

Sustainability Report

Important Notice Regarding Forward Looking Statements

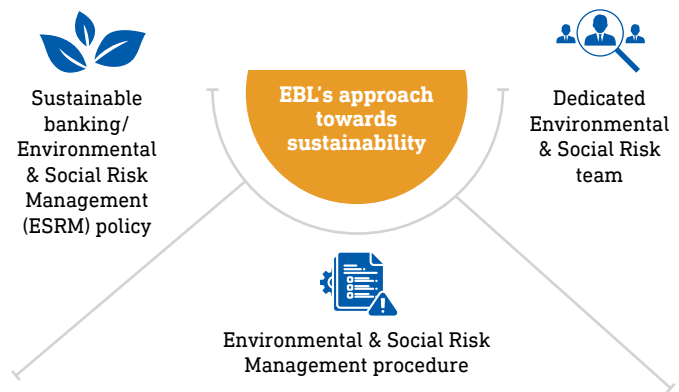
Certain statements in Eastern Bank PLC's (EBL) 2025 Annual Report are forward-looking and aligned with IFRS S1 and S2 standards. These statements reflect EBL's goals, strategies, and commitments related to sustainability, ESG priorities, climate risk management, and the transition to a low-carbon economy. They are based on current assumptions and expectations, and often include terms like "expect," "plan," and "intend." However, such statements are subject to various uncertainties such as regulatory changes, economic conditions, technological changes, and external risks (e.g., climate events or geopolitical factors). As such, actual outcomes may differ materially.

EBL advises stakeholders not to place undue reliance on forward looking statements, as various risk factors such as credit risk, market risk, liquidity risk, regulatory compliance risk, and climate-related financial risks may impact actual outcomes. These risks are discussed in greater detail in the Risk Management section of EBL's Annual Report 2025.

Sustainability at EBL

As defined in the Brundtland Report (Our Common Future, 1987), sustainable development means meeting present needs without compromising the ability of future generations to meet their own needs. For EBL, sustainability signifies responsible banking that balances economic growth with environmental stewardship and social well-being. As a financial intermediary, EBL plays a critical role in influencing economic activities through its lending, investment and advisory functions which creates opportunities to promote low-carbon growth, resource efficiency and inclusive development.

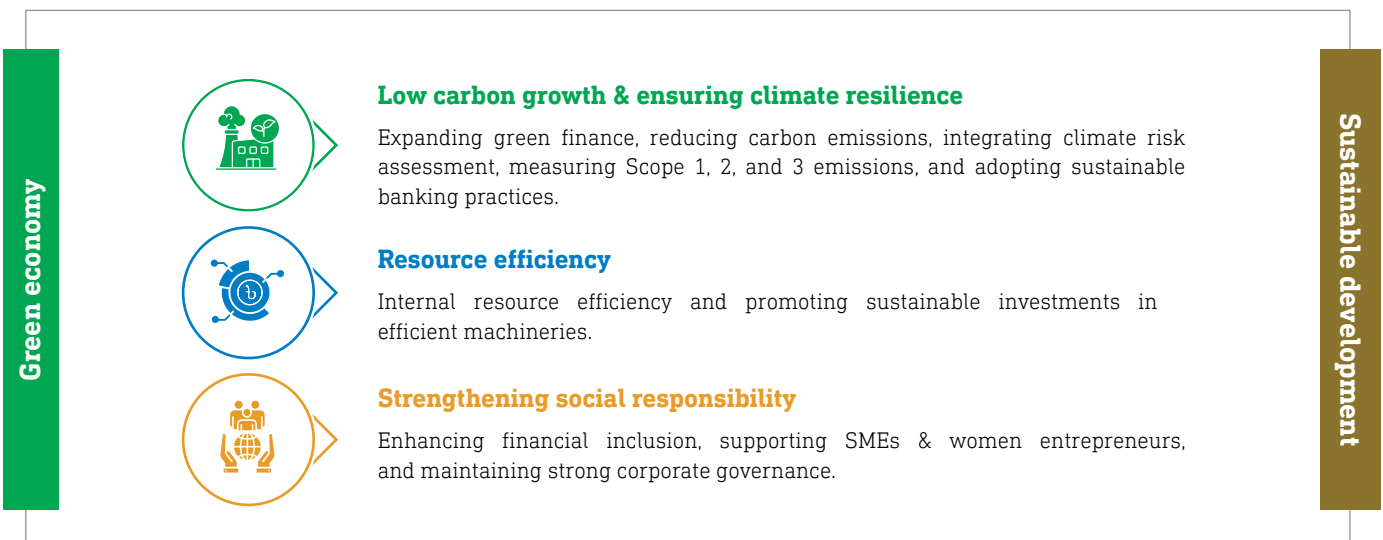
This Sustainability section presents a comprehensive overview of EBL's progress on Environmental, Social and Governance (ESG) matters for the financial year 2025. The report is prepared in alignment with IFRS S1 – Sustainability-related Financial Disclosures and IFRS S2 – Climate-related Financial Disclosures, introduced by Bangladesh Bank in December 2023, which mandate structured disclosure of sustainability and climate-related risks in line with global best practices.



Guided by its ESRM Policy, dedicated Environmental & Social Risk team, and structured risk management procedures, EBL continues to integrate sustainability into its core banking practices—supporting clients in adopting environmentally and socially responsible operations while ensuring long-term value creation for stakeholders.

ESG framework and strategic focus

EBL's sustainability approach is aligned with the United Nations Sustainable Development Goals (SDGs), particularly those related to climate action, affordable and clean energy, responsible consumption and production, decent work and economic growth, and industry innovation. Through sustainable finance, climate risk integration, and strengthened Environmental & Social Risk Management (ESRM), the Bank contributes to Bangladesh's transition toward a resilient and green economy.

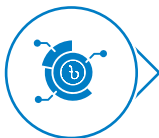


Green economy



Low carbon growth & ensuring climate resilience

Expanding green finance, reducing carbon emissions, integrating climate risk assessment, measuring Scope 1, 2, and 3 emissions, and adopting sustainable banking practices.



Resource efficiency

Internal resource efficiency and promoting sustainable investments in efficient machineries.



Strengthening social responsibility

Enhancing financial inclusion, supporting SMEs & women entrepreneurs, and maintaining strong corporate governance.

Sustainable development



Sustainability Reporting Framework: IFRS S1 & S2, GRI Standards and SDG Alignment

The Bank has adopted IFRS S1 (Sustainability-Related Financial Disclosures) and IFRS S2 (Climate-Related Financial Disclosures), aligning with the global standards of the International Sustainability Standards Board (ISSB). These standards require institutions to disclose how sustainability and climate-related risks and opportunities influence financial performance, business strategy, and long-term resilience across four disclosure pillars of Governance, Strategy, Risk Management, and Metrics & Targets.

Under IFRS S1, we are submitting half-yearly sustainability disclosures to Bangladesh Bank, embedding sustainability considerations into our governance, strategy, and risk management. Under IFRS S2, we have disclosed both physical and transition climate risks across our financed portfolio along with Scope 1, 2, and 3 emissions tracked since 2023, positioning EBL among the first banks in Bangladesh to integrate climate risk assessments into financial decision-making.















Bangladesh Bank unveiled its Climate Risk Management Guideline in 2025, mandating integration of climate risk into governance, credit processes, scenario analysis, capital planning, and semi-annual supervisory reporting. In response, we are embedding climate risk across our Board governance, credit, and Environmental and Social Due Diligence (ESDD) frameworks anchored by Bangladesh's first comprehensive portfolio-level climate risk assessment conducted with CRS, JIM Foundation, and DEG, and an ongoing IFC led program covering climate risk diagnostics, scenario analysis & stress testing, carbon accounting & decarbonization planning and green & climate finance strategy development.

This Sustainability Report is aligned with IFRS S1 and S2, the Global Reporting Initiative (GRI) Standards, and the United Nations Sustainable Development Goals (SDGs), demonstrating EBL's commitment to transparency and accountability in sustainability

reporting. Built on a four-pillar structure, these frameworks ensure comprehensive coverage of key Environmental, Social, and Governance (ESG) factors.

In Bangladesh, the central bank has also outlined a three-year implementation roadmap for banks to achieve full compliance with IFRS sustainability disclosure requirements. While this report provides an overview of EBL's sustainability performance, detailed disclosures will be presented in the standalone Sustainability Report 2025, to be published separately. By aligning with internationally recognized standards and mapping our activities and financing priorities to the SDGs, EBL ensures that its disclosures remain globally benchmarked, stakeholder-focused, and reflective of measurable environmental, social, and economic impact through its operations and lending portfolio.

Alignment of IFRS S1 & S2 with GRI Standards and SDGs:

IFRS S1 & S2 Pillars	GRI Standards Alignment	SDG Impact Areas	Key EBL Focus Areas
Governance Board and management oversight of ESG and climate strategy	GRI 2: General Disclosures GRI 102: Governance	 	<ul style="list-style-type: none"> Sustainable Finance Committee oversight Board-level ESG reviews Strong internal control systems Collaboration with DFIs, MDBs, NGOs
Strategy Integration of ESG and climate into long-term business strategy	GRI 103: Management Approach GRI 201: Economic Performance	   	<ul style="list-style-type: none"> Green finance roadmap Net-zero ambition (portfolio decarbonization) Climate-smart product innovation Women entrepreneurship & financial inclusion Green infrastructure, resilient housing finance Climate risk (physical & transition) assessment
Risk Management Identification, assessment, and management of ESG & climate risks	GRI 102: Risk Management GRI 307: Environmental Compliance		<ul style="list-style-type: none"> E&S risk-adjusted lending Scenario analysis of financial resilience
Metrics & Targets Disclosure of GHG emissions, green finance, KPIs	GRI 203: Indirect Economic Impacts GRI 401: Employment GRI 302: Energy GRI 303: Water GRI 305: Emissions GRI 306: Waste	    	<ul style="list-style-type: none"> Scope 1, 2, 3 GHG measurement (JIM/ PCAF) Green & sustainable finance targets Resource efficiency & waste reduction initiatives Healthcare initiatives, wellness programs Employment generation across financed enterprises Workforce development, diversity, and employee wellbeing initiatives

Pillar 1: Governance structure and oversight

EBL's corporate governance practices prioritize varied stakeholder interests through ethical and responsible business conduct, adhering to legal and regulatory compliance in all its business and operational processes. The Board approves governance policies and practices, delegates authority to committees and management to ensure operational integrity, ethical standards, transparency, accountability, and foster a culture of integrity across the organization. As a publicly listed company, EBL meticulously discloses its governance practices annually in its report, with compliance status duly certified by professional accountants or chartered secretaries, as required by the BSEC Code of Corporate Governance. EBL remains at the forefront of Bangladesh's banking sector in adopting international best practices for corporate social responsibility and governance. A key pillar of our strategic agenda is to lead in sustainable finance through strong institutional oversight.

Role of Board of Directors

The governance mechanism established by the Board of Directors (BoD) concerning sustainability are as follows:

- Except for matters reserved for the Annual General Meeting (AGM), the Board retains exclusive authority to approve all general policies and strategies, including those related to sustainability.
- The BoD also oversees the Corporate Social Responsibility (CSR) Policy, ensuring alignment with the Bank's long-term value creation goals.

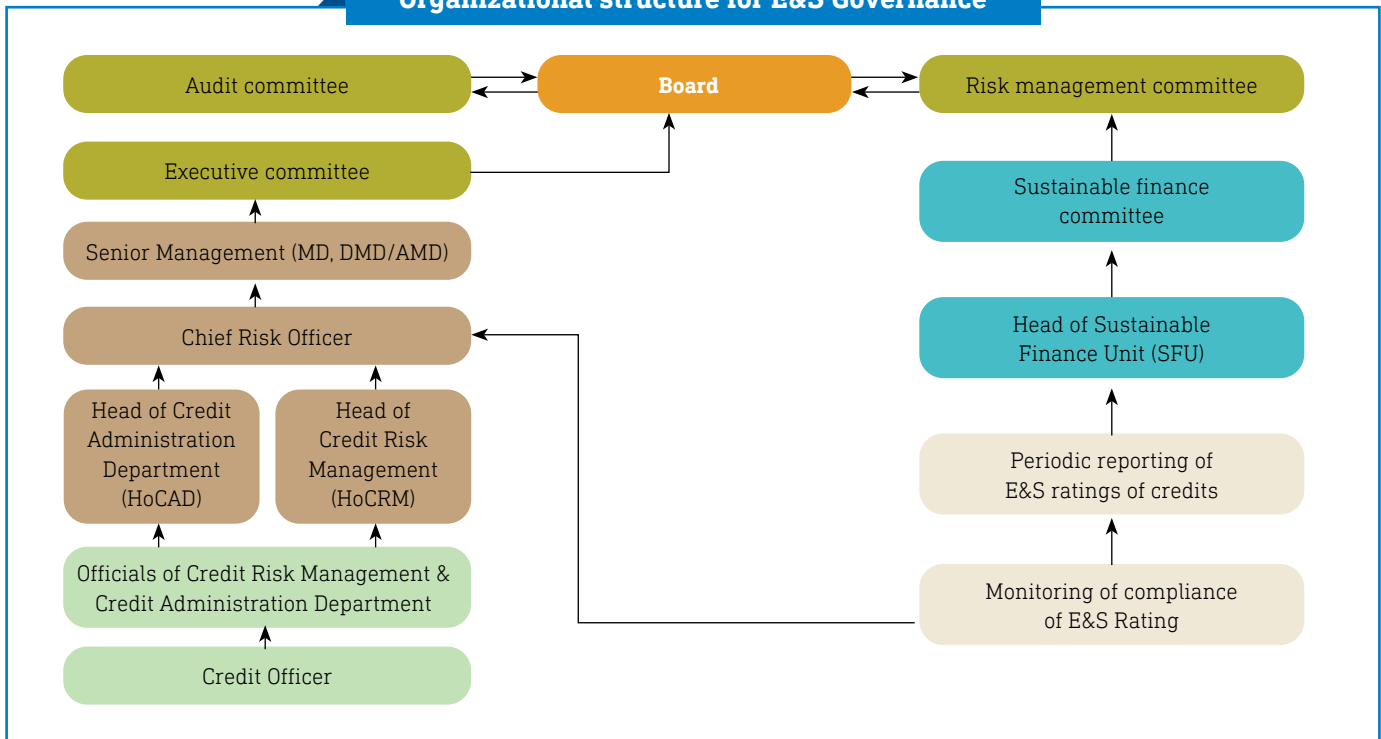
Role of Sustainable Finance Committee (SFC)

The Sustainable Finance Committee, chaired by Acting Chief Risk Officer (CRO), comprises heads of key divisions engaged in sustainability. The committee meets at least quarterly to formulate, review, and update all policies and guidelines related to sustainable finance. It also supervises and evaluates the activities of the Sustainable Finance Unit (SFU), ensuring alignment with regulatory expectations and strategic priorities.

Details on committee composition are available in the "Management Committee" section.



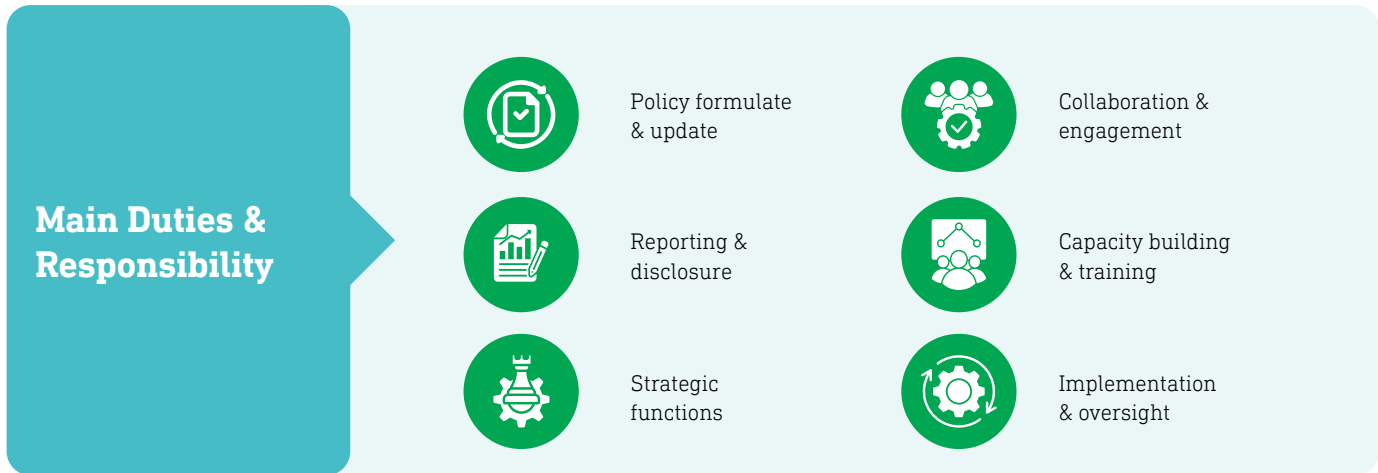
Organizational structure for E&S Governance





Role of Sustainable Finance unit (SFU)

EBL's Sustainable Finance Unit (SFU), chaired by the Head of Credit Risk Management, includes members from the Corporate Division, Credit Risk Management Division, Risk Management Division etc. The SFU is responsible for designing, reviewing, and administering the Bank's sustainable finance policies and ensuring alignment with regulatory guidelines and strategic goals.



Role of Credit Risk Management & Internal Control systems

The Credit Risk Management (CRM) team evaluates Environmental and Social (E&S) risks at the client level, along with any reputational risks tied to socially or environmentally sensitive transactions. Based on these assessments, CRM issues non-binding recommendations to the relevant approving authorities.

As the third line of defense, the Internal Audit team regularly assesses the implementation of EBL's Environmental and Social Risk Management (ESRM) system, including adherence to green banking and sustainable operations guidelines. These controls are embedded in a governance framework shaped by EBL's six core organizational values (see 'Core Values' section, page 21), reinforcing our commitment to responsible banking and sustainability.

Pillar 2: Strategy

EBL acknowledges its significant role in combating climate change and has been committed to making a positive impact on its stakeholders for years. Guided by our ESG principles, we focus on identifying and developing sustainable business opportunities while effectively managing and mitigating climate-related risks. EBL is dedicated to maintaining an open dialogue with stakeholders to address market needs and enhance the energy efficiency of our operations. This dialogue has led us to identify opportunities related to renewable energy, responsible investments, and energy efficiency.



Environmental (Including climate)

Priorities	Process	Tools/Mechanisms	Commitments & Actions
Environmental stewardship & low-carbon transition	E&S risk assessment integrated into financing	E&S risk matrix, ESG scoring model	Integrate climate risk into enterprise risk framework
Climate risk integration	Climate risk assessment, scenario analysis & stress testing	Climate risk analytics tools	Strengthen climate risk management & disclosure
Carbon management & decarbonization	Carbon accounting (Scope 1, 2 & 3), baseline setting	JIM/PCAF methodology	Set financed emission reduction targets
Sustainable finance growth	Green product development & client transition support	Green finance tracking system	Scale renewable energy & green financing



Social

Priorities	Process	Tools/Mechanisms	Commitments & Actions
Financial inclusion & inclusive growth	Expand SME, women & rural financing	Social risk assessment, impact tools	Increase inclusive financing portfolio
Women empowerment & SME development	Targeted products & entrepreneurship programs	Gender-lens investing framework	Strengthen women-led business financing
Human capital & employee wellbeing	Training, capacity building & engagement	Employee training programs	Promote diversity, inclusion & workforce development
Digital inclusion & responsible banking	Digital banking expansion & paperless operations	Skybanking, EBLConnect, Smart IVR, ESG dashboard	Increase digital adoption & reduce paper use

 **Governance**

Priorities	Process	Tools/Mechanisms	Commitments & Actions
ESG governance & accountability	Board-level oversight & committee governance	Risk Management Committee of the Board, Sustainable Finance Committee	Strengthen ESG governance structure
Climate & E&S risk integration	ESG integrated into credit & risk framework	Three Lines of Defense model	Embed climate risk in risk appetite
Transparency & compliance	ESG monitoring, reporting & disclosures	IFRS S1 & S2 framework, Climate Risk Management Guideline, Sustainable Finance Policy, ESRM Guideline, CSR Guideline	Ensure compliance with Bangladesh Bank, IFRS, GRI & SDGs
Data-driven ESG management	ESG data tracking & performance monitoring	ESG dashboards & analytics tools	Enhance data-driven decision making

8R approach to sustainability

 Reduce Reducing unnecessary energy consumption (Electricity, fuel, water)	 Reuse Reuse of paper, different printed stationary items.	 Recycle Recycled water used in washroom	 Responsibility Selecting good borrower & empowering employees.	 Respond Brought down our response time from 0-5 days to 0-3 days	 Renew Use of renewable energy in 12 branches and HO	 Refine Refining Processes to increase efficiency & productivity	 Refuse Refuse to do business with clients who are damaging environment
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Pillar 3: Risk Management

Environmental and Social (E&S) risk management framework and policy

EBL maintains a robust Environmental and Social Risk Management (ESRM) framework to systematically identify, assess, and mitigate environmental, social, and climate risks across all financing activities. E&S Risk is a part of the total risk associated with lending; and it is not to be seen as a stand-alone risk. This framework includes:

Eastern Bank PLC ESG Journey (Timeline)

Our evolution from compliance to climate leadership for a sustainable future

<div style="background-color: #f4a460; padding: 5px; border-radius: 10px; width: fit-content; margin: 0 auto;"> PHASE 1 COMPLIANCE ERA </div> <div style="border: 1px solid #f4a460; padding: 10px; margin-top: 5px;"> <p style="text-align: center; color: #f4a460;">2009-2016</p> <p>ESRM initiated under Bangladesh Bank guidance</p> <p>Basic environmental screening in credit</p> <p>Gradual alignment with IFC Performance Standards</p> <p>E&S risk integrated into lending decisions</p> </div>	<div style="background-color: #4a90e2; padding: 5px; border-radius: 10px; width: fit-content; margin: 0 auto;"> PHASE 2 SYSTEM BUILDING </div> <div style="border: 1px solid #4a90e2; padding: 10px; margin-top: 5px;"> <p style="text-align: center; color: #4a90e2;">2017-2021</p> <p>ESMS formalized and expanded</p> <p>Sustainable Finance Unit & Committee activated</p> <p>Coverage extended to SME & corporate portfolios</p> <p>DFI engagement (IFC, DEG, ADB) strengthened</p> <p>Early climate risk awareness introduced</p> <p>Shift begins from Risk to Sustainability</p> </div>	<div style="background-color: #27ae60; padding: 5px; border-radius: 10px; width: fit-content; margin: 0 auto;"> PHASE 3 STRATEGIC ESG TRANSFORMATION </div> <div style="border: 1px solid #27ae60; padding: 10px; margin-top: 5px;"> <p style="text-align: center; color: #27ae60;">2022-2023</p> <p>Financed emissions (Scope 3) measurement initiated (JIM)</p> <p>ESG becomes strategic priority</p> <p>Top 10 Sustainable Banks recognition</p> <p>Green finance & portfolio level climate thinking</p> </div>	<div style="background-color: #8e7c3e; padding: 5px; border-radius: 10px; width: fit-content; margin: 0 auto;"> PHASE 4 CLIMATE LEADERSHIP & INTEGRATION </div> <div style="border: 1px solid #8e7c3e; padding: 10px; margin-top: 5px;"> <p style="text-align: center; color: #8e7c3e;">2024-2025</p> <p>IFRS S1 & S2 disclosures</p> <p>Scope 1, 2, 3 full GHG measurement roadmap</p> <p>Emission reduction target setting by 2035</p> <p>DHL GoGreen Plus: reduction of 30% logistics emission</p> <p>Climate Risk Diagnostic and Management</p> <p>Green products (deposit & asset) development</p> <p>Data driven ESG tools</p> </div>
 Foundation Building compliance and awareness	 Building Capability Strengthening systems, processes and partnerships	 Strategic Shift Embedding ESG in strategy and driving green growth	 Climate Leadership Integrating climate, disclosing transparently, leading the way



Risk-Adjusted Lending Practices

E&S Risk Ratings	Sectoral Exclusion Lists	Preferential terms
 <p>Ratings influence collateral and approval conditions.</p>	 <p>Declining high-emission or environmentally harmful projects.</p>	 <p>For green projects and renewable energy investments.</p>

Protecting environment	2025	2024
Number of customers eligible for Environmental & Social Due Diligence (ESDD)	32,190	25,170
Number of customers appraised for environmental risk rating	32,190	25,170
- Low	32,105	24,980
- Medium	81	183
- High	4	7
Installed capacity of solar energy to run bank premises and ATMs (in Kilowatt)	75	60
Percentage of Bank branches connected online	100%	100%

Climate risk management at EBL

Climate risk management at EBL



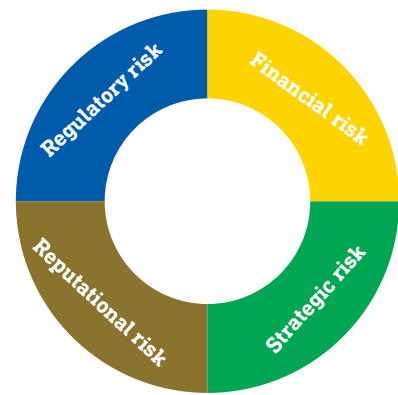



EBL recognizes that climate-related risks are material financial risks. Climate risk comprises two main categories: physical risks and transition risks. To proactively address these risks, EBL has initiated pilot projects with various DFIs and Multi-Development Financial Institutions (MDFIs), striving to align with global best practices in climate risk assessment. We are committed to integrating climate considerations into our decision-making processes, enhancing our capabilities in analyzing climate risk, and offering ongoing climate risk management training to our employees, particularly those in client-facing roles.

Our approach to climate risk focuses on embedding it within our comprehensive Risk Management Framework, guided by the three lines of defense, a strong risk culture, and proactive identification of principal risks and uncertainties. We have already initiated this integration process, conducted a pilot assessment of EBL's portfolio and scanned our business exposure against 14 identified climate hazards.

Looking ahead: climate risk as a core focus

- EBL is conducting a comprehensive GHG emissions assessment, covering operational emissions (Scope 1 & 2) and financed emissions (Scope 3).
- EBL is actively integrating climate risk into its risk management framework and strategic decision-making processes.
- Key challenges include financial exposure and reputational risks arising from climate-related factors.
- EBL adopted proactive approach to identifying and mitigating climate risks across short, medium, and long-term horizons.



Understanding climate risks



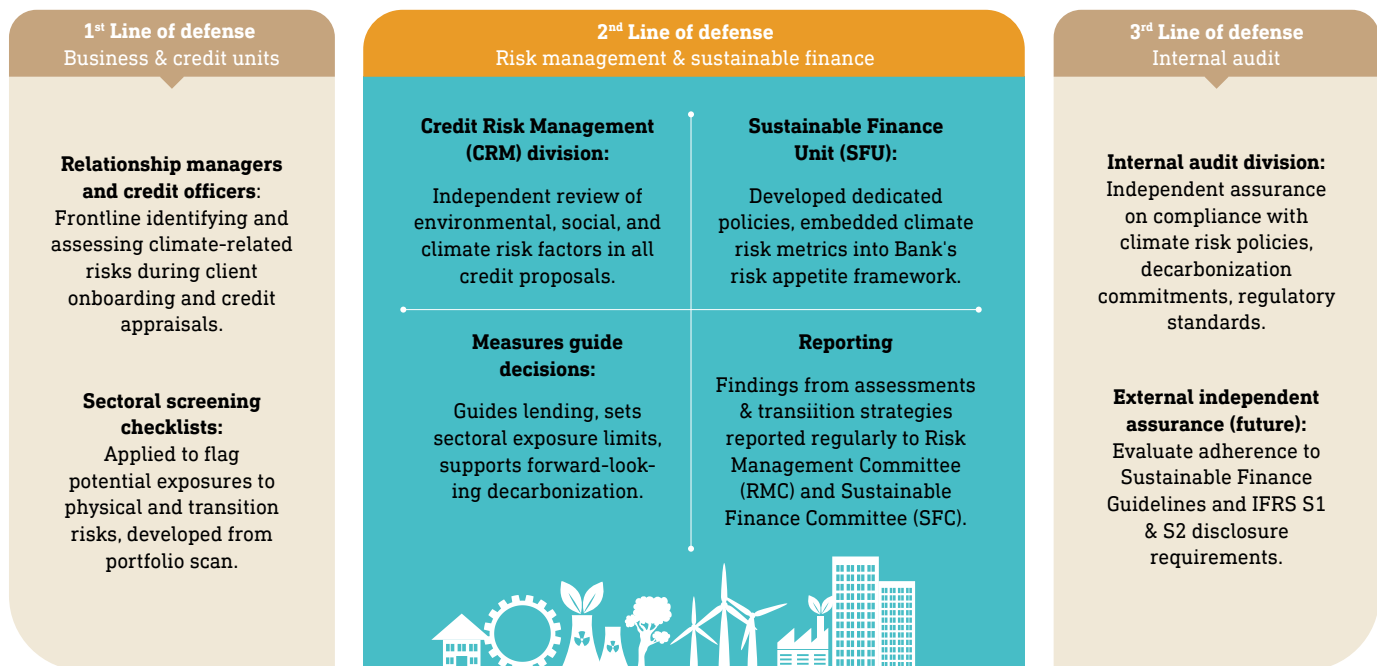
Physical Risks: Extreme weather events such as floods, cyclones, heat waves etc. pose significant risks to assets, infrastructure, and economic stability. As these events become more frequent and intense due to climate change, banks face increasing exposure to credit, market, and operational risks, impacting both borrowers and overall financial resilience.



Transition Risks: Transition risks refer to the financial and operational challenges banks face as economies shift toward low-carbon and sustainable practices. These risks arise from evolving climate policies, technological advancements, and regulatory changes, impacting borrowers business models, asset valuations, and overall credit risk exposure. Effective management of transition risks is crucial for maintaining portfolio resilience and aligning with sustainability goals.

EBL's three lines of defense for climate risk governance

Embedded within the Risk Management Framework



Climate Risk Assessment and Portfolio Resilience

EBL continues to proactively address climate-related risks, recognizing Bangladesh's high exposure to both physical and transition risks. With support from Joint Impact Model (JIM) Foundation and Climate Risk Services under the DEG Framework Agreement, EBL has implemented a structured climate risk approach, including staff training, initial portfolio risk scans, and refined analysis using granular data. These initiatives enable EBL to independently interpret climate risk insights, identify high-risk clients, and support informed decision making. Since 2024, EBL has been conducting comprehensive portfolio-level climate risk assessments aligned with Intergovernmental Panel on

Climate Change scenarios such as Representative Concentration Pathways (RCP 4.5 and RCP 8.5), across multiple time horizons. This strengthens compliance with regulatory requirements while advancing climate-resilient financial management and unlocking climate finance opportunities.

Scope and Methodology

The portfolio scan assessed both physical and transition climate risks using a structured framework that combines global climate models with localized data. The assessment covered the following key dimensions:

Time Horizons: EBL prioritized the short-term horizon (2011–2040) to align with near-term regulatory and business needs.

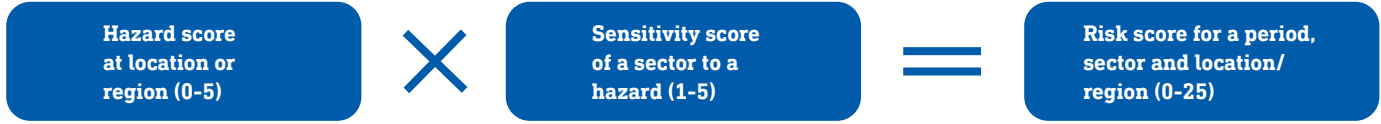


Climate Scenarios (RCPs): EBL's assessment is based on the RCP 4.5 scenario, reflecting expected global policy interventions.

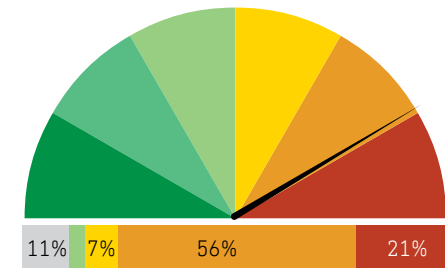
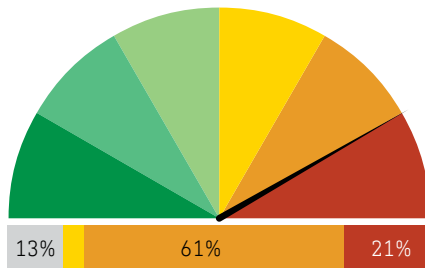
Risk Metrics: EBL measures climate risk using mean (average portfolio risk), max (highest observed risk), gross (total exposure before mitigation), and net (residual exposure after mitigation/adaptation). Currently, reporting focuses on mean and gross exposure; although resilience measures are in place, these are not yet reflected in net risk figures, which will be incorporated in future assessments to better capture the impact of adaptation initiatives.

Physical Climate Risk

A structured approach to calculating physical climate risk



Risk Scores



In the short-term climate scenario (2011–2040, Mean, Gross, RCP 4.5), EBL's assets in the Extremely High risk category (Risk score >20) remained unchanged at 21%, but the share of assets in the High-risk band (15.01–20) increased from 56% in 2024 to 61% in 2025, indicating a clear upward migration toward more severe risk categories. As a result, the combined exposure in High to Extremely High risk bands rose from 77% in 2024 to 82% in 2025, signaling growing concentration in climate-sensitive regions or sectors.

Top 4 Critical Hazards (Physical Risk)

Critical Hazards	2025		2024	
	High Risk (% of total)	Extremely High Risk (% of total)	High Risk (% of total)	Extremely High Risk (% of total)
River Flood	44.80%	2.85%	48.26%	0.15%
Coastal Flood	40.46%	2.81%	40.58%	0.15%
Water Stress	16.64%	18.28%	13.51%	21.31%
Heat Stress	13.02%	-	6.46%	-

River and coastal flooding remain the dominant physical risks, with high-risk exposure largely stable, but a notable increase in extremely high-risk severity in 2025. Water stress shows a shift from extremely high to high-risk categories, indicating some redistribution of risk rather than reduction. Heat stress has increased significantly, reflecting rising temperature impacts. Overall, the trend suggests intensifying severity of climate hazards despite relatively stable exposure levels.

Other hazards such as wildfire, tropical storm, heavy precipitation, landslide, drought, soil subsidence, and tropical cyclone show negligible or no material exposure in both years. This is primarily because EBL's financed portfolio is heavily concentrated in urban and industrial areas, particularly in Dhaka and Chattogram, where such hazards are comparatively less prevalent or have limited direct impact on financed assets.

Top 10 Critical Sectors

Sector	2025		2024	
	High Risk (% of total)	Extremely High Risk (% of total)	High Risk (% of total)	Extremely High Risk (% of total)
Manufacture of food products	8.76%	0.00%	6.15%	0.00%
Other manufacturing	6.01%	0.00%	4.38%	0.00%
Manufacture of basic metals	5.92%	0.88%	6.64%	1.07%
Retail trade, except for motor vehicles and motorcycles	5.10%	0.00%	6.23%	0.00%
Manufacture of wearing apparel	4.87%	6.05%	5.08%	7.63%
Wholesale trade, except for motor vehicles and motorcycles	3.42%	0.00%	4.79%	0.00%
Manufacture of textiles	2.75%	3.74%	3.24%	3.34%
Electricity, gas, steam and air conditioning Production and supply	2.62%	4.28%	2.85%	4.00%
Information service activities	2.61%	2.85%	0.00%	0.06%
Crop and animal Production & related service activities	0.73%	0.53%	0.97%	1.77%

The sectoral analysis indicates that manufacturing and trade-related sectors continue to dominate EBL's climate risk exposure. In 2025, manufacture of food products and other manufacturing sectors show an increasing high-risk exposure, while retail trade, wholesale trade, and real estate activities show a declining trend compared to 2024. Crop and animal production & related service activities and information service activities newly appear or increase in high-risk exposure, reflecting changes in the portfolio composition.

In the extremely high-risk category,

- Wearing apparel remains one of the most exposed sectors, though its exposure has slightly declined,
- Textiles and electricity production and supply show a slight increase in extremely high-risk exposure.

Overall, the trend suggests that EBL's climate risk exposure remains concentrated in manufacturing sectors, which are more vulnerable to climate hazards such as flooding, water stress, and heat stress.

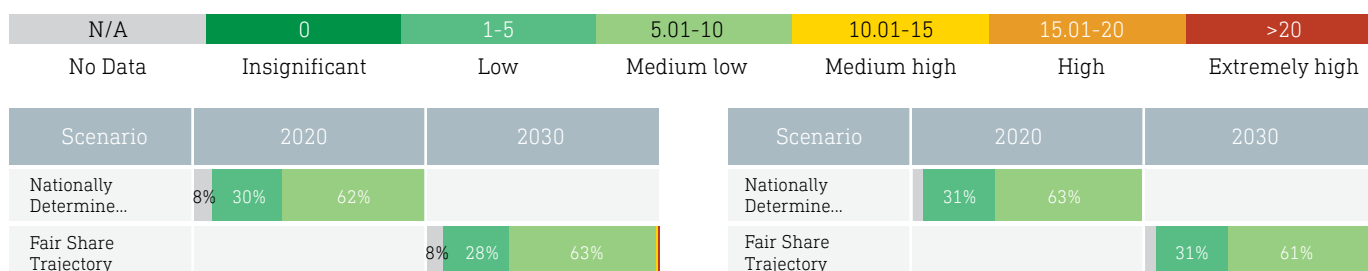
Transition climate risks

EBL has also assessed its portfolio for transition climate risks, reflecting the potential financial impacts of policy, market, and technological shifts associated with the low-carbon transition. The transition climate risk assessment considers multiple policy and market transition scenarios related to decarbonization and carbon pricing.

Decarbonization Ambition

Under Decarbonization ambition, the Nationally Determined Contributions (NDC) and Fair Share pathways indicate moderate transition pressure as countries gradually align their emissions reduction targets with international climate commitments. These scenarios suggest a progressive shift toward low-carbon practices, which may gradually influence financing decisions and sectoral performance.

Risk Scores



Pic: Transition Climate Risk 2025 (% of Portfolio)

Most of EBL's portfolio falls within low to medium-low transition risk under NDC and Fair Share scenarios, indicating broad alignment with current climate policies. By 2030, a slight increase in medium-high risk exposure is expected due to stronger policies and carbon pricing. Overall, transition risk remains limited but gradually increasing.

Carbon Price

Under Carbon Price scenarios, the Below 2°C pathway reflects a stronger global transition toward a low-carbon economy, potentially

Pic: Transition Climate Risk 2024 (% of Portfolio)

increasing regulatory and market pressure on carbon-intensive sectors. In contrast, Current Policies and Delayed Transition scenarios indicate slower policy implementation, resulting in relatively lower immediate transition risk but potentially higher long-term adjustment costs as stricter climate policies emerge in the future. A 1.5°C aligned scenario will be incorporated in future assessments to better capture accelerated transition risks under more stringent global decarbonization pathway.



Sector	2025 Portfolio		2024 Portfolio	
	Extremely High Risk (% of Total) Projection for 2050		Extremely High Risk (% of Total) Projection for 2050	
	Below 2°C	Delayed Transition	Below 2°C	Delayed Transition
D35 - Electricity, gas, steam and air conditioning production and supply	6.90%	6.90%	6.85%	6.85%
C23 - Manufacture of other non-metallic mineral products	2.00%	2.00%	2.52%	2.52%
A1 - Crop and animal production, hunting and related service activities	1.26%	1.26%	2.74%	2.74%
C19 - Manufacture of coke and refined petroleum products	-	-	0.70%	-

The 2050 transition risk projection shows that electricity, gas, steam, and air conditioning production and supply continue to remain the most exposed sector in both the 2025 and 2024 portfolios under Below 2°C and Delayed Transition scenarios, with the risk level remaining almost unchanged. This indicates that the energy sector will continue to face significant transition pressure in the long term due to global decarbonization requirements.














Meanwhile, manufacture of other non-metallic mineral products and agriculture-related activities show a declining trend in

extremely high-risk exposure in the 2025 portfolio compared to 2024, suggesting reduced exposure in these sectors. Additionally, manufacture of coke and refined petroleum products, which appeared in the 2024 portfolio, is absent in the 2025 portfolio, indicating that EBL currently has no extremely high-risk exposure to this highly carbon-intensive sector, slightly improving the overall transition risk profile.

Pillar 4: Metrics & targets

Eastern Bank PLC ESG Priorities – 2025

Building a resilient future through responsible banking

 <p>Climate risk integration Advanced climate risk assessment & integration into portfolio and credit decision making</p>	 <p>Green & inclusive finance Expanding green financing and inclusive lending for SMEs, women, and underserved segments</p>	 <p>Carbon & decarbonization Strengthening Scope 1, 2 & 3 measurement and implementing portfolio decarbonization pathway</p>	
 <p>Sustainable products & innovation Enhancing green, digital and socially inclusive financial products and services</p>	 <p>ESG data & analytics Integrating ESG into credit, pricing and strategy through data-driven tools</p>	 <p>Governance & disclosure Strengthening governance, ethics and IFRS S1/S2 aligned ESG disclosures</p>	
 <p>ESMS & ESDD enhancement Advancing integrated environmental, social and climate risk management practices</p>	 <p>People & inclusion Promoting diversity, employee wellbeing and institutional capacity development</p>	 <p>Partnerships & engagement Deepening DFI partnerships and strengthening stakeholder engagement initiatives</p>	
 <p>Responsible Growth Creating long-term value for people, planet and prosperity</p>	 <p>Inclusive Impact Empowering communities and advancing financial inclusion</p>	 <p>Climate Action Driving low-carbon transition and a resilient future</p>	 <p>Trusted Leadership Acting with integrity, transparency and accountability</p>

Sustainable & Green Finance Performance 2025

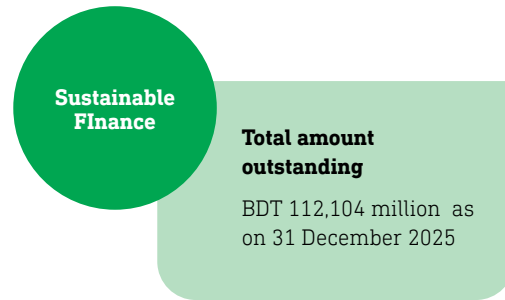
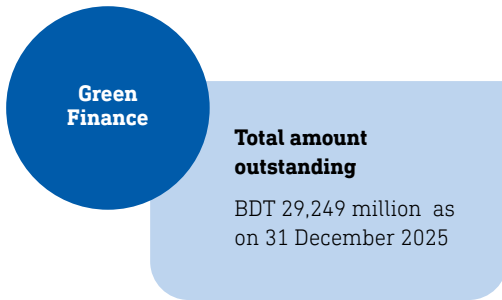
EBL continues to demonstrate strong leadership in sustainable finance by significantly exceeding regulatory thresholds set by Bangladesh Bank. The Bank's performance reflects a strategic shift from compliance-driven financing to a proactive, climate aligned portfolio approach. As per the guideline of Bangladesh Bank's Sustainable Finance Department, EBL determines its annual green

and sustainable finance disbursement targets at the beginning of each calendar year, based on the immediate past year's outstanding loan portfolio (excluding staff loans, consumer loans, and credit card loans).

In line with regulatory requirements, green finance target is at least 5% and sustainable finance at least 40% of the eligible outstanding portfolio.

Green Finance	Year 2025	Year 2024	Year 2023
Total term loan disbursement under green finance (BDT in million)	19,385	20,905	11,792
Achievement (%) as of total Term Loan Disbursed	38.46%	35.24%	18.24%
Number of Customers	1,501	1,163	385

Sustainable Finance	Year 2025	Year 2024	Year 2023
Total loan disbursement under sustainable finance (BDT in million)	206,149	216,495	92,529
Achievement (%) as of Total Loan Disbursed	69.38%	89.48%	40.35%
Number of Customers	3,79,566	3,19,775	1,29,518



Sector wise Green & Sustainable Finance Disbursement




Particulars	Sector	Amount in BDT million		Total Number	
		2025	2024	2025	2024
Green Finance	Renewable Energy	746.04	347.75	15	5
	Energy & Resource Efficiency	8,964.65	9,888.81	353	204
	Alternative Energy	7.00	-	1	-
	Liquid Waste Management	155.93	217.25	2	4
	Solid Waste Management	7.00	7.65	1	1
	Circular Economy & Eco-Projects Financing	535.50	1,212.84	89	52
	Environment Friendly Brick Production	7.00	-	1	-
	Green/Environment Friendly Establishments	4,090.11	3,373.96	79	53
	Green Agriculture	-	-	-	-
	Green CMSME	53.27	27.61	30	26
	Green Socially Responsible Financing	2,523.99	2,391.47	839	711
	Blue Economy Financing	811.20	198.00	4	4
	Information and Communication Technology	552.20	2,974.28	62	87
	Miscellaneous	930.77	265.63	25	16
(A) Total Green Finance		19,384.66	20,905.25	1,501	1,163
(B) Sustainable Agriculture		10,108.92	7,353.87	166,474	234,109
(C) Sustainable MSME		13,831.07	10,235.90	2,943	2,435
(D) Sustainability linked Socially Responsible Financing		7,466.01	9,249.70	198,870	78,293
(E) Other Sustainable linked Finance		155,358.39	168,750.28	9,778	3,775
(F) Total Sustainable Finance=(A)+(B)+(C)+(D)+(E)		206,149.05	216,494.99	379,566	319,775






Total Greenhouse Gas (GHG) emissions for EBL

To manage its climate impact holistically, EBL aligns with international standards including IPCC, PCAF, and IFRS S2. Emissions are categorized as:



 <p>Scope 1 (Direct Emissions)</p> <p>Fuel use in generators and vehicles, fugitive refrigerant leaks from cooling systems, and minor fugitive sources such as fire extinguishers.</p>	 <p>Scope 2 (Indirect Emissions from Purchased Energy)</p> <p>Emissions from electricity procured from the national grid to power EBL's branches, offices, and ATMs.</p>	 <p>Scope 3 (Other Indirect Emissions)</p> <p>Financed emissions from EBL's portfolio, including upstream stream and downstream activities of clients-by far the largest share of a financial institution's footprint.</p>
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GHG EMISSIONS FROM EBL'S OPERATIONS (SCOPE 1 & 2) EBL is committed to tracking and reducing its greenhouse gas (GHG) emissions from its internal operations. This includes Scope 1 (direct emissions) and Scope 2 (indirect emissions from purchased electricity). This GHG emission will provide the Bank a baseline where we can take strategic decisions to control and effectively minimize carbon emission.

SCOPE 1 EMISSIONS (DIRECT EMISSIONS) CALCULATION			SCOPE 2 EMISSIONS (INDIRECT EMISSIONS FROM PURCHASED ELECTRICITY) CALCULATION	
Scope 1 emissions cover direct emissions from sources owned or controlled by EBL, such as:				
 <p>Fuel consumption in generators & vehicles</p>	 <p>Refrigerant emissions from air conditioning (AC) systems</p>	 <p>Fire Extinguishers</p>	<p>ELECTRICITY USAGE DATA</p> <p>EBL collects electricity consumption data from all branches, offices, ATMs, and other facilities.</p>	<p>EMISSION FACTOR APPLICATION</p> <p>The national grid emission factor (provided by the Sustainable and Renewable Energy Development Authority SREDA or IPCC) is applied to estimate indirect CO₂ emissions.</p>
By measuring and managing Scope 1 and Scope 2 emissions, EBL strengthens its commitment to climate responsibility and builds a solid foundation for long-term decarbonization.				

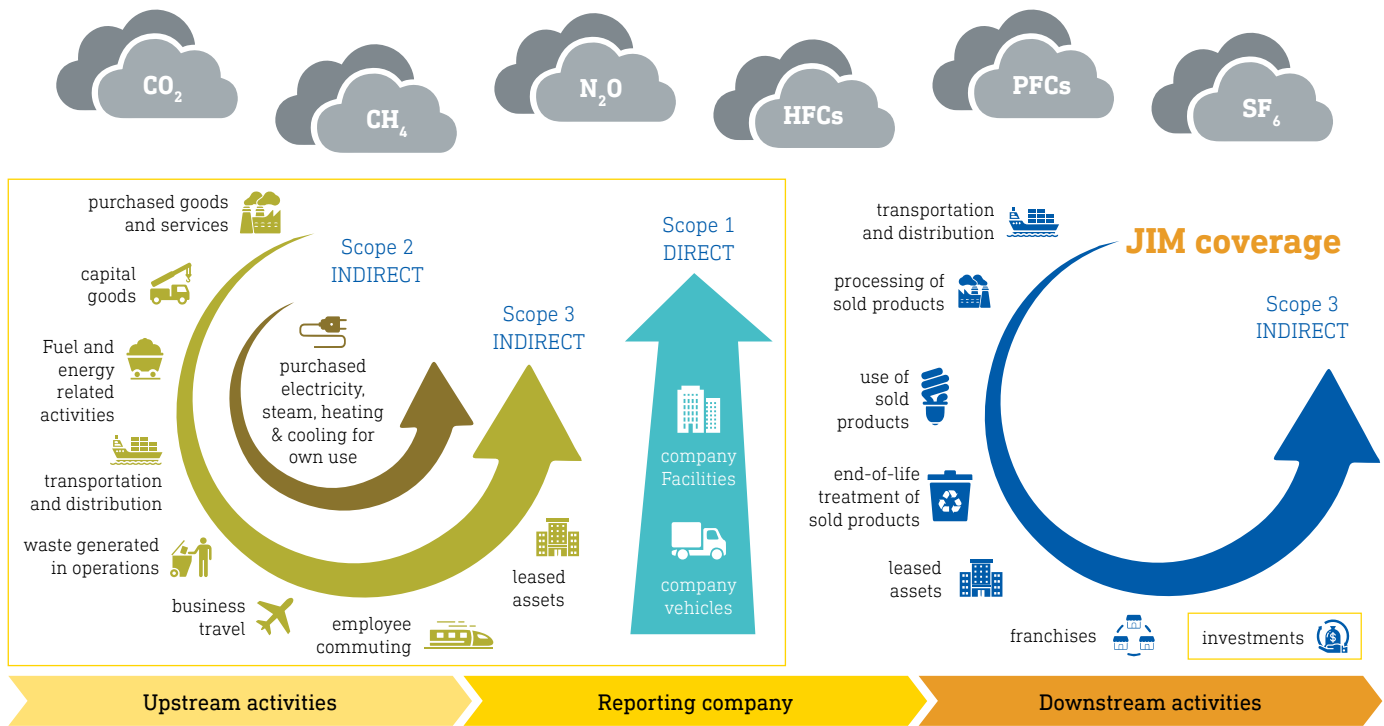
Total GHG Accounting of EBL in tCO₂e

Category	2025	2024	
Scope 1	Diesel consumed from DG sets	184.38	205.58
	Fuel consumed in cars	277.52	231.40
	Fire extinguisher	2.23	0.85
	Refrigerant consumed	1,205.12	1,202.05
Total Scope 1	1,669.25	1,639.88	
Scope 2	Purchased electricity	7,743.68	7,066.78
	Financed Emission (Category 15)	1,849,088	1,547,577
	Purchased Goods and Services (Category 1) (Envelopes only)	3.47	3.62
	Waste Disposal (Category 5)	188.05	170.01
	Water Supply (Category 1)	10.08	11.13
	Business Travel (Category 6)	207.87	193.09
Total Scope 2	1,849,593	1,548,046	
Total GHG emission (Scope 1, 2,3)	1,859,005	1,556,753	

EBL continues to strengthen its GHG accounting by capturing emissions across Scope 1, 2, and 3, recognizing that financed emissions are the most significant component of its overall footprint. While operational emissions stem from energy use, fuel consumption, and refrigerants, the Bank's broader climate impact is largely driven by its financing activities. In response, EBL is pursuing a dual approach reducing operational emissions through energy efficiency, digitalization, and resource optimization, while expanding green and sustainable financing. This enables the Bank to lower its own footprint and support the transition to a low-carbon economy in line with national and global climate goals.

GHG emissions from EBL's Financed Portfolio (Scope 3)

In 2023, EBL became the first local bank in Bangladesh to initiate financed carbon accounting in collaboration with DEG and the Joint Impact Model (JIM) Foundation. JIM enables the assessment of financial flows and their impacts across economic (value added), social (employment), and environmental (GHG emissions) dimensions using portfolio data such as revenue and power generation. Aligned with the global goal of limiting warming to 1.5°C and achieving net-zero by 2050, EBL leverages the JIM methodology based on PCAF standards to ensure transparent and harmonized GHG accounting and support the transition of capital towards low-carbon activities. www.jointimpactmodel.org



GHG Emission by Scope for Financed emission (thousand Ton Co2 eq.)

	2025				2024			
	Co2	Non Co2	Total	% of total	Co2	Non Co2	Total	% of total
Scope 1	759,008	72,291	831,299	45%	541,465	21,523	562,988	36%
Scope 2	285,530	493	286,023	15%	272,257	245	272,502	18%
Scope 3	422,808	308,958	731,766	40%	396,207	315,880	712,087	46%
Total	1,467,346	381,742	1,849,088	100%	1,209,929	337,648	1,547,577	100%

Overall rise in financed emissions from customers in 2025 was mainly driven by portfolio growth. Scope 1 remains the largest contributor and has increased significantly, reflecting higher direct emissions from customers. Scope 2 has grown slightly but its share has declined, while Scope 3 of the customers show moderate growth with a smaller overall share. Overall, emissions are increasingly driven by direct operations, underscoring the need for stronger client engagement on energy efficiency and low-carbon transition.

Year on Year Comparison of Scope 3 emission (Financed emission)

Particulars	2025	2024
Total GHG emission from EBL's financed portfolio (ton Co2 eq.)	1,849,088	1,547,577
% of Portfolio under consideration	90.20%	89.8%
Emission per crore of investment (ton Co2 eq.)	42.97	41.74

The year-on-year comparison shows that total Scope 3 financed emissions increased from 1,547,577 tCO₂e in 2024 to 1,849,088 tCO₂e in 2025, mainly reflecting the growth of EBL's financed portfolio. The coverage of the portfolio under carbon accounting also improved slightly, rising from 89.8% to 90.20%, indicating better data inclusion and measurement. Although total emissions increased, the emission intensity per crore of investment rose only marginally from 41.74 to 42.97 tCO₂e, suggesting that the increase in emissions is largely linked to portfolio expansion rather than a significant change in the carbon intensity of EBL's financing activities.

Financed Emission (Scope 1, 2 & 3 for top 10 emitting customer)

Business Sector	Year 2025			Year 2024		
	Portfolio %	Total GHG emission (scope 1, 2 & 3) (ton Co2 emission)	% Emission	Portfolio %	Total GHG emission (scope 1, 2 & 3) (ton Co2 emission)	% Emission
Power	5.38%	692,532	37.45%	6.29%	472,119	30.51%
Ship breaking industries/Other manufacturing or extractive industries/Others	8.12%	228,286	12.35%	8.33%	157,335	10.17%
Basic Metal Product	7.99%	154,359	8.35%	8.35%	155,775	10.07%
Food and allied industries	11.15%	119,249	6.45%	8.73%	107,811	6.97%
Cement and ceramic industries	2.40%	98,195	5.31%	2.80%	81,058	5.24%



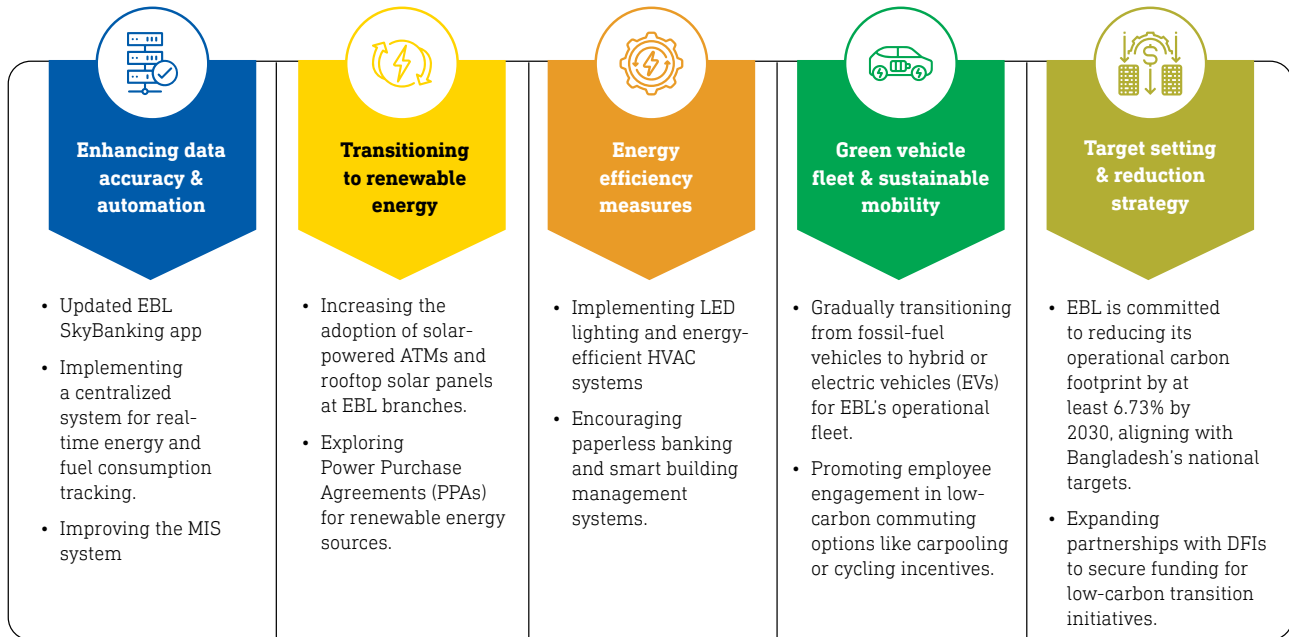
Business Sector	Year 2025			Year 2024		
	Portfolio %	Total GHG emission (scope 1, 2 & 3) (ton Co2 emission)	% Emission	Portfolio %	Total GHG emission (scope 1, 2 & 3) (ton Co2 emission)	% Emission
RMG	10.89%	74,871	4.05%	12.80%	78,704	5.09%
Textile	7.41%	65,119	3.52%	8.30%	75,902	4.90%
Paper & Paper Products	2.84%	61,408	3.32%	2.75%	66,000	4.26%
Livestock	0.20%	43,044	2.33%	0.45%	64,740	4.18%
Rubber and Plastic Industries	1.01%	41,028	2.22%	1.43%	54,791	3.54%
Sum of Top 10 Emitting Sectors	57.39%	1,578,091	85.35%	60.23%	1,314,235	84.93%

Initiative	Category	Avoided Emission (tCO ₂ e)
Solar Installation	Scope 2 (Operational)	11.20
Hybrid Vehicle Fleet	Scope 1 (Operational)	7.2
Water Recycling System (20 m ³ /hr)	(Operational – Outside Inventory)	12.00
Recycled Paper (Envelopes)	Scope 3 (Procurement)	1.94
Digital HR Examination System	Scope 3 (Operational support)	0.90
Renewable Energy Financing	Scope 3 (Financed impact)	5,250.00
Energy & Resource Efficiency Financing	Scope 3 (Financed impact)	2,689.40
Total Avoided Emissions		7,972.24

The reported avoided emissions of 7972.24 tCO₂e are based on a conservative approach, considering only initiatives with measurable and verifiable data. Therefore, this likely represents a minimum estimate, as EBL's overall contribution to emission avoidance, particularly through its green and sustainable financing is significantly higher but not yet fully quantified. EBL continues to enhance its GHG accounting across Scope 1, 2, and 3, while working towards incorporating more granular data and improved methodologies to better capture its full climate impact.

Present & future approaches to improve GHG emission management

Through these strategic initiatives, EBL aims to reduce its Scope 1, 2 & 3 emissions while promoting sustainability in its operations:



IFRS S2 climate targets aligning Bangladesh's Third Nationally Determined Contribution (NDC 3.0)

Following the launch of Bangladesh's NDC 3.0 in 2025, EBL has updated its IFRS S2 climate-related targets to align with the country's enhanced climate ambition and extended 2035 decarbonization pathway. The revised framework introduces more structured and measurable targets across Scope 1, Scope 2, and Scope 3 emissions.

In particular, the Bank has strengthened its operational emission reduction targets through energy efficiency, renewable energy adoption, and fleet transition, while significantly enhancing its financed emission strategy by incorporating sector-specific decarbonization pathways for key high-emitting sectors. These updates ensure that EBL's risk management, lending portfolio, and sustainability strategy are closely

aligned with national priorities such as renewable energy expansion, industrial efficiency, and low-carbon transition. Overall, the revised IFRS S2 targets reinforce the Bank's commitment to supporting Bangladesh's transition to a resilient, low-carbon economy while meeting evolving global disclosure and regulatory expectations.

Target	Metric	Type	Scope	Baseline	Target in %	Milestones	Methodology	Objective
Reduce operational GHG emissions aligned with NDC 3.0	Total tCO ₂ e (Scope 1 + 2)	Absolute	Scope 1 & 2	2024	Reduce 6.39% by 2035	2030: 3.5% reduction	GHG Protocol (fuel, electricity, refrigerant)	Align with national decarbonization
Reduce carbon intensity of operations	tCO ₂ e per employee	Intensity	Scope 1 & 2	2024	Reduce 15% by 2035	2030: 7.5% reduction	Activity-based intensity metrics	Improve efficiency
Renewable energy adoption	% Electricity from renewable sources	Absolute	Scope 2	2024	Minimum 10% renewable electricity by 2035	2030: 5%	Solar, PPA tracking	Align with NDC energy target
Energy efficiency improvement	% Reduction in energy consumption	Absolute	Scope 2	2024	20% efficiency improvement by 2035	2030: 10%	kWh tracking per branch	Align with NDC (19.2% efficiency target)
Fleet transition	% hybrid/EV vehicles	Absolute	Scope 1	2024	50% of total fleet	2030: 25%	Vehicle fuel vs Hybrid/EV tracking	Reflects gradual EV transition
Reduce financed emissions intensity	tCO ₂ e per crore financing	Intensity	Scope 3	2024	Reduce 15% by 2035	2030: 5%	PCAF + JIM methodology	Align with NDC economy wide reduction
Green finance share	% green portfolio	Intensity	Scope 3	2023	≥50% green portfolio by 2035	2030: 40%	Bangladesh Bank taxonomy	Transition portfolio

Sector-wise Decarbonization Targets (Aligned with NDC 3.0)

Sectors	Target	Metric	Baseline	2035 Target	Remarks
Energy / Power Sector (Highest Priority)	Increase renewable financing	% of power financing	2024	≥25% renewable projects	Aligns with 25% renewable energy mix & fossil transition
	Reduce carbon intensity	tCO ₂ e / MWh	2024	Reduce 25%	
Transport Sector	Hybrid/EV financing share	% of transport portfolio	2024	≥40% EV/low-carbon transport	Aligns with EV adoption, MRT/BRT shift
	Emission intensity reduction	tCO ₂ e / financing	2024	Reduce 20-25%	
Industry (Cement, Steel, Manufacturing)	Energy efficiency financing	% portfolio		≥50% efficient/green tech	Aligns with industrial efficiency, cleaner production (Largest Emission Driver in Business As Usual)
	Emission intensity reduction	tCO ₂ e per production unit	2024	Reduce 25%	
AFOLU (Agriculture, Forestry, Livestock) Waste Sector	Climate-smart agriculture financing	% agri portfolio	2024	≥30% climate-smart projects	Aligns with Alternate Wetting and Drying(AWD), manure management, afforestation
	Climate-smart livestock financing	% livestock financing aligned	2024	≥30% improved practices	
	Circular economy financing	% waste portfolio	2024	≥40% waste-to-energy/ recycling	Aligns with industrial waste management, Waste-to-energy, circular economy

EBL's activities in 2025 towards achieving sustainable development goals

Economic sustainability

EBL's contribution to GDP

Through our collaboration with the JIM foundation, we have also calculated EBL's value addition through financing activities. In 2025, EBL has contributed approx. BDT 288.93 billion in Bangladesh's GDP.

Particulars		2025	2024	
Direct Contribution (BDT in billion)	EBL's own contribution	Savings	9.01	7.50
		Taxes	17.36	12.67
		Wages	7.72	6.51
		Total	34.09	26.68



Particulars			2025	2024
Indirect Contribution through financing (BDT in billion)	Customer End (Corporate & SME)	Savings	53.59	52.29
		Taxes	1.15	4.35
		Wages	57.55	65.32
		Total	112.29	121.96
	Customers' Supply Chain (Corporate & SME)	Savings	68.54	58.12
		Taxes	2.77	2.07
		Wages	71.24	64.97
		Total	142.55	125.15
Total value added (BDT in billion)			288.93	273.79

Total value added: the sum of wages, taxes and savings, equivalent to gross domestic product, expressed in monetary value.

- **Wages (salaries):** value of net wages paid to all full-time and part-time employees of the organization during the reporting period.
- **Taxes:** all transfers to the government made by a client over the reporting period.
- **Savings (profit):** value of the organization's net earnings (profit).

Indirect Contribution through financing is calculated by using Joint Impact Model (JIM) toolkit. The main methodology used to estimate a company's economic and environmental impact is input-output (I/O) modelling. This can be done using a statistical representation of an economy, referred to as a Social Accounting

Matrix (SAM). Details information can be found in this link: <https://www.jointimpactmodel.org/methodology>

Direct economic value generated for stakeholders

EBL is committed to generate values for the stakeholders in a sustainable manner, the outcome of which can be seen through the consistent growth in profit after tax and one of the lowest NPL across the industry. Details of the value generation for stakeholders can be found under "Value Added Statement" at page 87.

Financial inclusion


EBL is committed to empowering the small and medium-sized enterprises, farmers and women entrepreneurs. By providing access to credit, customized products and required training opportunities, EBL help them unlocking the potential to achieve their financial goals.

Financial inclusion & indirect economic impact	2025	2024
Cumulative agricultural and rural credit extended through MFIs (BDT in million)	10,102.60	6,793.70
Cumulative agricultural credit extended through own network (BDT in million)	6.32	510.55
Total number of individuals impacted through agricultural and rural credit	1,69,942	1,43,397
Total number of MFIs partnered for agricultural and rural credit disbursement	16	16
Loan disbursed to SME Clients (BDT in million)	25,911.30	22,207.00
Loan disbursed to SME Clients in rural areas (BDT in million)	2,520.30	10,783.70

Financial assistance received (O/S) from BB	31/12/2025	31/12/2024
Borrowing from Bangladesh Bank under different refinance programs (BDT in million)	36,300.99	34,126.96
Refinance under Green Transformation Fund (GTF) - Borrowing from BB (BDT in million)	1,063.4	1,172.0



9
New agent banking outlets opened in 2025



29,719
New customers on-boarded through agent banking in 2025



100,351
Customers served through agent banking in 2025



BDT 1,243.3 million
Loans disbursed through agent banking in 2025



BDT 6,696.5 million
Deposited through agent banking in 2025

Social sustainability

Job Supported from EBL's Financing

In addition to environmental impacts, EBL assesses the social value of its financing using the Joint Impact Model (JIM), which estimates how capital deployment supports employment across the economy. The methodology uses labor market data from International Labor

Organization (ILOSTAT) to analyze sectoral linkages and estimate jobs supported within EBL's financed portfolio.

Employment is measured as the number of working-age individuals (15+) engaged in income-generating activities and is assessed across three dimensions: direct, supply chain, and induced employment. The analysis also distinguishes between formal employment (regulated

and protected by labor laws and social systems) and informal employment (not covered by such frameworks). Details will be found here: <https://www.jointimpactmodel.org/methodology>

Employment Category	2025	2024
Formal	148,081	194,389
Informal	220,130	209,680
Total Employment	368,211	404,069

Employment Category	2025	2024
Direct	59,546	111,357
Supply Chain	150,309	139,827
Induced	158,356	152,885
Total Employment	368,211	404,069

Driving Inclusive Growth and Women's Empowerment

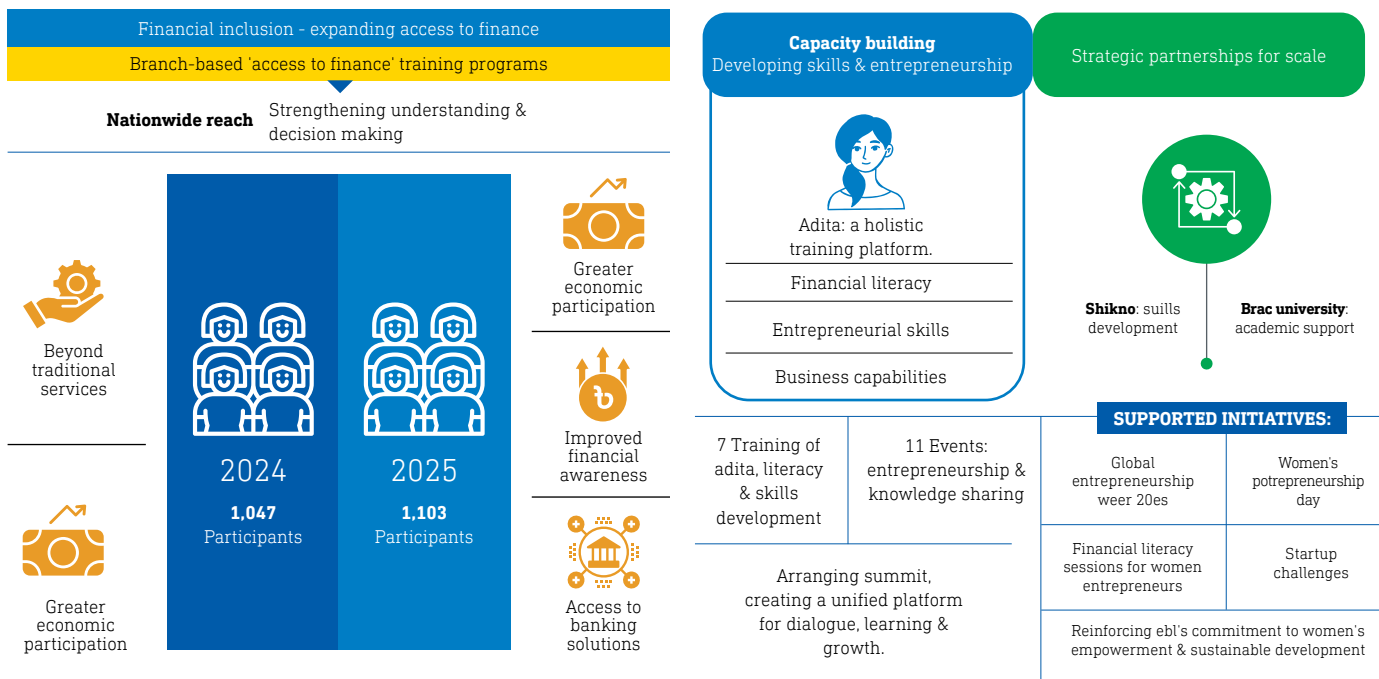
EBL continues to strengthen its commitment to financial inclusion and gender equality through its dedicated Women Banking platform. By expanding access to finance, enhancing financial literacy, and fostering entrepreneurship, EBL is enabling women to actively participate in economic development while building resilient and sustainable livelihoods.

Access to finance

'EBL Ovilashi' account, among one of the offerings is a non-individual interest-bearing current account designed to serve as a comprehensive solution for entrepreneurs striving to realize their aspirations. EBL Women Banking also extends competitive installment options for the country's highest collateral-free business loan, providing aspiring female leaders with the necessary financial backing to pursue their business endeavors. Demonstrating its unwavering commitment to promote women-centric business transformation, the Bank has introduced the specially-tailored 'EBL Mukti Loan' for women entrepreneurs.

Particulars	2025	2024	Growth (%)
Total number of women deposit customers	199,235	167,366	19%
Total deposit of women customers (in BDT million)	9,7480	8,3470	17%
Total number of women Retail loan customers	3,992	3,629	10%
Total outstanding of women Retail loan (in BDT million)	6,080	5,290	15%
Total number of women SME Loan customer	1,055	923	14%
Total women SME loan outstanding (In BDT million)	2,404.4	1,860.2	29%

Empowering women: EBL women banking's impact on financial inclusion, capacity building, and partnerships.





EBL Women Banking Presents Undergrad Startup Challenge 2025



Women Entrepreneurship Development Summit by EBL Women Banking

Future financial planning for children

EBL offers a distinct product called "Child Future Plan", which is a recurring deposit pension scheme (DPS), designed to assist parents in saving for their child's future. This latest addition to EBL's comprehensive range of banking products "EBL Little Star" further ensures that parents can take early steps to provide financial protection to their children.

Digital integration

In Bangladesh, EBL stands out as a leading provider of digital banking solutions, initiating its venture into the digital realm in 2007 with the introduction of internet banking. Throughout the subsequent 18 years, EBL has remained steadfast in its dedication to crafting swift, effective, and customer-centric digital offerings. Further details on Digital integration have been discussed in the page 9.

Particulars	2025	2024	Growth (%)
Number of active Skybanking app users	521,036	294,165	77%
Number of transactions through Skybanking	17,228,363	9,622,803	79%
Total amount of transactions through Skybanking (BDT in million)	364,462.30	190,958.60	91%
Number of Smart IVR usage	721,325	305,853	136%
Number of accounts (CASA/FD/RD) opened through EBL Self Service Portal	77,313	15,599	396%

Some of our initiatives of 2025 in the field of digital integration are presented below:

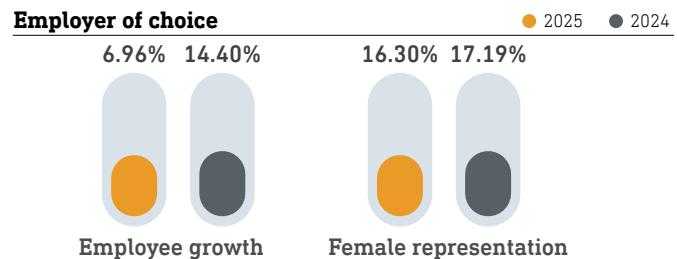
- Launching world's First Biometric Metal Credit Card in Bangladesh:** In partnership with Mastercard which enables secure, fingerprint-authenticated, PIN-free transactions, redefining payment security and customer convenience.
- Launching SkyFlex Visa Prepaid Card:** A Social Currency Innovation in collaboration with Visa Inc. and The Yours Truly. Designed for creators, freelancers, students, and influencers, the card offers dual currency functionality, contactless payments, and a unique FlexScore rewards system.
- Digital Ecosystem Development with Public Institutions:** signed MoUs with the Chittagong Port Authority and Chattogram City Corporation to introduce advanced digital banking services to build a comprehensive digital ecosystem, enabling seamless and efficient financial transactions through EBL's digital platform.
- Advancing Supply Chain Finance with OptiFin:** an agreement with Spectrum Software & Consulting to implement OptiFin, an advanced Supply Chain Finance solution. A key milestone in EBL's digital transformation journey, reinforcing its commitment to promoting homegrown fintech innovations.

Employees

A strong work culture, healthy work life balance, recognition of performance, and continuous investment in people distinguish EBL as an "employer of choice." The Bank places significant emphasis on capacity building and inclusive workplace practices to ensure that employees are well-equipped to support its sustainability agenda.

EBL has introduced a mandatory Green Banking Foundation Training Program for all newly hired employees to build awareness of sustainable finance and environmental responsibility from the outset. To strengthen internal expertise, the Bank has also developed multiple training modules to ensure that relationship managers and credit analysts have a comprehensive understanding of Green Finance and Environmental & Social Risk Management (ESRM) practices.

Employer of choice



Particulars	Year 2025			Year 2024		
	Male	Female	Total	Male	Female	Total
Green Banking Foundation Training	242	61	303	312	156	468
Professional training on Sustainable Finance, Green Finance, ESRM, Climate Risk and others	292	81	373	106	14	120
Total	534	142	676	418	170	588

EBL promotes gender equality and women's empowerment through a dedicated strategy integrated into its broader business approach. The Bank regularly conducts training programs to address gender-based discrimination and unconscious bias in the workplace, while actively ensuring equal remuneration without discrimination. Targeted professional development initiatives are also undertaken to support greater access for women to senior leadership positions.

More on employee training, benefits and remuneration, as well as diversity and equal opportunities, are discussed in the section "eblHR: Building a Resilient and Agile Workforce" and "Human Resource Accounting".

Community investment

EBL firmly advocates that investing in societal well-being constitutes the most impactful form of investment and endeavors to generate sustainable value for its customers, shareholders, employees, and above all, the communities it serves.

A detailed overview of the Bank's CSR endeavors has been provided in a separate section under "Corporate Social Responsibility Annual Report" at Page 321.

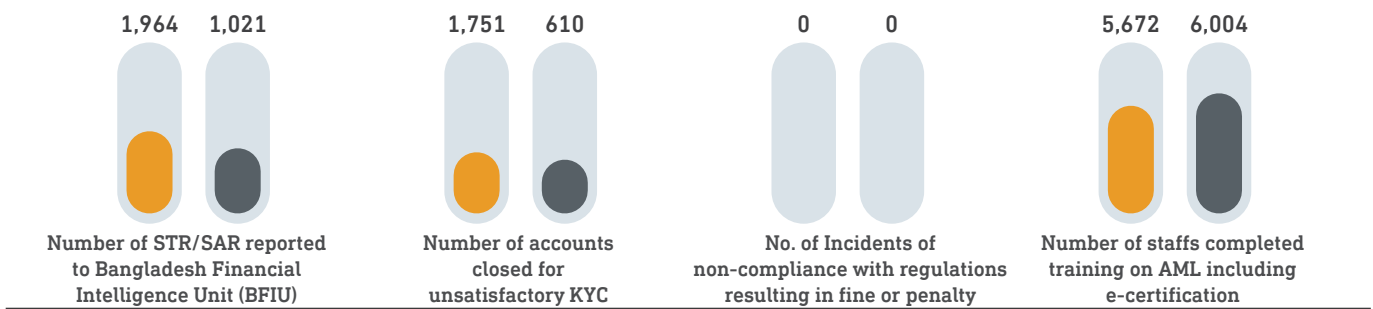
Community investment	2025	2024
Contribution to CSR activities (in BDT million)	102.10	94.09

Combating money laundering and countering terrorism financing:

EBL has implemented a robust anti-money laundering and countering the financing of terrorism system, designed to align with the latest international regulations and adopt to emerging techniques employed by APG (Asia Pacific Group on Money Laundering). In addition, the Bank has established a corporate framework outlining the fundamental guiding principles and policies necessary to combat these issues.

Combating money laundering and countering terrorism financing (in number)

● 2025 ● 2024



Environmental sustainability

In-house Green Initiatives

EBL firmly believes that even the smallest 'Green' actions today pave the way for a more sustainable future, and each individual can play a part in crafting a better world.

With our Head Office includes state of the art technology in sustainable architecture. The vertical transportation, air conditioning, lighting, recycling of waste water and soil, basement ventilation, access control and security or facade system - have been implemented in a manner that shows EBL's commitment to nature and sustainability.



EBL head office is designed to utilize daylight saving, without allowing direct sunlight to hit the interior.



Two water treatment plants to ensure clean and safe water. This treated water is reused in the toilets. Both of these treatment plants have a capacity of 20m³/hr.



A Soil Treatment Plant located on basement level 3 that processes waste as much as possible.



A fire pump system for ensuring enough water flow and pressure to effectively combat fires and safeguard lives and property.



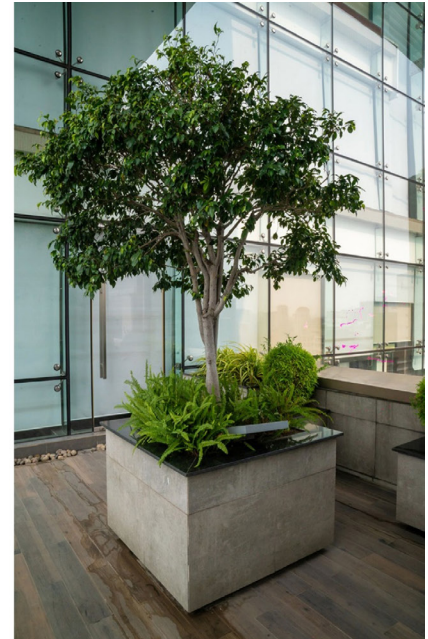
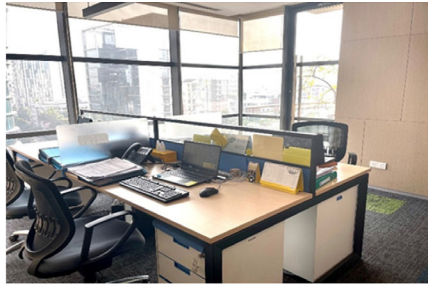
On every floor, there are plenty of natural plants, and these green terraces to contribute to improving air quality and promoting biodiversity.



We have taken initiative to go plastic free in 2019 and replaced all plastic bottles and files with paper files in all our establishments.



Hybrid pool vehicles are deployed across both branches and the Head Office.



Promoting Circular Resource Use through Recycled Paper Initiative

EBL continues to promote sustainable operations through the use of recycled brown (Kraft) paper envelopes and folder files across its network, aligning with Bangladesh Bank's Green Banking guidelines. In 2025, the Bank utilized approximately 1.00 million recycled paper items, maintaining a strong commitment to resource efficiency and reduced environmental impact. This initiative supports lower dependence on virgin materials, promotes circular resource use, and delivers cost savings of around 40–50% compared to conventional paper products.

Number Of Recycled Paper Items	2025	2024
Small brown envelope	363,390	367,135
Medium brown envelope	544,745	595,745
Big brown envelope	83,640	72,490
Total Recycled Paper	991,775	1,035,370

In line with its objective to minimize resource wastage, EBL also monitors resource consumption costs. While energy costs increased due to operational growth and inflation, the Bank achieved reductions in paper and water-related expenses, reflecting improved efficiency. Through these efforts, EBL continues to integrate sustainability into its internal operations while supporting the transition toward greener banking practices.

Resource utilization	BDT in million	
	2025	2024
Cost of water consumed by the Bank	4.11	4.45
Cost of paper consumed by the Bank	11.4	15.41
Cost of energy (electricity, fuel, and gas) consumed by the Bank	187.68	148.29

Sustainable Products & Green Finance Initiatives

LEED projects

As part of its commitment to promoting sustainable infrastructure, EBL financed six LEED-certified projects in 2025. One of these includes a LEED Platinum pre-certified landmark tower in Dhaka, equipped with advanced green features such as an Integrated Building Management System (iBMS), water treatment plant, energy-efficient systems, other environmentally friendly facilities, supporting efficient energy and resource management.

Other five LEED certified projects are in the RMG sector, contributing to more sustainable industrial operations. In total, currently 25 of EBL's customers are LEED certified.



Energy & resource efficiency

In 2025, EBL financed BDT 8,965 million to 353 customers to improve industrial efficiency through the adoption of technologically advanced and energy-efficient equipment. The financing supported factories in enhancing energy and resource efficiency, heat and temperature management, and improving air ventilation and circulation systems, enabling more sustainable and efficient production processes. The investments also facilitated improvements in business process automation, operations management, waste management, and water use management, helping industries optimize resource utilization while reducing environmental impact.



Renewable Energy

In 2025, EBL financed BDT 746.04 million in 15 renewable energy projects, supporting the adoption of clean energy solutions in Bangladesh. The financing includes participation in a 20 MW solar power project and several Net Metering Rooftop Solar Systems in industrial facilities, enabling businesses to generate renewable electricity and reduce reliance on conventional energy sources.

Waste Treatment Plant

EBL financed BDT 162.93 million to 3 corporate customers specifically for Effluent Treatment Plants (ETPs) and other liquid waste management solutions, including biological ETP, combined biological and chemical ETP systems, central ETPs, wastewater treatment plants, and sewage water treatment facilities. In addition, 68 customers with operational ETP facilities received BDT 38,505.54 million in financing from EBL for working capital and business expansion. By supporting businesses that maintain proper liquid and solid waste management systems, EBL continues to encourage environmentally responsible industrial practices and compliance with environmental standards.



EBL continued to strengthen its commitment to sustainable finance in 2025 through the introduction of innovative green products and expansion of environmentally responsible financing solutions.



Green Account & Loan Product

In the latter part of 2025, EBL launched its Green Account, a sustainable banking product designed to promote environmentally responsible financial practices among customers.

As of 31 December 2025

	Number of Accounts 120		Total Portfolio BDT 12.71 million
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Key Features



Fully digital onboarding with paperless account opening, reducing operational carbon footprint



Issuance of 100% recycled plastic debit cards, supporting circular economy principles



Encouragement of environmentally conscious banking behavior among customers



EBL is actively developing a Green Loan product aimed at providing concessional financing to environmentally sustainable projects across key sectors.

In parallel, the Bank continues to facilitate clients in accessing low-cost funding through Bangladesh Bank-supported refinance schemes, including:



Green Refinance Scheme



Green Transformation Fund (GTF)



Technology Development Fund (TDF)



These initiatives enhance access to affordable green financing and accelerate the transition toward a low-carbon economy.



Supporting sustainable businesses



Promoting environmental responsibility



Building a greener future together

Hybrid Car Financing

As part of its commitment to sustainable retail and asset financing, we promote low-emission transportation by expanding our hybrid vehicle financing portfolio. This initiative supports the transition toward cleaner mobility solutions while contributing to the reduction of greenhouse gas emissions in the transport sector.

Year	Total approved car loan	Hybrid vehicles financed	Hybrid share (%)
2025	121	73	60%
2024	86	31	36%

The upward trend in hybrid financing demonstrates the Bank's proactive role in facilitating green consumer choices through tailored financing solutions. EBL remains committed to further scaling up sustainable mobility financing as part of its broader climate and sustainability agenda.

ISO certification disclosure

ISO certification is one of the credentials from independent body, International Standards Organization (ISO) that validates the process and policy-guidelines of the organization. It increases an organizations credibility towards stakeholders in the industry. As EBL strives to follow international best practices and continuously work to achieve such standards, we have been acknowledged and certified by Bureau Veritas (Bangladesh) Private Limited for our core divisions: Human Resources, Operations division, ICT division, Finance & Accounts division, Credit Risk Management, Risk Management Division, Retail Risk, Credit administration Division and Administration Division.



Way forward

- In 2026 and onwards, EBL is committed to further embedding sustainability into its core business strategy, with a stronger focus on reducing its carbon footprint, advancing climate risk management, and supporting the transition toward a low carbon economy.
- We will continue to advance our climate risk management practices by embedding climate considerations across credit evaluation and governance processes, with the objective of building a resilient, future ready, and climate aligned portfolio.
- We will further enhance the integration of artificial intelligence (AI) across our operations to strengthen ESG risk assessment, optimize resource utilization and develop customer centric digital solutions that support sustainable and responsible banking practices.
- EBL is committed to strengthening its disclosure practices in alignment with IFRS S1 and S2, improving data quality and advancing carbon accounting methodologies to support informed decision making and accountability.