Sustainability Reporting

Message from the Managing Director & CEO

Leading with Purpose: Dhaka Bank's Sustainability Journey in 2025

Across the world, 2025 marked a defining inflection point for sustainability in finance. The urgency of climate change, the rise of mandatory disclosure frameworks, and the growing expectations of clients, investors, and regulators converged to demand a new standard of institutional leadership. At Dhaka Bank PLC, we did not wait for the tide to turn, we chose to lead.

As I reflect on the year gone by, I am proud to report that Dhaka Bank made meaningful, concrete progress on its sustainability commitments. This message is an honest account of what we did, why it mattered, and where it takes us.

The Global Sustainability Imperative

In 2025, sustainability became a defining measure of institutional credibility worldwide. Mandatory ESG reporting frameworks took root across major economies, climate-linked lending reached record levels, and the Partnership for Carbon Accounting Financials (PCAF) emerged as the foremost standard for quantifying financed emissions. The message from the international community is unambiguous: banks that integrate climate risk into their strategy and lending today will be the institutions that endure tomorrow. Dhaka Bank has heard that message clearly.

Pioneering Climate Risk Disclosure

A landmark milestone of 2025 was Dhaka Bank's formal engagement with PCAF - placing us among the very first banks in Bangladesh to adopt a globally recognized methodology for calculating and disclosing the carbon footprint of our loan and investment portfolio. We began mapping our financed emissions, developing a structured Climate Risk Management Strategy, and building the internal capacity to set science-aligned decarbonization targets in the years ahead. We are not simply responding to an emerging expectation — we are building a capability that will define responsible banking in this market and position Dhaka Bank as a role model, ahead of both the market and regulation.

Green Banking and Responsible Lending

Our green lending portfolio in 2025 was guided by clear environmental priorities: renewable energy, energy and resource efficiency, environmentally compliant establishments, liquid waste management, and the transition to environment-friendly brick manufacturing technologies; all in alignment with Bangladesh Bank's sustainable finance directives and the United Nations Sustainable Development Goals. Equally important was the discipline we exercised across our broader credit decisions. Our Environmental Risk Rating framework was applied rigorously — actively favouring clients with sound environmental practices and placing firm restrictions on those with high environmental risk profiles. This is not merely a policy position; it is a deeply held conviction that the quality of a bank's loan book must reflect the quality of its values.

Technology as a Force for Sustainable Inclusion

Sustainability extends beyond what we finance — it encompasses how we deliver banking. In 2025, Dhaka Bank made significant strides in transforming client reach and distribution through technology, guided by our commitment to fully digital and paperless banking. We advanced app-based financing models that disburse credit instantly without human intervention, extended digital solutions across device financing and supply chain finance, and operationalized digital receivables discounting; all eliminating paper-based processes entirely. Every workflow we digitize and every branch visit we eliminate is a tangible act of sustainability, proving that financial inclusion and environmental responsibility are, in fact, one and the same pursuit.

Corporate Responsibility and Ethical Governance

Beyond our financing activities, Dhaka Bank remained deeply committed to social development through meaningful Corporate Social Responsibility initiatives. Our focus on education, public health, disaster relief, and community resilience reinforces our role as an institution that is genuinely invested in the well-being of the communities it serves. Good governance remains the bedrock of all we do, fostering a culture of integrity, transparency, and employee engagement that runs through every level of our organization. Sustainability, for us, is as much about how we conduct ourselves as it is about what we finance.

Our Commitment to a Sustainable Future

The work of 2025 has laid a foundation of substance and ambition. Our PCAF engagement will mature into full portfolio carbon disclosure. Our green lending will deepen and diversify. Our digital transformation will reach further into the lives of those we serve. And our environmental risk discipline will grow sharper with every credit decision we make.

Bangladesh is among the most climate-vulnerable nations on earth, and that reality places a special responsibility upon Dhaka Bank. We accept it fully and are honored to carry it. Sustainability is not a destination we expect to reach, it is a direction we are committed to holding, with conviction, consistency, and a deep sense of purpose.

I extend my sincere gratitude to our clients, employees, shareholders, and regulators whose trust makes this journey possible. Together, we are building a bank and a Bangladesh - worthy of the future we all seek.

Osman Ershad Faiz
Managing Director & CEO

Elements of Sustainability Reporting

Environmental and Climate Changes Reporting

Introduction

Sustainability has become a defining pillar of modern banking. What was once considered a complementary initiative is now embedded in the core strategy of financial institutions worldwide. Sustainable development requires a balanced integration of environmental protection, social inclusion and economic progress to ensure long-term institutional resilience and shared prosperity.

The adoption of the Sustainable Development Goals (SDGs) by the United Nations in 2015 provided a global blueprint for inclusive and environmentally responsible growth. As financial intermediaries, banks occupy a unique position in advancing these objectives. By directing capital toward responsible businesses and transformative sectors, banks influence the pace and direction of economic development and environmental transition.

The global consensus on climate action following the Paris Agreement further reinforced the need for financial institutions to incorporate climate considerations into their governance, risk management and investment decisions. Sustainability in banking now extends beyond compliance—it encompasses responsible lending, climate risk integration, green product innovation and stakeholder accountability under Environmental, Social and Governance (ESG) principles.

For Bangladesh, sustainability is not only a global commitment but a national priority. As one of the countries most exposed to climate-related risks, Bangladesh must pursue growth pathways that strengthen resilience and reduce environmental vulnerability. The financial sector plays a critical role in mobilizing resources to support climate adaptation, renewable energy, energy efficiency and environmentally responsible industries.

The Bangladesh Bank has demonstrated regional leadership in promoting green finance. Its introduction of Green Banking initiatives in 2009 and subsequent issuance of Green Banking Guidelines in 2011 marked a milestone in institutionalizing sustainable banking practices in South Asia. To further facilitate green industrial transformation, Bangladesh Bank established the Green Transformation Fund in 2016, supporting environmentally sustainable investments in export-oriented sectors.

Aligned with national and global frameworks, Dhaka Bank has consistently strengthened its sustainable finance agenda. The Bank integrates environmental and social risk considerations into its credit appraisal processes and actively promotes financing for environmentally responsible projects. Sustainability considerations are embedded across operational practices, governance structures, and long-term strategic planning. Building on this commitment, Dhaka Bank recently collaborated with the Partnership for Carbon Accounting Financials (PCAF), enabling the Bank to measure and manage financed carbon emissions more effectively. This collaboration enhances the Bank's capacity to support low-carbon projects, promotes environmentally responsible lending, and reinforces its role in advancing a sustainable and climate-resilient economy.

Dhaka Bank views sustainable banking as a pathway to creating long-term value for shareholders while contributing positively to society and the environment. By enhancing green financing, improving climate risk assessment and fostering responsible business conduct, the Bank remains committed to supporting Bangladesh's transition toward a low-carbon and climate-resilient economy.

Through sustained effort and forward-looking strategy, Dhaka Bank reaffirms its dedication to responsible growth, environmental stewardship and inclusive development—ensuring that progress today does not compromise the opportunities of tomorrow.

Sustainability of Banking

Key Highlights 2025

01 Education

Dhaka Bank allocated approximately BDT 10.02 million for direct scholarships and the enhancement of educational infrastructure, with a special emphasis on supporting educational expenses.

02 Health

Approximately BDT 1.36 million was allocated by Dhaka Bank to assist impoverished and needy patients

03 Disaster Management

A total of BDT 43.99 million was provided as financial aid to support impoverished and distressed individuals in flood-affected regions

04 Sports

Dhaka Bank contributed BDT 35.00 million to support the advancement of the Women's Football Team.

05 SME Financing

A sum of BDT 32,622.61 million was disbursed for SME Financing.

06 Agri-Loans Financing

Approximately BDT 8,551.52 million was disbursed as Agricultural loans.

07 Women Entrepreneur Financing

An amount of BDT 2,190.93 million was extended to support Women Entrepreneurs.

08 Green Finance Disbursement

A sum of BDT 2,685.90 million was disbursed for Green Financing.

09 Digital Banking

Dhaka Bank Go Plus app facilitated 1,568,367 transactions, while Internet Banking facilitated 83,399 transactions.

10 Eco-Based Banking

1,487,750 E-statements were delivered to customers via email.

Sustainable Finance

Climate change remains one of the most pressing global challenges of our time. Accelerated shifts in climate patterns are exerting profound impacts on biodiversity, agriculture, forestry, freshwater resources and public health. Rising greenhouse gas concentrations, deteriorating air quality and increasingly unpredictable weather events are reshaping economic and social systems worldwide. The scale and speed of these changes leave limited capacity for ecosystems to adapt naturally, underscoring the urgent need for coordinated action across all sectors of society.

In this context, the financial sector holds a pivotal role. As the backbone of economic activity and capital allocation, banks significantly influence the direction and sustainability of national development. Financing decisions determine which industries expand, which technologies mature and how economies transition toward low-carbon pathways. Commercial banks therefore face the critical responsibility of channeling resources into environmentally responsible sectors, minimizing exposure to environmentally harmful activities and promoting inclusive growth.

Balancing economic profitability with environmental stewardship and social responsibility has become an essential obligation for modern financial institutions. Sustainable finance provides the framework to achieve this balance. It refers to the integration of Environmental, Social and Governance (ESG) considerations into investment decisions, lending practices and risk management processes. Environmental considerations encompass climate change mitigation and adaptation, pollution prevention, biodiversity conservation and the advancement of circular economy models. Social considerations include human rights, labor standards, financial inclusion, community development and equitable economic participation. Governance factors ensure transparency, accountability and ethical conduct.

Bangladesh has demonstrated strong commitment toward global sustainability frameworks. Following the adoption of the Sustainable Development Goals (SDGs) by the United Nations, the Government of Bangladesh mapped each goal and target to specific ministries and agencies to ensure coordinated implementation of the 2030 Agenda. Furthermore, under its commitments to the Paris Agreement, Bangladesh outlined post-2020 climate actions aimed at reducing emissions and contributing to global temperature stabilization efforts.

In alignment with national and global priorities, Bangladesh Bank has played a transformative role in advancing sustainable finance within the financial system. The central bank established a dedicated Sustainable Finance Department to institutionalize green and sustainable banking practices. It has introduced policy guidelines requiring banks to integrate environmental and social risk management into credit processes, set targets for green financing and disclose sustainability performance.

Bangladesh Bank has also implemented refinancing schemes and concessional funding facilities to support renewable energy, energy efficiency and environmentally friendly industrial transformation. Through regulatory frameworks, refinancing windows and strategic collaboration with development partners—including organizations such as the United Nations Development Programme—the central bank continues to strengthen the country's sustainable finance ecosystem. Its leadership in this domain has received recognition from industry associations and stakeholders.

Today, banks and financial institutions in Bangladesh operate under structured Sustainable Finance Policies, Corporate Social Responsibility (CSR) Policies and Environmental & Social Risk Management (ESRM) frameworks in compliance with regulatory directives. These policies provide a robust foundation; however, their effectiveness ultimately depends on collective commitment, disciplined implementation and strategic alignment across the financial sector.

Sustainable finance is no longer an optional initiative—it is an economic necessity and a generational responsibility. The transition toward a climate-resilient and inclusive economy requires coordinated action today to secure long-term stability and prosperity for future generations.

Components of Sustainable Finance are as follows

01 Green Banking

- Green Finance
- In House Green Initiatives
- Green Marketing/Awareness/ Capacity Building
- ESG

02 Sustainable Finance

- Green Finance
- Sustainable Linked Finance Sustainable Agriculture, Sustainable CMSME, SRF
- Other Sustainable Linked Finance

03 Green Investment

- Green Bond/Green Sukuk
- Impact Fund (Linked to sustainability)

Green Banking

Green Banking and Climate Accountability

Green banking has become an essential pillar of the global sustainability movement, bringing together financial institutions, regulators and development partners to address environmental challenges. As climate risks intensify, banks are increasingly expected not only to reduce their operational footprint but also to assess and manage the environmental impact of their financing activities. Green banking—also known as sustainable or ethical banking—therefore extends beyond internal efficiency to responsible capital allocation and climate accountability.

Bangladesh, being one of the most climate-vulnerable countries in the world, faces growing environmental pressures resulting from rising temperatures, extreme weather events and resource degradation. In this context, the banking sector plays a decisive role in enabling the transition toward a low-carbon and resource-efficient economy. By channeling funds into renewable energy, energy efficiency, sustainable agriculture and environmentally responsible industries, banks can directly influence the country's development trajectory.

Green banking operates on two key dimensions:

Internal sustainability,

which focuses on reducing the Bank's own environmental footprint through energy efficiency, renewable energy adoption, digitalization, waste reduction and resource optimization; and

External sustainability

which emphasizes financing environmentally responsible projects and integrating environmental risk considerations into lending decisions.

Under the policy guidance of Bangladesh Bank, green banking practices have been institutionalized within the financial sector through structured guidelines, sustainable finance targets and environmental risk management frameworks. Dhaka Bank remains fully aligned with these regulatory expectations and continues to strengthen its sustainable finance architecture.

Collaboration with PCAF: Measuring Financed Emissions

Recognizing that meaningful climate action requires measurable impact, Dhaka Bank has taken a significant step forward by collaborating with the Partnership for Carbon Accounting Financials (PCAF). PCAF is a global initiative that provides standardized methodologies for financial institutions to measure and disclose greenhouse gas (GHG) emissions associated with their financed activities, commonly referred to as "financed emissions."

Through its engagement with PCAF, Dhaka Bank has enhanced its institutional capacity to:

- Measure and quantify financed emissions across relevant asset classes;
- Improve the quality and consistency of climate-related data;
- Align its reporting practices with internationally accepted carbon accounting standards;
- Strengthen climate risk assessment within its credit and portfolio management processes; and
- Support the development of science-based transition strategies.

By adopting PCAF's globally recognized carbon accounting methodology, Dhaka Bank demonstrates its commitment to transparency and accountability in climate reporting. Measuring financed emissions enables the Bank to better understand the carbon intensity of its portfolio, identify high-emission sectors and design targeted strategies for gradual portfolio decarbonization.

This collaboration also supports alignment with global sustainability frameworks, including the climate objectives embedded within the Paris Agreement. As international expectations increasingly emphasize climate disclosure and transition planning, Dhaka Bank's partnership with PCAF positions the Bank proactively within the evolving landscape of climate-related financial governance.

Toward a Climate-Resilient Banking Model

Dhaka Bank views green banking not simply as a regulatory requirement but as a long-term strategic commitment. By integrating climate measurement tools, strengthening environmental and social risk management and expanding green financing, the Bank is advancing toward a more climate-resilient and responsible business model.

The collaboration with PCAF marks a transformative milestone in the Bank's sustainability journey—shifting the focus from policy commitment to measurable climate impact. Through disciplined implementation, innovation and stakeholder collaboration, Dhaka Bank remains committed to contributing to Bangladesh's transition toward a low-carbon, sustainable and inclusive economy.

Imperatives of Green Banking

Risk Mitigation through Green Banking

Green banking is not only an environmental commitment but also a strategic risk management approach. By integrating Environmental, Social and Governance (ESG) considerations into lending, investment and operational decisions, banks can proactively manage emerging risks associated with climate change, regulatory transitions and stakeholder expectations. For financial institutions, sustainability is increasingly linked to financial stability and long-term resilience.

Credit Risk

Climate change and environmental degradation pose significant implications for credit quality. Extreme weather events, shifting regulatory frameworks and carbon transition policies can impair borrowers' repayment capacity and reduce the value of collateral assets. Industries exposed to environmental risks may experience operational disruptions, declining asset values or stranded assets, leading to higher default probabilities.

Green banking mitigates credit risk through:

Identification of sustainable opportunities:
Prioritizing environmentally responsible sectors and evaluating borrowers' environmental performance before extending credit.

Comprehensive ESG risk assessment:
Integrating environmental and social risk analysis into credit appraisal to assess long-term viability.

Sustainable loan structuring:
Designing financial products that incentivize energy efficiency, renewable energy adoption and green transformation.

Ongoing monitoring:
Tracking borrowers' ESG compliance throughout the loan tenure to detect early warning signals.

Under regulatory guidance from Bangladesh Bank, banks are required to incorporate Environmental and Social Risk Management (ESRM) frameworks within credit processes, strengthening resilience against climate-induced credit losses.

Legal Risk

Failure to comply with environmental laws and regulations may expose banks to litigation, financial penalties or remediation costs—particularly where financed projects cause environmental harm. Legal liability can also arise if banks assume control over contaminated collateral assets in the event of borrower default.

Green banking reduces legal exposure by:

- Financing projects that comply with environmental regulations and national sustainability standards;
- Conducting due diligence to identify potential environmental liabilities;
- Maintaining transparency through structured sustainability reporting and disclosures;
- Staying aligned with evolving regulatory expectations and environmental compliance frameworks.

By proactively integrating environmental safeguards into financing decisions, banks reduce the likelihood of legal disputes and regulatory sanctions.

Reputation Risk

Reputation risk has intensified in an era of heightened environmental awareness and stakeholder scrutiny. Financing environmentally harmful activities may lead to negative media coverage, investor concern and erosion of public trust. Consumers and investors increasingly prefer institutions that demonstrate environmental responsibility.

Green banking strengthens reputational resilience by:

- Promoting sustainable and renewable energy financing;
- Avoiding environmentally controversial sectors;
- Enhancing transparency through sustainability disclosures;
- Demonstrating alignment with global climate goals, including those under the Paris Agreement.

A clear sustainability strategy enhances brand value, reinforces stakeholder confidence and positions the Bank as a responsible corporate citizen.

Security and Collateral Risk

Environmental factors may directly affect the quality and enforceability of collateral. Properties exposed to flooding, contamination or environmental hazards may experience declining market value, while hazardous assets may involve remediation liabilities upon repossession.

Green banking mitigates such risks through:

- Environmental due diligence during collateral valuation;
- Portfolio diversification toward low-carbon and climate-resilient sectors;
- Integration of climate risk considerations into enterprise risk management frameworks;
- Strengthening transparency and governance practices to build institutional trust.

Additionally, proactive climate risk management reduces exposure to long-term systemic risks arising from climate-related disruptions.

Strategic Perspective

Green banking represents a comprehensive risk mitigation strategy that addresses financial, regulatory and operational vulnerabilities. By embedding sustainability within risk assessment, portfolio management and governance structures, banks enhance institutional stability while contributing to environmental protection and sustainable development.

For Dhaka Bank green banking is both a responsibility and a strategic safeguard—ensuring that profitability is achieved through prudent, ethical and forward-looking financial practices.

Dhaka Bank & Its Sustainability Framework

The Sustainable Finance Department of Bangladesh Bank issued a directive requiring all banks and financial institutions to establish a dedicated Sustainable Finance Unit (SFU) under the oversight of the Head of Credit Risk Management. The objective was to institutionalize sustainable finance practices within the core risk management framework of financial institutions.

In adherence to this regulatory instruction, Dhaka Bank formally established its Sustainable Finance Unit with the approval of the Risk Management Committee of the Board of Directors. The SFU operates under the leadership of the Head of Credit Risk Management Division, ensuring alignment with regulatory expectations and integration of environmental and social risk considerations into the Bank's credit processes.

To provide strategic direction and oversight, the Risk Management Committee of the Board constituted a Sustainable Finance Committee (SFC), chaired by a Senior Deputy Managing Director of the Bank. The Committee guides and supervises the activities of the SFU in accordance with the policies and circulars issued by Bangladesh Bank, thereby strengthening governance and accountability in sustainable finance implementation.

Further reinforcing its commitment at the operational level, Dhaka Bank on October 11, 2020, instructed all branches to establish a dedicated Sustainable Finance Help Desk by assigning at least one responsible official. This initiative ensures effective coordination, improved monitoring and enhanced client support in relation to sustainable and green financing activities.

Earlier, following the Green Banking Guidelines issued by Bangladesh Bank in 2011, the Bank had established a Green Banking Unit to initiate structured environmental risk management and green financing practices. Currently, the Risk Management Committee of the Board of Directors serves as the apex supervisory body overseeing all sustainability and green banking initiatives of the Bank.

Through this structured governance framework, Dhaka Bank ensures that sustainable finance remains embedded within its institutional architecture and strategic risk management processes.

Organogram of Sustainable finance Unit

Sustainable Finance Unit [SFU]

Head of Credit Risk Management Division

Sustainable Finance

07 Officials

CSR Activities

02 Officials

Our Sustainable Agenda

Dhaka Bank continues to position sustainability at the center of its long-term corporate strategy. As a progressive commercial bank in Bangladesh, the Bank recognizes that sustainable banking is fundamental to creating enduring value for stakeholders while contributing to national development priorities. Sustainability considerations are systematically embedded within business planning, operational management and risk assessment frameworks.

Environmental stewardship remains a key pillar of the Bank's sustainability agenda. Dhaka Bank has undertaken practical initiatives to minimize its environmental footprint and enhance resource efficiency across its operations. The installation of solar panels at its Head Office in Gulshan represents a significant step toward promoting renewable energy usage and reducing dependence on conventional power sources. The Bank is also evaluating the expansion of similar renewable energy solutions across selected branches to further lower energy consumption and greenhouse gas emissions.

In addition to infrastructure initiatives, Dhaka Bank promotes environmentally responsible workplace practices. Employees are encouraged to adopt resource-efficient measures such as rationalizing paper consumption, optimizing energy use and supporting digital banking solutions that reduce environmental impact. These efforts reflect the Bank's commitment to fostering a culture of environmental awareness throughout the organization.

Beyond environmental initiatives, Dhaka Bank remains deeply committed to social sustainability. The Bank actively supports programs focused on education, healthcare and community development, particularly in underserved areas. Financial assistance to underprivileged students, contributions to educational initiatives and support for healthcare improvement programs are among the ways the Bank contributes to inclusive growth and social well-being.

The Bank's sustainability journey is aligned with the regulatory frameworks and policy guidance of Bangladesh Bank and is reported in accordance with internationally recognized standards, including those of the Global Reporting Initiative. This alignment ensures transparency, accountability and continuous improvement in environmental, social and governance (ESG) performance.

Dhaka Bank views sustainability not as a peripheral initiative, but as a core responsibility integral to responsible banking. By integrating environmental care, social responsibility and sound governance into its operations, the Bank remains committed to supporting Bangladesh's sustainable development aspirations and contributing to a resilient and inclusive future.

A Socially Responsible Bank

Dhaka Bank upholds the highest standards of corporate governance and ethical business conduct as foundational principles of its operations. The Bank believes that strong governance is essential to sustaining stakeholder confidence, ensuring regulatory compliance and delivering long-term value. Accordingly, governance practices are embedded across all levels of the institution, reinforcing accountability, integrity and prudent oversight.

Transparency and accountability remain central to the Bank's governance framework. Dhaka Bank ensures timely and accurate disclosure of financial and non-financial information to its stakeholders through periodic financial statements, annual reports and sustainability disclosures. Clear reporting on performance, risk management and strategic priorities reflects the Bank's commitment to openness and responsible stewardship.

Beyond compliance, Dhaka Bank distinguishes itself through a human-centric service philosophy. The Bank prioritizes customer trust and relationship-building by delivering personalized financial solutions tailored to diverse client needs. This relationship-driven approach strengthens long-term partnerships and reinforces the Bank's reputation for reliability and service excellence.

The Bank's workforce plays a pivotal role in maintaining this standard. Dhaka Bank invests continuously in professional development, capacity building and leadership training to enhance employee competence and ethical awareness. A culture of service excellence is nurtured through structured training programs, performance management systems and leadership guidance, ensuring that clients receive consistent and high-quality service.

Ethical conduct is guided by a comprehensive Code of Ethics and Conduct, which defines the values and behavioral expectations for all employees. The framework emphasizes honesty, fairness, compliance with laws and regulations, and zero tolerance for corruption or unethical practices. Strong internal controls, independent oversight mechanisms and risk management systems further reinforce institutional integrity.

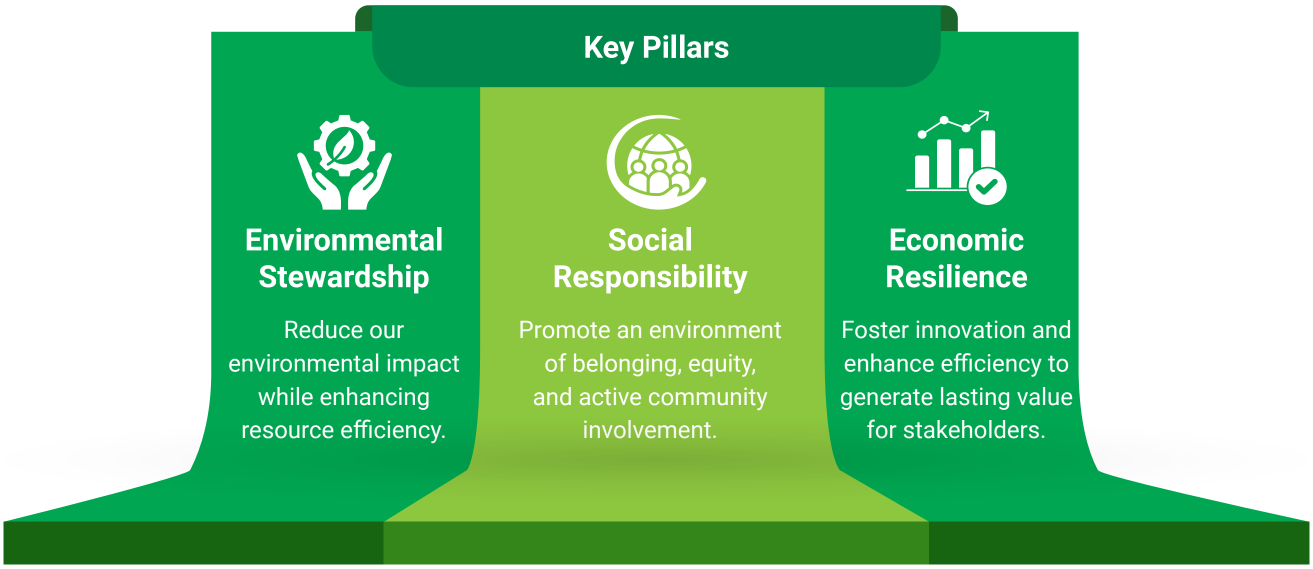
Aligned with regulatory expectations set by Bangladesh Bank and international best practices, Dhaka Bank integrates Environmental, Social and Governance (ESG) principles into its corporate strategy. Sustainability and Corporate Social Responsibility (CSR) initiatives are structured to support environmental protection, social inclusion and economic empowerment. The Bank contributes to renewable energy financing, financial literacy programs, education support initiatives and community health interventions—strengthening its role as a responsible corporate citizen.

Dhaka Bank views responsible banking not merely as a regulatory requirement, but as a strategic commitment to ethical growth and sustainable development. By fostering transparency, accountability, service excellence and social responsibility, the Bank continues to build a resilient institution that contributes meaningfully to a more inclusive and prosperous Bangladesh.

Sustainability Strategy with Measurable Objectives

Sustainability Strategy 2025 Vision Statement

Our goal is to be an industry leader in sustainability, creating a positive impact on the environment, society, and our business.



Measurable Objectives

Environmental Stewardship

- Implement energy efficiency measures and Transition to renewable energy sources to cut greenhouse gas emissions.
- Minimize water usage through conservation strategies and enhanced infrastructure.
- Achieve zero waste to landfill by maximizing recycling, composting, and waste reduction efforts.
- Social Responsibility
- Implement targeted recruitment strategies and diversity training programs to foster a more inclusive workforce.
- Establish a volunteer initiative that encourages employees to engage in community projects and support charitable organizations.
- Uphold ethical sourcing standards by ensuring all suppliers comply with our sustainability criteria by year-end.

Economic Resilience

- Allocate resources to research and development for sustainable innovations, targeting the launch of three new eco-friendly product lines by year-end.
- Enhance operational energy efficiency by minimizing energy consumption.
- Boost revenue through the expansion of sustainable products and services.

Implementation Plan

- Form dedicated cross-functional sustainability teams to oversee and drive initiatives within each strategic pillar.
- Conduct periodic audits and evaluations to measure progress, pinpoint gaps, and refine sustainability efforts.
- Implement ongoing training programs and internal communications to enhance employee awareness and engagement with sustainability goals.
- Partner with external stakeholders—including suppliers, customers, and community groups—to amplify collective impact and drive meaningful, long-term change.

Monitoring and Reporting

- Establish a robust reporting framework to ensure transparent communication of sustainability progress to stakeholders.
- Release an annual sustainability report outlining key performance metrics, achievements, challenges, and future objectives.
- Gather stakeholder feedback regularly to refine the sustainability approach, staying aligned with evolving expectations and industry best practices.

Activities and Workers

Activities and Market served: Dhaka Bank is a prominent financial institution operating within the banking sector, offering a broad array of financial products and services. We play a vital role in the economic infrastructure by serving individuals, businesses, and governmental entities with essential financial solutions. Our network spans across 35 districts, with 117 Branches, 3 SME Centers, 36 Sub-Branches, 75 ATMs, 05 Automated Deposit Machine (ADM), 45 Cash Recycler Machine (CRM) and 1 Collection Booth. Below is a summary of our core activities:

a) **Deposit Mobilization:** We collect funds from individuals, corporations, and government bodies through various deposit accounts, including savings, current, and fixed deposit accounts. These deposits serve as the primary source of capital for us to extend loans and credit facilities.

b) **Lending and Credit Services:** Our bank provides an extensive range of loan products to individuals and enterprises, including personal, business, agricultural, housing, and microfinance loans. Additionally, we offer credit facilities such as overdrafts, letters of credit, and bills of exchange to meet the diverse financing needs of our clients.

c) **Transaction Services:** We facilitate seamless payment processing for our customers, enabling them to transfer funds across accounts and institutions. Our offerings include traditional payment methods like checks and wire transfers, as well as electronic platforms such as Automated Clearing House (ACH) and Real-Time Gross Settlement (RTGS).

d) **Investment and Wealth Management:** Through our subsidiaries, Dhaka Bank Investment Limited and Dhaka Bank Securities Limited, we provide comprehensive investment advisory and wealth management services. We offer tailored investment strategies, portfolio management, and a wide range of financial instruments, including mutual funds, stocks, and bonds, to help clients meet their financial objectives.

e) **Currency Exchange and Global Transactions:** We support our clients in managing international transactions by providing foreign exchange services. We facilitate the exchange of currencies and assist customers in mitigating risks related to foreign exchange fluctuations.

f) **Card Services:** We issue both credit and debit cards, offering our customers a secure and convenient way to make purchases and access cash via ATMs. These cards provide a flexible and efficient means of managing finances.

g) **Clearing and Settlement Services:** We engage in interbank clearing and settlement operations to process financial transactions between banks. Our services include payment settlements, check clearances, and account reconciliations, ensuring smooth financial transactions across the banking network.

h) **Offshore Banking Services:** Our Offshore Banking Unit (OBU) operates in compliance with the regulatory framework of Bangladesh Bank. This unit handles deposits and loans in foreign currencies, primarily for non-residents and wholly foreign-owned entities in Export Processing Zones (EPZs). It also offers long-term financing for industrial units both inside and outside the EPZs, and provides trade finance solutions such as bill discounting and financing against usance letters of credit, in accordance with Bangladesh Bank's guidelines.

i) **Shari'ah-Compliant Banking:** The Bank runs two specialized branches dedicated to Islamic Banking, operating strictly in accordance with Islamic law (Shari'ah). An exclusive division ensures that all Islamic Banking operations are compliant with Shari'ah principles and relevant regulatory requirements.

Supply Chain: Dhaka Bank's supply chain is vital to its value chain, enabling it to acquire funds to lend and provide banking services. The bank sources funds through retail deposits and borrowing from financial institutions. Retail operations include savings, current, and fixed deposit accounts, offering a stable funding source. Additionally, the bank collaborates with other financial institutions to access larger funding pools, essential for serving corporate clients.

Once funds are secured, Dhaka Bank deploys them through loans like personal, auto, home, and corporate loans, generating interest income as a primary revenue source.

Downstream Entities: Dhaka Bank interacts with various downstream entities in its operations. These entities play a crucial role in the country's financial system, promoting economic growth and financial stability. The primary downstream entities for Dhaka Bank are as follows:

1. **Individual and Business Customers:** The bank offers deposit accounts, loans, and credit cards, supporting their financial needs and overall economic activity.
2. **Merchants:** Our payment processing services enable merchants to accept card payments, thereby promoting financial inclusion.
3. **Suppliers:** Trade financing services ensure suppliers receive payments, fostering economic activity.
4. **Government:** Financial services, including tax and payment processing, support government operations and stability.
5. **Regulators:** Oversight by Bangladesh Bank and other agencies ensures stability, customer protection, and financial integrity.
6. **Microfinance Institutions:** Partnerships extend financial services to underserved areas, boosting financial inclusion and economic growth.

Dhaka Bank's Activities and Resource Utilization: A Framework for Assessment

Resources:

- Financial Resources: Deposits, equity capital, loan portfolio, liquidity.
- Human Resources: Skilled employees across various departments (lending, operations, customer service, Special Assets, Central Accounts, Engineering, General Service).
- Technological Resources: Core Banking System (CBS), internet banking platform, mobile banking app, ATMs, IT, MIS.

Capabilities:

- Risk Management: Processes to assess and mitigate credit, operational, and market risks.
- Compliance: Adherence to banking regulations and anti-money laundering (AML) laws.
- Customer Service: Providing efficient and timely assistance to clients.

Assessment Framework:

1. Activity Analysis:
    - Assess the profitability and market share of each business activity (retail, corporate, SME, Islamic banking, Agri).
    - Analyze the efficiency of operations for each activity (e.g., loan processing time, account opening time).
    - Evaluate customer satisfaction with each service offered.
2. Resource Management:
    i) Analyze the bank's capital adequacy ratio to assess its capacity to handle potential losses.
    ii) Evaluate the efficiency of human resource utilization (e.g., employee productivity, training programs).
    iii) Assess the effectiveness of the bank's technological infrastructure (uptime, security measures).
        a. Capability Evaluation:
            i. Analyze the effectiveness of the bank's risk management framework through stress testing and historical data analysis.
            ii. Evaluate the bank's compliance record with regulatory bodies.
            iii. Assess customer feedback regarding the quality of service provided.
            iv. Data Capture Methods.
            v. Financial Statements: Analyze income statements, balance sheets, and cash flow statements to understand financial performance.
            vi. Management Reports: Review internal reports on operational metrics, customer satisfaction surveys, and risk management assessments.
            vii. Customer Relationship Management (CRM) Systems: Analyze customer data to understand their banking behavior and preferences.
            viii. Benchmarking: Compare Dhaka Bank performance metrics with industry standards and competitors.

Benefits of a Thorough Assessment:

i. Identify areas for improvement in profitability, efficiency, and customer service.

ii. Make informed decisions regarding resource allocation and strategic initiatives.

iii. Mitigate potential risks and ensure regulatory compliance.

Additional Considerations:

i. External factors: Impact of the global and domestic economic environment, interest rate fluctuations, and competition.

ii. Future trends: Technological advancements in the banking sector, evolving customer demands, and regulatory changes.

Dhaka Bank's Strategy on Market Development, Product and Service Development

Developing a strong organizational strategy requires thoughtful planning across market expansion, product innovation, and service improvement. Here's a structured approach to navigate each element effectively:

Expanding Market Reach

- In-Depth Market Analysis – Assess customer behaviors, industry shifts, and emerging demands to uncover new opportunities.
- Target Audience Profiling – Identify and prioritize customer groups based on needs, purchasing habits, and potential engagement levels.
- Entry and Growth Tactics – Choose the right approach for market entry, whether through organic scaling, collaborations, acquisitions, or strategic alliances.
- Regional and Global Outreach – Explore new geographic regions and assess their viability for expansion.
- Optimized Distribution Networks – Develop efficient sales and delivery systems to ensure seamless customer access.
- Brand Awareness and Engagement – Design impactful marketing initiatives to enhance visibility, generate interest, and convert leads into loyal customers.
- Long-Term Customer Connections – Foster lasting relationships through tailored interactions, customer-centric services, and value-driven engagement strategies

Product and Service Development Strategy:

- Customer Insights: Continuously gather and analyze customer feedback to understand emerging needs, preferences, and pain points.
- Encouraging Innovation: Build a workplace culture that actively encourages creative problem-solving and idea generation from all team members.
- Investment in R&D: Dedicate resources to research and development to both enhance existing offerings and introduce new products.
- End-to-End Product Management: Oversee products from their conception to their phase-out, ensuring they remain relevant, profitable, and competitive.
- Strategic Collaborations: Engage with partners, suppliers, and other key stakeholders to co-develop cutting-edge products and services.
- Adaptable Development Process: Implement flexible, agile practices to rapidly prototype, test, and refine products in response to evolving market demands.
- Commitment to Quality: Uphold rigorous quality control measures throughout the entire development process to meet both customer expectations and regulatory standards.
- Ethical Innovation: Prioritize sustainability and corporate responsibility in the development of products and services, aligning with the values of conscious consumers.

Integration of Market and Product/Service Development:

- Market-Centric Focus: Prioritize product and service development based on a deep understanding of market demands and emerging trends.
- Continuous Improvement: Implement a continuous feedback loop from the market, iterating on products and services to enhance their relevance and performance.
- Interdepartmental Synergy: Promote seamless collaboration across departments like sales, R&D, and marketing to ensure product development aligns with both market needs and organizational objectives.
- Agility in Execution: Cultivate an agile mindset that allows quick adaptation to evolving market conditions, customer expectations, and competitive dynamics.

By developing a comprehensive strategy that addresses both market development and product/service development, organizations can position themselves for sustainable growth and competitive advantage. Regular evaluation and adjustment of the strategy based on market feedback and performance metrics are essential to staying responsive to evolving market dynamics.

Products and Services

Corporate Banking Products:

a Project Finance (Long, MID & Short Term)

Project financing is an innovative and timely financing technique for large-scale corporate projects. It includes understanding the rationale for project financing, preparing the financial plan, assessing the risks, designing the financing mix, and raising funds.

Dhaka Bank offers a full range of products & services to the entrepreneurs implementing a project including structuring mode of financing, mitigation of different risks and providing advisory service for successful implementation of the project.

Products offered under Project Finance

- Term Loan – Machinery
- Term Loan – Construction
- Lease Finance (Machineries)
- Foreign Currency Loans

b Working Capital Finance

Working Capital is the life blood for any newly established projects. Dhaka Bank's working capital financing includes all sorts of facilities for every sector of businesses and industries with respect to their nature of operation. Our products and services for financing working capital depending on the nature of facilities can be segmented as –

Non – Funded Facilities

- Letter of Credit (Cash LC, BTB LC, UPAS, EDF, etc.)
- Bank Guarantee (BB, PG, APG, Payment Guarantee, FC)

Funded Facilities

- Short-Term Loan (3, 6, 9 months)
- Overdraft – Others
- Overdraft – Work Order
- Cash Credit (Hypothecation, Pledge)
- Loan against Trust Receipt (LTR)
- Time Loan

C Trade Finance

Ever since "Business" has become a matter beyond geographical boundaries, Foreign Trade has been introduced as a major wing of modern banking. To support the businesses of our customers, we have made a strong base for offering a wide range of products and services related to Trade Finance

- Export LC (Advising & Transfer)
- Export Bill Negotiation/ Collection
- Packing Credit (PC)
- Import Finance
- Import Bill Handling
- Shipping guarantee
- EDF Loan
- OBU Financing

d Cash Management Solutions

- Payment & collection solution
- Bulk cheque Processing
- Utility Bill collection
- Vendor/Salary Payment

Dhaka Bank Signs Strategic Payroll Banking Partnership with Sparkle Knit Composite Limited

Dhaka Bank entered into a Payroll Banking Agreement with Sparkle Knit Composite Limited. The agreement was formally exchanged by Mr. H. M. Mostafizur Rahaman, Senior Executive Vice President & Head of Retail Business Division of Dhaka Bank and Mr. Md. Sirajul Haque, Managing Director of Sparkle Knit Composite Limited, on behalf of their respective organizations.

Retail Banking Products:

Deposit Products

RFCD Account	Current Account	Savings Account	Bundle Savings Account	Joma Savings Account	Short Notice Deposit
Fixed Deposit Rate	Gift Cheque	Deposit Pension Scheme	Special Deposit Scheme	Deposit Double Scheme	Savings Builder Account
Kotipoti Deposit Plan	Lakhpoti Deposit Scheme	Honourable Seniors	EduSavings Plan	Students' Ledger	Shopno Jatra
Personal Retail Account	Aroni Savings Account	Aroni Empower	Ezy Savings Account	Payroll Savings Account	Nano Savings Scheme

Loan Products

Personal Loan	Car Loan	Home Loan	Nano Loan–eRin	Device Financing	Balloon Personal Loan

Digital Banking

Dhaka Bank Go Plus	Direct Banking	Self-Banking	Tuition Pay Solution	Account from Home

Card Products

Debit Card

VISA Classic	VISA Platinum	Mastercard Platinum

Credit Card

VISA Gold	VISA Platinum	VISA Tayyebah Platinum	VISA Signature	Mastercard Titanium	Mastercard Tayyebah Titanium	Mastercard World

Prepaid Card

VISA Esteem	VISA Aspire	VISA MyWage	Mastercard Spark

Nationwide Financial Literacy Program for the Youth under "Tarunner Utshab 2025"

Dhaka Bank has inaugurated a 15-day long Financial Literacy Program for the Youth under its flagship initiative "Tarunner Utshab 2025." The program was inaugurated by the Managing Director (Current Charge) of Dhaka Bank. Mr. A K M Shahnawaj, and Mr. Md. Iqbal Mohasin, Director, Financial Inclusion Department of Bangladesh Bank graced the occasion as Special Guest.

MSME Business:

Distributor Finance (DF)

Distributor finance is a kind of financing that benefits both the distributors and manufacturers/ corporate sellers. It commonly refers to a mode of financing in which the financier makes payment to the manufacturer/principal for lifting goods on behalf of its distributors and the distributors after a certain credit term pays the money back to the financer (Bank).

Supply Chain Finance (SCF):

Supplier finance is based on the receivable of suppliers. A supplier provides the goods or services to the Corporate buyer, based on the received & endorsed invoices from buyer, bank finances 80-100% (on invoice value) to the supplier. On or before maturity the repayment is made by corporate buyer.

Refinance/Pre-Refinance Schemes:

Term Loan Under Refinance Scheme of BDT 25,000 Crore, Bangladesh Bank Agro-Product Processing Refinance, SME Development Project (SMEDP-2) Refinance, Green Banking, Arrangement with SME Foundation & Joyeeta Foundation, SME Foundation Revolving Fund Refinance.

Financial Inclusion:

Parenting and Nurturing 1st Time Borrowers. Startup Finance for young new Entrepreneurs, Women Entrepreneur Financing with preferential terms, Access to Bangladesh Bank and SME Foundation refinance schemes, Cluster-based Financing for Cottage & Micro level Entrepreneurs.

Loan Products:

Dhaka Bank Start-Up Fund, Continuous Loan, Demand Loan, Term Loan, Supply Chain Financing: (A) Bills to Cash (B) Factoring Finance, Distributor Finance, Non-Funded Facility, Commercial Housing, Lease Finance, Oditiya Loan Facilities for Women Entrepreneurs.

Deposit Products

Shukti, Current Deposit (SME), FD Plus (SME), Mudaraba FD Plus (SME).

Digital Banking:

App based Banking

- Dhaka Bank GO Plus
- Bangladesh Bank App
- EzyBank
- bKash
- Nano Savings DPS
- eRIN
- MFS Fund Transfer
- Self Banking

Web based Banking

- Dhaka Bank C-Solution
- Dhaka Bank Direct
- Tuition Fee Solution
- Interactive Banking
- Credit Card from Home
- Account from Home

Shari'ah based Products:

Deposit Products

- Mudaraba Hajj Savings Scheme
- Tawfeer Mudaraba Savings Bond Account
- Tawfeer Mudaraba Deposit Pension Scheme
- Tawfeer Mudaraba
- Foreign Remittance Account
- Mudaraba Value Max Savings Account
- Mudaraba Deposit Double Scheme
- Mudaraba Bundle Savings Account
- Mudaraba Marriage Deposit Scheme
- Tayyebah Lakhpoti Deposit Scheme
- Tayyebah Kotipoti Deposit Scheme

Investment Products

- Tayyebah MasterCard Titaium Credit Card
- Tayyebah Islamic Credit Card

Dhaka Bank to the Road of Green Banking

Recognizing the strategic importance of sustainable finance and in alignment with the policy directives issued by Bangladesh Bank, Dhaka Bank has formally adopted a comprehensive Green Banking Policy, duly approved by its Board of Directors. This policy framework integrates environmental considerations into the Bank's credit operations, investment decisions and overall risk management architecture.

To operationalize its sustainability commitment, the Bank has developed innovative green financing products designed to support environmentally responsible enterprises and contribute—directly and indirectly—to the reduction of carbon emissions. These products are structured to promote energy efficiency, pollution control, renewable energy adoption and cleaner production technologies.

The Board of Directors has also approved dedicated allocations under "Green Finance" and a "Climate Risk Fund," reinforcing institutional commitment through financial backing. These allocations are being strategically deployed to support environmentally sustainable projects and to strengthen climate risk resilience within the Bank's portfolio.

In line with regulatory refinancing schemes, Dhaka Bank signed a Participation Agreement with Bangladesh Bank under the "Refinancing Scheme for Hybrid Hoffman Kiln (HHK) or Equivalent Technology in Brick Fields." Through this arrangement, the Bank committed to financing brick manufacturing units adopting environmentally friendly technologies, with access to refinancing support from Bangladesh Bank. This initiative contributes significantly to reducing emissions in one of the country's traditionally high-pollution sectors.

Furthermore, on February 9, 2017, Dhaka Bank executed a Participating Financial Institution (PFI) Agreement with Bangladesh Bank to facilitate financing under the Green Transformation Fund (GTF). The GTF was introduced to support the import and procurement of capital machinery and related equipment that enhance environmental sustainability, particularly in export-oriented industries.

Through these structured policy frameworks, refinancing mechanisms and targeted green investments, Dhaka Bank continues to strengthen its role as a responsible financial intermediary—facilitating the transition toward a low-carbon, resource-efficient and climate-resilient economy.

- Water use efficiency in wet processing
- Water conservation and management
- Waste management
- Energy and Resource efficiency and recycling
- Renewable energy
- Energy efficiency
- Heat and temperature management
- Air ventilation and circulation efficiency
- Work environment improvement initiatives and
- Other sectors to be specified by Bangladesh Bank from time to time

Dhaka Bank has consistently worked to implement green financing initiatives in alignment with the policies and facilities introduced by Bangladesh Bank. On July 13, 2017, the Bank formalized its participation in the "Refinance Scheme for Green Products/Initiatives" through an agreement with Bangladesh Bank, initiated by the Sustainable Finance Department. This framework enables Dhaka Bank to access the Green Transformation Fund (GTF) in Taka, supporting export-oriented and manufacturing industries committed to environmentally sustainable practices.

Through this initiative, the Bank has reinforced its commitment to sustainable and environmentally responsible banking. Its efforts encompass promoting renewable energy adoption, financing energy-efficient technologies, and implementing measures to reduce operational and financed carbon emissions. These initiatives reflect the Bank's proactive approach to aligning financial intermediation with national and global sustainability objectives.

Recognizing that skilled human capital is essential for effective green banking, Dhaka Bank organizes at least two annual training and workshop sessions on Green and Sustainable Finance for its workforce. These programs enhance staff capability, strengthen operational efficiency, and ensure adherence to sustainability principles across all levels of the organization.

Through these combined measures—strategic policy implementation, active financing of green projects, and workforce development—Dhaka Bank continues to advance toward a greener economy, demonstrating its leadership in sustainable banking and contributing meaningfully to Bangladesh's environmental and climate goals.

In House Green Initiatives by Dhaka Bank

- Using Day lights and reducing electricity consumption at Head Office & Corporate Office.
- Increased use in mobile banking and introducing Mobile App named Dhaka Bank Go Plus
- Increased Use of LED Lights at Dhaka Bank Head Office, Corporate Office and branches.
- Encouraging executives to purchase fuel efficient vehicles.
- Planning for Rainwater Harvesting at Dhaka Bank branches and Head Office.
- Increased use of Laptop Computers
- Decreased paper use by initiating both side printing of official memos, increased use of electronic mails, online bill processing through Go Green, using corporate portal instead of paper works.
- Introducing loan processing electronically through Credit Risk Management Division (CRM) and Retail Business Division.

Our Action plan for Ensuring Green and Sustainable Finance

Instructing every branch to make a database of potential clients for green and sustainable finance; and to follow up the clients' needs accordingly.

Educating customer regarding sustainable & green products and its benefits

Arranging in-house training program for the branch officials from time to time

Social media [Dhaka Bank Facebook Fan Page] promotion for the Green & Sustainable products and their benefits

Following up with branches every month for achieving the Green & Sustainable finance target

Corporate Social Responsibility

As a leading bank, Dhaka Bank is not only committed to delivering exceptional financial services but also ensuring that our activities contribute positively to society, the environment and our communities. Dhaka Bank's Corporate efforts aim to create a sustainable and responsible future by engaging in various initiatives to empower communities and protect the environment. Dhaka bank focuses on education, healthcare, disaster management, and promoting eco-friendliness through its activities, programs, and partnerships with various organizations. The bank believes in promoting a positive impact on society by supporting the underprivileged, addressing environmental concerns, and contributing to the development of the nation. In addition, gives priority to long-term initiatives that will have a long-term, positive influence on the nation's population and society. The CSR activities of Dhaka Bank encompasses a wide area i.e. Education, Health, Environment and Climate Change Mitigation and Adaptation, Disaster Management, Sports, Arts & Culture, and Other Activities. The aforementioned sectors of Dhaka Bank's CSR are formulated under the Guidelines set by the Sustainable Finance Department of Bangladesh Bank.

The Bank dedicates 5% of its before-tax profits annually to Dhaka Bank's CSR activities to support the socioeconomic development of the underprivileged population in the country. During 2025, Dhaka Bank has spent an amount of BDT 90.47 million for the overall betterment of the nation.

Donation for Social Improvement by CSR in matrix:

BDT in Million except %

Initiatives	Donation	Percentage (%)
Education	10.02	11.08
Health	1.36	1.50
Environment and Climate Change Mitigation and Adaptation	0.01	0.01
Disaster Management	43.99	48.62
Sports, Arts & Culture	35.00	38.68
Others	0.10	0.11
Total	**90.48**	**100.00**

Education

Education is one of the most important components of Corporate Social Responsibility and has always played a key role in the development of the nation. Understanding the importance of education by providing services to underprivileged communities and children with special needs, Dhaka Bank donated around BDT 10.02 Million for the Mental and Physical Development of Autistic Children in PFDA – Vocational Training Institute, and SEID. In addition, Dhaka Bank has taken initiatives for improving the Improving the Transport Facilities of Teachers and Students at the Shaheed Ziaur Rahman Medical College, Bogura and support the prospective and meritorious students who have been studying in the college.

Initiatives	BDT in Millions
Support for Operational Expenses for Underprivileged People with Autism and Neuro-Development Disability towards PFDA Vocational Training Institute	2.00
Support for Operational Expenses for the Mental and Physical Development for Autistic Children towards SEID, a specialized school for Autistic Children	1.25
Donation of Coaster for Teachers to improve transport facilities of Shaheed Ziaur Rahman Medical College, Bogura	6.70
Financial Assistance for Implementation of National Primary Education Competition 2025 organized by Sirajganj Sadar Upazila, UNO Office	0.02
Financial Assistance for covering educational costs of Mr. Aditya Banik	0.05
Total	**10.02**

Health

Dhaka Bank acknowledges the disparity between household income and high healthcare costs which often create difficulties for families to support long term treatment for individuals suffering from life threatening diseases. In order to support essential medical services, treatments, and healthcare infrastructure development, Dhaka Bank has been contributing to various organizations and individuals in need. In the year 2025, Dhaka Bank has spent around BDT 1.36 Million for Financial Assistance for Treatment underprivileged patients who are suffering from Colon Cancer, Thyroid Tumor, Cervical Cancer, and Liver Cirrhosis.

Initiatives	BDT in Million
Financial Assistance for Supporting the Daily Necessities of Ms. Annona Rani Das who is suffering from cerebral palsy	0.05
Financial Assistance for Treatment of Leukemia (Blood Cancer) of Ms. Sajiya Farhana Prapty	0.50
Support the Treatment of Cancer Patients at Bangladesh Cancer Aid Trust	0.10
Support for Treatment of Cervical Cancer of Mst. Monowara	0.20
Support for Treatment of Liver Cirrhosis of Mr. Mohammad Alam Nuri	0.05
Financial Assistance for Treatment of Colon Cancer of Ms. Gita Rani Sarker	0.10

Initiatives	BDT in Million
Financial Assistance for Treatment of Visual Impairment of Ms. Razia Sultana	0.05
Financial Assistance for Treatment of Colon Cancer of Mr. Md. Anowar Hossain	0.05
Financial Assistance for Treatment of Thyroid Tumor of Ms. Sayada Sonia Akhter	0.20
Financial Assistance for Treatment of Ms. Arifun who was injured in a road accident	0.01
Supporting the Treatment of Ms. Sujata Azim's Heart Condition	0.05
Total	**1.36**

Environmental Issues

Dhaka Bank has taken the initiative of implementing a Climate Risk Fund for battling Environmental Issues. In addition, Dhaka Bank is trying to involve actively in environmental protection and Eco-System related programs by implementing a Tree Plantation Initiative in adjacent areas of Rural and Coastal areas of Bangladesh.

Initiatives	BDT in Million
Implementation of Tree Plantation by Dhaka Bank on Suitable Sites in Rural and Coastal Areas of Bangladesh	0.01
Total	**0.01**

Agriculture Material distributions, Sirajgonj as part of Special CSR

Dhaka Bank PLC. distributed modern agricultural machinery among 300 (approx.) local farmers in Belkuchi Upazila of Sirajganj district as part of Special Corporate Social Responsibility (Agriculture). Mr. Abdul Hai Sarker, Chairman of Dhaka Bank PLC. & Bangladesh Association of Banks was present as the Chief Guest at the event and distributed agricultural machinery among the farmers, Mr. Md. Mostaque Ahmed, Deputy Managing Director & CEMO, Mr. Sahabub Alam Khan FCA, SEVP & Chief Financial Officer of Dhaka Bank, Ms. Afia Sultana, UNO, Belkuchi, Mr. Protik Mandal, AC Land, Belkuchi Thana, Mr. Katebur Rahman, EVP & Head of Agricultural Banking Division along with other high officials of Dhaka Bank were present at that event.

Disaster Management & Infrastructure Improvement

Dhaka Bank is committed to the welfare of the community at large. The Bank responds promptly to support the affected humanity. In 2025, the Bank provided blankets for people in cold affected areas in Bangladesh through own channels to small organizations. The bank has also donated over 50,000 blankets to the Chief Adviser Relief and Welfare Fund.

Initiatives	BDT in Million
Distribution of Blankets for Cold Affected and Lower Income People around Bangladesh	43.98
Total	**43.98**

Sports

Dhaka Bank has been empowering women and investing in grassroots sports to create lasting social impact by supporting the Bangladesh Women's National Football Team since 2018 under the Corporate Social Responsibility of the Bank. As a result, Bangladesh Women's Football Team is the most successful football team in Bangladesh's history.

During 2025, Dhaka Bank contributed BDT 35.00 million for the development of Bangladesh Women's National Football Team.

Initiatives	BDT in Million
To patronize Women's Football Team for the Development of Bangladesh Women's National Football team towards Bangladesh Football Federation	35.00
Total	**35.00**

Since 2018, Dhaka Bank PLC has proudly served as the exclusive sponsor of the Bangladesh Women's National Football Team, at a time when sponsorship in Women's Football was unheard of. The partnership between Dhaka Bank PLC and the Bangladesh Football Federation has become a benchmark for successful sports development in Bangladesh, contributing significantly to the growth and success of women's football in the country.

Key achievements during this period include:

- SAFF Women's Championship Winners (2022 & 2024)
- Qualification for the AFC Women's Asian Cup 2026.

Other Social Projects

In 2025, Dhaka Bank donated/spent BDT 0.10 million for the promotion of National Integrity and Prevention of Corruption as social projects.

Initiatives	BDT in Million
Promotion of National Integrity and Prevention of Corruption related Advertisement on The Daily Manobkantha, Daily Sun, and Media New Age Ltd.	0.10
Total	**0.10**

Dhaka Bank donated Two Petrol Vans to Bangladesh Police at Araihazar Thana, Narayangonj

Dhaka Bank donated Two Petrol Vans to Bangladesh Police at Araihazar Thana, Narayangonj. Mr. A. T. M. Hayatuzzaman Khan, Founder Vice Chairman, Board of Director and Chairman of Dhaka Bank Foundation and Sponsor of Dhaka Bank along with Mr. A K M Shahnawaj, Managing Director (Current Charge) formally handed over the Van's Keys to Md. Mehedi Islam, Senior Assistant Police Super, (C-Circle) Narayangonj and Mr. Khandoker Nasir Uddin, Officer In-Charge, Araihazar Thana, Narayangonj, towards Bangladesh Police.

Sustainable Development Goals of Dhaka Bank

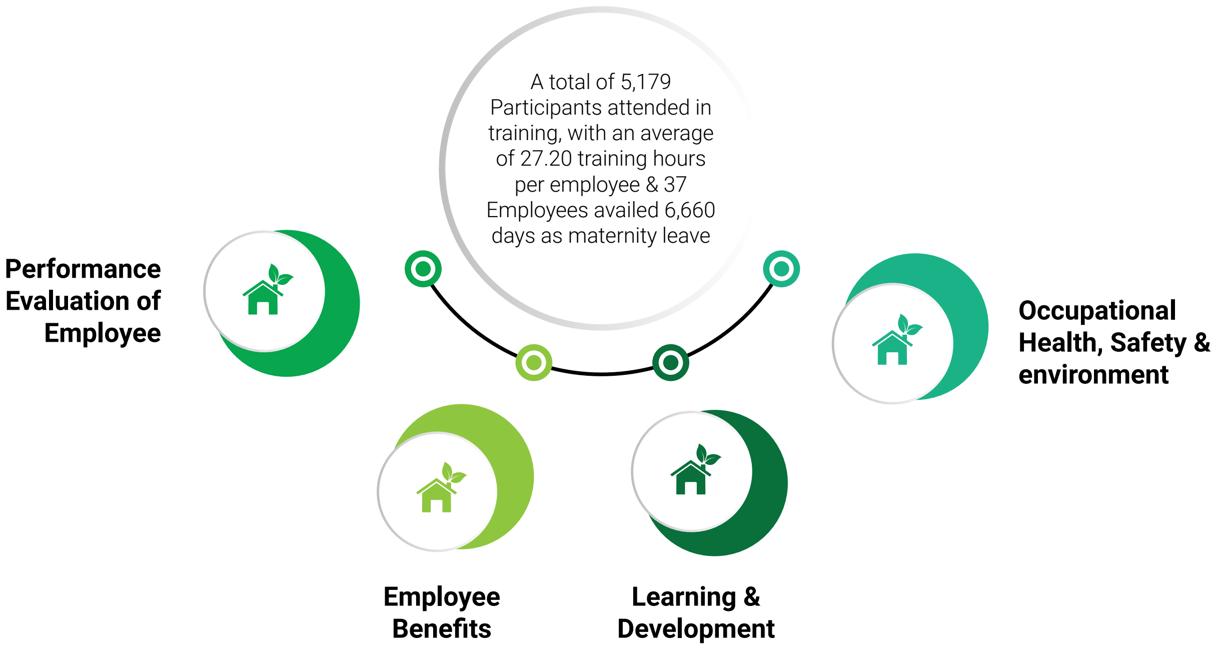
SDGs Indicator	SDGs	Dhaka Bank's Contribution
1 NO POVERTY	Eliminate poverty in all its manifestations globally.	We leverage digital innovation to expand financial services to the unbanked, fostering entrepreneurship and supporting community development initiatives. By empowering SMEs and collaborating with local NGOs, we drive economic growth and help lift people out of poverty. Dhaka Bank disbursed BDT 32,618 million in the CMSME sector during the year 2025, which was BDT 907.24 million higher than 2024's disbursement of BDT 31,715.37 million.
2 ZERO HUNGER	Eradicate hunger, ensure food security, enhance nutrition, and foster sustainable agriculture.	Dhaka Bank disbursed approximately BDT 8,551.51 million in agricultural loans in 2025, supporting farmers with essential financial resources to enhance food production and ensure food security. This investment contributes to sustainable agricultural growth, improving rural livelihoods and helping to reduce hunger in Bangladesh.
3 GOOD HEALTH AND WELL-BEING	Promote well-being and ensure healthy lives for people of all ages.	Dhaka Bank has organized health campaigns for its employees, such as the "Health Campaign & BMI Challenge" health campaign. This initiative aimed to promote health awareness among staff members. In 2025, Dhaka Bank spent approximately BDT 1.36 million to support underprivileged patients with treatment costs.
4 QUALITY EDUCATION	Ensure inclusive and equitable quality education and Promote life-long learning opportunities for all.	Dhaka Bank donated BDT 10.02 million in 2025 for educational and developmental initiatives for autistic children and underprivileged individuals with neuro-development disabilities. The bank also provided support for scholarships and operational expenses for specialized schools and vocational training institutes.
5 GENDER EQUALITY	Promote gender equality and empower women and girls in all aspects of life.	Dhaka Bank promotes gender equality and women's empowerment by ensuring equal opportunities for leadership and participation at all levels. Through its signature women-focused product, 'Aroni,' the bank drives financial inclusion and digital savings for women. In 2025, the CMSME finance for Women Entrepreneurs amounted to BDT 2,190.93 million.
6 CLEAN WATER AND SANITATION	Promote the sustainable use and management of water resources and ensure universal access to safe water and sanitation.	In addition to installing a water treatment system at its office premises, Dhaka Bank has financed the construction of multiple water treatment plants.
7 AFFORDABLE AND CLEAN ENERGY	Promote universal access to affordable, reliable, sustainable, and modern energy for everyone.	Investing in climate-resilient projects to lower greenhouse gas emissions. Enhancing energy efficiency and adopting renewable energy at branches and offices.
8 DECENT WORK AND ECONOMIC GROWTH	Promotes sustained, inclusive, and sustainable economic growth, full and productive employment, and decent work for all.	Dhaka Bank has a workforce of 2,145 employees. We leverage digital innovation to expand financial services to the unbanked, fostering entrepreneurship and supporting community development initiatives. By empowering SMEs and collaborating with local NGOs, we drive economic growth and help lift people out of poverty. Dhaka Bank disbursed BDT 32,618 million in the CMSME sector during the year 2025, which was BDT 907.24 million higher than 2024's disbursement of BDT 31,715.37 million.

SDGs Indicator	SDGs	Dhaka Bank's Contribution
9 INDUSTRY, INNOVATION AND INFRASTRUCTURE	Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation	Dhaka Bank has allocated funds for Green Finance and a Climate Risk Fund to support eco-friendly projects like ETP, HHK, Zigzag Brick Kilns, Bio-Gas Plants, and Solar Power. It also signed a refinancing agreement with Bangladesh Bank for sustainable brick kiln technologies. In 2025, its power sector investment reached BDT 31,392.77 million promoting resilient infrastructure, sustainable industrialization, and innovation. Furthermore, its total investment in the Ready-Made Garments (RMG) sector stood at BDT 11,526.11 million (Funded and non-funded).
10 REDUCED INEQUALITIES	Focuses on reducing systemic disparities in income, opportunity, power, and status both within individual countries and among different nations.	Shifting from traditional, collateral-heavy corporate lending toward an inclusive ecosystem that democratizes access to capital.
11 SUSTAINABLE CITIES AND COMMUNITIES	Enhance cities and human settlements by ensuring they are inclusive, safe, resilient, and sustainable through advancements in housing, transportation, urban planning, and environmental impact management.	Provide financing for real estate projects, support businesses involved in urban transportation and environmental management, or work with organizations that promote sustainability and resilience in urban planning. However, Dhaka Bank itself does not typically lead initiatives directly related to housing, transportation, or environmental impact management as part of its main business operations.
12 RESPONSIBLE CONSUMPTION AND PRODUCTION	Ensure sustainable consumption and production patterns.	Eco-friendly workplace habits and sustainable financing initiatives.
13 CLIMATE ACTION	Take urgent action to combat climate change and its impacts.	We evaluate each project's environmental, social, climate change, and disaster risk factors, and develop tailored action plans for our clients based on the identified risks.
14 LIFE BELOW WATER	Preserve and responsibly manage oceans, seas, and marine resources to support sustainable development.	Dhaka Bank conducts environmental risk assessments of projects to evaluate their potential impact on the environment. This proactive approach ensures that financed projects adhere to environmental standards and contribute positively to the preservation of natural resources, including marine ecosystems.
15 LIFE ON LAND	Ensure the sustainable use and restoration of ecosystems, forests, and land while combating desertification and biodiversity loss.	Dhaka Bank is supporting sustainable agriculture by distributing seedlings, fertilizers, and pesticides to farmers in flood-affected areas. The bank has also provided improved seeds and agricultural support to marginal farmers as part of its CSR initiative.
16 PEACE, JUSTICE AND STRONG INSTITUTIONS	promote peace, justice, and strong institutions by reducing violence, ensuring equal access to justice, and building accountable and inclusive institutions at all levels.	Dhaka Bank promotes justice and peace by implementing policies and practices that ensure transparency, accountability, and equal access to financial services, thereby reducing financial exclusion and supporting community development.
17 PARTNERSHIPS FOR THE GOALS	Enhance implementation efforts and renew global partnerships for sustainable development.	Agreement with TITAS, WASA, DPDC, DESCO and REB for serving clients need on utility bill.

Sustainable Human Resource (HR) Development

Employee Profile:

We are committed to fostering a dynamic workplace where performance is recognized, success is rewarded, and employees are empowered to drive their own growth. By encouraging continuous learning and meaningful rewards, we aim to cultivate a culture where individuals can think critically, act decisively, and make independent, impactful decisions.



Benefits to Employees

Every employee is paid salary on monthly basis, which consists of basic salary, fringe benefits and other benefits disbursed on 25th of each month. The benefit schemes of Dhaka Bank are as follows

Salary Components	Other Benefits	Terminal Benefit
1. Basic Salary	1. Furniture facility	Dhaka Bank provides various retirement benefit plans to its employees based on their individual entitlements.
2. Housing	2. Staff House Building Loan (SHBL)	1. Provident fund
3. Conveyance allowance/ Car allowance	3. Car Loan	2. Gratuity fund
4. Medical allowance	4. Provident fund loan	3. Leave encashment
5. Living allowance	5. Hospitalization reimbursement	
6. Travel Passage	6. Group Life Insurance Benefit	
	7. Critical Illness Benefit	

New Employees

250 new employees were recruited during 2025 where 180 employees were Male and 70 employees were Female selected.

Employees by Diversity

The bank's employees are primarily located in Dhaka and Chattogram, with the highest number based in Dhaka, comprising 74.83% in 2025 for both the Corporate Office and branches in the city. We follow a fair hiring process that ensures no discrimination based on locality or religion.

Employees by Region

Dhaka Bank operates 120 branches across all divisions of the country, with its Head Office located in Dhaka. The bank employs a total of 2,145 staff members.

Division	2024			2025		
	No. of branches	No. of employees		No. of branches	No. of employees	
		Male	Female		Male	Female
Dhaka (Including Head Office)	60	1,049	428	61	1,149	456
Chattogram	27	215	28	27	238	33
Sylhet	6	43	3	6	38	9
Khulna	7	41	8	7	46	8
Rajshahi	12	96	11	12	95	12
Barishal	2	13	0	2	14	0
Rangpur	4	30	5	4	33	6
Mymensingh	1	8	1	1	8	0
Total	**119**	**1,495**	**484**	**120**	**1,621**	**524**

Gender Positioning of Employees

Dhaka Bank has successfully maintained a well-balanced ratio of male and female employees, which is evident not only in its board of directors but also across various levels of bank management.

SDG's Impacted

To ensure safe & healthy workplace & overall well-being of our employees, various initiatives have been undertaken

Fair hiring process & no discrimination irrespective of locality, gender or ethnicity of employees

To improve professional efficiency Dhaka Bank puts highest importance on training & workshop

Aligning Our Philosophy:
The 3P's and GABV Principles

Our commitment to sustainability is centered on the "3Ps" philosophy: People, Planet, and Prosperity. This approach guides us in creating a meaningful and positive impact for all our stakeholders, aligning with the principles of the Global Alliance for Banking on Values (GABV).

Dhaka Bank has integrated sustainability, good governance, and compliance into its core values. As a member of the GABV, the bank adheres to the following principles:

Principle 1

Social and environmental impact are at the heart of our business model.

Principle 2

Our practices are grounded in communities, serving the real economy, and enabling new business models to meet people's needs.

Principle 3

We force on long-term relationships with clients and enable a direct understanding of their economic activities and the risks involved

Principle 4

We focus on the long-term, are self-sustaining and remain resilient to outside disruptions.

Principle 5

Our governance is transparent and inclusive.

Principle 6

All of these principles are embedded in the leadership and culture of our bank.

People focus

- Our diverse range of products and solutions is designed to meet the varying needs of our customers, from corporate loans and SME financing to personal loans and easy financing for women entrepreneurs. This comprehensive offering allows us to deeply integrate with our customers' lives.
- For nearly three decades, we have consistently evolved to enhance our developmental impact, with a significant milestone as pioneers in SME lending in Bangladesh. By 2025, we proudly served over 3,465 SME entrepreneurs, with an SME loan portfolio BDT 31,715.37 million, a sum equivalent to the market capitalization of several smaller banks combined.
- With a solid financial foundation and a stellar reputation built on strong governance, the bank has earned the trust of its customers and continues to uphold its commitment to excellence.

Planet focus

- Dhaka Bank aligns with sustainable banking principles by addressing the environmental impact of its operations and financing decisions, balancing economic growth with ecological sustainability.
- The bank incorporates Environmental and Social Risk Management (ESRM) into its credit policies, ensuring that financed projects do not harm the environment.
- It actively funds renewable energy projects, eco-friendly industries, and energy-efficient solutions, promoting a greener economy.
- Dhaka Bank works to reduce its carbon footprint by adopting energy-efficient technologies, digitizing services, and promoting paperless
- Through transparent disclosures, the bank highlights its contributions to sustainability and compliance with green banking frameworks. banking.

Prosperity focus

- Received the "ADB’s Momentum Award 2025" Award and " Mastercard Excellence Awards 2025" for outstanding performance and innovative offerings.
- Partnered with bKash to introduce the Monthly Nano Savings Scheme, promoting financial inclusion across Bangladesh.
- Launched e-Rin, an AI-based instant loan disbursement platform, enhancing customer convenience and efficiency in lending services.
- Introduced the Dhaka Bank C-Solution app for cash management and launched a central over-the-counter platform for real-time reconciliation.
- Dhaka Bank Launches Bangladesh’s First-Ever Youth-Focused Dual Currency Prepaid Card “Spark” in Partnership with Mastercard
- Remittance Award 2025 based on collection of remittance form abroad.

Sustainability Content Pillars

The Sustainable Finance Department of Bangladesh Bank released a circular on 26th December, 2023 mandating banks and financial institutions to disclose information on governance, strategy, risk management, as well as metrics and targets.

Dhaka Bank primarily focuses on economic matters, but environmental and social responsibility are also integral to its role in stewarding the planet. This report emphasizes corporate social responsibility (CSR), environmental efforts, and social commitments, which are highlighted throughout this Annual Report and our accompanying Sustainability Report.

Content Pillar	Description	Our status
Governance	The governance processes, controls and procedures the bank or finance company uses to monitor and manage sustainability related risks and opportunities	Side by side with Sustainability Report part of this Annual Report, we detailed our Governance in Corporate Governance part with details.
Strategy	The approach for addressing sustainability related risks and opportunities that could affect the bank or finance company's business model and strategy over the short, medium and long term.	We detailed our Strategy in Sustainability Report and Integrated Report part of this Annual Report.
Risk Management	The processes, the bank or finance company uses to identify assess, priorities and monitor sustainability-related risks.	Apart from Sustainability Report, we have also a separate chapter of Risk Management in this Annual Report which covers sustainability related risks.
Metrics & Target	Metrics and Targets disclose a bank or a finance company's performance in relation to its sustainability-related risks and opportunities, including progress towards any targets the entity has set, and any targets it is required to meet by law or regulation.	Different performance related target including sustainability performance has been mentioned in the Sustainability Report part and other parts of this Annual Report.

Our Value Creation Framework

Dhaka Bank's value creation foundations	Value creation drives
Strategic Inputs	• Funds raised from equity, deposits, and other financial instruments to support lending and investment activities. • A skilled workforce dedicated to delivering customer-centric banking solutions and fostering innovation. • Proprietary knowledge, brand reputation, digital capabilities, and innovative product offerings. • Strong relationships with customers, regulators, communities, and other stakeholders. • Physical infrastructure, including branches, ATMs, and digital platforms, to facilitate service delivery. • Sustainable practices that minimize environmental impact, such as green financing and paperless operations.
Core Value-Creation Processes	• Providing personalized banking services, including retail, corporate, SME, and digital banking. • Enhancing digital infrastructure to offer seamless banking experiences through apps, online platforms, and AI-driven customer service. • A robust framework to mitigate financial, operational, and environmental risks, ensuring resilience. • Developing new financial products and services that cater to evolving market needs, including green financing and Shari'ah-compliant banking solutions. • Incorporating environmental, social, and governance (ESG) principles into business operations.
Value Delivered to Stakeholders	• Consistent financial performance and dividend growth. • Transparent reporting and governance. • Competitive compensation, training programs, and career development opportunities. • An inclusive and diverse work environment. • Financial inclusion initiatives and investments in local development projects. • Support for education, healthcare, and disaster relief programs. • Promotion of green banking and investments in renewable energy projects. • Implementation of energy-efficient operations.
Sustainability and Resilience	• Expanding green finance portfolios. • Encouraging environmentally responsible business practices. • Complying with national and international ESG guidelines.
Performance Measurement	• Financial metrics (profitability, return on equity, etc.). • Customer satisfaction surveys. • ESG performance indicators. • Employee engagement metrics. • Risk-adjusted returns.

Environmental and Climate Changes Risk of Dhaka Bank

Environment Related Initiatives

Management Approach

Dhaka Bank has long recognized that sustainability is a strategic imperative for the banking sector. By integrating environmental, social, and governance (ESG) considerations into its operations, products, and financing decisions, the Bank contributes to a greener, more inclusive, and climate-resilient economy. This commitment is guided by the policy directives of Bangladesh Bank and embedded within the Bank's Green Banking Policy, which has been formally approved by its Board of Directors.

The Bank has established dedicated financial allocations under "Green Finance" and a "Climate Risk Fund" to support environmentally sustainable projects. These resources are actively deployed to finance initiatives such as Effluent Treatment Plants (ETP), energy-efficient brick manufacturing technologies like Hybrid Hoffman Kilns (HHK) and Zigzag systems, bio-gas plants, and solar power systems. Such initiatives demonstrate Dhaka Bank's commitment to financing projects that reduce carbon emissions and promote sustainable industrial practices.

Collaboration with PCAF: Measuring Financed Emissions

To strengthen its climate accountability, Dhaka Bank has partnered with the Partnership for Carbon Accounting Financials (PCAF), a global framework for measuring greenhouse gas emissions associated with financed activities. Through this collaboration, the Bank now systematically measures financed emissions, assesses the carbon intensity of its lending portfolio, and integrates these insights into credit risk management and portfolio strategy.

This partnership enables Dhaka Bank to:

- Adopt internationally recognized methodologies for carbon accounting;
- Quantify and disclose financed emissions for improved transparency;
- Identify high-emission sectors and opportunities for portfolio decarbonization;
- Develop climate transition strategies aligned with global sustainability standards, including the Paris Agreement.

Through PCAF collaboration, Dhaka Bank demonstrates leadership in responsible finance, ensuring that lending practices actively contribute to climate mitigation and adaptation efforts.

Green Mortgages and Financial Products

Green mortgages are tailored home loans that promote energy-efficient and environmentally responsible housing. Borrowers benefit from preferential financing for homes built with sustainable materials and technologies, such as solar panels and enhanced insulation. Properties located on environmentally sensitive or contaminated land are excluded, ensuring that financed assets meet rigorous environmental standards.

In addition, Dhaka Bank offers a variety of green financial products, including loans for renewable energy, energy-efficient buildings, eco-friendly vehicles, and green bonds. The Bank also plans to launch a "Green Fund", allowing customers to invest in environmentally beneficial initiatives. Every project financed is assessed through an Environmental Impact Assessment (EIA) to ensure measurable mitigation of environmental risks.

Green Banking Operations

Dhaka Bank integrates sustainability into its operations through technology-driven solutions. Core banking software, digital communication, and paperless processes minimize operational carbon emissions. E-statements, internet banking, mobile banking, ATMs, and ADMs reduce paper usage, while plans are underway to pilot solar-powered ATMs.

The Bank leverages virtualization technologies in its data centers, improving resource efficiency, reducing energy consumption, and optimizing space. These initiatives collectively demonstrate Dhaka Bank's commitment to operational sustainability while maintaining service excellence.

Carbon Footprint Reduction

Reducing the Bank's carbon footprint is central to its environmental strategy. Key measures include:

- Promoting paperless banking;
- Encouraging energy-conscious practices across all branches and offices;
- Establishing green buildings for operational use.

These initiatives support the Bank's broader environmental objectives and set a benchmark for sustainable operations within the financial sector.

Environmental and Social Risk Management (ESRM) and Mandatory ESDD Submission

Dhaka Bank has established a robust Environmental and Social Risk Management (ESRM) framework to ensure that all lending activities are aligned with sustainable and responsible banking practices. As part of this framework, it is now mandatory for clients to submit an Environmental and Social Due Diligence (ESDD) report with every applicable credit proposal. This requirement reinforces the Bank's commitment to proactively identifying environmental and social risks before financing any project.

Alongside the ESDD, clients are also required to submit Environmental and Social Impact Assessment (ESIA) reports for new initiatives. These assessments enable the Bank to evaluate potential environmental and social impacts, design effective mitigation measures, and ensure that financed projects uphold high sustainability standards.

By making ESDD submission mandatory, Dhaka Bank not only strengthens its internal risk management processes but also demonstrates a tangible commitment to responsible lending, climate risk mitigation, and sustainable development. This structured approach reduces exposure to environmental liabilities, integrates ESG considerations into credit decision-making, and drives positive environmental and social impact across the Bank's lending portfolio.

Through these measures, Dhaka Bank ensures that every credit decision contributes to a greener, socially responsible, and climate-resilient economy, reflecting its long-term vision for sustainable finance.

Good Governance

Strong governance is fundamental to Dhaka Bank's sustainability agenda. The Bank maintains a comprehensive governance framework, including anti-corruption policies, a code of ethics, and commitments to transparency and accountability. These principles underpin its green banking initiatives, ensuring that all operations and financial products reflect ethical, sustainable, and responsible practices.

Social Responsibility Initiatives

As part of its sustainability commitment, Dhaka Bank actively engages in social and environmental initiatives. These include tree plantation campaigns, park development, and pollution awareness programs, alongside financing solutions for renewable energy, green buildings, and sustainable agriculture.

The Bank has developed community green spaces, including the "Kadam Fountain" in front of the High Court and a park near the Head Office. Public beautification projects along key roads with tree and flower plantations demonstrate Dhaka Bank's commitment to environmental stewardship and social responsibility.

Supporting SMEs and Inclusive Growth

Small and medium-sized enterprises (SMEs) are critical drivers of economic growth, employment, and regional development in Bangladesh. They foster innovation, diversify exports, and provide income opportunities to local communities.

Dhaka Bank supports SMEs through sustainable finance solutions, encouraging environmentally responsible business practices while promoting financial inclusion. By aligning financing with ESG principles, the Bank contributes to inclusive economic growth and a sustainable national development trajectory.

1	Around 8 million SMEs nationwide
2	Contributes over 25% to GDP
3	SME generates nearly 80% of employment
4	Eligible for central bank refinance support
5	Favourable capital treatment for ratings
6	Enhances portfolio diversification
7	Backbone of the economy (about 85% of enterprises)

Environmental and Social Obligations

Environmental Impacts

Banks have both environmental and social obligations, which involve considering the impacts of their activities on the environment and society. On the environmental side, banks have a responsibility to reduce their carbon footprint, limit their financing of environmentally harmful activities, and promote sustainable practices in their own operations and among their clients. This includes assessing and managing the environmental risks associated with lending and investing, and promoting green finance initiatives. On the social side, banks have a responsibility to promote diversity, equity, and inclusion in their own workforce, and to ensure that their lending and investing activities do not harm marginalized communities. This includes promoting responsible lending and investing practices, such as providing access to affordable credit and investing in projects that benefit underserved communities.

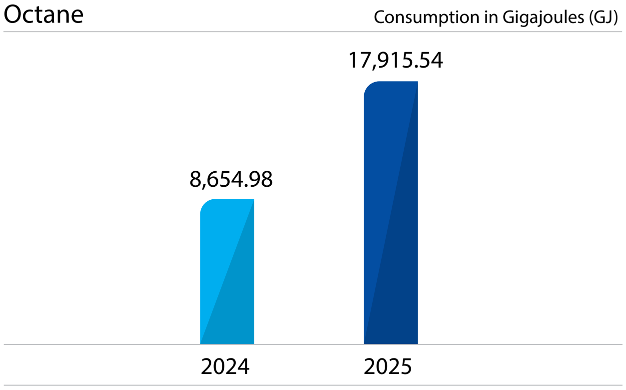
Energy

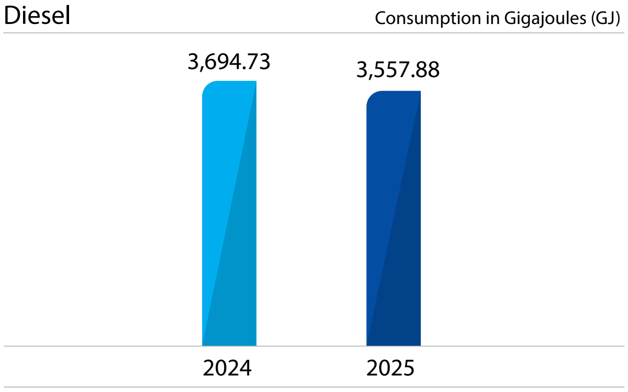
Energy consumption within the organization and Energy consumption outside of the organization

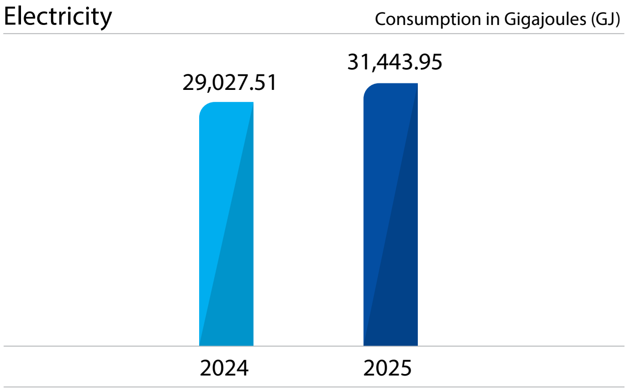
The primary sources of Dhaka Bank's energy consumption are non-renewable fuel sources, including octane for vehicles and diesel for generators. Additionally, the bank consumes electricity from the national grid. Energy consumption levels fluctuate based on operational needs and external factors. As business activities expand, energy demand increases, particularly for transportation and office operations. To promote sustainability, Dhaka Bank has increased its reliance on online communication tools such as Zoom, which has contributed to reducing energy consumption. The total energy cost in BDT is divided by the average per-unit price to approximate unit usage, which is then converted to Gigajoules for standardized measurement. The bank primarily purchases energy from external sources, with significant consumption arising from octane usage in employee commuting and transportation.

The General Services Division (GSD) of Dhaka Bank sets annual targets to reduce energy consumption compared to previous years. Employees are encouraged to use energy and office materials efficiently to support sustainability initiatives.

Sources of Energy Consumption	Consumption in Gigajoules (GJ)	
	2024	2025
Octane	8,654.98	17,915.54
Diesel	3,694.73	3,557.88
Electricity	29,027.51	31,443.95
Total	**41,377.22**	**52,917.37**







Energy intensity

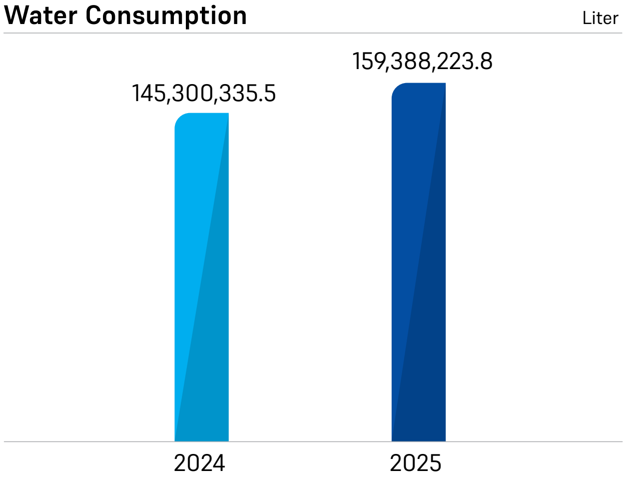
For energy intensity ratio calculation, we have used total employee numbers at the end of the period in the respective years as the denominator. The energy includes the total energy consumption, including diesel and electricity consumption inside the bank as well as octane consumption outside the bank. Per employee energy consumption (GJ) was 24.67 in 2025 and 14.67 in 2024.

Water and Effluents

Water consumption

Dhaka Bank encourages employees to use as little water as possible to preserve the natural water level. Water consumption was increased by 14,087,888.31 Liter in 2025 compared to 2024. The total costs in Taka have been divided by the average per unit cost to reach an approximation of unit usage.

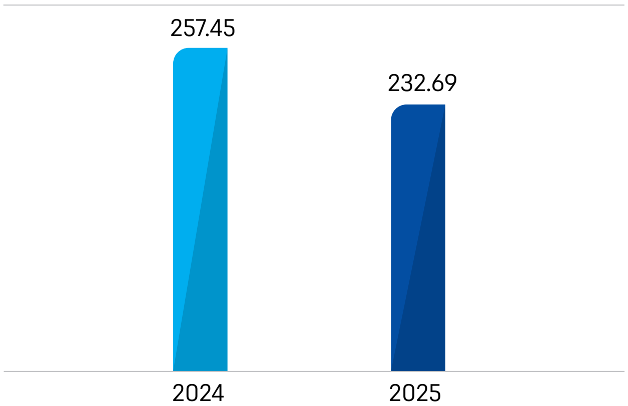
Water Consumption



Emissions

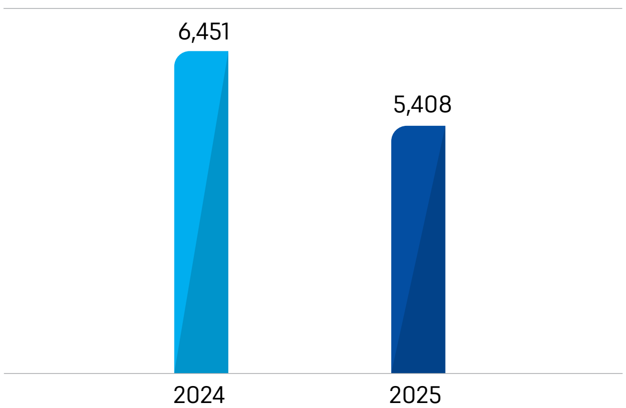
Direct GHG Emissions

GHG Emission from Generators in Metric tons of CO_2 Equivalent



While we are committed to conserving fuel resources, increased operational activity in 2025 led to a rise in direct emissions compared to 2024. We are actively seeking ways to mitigate these emissions, which will be further elaborated upon.

GHG Emission from Electricity Consumption in Metric Tons of CO_2



Waste

Waste generation and significant waste-related impacts

At Dhaka Bank, waste generation primarily arises from paper usage, along with other operational activities. The waste impacts are categorized into the following:

Inputs:

- Office supplies, including paper, pens, and other daily essentials
- Electronic devices and equipment, such as computers, printers, and mobile phones
- Energy and water used in the bank's branches and offices
- Consumables, like food and beverages, in staff canteens and facilities
- Materials used in construction projects for the bank's buildings

Activities:

- Paper-based documentation and record-keeping
- Printing and photocopying of documents
- Use of electronic equipment
- Energy and water consumption across branches and offices
- Consumption of food and beverages by staff and customers in the canteens

Outputs:

- Paper waste from printing and photocopying tasks
- Electronic waste from outdated or malfunctioning equipment
- Wastage of energy and water due to inefficiencies
- Packaging waste from food and beverage consumption
- Construction waste from building projects

These impacts encompass waste produced within the organization's internal activities, such as paper and electronic waste. Additionally, waste may be generated upstream, by suppliers providing office supplies or construction materials, or downstream, by customers utilizing the bank's services, potentially leading to waste in the process.

Management of significant waste-related impacts

Dhaka Bank is committed to minimizing paper usage through its green banking initiatives, which emphasize reducing unnecessary printing and encouraging sustainable practices. Employees are encouraged to print on both sides of paper and reuse materials to cut down on waste. The bank's Green Banking Policy and Green Office Guide play a key role in educating staff on responsible paper use. Additionally, the General Services Department (GSD) sets annual goals and undertakes various initiatives to reduce paper waste while collecting and monitoring relevant data.

The bank focuses heavily on electronic communication to minimize paper usage. Both internal and external communications are conducted via email or other digital platforms. One-sided paper is repurposed for drafts of office documents. To further mitigate the environmental impact of paper waste, Dhaka Bank is transitioning towards a paperless environment and developing digital products and services aimed at reducing paper consumption for customers.

Several actions and circular initiatives have been implemented, including:

- Transitioning to paperless processes wherever feasible to minimize paper waste
- Launching a tree plantation program as part of a reforestation effort
- Raising awareness among staff and customers about waste reduction and recycling
- Ensuring sustainable building practices in construction projects to reduce waste
- Incorporating energy and water efficiency measures to reduce environmental impact
- Creating a waste management plan that defines the bank's goals and strategies for waste reduction

The bank uses various methods to track and assess waste-related data, such as:

- Monitoring waste reduction efforts to track progress toward waste management objectives
- Collecting data on energy and water consumption to identify opportunities for further sustainability

Dhaka Bank also keeps track of its paper consumption, noting that while paper usage increased in 2025 compared to 2024, this is considered typical given the circumstances. Increase of paper use due to increased business activities and relevant record keeping.

Environmental initiatives by focusing on 8 R's

8R approach to sustainability

Refining Processes to increase efficiency & productivity

Refuse to do business with clients who are damaging environment

Use of **renewable** energy in 05 branches and HO

Reducing unnecessary energy consumption (Electricity, fuel, water)

Respond actively listens to environmental challenges and adapts its policies to address sustainability issues.

Reuse of paper, different printed stationery items.

Responsibility selecting good borrower & empowering employees

Plastics and waste paper are **Recycled** by the help of other organizations

Looking back on our sustainability endeavors in 2025, we take pride in our consistent adherence to the 8R strategy

Dhaka Bank integrates sustainability into its operations through various initiatives that align with the principles of the 8R's: Respond, Renew, Refine, Refuse, Reduce, Reuse, Recycle, and Responsibility. Here's a brief overview:

Respond: The bank addresses environmental challenges by implementing a Green Banking Policy, financing eco-friendly projects, and promoting sustainable practices within its operations.

Renew: Dhaka Bank invests in renewable energy projects, such as solar power systems and biogas plants, contributing to the transition towards sustainable energy sources.

Refine: The bank continuously improves its services by integrating Environmental, Social, and Governance (ESG) factors into its business model, ensuring responsible financial solutions.

Refuse: Dhaka Bank demonstrates its commitment to environmental stewardship by refusing to finance projects that harm the environment, thereby promoting sustainable development.

Reduce: The bank reduces its environmental footprint by promoting paperless banking, using energy-efficient equipment, and encouraging responsible resource consumption among employees.

Reuse: Dhaka Bank encourages the reuse of resources by implementing practices such as double-sided printing and repurposing materials, thereby minimizing waste.

Recycle: The bank supports recycling initiatives within its operations, contributing to waste reduction and environmental conservation.

Responsibility: Through its Corporate Social Responsibility (CSR) activities, Dhaka Bank engages in community development, education, and environmental conservation projects, demonstrating its commitment to societal well-being.

Beyond 8 R's:

- **Green Building Standards:** Dhaka Bank aims to construct future offices following green building standards, which encompass a wider range of sustainable practices for resource conservation.
- **Environmental Risk Rating:** Dhaka Bank assess the environmental impact of potential loan projects to mitigate environmental risks.
- **Social Responsibility:** Dhaka Bank actively participates in tree plantation drives, park development, and other initiatives that contribute to a greener environment.

Overall, Dhaka Bank demonstrates a commitment to environmental sustainability through their 8R focus and various other initiatives. We promote eco-friendly practices within their operations and encourage their clients to adopt greener solutions through financial instruments.

Social Impact

Dhaka Bank is dedicated to managing its social impact in a responsible and sustainable manner. Recognizing the significant influence its operations have on society, the bank has implemented various strategies to ensure that its actions contribute positively to the community. Ethical business practices and responsible conduct are at the core of the bank's approach, with a strong emphasis on adhering to high ethical standards and complying with all applicable laws and regulations. A robust code of conduct has been established to govern interactions with customers, employees, and stakeholders, ensuring that all actions foster positive social change and uphold human rights.

Furthermore, the bank is deeply committed to promoting financial inclusion and supporting marginalized communities. Through tailored financial products and services such as microfinance, small business loans, and other accessible offerings, Dhaka Bank. helps drive economic growth and reduce poverty by empowering low-income individuals and small enterprises.

In addition, Dhaka Bank places great importance on social awareness and education. The bank organizes regular training programs and awareness campaigns to encourage social responsibility and ethical behavior among its employees, customers, and stakeholders. Through its Dhaka Bank. Foundation and the Communication & Branding division, the bank actively participates in social development projects. It provides financial support and other resources for initiatives in education, healthcare, and other social causes, alongside engaging in philanthropic activities that foster positive outcomes for the community.

Environmental and Climate Change Risk at Dhaka Bank

Environmental and climate change risk refers to the uncertainty or probability of potential losses that may arise from adverse environmental or climate-related events, whether natural or manmade, and/or non-compliance with prevailing national environmental regulations. At Dhaka Bank this risk is considered a facilitating element of credit risk, originating from environmental issues that can result from both the environmental impacts caused by borrowers and the prevailing environmental conditions.

Environmental and climate change risks have the potential to disrupt the business stability of Dhaka Bank's borrowers, affecting both their profitability and reputation. As a result, these risks can significantly elevate the overall risk exposure for Dhaka Bank. emphasizing the need for robust environmental risk assessment and management practices within the Bank's governance framework.

Doing Business the right way

- Financial inclusion
- Good Governance
- Community empowerment
- Capacity Building
- Security of customer information
- Ethical supply chain management
- Transparency & Accountability
- Women Empowerment
- Promoting diversity and equality

Our Commitment to a sustainable future

- Strong commitment to ethical and transparent business practices
- Development and promotion of sustainable financial products
- Robust systems to identify, control, and mitigate emerging risks
- Dedicated to fulfilling corporate social responsibility obligations
- Advancing sustainable and responsible financing initiatives

On the Road to Green Banking

- Expansion of green financing
- Promotion of green banking products
- Implementation of in-house green initiatives
- Reduction of operational environmental impact
- Support for a low-carbon

Sustainable Financing

- Sustainable Finance Unit operations
- Sustainable CMSME financing
- Ethical and socially responsible Banking practices
- Green Products offerings
- Sustainable Agriculture financing
- Eco-Friendly Products for Trading Sector solutions
- Promotion of Eco-Friendly Products such as ETP, Hybrid Hoffman Kiln (HHK), Bio-Gas Plant, Solar Power System etc

Green Banking

- Initiatives to reduce Carbon Footprints Carbon footprint reduction initiatives
- Promotion of Renewable Energy Promotion
- Encouragement of energy-efficient practices
- Digital Banking services through Dhaka Bank Go plus app
- Support for eco-friendly brick manufacturing practices

Capacity Development

- Talent Management and capacity development
- Training Workshops on sustainable financing
- Various indoor and outdoor Events Engagement through indoor and outdoor events
- Research initiatives and strategic discussions
- Seminars and webinars on sustainability topics

Reporting

- Quarterly and Annual Reporting
- Auditing and Transparency
- Performance Reporting

Corporate-Social Responsibility (CSR)

Education	Health	Climate Change Mitigation and Adaptation	Others- Disaster Management Sports, Art & Culture
11.07%	1.50%	0.01%	87.42%

Sustainable Finance Portfolio

Green Finance

Green finance has become a critical component of sustainable banking, driven by growing concerns over climate change and environmental sustainability. It integrates environmental, social, and governance (ESG) considerations into financial decision-making, promoting investments that reduce environmental impact, enhance resource efficiency, and support long-term economic growth. Green finance not only mitigates climate-related risks but also strengthens the reputation and competitiveness of financial institutions.

A core responsibility of green banking is to finance environmentally sustainable projects and initiatives. In line with regulatory guidance, Bangladesh Bank has instructed all banks to allocate a portion of term loan disbursements to green initiatives. Dhaka Bank actively supports this mandate through a range of green finance products and services, aimed at reducing carbon emissions, promoting renewable energy, and conserving natural resources.

Continuing its commitment in 2025, Dhaka Bank has maintained consistent efforts in expanding its green financing portfolio, demonstrating the Bank's dedication to responsible banking and a sustainable future.

As of December 2025, Dhaka Bank's green financing portfolio includes the following:

Sectors/Categories	Amount in BDT million	Percentage
Energy & Resource Efficiency	4,013.41	61.93 %
Green/Environment Friendly Establishments	1,154.29	17.81 %
Circular Economy & Eco Project Financing	519.93	8.02 %
Renewable Energy	497.64	7.68 %
Environment Friendly Brick Production	204.12	3.15 %
Liquid Waste Management	87.81	1.35 %
Green CMSME	4.19	0.06 %
Total	**6,481.39**	**100.00%**

Sustainable Linked Finance

Sustainable Linked Finance (SLF) is a key instrument for banks to drive sustainability, manage risks, and create long-term value. By linking financial terms of loans, bonds, or other instruments to measurable sustainability performance indicators, banks can incentivize companies to adopt environmentally and socially responsible practices. This approach helps address critical challenges such as climate change, biodiversity loss, and social inequality, while promoting sustainable economic growth.

In line with Bangladesh Bank guidelines, banks are required to allocate a portion of their total loan disbursements to sustainability-linked projects. Dhaka Bank has actively implemented this directive, channeling funds toward initiatives that support the Bank's environmental and social objectives, as well as national development priorities.

Dhaka Bank continues to expand its Sustainable Linked Financing portfolio, reflecting the Bank's commitment to responsible banking and its role in fostering a sustainable and inclusive economy.

Amount in BDT million

Sustainable Linked Financing Category	2024		2025	
	Amount BDT	Percentage	Amount BDT	Percentage
Sustainable Agriculture	1,557.08	1.24%	3,867.55	18.35 %
Sustainable MSME	7,758.95	6.17%	13,642.28	64.72 %
Socially Responsible Financing	101.61	0.08%	270.86	1.28 %
Other Sustainable Linked Finance	116,386.40	92.51%	3,298.18	15.65 %
Total	**125,804.04**	**100.00%**	**21,078.87**	**100.00%**

Incorporation of Environmental & Social Risk in Core Risk Management (CRM)

Core Risk Management in banking involves identifying, assessing, and managing the key risks that banks face, including credit, market, operational, liquidity, and legal risks. Incorporating environmental and social risks into core risk management is essential to safeguard financial stability, protect reputation, and align with evolving stakeholder expectations.

Bangladesh Bank has issued guidelines requiring financial institutions to integrate environmental and social considerations into their risk management frameworks. In compliance, Dhaka Bank has made it mandatory for all applicable credit proposals to include an Environmental and Social Due Diligence (ESDD) report. This ensures that all lending decisions account for potential environmental and social risks, enabling the Bank to identify, assess, and mitigate such risks before financing any project.

Given Bangladesh's vulnerability to climate change, natural disasters, and social challenges, integrating environmental and social risk into core risk management is vital. It also allows the Bank to develop sustainable financial products, support green and socially responsible initiatives, and demonstrate its commitment to responsible banking and sustainable development.

Through this structured approach, Dhaka Bank not only strengthens its risk management practices but also ensures that every credit decision contributes to long-term environmental and social sustainability, reinforcing its role as a forward-looking and responsible financial institution.

Particulars	Total
Number of Projects applicable for Environmental & Social Due Diligence (ESDD)	241
No. of Projects Rated (Environmental & Social Risk Rating)	241
Low	198
Medium	43
High	-

Environmental & Social Risk Management status:

ESRR Rating	No of Accounts	Outstanding Amount in BDT million
High	-	-
Medium	43	7,953.66
Low	198	70,640.34
Total no. of branches	117	
No of Branches Reported under Environmental & Social Risk Rating (ESRR)	25	