

Estimated Avoided Emissions – Methodology and Assumptions

This table outlines the methodologies and key assumptions used to estimate avoided emissions from selected financed activities.

Estimated Avoided emissions	Methodology/assumptions
Estimated avoided emissions from EVs	<p>Methodology and assumptions: Avoided emissions from electric vehicles were estimated by comparing the emissions of conventional ICE vehicles — calculated using petrol emission factors from the UK PCAF standard — with the electricity consumption of EVs over the same distance. Average energy consumption for the top EV models sold in Malaysia, Indonesia and Cambodia (kWh/100 km) was applied using average car travel distances in each country, and country-specific grid emission factors. Avoided emissions were derived from the difference in emissions multiplied by the number of EVs financed. Grid emission factors sources: Suruhanjaya Tenaga (MY), Kementerian ESDM (ID), and Ministry of Environment (KH).</p> <p>Disclaimer: Figures are indicative estimates based on standard consumption assumptions and published emission factors. Actual performance may vary. Results may be updated when improved data becomes available.</p>
Estimated avoided emission from residential rooftop solar financing	<p>Methodology and assumptions: Avoided emissions were estimated by deriving indicative solar system capacity from financing amounts using indicative market cost benchmarks (CAPEX/MW) for residential rooftop PV in Malaysia and Indonesia, estimating annual generation using typical residential solar yields, and applying the relevant national grid emission factors together with the regional annual specific photovoltaic power output. Grid emission factor sources: Suruhanjaya Tenaga (MY) and Kementerian ESDM (ID).</p> <p>Disclaimer: This is an indicative estimation methodology intended for portfolio level analysis. Actual system costs, installed capacity, and solar generation may vary by project. Market cost benchmarks, solar yield assumptions, and grid emission factors used are based on publicly available industry sources and may be updated over time.</p>
Estimated avoided emission from renewable energy projects directly financed	<p>Methodology and assumptions: Avoided emissions were estimated by multiplying the renewable energy generation with the relevant national grid emission factor. Energy generation was derived using installed capacity (MW) together with regional annual specific photovoltaic power output. Grid emission factor sources: Suruhanjaya Tenaga (MY), Kementerian ESDM (ID), and Thailand Greenhouse Gas Management Organisation / Thai Carbon Label (TH).</p> <p>Disclaimer: This is an indicative estimation methodology intended for portfolio level analysis. Installed capacity, and solar generation may vary by project. Solar yield assumptions and grid emission factors used are based on publicly available industry sources and may be updated over time.</p>