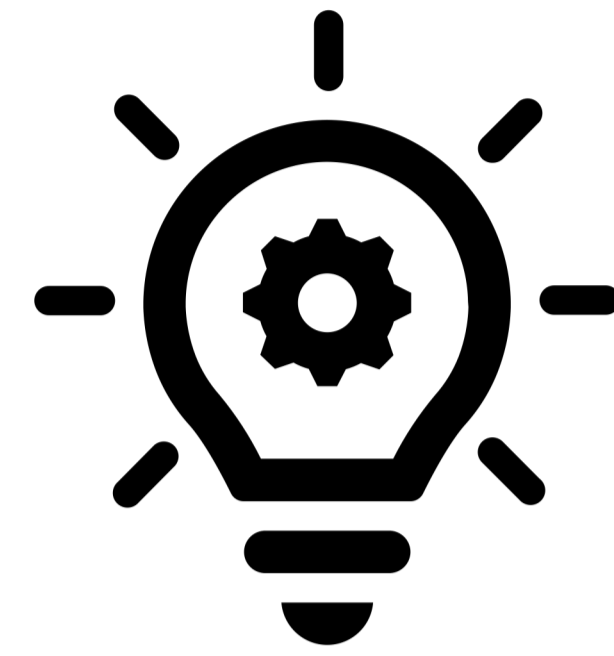




What is Sustainable Finance

- Sustainable finance is the use of financial instruments to promote sustainable action within companies. Through financial benefits tied to sustainable performance, companies are incentivized to prioritize sustainability targets and goals. Sustainable finance also incorporates ESG advisory, market analysis and a deep knowledge of current regulations and market themes to communicate to various stakeholders.

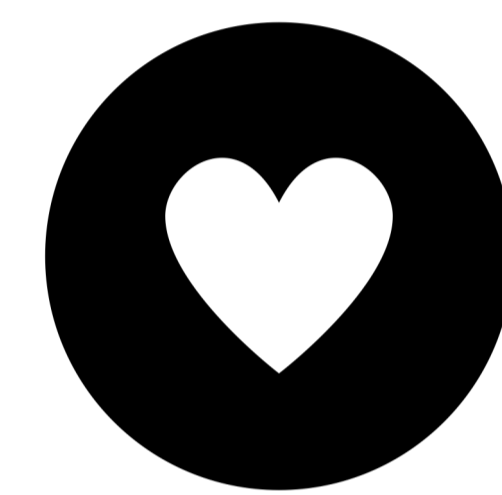


KEY SUSTAINABILITY SKILLS USED

- ESG Report Assessment
- Peer Comparison Benchmarking
- Maintaining awareness & knowledge on current Sustainability themes
- ESG Communication

Roles & Responsibilities

- Developed a variety of client pitch presentations, with pitch purpose dependent on client ESG maturity and financial goals. Pitch purpose included various approaches such as ESG advisory & introduction, peer comparison & benchmarking, and Sustainable Finance Framework preparation.
- Assessed and summarized new financial regulations, ESG trends and sustainable finance market conditions.
- Analyzed the Sustainability-Linked Bond market to identify upcoming KPI assessment dates and potential to miss.
- Performed data input of sustainable finance transactions
- Developed a Sustainable Finance Framework for Financial Instrument implementation
- Conducted in person pitches to Scotia Clients to promote Sustainable Finance discussion
- Attended various ESG conferences and events to gain insights around emerging ESG themes, stakeholder concerns, and industry specific trends. Key conferences included;
 - Bloomberg ESG Conference: Pathways to Net Zero & Assessing Climate Risk
 - Scotiabank ESG Conference and Sustainability Summit
 - Edmonton Region Hydrogen Hub: A case study for heavy duty road freight in Alberta
 - Sustainalytics: ESG in the Lifecycle of a Private Company: How Stakeholder Demands Drive Sustainability in Private Markets



FAVOURITE PROJECT

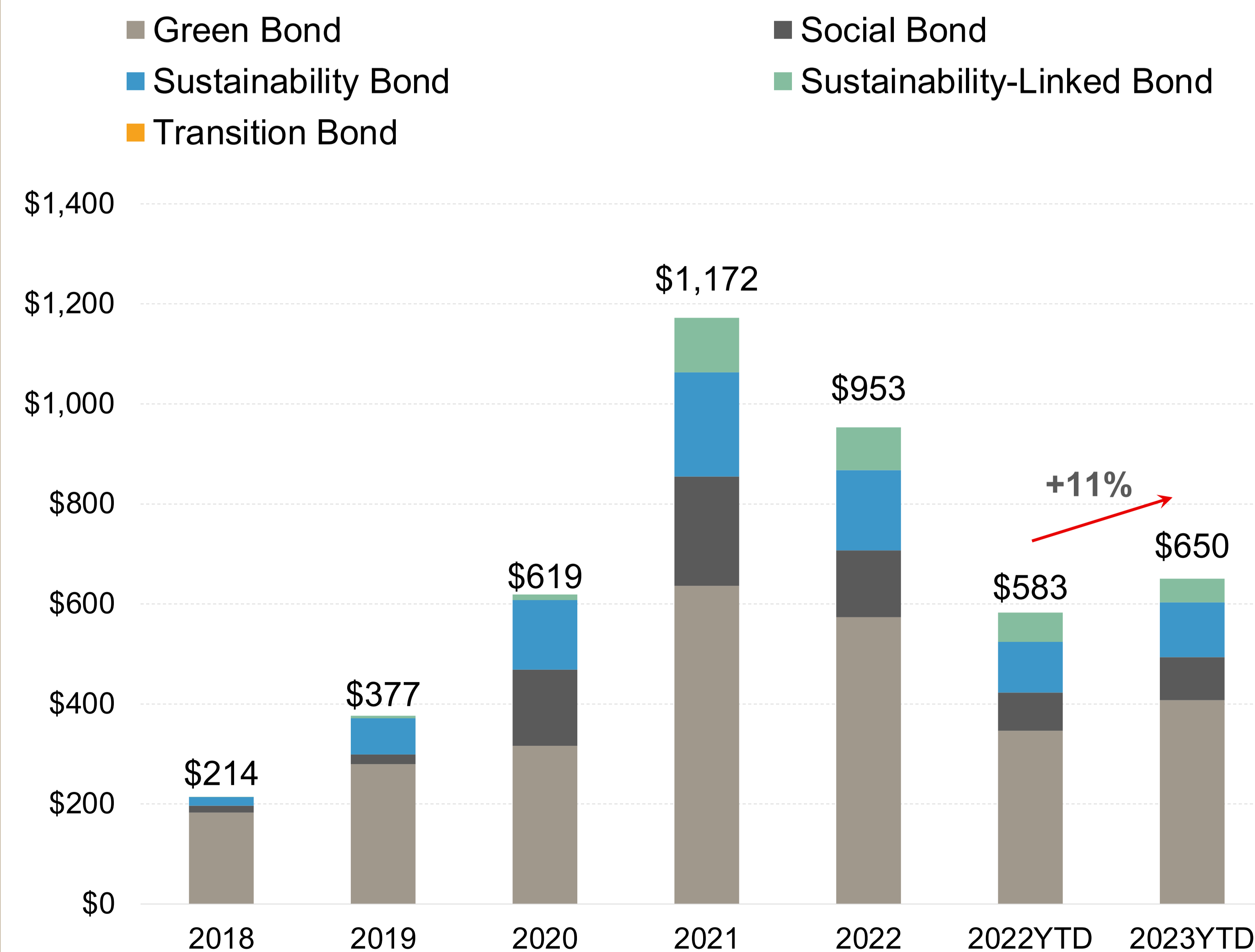
- ESG presentation for a major Canadian Foundation:
 - Developed and assisted in multiple rounds of ESG pitches to the CFO and foundation members to assist the clients ESG journey. Pitch topics ranged from ESG education, to peer benchmarking and future ESG strategic plan advisory. To conclude the project a Green Bond Framework was produced to prepare for sustainable finance implementation.

Industry Challenges

- Communicating both sustainability and financial verbiage to various audiences at a learning level.
- Understanding the balance between financial incentivization's and credible and rigorous SPT's/KPI's, both for client ESG appetite and for Scotia reputational purposes (i.e. avoid Greenwashing).
- Staying well informed on various emerging ESG financial regulations, trends, and market performance in a volatile environment.

ESG Bond Market Driven by Green Label...

USD Equivalent Billions | Total ESG-Labelled Bonds



Financial Instruments

Sustainability Linked

- Financial incentives tied to Key Performance Indicators of ESG Targets.

Use of Proceeds

- Green: Use of proceeds tied to green projects;
 - Green Building, Waste Reduction, GHG emission reduction.
- Social: Use of proceeds tied to social projects;
 - Affordable housing
- Sustainable: Use of proceeds tied to projects encompassing both Green & Social factors