



بنك معاملات

Bank Muamalat

# BULLETIN VBI

## ***What Is Value Based Intermediation***

Value based intermediation (VBI) aims to deliver the intended outcomes of Shariah through practices, conduct and offerings that generate positive and sustainable impact to the economy, **community** and **environment**, consistent with the shareholders' sustainable returns and long term interest.

## ***Risk, Return & Impact in Value Based Banking***

Embracing VBI provides us the opportunity to structure our products and services offerings beyond the financial returns and the level of risks involved but focusing on the positive impacts we create. The impacts created will be towards:



### ***ECONOMY*** Prosperity

#### **Assesses business environment & economic health**

- Contribution to GDP
- Business expansion
- Ease of doing business
- Employment rate



### ***COMMUNITY*** People

#### **Measures social performance including quality of life**

- Health
- Income inequality
- Work-life balance
- Affordable Housing
- Living costs
- Education
- Crime rate



### ***ENVIRONMENT*** Planet

#### **Captures 'green' factors to mitigate climate change impacts**

- Energy consumption
- Recycling
- Greenhouse gas emissions
- Natural catastrophe risk
- Pollution
- Sanitation