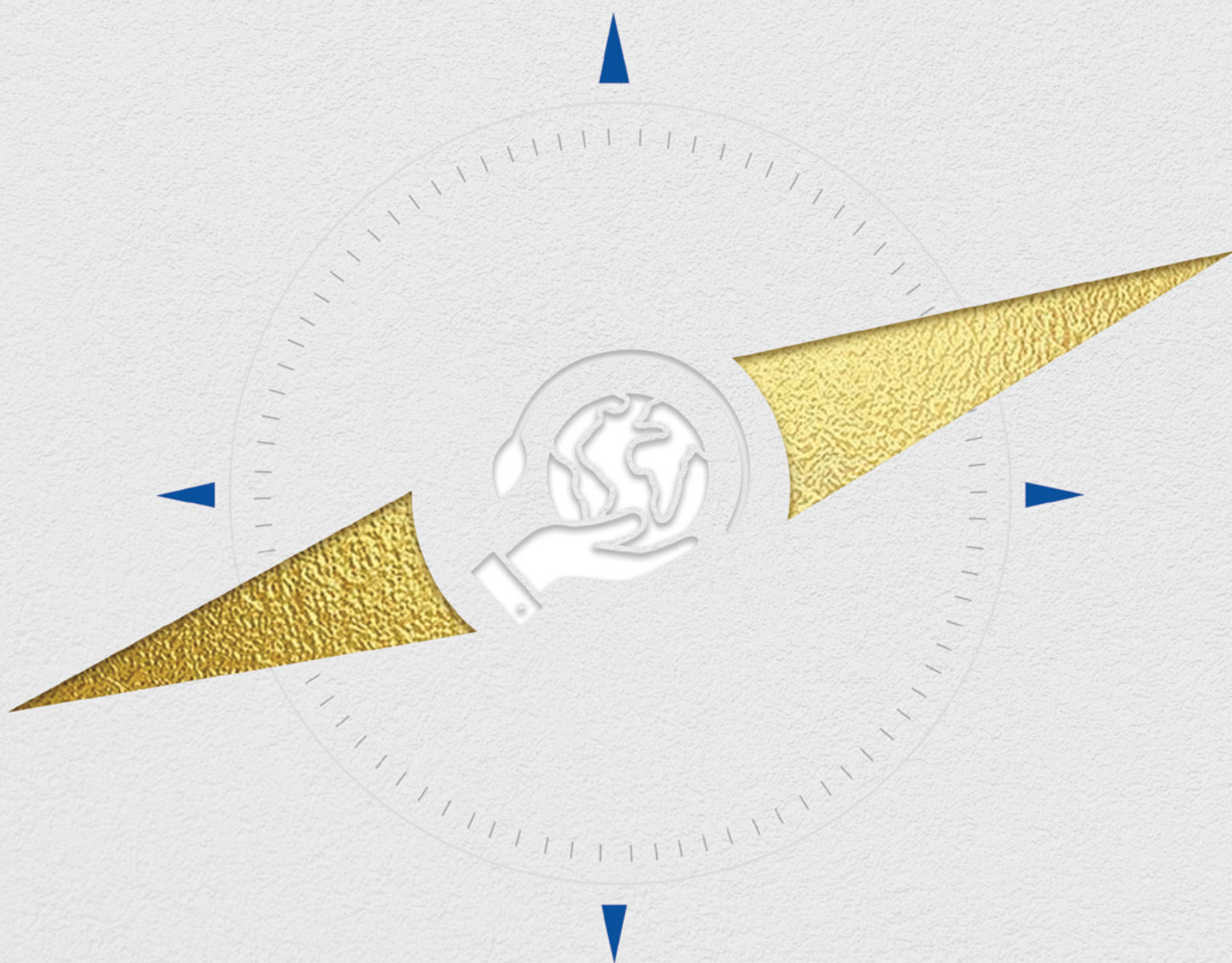


CORPORATE SOCIAL RESPONSIBILITY



Corporate Social Responsibility

Our responsibility to our society

Eastern Bank PLC. believes in responsible and ethical banking. In whatever we do, we are guided by our core values for a sustainable society and economy. We aspire to build a sustainability-led organization driven by values-based leadership, embedding environmental and social aspects deep into our processes. And most importantly, we would like to leave a sustainable world for our progeny. Our hope to contribute to an environmentally sound and socially inclusive world and we take initiatives towards achieving such goals. In order to improve people's lives and uphold our corporate citizenship responsibility, we understand the importance of investing in the community in which we operate.

At EBL, we have integrated sustainability values into our business model with an aim to having a lasting impact to the community. Our Corporate Social Responsibility (CSR) reflects our ethical and responsible business ethos. Our attempt has always been to make positive and sustainable impact in everything that we do.

Our strong commitment towards the United Nations Global Compact principles, widely recognized standard of corporate responsibility, is at the center of all of our CSR endeavors. To attain a sustainable growth, we strongly believe in conducting operations with integrity and transparency. Our CSR program encapsulates this conviction and is a key driver for all our initiatives and business plans.

Recently, we have initiated 'EBL Climate Change Adaptation Award' to recognize and reward climate change adaptation actions by corporates, manufacturing companies and NGOs and climate leaders in the country. We think it is high time to introduce the award as we are accelerating our development growth and graduating from LDCs in 2026. We all know global temperature has already increased more than one degree Celsius above pre-industrial levels, affecting business and communities both in vulnerable regions and, increasingly, in areas that were not previously considered as significant risk, a significant change is taking place in climate finance thinking and climate change adaptation and preparedness.

According to World Bank (WB) urgent climate action is crucial for Bangladesh to sustain strong growth. WB report suggests that climate change will hit poor and vulnerable people the hardest. Average tropical cyclones cost Bangladesh about \$1 billion annually. By 2050, a third of agricultural GDP could be lost and 13 million people could become internal climate migrants. Extreme weather events worldwide — whether floods in Pakistan, drought in the Horn of Africa, or the scorching summer of 2022 in Europe and North America — is urging us to act fast and quick on climate adaptation, mitigation, and financing.

Corporate citizenship strategy

We bring to bear our responsible banking values into our corporate citizenship programs. While prioritizing CSR allocation, we try to target vulnerable groups and sectors that will have most positive impact through our initiatives. Our strategy is based on sound governance and regulatory policy guidelines. We have a robust end use monitoring process to ensure every taka that we spend goes to the marginalized section of the society. Following Bangladesh Bank's SFD circular no-01/2022 and SFD circular no-05/2023 we have set out our bank's CSR policy.



We take utmost care to ensure that the CSR allocations do not end up financing militancy and terrorism.



Our CSR engagement programs are mostly in the area of education and healthcare. Our aim is to spend 30% of our fund for awarding scholarships for underprivileged students from renowned educational institutions and 30% to healthcare to underprivileged population of the society.



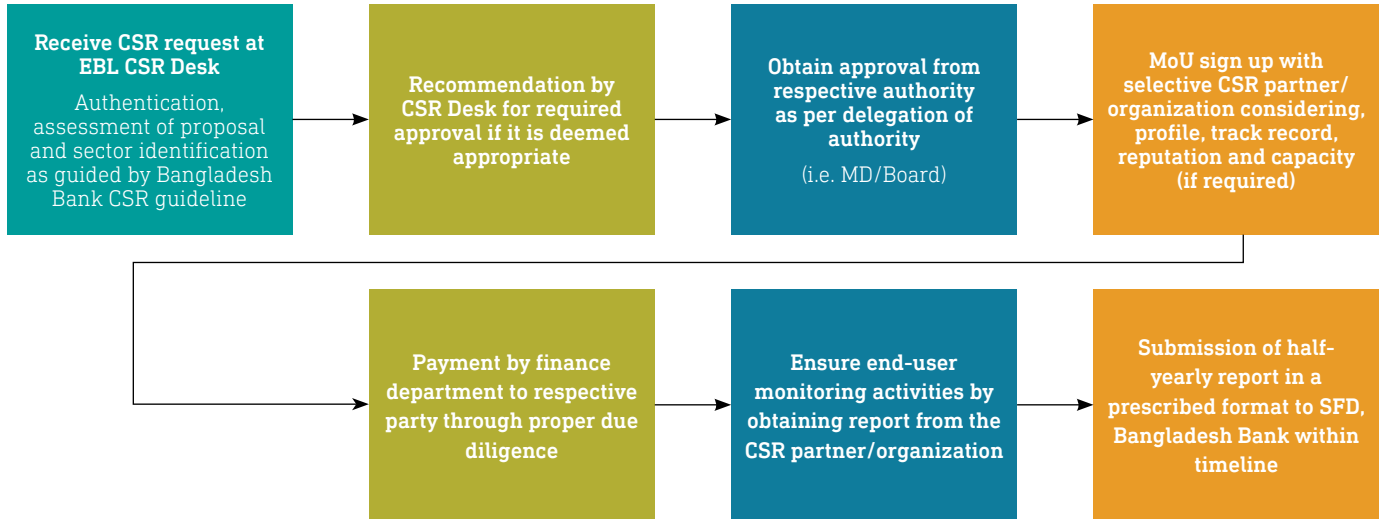
We have 20% budgetary allocations of our total CSR expenditures on environment and climate change mitigation and adaptation.



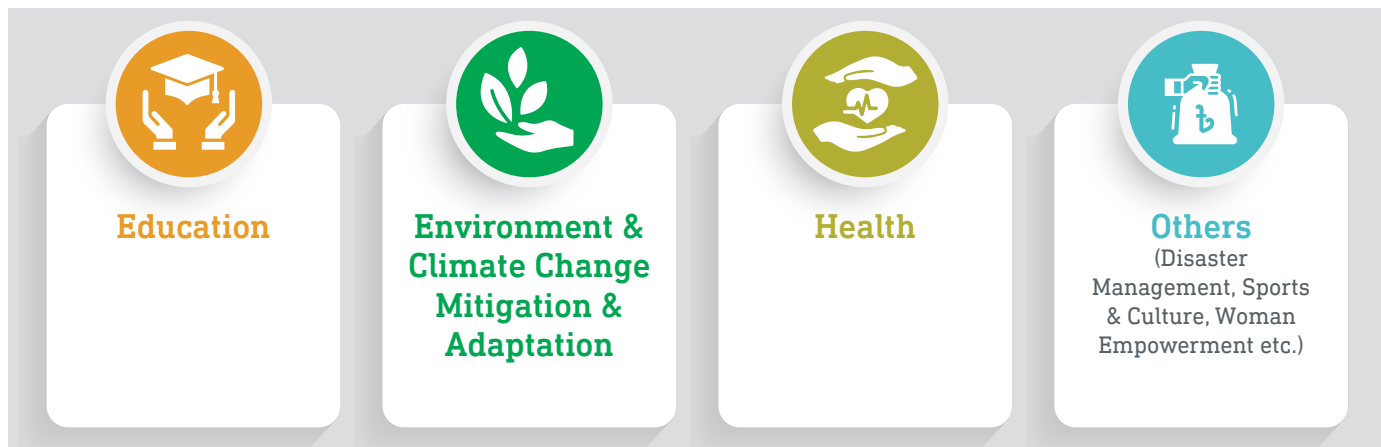
We strongly feel that sports, arts and culture are key components for a healthy and sustainable society. We, therefore, are committed to the development of sports and culture of the country. We have budgetary CSR expenditures which is 20% of our total CSR expenditures and are allocated for sports, arts and culture, emergency disaster relief, upgrading facilities and lifesaving equipment in emergency rescue services like the fire brigades etc., infrastructure improvements for disadvantaged communities in far- flung areas.

CSR initiative framework

To ensure the highest standards of governance, all project proposals related to our CSR initiatives are assessed against a standardized framework. Our CSR policy framework has been approved by the Board, and we are committed to transparency in all of our investments.



Our major CSR activity areas

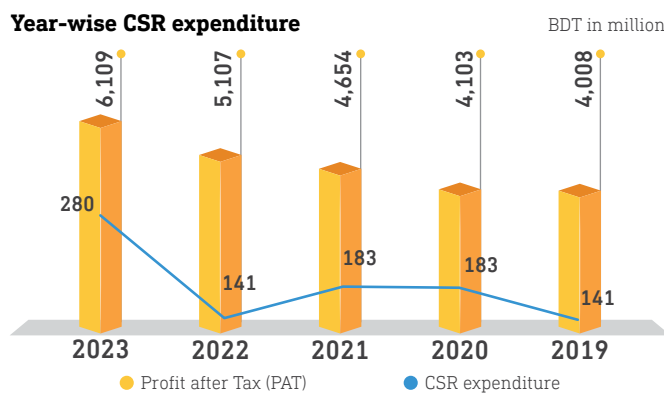


Our CSR contributions in last 5 years





In light of our corporate citizenship strategy and regulatory guidance, EBL is involved in varied initiatives in providing services to the underprivileged and distressed people. Education and health are two sectors where we are most active in our CSR initiatives. We strongly believe that in this modern day and age knowledge is the key differentiator between nations. In this knowledge based world investing in education is our utmost priority.

As per our Board approved policy, 2% of the latest distributed profit is being allocated as CSR expenditures every year. However, the actual expenditures are much higher than the allotted 2 percent, which is a testament to our firm commitment to our society.



Following graph shows our contributions in last 5 years:



CSR highlights 2023

BDT 2.70 million	Contributed to Prime Minister's Education Assistance Trust for educational assistance to underprivileged student.	Dhaka University Alumni Association Scholarship	BDT 4.50 million BDT 30,000/student	Contributed BDT 1.00 million to Proyash, a school for special need children.	Humanitarian initiatives for the children with special needs
Provided aid to underprivileged students of Begum Fazilatunnesa Medical College & Hospital.	BDT 25 million	Bangabandhu Memorial Trust BDT 175 million		Intensive Care Unit (ICU) at the Diabetic Association Medical College Hospital, Faridpur.	BDT 13 million
 EBL contributed to the "Stories of change", a project that captured the climate change issues with short and long term impact.	Bangladesh Olympic Association for Sk. Kamal 2nd Bangladesh Youth Games 2023.	BDT 10 million	 Joyee Graduation Ceremony	The successful completion of the first batch of graduates from the exclusive 6-month women entrepreneurs' development program arranged by EBL.	 EBL partners with icddr,b Sustainable solid biohazardous waste management project

Education: Key to social and economic development

Education is a vital element to any nation's economic development and also the best way to raise aspirations in the society and impart motivation to accomplish more prominent levels throughout everyday life. In this era of globalization and easy access of information, education is the key to address social and economic hurdles and way to overcome them. Our CSR efforts focus on tertiary education, as it prepares young people for the workforce and encourages critical thinking. Through our two strategic approach of raising aspirations and creating pathways to education and employment, we aim to empower youth and support a skilled workforce for a better future.

Contribution to Prime Minister's Education Assistance Trust

Eastern Bank PLC. has been contributing to the Prime Minister's Education Assistance Trust to support the government's efforts to provide financial assistance to underprivileged students in the country. In 2023, we have contributed BDT 2.70 million in the Prime Minister's Education Assistance Trust. The fund provides financial assistance through stipends, tuition fees, admission fees and other educational support to underprivileged students who cannot

afford the cost of education. Such drives exhibit our responsibility to promoting education and supporting the development of the country's youth.



EBL donates to Prime Minister's Education Assistance Trust

EBL – Dhaka University Alumni Association scholarship

Since 2007, EBL began a fruitful partnership with the Dhaka University Alumni Association (DUAA) aimed at supporting both meritorious and underprivileged students of the university. We are proud of this collaboration. We began by offering a minimum of four scholarships to 74 departments of the University of Dhaka to pursue higher education and grow as a skilled workforce. In 2023, we provided financial aid of BDT 4.50 million, with each student receiving BDT 30,000. The selection process for the scholarship award involves close coordination with all departments at the University of Dhaka, ensuring a fair and transparent procedure.

Providing aid to underprivileged meritorious medical students

Contribution to health sector results in significant positive effects on individual and public health, economic growth and development. In 2023, EBL contributed BDT 25 million to underprivileged meritorious medical students of Begum Fazilatunnesa Medical College & Hospital to continue their study and to develop capable work force in the health sector to serve the nation.

Humanitarian initiatives for children with special needs

Proyash is a specialized school for children with special needs. We have contributed BDT 1.00 million in 2023 for education and support of the students of this school. We have also made a contribution to the Dhrubotara Welfare Society (DWS) in support of humanitarian initiatives for children with special needs, specifically those with autism. Our aim is to integrate these children into the mainstream of society to ensure inclusive growth of our country.

Promoting women education

As a responsible corporate citizen, EBL takes various initiative to support female education for the development of the country. Moshang Girls' School and College at Ujirpur of Barishal district is a prominent institution in the locality in promoting women education. There are 250 students and 20 teachers and staff here. In order to keep it running smoothly, EBL contributed to the institution's operational expenses.

Healthcare



EBL is actively involved in community welfare programs for social development.

Providing assistance for treatment of underprivileged people

We always feel that our responsibility towards society is not limited to banking alone. As a part of our CSR activities, in 2023 we contributed to Begum Fazilatunnesa Medical College & Hospital in favor of Bangabandhu Memorial Trust of BDT 175 million to assist underprivileged people who cannot afford the cost of medical healthcare.

Financial assistance for establishing Intensive Care Unit

EBL contributed BDT 13 million to establish an Intensive Care Unit (ICU) at the Diabetic Association Medical College Hospital, Faridpur. This support aims to enhance the medical facilities of the hospital, enabling them to offer valuable medical services to the community's ailing population.



EBL contributes BDT 13 million to establish an Intensive Care Unit (ICU) at the Diabetic Association Medical College Hospital, Faridpur

Supporting treatment of monetarily challenged individuals

EBL extended support to help two cancer patients, one kidney patient and one bilateral avascular necrosis patient as their family could not bear the cost of expensive medical treatment anymore. The Bank has provided financial assistance to these patients to continue medical treatment and demonstrated strong commitment to supporting individuals and communities in need.

Environment and climate change mitigation and adaptation



Environment friendly bank

We believe that every small 'GREEN' step taken today would go a long way in building a greener future. As an environment-responsive bank, we initiated 'Go Green' campaign at EBL by reducing electricity consumption and going plastic free. Some of our branches and ATMs of the bank are now running with solar power. Details on our green initiatives can be found at page 205 under Sustainability report.

Sustainable energy financing loan

EBL is the first bank in Bangladesh to offer sustainable energy finance loan product with assistance from the South Asia Enterprise Development Facility (SEDF), managed by IFC in partnership with the UK Department for International Development and the Norwegian Agency for Development Cooperation to help companies implement energy-saving measures and boosting the competitiveness of private enterprises. The bank also ensures that customers having production facilities susceptible to damage environment has due

environmental clearance certificate from the concerned ministry while granting or renewing credit facilities.

Sustainable solid biohazardous waste management project with icddr,b

Eastern Bank PLC. and icddr,b have joined forces in a pioneering initiative to advance healthcare waste management through sustainable and environmentally-friendly practices. EBL has contributed BDT 3.20 million in this project. The new partnership with EBL will enable icddr,b to establish a state-of-the-art solid biohazardous waste treatment facility. This facility will be equipped with advanced waste sterilizers and shredders, allowing for the complete decontamination and destruction of biohazardous polymer products. This initiative paves the way for recycling polymer materials, thereby converting waste into an asset and significantly reducing environmental impact of waste management.



EBL partners with icddr,b for sustainable healthcare waste management

Organizing tree plantation program

In 2023, EBL participated in a tree plantation program arranged by National Forest Division, "Shurer Dhara" in Dhaka. In addition, to observe the National Mourning Day and to pay tribute to "Father of the Nation", Bangabandhu Sheikh Mujibur Rahman and to those who were martyred on 15 August 1975, EBL organized tree plantation program in Dhaka, Rangpur and in Satkhira coastal belts.



EBL organizes tree plantation program to observe the National Mourning Day.

Unveiling Success: "Stories of Change" a project that marks a milestone in climate action

In a testament to its commitment to corporate social responsibility and environmental sustainability, Eastern Bank PLC. proudly supported the "Stories of Change" project, an initiative led by a team of young people from Bangladesh, for Bangladesh. This groundbreaking project aimed to address climate change challenges in Bangladesh through a multifaceted approach that included a documentary film, a dynamic social media campaign and the development of a web-based "Climate Atlas."

Bangladesh, a country grappling with rising sea levels, cyclones, erratic rainfall, and droughts, faces severe environmental challenges. The most vulnerable communities often bear the brunt of these climatic adversities, with their voices going unheard and their struggles overlooked. The "Stories of Change" project emerged as a response to this imperative need, seeking to amplify the voices of marginalized communities and bridge the gap between climate change awareness and actionable solutions.



The project unfolded through a carefully crafted strategy that combined resilience storytelling, awareness campaigns, Climate Atlas creation, policy advocacy, and the facilitation of collaborative networks. By conducting fieldwork across diverse regions of Bangladesh – from Tetulia to Teknaf – the project captured unique climate challenges and resilience stories, ensuring a comprehensive representation of the nation's geographical diversity.

The project's success was exemplified by the screening of the documentary at COP28, a prestigious platform that brought global attention to the resilience stories of Bangladesh. Subsequent screenings at the Canadian Embassy and UBC Robson Square further expanded the project's reach and influence.

This initiative stands as a beacon of change showcasing the potential for collaboration between corporate entities and passionate individuals to address pressing environmental and social challenges. As the project continues to unfold, it not only changes the narrative from vulnerability to resilience but also serves as an inspiration for collective action in the face of climate change.

In the grand tapestry of climate action, the "Stories of Change" project weaves a narrative of hope, determination, and the transformative power of storytelling. Through this initiative, Bangladesh's resilient communities find a global stage, fostering empathy, understanding, and support.

Promoting human welfare



Donation to Prime Minister's Relief Fund

In 2023, EBL donated a total of 100,000 pieces of blankets to the Prime Minister's Relief Fund as part of bank's CSR activities. To help the underprivileged people every year we donate blankets for cold effected people.



Md. Showkat Ali Chowdhury, Chairman of EBL hands over blankets to Prime Minister's Relief Fund.

Donating Blankets to winter-affected areas across the country

For providing comfort to the disadvantaged people of the street, EBL donated more than 7,500 blankets to helpless winter-affected

people across the country. We have likewise contributed to Banker's Club Rangpur and different associations in various areas including Chuadanga and Jessore to assist individuals who are in need of such support.



EBL distributes blankets to the cold affected people of Chuadanga

Distribution of food to underprivileged people

To observe the National Mourning Day and in memory of "Father of the Nation" Bangabandhu Sheikh Mujibur Rahman and his family, EBL distributed food items to underprivileged people in Dhaka and Chattogram area.

Sports and culture



We believe sports and culture have intrinsic value to people as well as promotes health and wellbeing, enriches culture, prestige and branding.

Promoting the spirit of sports

Eastern Bank PLC. contributed BDT 10 million in favor for Bangladesh Olympic Association for Sk. Kamal for 2nd Bangladesh Youth Games 2023 to promote the spirit of sports and games among youth.

Assistance in organizing International kabaddi tournament

Sports play a vital role in the physical and mental development of individuals. As part of our commitment to promoting sports, we

contributed BDT 5 million to Bangladesh Kabaddi Federation to organize 3rd Bangabandhu cup international kabaddi tournament 2023 where kabaddi team from 12 countries has participated in the tournament.

Contributing to organize various sports Competition

Engagement in sports teaches life skills such as teamwork, leadership, accountability, patience, and boosts self-confidence. In 2023, we contributed BDT 2.50 million to Bangladesh Association of Banks (BAB) for organizing first ever Inter Bank Football Competition, "Sheikh Hasina Inter Bank Football Tournament 2023" to promote games, sound propensities and energy. Additionally, EBL sponsored BDT 10 million to 'Sheikh Russel Jatio Shishu Kishore Parishad' for organizing Under-16 Football Tournament.

Disaster Management



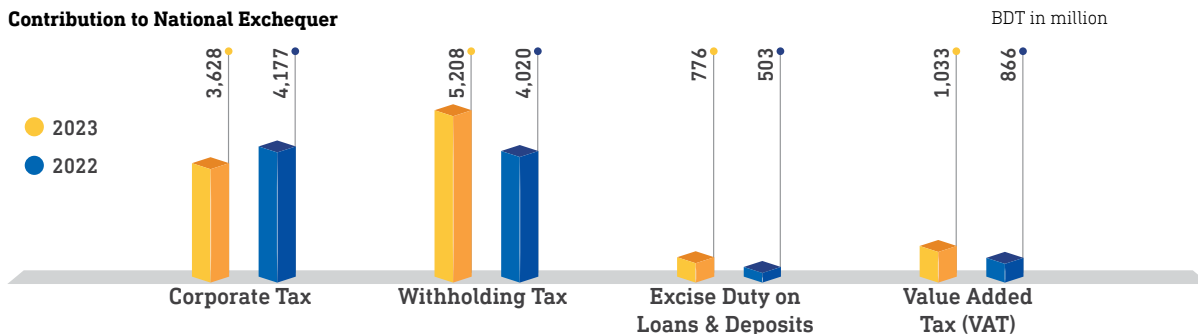
Providing aid to earth quake victim in Turkey

In an effort to assist and support the earthquake victims in Turkey during harsh winter conditions, EBL promptly delivered clothing through the Turkish Embassy in Bangladesh on an emergency basis.

Contribution to national exchequer



Being a responsible and tax abiding corporate citizen, EBL routinely pays corporate tax on time, now and then even before it falls due. We deposit withheld tax and VAT to govt. exchequer on time deducted from employees' salary as well as payment to customers and vendors. Following graph shows our contribution:



Women empowerment and wellness initiatives



We believe in empowering women to accelerate economic growth. EBL Women Banking is actively designing an effective route plan focusing on three areas: access to information, access to business development services and access to finance for both professional and women entrepreneurs. To guide our women clients on various business issues, EBL Women Banking launched its all-inclusive service portal, first of its kind where a female entrepreneur can avail all kinds of basic business documentation support: trade license, RJSC, IRC, ERC, VAT, Audit etc. at preferential rate and she can also complete her training on business management and access to finance training at home, free of cost. Furthermore, there are options to open account, FD, DPS and place request for secured loan.

Joyee Graduation

EBL hosted the Joyee Graduation Ceremony, marking the successful completion of the first batch of graduates from the exclusive 6-month women entrepreneurs' development program. This initiative is a collaborative effort between EBL and Prerona foundation. Ali Reza Iftekhar, MD of EBL and Md. Azizur Rahman FCS, CEO of Prerona Foundation presented certificates to the accomplished participants. Launched in 2022, Joyee was conceived with the vision of enhancing the entrepreneurial capabilities of women entrepreneurs in the growth stage, with a focus on elevating their creditworthiness. The program employed a structured approach to develop essential entrepreneurial skills and offered comprehensive support throughout the process, aiming to transform their businesses into successful, scalable, and sustainable ventures.



Graduation ceremony of Joyee

Inspiring Women Award 2023

With the vision to embrace, recognize the hard work and remarkable achievements of differently able female role models in their fields, EBL in association with Suborno Nagorik Foundation, hosted Inspiring Women Award 2023. 15 women with disabilities in different categories were handed over the crests and BDT 25,000 as a token of appreciation by Managing Director of EBL, Ali Reza Iftekhar along with former Governor of Bangladesh Bank, Atiur Rahman. In addition, EBL has made contributions to the Suborno Nagorik Foundation, providing support to the disability community.



EBL holds Inspiring Women Award 2023

Way forward

- We will act as promoter of positive changes through our activities in areas of education, healthcare, environment and climate change mitigation and adaptation, sports and culture, disaster management, women empowerment etc. in a sustainable manner.
- In any emergency situation of the nation, we will make an honest effort to stretch out our help.
- We will strive to foster our engagement working for the underprivileged/disadvantage people of the society to foster a sustainable development of the community.