

● Product Origination and Structuring

Context of change and impact on job tasks

As clients and investors become increasingly aware of their sustainability needs, investment banks would be expected to account for sustainability considerations in their business practices.

This job role holder would need a comprehensive understanding of sustainable lending instruments to be able to source and support origination activities. This includes being able to effectively create and execute sustainable finance product solutions based on clients' and investors' sustainability needs and agenda, performing evaluations and proposing recommendations to improve sustainable finance product performance.

When raising capital for clients, this job role holder would be expected to have a strong understanding of taxonomy to showcase the relevant sustainability activities undertaken by clients to investors so that a beneficial arrangement is established.

This job role holder would also need to collaborate with the internal legal and compliance team to develop sustainability regulatory guidelines to ensure regulatory compliance throughout the origination and structuring process of sustainable finance products.

Overall, this job role holder will see significant changes in job tasks due to the need to design and execute sustainable finance product solutions. This job role holder would also be expected to expand their knowledge specific to sustainable lending instruments, taxonomy application, sustainability regulations and standards, internal sustainability policies and frameworks.

Time horizon of impact: Immediate

Impact on key job tasks

● High augmentation ● Moderate augmentation ● Low augmentation

Critical work function	Additional key job task	Impact on job task
Construct structured products for clients	<ul style="list-style-type: none">Prepare financial models and economic models in the structuring of sustainability transactions, including the selection of sustainability Key Performance Indicators and preparation of sustainability impact / results frameworks, and materials required for structuring and underwriting processes of sustainable finance product solutionsCompile reports, liaise and communicate all stakeholders' needs and product recommendations related to sustainable finance product solutionsOversee the design transactions and appropriate structures for sustainable finance product solutions based on client needs	●
Evaluate structured product performance	<ul style="list-style-type: none">Monitor and review the performance of sustainable finance product solutions regularly and communicate the performance to clientsPropose and implement adaptations to existing sustainable finance product solutions based on client feedback and product performanceEvaluate sustainable finance product solution improvements implemented against the original implementation	●
Manage risk and regulatory matters	<ul style="list-style-type: none">Compile, monitor changes and evaluate information on developments in relevant laws and sustainability regulations and standards on business functionsGuide and perform due diligence and risk management processes on sustainability investment opportunities including market research, risk-based modelling and third-party report analysisPartner and work with legal teams to develop sustainability regulatory guidelines to ensure regulatory compliance throughout the origination and structuring process of sustainable finance product solutions	●

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● High augmentation ● Moderate augmentation ● Low augmentation

Critical work function	Additional key job task	Impact on job task
Source origination opportunities	<ul style="list-style-type: none">Pursue new origination opportunities related to sustainable finance product solutions through leveraging on networks and existing or developing client relationshipsMaintain close and regular interactions with clients to understand their changing needs including sustainability needs and agendaKeep abreast of relevant assets or sustainable finance product solutions that are offered in the industry to structure products to meet clients' needsLead client negotiations for origination with regard to sustainable finance product solutions and discuss fundraising options, structures and credit support with clients	●
Support origination process	<ul style="list-style-type: none">Conduct market analysis, prospect clients' needs and communicate sustainability trends to all key stakeholdersPrepare pitch books and marketing presentations to include sustainability initiatives undertaken by the client and review origination materials for accuracy and alignment to organisation procedures and policiesGather and review market intelligence from various channels and sources on new issues, competitors' deals, volume information and valuation benchmarks and incorporate them into the origination processes of sustainable finance product solutionsConduct research on global sustainability transactions, deal structure and technological issues involved in measuring and monitoring of sustainability impact	●

SF TSCs needed

• Sustainability Risk Management	L3	L4	L5
• Sustainable Lending Instruments Structuring	L3	L4	L5
• Taxonomy Application	L3	L4	L5