

SUSTAINABILITY REPORT

Sustainability Report

Foreword

Banking has experienced a phenomenal transformation from its traditional mode of operation to a completely new strategic dimension known as Sustainable Banking, which incorporates environmental, social and governance criteria into business or investment decisions for the long-term benefits of clients and the society as a whole. Since inception in 1992, EBL moved forward with a small yet confident stride and a pledge to impact lives positively. Today EBL stands for service excellence, product innovation and world class banking experience. On top of being one of the most prestigious banks in the country, EBL is also the first bank in Bangladesh to be rated by the world's top rating agency Moody's and was awarded B1 rating.

EBL has created opportunities for individuals and businesses while also contributing to the long-term viability of the society in which it operates. EBL's goal is to move beyond profitability. EBL believes that every business should have a social mission. We cannot function in the society and earn profit neglecting social and environmental factors. Our goal is to promote ethical enterprises that serve people and society, which is both a corporate social duty and a driver for achieving long-term economic success.

As we all know, financial outcomes are a product of commercial success and commercial success is dependent on providing greater value to consumers and contributing to social advancement. At EBL, we emphasize on customer delight, digital development, product innovation, staff involvement and financial performance, among other things. Also today's technology allows us to accomplish our goals on a grander scale. Customers' tastes are changing as a result of the widespread use of smartphones and digital platforms. Every day, we discover new methods to interact with one another and with businesses.

Throughout 2020 and 2021, EBL tried its best to protect employees and customers against COVID-19. EBL took some strict precautionary initiatives and followed the instructions given by the Government and World Health Organization. Maintaining social distancing at work place, working from home, reducing physical office hours, using hand sanitizer, monitoring temperature at frequent intervals, using gloves and mask, disinfecting office premises are some of the steps taken by EBL throughout the year to protect employees and customers. During the COVID-19 period, EBL was engaged with industry peers and worked closely with associated authorities, particularly Bangladesh Bank, to design policy reforms/responses that were appropriate with market realities and obstacles. EBL was one of the few banks to channel government stimulus funds to clients in order to assist them to recover and restart.

EBL has always been a forerunner in the country, implementing best practices and setting examples for other banks and financial institutions. Sustainability at EBL is more than merely operating ethically or meeting legal standards; it entails having a positive and long-term influence on the surrounding community and all stakeholders. EBL has greatly contributed towards developing the country's financial ecosystem for over 29 years and is inextricably related to Bangladesh's growth narrative.

In 2021, EBL made significant progress towards achieving UN Sustainable Development Goals. We promoted financial inclusions through our 46 Agent and 5 Sub-branch outlets, contributed towards women and student banking by arranging a number of webinars on education, gender equality, health and social issues and developing low cost products for women entrepreneurs. Throughout 2021, EBL disbursed BDT 2,034.18 million (term loan) to contribute in Green Financing especially in energy & resource efficiency, liquid waste management, recycling & manufacturing of recyclable goods, environment friendly brick production, green and environment friendly establishments etc. On the other hand, EBL also contributed BDT 35,624.02 million to Sustainable Financing especially in sustainable agriculture, sustainable CMSME, MFI/NGO for capacity building, employment generation including self-employment and working capital & demand loan of green products/projects etc. which comprise more than 20% of EBL's total funded portfolio.

EBL is constantly funding projects that are eco-friendly and have an aspiration to become energy efficient. We have integrated Environment and Social Risk Management System to analyze the environmental and social risks of projects and promote financing in cleaner energy to support the fight against climate change. EBL has been closely working with numerous multilateral organizations such as IFC, DEG, ADB, FMO, Proparco, OeEB, CDC, Norfund etc. to ensure sustainable banking practices.

In this report, we will be sharing our commitment and progress on the SDGs and other material sustainability issues in 2021. I am confident that EBL is and will play a significant role in Bangladesh's progression towards becoming a developed country, and I invite you to join us in this journey.



M. Khurshed Alam

Chairperson
Sustainable Finance Committee

Sustainability: An overview

Sustainable Banking means providing socially and environmentally responsible products and services that will have long term positive impact to financial institutes and community as a whole. Financial institutions unwilling to follow the path towards sustainability will lose competitiveness.

A financial institution is involved in environmental and social issues of a community from the moment that it starts acting as financial

intermediary and gets involved in financing projects. As a leading commercial bank in Bangladesh, EBL has made sustainability an integral part of day-to-day work, and is continuously improving the environmental and social performance of operations - which we commonly refer to as our corporate footprint. The sustainability strategy articulates EBL's strategic commitment to sustainable development which we consider one of the vital parts towards risk management.

<p>Long Term Investment</p> 	<p>Quality over Quantity</p> 	<p>Inclusion of Environmental & Social risk analysis</p> 
<p>EBL focuses on long term investment rather than short term profit. That includes financial inclusion, digital advancement and service excellence.</p>	<p>Sustainable development is a projection into the future and EBL focuses on increasing the value of good portfolios.</p>	<p>In short term inclusion of environmental and social risk analysis will lead to increase costs but in the long run these eco-efficient portfolios will bring sustainability.</p>







At EBL, we believe that any growth should meet the needs of the current generation without jeopardizing future generations' ability to meet their own needs. We are committed to ensuring that ethical, social, and environmental standards are strictly adhered to when conducting business and making business decisions.

Sustainability governance

EBL is one of the pioneers in the banking sector in Bangladesh to adopt international best practices on corporate social responsibility and good governance. Our aim is to take a leadership position in sustainable finance. The responsibilities of the Board of Directors are stipulated in relation to sustainability which are:

- The Board of Directors; on all matters except those reserved for the annual general meeting, is the only body authorized to approve general policies and strategies, especially those relating to sustainability.
- The Board of Directors also oversees the corporate social responsibility policy, ensuring its compliance and its aim to create value for the Bank.

EBL has a Sustainable Finance Committee (SFC) chaired by Deputy Managing Director (DMD) and comprises the heads of different divisions and corporate areas of the Bank concerned with sustainability. This Committee meets at least once a quarter and proposes, coordinates and promotes the Bank's sustainability initiatives. Credit Risk Management (CRM) team also assesses the reputational risk stemming from any financial transaction with a social or environmental impact, which issues non-binding recommendations to the relevant decision-making body. Subsequent to business units and credit risks as a third line of defense, internal audit team performs regular evaluations of the implementation of Environmental & Social Risk Management (ESRM) system, sustainable banking and green office guidelines. Our corporate culture includes six core values which creates an essence of corporate governance and sustainable development.

					
Service Excellence	Openness	Trust	Commitment	Integrity	Responsible corporate citizen

Sustainable banking policy defines the Bank's general sustainable banking principles, and its voluntary commitments to its main stakeholders, through principles and commitments focused on creation of lasting value. This policy also refers to social and

environmental risk management for the Bank's lending activities involving sensitive sectors and business activities. Green office guideline explains the Bank's commitment to, and action in, combating climate change.

Sustainability strategy

At EBL, managing environmental and social risk – is a key part of Bank’s responsible and sustainable growth strategy. It contributes to the strength and sustainability of EBL and supports the work we do today to serve our customers, communities, shareholders, and employees. EBL has established Green Banking Policy back in 2012, later name changed to Environmental and Social Risk Management Policy in 2016, to provide additional clarity and transparency around how we approach environmental and social risks. Social risk has also been assessed since then which includes a number of social parameters in addition to environmental parameters for risk assessment.

Key highlights of 2021

COVID-19 & EBL’s Response

As similar to last year, 2021 will also be remembered as the year of the COVID-19 pandemic. EBL implemented safety procedures to ensure that our staff and customers remain safe and healthy. To ensure social separation, EBL implemented certain stringent preventative measures. We strictly followed the directives of government agencies and international health groups. In 2021, working from home was also a common phenomenon. Employees worked on a rotational basis as well.

Employees were given adequate safety precautions. Sanitizer use was made mandatory upon entering the office, at regular intervals while working, and when leaving the office. Hand sanitizers have been conveniently positioned throughout the premises. Every day, employees’ body temperatures are taken to ensure that no one arrives at work with a fever or other symptoms. Wearing mask is mandatory for all employees. In all of its offices, EBL conducts disinfection procedures at regular intervals. For longer period of time in 2021, every type of international tour, training, conference, meeting with correspondent banks, and clients within and beyond the country were temporarily restricted. We communicated with them via phone and video calls.

We encouraged our customers to use our digital platforms for satisfying their daily financial needs instead of going to a branch.

Our web-based products are now much more active. We reach out to our customers on a regular basis to encourage them to use these online products and to educate them on how to use them properly.

Nine EBL clients received Green Factory Award 2021 from the Govt.

The Green Factory Award 2021 was granted to 30 factories around the country in six sectors for their contributions to environmental protection and job creation. The prize was granted to commemorate the 100th birthday of Father of the Nation Bangabandhu Sheikh Mujibur Rahman.



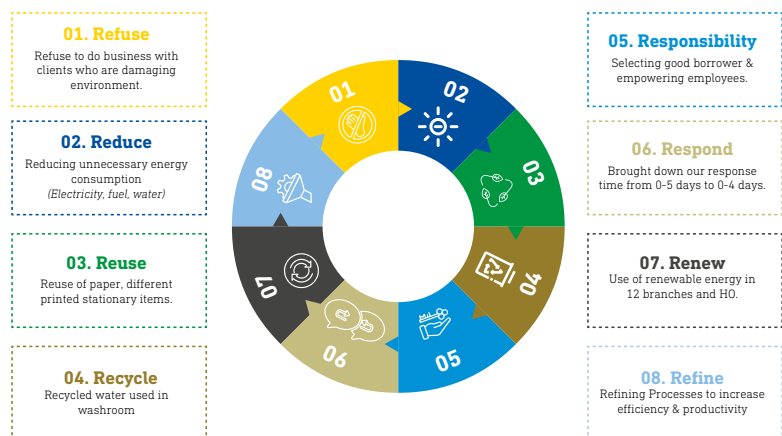
Award Giving Ceremony of Green Factory Award 2021

Honorable Prime Minister Sheikh Hasina virtually joined the award-giving ceremony from her official residence Gonobhaban as the Chief Guest. Begum Monnujan Sufian, state minister for labor and employment and Ehsan- E- Elahi, secretary of the labor ministry handed over the awards to the representatives of the factories at the city’s Osmani Smriti Auditorium.

Green awarded EBL factories are- Mahmuda Attires Ltd. from Garment industry; Habiganj Agro Ltd. and Ifad Multi Products Ltd. from the food processing sector; Gazipore & Mirzapore Tea Estates (BD) Ltd. and Neptune Cha Bagan from the tea industry sector; Apex Footwear Ltd. and Edison Footwear Ltd. from leather industry; Square Pharmaceuticals Ltd. and Incepta Pharmaceuticals Ltd. from pharmaceutical industry.

8R approach to sustainability

EBL drives for efficient cost management, encourages consistent productivity improvements through seamless coordination across company units, and focuses on broadening our banking horizon to deliver sustained success in this constantly changing business environment. In terms of sustainability, we continued to use the 8R strategy in 2021, just as we did in 2020 and 2019.



Financial inclusion and diversity

We empowered local people through SME loans, agricultural and rural credits and women banking where maximum customer facility is provided through knowledge development, customized products and arranging training for women entrepreneurs. We have been providing best banking services and solutions in the urban section; now looking for development of the rural and underdeveloped people of the country.

EBL has 85 branches and 227 ATMs for all time customer support for traditional banking solutions. We also have 46 Agent banking outlets and 5 Sub-branch outlets for rural and sparsely populated communities, mainly SME clients.

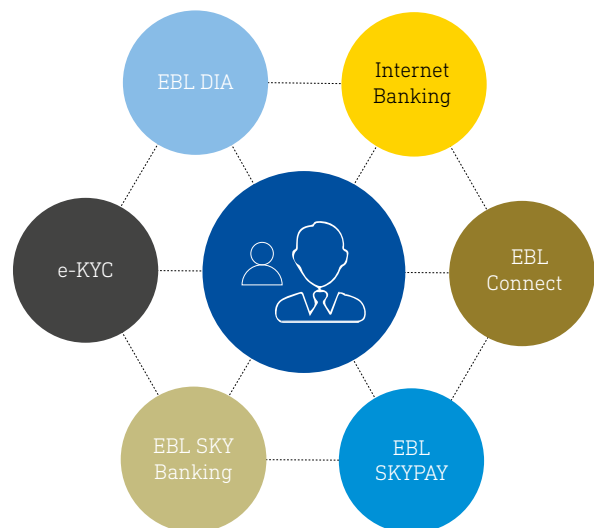


From EBL 365 to DROPBOX to SKYBANKING to EBL DIA to EBL SKYPAY, EBL has been able to embrace digital transformation. EBL is determined to engage its customers more in digital channels by offering unique services and increasing customer convenience. In 2021, EBL has done outstanding work in digital banking to make life

easier for our customers. Some key features which were introduced in 2021 are: Instant account opening by using EBL insta banking (eKYC), OTP at bill pay to make payment more secure, Limit package automation, IOS code migration, FD and DPS opening using EBL self-service etc.



During these trying times, we are keeping in touch with our customers via social media channels, offering innovative solutions through our banking app, banking through Chatbot, introducing QR Payment solution for contactless payments, e-KYC based bank account, VISA Inward Remittance, balance certificate automation, collection gateway through 'EBL Connect,' and providing export factoring solution as part of our efforts to provide customer support in every way possible.



Sustainability at EBL

Economic Sustainability



Environmental Sustainability



Social Sustainability



Economic Sustainability

Employee remuneration

BDT 4,129 million in staff costs

EBL has 1,975 permanent employees; 47.7% are with EBL for less than 5 years, 25.2% are for 5 - 10 years, 17.5% are for 10-15 years and 9.6% are for over 15 years.

Loans granted (net) to SME- Small businesses

BDT 12,093.60 million in loans disbursed in 2021

The Bank has disbursed BDT 12,093.60 million loans to Small businesses in which BDT 2,050.90 million is disbursed in rural area.

Shareholders

BDT 2,385 million recommended as dividend

Recommended 12.5% cash dividend and 12.5% stock dividend per share.

Taxes withheld and paid

BDT 4,627 million in taxes and other levies withheld and paid

EBL contributes both economically and socially to the country by paying withholding indirect taxes from third parties.

Social investment in the community

BDT 188.16 million in social investment in the community

Total 119,552 individuals were impacted through agricultural and rural credit. 13 MFIs are linked with EBL to mobilize agricultural loan.

Financial inclusion & indirect economic impact	2021	2020
Cumulative agricultural and rural credit extended through MFIs (BDT in million)	5,903.00	5,294.40
Cumulative agricultural credit extended through own network (BDT in million)	18.42	10.80
Total number of individuals impacted through agricultural and rural credit	119,552	115,270
Total number of MFIs partnered for agricultural and rural credit disbursement	13	13

BDT in million

Promoting sustainable finance	2021	2020
Financed for installation of ETP to plants in operations	140.76	-
Financed in plants having ETP (loan disbursed to projects having ETP)	11,418.7	36.63
Financed to solar panel/ renewable energy plants	-	-
Financed to Bio-fertilizer plants	-	-
Financed to brick kilns adopted cleaner technology	345.57	186.44

Promoting sustainable finance	2021	2020
Financed to other green projects	1547.85	1,011.27
Total sustainable finance	35,624.04	1,234.34

BDT in million

Financial assistance received from government	2021	2020
Borrowing from Bangladesh Bank under different Refinance programs (as of 31 December)	24,922.31	18,523.72
Interest loss compensation received from Bangladesh Bank against disbursements in specified agricultural products @ 4%	0.04	0.00

BDT in million

Contribution to national exchequer	2021	2020
Income Tax	5,781	6,511
VAT	694	599
Other duties & Taxes	436	352

Environmental Sustainability

We must appropriately manage environmental and social (E&S) risks in order to achieve long-term sustainable development. Rapid urbanization and industrialization aid in the improvement of human well-being. At the same time, it creates demand for natural resources like energy, water, and food. If we do not become more environmentally sensitive, our planet's ability to meet the increasing demand of urbanites may be depleted. We created methods and templates to analyze our E&S risk in 2013, which have been upgraded in 2018. E&S structure is updated on a regular basis to deal with various challenges and produce the greatest results in terms of good financing.

- All our lending proposals are factored against E&S risks where appropriate.
- All lending proposals are taking into account of local laws and regulations and internationally acceptable environmental and social standards whichever is more stringent.
- Risks associated with both environmental and social issues are being properly recognized, evaluated and where appropriate mitigated.
- Business ensures that appropriate procedures are designed to meet these policy requirements e.g. project finance proposals are assessed in accordance with the IFC performance Standard.

Protecting Environment	2021	2020
Number of customers eligible for Environmental Due Diligence	247	179
Number of customers appraised for Environmental Risk Rating	247	179
Low	191	143
Moderate	31	29
High	25	7
Installed capacity of solar energy to run bank premises and ATMs (in Kilowatt)	16	16
Percentage of Bank branches connected online	100%	100%



Auto sensor lights in EBL



Use of natural Light in EBL Head Office

Whether we finance businesses that invest in renewable energy or simply advise our employees to turn off lights after office hours, use daylight instead of electric lights, turn off all air conditioning after 7 p.m., turn off half of the air conditioning after 4 pm (transaction hour), move toward paperless office work, manage water consumption, plant trees, and encourage green practices, all of these have been a mainstay of our banking endeavors.

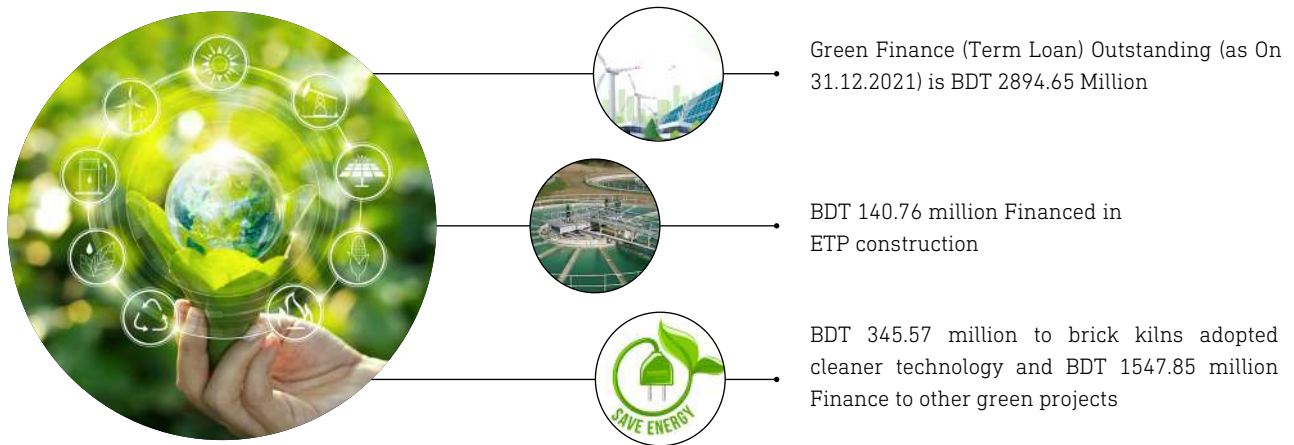
EBL reduced its usage of plastic from 2020. The first step in becoming a plastic-free EBL was to encourage all EBL staff to refrain from using plastic water bottles. At any official program, we do not use plastic bottles. For documentation purposes, we are now using paper folders instead of plastic folders as of 2021.

Resource Utilization	2021	2020
Cost of water consumed by the Bank (BDT in Million)	3.22	2.98
Cost of paper consumed by the Bank (BDT in Million)	2.48	1.95
Cost of energy (electricity, fuel, and gas) consumed by the Bank (BDT in Million)	110.42	102.68

Climate Change & Carbon Footprint

Climate change has become a worldwide concern since it has direct impact on biodiversity, agriculture, forestry, dry land, water supplies, and human health. Bangladesh is currently recognized as one of the biggest sufferers of climate change by people all around the world. Banks, like all other businesses, emit greenhouse

gases (GHG) either directly or indirectly (via the financing of clients and projects that emit GHG emissions). EBL has launched green banking as a corporate citizen and environmentally responsible financier, not only to assist conserve the environment but also to ensure long-term economic growth.



Green project of EBL: A Leading Private University New Green Campus

Dhaka's rapid urbanization and congested environment has resulted in buildings and industry displacing the city's water bodies, vegetation, open and public areas, making it one of the world's densest metropolis. As a leading commercial bank in Bangladesh, EBL is always supportive of projects which intend to bring back greenery and protect nature. In 2021 EBL provided loan facility for civil construction, fabrication, supplier payments, and other expenses related to the new green campus of a leading

private university of our country.

The design's objective is to create a creative and sustainable inner-city campus that showcases tropical design principles in response to the region's hot, humid monsoon environment while showcasing the careful integration of nature and architecture. It is located on urban low-lying terrain. This structure is situated in Merul Badda, Dhaka 1212.



The design strategy is to create two distinct programmatic strata by floating the Academia above the lake and revealing a Campus Park below, reflecting the synergistic coexistence between mankind and mangrove in the Bengal basin's Sundarbans mangrove forest, which has separate ecosystems above and below tidal level. This is, at its heart, a park campus, a lovely green sanctuary that offers much-needed rest and inspiration under the protection of a study canopy.

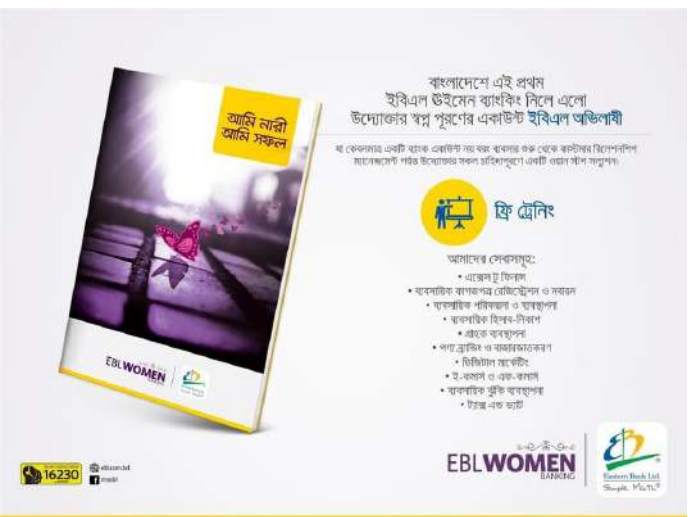
It will have facilities to accommodate around 12,000-15,000 students. Almost 50% of the land is used for building and the rest for water bodies, lakes, plantations and other purposes aimed at providing biodiversity. WOHA Designs Pte. Ltd., Singapore based world-renowned architectural firm has designed this project.

Social Sustainability

Women and student banking to promote gender equality and education

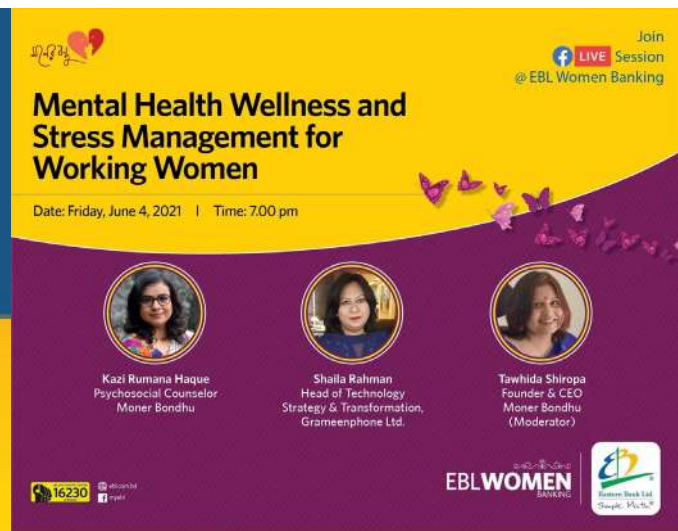
EBL Women Banking is EBL's courtesy towards all its women customers with a bundle of women specific products, services and propositions. EBL introduced "EBL Ovilashi" account for women entrepreneurs which is a non-individual interest bearing current account, simply a one stop solution to fulfill the dreams of entrepreneurs. It empowers an aspiring female leader to turn

her dream into reality. EBL Women Banking provides competitive installment options to country's highest collateral free business loan. EBL has designed and promoted everything for women centric business transformation. EBL Mukti Loan is specially designed for women entrepreneurs.



In 2021, EBL Women Banking organized free online training program on Graphic Designing and Cyber Security in association with Creative IT Institute so that women can learn new things, empower themselves and stay safe in this social media era. Throughout the year, EBL organized sessions/webinars on different

important subjects to promote awareness on various subjects like breast cancer, well-being of elderly people during pandemic, better future for children, mental health wellness and stress management for working women.



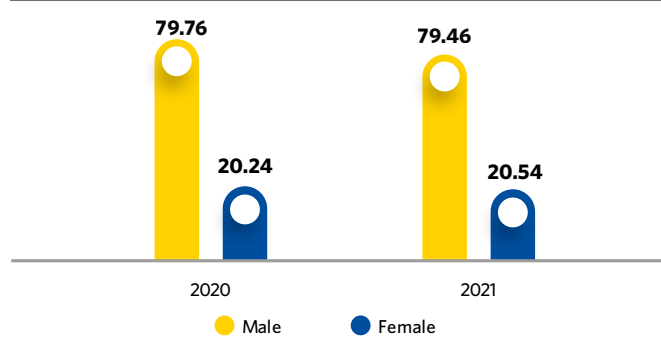
For promoting education, EBL has taken numerous initiatives such as providing account facility to school, college and university going students. EBL offers a product called 'Child Future Plan', which is a unique recurring deposit pension scheme (DPS) which helps parents to save for their children's future. These savings can be used for higher education, marriage or meeting any special needs of children in the future. EBL Student File Service is aimed at providing customized banking solutions to students going abroad for higher education. Any student pursuing higher studies needs to legally send funds abroad for tuition fees and living expenses. EBL Student File makes it very convenient for them to send funds abroad as we maintain separate files for each student while keeping record of all the information till completion of the course.

Women empowerment & student loans	2021	2020
Women Loans disbursed (BDT in Million) (Small Segment only)	972.14	557.86
No. of women entrepreneur received loans (Small Segment only)	132	194
Student Loans disbursed (BDT in Million)	9.00	4.28
No. of student received loans	2	3

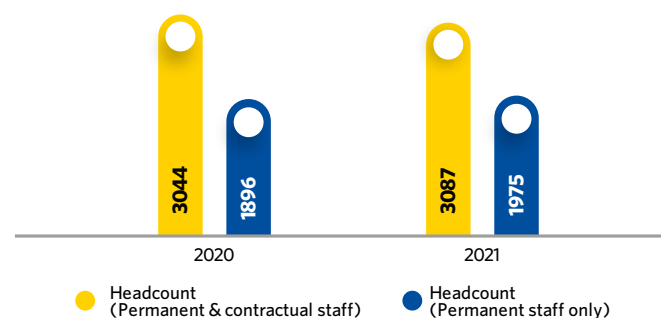
Employees

Quality of working relationships, healthy work-life balance, recognition of the performers, and continuous investment in people all these differentiate EBL as an 'Employer of Choice'. If employees feel proud of belonging to EBL and are more committed, they will be able to earn the lasting loyalty of our customers.

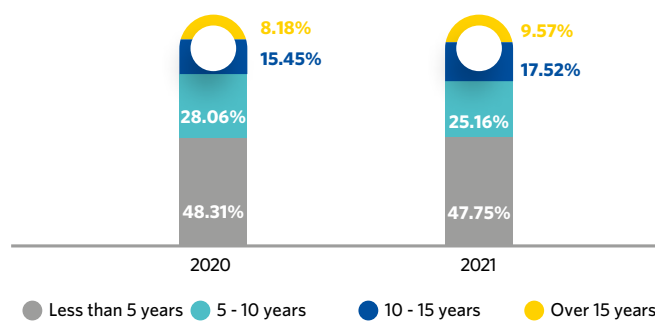
Employee by Gender



Employee by Gender



Years of Service with EBL (Permanent Staff Only)



Employer of choice	2021	2020
Percentage of voluntary attrition	8.81%	9.20%
Percentage of growth in total headcounts	1.42%	-2.69%
Number of fresh graduates recruited as Management Trainee	21	-
Number of fresh graduates recruited as Probationary Officer	12	-
Number of fresh graduates recruited in other positions	65	20
No. of Gap owners	153	153

Training and education

Green Banking training is mandatory for all newly joined staffs in EBL. For our corporate relationship managers to have in-depth understanding on Green Finance, we have introduced 'Sustainable Finance Training' since 2013. In 2021, a total of 202 staffs have attended these trainings which was 217 in 2020.

Training & development	2021	2020
Permanent staffs received training (Employee*number of training)	5,868	4,078
Total number of training days	9,814	6,539
Average training days per employee	3	2
Number of employees trained in sustainable finance	202	217

Employee benefits & remuneration policies

We have a comprehensive remuneration system based on our HR policy. It combines a fixed salary that reflects the individual's role and level of responsibility along with other benefits. In addition, the Bank also offers provident fund, gratuity, staff loan and other benefits such as banking products and services and medical benefits for employees and dependents. EBL strictly follows the labor laws for the country in terms of remuneration, working environment, employee benefits, working hours etc.

Diversity and equal opportunity

At EBL, we have an open communication policy in which we welcome, provide, and appreciate differing views. We established

a formal platform in 2015 to harness the free flow of new ideas in this culture of open communication policy. We have built a capacity enhancement center called EBL Nest to involve everyone in the process of innovative thinking. Center's intimate and unique atmosphere is intended to encourage people to think outside the box. In addition to monthly brainstorming sessions, the center hosts talks by industry professionals on various topics like management, leadership, and innovation. People with diversified knowledge help the Bank to do sustainable banking and create an atmosphere which promotes innovation. EBL is also a women friendly bank for employees as well as for its customers. Many women are leading different departments and creating long lasting values. EBL employees share the corporate culture focusing on fulfillment of its purpose, helping people and businesses prosper, and consistently doing things in a simple, personal and fair way.

Community Investment

EBL contributes to economic and social development of the society in which we operate through initiatives and programs that support the community. We believe that the most rewarding investment is investing for the society. We believe in creating long-lasting value for our clientele, shareholders, and employees and above all for the community we operate in. A detailed report on CSR has been presented separately in the annual report.

Community Investment	2021	2020
Contribution in CSR (in BDT million)	188.16	183.22

Throughout the pandemic year, EBL has taken numerous online initiatives to create awareness, provide guidance on a number of social and healthcare issues. We believe it's our moral responsibility to give social support and create awareness.

Combating money laundering and countering terrorism financing

EBL has a system to prevent money laundering and the financing of terrorism. The system is kept constantly in line with the latest international regulations and is able to adapt to new techniques used by APG (Asia Pacific Group on Money Laundering). It has also a corporate framework in place for this purpose, establishing the basic guiding principles and policies concerning this matter.

Combating money laundering and countering terrorism financing	2021	2020
Number of STR/SAR reported to Bangladesh Financial Intelligence Unit (BFIU)	237	103
Number of accounts closed for unsatisfactory KYC	1,021	12
No. of Incidents of non-compliance with regulations resulting in fine or penalty	-	-
Number of staffs completed training on AML	2,227	1,541

How we value our customers

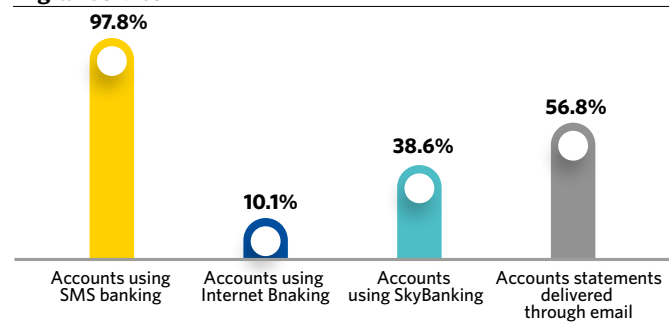
To the EBL crew, customers are the cause of existence, never just a queue in the bank counter. Recognizing 'customer satisfaction' as a journey not destination, EBL is determined to serve its customers' needs by offering innovative but useful financial products and

services, while maintaining good relationships with them as trusted partners. To do so, the Bank has developed working systems, applied modern technology, and made available knowledgeable and skilled people so as to ensure that customers receive the best possible service. The Bank continually expands its network of branches, ATMs, Dropbox, Cash Recycling Machine (CRM) and business centers nationwide, protects confidentiality of customer's information, and manages and duly rectifies complaints.

Digital transformation

In Bangladesh, EBL is one of the leading benefactors of digital banking services to its customers. The Bank had started its digital services back in 2007 through internet banking. In the last 15 years, we have developed fast and user-friendly digital services for customers such as EBL 365, DROPBOX, SKYBANKING app, EBL DIA, EBL SKYPAY etc.

Digital service



Financial system of the entire world is changing very quickly. This is also true for Bangladesh's banking industry as most of the financial transactions will take place digitally in the near future. EBL is ready for the transformation.

Service excellence & customer satisfaction

Excellence in customer service	2021	2020
Number of average accounts*	6,63,847	649,855
Number of complaints received through all channels	1,019	1,897
Number of complaints resolved (in percentage)	100%	100%
Complaints per 1000 account	1.53	2.92
Usual turnaround time to resolve any complaint	0-3 days	0-3 days
Total number of complaints regarding breaches of customer privacy and losses of customer data	0	0














*Simple average of number of accounts at the beginning and ending of the year

EBL is improving its customer relationship model every year with the aim of offering the finest products and services as and when they need them, while enhancing the customer experience with the Bank. EBL is following the "Segment of One" approach for its customers by treating every customer as an individual segment and providing him/her customized and personalized services according to the need.

Alignment of sustainable finance with SDG

The UN Sustainable Development Goals, adhered by more than 190 countries, identified 17 key global issues. Bangladesh, despite significant challenges, is on track to achieve the Sustainable Development Goals, according to a recent government assessment. Bangladesh is doing well in numerous sectors, including poverty reduction, gender equality, power, sanitation, and annual GDP growth. EBL is in a process of managing relationships with stakeholders in the context of the world's foremost sustainability challenges and committed towards these goals and is helping to achieve them through its business activities and community investment program.

SDGs Mapping

SDGs	SDGs Targets	Sustainable Finance Components	Sustainable Finance Sectors	Highlights of 2021
     	1.3, 1.4, 1.5, 1.b, 2.3, 5.a, 6.1, 8.1, 8.2, 8.3, 8.9, 9.2, 9.3	Sustainable Linked Finance	1. Sustainable Agriculture 2. Sustainable CMSME 3. Socially Responsible Finance	<ul style="list-style-type: none"> BDT 5,644.92 million for sustainable agriculture for 43,979 rural people. Contributed BDT 758.75 million in CMSME sector mainly in Handicrafts Handloom, Rice processing and production of organic fertilizer. BDT 19,748.0 million for Socially Responsible Finance through MFIs & NGOs
      	6.3, 6.4, 7.2, 7.3, 7.a, 8.1, 8.4, 8.5, 9.2, 9.3, 9.4, 12.5, 13.2, 13.a, 17.14, 17.17, 17.18	Other Sustainable Linked Finance Green Finance	1. Working Capital 2. Priority Green Products for Trading Sector 3. Priority Eco Friendly Products for Trading Sector 1. Renewable Energy 2. Energy & Resource Efficiency 3. Alternative Energy 4. Liquid Waste Management 5. Solid Waste Management 6. Recycling & Manufacturing of Recyclable Goods 7. Environment Friendly Brick Production 8. Green/ Environment Friendly Establishments 9. Green Agriculture 10. Green CMSME 11. Green SRF	<ul style="list-style-type: none"> BDT 7,438.07 million for working capital financing in LEED certified/Green certified/Green practiced factories. BDT 128.49 million for Energy & Resource Efficiency. BDT 140.76 million for Liquid Waste Management i.e. setting up ETP plant. BDT 108.35 million for Recyclable Poly Propylene Thread and Bag Manufacturing Plant. BDT 345.57 million for Environment Friendly/Brick Kiln Efficiency Improvement Project (Tunnel Kiln and HHK). BDT 1311.02 million for Green/ Environment Friendly Establishments & 'Green Featuring' in the Buildings/ Industries.

Way forward

- Adapting to growing demand for digital banking services, the need for speedier decision making, and the constant need to break down and rebuild these are critical to success.
- Re-skill and redeploy EBL's employees.
- Learning and sharing knowledge across the Bank to help everyone grow.
- Inclusion and diversification principles are critical for developing a holistic business mindset and aptitude.