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# Sustainable Product Framework and Transition Finance Framework

**Maybank Indonesia Sustainable Finance Forum 2026**

Jakarta, 30 June 2026

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Financial Services

# Maybank's Sustainable Product Framework classifies financing aligned with recognized sustainability objectives



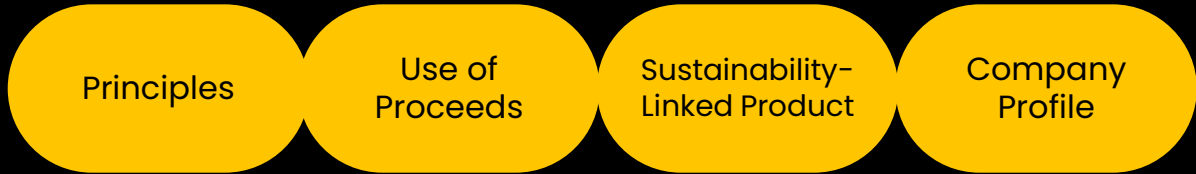
## What is Sustainable Product Framework?



The Sustainable Product Framework (SPF) provides structured guidance for the development of green, social, sustainable, and sustainability-linked financing solutions.

\*Developed with support from  SUSTAINALYTICS

## Our Approach in Applying the Framework



### It can be qualified as sustainable finance if...

Proceeds guided by a Green, Social, or Sustainable Loan/Bond/Finance Framework supplemented by Second Party Opinion

Use of proceeds directed towards a project listed under the Eligible Green or Social criteria (Appendix 1)

The product is sustainability linked product with sustainability targets

90% or more of the company revenue is from the Eligible Green/Social criteria (Appendix 1)

## Eligible Activities



Renewable Energy



Terrestrial & Aquatic Biodiversity



Eco-efficient and/or Circular Adapted



Food Security & Sustainable Food Systems



Energy Efficiency



Clean Transport



Green Buildings



Natural Disaster



Resource Efficiency & Pollution Prevention and Control



Sustainable Water & Wastewater Management



Affordable Basic Services/Infra



Environmentally Sust. Mgmt of Living Natural Resources



Climate Change Adaptation / Mitigation



Socioeconomic Advancement and Empowerment & Employment Generation

## Sustainable Finance Products and Services

Bond/Sukuk

Corporate Lending

Trade Financing

Equity

Asset & Wealth Mgmt

Insurance

# Maybank's **Transition Finance Framework** broadens financing support for clients undertaking credible transition efforts



## What is **Transition Finance Framework**?



Transition Finance Framework outlines our approach to develop credible transition finance solutions, helping **clients, especially those in hard-to-abate sectors**, transition towards low-carbon and sustainable operations.

## Our Approach in Applying the Framework

Principles-based

Eligible Activity

Pure-Play

Net Zero Strategies & Essential Criteria

### It can be qualified as transition finance if...

Guided by framework demonstrating targets, pathways, and strategy, validated by a Second Party Opinion

Use of Proceeds are allocated to Eligible Transition Activities (Appendix 1)

>90% of revenue or CapEx/R&D is derived from Eligible Transition Activities (Appendix 1)

Supports a qualifying Net-Zero Strategy and meets all Essential Criteria

## Eligible Activities



Steel Manufacturing



Natural Gas



Retrofitting activities



Oil & Gas



International Shipping



Ports



International Aviation



Airport infra



Cement



Aluminum



Agriculture



Hydrogen Production

## Transition Finance Products and Services

Corporate Lending

Debt and Equity Capital Markets

Trade Financing

Advisory

# Supporting Every Stage of Sustainability Journey



**Every sustainability journey is different.**  
Every business has its own starting point  
and pace of transition.

Maybank's dedication to sustainability is  
reflected in our ability to **support clients**  
**wherever they are in their sustainability**  
**journey.**

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# Thank You

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