
Why CCPT Training Connects
to Decarbonisation
From Classification to Climate Action:
How Banking Decisions Shape
Malaysia's Net Zero Future

CCPT Is More Than Classification
It Is a Decarbonisation Navigation Tool

Key Actions That Drive Decarbonisation

- **Identifying Climate Supporting (C1/C2) activities:** Channeling capital toward green solutions
- **Documenting credible Transition (C3) pathways:** Supporting businesses moving toward lower emissions
- **Flagging Watchlist exposures (C4):** Managing high-carbon risk proactively
- **Encouraging equipment upgrades:** Reducing operational emissions
- **Supporting low-carbon product diversification:** Enabling market transformation

> **Core Insight:** We are influencing where financing goes. And where financing goes, emissions follow.

Where Financing Goes, Emissions Follow

The direct link between capital allocation and carbon emissions.

Capital | **Activity** | **Outcome**

- **Capital enables activity:** Loans fund equipment & operations.
- **Activity generates emissions:** Manufacturing & logistics have carbon footprints.
- **Transition requires capital:** Decarbonisation needs financing support.

Banking is not a passive observer. It is an active enabler.

From Policy to Portfolio Impact

Malaysia's Net Zero Aspirations Require Financing Support

Key Real-World Transitions

- **SMEs:** Improving energy efficiency
- **Manufacturers:** Reducing waste & optimizing processes
- **Traders:** Diversifying into certified materials
- **Automotive:** Transitioning toward EV components
- **Construction:** Introducing low-carbon options

> **Strategic Insight:**
> Policy sets the direction.
> Financing makes it real.

Building Green Competency for Future Generations

Climate Literacy Is Not Just About Risk Reduction — It Is About Building a Resilient, Competitive Economy

Key Achievements

- **Supporting SME resilience:** Helping businesses adapt to shifts.
- **Encouraging responsible capital allocation:** Financing sustainable growth.
- **Reducing transition shock:** Smoothing the path to a lower-carbon economy.
- **Strengthening Malaysia's competitiveness:** Positioning for green trade.
- **Contributing to a lower-carbon economy:** Reducing national emissions.

The Intergenerational Imperative

"We are helping ensure that the economic growth we finance today does not compromise the world our children inherit tomorrow."

My Role in This Journey

Translating Climate Frameworks into Practical Credit Conversations

EXPERIENCE & CREDENTIALS

30+ Years in Banking & HRDF-Certified Trainer

THE MISSION

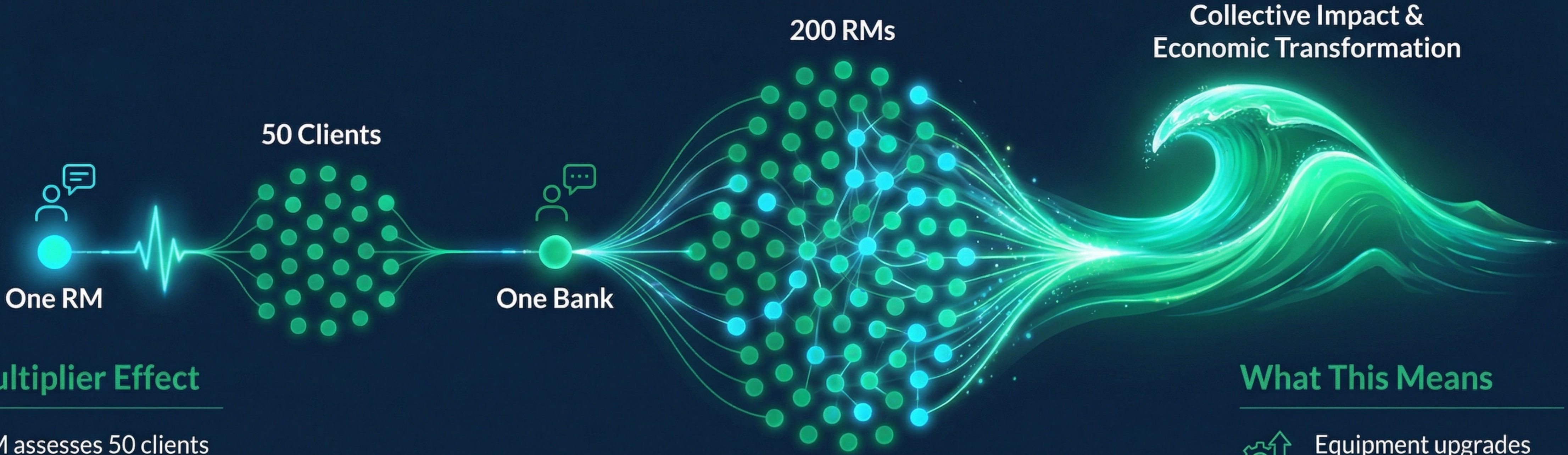
- Make decarbonisation actionable at the RM level
- Ensure SMEs are guided—not excluded—in the transition

CORE BELIEF

> **Net Zero is not a slogan. It is a series of thousands of financing decisions made every day.**

The Power of Small Conversations

Small Conversations, Structured Assessment, Better Capital Allocation — Collective Impact



The Multiplier Effect

- One RM assesses 50 clients per year
- One Bank has 200 RMs
- Result:

10,000

climate-informed credit decisions annually

> **Bottom Line:** Climate competency at scale equals economic transformation at scale.

What This Means

- Equipment upgrades financed
- Energy efficiency improvements supported
- Transition pathways documented
- Low-carbon opportunities funded

2026 and and Beyond — Scaling Climate Competency

As We Scale Climate Risk Training Across the Bank, Every RM Becomes a Transition Enabler

The Vision

- **Every RM equipped with climate risk literacy:** Standard training, not specialist knowledge.
- **CCPT integrated into credit workflows:** Embedded in memos, reviews, and approvals.
- **Transition finance normalized:** Part of everyday advisory conversations.
- **Portfolio management informed by climate scenarios:** Forward-looking risk assessment.

The Goal

> “That every RM sees themselves not just as a lender—but as a participant in Malaysia’s transition toward a sustainable, lower-carbon future.”

Key Takeaways: Why CCPT Training Matters

Transforming Banking from Passive Observer to Active Enabler

Financing Shapes Emissions

Where capital flows, emissions follow. CCPT guides financing toward transition.

Policy Needs Portfolio Action

Net Zero goals require thousands of businesses to transition, enabled by banking capital.

Climate Competency Is Economic Competency

Training RMs builds a resilient, competitive, lower-carbon economy.

> **Bottom Line:** "Every trained RM is a decarbonisation agent. Every credit decision is a climate decision."

Call to Action — Join the Transition

The Future Is Being Financed Today — Let's Ensure It Is a Sustainable One

What We Can Do

- **Banking Professionals:** Embrace climate literacy as core competency.
- **Business Leaders:** Support integrating climate thinking into credit.
- **SMEs:** Engage with bankers on transition planning.
- **Policymakers:** Strengthen frameworks for responsible financing.

Net Zero is achieved through **thousands of informed, responsible financing decisions** made every day."

Let’s continue building climate competency together—one RM, one credit decision, one transition pathway at a time.