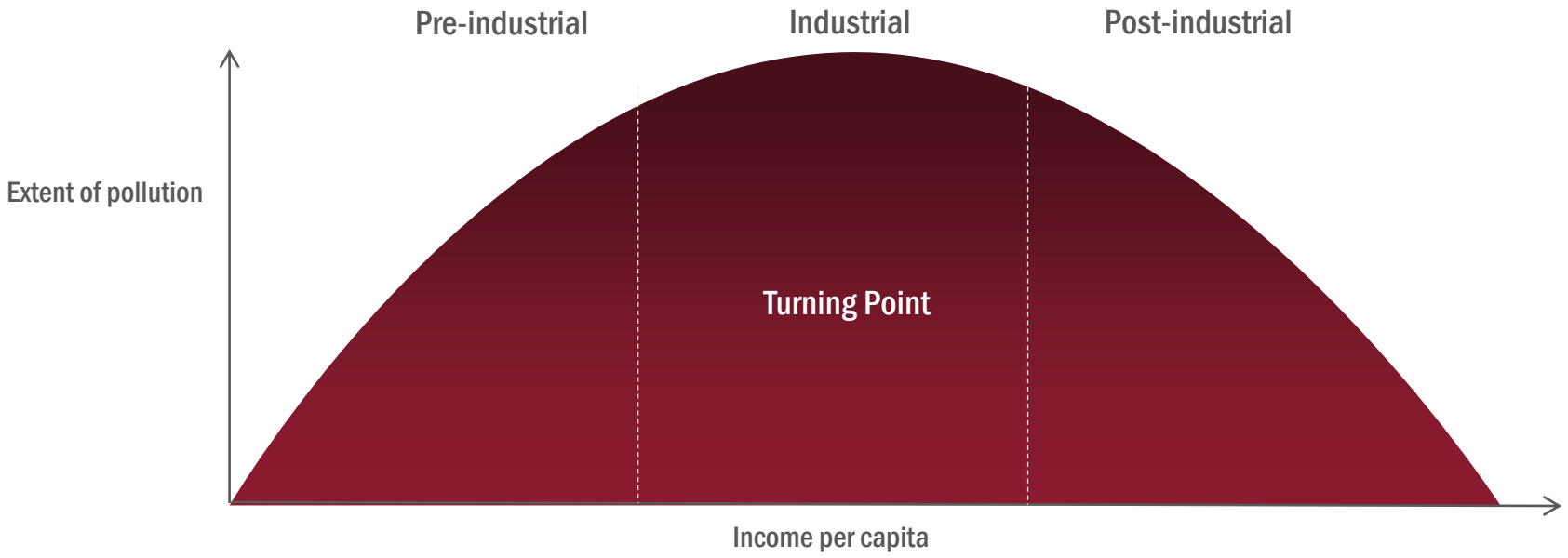
- **Land contamination and loss of soil quality**
  - China’s Ministry of Agriculture: The soil of 40% of agricultural land is damaged and 3.3 million hectares are so contaminated that no food can be produced there.
  - India's Energy and Resources Institute (TERI): India loses 2.54% of its GDP annually due to the deterioration in soil quality.
- **Desertification**
  - China’s State Forestry Administration: Desertification threatens 27.3% of China's landmass; 400 m. residents are affected.
  - Although China has already planted 66 billion trees to combat desertification, 670,000 hectares of farmland have already succumbed.
  - In India, 96.4 million hectares of land are affected by the process of desertification. This corresponds to 29.3% of the total area of India (328.72 m. hectares).
  - In India, 26 out of 29 states have reported accelerated desertification in the past 10 years.
- **Deforestation and slashing and burning of rainforests**
  - Indonesia alone has lost over 30 million hectares of forest since 1990 (primarily to the production of palm oil).
  - Annual slash-and-burn activity represents one of the most senseless sources of C02 emissions and the cause of regional conflicts.

Environmental Kuznets Curve

More Environmental Protection in Countries with high per Capita Incomes

Hypothesis: The degree of environmental pollution in a country initially increases as prosperity increases in the course of industrialisation, but after a certain level of prosperity has been reached, pollution declines again.

Model of the environmental Kuznets curve



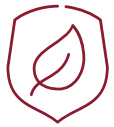
Note: *So far, the phenomenon could only be demonstrated clearly for environmental pollution that is local and can be felt in the short term.*

** Source: iResearch, Forrester Research*

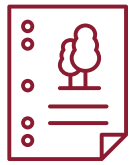
Reasons for the Kuznets Effect

Why Wealthy Countries spend more on Environmental Protection

Increasing income shifts population preferences towards non-economic aspects, such as a cleaner environment



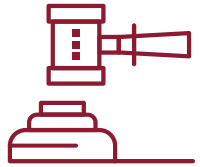
Establishment of environmental protection institutions



Pricing of natural resources as a result of the creation of new natural resource markets

Relocation of environmental harmful, increasingly undesirable industries to less developed countries

Development from a heavily polluting industrial society back to a relatively environmentally-friendly service society



Improved enforcement of laws, regulation becomes more progressive

Increased financial scope leads to increasing capacities for environmentally-friendly policies

Willingness to spend money on environmental protection increases

Environmental Protection is Becoming a Megatrend in Asia

Numerous Examples from China and India show Increasing Environmental Awareness

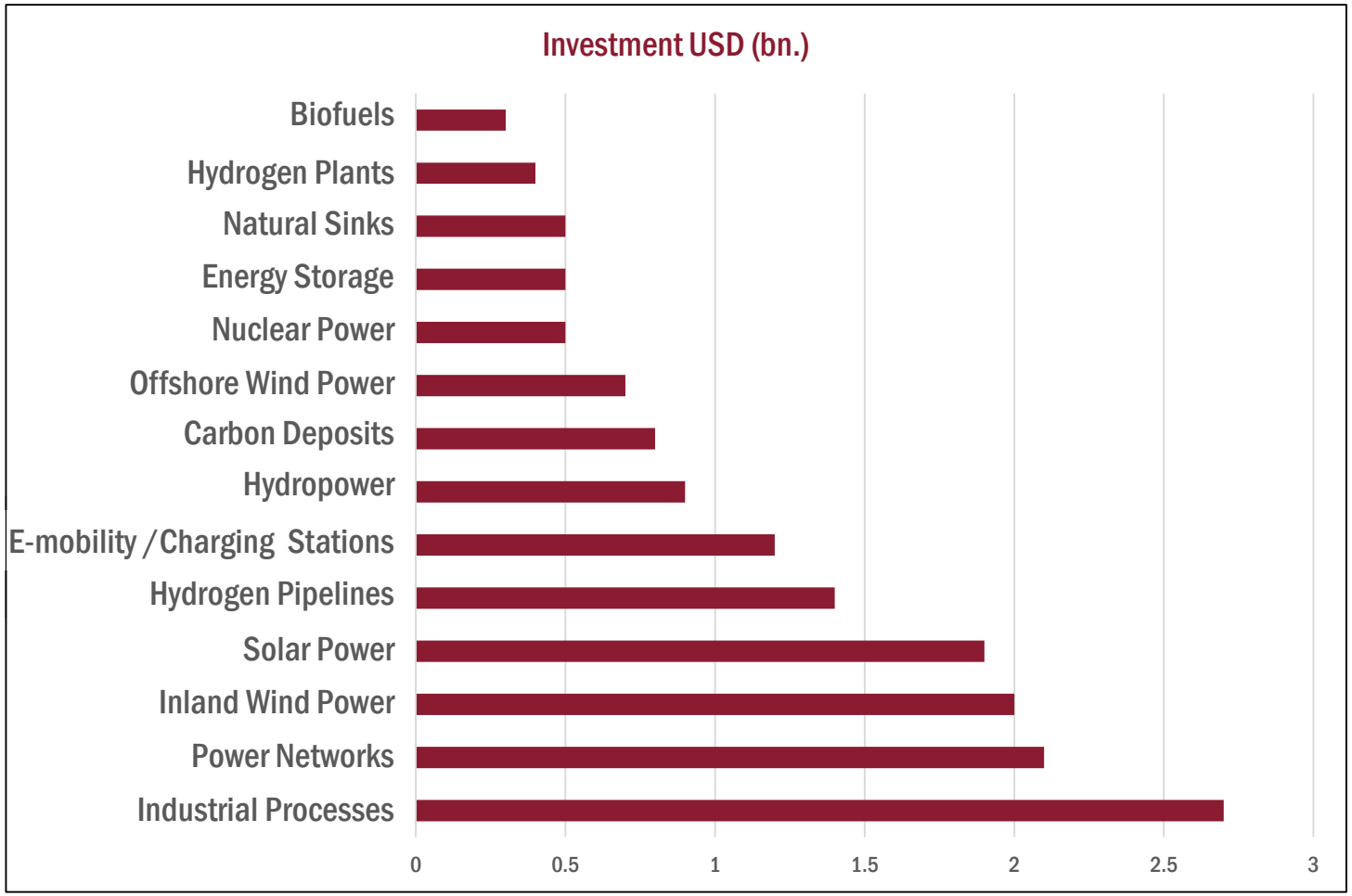
- **High media attention**
  - **China:** The documentary "Under the Dome – Investigating China's Smog" was viewed 300 million times on Tencent within 7 days of its release on 8/2/2015 and then censored.
  - **India:** The topic of environmental protection received enormous media attention in 2018 after the police in Thoothukudi bloodily put down protests against a copper factory which had until that time lasted 100 days (13 dead, dozens injured).

- **Increasing pressure from the population**
  - **China:** The environmentally conscious millennial generation is made up of almost 400 million people; demonstrations are frequent despite bans.
  - **Environmental justice atlas:** India is the world leader by far in environmental protests worldwide with 271 environmental conflicts.

- **Public Promises by Governments**
  - **China:** During his speech to the UN General Assembly, State and Party leader Xi Jinping announced that China would be climate neutral before 2060.
  - **South Korea:** Since its landslide victory on 15 April 2020, the Democratic Party has been pushing a very ambitious Green New Deal.
  - **India:** Narendra Modi announced in 2020 that the country would have 450 GW of installed renewable energy capacity by 2030.
  - **Japan:** On 26 May 2021, parliament passed a new climate target into law, according to which Japan will have a net CO2-neutral economy by 2050 at the latest. Greenhouse gas emissions are to be reduced by 46% by 2030, a huge reduction compared to the 26% levels originally agreed to in 2013.

China's Ambitious Climate Goal: CO2 Neutral by 2060

According to Goldman Sachs, 16 Trillion USD of Investment is Necessary to Reach the Target



(Source: Goldman Sachs)*

Example 1: Renewable Energy

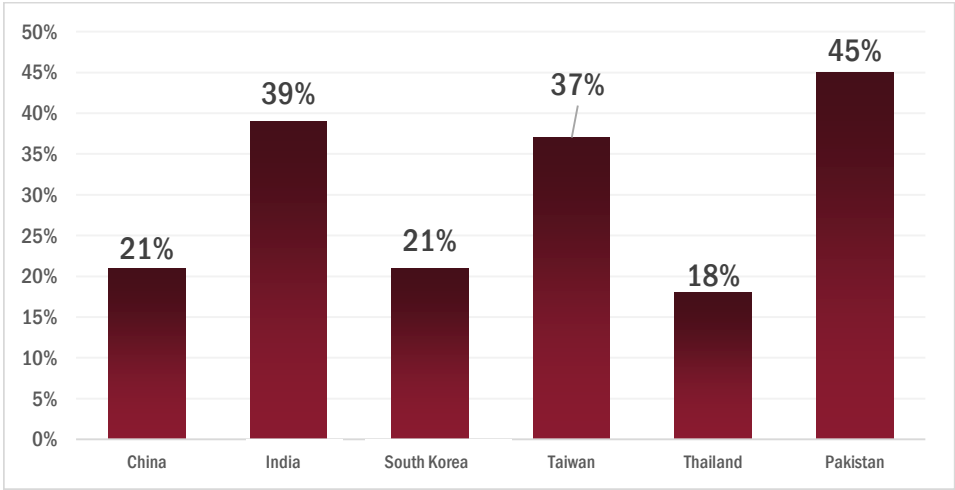
Asia's Green-tech Companies Dominate the Market

- **Solar Power**
  - More than 70% of solar panels are produced in China. The market share for solar cells is 79%, polysilicon 67% and silicon wafers as much as 97% (2020).
  - The world's 10 largest solar panel producers as of 2020, are all from Asia.
  - More than 50% of demand for solar panels came from Asia in 2020.
  - Taiwan, India and Pakistan are among the fastest-growing photovoltaic markets in the world, with an annual increase in demand of around 40%.
  - Future technology: The world's first commercial series production of perovskite solar panels began in China in August 2020. (Microquanta Semiconductor).

- **Wind Power**
  - In 2020, 55.9% of all new wind power installations were made in China.
  - India is the fourth largest wind power operator in the world with 38.8 GW of installed capacity.

- **Geothermal Energy**
  - Indonesia, the Philippines and Japan combined produce more geothermal electricity than the US and the EU combined.
  - In the Philippines, geothermal power plants account for 27% of all electricity production.

Expected Growth in Solar Power Installations (2018-2022 p.a.)



*(*Source: SolarPower Europe)*

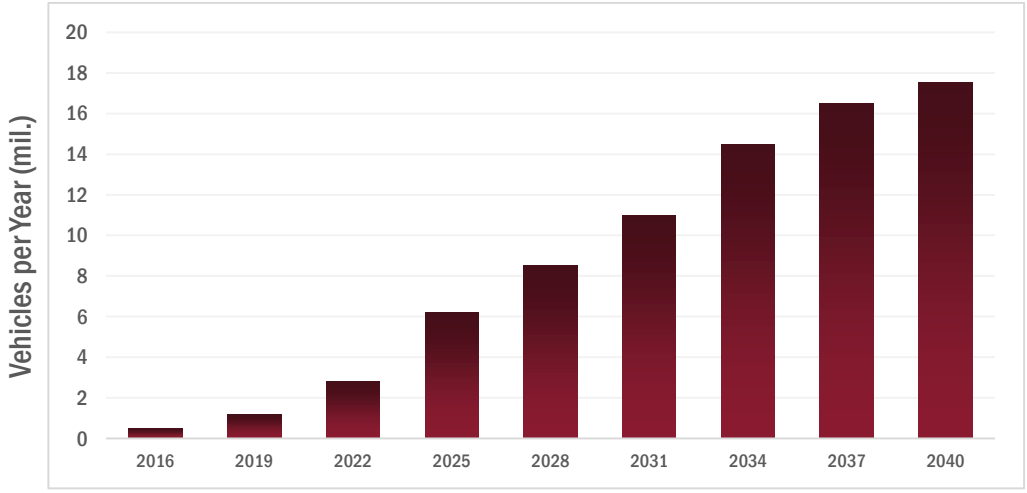
Example 2: E-Mobility and the Hydrogen Economy

South Korea and Japan are the Global Technology Leaders, and China is Developing the Largest Hydrogen Based Industry in the World

- **E-Mobility**
  - According to Roland Berger's E-Mobility Index 2021, South Korea is the global technology leader ahead of China (2nd), Germany (3rd) and Japan (4th).
  - 41% of all electric cars and 85% of all e-scooters were sold in China in 2020.
  - More than half of the electric car models on offer in 2020 come from Chinese car manufacturers.
  - At the end of 2020, there were 800,000 electric car charging stations in China (approx. 60% of all global installations). In December 2020 alone, 112,000 new ones were installed.
  - Six of the seven largest producers of electric car batteries are from Asia. Tesla was only number 4 worldwide in 2020 with a global market share of 6%.
  - Future technology: according to the European Patent Office, the 15 companies with the most solid-state battery patents all come from Asia!

- **Hydrogen and Fuel Cells**
  - All mass-produced fuel cell cars come from just three Asian suppliers: Toyota, Honda and Hyundai (as of end 2020)].
  - Japan has the largest network of hydrogen filling stations in the world.
  - South Korea's Green New Deal: By 2030, the production of fuel cell cars is to increase to at least 500,000 annually and 30% of cities are to obtain their electricity entirely from hydrogen.

Electric Car Sales in China (forecast)



Example 3: Circular Economy

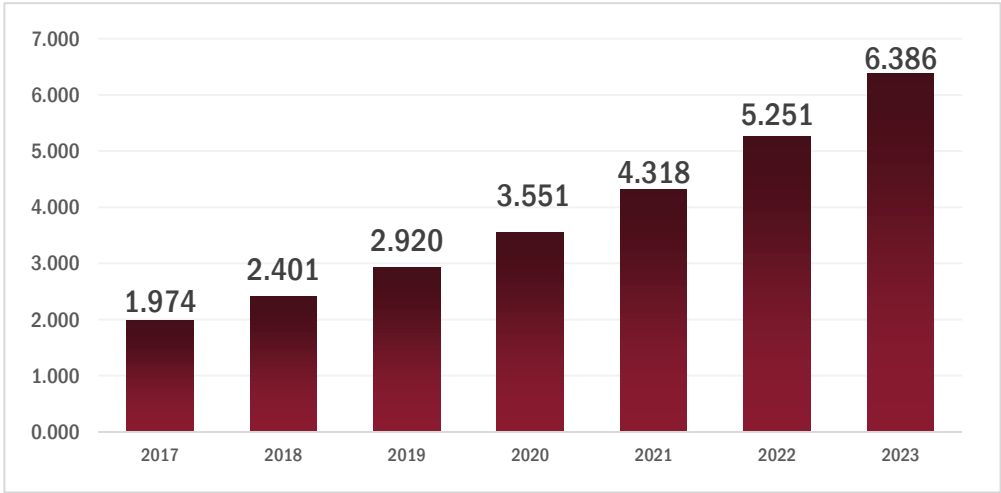
High Growth Due to Enormous Environmental Problems and Strong Pent-up Demand

- **High Growth Recycling**
  - Starting from low levels, waste recycling is recording double-digit growth rates across many Asian countries.
  - A special opportunity is emerging in the e-mobility sector as 70% of the recycling of lithium-ion batteries is currently taking place in China and South Korea.
    (Source: Circular Energy Storage)*

- **Responsible Supply Chains Trending**
  - As consumers around the world become more environmentally conscious, more and more brands are striving to create more sustainable value chains. Of course, this has also had an impact on production sites, most of which are in Asia.
  - More and more Asian companies are consciously positioning themselves as 'sustainable' suppliers. Taiwan Semiconductor Manufacturing Company (TSMC), the world's largest independent contract manufacturer of semiconductor products, is now one of the most sustainable corporations in the world according to Corporate Knights.

- **Bans on Plastics are Increasing**
  - India's capital New Delhi banned single-use plastic in early 2017.
  - Thailand banned the use of disposable bags in supermarkets across the country in early 2020.
  - China is taking rigorous action against plastic waste as part of a 5-year plan. Among other things, plastic bags have been banned in supermarkets since the beginning of 2021.

Asia-Pacific - Extended Development of the Bioplastics Market



Part 2:
The Investment Strategy

Investment Strategy for the Actively Managed Certificate (AMC)

- **Active management** and **regular screening** (qualitative & quantitative) of the investments in the certificate.
- Opportunistic **bottom-up strategy** at title level, top-down strategy for general market risks.
- **Broader diversification** and **lower volatility** in the AMC compared to other index products.
- **No specific benchmark** – General aim is to outperform the MSCI AC Asia Pacific Index.
- Comprehensive **risk management** through sensible diversification and technical analysis models.
- Use of derivative instruments possible for **critical market situations** (but only used in exceptional situations).

Investment Process (1):

Candidate Screening

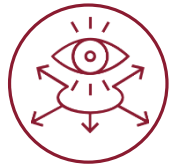
Creative, well-connected think tank goal: **identify promising companies in innovative sectors early on.**

Regular **reading and analysis** of:

- **Technical articles**
- **Sector-specific news**
- **Analysts' comments**
- **Company reports**

Regular screening of **over 300 listed companies** in various areas of the Asia-Pacific environmental sector along with Asia's sustainability leaders.

Monitoring of the entire value chain in the sectors under consideration.



Continuous analysis/screening of the IPO market to identify attractive opportunities early on.

Investment Process (2):

Title Selection

Top down Analysis

Macroanalysis

Quantitative:

- Industry growth
- Industry ratings
- Value chain

Qualitative:

- Who are the market leaders?
- Key technologies
- Competition/substitution

Bottom up Analysis

Microanalysis

Quantitative:

- Valuation ratios
- Growth potential
- ROE, dividend

Qualitative:

- Product mix
- Product quality
- Management
- Market position

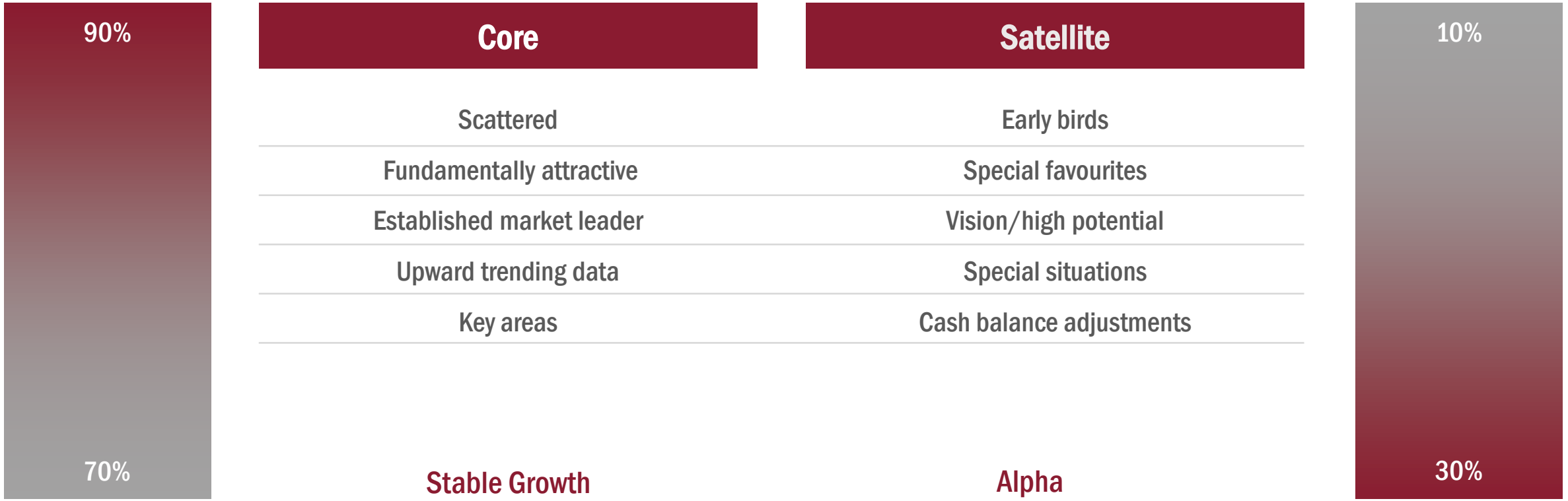
Critical Analysis

Relative Consideration

- Fair value
- Avoid exaggerations
- Recognise driving forces
- Comparison with peer group
- Barriers to market entry
- Sources of risk
- Debt
- Risk/return

Investment Process (3):

Portfolio Construction



Investment Process (4):

JPV Company Database as the Basis for Comprehensive Valuation Models

MarketCap USD (mln)	P/E 2019	P/E 2020	P/S 2017	P/B	EKQ	NET DEPT/EBITDA	NET DEPT/EQUITY	DEBT/ASS	DVD%	Free CF (minus Inv.)	Operating Margin	EBITDA Margin	EBITDA M 3 year avg
14'346	**23.03**	15.17	1.61	1.28	**63.18%**	1.56%	13.43%	1.72%	**0.43%**	-1'885'525	7.81%	14.70%	4.73%
5'877	**8.46**	7.17	1.40	1.35	**42.78%**	2.71%	58.16%	0.75%	**3.22%**	-6'639	29.84%	32.12%	33.92%
1'601	**14.89**	11.84	2.83	3.08	**49.57%**		27.81%	0.98%	**2.05%**	165	21.55%		20.17%
11'268	**9.06**	7.23	0.21	0.85	**36.79%**	1.63%	40.04%	0.58%	**0.97%**	1'375'077	4.41%	7.58%	6.71%
40'902	**14.76**	12.83	4.08	2.80	**14.29%**		-47.52%	0.17%	**3.00%**	82'847'264	43.55%		
		12.36	0.53	1.44	**37.88%**	-3.01%	-44.73%	0.61%	**6.36%**	6'708	3.61%	6.29%	7.08%
		7.93	2.41	0.99	**43.76%**	4.27%	93.59%	0.78%	**3.57%**	992	45.90%	59.29%	61.52%
		6.18	0.91	0.59	**7.97%**	9.11%				4'384'817	26.13%	44.42%	
		17.37	6.44	3.70	**80.26%**	-0.90%				273'221	37.19%	64.83%	65.03%
		8.29	0.68	1.28	**42.31%**	2.83%				-26'200	11.25%	13.05%	10.34%
		13.22	1.37	2.58	**26.99%**					225	10.57%		11.78%
		14.82	2.24	0.85	**58.77%**	3.95%	32.78%	1.43%	**0.83%**	-923	21.85%	30.46%	27.70%
		8.15	1.02	1.17	**32.54%**	3.07%	65.37%	0.48%	**3.17%**	-3'837	14.99%	19.72%	17.71%
		2.86	0.15	0.29	**35.36%**	5.09%	103.44%	0.55%	**3.97%**	3'177	7.14%	10.79%	12.65%
		5.88	0.75	0.61	**55.09%**	-0.03%	-0.30%	1.23%	**6.97%**	89	11.47%	16.09%	17.67%
		10.10	1.84	0.98	**29.95%**	2.33%	50.07%	0.43%	**10.41%**	205'181	22.12%	40.36%	38.19%
		5.55	0.85	1.68	**28.26%**		67.98%	0.39%	**1.06%**	-203	12.77%		13.01%
		10.05	0.23	0.77	**23.58%**		142.36%	0.31%		-1'837	2.58%		6.46%
		6.82	1.38	0.82	**38.61%**	4.38%	127.92%	0.63%	**2.15%**	2'072	35.02%	62.64%	62.15%
21'886	**20.61**	14.16	0.85	1.42	**59.85%**	1.11%	15.96%	1.49%	**0.69%**	-2'094'387	7.97%	12.06%	15.40%
26'042	**9.56**	8.48	0.29	0.41	**40.90%**	7.66%	62.92%	0.69%	**2.92%**	537'779	2.50%	6.43%	7.97%
7'564	**10.77**	7.42			**19.76%**	2.04%	85.87%	0.25%		10'692	0.66%	8.55%	10.93%
5'383	**6.79**	6.18	0.24	0.76	**40.25%**	-0.41%	-16.65%	0.67%	**4.14%**	15'315	14.03%	18.63%	16.90%
16'006	**8.57**	7.50	1.01	2.41	**49.61%**	-0.60%	-22.56%	0.98%	**2.56%**	11'553	13.85%	16.11%	14.94%
1'519	**7.74**	6.56	1.42	1.64	**39.02%**	2.62%	71.48%	0.64%	**3.81%**	1'183	33.67%	39.24%	40.28%
6'491	**6.13**	5.57	0.75	0.73	**46.43%**	5.59%	51.38%	0.87%	**2.62%**	4'418	5.17%	11.00%	12.02%
1'703	**9.96**	6.54	0.73	1.78	**46.08%**	-1.46%	-53.63%	0.85%	**2.64%**	29'498	19.03%	29.65%	19.23%
2'486	**9.88**	7.17	2.03	1.68	**52.76%**	1.82%	35.97%	1.12%	**1.31%**	-906	15.38%	23.79%	
552	**7.14**	7.07	3.18	1.55	**60.89%**	1.52%	45.21%	1.56%	**6.67%**	3'216	58.17%	69.80%	70.19%
1'055	**16.65**	8.76	1.60	2.22	**72.06%**	-1.03%	-22.18%	2.58%	**0.91%**	2'195	16.31%	17.37%	
2'219	**13.28**	11.77	1.20	1.52	**58.25%**	-0.66%	-13.28%	1.40%	**2.24%**	9'869	13.70%	15.55%	16.53%
19'777	**34.38**	29.57	0.96	2.28	**31.19%**	3.25%	91.35%	0.45%	**0.47%**	-1'946	6.29%	14.03%	14.31%

Screening of key indicators on important financial data, such as free cash flow, P/EBITDA, P/B, return on equity, etc.

Metrics for growth, etc.

General Information: Actively Managed Certificate (AMC)

Sustainable Asia

Investment product:	Issuer:	Tradability:
Actively Managed Certificate	UBS AG, Zurich	Daily at current net asset value (NAV)

Fee structure:

Institutional Class:

Ausgabepreis: 1000.00

1.25% management fee
10% performance fee (high water mark)

ISIN: CH0473584537
WKN: US768P
Valor: 47358453

Retail class:

Issue price: 100.00

1.75% management fee
10% performance fee (high water mark)

ISIN: CH0473584545
WKN: US75X1
Valor: 47358454

Advantage:

Diversification in terms of country and sector allocation; long-term management expertise in the Asian equity markets and the environmental technology field.

> Opportunities always lie in the things that people are worrying about.

Jack Ma, founder of Alibaba on his involvement in the environmental sector

Appendix

Top Holdings in the Portfolio

Name	Country	Market Capitalisation	Sectors	PER'21e	ER in %	Weighting
Lite-on	Taiwan	USD 5.3 billion	Smart City Optoelectronics	10	40 %	3.2 %
Shinhan Financial	South Korea	USD 19 billion	Sustainable & Responsible Finance	4.8	8 %	3.1 %
Jinko Solar	China	USD 2.5 billion	Photovoltaic modules Perovskite solar	11	20 %	3.0 %
Asahi Holdings	Japan	USD 1.5 billion	Recycling, industrial waste management	9.1	40 %	2.9 %
Bank Rakyat Indonesia	Indonesia	USD 55 billion	Micro Finance Sustainable Finance	17	17 %	2.8 %
LG Chem	South Korea	USD 31 billion	Battery materials Advanced materials Petrochemicals	14	45 %	2.8 %

** Last update: 25.04.2022 Source: Bloomberg*

Example 1:

Samsung SDI

SAMSUNG SDI

Business sectors: Lithium-ion batteries, energy storage systems, materials for semiconductors, LCD, OLED and photovoltaics

Over **10‘000 employees** worldwide

Specialisation in the most promising areas: **Electric car batteries and energy storage systems**

- Samsung SDI is one of the world's leading manufacturers of **lithium-ion batteries**. The company also leads in the production of **materials** used in **semiconductor production, photovoltaics** and in the production of **LCD and OLED displays.**
- With its electric car battery division, Samsung SDI supplies well-know customers such as **BMW, Volkswagen, Daimler, ABB** and **Harley-Davidson**.
- According to Navigant Research, together with LG Chem (also South Korea), Samsung SDI is the **most competitive manufacturer of battery-based energy storage systems** (ESS).
- At the Detroit Motor Show in 2019, Samsung SDI announced that several core **technologies for solid-state cells** have already been mastered and that companies are in the process of developing mass production. This makes Samsung SDI **a clear trailblazer** in this sector.
- Solid state cells are forecast as being **the next generation of electric car batteries**. They clearly impress with ranges of over 700 km, a very high energy density, comparatively low temperature sensitivity and longer durability compared to lithium-ion batteries.
- In 2018, Samsung SDI achieved a **44% increase in sales**, an **operating profit up by 511%** and a **net profit increase of 16%.**

Example 2:

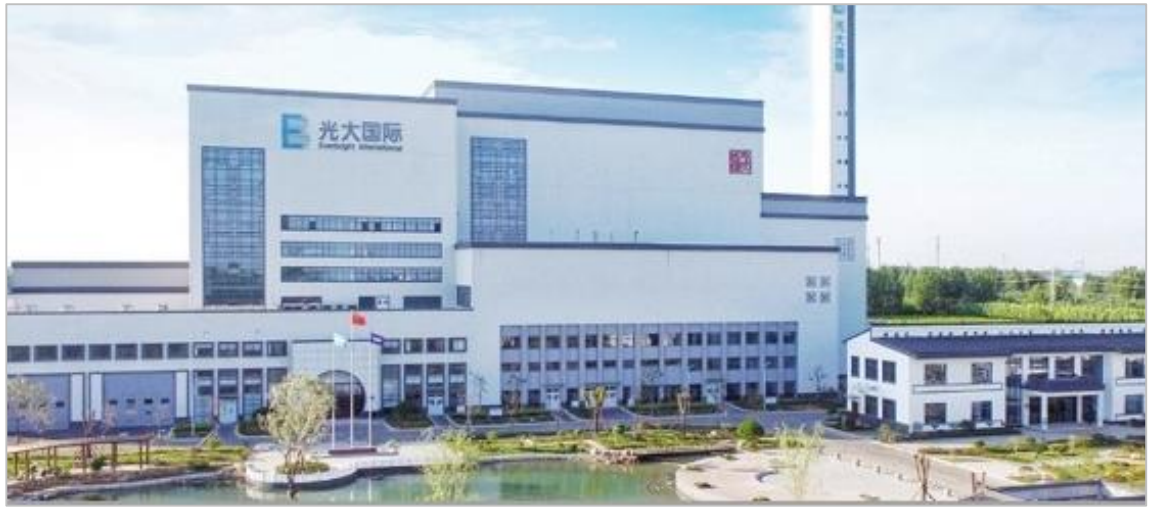
China Everbright International

光大國際 Everbright International

Business sectors: Environmental technology and environmental resource management (diversified)

Over **10‘000 employees** worldwide

Five-fold increase in sales in the past 5 years, EBITDA more than quadrupled.



- China Everbright International is diversified and active in various areas: **water treatment, waste incineration plants, recycling, special waste recycling, environmental remediation, photovoltaics, wind energy, biomass energy** and **environmental technology equipment.**
- CEI is the leading **operator of waste-to-energy plants** and **waste sorting plants** in China. The company has a presence in a total of 20 provinces.
- Over the past five years, sales have grown by **an average of 42% pa.** and **EBITDA by 32% pa.**
- In 2018, the company secured **78 orders for projects.**
- CEI recently received regulatory approval **for fee increases of between 1% and 165%** for all 18 waste water treatment plants.
- CEI has already gained a foothold in Germany, Poland and Vietnam and plans to do make advances in internationalization in the coming years, **especially in Asia.**

Its two subsidiaries China Everbright Greentech (1257 HK) and China Everbright Water (CEWL SP) are listed on the Hong Kong and Singapore stock exchanges

Example 3:

Taiwan Semiconductor Manufacturing

Business sectors: Foundry for semiconductor and electronics products

Over **50‘000 employees** worldwide

Based in Taiwan. Services numerous **well-known customers** including **Apple, NVDIA** and **AMD**.

- **Taiwan Semiconductor Manufacturing (TSMC)** is the world's largest independent contract manufacturer of semiconductor products.
- **TSMC** manufactures some **10,000 different products** and uses **250 different technologies to do so.**
- Its some 500 customers include **Apple, Qualcomm, NVIDIA, AMD, Conexant, Marvell, VIA** and **Broadcom.**
- The group has implemented a **far-reaching strategy for sustainability and corporate responsibility.**
- The **corporate responsibility** rules of the group have to **complied with by all its suppliers.**
- Thanks to its exemplary implementation of **“Responsible supply chain” and “Green Manufacturing”** principles**, the company now ranks number 2 in Asia and number 10** worldwide according to the "Most Sustainable Corporations in the World" index from Corporate Knights.
- Since, with the emergence of more and more global consumer electronics brands, production conditions in Asia are facing increasing public criticism and brands are therefore building themselves **sustainable supply chains**, the pioneering role of TSMC in sustainability is increasingly becoming a competitive advantage.

Example 4:

Bank Rakyat Indonesia

Business sectors: Microfinance, loans for small and medium-sized enterprises, consumer loans

Approx. **60‘000 employees** worldwide

Considered a pioneer in the globally successful micro-loan concept. The corporate governance champion of South-East Asia.

- The 'inventor' of the micro loan: following initial experiments with micro loans for disadvantaged rice farmers in the early 1970s, a highly successful micro loan business has emerged since 1984.
- Rakyat Indonesia Bank is the largest micro-lender in the world and Indonesia's most profitable bank. Micro loans account for over 35% of its loan portfolio. Loans to small businesses account for another 23%.
- Worthy of note: the credit default rate for micro loans has remained below 1.4% for over 10 years (even during the financial 2008/09 crisis)!
- Pioneer in "mobile banking for the poor". In 2016, Bank Rakyat Indonesia was the first bank in the world to launch its own satellite to reach the most distant localities in the island state and build the country's largest digital banking network. Their slogan for the coming years: “Go smaller, go shorter and go faster through digitalization."
- Clear ESG pioneer in Indonesia: has been publishing ESG reports since 2013 and has also committed to sustainable palm oil financing. 2019-2022: new sustainable finance action plan.
- Considered to be a model for corporate governance:
  - Awards for corporate governance in Asia: Asia's best CEO 2018, Asia's best CFO 2018, Best Investor Relations Company 2018.
  - Award from the Indonesian Institute for Corporate Governance: Indonesia Most Trusted Company on Good Corporate Governance Implementation

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