

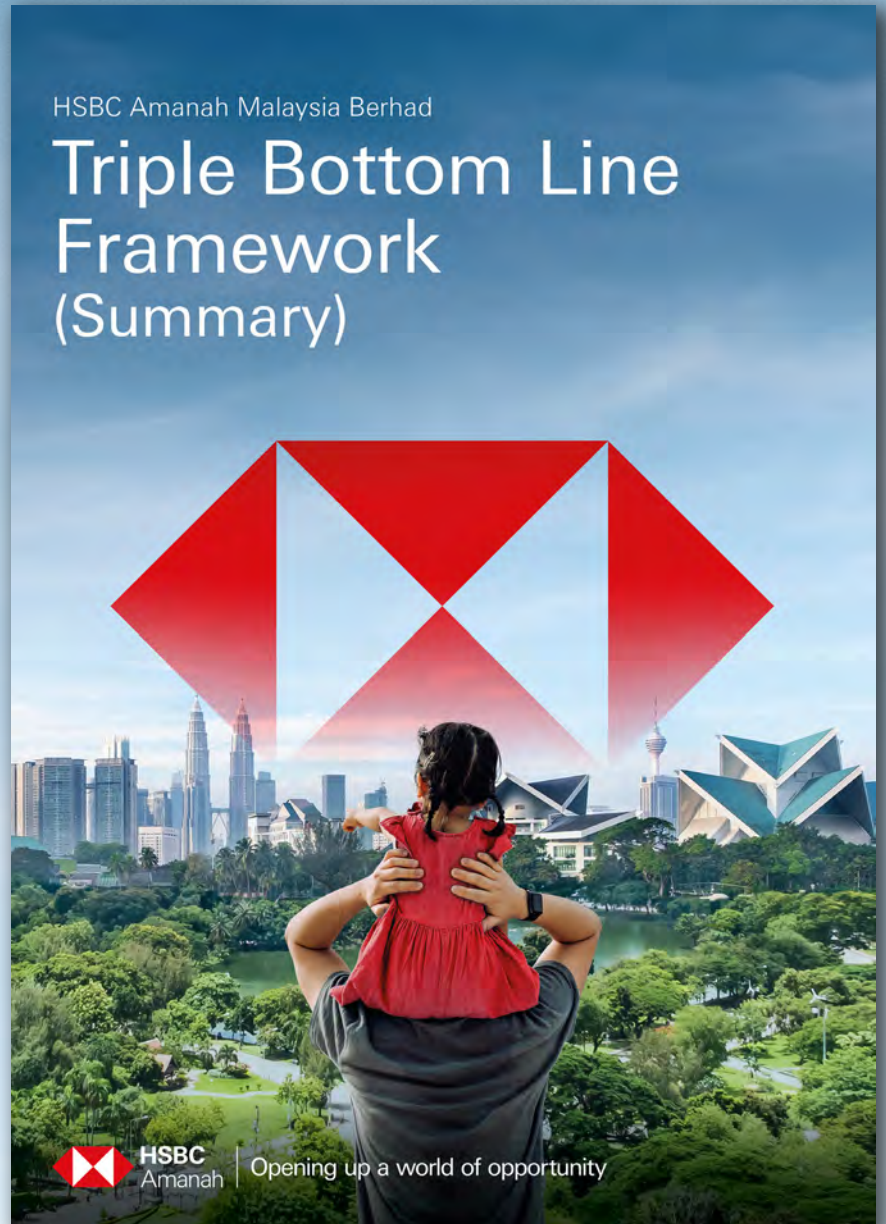
# Our journey towards sustainability

HSBC Amanah Malaysia Berhad (HSBC Amanah or the Bank) is an Islamic Financial Institution (IFI) established in Malaysia. We are committed to embedding sustainability in our business practices and operations. In 2017, HSBC Amanah became a member of the Value-based Intermediation (VBI) Community of Practitioners – one of nine representative IFIs, with the aim of developing an industry-wide VBI approach towards environmental, social and governance matters affecting stakeholder groups of Islamic Finance in Malaysia. In December 2019, HSBC Amanah announced our VBI approach. In this approach, we introduced the lens of Triple Bottom Line (TBL) – Planet, People and Prosperity.

Our Triple Bottom Line Framework (TBL Framework) is intended to be an approach to classification, governance and process implementation in relation to financing assets that are originated by and/or managed by HSBC Amanah in order to assess eligible TBL Assets. TBL Assets are financing assets that meet the parameters defined in the TBL Framework developed by HSBC Amanah. The TBL Framework is intended to further the aspirations of HSBC Amanah as a practitioner of VBI and our ambition to have more than 51% of our financing assets to be TBL Assets as a Value Based Intermediary Bank.



**Scan to download  
the Triple Bottom Line  
Framework (Summary)**



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