

Sub-loans Environmental Health & Safety (EH&S) risk categories (for FIs)

Category	EHS risk
Trade	
Import/export, wholesalers	Low
Market stand	Low
Retail kiosk	Low
Shop / Retail trade premises	Low
Supply of computer and office equipment	Low
Other trade	Low
Services	
Business services	Low
Café / Restaurant	Low
Car repair, maintenance services	Medium
Education / Training	Low
Health services / Cosmetic studio	Low
Hairdresser	Limited
Film processing facilities / printing services	Medium
Laundry services without dry-cleaner	Limited
Laundry services with dry-cleaner	High
Market premises management	Limited
Media / Communication / Design studio / Advertising agency	Low
Photocopy shop	Limited
Real estate	Low
Sport and entertainment facilities/Travel agency	Low
Taxi services / Freight services	Limited
Waste and water management	High
Other services	Low
Production	
Bakery, retail food production	Low
Carpentry / Woodworking	Limited
Chemical industries	High
Construction works	Limited
Grain milling	Low
Leather production without tanning	Limited
Leather production with tanning	High
Machinery / Equipment	Limited

Miscellaneous manufacturing	Limited
Processing of food, beverages	Medium
Pulp and paper products	Medium
Raw materials extraction (quarrying / mining)	High
Textile production (cut and sew) without dyeing	Limited
Textile production (cut and sew) with dyeing	Medium
Other production	Limited