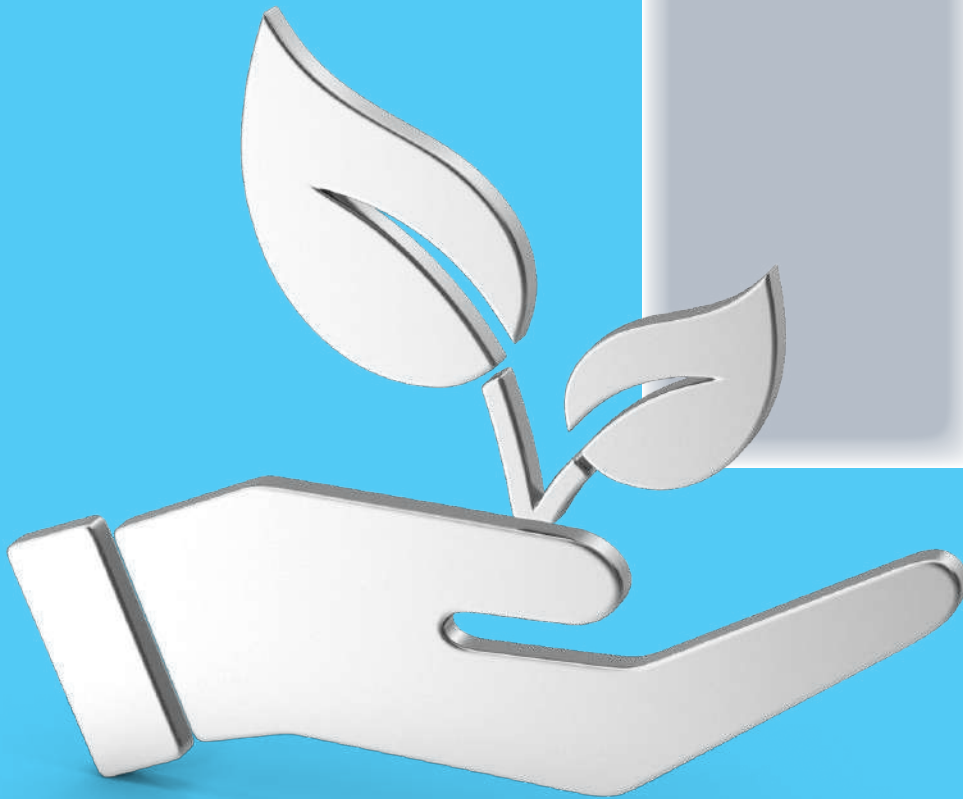


SUSTAINABILITY REPORTING



SUSTAINABILITY OF BANKING

Education

Dhaka Bank allocated approximately BDT 15.53 million for direct scholarships and enhancing educational infrastructure, with special emphasis on supporting educational expenses.

Health

Approximately BDT 17.45 million was dedicated by Dhaka Bank to assist impoverished and needy patients.

Disaster Management

A financial aid of BDT 89.24 million was extended to assist the poor and distressed individuals in flood-affected areas

Sports

Dhaka Bank contributed BDT 33.00 million towards the advancement of the Women's Football Team.

SME Financing

A sum of BDT 31,275.5 million was disbursed for SME Financing.

Agri-Loan

Approximately BDT 11,622.86 million was disbursed as Agri-Loan.

Key Highlights 2023

Women Entrepreneur Financing

An amount of BDT 1,294.6 million was extended to support Women Entrepreneurs.

Internet Banking

Dhaka Bank go apps facilitated 1,048,438 transactions, while Internet Banking facilitated 74,955 transactions.

Cash Transaction

1,243,543 transactions were conducted through ATMs.

Paperless Banking

1,228,562 E-statements were delivered.

Human Capital

A total of 33,730 man-hours were dedicated to training for human capital development.

SUSTAINABLE FINANCE

Over the last one decade sustainability has gained popularity in the financial industry. Sustainability is a comprehensive strategy that takes into account the ecological, social, and economic facets, realizing that all must be taken into account in order to achieve durable success. The key to making our planet a greener place to live in the future is sustainability. Sustainability is now viewed as a process, a bipartisan scientific aim, and a virtue rather than as an ideology. The drive for going green has affected the banking sector as well as the global movement toward net-zero and sustainability in business. In terms of sustainability activities, the banking and financial services sector needs to walk the walk and show commitment to environmental objectives. Sustainability got mainstream recognition back in 2015 when the United Nations undertook the Sustainable Development Goals. The involvement of banks in the fulfillment of the goals is essential. Sustainability is crucial to banks as well because of the ongoing concerns from climate change. Banks are the main source of capital for businesses, from billion-dollar oil firms to green renewable energy startups. Where banks choose to lend money influences the course of the economy and, to some extent, the future of our communities. This has given rise to the term "sustainable banking". It refers to the strategic planning and implementation of banking operations and relevant activities while taking into account the influence on the environment, society, and governance (ESG).

In a society that is becoming more environmentally aware, banks can get more respect by making sustainability promises. Banks are compelled to participate in sustainability projects as a result of increasing investor concern over climate threats. The more a bank demonstrates that it is addressing climate concerns, the more investors it will likely attract and the more business possibilities it will receive. Furthermore, adopting sustainable practices enables banks to draw in younger investors and banking clients who are looking for green banking services and products. Government regulators and

central banks now believe that government restrictions are essential to preparing financial markets for climate change as a result of climate concerns that have arisen after the signing of the Paris Agreement. Bangladesh places a high value on sustainability because it is one of the world's most climate-vulnerable nations. In 2016, it was among the first nations to sign the Paris Climate Change Agreement. The financial sector in Bangladesh is thus obligated to play a significant role as one of the key stakeholders in response to global development, as a response to environmental degradation, and as a socially responsible corporate citizen. Dhaka Bank PLC., as part of the financial sector of Bangladesh, is also responsible to preserve and safeguard the environment.

As the first country in South Asia, the central bank of Bangladesh first launched green banking activities in 2009 and published guidelines on green banking in 2011. In 2016 Bangladesh Bank (BB) established the Green Transformation Fund (GTF) to accelerate sustainable growth in export oriented textile and leather sectors conducive to transformation of the green economy in the country. Later, on October 09, 2017 the export oriented jute product manufacturing sector was also included under this with a goal to provide a sustainable and green economy. One of the first banks to implement the Green Banking principles from the Bangladesh Bank is Dhaka Bank PLC. Since the guidelines were adopted, Dhaka bank has undertaken numerous initiatives to put them into practice and has made a substantial contribution to their effective execution. Dhaka Bank has established itself as a leader in the banking industry for advancing sustainable financing and green banking because of its consistent efforts. Recognizing the significance of sustainable finance, Dhaka Bank PLC. is making constant attempts to integrate sustainability into its whole business strategy. Dhaka Bank is committed to always taking the required steps to be a green bank and fulfilling its obligation to the environment.



DHAKA BANK & ITS SUSTAINABILITY FRAMEWORK

Dhaka Bank, a prominent commercial bank in Bangladesh, demonstrates a robust commitment to sustainability, integrating it deeply into its core business strategy and operations. The bank has gained recognition as one of the foremost sustainable banks in Bangladesh.

A cornerstone of Dhaka Bank’s sustainability agenda lies in its emphasis on environmental sustainability. The bank has initiated several measures to diminish its environmental impact and advocate for sustainable practices. For instance, the bank has deployed solar panels at its head office in Gulshan and is contemplating extending this initiative to selected branches, aiming to curtail energy consumption and greenhouse gas emissions. Moreover, the bank actively encourages its staff to embrace sustainable habits in their daily routines, such as minimizing paper usage and conserving energy.

In addition to its environmental efforts, Dhaka Bank remains steadfast in promoting social sustainability. The bank has rolled out various initiatives to bolster education, healthcare, and social welfare within the communities it serves. Notably, the bank extends financial aid to disadvantaged students, facilitating their access to education, and supports endeavors to enhance healthcare services in rural areas.

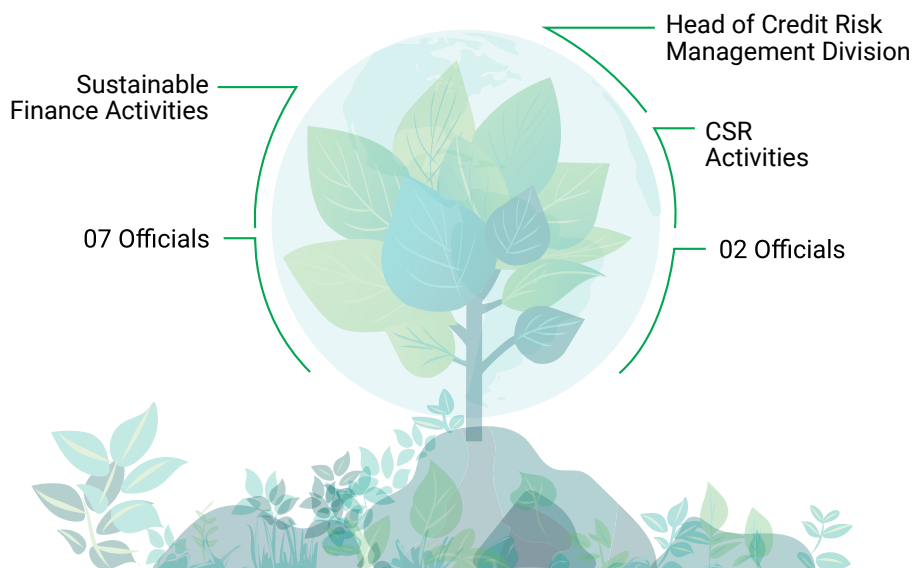
On December 2, 2016, the Sustainable Finance Department of Bangladesh Bank released a circular in which they directed all banks and financial institutions in the nation to create a sustainable finance unit under the supervision of the division’s head of credit risk management.

In compliance with the circular, Dhaka Bank PLC. has established a Sustainable Finance Unit. The Risk Management Committee of the Board of Directors of Dhaka Bank PLC. approved this establishment. The Sustainable Finance Unit (SFU) is led by the head of credit risk management division, in accordance with Bangladesh Bank’s circulars and guidelines. A Senior Deputy Managing Director of the Bank serves as the chair of the Sustainable Finance Committee (SFC), which was established by the Risk Management Committee of the Board of Directors. Following the guidelines set down by Bangladesh Bank, it directs the SFU. Dhaka Bank PLC. on October 11, 2020 has instructed all Dhaka Bank branches to establish a dedicated Sustainable Finance Help Desk by assigning at least one branch official to take charge of this help desk.

In compliance with the initial green banking principles released by Bangladesh Bank in 2011, the bank had also established a Green Banking Unit. The Risk Management Committee of the Board of Director of the Bank serves as the apex authority, supervising all the bank’s sustainability activities.

ORGANOGRAM OF SUSTAINABLE FINANCE UNIT

Sustainable Finance Unit [SFU]



OUR SUSTAINABLE AGENDA

Dhaka Bank PLC. is a leading commercial bank in Bangladesh with a strong commitment to sustainability. The bank has integrated sustainability into its core business strategy and operations, and has been recognized as one of the most sustainable banks in Bangladesh.

One of the key aspects of Dhaka Bank's sustainable agenda is its focus on environmental sustainability. The bank has implemented a number of initiatives to reduce its environmental footprint and promote sustainable practices. The bank has installed solar panel in its Head office in Gulshan and is thinking of implementing the same in some of its branches. This will help to reduce its energy consumption and greenhouse gas emissions. The bank also encourages its employees to adopt sustainable practices in their daily work, such as reducing paper usage and energy consumption.

In addition to its focus on environmental sustainability, Dhaka Bank is also committed to promoting social sustainability. The bank has implemented various programs to support education,

health, and social welfare in the communities where it operates. For example, the bank has provided financial assistance to underprivileged students to help them access education, and has also supported initiatives to improve healthcare services in rural areas.

Dhaka Bank's sustainable agenda is driven by a commitment to responsible banking practices. The bank recognizes the importance of promoting sustainable development, and has made it a priority to integrate sustainability into its overall business strategy. This commitment has been recognized by various organizations, including the Bangladesh Bank and the Global Reporting Initiative.

Overall, Dhaka Bank's sustainable agenda is a testament to its commitment to responsible banking and sustainable development. By focusing on environmental and social sustainability, the bank is helping to create a more sustainable future for Bangladesh and the world.

A SOCIALLY RESPONSIBLE BANK

Dhaka Bank PLC. is a leading commercial bank in Bangladesh that has gained a reputation for its good governance practices and ethical business conduct. The bank is committed to conducting its business in a responsible and sustainable manner, while adhering to high ethical standards.

One of the key elements of Dhaka Bank's good governance practices is its commitment to transparency and accountability. The bank is committed to ensuring that all stakeholders have access to accurate and timely information about its operations, financial performance, and decision-making processes. This includes regular disclosures, such as financial reports, annual reports, and updates on the bank's progress towards meeting its sustainability and corporate social responsibility (CSR) goals.

One of the significant aspects of Dhaka Bank PLC. is its humanistic approach towards providing services. The bank places a high value on its customers and strives to provide them with the best possible banking experience. Dhaka Bank PLC. understands the importance of building strong relationships with its clients, and it does so by offering personalized services tailored to meet their unique needs.

The bank has a team of highly trained and dedicated professionals who are committed to providing exceptional customer service. They are always willing to go the extra mile to ensure that their clients receive the best possible service. The bank also invests in the professional development of its employees, providing them with the necessary training and support to enhance their skills and knowledge.

Dhaka Bank PLC. is also committed to giving back to the community. The bank has undertaken various social and community development initiatives aimed at improving the lives of people in Bangladesh. These initiatives include providing financial assistance to underprivileged students, supporting healthcare initiatives, and promoting environmental sustainability.

In addition, Dhaka Bank is committed to promoting a culture of ethical conduct and integrity throughout its operations. The bank has established a comprehensive code of ethics that outlines the values and principles that all employees are expected to uphold. This includes a commitment to fairness, honesty, and respect for the law, as well as a zero-tolerance policy for corruption and unethical behavior.

Another way that Dhaka Bank demonstrates its commitment to good governance is through its focus on sustainability and CSR. The bank is committed to supporting sustainable development in Bangladesh by promoting environmental and social sustainability, as well as economic growth. This includes initiatives to support renewable energy, reduce waste and emissions, and promote financial inclusion and education.

Dhaka Bank PLC. is a prime example of a company that is doing business the right way through ethical means. By prioritizing transparency, accountability, and sustainability, the bank is not only creating long-term value for its shareholders and customers, but also contributing to the development of a more responsible and prosperous society.

SUSTAINABILITY STRATEGY WITH MEASURABLE OBJECTIVES

Sustainability Strategy 2023

Vision Statement

To lead our industry in sustainable practices, ensuring a positive impact on the environment, society, and our business.

Key Pillars

Environmental Stewardship

Minimize our environmental footprint and promote resource efficiency.

Social Responsibility

Foster a culture of inclusivity, fairness, and community engagement.

Economic Resilience

Drive innovation and efficiency to create long-term value for stakeholders.

Measurable Objectives

1. Environmental Stewardship:

- To reduce greenhouse gas emissions through energy efficiency measures and transitioning to renewable energy sources.
- To decrease water consumption through conservation efforts and improved infrastructure.
- To achieve zero waste to landfill status by diverting of waste through recycling, composting, and waste reduction initiatives.

2. Social Responsibility:

- To increase diversity within the workforce by implementing targeted recruitment strategies and diversity training programs.
- To launch a volunteer program where employees contribute collectively to community projects and charitable organizations.

- To ensure ethical sourcing practices throughout the supply chain, suppliers meeting our sustainability criteria by the end of the year.

3. Economic Resilience:

- Invest in research and development for sustainable product innovation, aiming to launch three new eco-friendly product lines by the end of the year.
- Improve energy efficiency in operations through reduced energy consumption.
- Increase revenue from sustainable products/services.

Implementation Plan

- Establish cross-functional sustainability teams responsible for overseeing and implementing initiatives under each pillar.
- Conduct regular audits and assessments to track progress towards objectives and identify areas for improvement.
- Provide regular training and communication to employees to foster understanding and engagement with the sustainability strategy.
- Collaborate with external stakeholders, including suppliers, customers, and community organizations, to leverage collective efforts and drive systemic change.

Monitoring and Reporting

- Develop a comprehensive reporting framework to transparently communicate progress on sustainability objectives to stakeholders.
- Publish an annual sustainability report detailing performance against targets, highlighting achievements, challenges, and future priorities.
- Seek feedback from stakeholders to continuously improve the sustainability strategy and ensure alignment with evolving expectations and best practices.

ACTIVITIES AND WORKERS

Activities, value chain and other business relationships

Activities and Markets Served: Dhaka Bank is a financial institution operating in the banking sector that accepts deposits, provides credit, and offers other financial services to its customers. We play a crucial role in the functioning of the economy by providing a range of financial services to individuals, businesses, and the government. The bank has 114 Branches, 3 SME Centers, 29 Sub-Branches, 88 ATMs, 11 ADM, and 1 Collection booth across the 33 districts in the country. Our primary business relationship is with our value chain partners. A brief overview of our main activities is as below:

- a) Deposit Collection:** We accept deposits from individuals, businesses, and governments in the form of savings accounts, current accounts, and fixed deposit accounts. These deposits form a major source of funds that we use to provide loans and other forms of credit.
- b) Providing Loans and Advance:** We provide loans and advance to individuals and businesses. This includes personal loans, business loans, agriculture loans, housing loans, and microfinance loans. We also offer various types of credit facilities, such as overdrafts, letters of credit, and bills of exchange, to support the financing needs of the customers.
- c) Payment Processing:** We provide payment processing services to customers, enabling them to transfer funds between individuals and organizations. This includes using checks, wire transfers, and electronic payment systems, such as Automated Clearing House (ACH) and Real-Time Gross Settlement (RTGS) systems.
- d) Investment Services:** Dhaka Bank Investment and Dhaka Bank Securities offer investment and wealth management services, such as advising clients on investment strategies and managing their portfolios. They also provide a range of financial products, such as mutual funds, bonds, and stocks, to help customers achieve their financial goals.
- e) Foreign Exchange Services:** We assist clients with international transactions by exchanging one currency for another. We also offer foreign exchange services and help clients manage their exposure to currency risk.
- f) Card Issuance:** We issue credit and debit cards to customers, allowing them to make purchases from stores and withdraw money from ATMs. These cards provide customers with convenient and secure ways to access their funds.
- g) Clearing and Settlement:** We participate in interbank transactions and clearing activities to facilitate the transfer of funds with other banks. This includes the settlement of payments and transfers, the clearing of checks, and the reconciliation of accounts.
- h) Off-Shore Banking:** Off-Shore Banking Unit (OBU) is a separate business unit of the bank and operates its business through a separate counter governed by the rules and guidelines of Bangladesh Bank. It gives loans (on and off-balance sheet exposures) and takes deposits in freely convertible foreign currencies to and from persons/institutions not resident in Bangladesh and Type-A (wholly foreign-owned) units in EPZs in Bangladesh. It also gives long-term finance to industrial units outside EPZs and Type-B and Type-C industrial units within the EPZs. Besides, this unit provides bill discounting/financing facilities accepted by Authorized Dealers (AD) in Bangladesh against usance LCs in accordance with Bangladesh Bank (BB) guidelines.
- i) Islamic Banking:** The Bank operates in two branches designated for this purpose in compliance with the rules of Islamic Shariah. A separate division for Islamic Banking monitors and complies with the laws of Islamic Shariah and other Regulatory bodies.

Supply Chain: Dhaka Bank's supply chain is a critical component of its value chain, as it enables the bank to acquire the necessary funds to lend to its customers and provide various banking services. The bank sources its funds through multiple channels, including deposits from individual customers and borrowing from other financial institutions.

At the core of Dhaka Bank's supply chain is its retail banking operations, which involve accepting deposits from individual customers. The bank offers various types of deposit accounts, including savings accounts, current accounts, and fixed deposit accounts. These accounts provide a stable source of funds for the bank, which it can use to extend loans and provide other banking services. In addition to retail deposits, Dhaka Bank also sources funds through borrowing from other financial institutions. The bank has established relationships with other banks and financial institutions, which it can tap into to acquire funds as needed. This allows the bank to access a larger pool of funds than it would be able to obtain through retail deposits alone, which is essential for meeting the funding needs of large corporate clients.

Once Dhaka Bank has acquired funds through its supply chain, it deploys these funds by extending loans to its customers and providing various banking services. The bank's loan portfolio includes a range of products, including personal loans, auto loans, home loans, and corporate loans. These loans help customers finance their needs and enable the bank to generate interest income, which is a key source of revenue.

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

Customers:

Dhaka Bank provides financial services to individual and business customers, such as deposit accounts, loans, and credit cards. These services help to meet the financial needs of customers and support economic activity.

Business Organizations:

Dhaka Bank also provides payment processing services to merchants, enabling them to accept customer credit and debit card payments. This helps to promote financial inclusion and increase access to financial services for merchants and consumers.

Suppliers:

Dhaka Bank offers trade financing services to suppliers, allowing them to receive payment for goods and services they have supplied to a customer. This helps to promote economic activity and support the flow of goods and services in the country.

The Government:

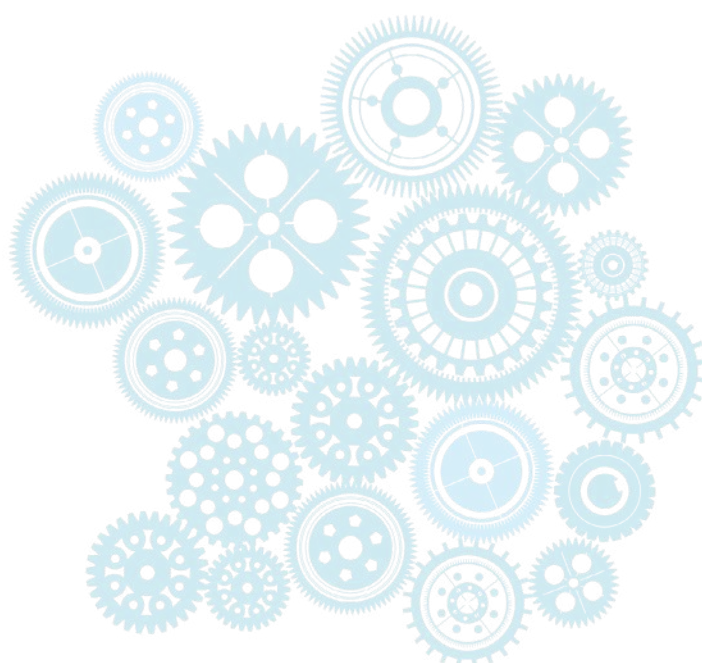
Dhaka Bank provides financial services to the government, such as processing tax and other payments. This helps to support government operations and promote financial stability.

Regulators:

Dhaka Bank is subject to regulation and oversight from the Bangladesh Bank, the central bank of the country, and other financial regulatory agencies. These entities help to promote financial stability, protect customers, and maintain the integrity of the financial system.

Microfinance Institutions:

Dhaka Bank often partners with microfinance institutions to provide financial services to individuals and businesses in underserved areas. This helps to promote financial inclusion and support economic growth in these areas.



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

Dhaka Bank leverages various resources and capabilities to conduct its business activities. Here's a framework to assess how these elements contribute to the bank's performance:

Activities:

- **Retail Banking:** Account management (savings, checking, loans), credit cards, debit cards, money transfers, online banking.
- **Corporate Banking:** Loans, cash management, trade finance, project financing, foreign exchange services.
- **SME Banking:** Loans, cash management, advisory services tailored for small and medium enterprises.
- **Islamic Banking:** Sharia-compliant financial products and services following Islamic principles.
- **Green Banking:** Agri Loan, Hatchery Loan, Solar Loan represents Bank's Green Finance activities.

Resources:

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

Capabilities:

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

Assessment Framework:

1. Activity Analysis:

- Assess the profitability and market share of each business activity (retail, corporate, SME, Islamic banking, Agri).
- Analyze the efficiency of operations for each activity (e.g., loan processing time, account opening time).

- Evaluate customer satisfaction with each service offered.

2. Resource Management:

- Analyze the bank's capital adequacy ratio to assess its capacity to handle potential losses.
- Evaluate the efficiency of human resource utilization (e.g., employee productivity, training programs).
- Assess the effectiveness of the bank's technological infrastructure (uptime, security measures).

3. Capability Evaluation:

- Analyze the effectiveness of the bank's risk management framework through stress testing and historical data analysis.
- Evaluate the bank's compliance record with regulatory bodies.
- Assess customer feedback regarding the quality of service provided.
- Data Capture Methods:
- Financial Statements: Analyze income statements, balance sheets, and cash flow statements to understand financial performance.
- Management Reports: Review internal reports on operational metrics, customer satisfaction surveys, and risk management assessments.
- Customer Relationship Management (CRM) Systems: Analyze customer data to understand their banking behavior and preferences.
- Benchmarking: Compare Dhaka Bank's performance metrics with industry standards and competitors.

Benefits of a Thorough Assessment:

- Identify areas for improvement in profitability, efficiency, and customer service.
- Make informed decisions regarding resource allocation and strategic initiatives.
- Mitigate potential risks and ensure regulatory compliance.

Additional Considerations:

- External factors: Impact of the global and domestic economic environment, interest rate fluctuations, and competition.
- Future trends: Technological advancements in the banking sector, evolving customer demands, and regulatory changes.

DHAKA BANK'S STRATEGY ON MARKET DEVELOPMENT, PRODUCT AND SERVICE DEVELOPMENT

Crafting an effective organizational strategy involves careful consideration of market development, product innovation, and service enhancement. Here's a framework to guide you through each aspect:

Market Development Strategy:

1. **Market Research:** Conduct thorough market research to understand customer needs, preferences, and trends. Identify emerging markets, segments, and niches.
2. **Segmentation and Targeting:** Divide the market into segments based on demographics, psychographics, or behavior. Target segments with the highest growth potential and alignment with your offerings.
3. **Market Entry:** Decide on the most suitable market entry strategy, whether it's through organic growth, partnerships, acquisitions, or alliances.
4. **Geographical Expansion:** Explore opportunities for geographical expansion, both domestically and internationally.
5. **Distribution Channels:** Establish effective distribution channels to reach target markets efficiently.
6. **Marketing and Promotion:** Develop tailored marketing campaigns to increase brand visibility, attract new customers, and drive sales.
7. **Customer Relationship Management:** Implement strategies to build and maintain strong relationships with customers, including loyalty programs, personalized communication, and excellent customer service.

Product and Service Development Strategy:

1. **Customer Needs Analysis:** Continuously gather feedback from customers to identify their evolving needs and pain points.
2. **Innovation Culture:** Foster a culture of innovation within the organization, encouraging employees to generate ideas and solutions.
3. **Research and Development:** Allocate resources to research and development efforts to create new products and improve existing ones.

4. **Product Lifecycle Management:** Manage products throughout their lifecycle, from ideation to retirement, ensuring they remain competitive and profitable.
5. **Collaboration and Partnerships:** Collaborate with suppliers, distributors, and other stakeholders to co-create innovative products and services.
6. **Agile Development:** Embrace agile methodologies to quickly iterate on product ideas, test prototypes, and adapt to changing market dynamics.
7. **Quality Assurance:** Maintain high standards of quality throughout the product development process to meet customer expectations and regulatory requirements.
8. **Sustainability and Social Responsibility:** Incorporate sustainability and social responsibility principles into product and service development, reflecting the values of modern consumers.

Integration of Market and Product/Service Development:

1. **Alignment with Market Needs:** Ensure that product and service development efforts are closely aligned with identified market needs and opportunities.
2. **Iterative Approach:** Adopt an iterative approach to development, gathering feedback from the market to refine and improve products and services.
3. **Cross-Functional Collaboration:** Foster collaboration between marketing, sales, R&D, and other departments to ensure seamless integration of market insights into product development and vice versa.
4. **Flexibility and Adaptability:** Remain flexible and adaptable in responding to changes in the market landscape, competition, and customer preferences.

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

PRODUCTS AND SERVICES

Corporate Banking Products

a) Project Finance (Long, Mid & Short Term)

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

Dhaka Bank offers a full range of products and services to entrepreneurs implementing a project, including structuring modes of financing, mitigating different risks, and providing advisory services for successful project implementation.

Products offered under Project Finance



Term Loan
Machinery



Term Loan
Construction



Lease Finance
(Machineries)



Foreign Currency
Loans

b) Working Capital Finance

Working Capital is the lifeblood of any newly established project. Dhaka Bank's working capital financing includes all sorts of facilities for every sector of businesses and industries. Our products and services for financing working capital, depending on the nature of facilities, can be segmented as –

Non – Funded Facilities



Letter of Credit (Cash LC, BTB LC, UPAS, EDF, etc.)



Bank Guarantee (BB, PG, APG, Payment Guarantee, FC)

Funded Facilities



Short-Term Loan
(3, 6, 9 months)



Overdraft
Others



Overdraft
Work Order



Cash Credit
(Hypothecation,
Pledge)



Loan against Trust
Receipt (LTR)



Time Loan

c) Trade Finance

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



Export LC (Advising &
Transfer)



Export Bill Negotiation/
Collection

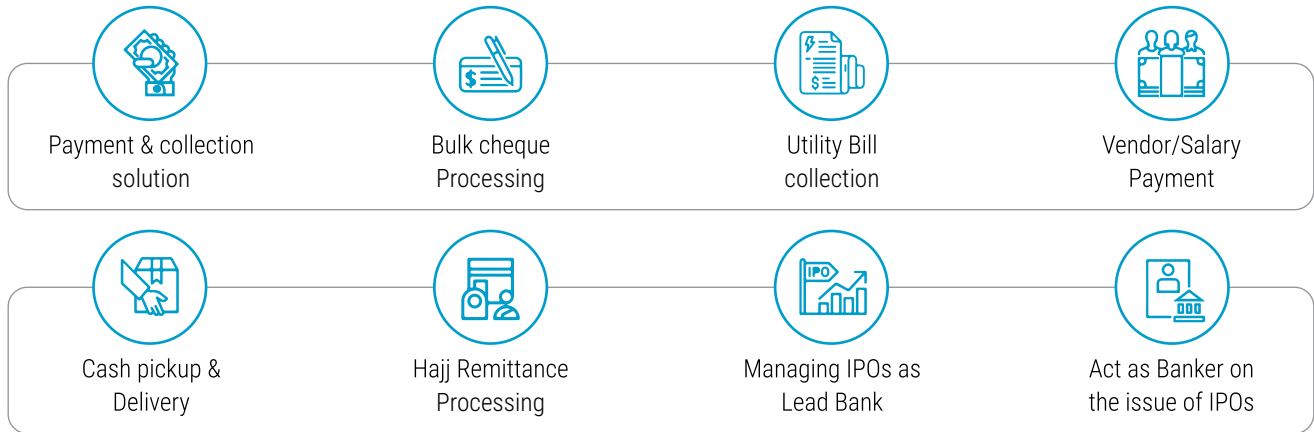


Import Finance, Import
Bill Handling



Shipping guarantee, EDF
Loan, OBU Financing

d) Cash Management Solutions



Dhaka Bank PLC. has launched co-branded credit cards with Grameenphone Ltd.



Dhaka Bank PLC. has launched co-branded credit cards with Grameenphone Ltd. for GP Star customers on 4 April 2023 at Sheraton Dhaka in a meaningful collaboration between a private bank and the leading mobile phone operator and digital connectivity partner of Bangladesh. Mr. Zunaïd Ahmed Palak, honourable State Minister of ICT Division was connected virtually and given his valuable speech as the Chief Guest of the ceremony. The event was graced by Emranul Huq Managing Director, Dhaka Bank PLC., Yasir Azman, CEO, Grameenphone and Syed Mohammad Kamal country manager Mastercard Bangladesh.

Retail Banking Products

Current Account, Savings Account, Bundle Savings Account, Joma Savings Account, Short Notice Deposit, Fixed Deposit Receipt Gift Cheque, Deposit Pension Scheme, Special Deposit Scheme, Deposit Double Scheme, Savings Builder Account, Kotipoti Deposit Plan, Lakhpoti Deposit Scheme, Honourable Seniors (Honorable Senior Account), EduSavings Plan, Students' Ledger, Shopno Jatra (Shopno Jatra for Students), Car Loan, Home Loan, Credit Card, Debit Card, Locker Services.

School Banking Campaign at BAF Shaheen College Dhaka



Dhaka Bank PLC. organized School Banking Campaign at BAF Shaheen College Dhaka on 2 January 2023. Mr. Emranul Huq, Managing Director, Dhaka Bank PLC. was the Special Guest of this campaign program. Mr. Anisul Hoque, Managing Editor of Prothom Alo and Editor of Kishore Alo was present as the Chief Guest of the program to motivate the students to make habit of savings from their early age. Mr. Md. Mostaque Ahmed, Deputy Managing Director of Dhaka Bank was present as Special Guest. The program was presided by Group Captain A K M Abdur Rajaque, Principal of BAF Shaheen College Dhaka.

MSME Business

- Digital Facilities: I-Samadhan (For SME Customers), Same Day Decision (For Dhaka Bank Branches)
- Non-Financial Services: I-Khata, I-Samadhan, Pay Master Program
- Financial Inclusion: Parenting and Nurturing 1st Time Borrowers., Parenting and Focusing Tk. 10.00 Account Holders.
- Deposit Products: Shukti, Current Deposit (SME), FD Plus (SME), Mudaraba FD Plus (SME)
- Refinance/Pre-Refinance Scheme: Term Loan Under Refinance Scheme of BDT 25,000 Crore, "Uddipona" MSME Stimulus Loan Scheme (Phase 3), Bangladesh Bank Refinance, SME Development Project (SMEDP-2)], Loan to Tk. 10.00 Ac. Holder, Agri. 4% Loan, Green Banking, Arrangement with SME Foundation, SME Foundation Refinance
- Loan Products: Dhaka Bank Start-Up Fund, Continuous Loan, Demand Loan, Term Loan, Supply Chain Financing: (A) Bills to Cash (B) Factoring Finance, Distributor Finance, Non-Funded Facility, Agricultural Credit
- Other Products: Facility for Women Entrepreneur, Facility for 1st Time Borrower, Commercial Housing, Lease Finance

Digital Banking

- Dhaka Bank GO
- Dhaka Bank C-Solution
- Dhaka Bank Direct
- Tuition Fee Solution (Tuition fee Payment solution)
- DB Smart
- Interactive Banking
- EzyBank

Dhaka Bank Launches Digital Banking Campaign "DB Smart"



In line with the Bank's digital transformation and development, Dhaka Bank PLC. launched a combo campaign "DB Smart". Mr. Emranul Huq, Managing Director of Dhaka Bank PLC. inaugurated the campaign at the presence of all senior high officials of the Bank.

Islamic Banking

Deposit products

- Al-Wadeeah Current Account
- Mudaraba Savings Account
- Mudaraba Term Deposit Account
- Mudaraba Special Notice Deposit Account
- Mudaraba Pension Scheme Account
- Mudaraba Special Deposit Scheme Account
- Mudaraba Foreign Currency Deposit Account
- Tawfeer Mudaraba Deposit Pension Scheme (T- MDPS)
- Tawfeer Mudaraba Savings Bond Account (T- MSBA)
- Tawfeer Mudaraba Foreign Remittance Account (T- MFRA)
- Mudaraba Gold Deposit Account
- Mudaraba Platinum Deposit Account
- Mudaraba Silver Deposit Account
- Mudaraba Resident Foreign Currency Account
- Mudaraba Waqf Cash Individual Account
- Mudaraba Waqf Cash General Account
- Aroni Mudaraba Savings Account
- Aroni Mudaraba DPS Account
- Mudaraba Marriage Deposit Scheme
- Mudaraba Hajj Savings Scheme
- Mudaraba Ratib (Salary) Account

Investment products

- Murabaha Purchase Order
- Bai-Muazzal Industrial
- Bai-Muazzal Others
- Murabaha Post Import Trust Receipt
- Murabaha Term Finance Industrial
- Murabaha Term Finance Others
- Hire Purchase Shirkatul Meelk
- Ijarah Transport
- Ijarah Machinery & Equipment

Launching Ceremony of Tayyebah Islamic Debit Card



Dhaka Bank PLC. and Mastercard Introduce Tayyebah Islamic Debit Card under Dhaka Bank's dedicated Banking segment.

The launch ceremony was attended by Mr. Emranul Haq, Managing Director, Dhaka Bank PLC., Deputy Managing Director Messers Md. Mostaque Ahmed (CEMO), A K M Shahnawaj, AMM Moyeen Uddin and Darashiko Khasru, Dhaka Bank PLC.; Mr. Vikas Varma, Chief Operating Officer, South Asia, Mastercard; Mr. Syed Mohammad Kamal, Country Manager, Bangladesh, Mastercard and other high officials from both organizations were present on that occasion.

ENVIRONMENT RELATED INITIATIVES

Management Approach

Dhaka Bank strives for excellence to create Social, Environmental, and Economic benefits by showcasing a high level of commitment to sustainable banking. We believe we can enhance the ability to grow by enabling the transition to a sustainable future. Sustainability thereby generates value by itself. As a bank, we aim to elevate our position as a leader in sustainable business operations, and in order to enhance our positive impact on the community, we have identified the most appropriate sustainability material topics.

Materiality outlines why and how certain issues are relevant to the bank. The process we followed to determine our material topics involved a comprehensive review of the impacts of our operations, engagement with stakeholders and experts, and a rigorous materiality assessment to prioritize the impacts for reporting. The dangers and opportunities in our immediate operational environment, changes to legal and regulatory frameworks, global trends, and insights from stakeholder feedback all play a role in determining materiality. This approach is further aided by data-driven insights from independent reports, including sector-specific issues and legal requirements assessments. Each topic's materiality is assessed by its significance, the likelihood of occurrence, and the extent of the impact. This process helped us to identify the most significant impacts of our operations and to report on our performance in a transparent and accountable manner.

Dhaka Bank is keen on managing the economic, social, and environmental impacts of its activities and is committed to continuously improving our sustainability performance. We believe that our sustainability strategy will help us create long-term value for our stakeholders and contribute to the development of a sustainable future for Bangladesh. In terms of the economy, Dhaka Bank's lending activities serve as the primary impact. We provide loans to individuals, small businesses, and large corporations, which help stimulate economic growth and create job opportunities. Our lending activities also contribute to the development of the country by helping individuals and businesses invest in their futures. However, we understand that our lending activities can have negative impacts if not properly managed. If loans are not repaid, it can result in financial distress for borrowers and a loss for the bank. Better to not mention loss. If have to mention it can be mention like this way like, "In the event of any repayment difficulties, we possess the capability to work collaboratively with our borrowers, offering strategic solutions to navigate financial hurdles successfully and obviously we are so much capable to make up the risk of any difficulties about loan repaid.

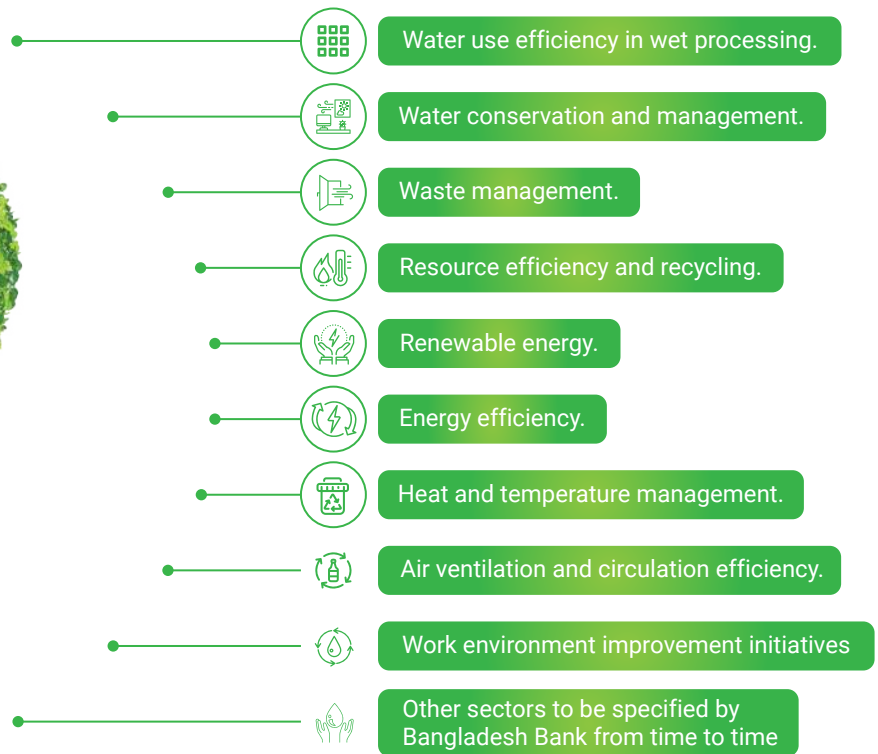
Dhaka Bank recognizes the importance of protecting the environment and reducing the environmental footprint. We are committed to using resources efficiently and reducing waste in our operations. Our main environmental impacts come from the use of energy and water in our facilities, as well as the emissions associated with our transportation and business travel. To address these impacts, we have implemented energy-efficient measures in our facilities, such as using LED lighting and optimizing the use of air conditioning.

As a responsible corporate entity, Dhaka Bank recognizes that its activities can have far-reaching effects on people, particularly their human rights. We are committed to promoting social and environmental responsibility in our lending and investment activities. It is important to us to ensure that our lending activities do not contribute to human rights abuses, such as forced labor or child labor. To this end, we have implemented strict due diligence processes to ensure that we do not engage in business relationships with companies that engage in these practices.

Dhaka Bank to the Road of Green Banking

Realizing the importance of green banking and policy guidelines from Bangladesh Bank, the Central Bank, Dhaka Bank has already formulated its Green Banking Policy and got its approval from its Board of Directors. Dhaka Bank PLC. has developed innovative green banking financial products which can directly or indirectly contribute to the reduction of carbon emissions. The Board of Directors of Dhaka Bank has approved the budget for "Green Finance" and "Climate Risk Fund" and is working closely for its utilization. The bank is actively looking to finance green projects such as ETP, Hybrid Hoffman Kiln (HHK), Zigzag or equivalent Technology in Brick Field, Bio-Gas Plant, and Solar Power System etc.

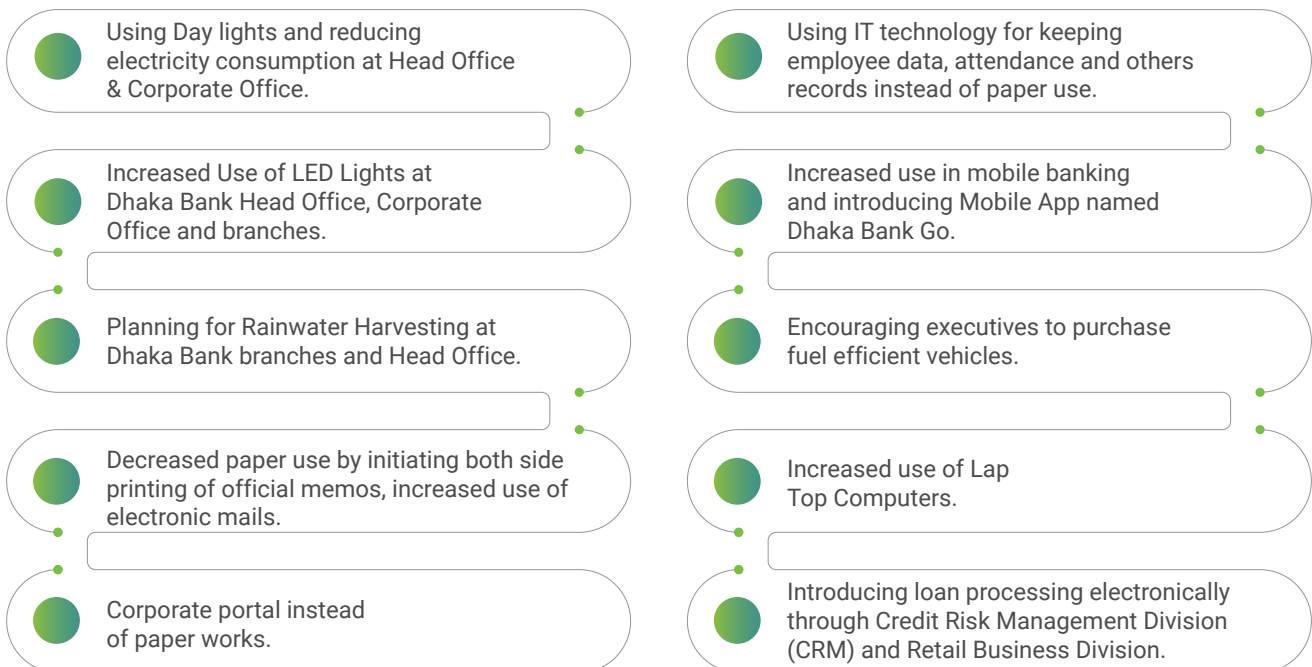
The Bank signed a participation agreement for "Refinancing in Hybrid Hoffman Kiln (HHK) or equivalent Technology of Brick Field " with Bangladesh Bank, under which Dhaka Bank committed to finance brickfields which uses environment friendly technology and would obtain refinancing facility from Bangladesh Bank in this respect. On 9th February, 2017 a Participating Financial Institutions (PFI) Agreement was signed between Dhaka Bank and Bangladesh Bank to ensure financing from the central bank's Green Transformation Fund (GTF). Bangladesh Bank has introduced the fund to facilitate import or procurement of capital machineries and other necessities relevant to following environment friendly/green attributes:



Dhaka Bank has been working tirelessly for the proper implementation of this facility. On 13th July, 2017 an agreement was signed between Bangladesh Bank and Dhaka Bank regarding "Refinance Scheme for Green Products/Initiatives" which was initiated by the Sustainable Finance Department of Bangladesh Bank. An agreement between Dhaka Bank and Bangladesh Bank is under process which would allow the bank to avail the Green Transformation Fund (GTF) in Taka for export and manufacturing-oriented industries. Dhaka

Bank has demonstrated its commitment to sustainable and environmentally responsible banking practices through various initiatives such as promoting renewable energy, energy-efficient technologies, and reducing carbon footprint. To ensure a skilled and dedicated workforce, every year Dhaka Bank arranges at least two training/workshop sessions on Green and Sustainable Finance with its efforts towards green banking. The bank is on the right path to promote a more sustainable and greener economy.

In House Green Initiatives by Dhaka Bank



Our Action plan for Ensuring Green and Sustainable Finance



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



Educating customer regarding sustainable & green products and its benefits.



Help consumer's to avail tax deduction (10% of tax rate) by doing Green business & Rooftop gardening in roof of their business house & living house by teach them this process.



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



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



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

Dhaka Bank PLC. has signed an agreement with Bangladesh Bank



Dhaka Bank PLC. has signed an agreement with Bangladesh Bank regarding participation in the Green Transformation Fund (GTF) under Refinance Scheme of TK 5000 crore. Mr. Emranul Huq, Managing Director of Dhaka Bank PLC. and Mr. Abdur Rouf Talukder, Governor of Bangladesh Bank exchanged the agreement at Bangladesh Bank, Head office, Dhaka.

Economic Impacts

Dhaka Bank plays a crucial role in driving economic growth in Bangladesh. Our operations significantly impact the country's economy as we provide financial services to a wide range of clients, including individuals, small and medium-sized enterprises (SMEs), and large corporations. We understand that our economic impacts extend far beyond our balance sheet, and we are committed to using our resources and expertise to support economic growth and development in Bangladesh while also promoting financial inclusion and sustainability.

One of the key economic impacts of Dhaka Bank is that we provide access to credit for individuals and businesses, allowing them to invest in their future and expand their operations. Our loans and credit facilities enable entrepreneurs to start new businesses and existing businesses to grow and create new jobs, thereby contributing to economic development and reducing unemployment. In addition to providing credit, we also facilitate international trade by offering various trade finance services. These services allow businesses to import and export goods, which generates foreign exchange and contributes to the country's overall balance of payments. By supporting

international trade, we help to connect Bangladesh with the global economy and promote economic integration.

Moreover, Dhaka Bank is also committed to promoting financial inclusion, especially for marginalized communities. We offer a range of banking services that are accessible to low-income individuals and micro-enterprises. By providing financial services to underserved populations, we help to reduce poverty, promote social inclusion, and stimulate economic growth. Additionally, as a responsible corporate entity, we are committed to supporting sustainable economic development. We follow environmental, social, and governance (ESG) principles in our operations and invest in initiatives promoting sustainable development, such as renewable energy and energy-efficient technologies.

Indirect Economic Impacts

From a broad economic standpoint, Dhaka Bank remained crucial to the progress of the economy. Dhaka Bank is taking various initiatives to promote lending to the MSME (Micro, Small, and Medium Enterprises) sector, and a vibrant MSME sector is one of the principal driving forces in the development of the economy of Bangladesh. The bank is offering collateral-free credit facilities, term loan products, and EMI-based loan facilities to new and existing borrowers to encourage entrepreneurship, create employment opportunities, and promote economic development in the country. The bank has also introduced loan schemes specifically for women entrepreneurs to support their business initiatives and create better business scope. Additionally, Dhaka Bank's Distributorship and Supply Chain Finance provide security-free financing schemes to boost the SME industry of Bangladesh.

Dhaka Bank is continuing its focus on widening its MSME portfolio by promoting fresh lending to new borrowers belonging to various MSME business segments. In previous years, Dhaka Bank MSME had introduced the Dhaka bank Easy Loan facility, which is attributed as a collateral-free credit facility by submitting legally vetted property/collateral documents only. In addition, Dhaka Bank Shuchona Loan was introduced to facilitate the 1st time borrowers without having any formal business credit history. Recently, the "Dhaka Bank Start-up Fund" has been introduced as well. It is a Term Loan Product for SME (Small and Medium enterprises) clients to promote new entrepreneurs. The aim of this facility is to encourage and support young entrepreneurs and transform their innovative ideas into businesses. This will lead to economic development and create new employment opportunities in our country. New entrepreneurs with age between 21 years to 45 years will be eligible for a maximum of Tk.10.00 Million term loan paying a maximum 4% interest rate. Entrepreneurs with innovative ideas will get top priority while their educational qualifications,

technical expertise, training, experience, and social acceptance will be taken into consideration.

During the past few decades, women have achieved great strides in Bangladesh by participating in the economy. However, women entrepreneurs face severe obstacles when running their own businesses all by themselves. To help alleviate some of these thresholds, Dhaka Bank intends to support their initiatives and to create better business scope. In tune with this spirit, the "Oditiya Loan" facility aims to aid businesswomen in their business activities to gain profitability and sustainability. Oditiya Loan is an EMI based/structured repayment method loan facility to facilitate women entrepreneurs to procure current business assets or to acquire fixed assets for the business. Dhaka Bank has also signed an MOU with the Joyeeta Foundation to Finance Women Entrepreneurs through the Joyeeta Foundation Refinancing scheme. Through this scheme, eligible woman entrepreneurs can avail of SME loans at a 4% interest rate.

Another credit scheme is the Dhaka Bank House Building SME Loan (HBSM), which has catered considerable impact in and around the outskirts of metropolitan areas. Dhaka Bank HBSM helped to create a stable source of income for the locals, having ownership of considerable land property. After attaining formal financial assistance, the locals initiated to build of single/multi-storied houses with improved sanitation and a healthy environment aimed to address housing problem for the garments workers of Savar, Ashulia, and Gazipur locality, where many number of manufacturing factories are located, and workers from different other parts of the country get employment opportunity.

Through Distributorship and Supply Chain Finance, Dhaka Bank offers a security-free financing scheme where a supplier of corporate business can take finance against the invoice raised for the supply of goods or services. On the other hand, Dhaka Bank's Distributor Finance provides distributors with mortgage-free financing to lift products from large manufacturers, where it is always required to be lifted upon advance cash payment. Additionally, Dhaka Bank sanctioned loans and injected much-needed Working Capital for Industry and Service Sector to pay wages and salaries for export-oriented clients, Working Capital for CMSME, Refinance Scheme through MFI for low-income Professionals, Farmers, and Marginal and Small Businesses. Recently, Dhaka Bank has been focusing more on such security-free loan facilities to play the role of torchbearer for the SME industry of Bangladesh to boost & flourish the economy. Dhaka Bank's proactive policies and programs to increase finance for agriculture remain upheld. We also acknowledge that Agricultural and Rural Credit play significant roles in the country's economic growth and development as essential tools for promoting the "inclusion" of rural people in banking activities.

Information on the impact of primary macroeconomic variable on performance

The performance of Dhaka Bank PLC. like any other bank, can be influenced by various primary macroeconomic variables. Some of the key macroeconomic variables that can impact the performance of Dhaka Bank include:

- 1. Interest Rates:** Changes in interest rates set by the central bank can affect Dhaka Bank's profitability and lending activities. Higher interest rates may increase borrowing costs for the bank and its customers, potentially reducing demand for loans. Conversely, lower interest rates may stimulate borrowing and investment, leading to increased profitability for the bank.
- 2. Inflation Rate:** Inflation can affect Dhaka Bank's profitability and asset quality. High inflation rates may erode the value of the bank's assets and reduce consumers' purchasing power, leading to higher default rates on loans. Conversely, low inflation rates may improve asset quality and boost consumer confidence, leading to higher loan demand.
- 3. GDP Growth:** Economic growth is closely tied to the performance of the banking sector. Higher GDP growth rates typically lead to increased demand for loans and banking services, which can positively impact Dhaka Bank's profitability. Conversely, slower GDP growth rates may dampen loan demand and negatively affect the bank's performance.
- 4. Exchange Rates:** Dhaka Bank's performance can be influenced by fluctuations in exchange rates, particularly if it has exposure to foreign currency-denominated assets or liabilities. Changes in exchange rates can affect the bank's earnings from foreign exchange transactions and the value of its international investments.
- 5. Government Policies and Regulations:** Government policies and regulations, including monetary policy decisions, banking regulations, and fiscal policies, can significantly impact Dhaka Bank's operations and performance. Changes in regulatory requirements or government interventions can affect the bank's profitability, lending practices, and overall business environment.
- 6. Political Stability:** Political stability is crucial for maintaining investor confidence and economic growth. Political instability or unrest can negatively impact Dhaka Bank's performance by reducing consumer confidence, increasing operating risks, and affecting investment decisions.
- 7. Global Economic Conditions:** Dhaka Bank's performance can also be influenced by global economic conditions, including trends in international trade, economic growth rates in key trading partners, and global financial market dynamics. Changes in global economic conditions can affect Dhaka Bank's international operations, trade finance activities, and exposure to global financial market volatility.



ENVIRONMENTAL AND SOCIAL OBLIGATIONS

Environmental Impact

As a responsible corporate entity, Dhaka Bank is committed to managing its environmental impacts to ensure sustainable growth and development. We recognize that our operations have the potential to impact the environment, and therefore, we have implemented various initiatives to reduce our environmental footprint and contribute towards a greener future. Our sustainable banking strategy encompasses a wide range of activities, including internal management as well as Green Financing to bolster the Green Economy. We have invested in energy-efficient equipment and technologies, such as LED lighting, high-efficiency air conditioning systems, and energy-efficient IT infrastructure to conserve energy and reduce greenhouse gas emissions. We have also implemented a waste management program that includes recycling and proper disposal of paper, plastics, and other materials. In addition, we are focused on reducing our water consumption and minimizing our impact on water resources. We promote green practices in our daily operations by reducing energy usage, implementing digitalization, and taking other steps to reduce our carbon footprint. In addition, we extend credit for green products and incorporate environmental and social responsibility in our credit policy. As part of our mission to foster a thriving community, we intend to expand our green financing portfolio. It had the following composition during the reporting period:

Categories	Percentage
Environment-Friendly Brick Production	24.32 %
Renewable Energy	30.56 %
Energy & Resource Efficiency	5.33 %
Liquid Waste management	32.54 %
Green Agriculture	2.89 %
Circular Economy & Eco-Project Financing	0.11 %
Environment-Friendly Establishments	4.25 %

Dhaka Bank acknowledges that its financing decisions may have environmental implications. Therefore, we have created and implemented an Environmental and Social Risk Management (ESRM) policy and process manual. As part of the loan evaluation procedure, Dhaka Bank rates the clients' enterprises based on their Environmental and Social Risks. The astute CRM team has established an effective end-to-end process for the evaluation of prospective borrowers and the rating during the reporting period includes the following:

Particulars	Total	Outstanding [In million BDT]
Number of Projects applicable for Environmental & Social Due Diligence (ESDD)	295	
No. of Projects Rated (Environmental & Social Risk Rating)	295	
Low	262	81,648.31
Medium	33	13412.23
High	-	-

Dhaka Bank PLC. observed National Mourning Day 2023 marking 48th death anniversary of the father of the nation



Mr. Emranul Huq, Managing Director of Dhaka Bank PLC. inaugurated a Tree Plantation Program at Dhaka Bank Head office premises on 15th August, 2023 on the occasion of 48th martyrdom anniversary of Father of the Nation Bangabandhu Sheikh Mujibur Rahman as a part of the Observation of National Mourning Day-2023.

Energy

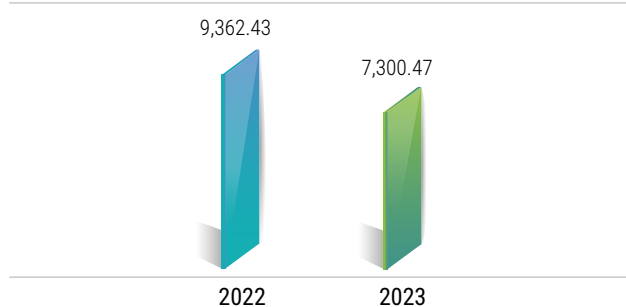
Energy consumption within the organization and Energy consumption outside of the organization

The primary sources of the bank's energy consumption are non-renewable fuel sources: Octane in vehicles and Diesel in generators. Additionally, the bank consumes electricity from the national grid. The COVID-19 lockdowns of 2022 restricted vehicle movement and generator usage at the head office and branches. Dhaka Bank relied more on online communication during this time. On the other hand, business activities picked up pace in 2023 in the post-lockdown period. Therefore, energy consumption was lower in 2022 compared to 2023. However, we now use online communication tools such as Zoom more frequently compared to the pre-COVID-19 period, which has aided in reducing energy consumption. The total costs in BDT have been divided by the average per-unit price to approximate unit usage. After that, the units are converted to Gigajoules to reach a standard unit. Energy is purchased from sources external to the organization. Outside energy consumption occurs primarily from Octane consumption from vehicles due to employee commuting and transport.

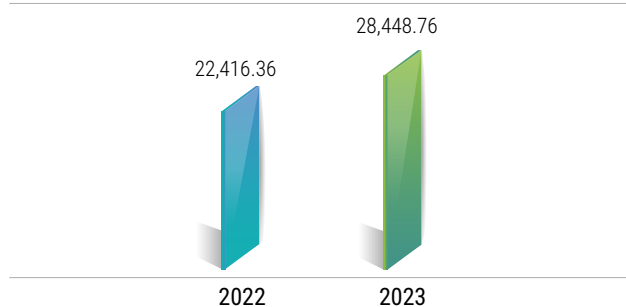
The GSD of Dhaka Bank sets goals to reduce energy consumption compared to previous years. Additionally, Dhaka Bank reminds its employees to reserve energy and office materials as much as possible. Hence, the electricity consumption was lower in 2022 compared to 2023.

Sources of Energy Consumption	Consumption in Gigajoules (GJ)	
	2023	2022
Octane	7300.47	9,362.43
Diesel	3297.70	4,426.16
Electricity	28,448.76	22,416.36
Total	39,046.93	36,204.95

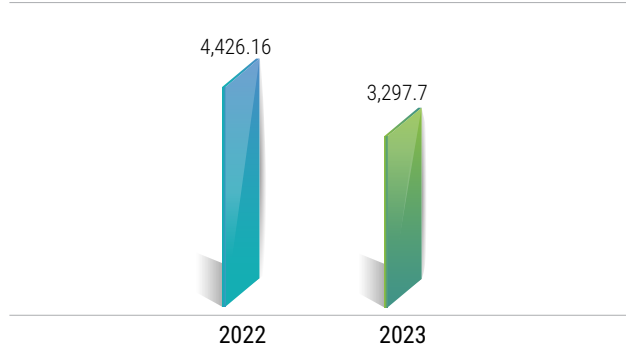
Octane Consumption in Gigajoules (GJ)



Electricity Consumption in Gigajoules (GJ)



Diesel Consumption in Gigajoules (GJ)



Energy intensity

For energy intensity ratio calculation, we have used total employee numbers at the end of the period in the respective years as the denominator. The energy includes the total energy consumption, including diesel and electricity consumption inside the bank as well as octane consumption outside the bank. Per employee energy consumption (GJ) was 19.63 in 2023 and 12.72 in 2022.

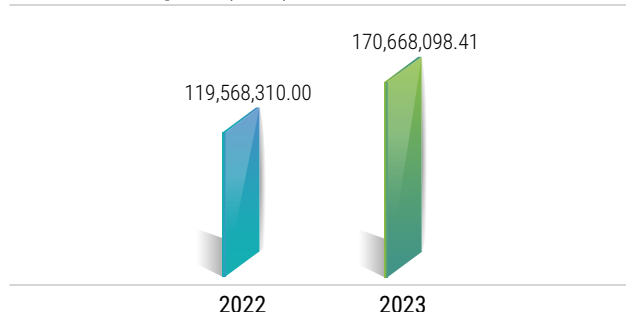
Water and Effluents

Water consumption

Dhaka Bank encourages employees to use as little water as possible to preserve the natural water level. As such, the water consumption was increased by 51,099,788.41 liters in 2023 compared to 2022. The total costs in BDT have been divided by the average per unit cost to reach an approximation of unit usage.

Sources of Water consumption	Consumption in Liter	
	2023	2022
Water consumption	170,668,098.41	119,568,310.00

Water Consumption (Liter)



Emissions

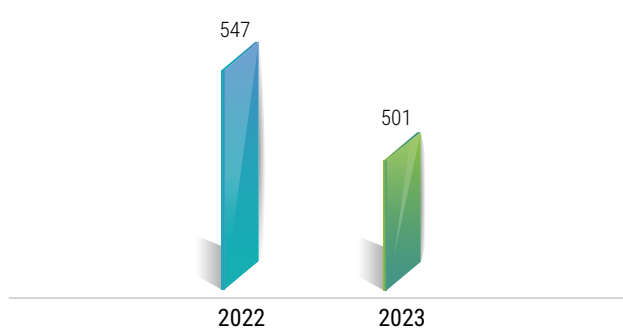
Direct (Scope 1) GHG emissions and Disclosure

Sources of Energy Consumption	Consumption in Metric Tons of CO ₂ Equivalent	
	2023	2022
GHG emissions from Vehicles	501.00	547.00
GHG emissions from Generators	226.00	258.00

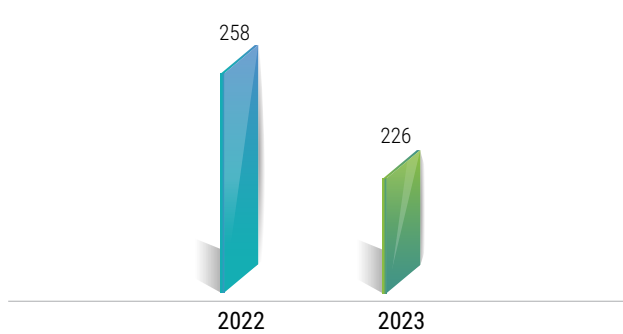
Dhaka Bank's Diesel consumption through generators and Octane consumption through vehicles fall under Direct

(Scope 1) GHG emissions. We are conscious of conserving fuel resources. However, the decrease operational activities in 2023 led to increased emissions compared to 2022.

GHG Emission from Vehicles in Metric Tons of CO₂ Equivalent



GHG Emission from Generators in Metric Tons of CO₂ Equivalent



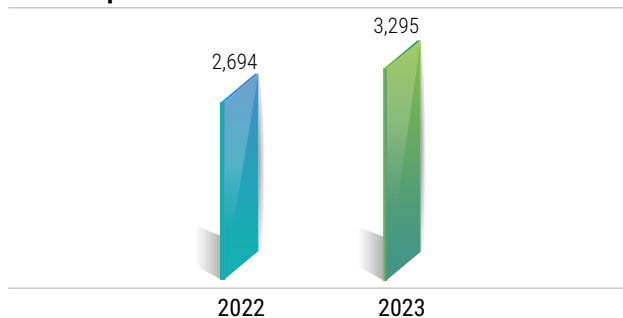
Energy indirect (Scope 2) GHG emissions

The bank also accounts for indirect GHG emissions produced as a result of consuming electricity from the Bangladesh national grid.

Sources of Energy Consumption	GHG Emission from Electricity Consumption in Metric Tons of CO ₂ Equivalent	
	2023	2022
GHG Emission from Electricity Consumption	3,295	2,694

GHG emissions intensity

GHG Emission from Electricity Consumption in Metric Tons of CO₂ Equivalent



For the GHG emission intensity ratio calculation, we have used total employee numbers at the end of the period in the respective years as the denominator. The emission includes the total GHG emission from Scopes 1 and 2. Per employee, GHG emission in Mega Tons of CO₂ was 1.65 in 2023 and 1.23 in 2022.

Waste

Waste generation and significant waste-related impacts

Due to the nature of the operation, the main source of waste generation comes from the usage of paper. At Dhaka Bank, there are several inputs, activities, and outputs that lead to waste-related impacts. These include:

i. Inputs:

- Paper, pen, and other office supplies used in day-to-day operations
- Electronic equipment and devices, such as computers, printers, and mobile phones
- Energy and water used in the bank’s branches and offices
- Consumables, such as food and beverages, used in staff canteens and other facilities
- Construction materials and resources used in the bank’s building projects

ii. Activities:

- Paper-based record-keeping and documentation
- Printing and photocopying of documents
- Using electronic equipment and devices
- Energy and water consumption in the bank’s branches and offices
- Consuming food and beverage by staffs and customers in the office canteens and premises

iii. Outputs:

- Paper waste generated from printing and photocopying
- Electronic waste generated from the disposal of outdated or broken electronic equipment
- Energy and water waste resulting from inefficient use
- Food and drink packaging waste generated by staff and customers
- Construction waste generated from building projects

These impacts relate to waste generated in the organization’s activities, such as paper and electronic waste generated by the bank’s internal operations. Additionally, waste could also be generated upstream or downstream in its value chain. For example, waste could be generated by suppliers of office supplies or construction materials or by customers who use the bank’s services and generate waste in the process.

Management of significant waste-related impacts

The usage of paper is being rationalized, and unnecessary printing has been highly discouraged through green banking initiatives. Employees are encouraged to print both pages and reuse papers to reduce waste. Our green banking policy

and Green office guide have created awareness among our employees to use papers responsibly. The GSD sets yearly goals and takes various initiatives to reduce paper waste, and collects and monitors waste-related data.

Dhaka Bank concentrates predominantly on the use of electronics for communication to reduce paper usage. Consequently, internal and external communications of the bank are done through emails or other electronic media. One side used papers are also reused for printing draft copies of the office documents. To reduce the environmental impact of paper waste, the bank has been optimizing its internal operations by gradually moving to a paperless environment and introducing products and services that aim to reduce and eliminate paper consumption for its customers through digitalization.

Some actions and circularity measures that we have taken include:

- Implementing paperless processes wherever possible to reduce paper waste
- Tree plantation program initiated by Dhaka bank as concept of reforestation.
- Encouraging staff and customers to reduce waste generation through awareness campaigns and recycling initiatives
- Ensuring that construction projects are designed to minimize waste and promote sustainable building practices
- Implementing energy and water efficiency measures to reduce waste and promote sustainable resource use
- Developing a waste management plan that outlines the bank's waste management goals and strategies for achieving them.

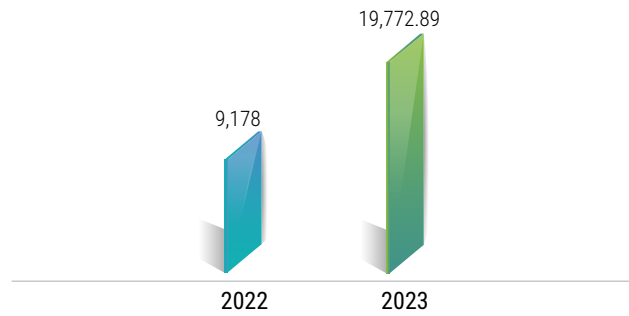
We use a variety of processes to collect and monitor waste-related data, including:

- Tracking and reporting on waste reduction to monitor progress toward waste management goals
- Collecting data on energy and water consumption to identify opportunities for reducing waste and promoting sustainable resource use

Waste generated

Sources of Energy Consumption	Paper Consumption (Ream)	
	2023	2022
Paper Consumption (Ream)	19,772.89	9,178

Paper Consumption (Ream)



Dhaka Bank currently tracks its paper usage. Due to its green banking and paperless banking initiatives, paper usage (in reams) went up in 2023 compared to 2022 but its indicate normal using compare to others and 2022 was a Covid year, that's why comparison with 2022 was not ideal match.

Environmental initiatives by focusing on 3R's - Reduce, Reuse and Recycle

Dhaka Bank PLC. implements several environmental initiatives that address climate change and incorporate the 3R philosophy (Reduce, Reuse, Recycle) here's a breakdown:

Reduce:

- **Green Financing:** Dhaka Bank offers loans and funds at preferential rates for projects that promote renewable energy, energy efficiency, and pollution reduction. This incentivizes businesses to adopt greener practices.
- **Paperless Banking:** Dhaka Bank encourage online transactions and digital documentation to minimize paper usage.
- **Energy Efficiency:** Dhaka Bank promotes energy-saving practices within their branches, including using energy-efficient lights and exploring renewable energy sources like solar panels.

Reuse:

- While specific information on direct product reuse isn't available, their green financing initiatives for effluent treatment plants can be seen as a form of reuse, allowing for treated wastewater to be reused in certain applications.

Recycle:

- Dhaka Bank doesn't explicitly mention specific programs for direct recycling within their operations. However, their focus

on reducing paper usage indirectly promotes recycling efforts.

Beyond 3Rs:

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

Overall, Dhaka Bank PLC. demonstrates a commitment to environmental sustainability through their 3R focus and various other initiatives. We promote eco-friendly practices within their operations and encourage their clients to adopt greener solutions through financial instruments.

Social Impact

Dhaka Bank is committed to managing its social impacts in a responsible manner as a socially responsible bank. The bank's operations and decisions can have a significant impact on society, and thus we have implemented a range of initiatives to manage our social impacts.

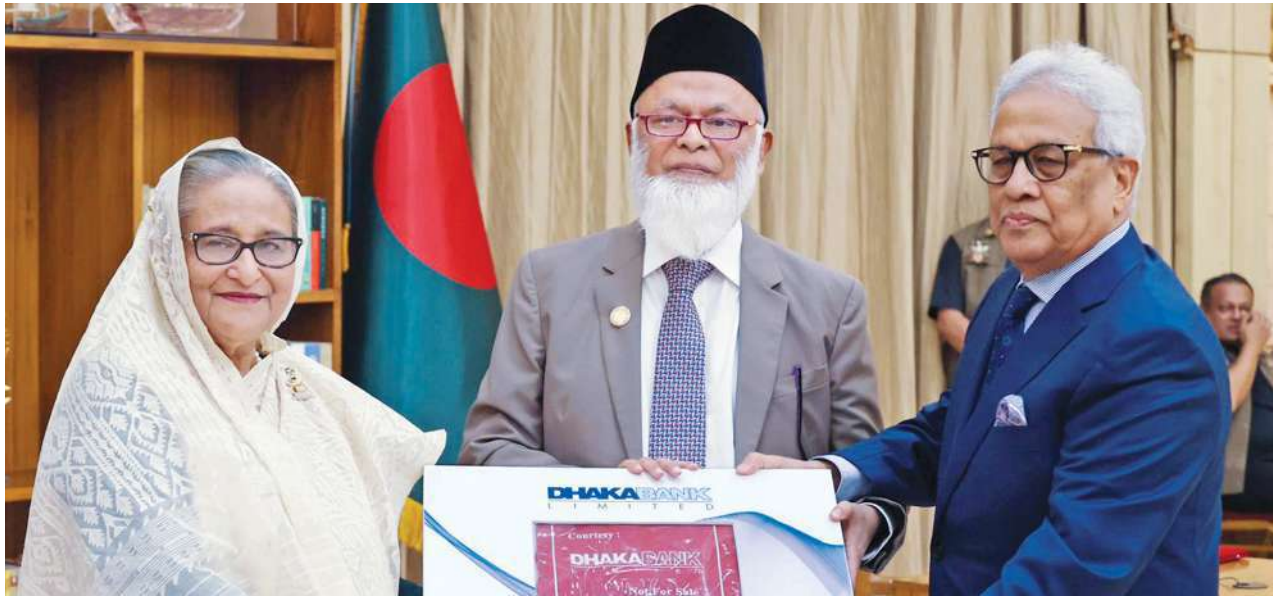
Ethical business practices and responsible conduct are key components of Dhaka Bank's social impact management strategy. The bank is committed to upholding high ethical standards and complying with all relevant laws and regulations. A comprehensive code of conduct has been developed to govern interactions with customers, employees, and stakeholders, ensuring that actions promote positive social outcomes and respect human rights. Furthermore, Dhaka Bank prioritizes financial inclusion and empowerment of underprivileged communities. A range of financial products and services has been developed to cater to the needs of low-income individuals and small businesses. Microfinance services, small business loans, and other financial products are provided to promote economic growth and reduce poverty.

Social awareness and education are also critical components of the bank's social impact management strategy. Regular training programs and awareness campaigns are organized to promote social responsibility and encourage ethical behavior among employees, customers, and stakeholders. Additionally, Dhaka Bank is committed to supporting social development initiatives in the communities it serves. Dhaka Bank Foundation and the Communication & Branding division actively support social development initiatives. Financing and other support for social projects, such as education and healthcare initiatives, are provided. Additionally, philanthropic activities that promote positive social outcomes are engaged in.



CORPORATE SOCIAL RESPONSIBILITY (CSR) INITIATIVES

Dhaka Bank PLC. donated blankets to Prime Minister's Relief Fund



Mr. Abdul Hai Sarker, Chairman, Dhaka Bank PLC. donated blankets to Prime Minister's Relief Fund with an aim to help the cold stricken poor and distressed communities of the country at "Gonobhobon" Prime Minister's Residence. The Hon'ble Prime Minister, Government Republic of Bangladesh, Sheikh Hasina received the Blanket as donation at Gonobhobon Physically.

'Excellence in Banking' is our motto and to become the best performing bank in the country is our mission. As a leading private commercial bank in Bangladesh, our eminence is backed by quality products and services, superior technology and highly motivated personnel to realize your dream. Dhaka Bank is the brainchild of a host of committed entrepreneurs and farsighted dreamers of banking excellence. Established in July 5, 1995, the Bank is now an admired provider of financial services and has positioned itself as a strong brand in the mind of customers.

The term "corporate social responsibility" (CSR) refers to a self-regulatory process used by banks to guarantee that they are actively adhering to the letter and spirit of the law, moral principles, and regional or global conventions. Corporate Social Responsibility (CSR) is becoming increasingly important for the banking sector. Banks are expected to contribute to the sustainable development of the communities they operate in, and they have a role to play in addressing social and environmental issues. CSR helps banks build their reputation and strengthen their relationship with customers, employees, and other stakeholders. It also helps banks comply with regulatory requirements and meet the expectations of investors. Overall, CSR can enhance the long-term viability and profitability

of banks while contributing to a more sustainable and equitable society. The Bangladesh Bank CSR Guideline served as the inspiration for our CSR plan.

Dhaka Bank's CSR efforts aim to create a sustainable and responsible future by engaging in various initiatives to empower communities and protect the environment. Dhaka bank focuses on education, healthcare, disaster relief, and promoting eco-friendliness through its activities, programs, and partnerships with various organizations. We believe in promoting a positive impact on society by supporting the underprivileged, addressing environmental concerns, and contributing to the development of the nation. Dhaka Bank gives priority to long-term initiatives that will have a long-term, positive influence on the nation's population and society. At Dhaka Bank, employees work with a greater mission. They are motivated to contribute to the bank's social initiatives like financial assistance towards Flood affected people, Blanket distribution to cold hit peoples all over Bangladesh and Scholarship to meritorious students. Dhaka Bank also contributed in sports like Bangladesh Football Federation for development of Women's Football team.

During 2023, Dhaka Bank has spent an amount of BDT 155.53 million for the overall betterment of the nation.

Donation for Social Improvement by CSR in matrix:

BDT in Million except %

Initiatives	Donation	Percentage (%)
Education	15.53	9.98%
Health	17.45	11.22%
Disaster Management	89.24	57.38%
Sports, Arts & Culture	33.00	21.22%
Others	0.32	0.20%
Total	155.53	100%

Education

Education is one of the most important components of Corporate Social Responsibility. Understanding the importance of education, Dhaka Bank donated for mental and physical development of Autistic Children and Underprivileged people with Autism and Neuro-Development Disability. In the year 2023, Dhaka Bank spent around BDT 15.53 million for direct scholarship and educational infrastructural development purpose with special support for educational expenses to develop and progressive human resources towards Prime Minister's Education Assistance Trust.

Dhaka Bank PLC. Donated Taka 3 Lac towards Bayanno Bangla Gobeshona Sangshta



Dhaka Bank PLC. donated Taka 3 Lac as financial assistance towards Bayanno Bangla Gobeshona Sangshta for the Research Work on Biography of "Begum Fazilatunnesa Mujib Renu" under Corporate Social Responsibility at Dhaka Bank Head Office. Mr. Emranul Huq, Managing Director of Dhaka Bank PLC. handover the Cheque to Monowara Tamanna, Researcher of Bayanno Bangla Gobeshona Sangshta along with Deputy Managing Directors Mr. Mostaque Ahmed (CEMO), Mr. Akhlaqur Rahman and other high officials of the Bank.

Initiatives	BDT in Millions
Monthly Scholarship for 5 students of Department of Banking & Insurance, University of Dhaka	0.09
Support for Operational Expenses for Underprivileged People with Autism and Neuro-Development Disability towards PFDA Vocational Training Institute	2.40
Support for Operational Expenses for the Mental and Physical Development for Autistic Children towards PROYASH, a specialized school for Autistic Children	1.20
Support for Operational Expenses for the Mental and Physical Development for Autistic Children towards SEID, a specialized school for Autistic Children	0.50
Financial Assistance of 5% Allocation of Dhaka Bank's CSR Fund towards Prime Minister's Education Trust for developing Bangladesh	11.24
Procurement of Books on topics such as Liberation War, Biographies, and Language Movement for Dhaka Bank Branches, Sub Branches, and Training Institute	0.07

Initiatives	BDT in Millions
Financial Assistance for Education Expenses of a student with low income, Asif Ahmed Bhuiyan, a student of Bangladesh University of Professionals	0.02
Total	15.53

Health

Dhaka Bank is providing treatment support and Financial Support to poor and needy patients. BIRDEM Hospital and Center for women & Child Health Hospital is a partner in this great social work through a sophisticated treatment and nursing. In the year 2023, Dhaka Bank spent around 17.45 million for the poor and needy patients.

Initiatives	BDT in Million
Financial support for poor women and children towards Centre for Women & Child Health, a specialized hospital for women and children	3.20
Financial support for poor and needy patients towards BIRDEM Hospital in a regular basis	2.40
Support for Health Awareness Program and to develop social consciousness to average people towards National Heart Foundation, Sirajganj	0.02
Financial Assistance for Treatment of Breast Cancer Patient towards MST Dulaly Begum	0.20
Financial Assistance for Treatment of Prostate, Heart, and Arthritis towards Mojibul Haque	0.20
Financial Assistance for Treatment of Bilateral Avascular Necrosis Patient towards Sayeda Sonia Akhter	0.20
Financial Assistance for Treatment of Testosterone Hormone Decreased Patient towards Mr. Sharful Alam	0.03
Distribution of 25,000 Pcs of Blankets for the Cold Affected People of Bangladesh to alleviate winter sufferings	11.20
Total	17.45

Sports

During 2023, Dhaka Bank contributed BDT 18.00 million for the development of Women's Football Team, establishing an Art Exhibition & Permanent Art Gallery in Dhaka University to accelerate the exercise of Art and Culture internationally.

Initiatives	BDT in Million
To patronize Women's Football Team for the Development of Bangladesh Women's National Football team towards Bangladesh Football Federation	18.00
Financial Support to patronize "Sheikh Kamal 2nd Bangladesh Youth Games-2023" towards Bangladesh Olympic Association	10.00
Financial Support to patronize for organizing "Sheikh Hasina Inter Bank Football Competition"	2.50
Financial Support to patronize the Production of the film "Athlete Sultana Kamal" towards Nehrin Mustofa, Producer of the Film, Athlete Sultana Kamal	2.50
Total	33.00

Disaster Management & Infrastructure Improvement

Dhaka Bank donates 4 Crore to “Home Construction fund by Private Finance” Ashrayan Project-2, PMO, Dhaka



Mr. Abdul Hai Sarker, Chairman, Dhaka Bank PLC. donated Taka 04 Crore on behalf of the bank towards Home Construction fund by Private Finance, Ashrayan Project-02 of Prime Minister's Office, Dhaka. Hon'ble Prime Minister of Govt. of the Peoples Republic of Bangladesh Sheikh Hasina received physically at Prime Minister's Office.

Dhaka Bank is committed to the welfare of the community at large. The Bank responds promptly to support the affected humanity. In 2023, the Bank provided financial assistance for Homeless people to carry out its humanitarian activities and financial assistance towards Poor and distressed people of Flood affected Areas of the Country Prime Minister's Relief and Welfare Fund. For this purpose, Dhaka Bank donated BDT 89.24 million in 2023.

Initiatives	BDT in Million
Financial Assistance for Providing Houses to the Homeless People towards Home Construction fund by Private Finance	40.00
Distribution of Blankets to Prime Minister's Relief Fund and Lower-Income People around Bangladesh	49.24
Total	89.24

Other Social Projects

In 2023, Dhaka Bank donated/ sponsored/ spent BDT 0.32 million for the promotion of National Integrity and Prevention of Corruption as social projects.

Initiatives	BDT in Million
Promotion of National Integrity and Prevention of Corruption related Advertisement on The Daily Manobkantha, Daily Sun, Daily Alokito Bangladesh, and Bhorer Kagoj and Media New Age Ltd.	0.19
Raising Awareness by Distribution of Promotional Materials to create awareness regarding blindness and visual impairment on White Cane Safety Day – 2023	0.02
Publication of Advertisement for awareness creation on Down Syndrome people of Bangladesh	0.01
Publication of Advertisement to support the Blind Community of Bangladesh	0.10
Total	0.32

Dhaka Bank PLC. distributed blankets among the cold affected poor and distressed people



Dhaka Bank PLC. distributed blankets among the poor and disadvantaged people of the country under Corporate Social Responsibility (CSR) of the bank. Mr. A. T. M. Hayatuzzaman Khan, Former Chairman of Dhaka Bank has distributed blankets on behalf of Bank among the poor and distressed people of Arai hazar Thana, Narayanganj. Mr. Emranul Huq, Managing Director of Dhaka Bank and other officials also present on the occasion.

Distribution of agricultural machinery under special corporate social responsibility program



Dhaka Bank PLC. distributed agricultural machinery to 220 farmers under special Corporate Social Responsibility (CSR) program at Arai Hazara Upazila of Narayanganj District. Mr. ATM Hayatuzzaman Khan, founder vice chairman of Dhaka Bank, was present as the president of the agricultural machinery handing over ceremony. Honorable Member of Parliament Alhaj Nazrul Islam Babu-MP of Arai hazar Upazila of Narayanganj district was present as the chief guest on the occasion. Managing Director and Chief Executive Officer of Dhaka Bank Mr. Emranul Huq, Deputy Managing Director Mr. Mohammad Mostak Ahmed and other officials handed over the agricultural machinery.

Dhaka Bank PLC. Distributed Agricultural Raw Materials to 500 Farmers



Dhaka Bank PLC. distributed improved seeds, along with agrichemicals such as fertilizers and pesticides among 500 marginal farmers of Shaikupa Upazila of Jhenaidah District in the Corporate Social Responsibility Program. Razia Akhter Chowdhury, Upazila Nirbahi Officer of Shaikupa Upazila, was present as the Chief Guest in this program. Mr. Emranul Huq, Managing Director of Dhaka Bank PLC. and Mr. Mohammad Hedayet Ullah, Managing Director of Syngenta Bangladesh Limited were also present in the program as special guests.