INNOVATION DRIVES IMPACT

Annual Sustainability Report
2025

NRBC BANK

INNOVATION DRIVES IMPACT

For **NRBC Bank**, “Innovation Drives Impact” signifies our commitment to transforming progressive financial technology into measurable sustainable outcomes for Bangladesh. By embedding digital advancements and green banking into our core strategy, we move beyond foundational policies to accelerate real world social and environmental change. Innovation is the engine of our daily operations; creating a fairer, greener, and more resilient economy is how we measure our success.

From last year's “Inclusive Innovation, Green Tomorrow” theme to this year's “Innovation Drives Impact” symbolizes that the seedling has grown into a thriving ecosystem—representing how innovation has evolved into meaningful, interconnected impact. The visual of Sustainability Report 2025 brings together nature, people, technology and sustainability, reflecting NRBC Bank’s ongoing efforts to turn innovative ideas into tangible outcomes. From a seed of innovation to an ecosystem of impact implies shaping a more sustainable tomorrow.

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OUR PRIORITIES ON SDGs

1. SDG 5 (Gender Equality): Focuses on women's financial inclusion and a safe workforce.

- UN Targets: Aligns with Target 5.5 (equal leadership) and Target 5.c (gender equality policies).
- Strategic Action: Embeds mandatory workplace protections and equal-opportunity values into daily operations.
- Gender Training: Provided 852 cumulative training hours to 568 staff members via a virtual workshop.

5 GENDER EQUALITY

2. SDG 7 (Affordable and Clean Energy): Focuses on mobilizing private and commercial capital toward renewable energy and energy-efficient technologies.

- UN Target: Aligns with Target 7.a to facilitate access to clean energy research, technology, and renewable investments.
- Strategic Action: Aligns portfolio allocations with the central bank's green refinancing initiatives to scale up renewable energy assets.
- Green Finance Training: Provided 690 total man-hours of technical instruction to 460 nominated officers via an online seminar.

7 AFFORDABLE AND CLEAN ENERGY

3. SDG 8 (Decent Work and Economic Growth): Focuses on driving financial inclusion across rural micro-economies and building baseline banking capabilities.

- UN Targets: Aligns with Target 8.3 (SME formalization and productive growth) and Target 8.10 (expanding domestic banking access).
- Strategic Action: Inclusive business through its large network integrates comprehensive Environmental and Social Risk Management (ESRM) frameworks directly into standard employee career workflows.
- On-boarding Integration: Embedded mandatory ESG compliance and core sustainability modules straight into the bank's entry-level on-boarding curriculum.

8 DECENT WORK AND ECONOMIC GROWTH

4. SDG 13 (Climate Action): Focuses on mitigating climate vulnerabilities in commercial portfolios and expanding eco-friendly credit.

- UN Target: Aligns with Target 13.3 to improve human and institutional capacity on climate change mitigation and adaptation.
- Strategic Action: Trains branch and recovery operations to perform thorough environmental risk assessments before approving large exposures.
- Risk Management Deployment: Rolled out advanced credit risk management cycles across corporate, SME, and recovery sectors.

13 CLIMATE ACTION

5. SDG 17 (Partnerships for the Goals): Focuses on strengthening institutional execution pipelines through regulatory and technology alignment.

- UN Target: Aligns with Target 17.16 to enhance sustainable development partnerships through multi-stakeholder and regulatory cooperation.
- Strategic Action: Maintains direct operational alignment between the Sustainable Finance Unit (SFU) and external regulatory mandates to achieve localized targets.
- Regulatory Alignment: Successfully synchronized 100% of internal sustainable banking workflows with updated guidelines issued by Bangladesh Bank.

17 PARTNERSHIPS FOR THE GOALS

ABOUT THIS REPORT GRI 2-1, GRI 2-3

NRBC Bank PLC proudly presents its second Sustainability Report, prepared in accordance with the Global Reporting Initiative (GRI) Standards 2021. Continuation of this landmark publication reflects our unwavering commitment to transparency, accountability, and sustainable growth. Guided by the principles of environmental stewardship, social responsibility, and sound governance, the report showcases our progress in integrating sustainability into every aspect of our operations. From promoting financial inclusion and supporting green finance to fostering community development and responsible banking practices, this report captures the initiatives and impacts that define NRBC Bank's journey toward a more resilient and inclusive future.

This report has been prepared in accordance with the GRI Standards. We have tried to ensure applying all the GRI reporting principles to report the required contents maintaining quality of the data.

Reporting period: January 2025 – December 2025

Date of last published report: August, 2026

Reporting Frequency: Annual

Reporting Scope GRI 2-2

This Sustainability Report covers NRBC Bank PLC's environmental, social, and governance (ESG) performance for the reporting period January 1 to December 31, 2025 and is prepared in accordance with the Global Reporting Initiative (GRI) Standards and G4 Financial Sector Standard. The report encompasses all material operations of the Bank, including its head office, branches, sub-branches, and agent points across Bangladesh. The Report will be published annually, highlighting our business activities and achievements, along with our impacts on the triple bottom line— people, planet, and profit—as well as our influence on human rights and contribution to Sustainable Development Goals (SDGs) throughout the reporting year.

Restatement of information GRI 2-4

There are no restatements of information made in this report. The data, metrics, and explanatory notes presented for the previous reporting period remain unchanged and consistent with our inaugural Sustainability Report. However, in our first report, we have mistakenly mentioned 'Environmental Compliance' under material topic, which has been corrected in this report.

Boundary of the Report GRI 2-2

This report provides information on our economic, social, environmental, governance, commitments and performance for the year 2025 and covers NRBC Bank's activities operated through its corporate office, its branches, sub-branches and other direct networks in Bangladesh. In addition, NRBC Bank has two local subsidiaries which also contribute to the offering manifold impacts in the economy.

1. NRBC Bank Securities Ltd. (NRBCSL)
2. NRBC Bank Asset Management Ltd. (NRBCAML)

SUSTAINABILITY REPORTING COMMITTEE (SRC)

MD. SHAHEEN HOWLADER
Deputy Managing Director & CBO
CHAIRMAN

TANUSREE MITRA
Chief Credit Officer (CCO)
MEMBER

MD. MYNUL HOSSAIN KABIR
Head of ICTD & MIS
MEMBER

RASEDUL ISLAM
Head of FAD
MEMBER

MIR MD. ABBAS ALI
Head of CRMD
MEMBER

MD. FIROG AHMED
BPM to MD & CEO
MEMBER

MOHAMMAD BADRUZZAMAN
Head of RMD
MEMBER

MD. MUQIB-UL-AHSAN
Focal Point Official, SFU
MEMBER SECRETARY

MD ARMAN ZAHID
Fallback Person, SFU
MEMBER

FEEDBACK GRI 2-3

You can reach the Sustainability Reporting Committee (SRC) and give your feedback or valuable suggestions through

Email: sfu@nrbcommercialbank.com

NRBC BANK AT A GLANCE

Corporate Profile GRI 2-1

Name of the Company: NRBC Bank PLC.

Chairman of the Bank: Md. Ali Hossain Prodhania

Managing Director and CEO: Dr. Md Touhidul Alam Khan

Legal Form: A public limited company

Date of Incorporation: February 20, 2013

Date of Formal Inauguration: April 02, 2013

Bangladesh Bank License Number: BRPD (P-3)/745(60)/2013-1189

Inauguration of Islamic banking window (soft launch): 20 January 2020

Inauguration of Islamic banking window (all branch): 08 February 2021

Stock Exchange Listing: Dhaka Stock Exchange PLC. (DSE) & Chittagong Stock Exchange PLC. (CSE)

Registered Office: Red Crescent Jashim Trade Centre, 114, Motijheel C/A, Dhaka-1000

Website https://www.nrbcommercialbank.com/

109 Number of of Branch

400 Number of Sub-branches

624 Number of Agent Banking Outlets

12 Number of CRMs (own)

87 Number of ATM under Q-Cash Network

75 Number of ATMs (own)

02 Number of Off-Shore Banking Units

19 Number of Foreign remittance agencies and sub-agencies

4,022 Number of Employees

Solo Basis

Amount in BDT million

Particulars	31.12.2025	31.12.2024	% Growth
Total Loan & Advance	162,470	147,576	10.09%
Total Deposit	198,425	169,737	16.90%
Total Asset	261,906	230,593	13.58%
Total Liabilities	248,254	217,295	14.25%
Total Shareholders' Equity	13,655	13,297	2.69%

PRODUCT PORTFOLIO GRI 2-6

Retail Banking Products

Low Cost/No Cost Deposit Accounts		
Savings Deposits- Customer	Savings Deposits- Corporate Staff	Savings Deposits- RMG Workers
Savings Bank A/c- Contractual Staff	Savings Bank A/c- 50 Tk.	Savings Bank A/c- 10 Tk.- General
NRBC Sohoj Sanchay	Savings Deposits- NRBC Staff	Savings Deposits- NBFI
Shikkhaguru- Savings Account Special	Savings Deposits- Other Institutions	Non Resident Taka Account -NRTA
Non Resident Investors Taka Account- NITA	Current Deposit- Customer	Current Deposit- Other Institution
Special Notice Deposit- Customer	Foreign Currency Deposit- General (USD)	Foreign Currency Deposit- General (GBP)
Foreign Currency Deposit- General EURO	Foreign Currency Deposit- General JPY	Foreign Currency Deposit- General CNY
Foreign Currency Deposit- NRBC (USD)	Foreign Currency Deposit- NRBC (EURO)	Foreign Currency Deposit- NRBC (GBP)
Foreign Currency Deposit- NRBC (JPY)	Foreign Currency Deposit- NRBC (CNY)	Exporters Retention Quota Deposit- USD
Exporters Retention Quota Deposit- EURO	Exporters Retention Quota Deposit- GBP	Exporters Retention Quota Deposit- JPY
FC Held for BTB-USD	FC Held for BTB-GBP	FC Held for BTB-EURO
FC Held for BTB-CNY	FC Held EDF - USD	Shohoj Shonchoy Premium
Term Deposits		
Resident Foreign Currency Term Deposit- USD	Resident Foreign Currency Term Deposit- GBP	Resident Foreign Currency Term Deposit- EURO
Resident Foreign Currency Deposit - JPY	Non Resident Foreign Currency Term Deposit- USD	Non Resident Foreign Currency Term Deposit- GBP
Non Resident Foreign Currency Term Deposit- EURO	Non Resident Foreign Currency Term Deposit- JPY	Non Resident Foreign Currency Term Deposit (Others)- USD
Non Resident Foreign Currency Term Deposit (Others)- GBP	Non Resident Foreign Currency Term Deposit (Others)- EURO	Non Resident Foreign Currency Term Deposit (Others)- JPY
Exporters Retention Quota Term Deposit- USD	Exporters Retention Quota Term Deposit- GBP	Exporters Retention Quota Term Deposit- EURO
Exporters Retention Quota Term Deposit- JPY	Fixed Deposit- 1 month	Fixed Deposit- 3 months
Fixed Deposit- 6 months	Fixed Deposit- 12 months	Fixed Deposit- 24 months
Fixed Deposit- 36 months		
Scheme Deposits		
NRBC Money Maker Scheme-Customer	NRBC Money Maker Scheme- RMG workers	
Double Benefit Scheme	Triple Benefit Plus Scheme	Mashik Munafa Prokalpa
Lakhopoti Deposit Scheme	Millionaire Deposit Scheme	Kotipoti Deposit Scheme
Shikkhaguru- Kotipoti Deposit Scheme Special	Shikkhaguru- Mashik Munafa Prokalpa Special	Shikkhaguru- NRBC Money Maker Scheme - Special
Shikkhaguru- Triple Benefit Plus Scheme Special	Shikkhaguru- Double Benefit Scheme Special	Shikkhaguru- Lakhopoti Deposit Scheme Special
Shikkhaguru- Kotipoti Deposit Scheme Special	Shikkhaguru- Millionaire Deposit Scheme Special	
School Banking Accounts		
Savings Deposits- Students	Savings Bank A/c- Student Agent Point	Student Money Maker Scheme-Agent Point
NRBC Student Deposit Scheme		

Mainstream Loan Products

Term Loan, Cash Credit & Overdraft		
Corporate Term Loan - General	Corporate Term Loan - Wholesale	Corporate Term Loan (Int.)
Lease Finance	Hire Purchase	Time Loan
Corporate Staff Loan- Personal	Term Loan- Corporate	Construction Finance
Time Loan - Corporate (General)	Working Capital- Ind./Corporate (Int. Subsidy)	Overdraft- Corporate
Post Import Finance (PIF)- Corporate	Post Import Finance (PIF)	Term Loan - Refinance (Green)
Packing Credit	Pre-shipment credit (Refinance)	EDF Loan
Term Loan – Small Enterprise	NRBC Nari-Term Loan-Small Enterprise	NRBC Sasroye Cottage
NRBC Sasroye Micro	NRBC Sasroye Small	NRBC Sasroye Medium
Term Loan – Medium Enterprise	Post Import Finance- Small Enterprise	Post Import Finance- Medium Enter- prise
Lease Finance- Small Enterprise	Hire Purchase- Small Enterprise	Time Loan - Small Enterprise
NRBC Sasroyee Demand- Small Enter- prise	Time Loan- Medium Enterprise	NRBC Sasroyee Demand- Medium Enterprise
Hire Purchase- Medium Enterprise	Time Loan (Earnest Money) – Small Enterprise	Time Loan (IDBP) – Small Enterprise
NRBC Commercial Vehicle Loan-Small Enterprise	NRBC Commercial Construction Loan- Small Enterprise	P.A.D. Cash Foreign
Time Loan (Forced)	Cash Credit- HYPO	Cash Credit- HYPO- Small Enterprise
NRBC NARI- Cash Credit (HYPO)-Small Enterprise	Cash Credit HYPO- AGRI	Cash Credit HYPO- Medium Enter- prise
Over Draft Agt. FDR	Over Draft Agt. Special Scheme Deposit (SSD)	Over Draft Agt. Financial Obligation
OD Against Salary	Over Draft	Over Draft- Small Enterprise
NRBC Nari-Overdraft- Small Enterprise	Over Draft - Agri	Term Loan - Simple
Loan Against Work Order	Loan Against Supply Order	Term Loan – Agri.
Loan Agt. Accepted Bills/IDBP	Over Draft – Medium Enterprise	FDBP
Retail Credit		
Car/Auto Loan	Home Loan	Working Capital CMSME (Int. Subsi- dy)
NRBCBL Education Loan	Any Purpose Loan	Teachers Lifestyle loan
NRBC Bike Loan	NRBC Mortgage Term Loan	NRBC Equitable Mortgage Loan
NRBC Proyjon Loan	Working Capital- Ind./Corporate (Int. Subsidy)	Overdraft- Corporate
Construction Finance	House Building Loan Res.	
Staff Loan		
Employee House Building Loan	Car Loan- Staff	Staff Personal Loan

Credit Card

NRBC Visa Credit Card		
NRBC Visa Platinum Dual Currency Credit Card	NRBC VISA Gold Dual Currency Credit Card	NRBC Classic Dual Currency Credit Card
NRBC Visa Debit Card	NRBC Visa Prepaid Card	NRBC Visa ERQ Card
NRBC Visa RFCD Card		

Islamic Banking Products

Deposit Products		
Al-Wadeah Current Deposit	Mudaraba Savings Deposit- Staff	Mudaraba Savings Deposit- Custom- er
Mudaraba Savings Deposit- Agent Bank- ing	Mudaraba SHOHOJ SHANCHAY	Mudaraba Special Notice Deposit
Mudaraba Term Deposit- 1 Month	Mudaraba Term Deposit- 3 Months	Mudaraba Term Deposit- 6 Months
Mudaraba Term Deposit- 1 Year	Mudaraba Term Deposit- 2 years	Mudaraba Monthly Deposit Scheme
Mudaraba Monthly Income Scheme	Mudaraba Hajj Scheme	Mudaraba Corporate Savings-Staff
Investment Products		
Bai-Murabaha (Commercial/General)	Bai-Murabaha (Work order finance)	Bai-Murabaha (Term finance)
Bai-Murabaha (Agri)	Bai-Murabaha (Trading)	Bai-Murabaha (Working capital)
Bai-Murabaha Term (CMSME- Refinance)	Bai-Murabaha (CMSME- Stimulus)	Bai-Murabaha Trust Receipts
Bai-Muazzal (Real Estate)	Bai-Muazzal (Staff)	Hire Purchase Shirkatul Meelk (In- dustrial)
Hire Purchase Shirkatul Meelk (Real Estate)	Hire Purchase Shirkatul Meelk (Trans- port)	Hire Purchase Shirkatul Meelk (House building- Staff)
Employee House Building Investment - HPSM (Staff)	Single Bi-Salam (Commercial/Indust.)	Quard against MTDR
Quard (Earnest Money)	Quard against Bill Purchased	Quard against Accepted IDBP Clean

Micro, Small , Medium & Agriculture Banking Products

Micro Credit (Term)		
NRBC Sonali Din	NRBC Desh Gori	NRBC Karigor
NRBC Shukhi Bangla	NRBC Probash Bandhu	NRBC Probash Bandhu (Short Term)
NRBC Power Tools	NRBC Shuborno Shadhinota	
Micro Credit (Time/Demand)		
NRBC Shukhi Bangla		
Agriculture And Rural Credit		
Term Loan - Agri	Term Loan Agri (Refinance)	Agri Loan under BB Refinance- Phase II
Time Loan -Agri		

Corporate Banking Products

(Term)		
Loan General	Term Loan-Corporate	Term Loan –NGO (Refinance To Individual)
Lease Finance	Hire Purchase- Corporate	Term Loan –NGO (Refinance To Enterprise)
Hire Purchase	Lease Finance- Corporate	Loan General (Special)
Construction Finance	House Building Loan (Commercial)- Corporate	
Loan General (RS)	Loan General (INT)	
Term Loan-NBFI	Term Loan (Stimulus Fund)	
(Demand)		
EDF Loan	Time Loan	Post Import Finance (PIF)- Corporate
Loan Against Accepted Bills/ IDBP	Post Import Finance (PIF)	Pad- Corporate
IDBP	Packing Credit	Time Loan (Forced)
FDBP	Loan Against Work Order	Time Loan (PAD)
Accepted Bills Exports (Inland Bill-AD)	Loan Against Supply Order	Pre-Shipment Credit (Refinance)
Accepted Bills Exports (Foreign Bill-AD)	Export Time Loan	Forced Loan - PIF
Import Bill (UPAS)-NRBC	Loan Against Earnest Money	Factoring (Redress To Supplier)
Import Bill (UPAS)-Others Bank	Corporate Note	
PAD	Time Loan- Corporate	
(Continuous)		
Cash Credit (Hypo)	Export Cash Credit (Hypo)	Cash (Hypo)- Corporate
Overdraft- Corporate		

Offshore Banking Unit (OBU)

Low Cost/No Cost Deposit Accounts		
Saving Deposit- Customer	Current Deposit- Customer	Current Deposit- Institution
Foreign Currency Deposit- General (GBP)	Foreign Currency Deposit- General (USD)	Foreign Currency Deposit- General (EURO)
Special Notice Deposit- Institution		
Term Deposits		
International Banking (IB) Account	Fixed deposit receipt - 1 year	Fixed deposit receipt - 2 year
Fixed deposit receipt - 3 year	Fixed deposit receipt - 4 year	Fixed deposit receipt - 5 year
Demand Loan		
Accepted Bills Exports (Inland Bill-AD)	Accepted Bills Exports (Foreign Bill-AD)	Import Bill (UPAS)-NRBC
Import Bill (UPAS)-Others Bank		
Borrowing		
Borrowing from Head Office Through Treasury	Borrowing from banks	

Low Cost/No Cost Deposit Accounts		
Savings Deposits- Agent	Current Deposit- Agent	Savings Deposits- Boisko Vata Agent Point
Savings Deposits- Bidhoba Vata agent Point	Savings Deposits- Protibondhi Vata Agent Point	Savings Deposits- Muktijoddha Vata Agent Point
Savings Bank A/c- 10 Tk.- Agent point	Savings Deposits- RMG Workers Agent Point	Savings Bank A/c- Bede Community (Agent Point)
Savings Bank A/c- Hijra Community (Agent Point)	Savings Bank A/c- Underprivileged Community (Agent Point)	Special Notice Deposit- Agent
Special Notice Deposit- Agent Own Deposit	Special Notice Deposit- Robi Retailer	Special Notice Deposit- GP Micro Merchant
Term Deposits		
Fixed Deposit- 1 month- Agent	Fixed Deposit- 3 months- Agent	Fixed Deposit- 6 months- Agent
Fixed Deposit- 12 months- Agent	Fixed Deposit- 24 months- Agent	
Scheme Deposits		
NRBC Money Maker Scheme- Individuals- Agent	NRBC Money Maker Scheme- RMG workers Agent Point	Mashik Munafa Prokalpa- Agent Point
Double Benefit Deposit Scheme-Agent Point	Triple Benefit Plus Scheme- Agent Point	
School Banking Accounts		
Savings Deposits- Students	Savings Bank A/c- Student Agent Point	Student Money Maker Scheme- Agent Point
NRBC Student Deposit Scheme		

MISSION, VISION AND CORE VALUES GRI 102-16

VISION

- To become a peerless bank in terms of providing efficient & innovative banking services, safeguarding depositor's interest, fulfilling shareholders' desire, supporting economic growth of the country with particular attention to channelize regular inflow of foreign remittance of Bangladeshi expatriates working abroad and also the inflow of idle and less remunerative fund held with wealthy NRBs.
- To become an entrusted partner of the people.

MISSION

- Revolutionize banking by enhancing efficiency and transforming customer experiences in line with the government's vision of cash-less, digitally-driven society.
- Expanding our reach through an extensive network to Empowering communities and enriching their lives.
- Commitment to Non-Resident Bangladeshis (NRBs) is unwavering, as simplify remittance processes and offer secure, lucrative investment opportunities tailored to their needs embracing the slogan 'Your dreams at your doorsteps'.
- The bank shall create extra-ordinary opportunities to the intending wage earners in getting jobs abroad through our dependable and reliable intermediary services.
- The bank is focus on supporting to grassroots communities turning individuals into entrepreneurs to foster job creation and alleviate poverty.
- The bank shall also constantly focus and monitor the changing needs and aspirations of its customers, to develop new and re-engineer the process of service delivery.
- The bank shall always be vigilant to maintain banking business risks within its tolerable limit in order to protect depositor's interest and ensure highest return to the shareholders.
- The bank shall create an enabling environment, adopt and nurture carefully a team-based culture where people will be motivated to accept banking challenges and to face other competitors.

CORE VALUES

GRI 2-23

- Corporate Governance: Conducting all business affairs in compliance with regulatory rules.
- All ears on Customer delight : Believing & practicing a culture with the motto of 'Customer comes first', thus making customer oriented products and services by placing customer interest and satisfaction as first priority
- Humanity: Enable humanity through banking by financially enabling mass people with affordable, accessible and relevant financial products and services.
- Innovation: Stimulating innovation to strengthen our business. The origin and objectivity of change management is to achieve perfection and we believe change is always constant.
- Trustworthy: Always care and share the views and knowledge with all stakeholders and believe in both way communications.
- Integrity: Maintaining complete transparency in dealings with high ethical standard.
- Performance Orientation: Encouraging all its employees to believe & Practice a performance oriented culture.
- Responsibility: Committed to shield the environment and go green by ensuring the use of modern technology.
- Sustainability: Creating sustainable economic value for our shareholders, Customers, employees, and community by utilizing an honest and efficient business methodology.
- Skill appraisal: Putting respect to the individual worth and self-esteem and thus realizing latent potentials.
- Loyalty: Be a bank of loyal customers and employees by adding values in their financial lives.

STRATEGIC PRINCIPLES GRI 2-22

- NRBC remains committed to its objective of financial inclusion for all segments of society.
- Channelize idle and less remunerative fund of NRB's.
- Balanced and sustainable growth.
- Value maximization for our shareholders and stakeholders.
- Establishing the brand image as a growth supportive.
- Accomplish the long cherished desire and dream of NRB's to have a Bank which they can call their 'own'.
- Excellence of manpower efficiency through attractive compensation package, promoting staff moral through training, development and career plan.
- Investment in the thrust sector for the overall economic development.
- Deliver efficient banking services to fostering a cash-less society and a thriving Smart Bangladesh
- Ensure best Corporate Social Responsibility (CSR) practice. z Promise to make the world of NRBC Bank a little bigger, every day.
- Establish an image as a bank for the mass people.
- To be a Bank this will assist the Government of Bangladesh to collect all the revenues in timely, systematic, clean & efficient manner.
- Be a market toper in financial product and services innovation.
- Emphasis in cross boarder transaction through OBU with having deposit mobilization and diversified portfolio in the foreign trade basket.
- Upholding and instilling compliance culture and good governance practices.

SUSTAINABLE DEVELOPMENT STRATEGY GRI 2-22

At NRBC Bank, sustainability is not an add-on but a strategic imperative that guides how we operate, engage, and grow. Our Sustainable Development Strategy is anchored in the Triple Bottom Line of People, Planet, and Profit and aligned with the UN Sustainable Development Goals (SDGs) and Bangladesh Bank's Sustainable Finance Policy.

Financial Inclusion & Innovation: Expansion of agent banking, school banking, and microfinance partnerships to reach underserved rural and urban populations, especially women entrepreneurs.

Green & Sustainable Finance: Financing renewable energy, eco-friendly brick kilns, green buildings, waste management, and agriculture value chains.

Digital Transformation: Promoting paperless banking through e-challan, QR withdrawals, Green PIN, and other digital channels to enhance efficiency and reduce environmental footprint.

Community Development: CSR initiatives in health, education, disaster relief, and skill development to uplift marginalized communities.

Responsible Banking: Upholding ethical business practices, anti-money laundering safeguards, responsible lending, and collaborative partnerships with regulators, NGOs, and international agencies.

Policy Commitments: 2-23

NRBC Bank is committed to conducting business responsibly by integrating Environmental, Social, and Governance (ESG) principles into all operations. Our policies align with the Bangladesh Bank Sustainable Finance Policy, the UN Sustainable Development Goals (SDGs), and international best practices. We ensure compliance with all legal, regulatory, and ethical standards while promoting financial inclusion, green financing, climate resilience, responsible lending, and customer protection. In addition to that NRBC Bank remains committed to align its lending practices in sustainable manner to support country's national policies like nationally determined contributions (NDCs), which has been developed in response to Paris Agreement objectives to limiting global warming within 1.5-2.0 degree Celsius above pre-industrial level.

a. Core Policy Commitments for Responsible Business Conduct

NRBC Bank PLC. operates under a robust framework of board-approved policies designed to ensure responsible business conduct, ethical governance, and environmental stewardship across all operations.

- Ethical Conduct & Anti-Corruption: Our core ethical expectations are anchored in our Code of Conduct, Anti-Bribery & Corruption (ABC) Policy, and Whistleblower Policy. These are supported by rigorous risk-mitigation frameworks including the AML Risk Management Policy, Money Laundering & Terrorist Financing Risk Management Policy, and the NRBC AML-CFT Policy, which prevent financial crimes and uphold institutional integrity.
- Environmental & Social Responsibility: Sustainable development is integrated into our core lending practices. Our Environmental and Social Risk Management (ESRM) Guideline and Green Banking Policy mandate the screening of credit facilities for environmental degradation, climate risk, and social harm.
- Inclusion & Economic Development: We drive socio-economic empowerment through targeted frameworks, including our Agricultural & Rural Credit Policy and Cluster Financing Policy, which extend responsible financial access to underserved sectors.

b. Human Rights Commitments

NRBC Bank is committed to respecting and promoting human rights in all of its business activities.

- Code of Conduct: Our Code of Conduct aligns with Bangladesh Bank, National Integrity Strategy and other regulatory requirements
- Labor Rights: We maintain strict standards regarding fair wages, workplace safety, and non-discrimination, governed internally by our human resources frameworks and operational guidelines like the TA DA Policy. We explicitly prohibit any form of forced labor, compulsory labor, or child labor within our operations and business relationships.

c. Integration of Due Diligence and the Precautionary Principle

We apply a precautionary and proactive approach to managing risk through comprehensive due diligence:

- Operational & Customer Due Diligence: The bank implements strict Know-Your-Customer (KYC) and risk profiling through our Customer Acceptance Policy and AML Risk Management Policy before on-boarding.
- Credit & Investment Due Diligence: Our Credit Risk Management (CRM) Policy and NRBC Bank Credit Policy systematically embed environmental and social checklists into credit risk assessments, ensuring the bank avoids capital deployment that leads to irreversible ecological or community harm.
- Internal Control: Continuous oversight is maintained through our ICC Policy to ensure compliance with all risk-mitigation thresholds.

d. Scope of Policy Application

Our policy commitments apply universally. They govern the actions of our Board of Directors, executive management, and all full-time, part-time, and contractual employees across our corporate headquarters, branches, and sub-branches. Furthermore, elements like our Code of Conduct and ESRM Guideline extend expectations to our external business relationships, including panel lawyers (governed by the Panel Lawyer Enlistment Policy), third-party vendors, suppliers, and borrowing clients.

e. Highest Governance Body Approval

All foundational policies—including the Code of Conduct, ESRM Guideline, CRM Policy, and financial steering documents such as the Annual Budget Policy and Capital Management Policy—are formally reviewed, ratified, and approved by the Board of Directors of NRBC Bank. Periodic revisions of the policies reflect our commitment to keeping our governance framework dynamic and aligned with emerging regulatory and sustainability landscapes. Apart from all banking and concerned local regulations, NRBC Bank PLC intends to align its commercial operations with international and national governance standards for responsible business conduct, explicitly adopting:

- The UN Guiding Principles on Business and Human Rights
- The International Labour Organization (ILO) Core Conventions
- The Sustainable Finance Policy & ESRM Guidelines of Bangladesh Bank (available in Bangladesh Bank website)
- The National Integrity Strategy (NIS) of Bangladesh
- The United Nations Sustainable Development Goals (SDGs) via our SDG Compass framework

For SDGs, we prioritize on

Embedding Policy Commitment: GRI 2-24

To embed policy commitments across the organization, NRBC Bank takes following actions:

- Integrating ESG considerations into credit risk management and investment decisions. The bank adopted (Environmental and Social Risk Management) ESRM guidelines of Bangladesh bank into its loan appraisal system.
- Operating a dedicated Sustainable Finance Unit to oversee green and sustainable lending.
- Providing training and awareness programs for employees to strengthen sustainability culture.
- Embedding sustainability into product design, digital services, and operational practices (e.g., paperless banking, e-challan, Green PIN), through its Green Banking Policy.
- Aligning performance reviews and reporting with GRI Standards, ensuring accountability and transparency.
- Engaging stakeholders—including customers, employees, regulators, and communities—to ensure policies translate into meaningful outcomes.
- Customers who feel dissatisfied with our banking services may lodge a complaint with the Customer Complaint Cell. The cell is devised with expert resources to resolve all the customer issues immediately. The cell operates under the Board-approved Policy for Customer Services and Complaint Management.
- To protect human rights the bank adopted different policies like speak up policy, whistleblower policy, anti harassment policy, anti bribery and corruption policy etc.

CODE OF CONDUCT GRI 2-23

The Code embodies the Bank's commitment to conduct our business and ourselves in accordance with applicable laws, rules and regulations and the highest level of ethical standards. Practicing such code of conduct may also promote fair competition among institutions and strengthen the banking and financial environment. Salient features of NRBC Bank Code of conduct are given below:

- At all times the stakeholders of NRBC Bank shall act in a professional and ethical way, and uphold the highest standards of honesty, trust, fairness, integrity and diligence;
- All in NRBC Bank shall take firm promise to comply with all current regulatory and legal requirements, and adopt endeavor to follow best industry practices;
- Prevent and avoid potential conflict of interest that may arise and influence one while he/she performs;
- Every stakeholder shall consider the risks and implications of their actions and in principle, should feel accountable for them, and for the potential adverse impacts;
- Train and encourage the staff/officials to act with complete integrity towards customers, colleagues, counter parties and others with whom they may come into contact.
- Set the service standard for the organization that reflects professionalism and also expresses values and attitudes, as well as positive attitude;
- All information be used and handled with best care and due diligence be applied to ensure highest confidentiality and preserving sensitivity;
- Serve customers, colleagues and counter parties with due care. Respect their desires and serve them with responsibility if they asked for, or help them voluntarily;
- Equip employees to carry out their duties with due regards to the technical and professional standards expected by qualified customers. Encourage the staffs continuously to develop and maintain their technical and professional knowledge and level of competence.

BANK'S MEMBERSHIP OF ASSOCIATION GRI 2-28

1
Bangladesh Foreign Exchange Dealers' Association (BAFEDA)

2
Bangladesh Association of Banks (BAB)

3
Bangladesh Association of Publicly Listed Companies (BAPLC)

STATEMENT OF DECISION MAKERS

STATEMENT FROM THE CHAIRMAN: EMPOWERING FUTURE SUSTAINABLY

Dear Stakeholders, Customers, and Well Wishers,

Assalamu Alaikum Wa Rahmatullah.

You already know that at NRBC Bank, our founding vision has always been to drive financial inclusion and bring meaningful banking solutions to the doorsteps of the both unserved and underserved people. As the global economic landscape shifts under the weight of climate change and social inequality, our mission has evolved. Sustainability is no longer an optional framework for us; it is the cornerstone of our long-term resilience and corporate identity.

I am proud to present NRBC Bank's second Sustainability Report based on International Sustainability Reporting Standards, GRI, which serves as a transparent testament to our Environmental, Social, and Governance (ESG) commitment.

Strategic Priorities

Our strategy is deeply rooted in safeguarding the future of Bangladesh. As a country on the frontlines of climate vulnerability, we recognize that our financial decisions carry immense responsibility. The Board of Directors is fully committed to steering NRBC Bank toward a low-carbon, resource-efficient economic model. We are systematically embedding sustainability into our credit policies, risk management frameworks, and core operations. Our goal is to ensure that our capital actively finances green transitions, renewable energy, and eco-friendly infrastructure.

We are committed to integrating sustainability into every facet of our operations

However, our commitment to a low-carbon economy begins with our daily operations, where we systematically eliminate operational waste, transition to renewable energy sources across our network, and digitize client services.

Our Promise of Shared Progress

Beyond environmental stewardship, our commitment to social equity remains absolute. Through our extensive sub-branch network and micro-credit initiatives, we are fostering rural entrepreneurship, empowering women, and uplifting marginalized communities. We believe that true financial progress must be shared by all.

Embedding Sustainability in Governance

Sustainability is easy to speak about and much harder to prove. That is why we have embedded specialized, GRI-certified expertise within our leadership and treat sustainability as a continuous, top-down discipline rather than an advisory exercise. Furthermore, we pledge to uphold the highest standards of governance. Our governance structures are designed to protect stakeholder trust, support fair grievance resolution, and hold every commitment we make to scrutiny, because a sustainability promise without evidence is only a promise. Transparency, rigorous risk management, and regulatory compliance, particularly with Central Bank's Sustainable Finance and ESRM Policy Guidelines, form the bedrock of our operations.

Our People: The True Drivers of Sustainability

Our people turn policy into decisions and ambition into outcomes, embodying sustainability through everyday choices that strengthen ethical governance and drive digital, green initiatives. This human-centric approach transforms abstract goals into practical, compliant, and inclusive banking solutions that reinforce institutional trust across all communities.

With Sincere Appreciation

On behalf of the Board, I extend my deepest gratitude to our regulators, shareholders, partners, and dedicated team members. Together, we are building a legacy where profitability and planetary responsibility coexist. NRBC Bank will continue to innovate, protect, and empower, ensuring a prosperous, inclusive, and sustainable tomorrow through innovation and impact on the society and economy.

Md. Ali Hossain Prodhania
Independent Director & Chairman
NRBC Bank PLC

MESSAGE FROM THE MANAGING DIRECTOR & CEO

Dear Valued Stakeholders,

Assalamu Alaikum wa Rahmatullah.

It is my privilege to present NRBC Bank PLC's Sustainability Report 2025, our second consecutive report, prepared in accordance with the Global Reporting Initiative (GRI) Standards. And our first-ever Sustainability Report achieved "Silver Rank" in Asia Sustainability Reporting Rating-2025. Our theme this year is "Innovation Drives Impact." For us, this is more than a theme. It is how we now see risk, opportunity and long-term value and it is shaping how we lend, serve, govern and prepare for the Bangladesh of tomorrow.

From Transactions to Transformation

Banking is often measured in deposits, loans and other balance sheet items. But its real value lies beyond the numbers — in the entrepreneur who gets the chance to grow, the woman who gains financial independence, the rural family that enters the formal financial system, and the business that creates jobs. That is the impact we seek. Our ambition is not simply to grow bigger, but to grow better, more responsibly and more inclusively.

The Power of Responsible Capital

A bank's greatest influence lies in where it directs capital. Every financing decision helps shape what tomorrow looks like — the businesses that grow, the jobs that are created, the technologies that become possible. This gives banking a responsibility beyond financial return: to create financial value while considering environmental and social value. That is why sustainability now runs through how we assess risk, support businesses and direct finance towards a more resilient economy.

Our responsibilities extend beyond financial services

A Healthier Planet for Future Generations: Five Priorities, One Purpose

Climate pressure, economic volatility and rising expectations of corporate responsibility are reshaping the financial sector. We have aligned our journey with Bangladesh Bank's sustainable finance framework and the United Nations Sustainable Development Goals (SDGs).

- SDG 5 I Gender Equality - We delivered 852 hours of gender-focused capacity-building training this year and strengthened safeguarding across our workforce.
- SDG 7 I Affordable and Clean Energy - Through technology-driven business processes, we continue to scale green refinancing and clean-energy financing, turning digital efficiency into environmental value.
- SDG 8 I Decent Work and Economic Growth- With 109 branches, 400 sub-branches and 624 agent banking outlets, we carry formal financial services closer to people and businesses across Bangladesh.
- SDG 13 |Climate Action – We place a premium on Mandating Environmental and Social Risk Management (ESRM) protocols to scrutinize large asset exposures and transition toward paperless, digital banking operations.
- SDG 17 I Partnerships for the Goals- Our Sustainable Finance Unit has achieved 100% synchronization with evolving central-bank regulations, because sound regulation and responsible innovation must move together.

Looking Ahead

NRBC Bank is committed to building the Bangladesh of tomorrow through responsible, technology-driven growth and deep financial inclusion. Our core ambition is to create long-term shareholder value while acting as a trusted partner to underserved communities. By expanding green financing and sustainable partnerships, we balance enterprise with responsibility and technology with humanity. Ultimately, we aim to leave behind a stronger economy, a healthier environment, and greater opportunities for generations to come.

Expressions of Gratitude

This impactful journey is made possible through collective dedication. I extend my profound thanks to the Honorable Board of Directors, our regulators, and our valued stakeholders for their continuous guidance. Most importantly, I thank our dedicated team members whose relentless efforts ensure we drive meaningful change every day.

Dr. Md. Touhidul Alam Khan, FCMA, CSRA, CPFA
Managing Director & CEO
NRBC Bank PLC

MESSAGE FROM CHAIRMAN OF SUSTAINABLE REPORTING COMMITTEE (SRC)

Dear Stakeholders,

Assalamu Alaikum Wa Rahmatullah.

At NRBC Bank PLC, we firmly believe that sustainable business development is the key vehicle for generating resilient financial values. As a business hub, our core commercial target is to align portfolio profitability with national impact. Guided by our strategic view, "Innovation Drives Impact," we are actively transitioning our business models away from simply traditional asset booking, rather focusing on gradually transforming them into robust, sustainable, and environment-friendly finance lines.

Scaling Sustainable Assets & Financial Inclusion

Our commercial distribution channel relies on one of Bangladesh's most extensive grassroots footprints. Operating through 109 branches, 400 sub-branches, and 624 agent banking outlets, we are systematically deploying smart capital straight into the segments that need to grow and flourish within our economy and beyond. Our focus is on scaling sustainable businesses that actively protect and benefit our planet.

- Sustainable Large Loans: Through comprehensive ESG screening and strict regulatory compliance, we are streamlining our large asset portfolio to ensure absolute future-readiness.
- CMSME & Grassroots Cultivation: Through specialized micro-credit products like NRBC Sonali Din and NRBC Desh Gori, we turn rural individuals into resilient entrepreneurs, alleviating localized poverty while diversifying our commercial risks.
- Green Portfolio Growth: We are providing up-skilling training to our officials, transforming them into frontline ambassadors who can scale our asset allocations toward eco-friendly initiatives like renewable energy projects, low-carbon brick kilns, and clean-tech manufacturing ecosystems etc by leveraging central bank refinance Schemes.
- Empowering Women-Led Business: By providing structured, lower-entry micro-finance and customized SME credit windows like NRBC Nari, we are ensuring women step into the mainstream economy as viable commercial operators.

As a bank, our decisions shape industries, communities, and the environment

Institutional Integrity & Market Trust

Achieving sustainable credit growth requires strict adherence to corporate governance, legal transparency, and risk mitigations. Our credit risk management (CRM) workflows completely embed the central bank's updated Environmental and Social Risk Management (ESRM) guidelines. Every large-scale corporate exposure, wholesale facility, and trade investment undergoes thorough ecological screening before approval, protecting our depositors' capital and minimizing non-compliance threats.

The Business Road Ahead

Looking forward, our commercial goal is clear: we will maximize value for our shareholders while ensuring our asset deployment protects the environment. We pledge to introduce more digital alternative channels, paperless banking products, and green asset-backed opportunities that allow our corporate and retail customers to seamlessly join the green transition motto.

Together with our valued business partners, regulatory bodies, and dedicated team members, we will keep exceeding boundaries to drive a resilient, cashless, and fully inclusive economic expansion for Bangladesh.

Md. Shaheen Howlader
Deputy Managing Director & Chief Business Officer (CBO)
NRBC Bank PLC

GOVERNANCE STRUCTURE

GRI 2-9, GRI 2-10, GRI 2-11, GRI 2-12, GRI 2-13, GRI 2-14, GRI 2-17, GRI 2-18

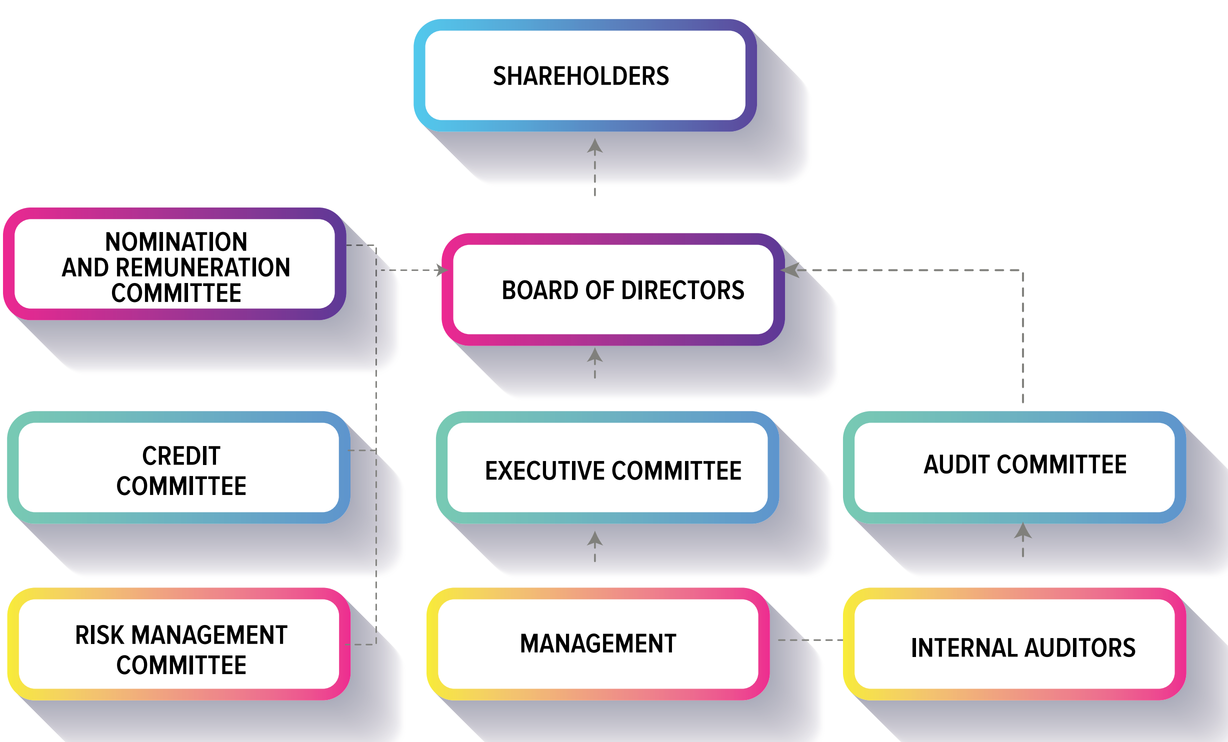
Guiding Philosophy of Governance Practices

Principles of good governance are embedded in the core values of NRBC Bank, a bank that strongly believes in inclusive and sustainable growth. As a locally incorporated bank, the following acts, regulations, notifications, and circulars played a major role in shaping the governance structure and practices of the bank in terms of both internal and external activities-

- The Companies Act, 1994
- The Bank Company Act, 1991
- Bangladesh Securities and Exchange Commission (BSEC) Ordinance 1969, Rules 1987, Act 1993 and Public Issue Rules 2015
- Circulars, Rules and regulations issued by Bangladesh Bank from time to time
- Dhaka Stock Exchange PLC. And Chittagong Stock Exchange PLC. rules and regulations
- Financial Reporting Act 2015

The Board of Directors plays a pivotal role in shaping governance structures and practices through their choice of strategy and leadership to drive the bank towards growth. The board is responsible for the design and implementation of governance mechanisms, including the selection and appointment of members of subcommittees.

The risk management and overall support functions of the bank have been designed and kept fully independent of the ordinary course of business to safeguard against any unforeseen events that may weaken the bank's brand value. The governance structure of the bank is as follows:



Size of the Board of Directors and Their Profile

The Board of NRBC Bank PLC is comprised 07 (seven) Independent Directors of NRBC Bank PLC vide a letter no. BRPD(BMMA) 651/9(61)DA/2025-3560 dated March 12, 2025.

Present Members of Board of Directors are as follows;

SL	Name of the Directors	Status in the Board
01	Md. Ali Hossain Prodhania Former Managing Director, Bangladesh Krishi Bank	Independent Director & Chairman
02	Md. Abul Bashar Former Executive Director (Grade 1), Bangladesh Bank	Independent Director
03	Md. Anwar Hossain Former Executive Director, Bangladesh Bank	Independent Director
04	Md. Nurul Haque Former Deputy Managing Director, Sonali Bank PLC	Independent Director
05	Barrister Md. Shafiqur Rahman Advocate, Supreme Court of Bangladesh	Independent Director
06	Dr. Syed Abul Kalam Azad Professor, American International University-Bangladesh (AIUB)	Independent Director
07	Muhammad Emdad Ullah FCA, FCMA, CPA	Independent Director

BOARD OF DIRECTORS' PROFILE

Md. Ali Hossain Prodhania
Independent Director & Chairman

Md. Abul Bashar
Independent Director

A veteran banker with over 39 years of experience, was appointed Independent Director and Chairman of NRBC Bank PLC on 12 March 2025 by Bangladesh Bank. A former Managing Director of Bangladesh Krishi Bank, he is known for leading transformative reforms in banking operations, transparency, and technology. His international exposure includes serving as Chief Executive Officer (CEO) of Agrani Exchange House in Singapore, expanding remittance flows to Bangladesh. He currently serves as a Supernumerary Professor at Bangladesh Institute of Bank Management (BIBM) and holds leadership roles in key financial associations. An alumnus of the University of Dhaka, Mr. Prodhania is pursuing Doctor of Business Administration (DBA) and remains committed to upholding corporate governance and ethical banking practices.

A seasoned central banking professional with nearly 32 years of experience, was appointed as an Independent Director of NRBC Bank PLC on 12 March 2025 by Bangladesh Bank. Renowned for his leadership in financial inclusion, he played a key role in implementing the National Financial Inclusion Strategy and developing Bangladesh's first financial literacy guidelines. Throughout his distinguished career at Bangladesh Bank, he served as Executive Director and held pivotal roles in the Financial Inclusion and Law Departments. He also led major development projects funded by the World Bank and Asian Development Bank (ADB). An alumnus of the University of Chittagong, National University, and Bangladesh Open University, Mr. Bashar brings a rich academic background and extensive international exposure to his role at NRBC Bank.

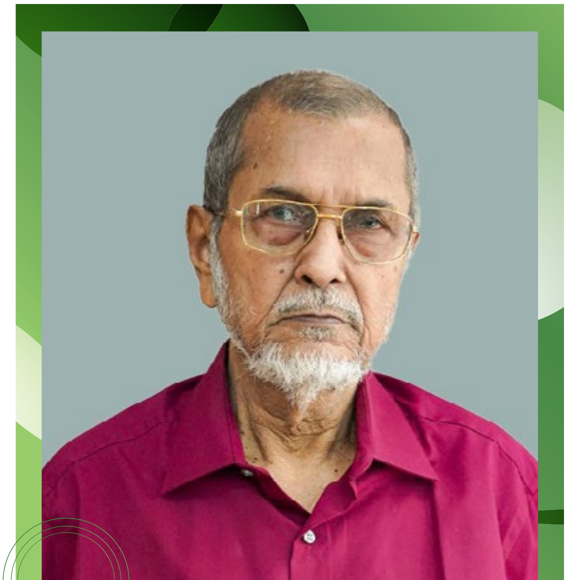
Md. Anwar Hossain
Independent Director

Md. Nurul Haque
Independent Director &
Chairman, Risk Management Committee

A highly experienced central banker with around 31 years of service at Bangladesh Bank. Throughout his distinguished career, he contributed to a wide range of departments including Expenditure Management, Industrial Credit, Currency Management, the Training Academy, and the Equity and Entrepreneurship Fund. He held key leadership roles as Director of the Banking Inspection Department, Expenditure Management Department, and Barishal Office, and actively participated in regulatory oversight and project financing initiatives. He also significantly contributed to the development of entrepreneurs and the supervision of departments related to banking regulations, credit guarantees, and security management. He holds both Bachelor's and Master's degrees in Public Administration from the University of Dhaka and has participated in international training programs on central bank operations in Germany and India.

Mr. Md. Nurul Haque is a seasoned banking professional with over four decades of distinguished experience in the banking and financial services sector of Bangladesh. He holds an MBA from the Institute of Business Administration (IBA), University of Dhaka, and earned both his BSc (Honours) and MSc in Soil Science from the same university. He is a Diplomaed Associate of the Institute of Bankers, Bangladesh (DAIBB), and also obtained a Post Graduate Diploma in Personnel Management (PGDPM) from the Bangladesh Institute of Management. Mr. Haque has further enriched his professional expertise through participation in numerous training programs, international seminars, and Workshop at home and abroad. He commenced his banking career with Agrani Bank as a Senior Officer through the Bangladesh Bank Recruitment Committee. Over the course of his illustrious career, he held a wide range of leadership positions, including Branch Head, Zonal Head, Division Head, and Circle Head, before being promoted to Deputy Managing Director of Agrani Bank. Subsequently, he served as Deputy Managing Director of Sonali Bank PLC until his retirement. Following retirement, he successfully led Agrani Financing Company Limited as its Managing Director & CEO for three years. Beyond his executive leadership roles, Mr. Haque contributed significantly to the modernization of Bangladesh's financial sector as a full-time counterpart member of the Financial Sector Reform Project (FSRP) implemented in collaboration with PricewaterhouseCoopers (PwC).

Barrister Md. Shafiqur Rahman
Independent Director



Prof. Dr. Syed Abul Kalam Azad
Independent Director

A seasoned legal professional and Barrister-at-Law from the Honorable Society of Lincoln's Inn, UK, with over 17 years of experience in corporate law, litigation, and arbitration. A practicing lawyer at the Supreme Court of Bangladesh, he holds an LL.B. (Hons) from the University of Wolverhampton and completed the Bar Vocational Course at Northumbria University, UK. Mr. Rahman has built a strong reputation for his expertise in banking, securities, commercial, corporate, and labour law. He has successfully represented numerous multinational corporations, financial institutions, and government bodies in complex legal matters. Beyond his legal practice, he is actively involved in philanthropic initiatives, serving as Treasurer of the ZNRF University of Management Sciences Trust and holding trustee positions in several charitable organizations. A Notredamian by background, he is widely respected for his strategic legal insight and dedication to justice.

A distinguished academic and marketing expert with a long-standing career in higher education and research. Born in a respected family in Lakshmipur, he earned his Bachelor's and Master's degrees in Marketing from the University of Dhaka, followed by an MBA from Western Illinois University, USA, and a Ph.D. from the University of Dhaka. Dr. Azad began his academic career as a lecturer at the University of Dhaka in 1975 and rose through the ranks to become a Selection Grade Professor, serving until 2017. He later taught at the American International University-Bangladesh (AIUB) as a professor in the Department of Marketing from 2017 to 2025. In addition to his academic contributions, Dr. Azad has been involved in various consultancy and research projects. He supervised both M.Phil. and Ph.D. theses on topics related to export and tourism in Bangladesh and has authored around 22 publications, primarily under Dhaka University studies. He currently serves as an Independent Director at NRBC Bank PLC.

Muhammad Emdad Ullah
Independent Director & Chairman, Audit Committee

Dr. Md Touhidul Alam Khan
Managing Director and CEO, Ex-Officio Director

A seasoned finance professional with approximately 35 years of experience across both local and international organizations. His expertise spans a wide range of areas including accounting, financial management, auditing (external, internal, cost, and quality), taxation, corporate governance, feasibility studies, business valuation, and public offerings. He holds Bachelor's and Master's degrees in Accounting from the University of Dhaka and is a qualified Cost and Management Accountant (1993), Chartered Accountant (1995), and Certified Public Accountant (USA, 2012). Mr. Ullah has held key leadership roles such as Chief Financial Officer (CFO), Finance Director, and Chief Internal Auditor in reputed companies in Bangladesh and Saudi Arabia. He is currently a Senior Partner (in progress) at J.U Ahmed & Company, Chartered Accountants.

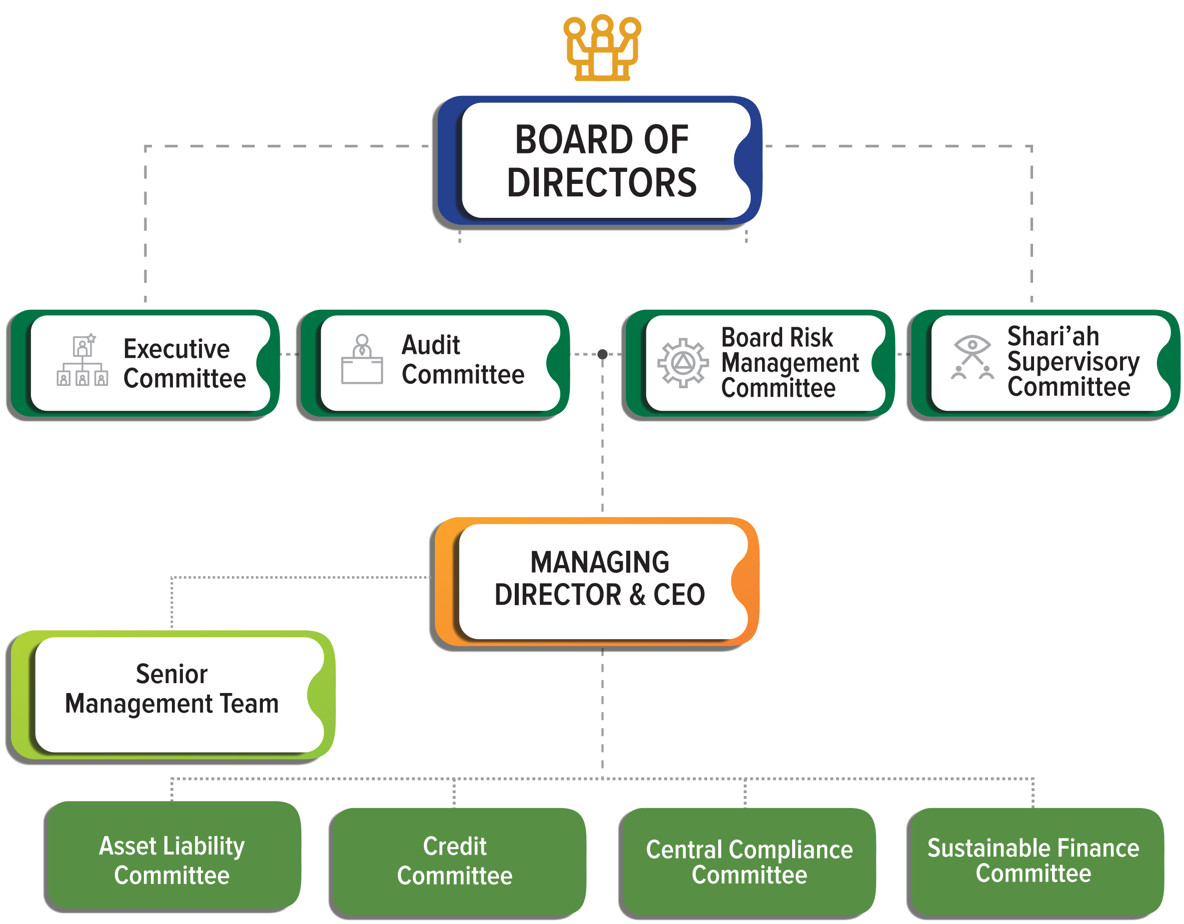
Dr. Md Touhidul Alam Khan joined NRBC Bank PLC as Managing Director and CEO on May 5, 2025. With over 32 years of banking experience, he previously served as MD & CEO of National Bank and held different senior leadership roles across Prime Bank, Bank Asia, Modhumoti Bank, Standard Bank, and Premier Bank. He is a recognized expert in syndication finance, leading Bangladesh's first Shariah-based syndication deal and the country's largest term loan syndication at the time. He holds a Master's in Finance from the University of Dhaka, a PhD from Bangladesh University of Professionals, and multiple professional certifications, including Bangladesh's first Certified Sustainability Reporting Assurer (CSRA). He is also a fellow member of Institute of Cost & Management Accountants of Bangladesh (ICMAB). With multi-dimensional expertise in Islamic and conventional banking, sustainability, risk management, and corporate governance, Dr.Touhid has published over 350 articles nationally and internationally, contributing regularly to Singapore based Journals: - "The Asian Banker (TAB)" & "Asian Banking & Finance (ABF) " and the International Correspondent of "Islamic Finance News (IFN)", Malaysia as a prolific scholar and thought leader.

Nomination and Selection of the Highest Governance Body GRI 2-10

During nominating the board of directors, NRBC Bank complied with pertinent guidelines of Bangladesh Bank circulars, rules and regulations of the Companies Act 1994 (amended up to 2023), Bank Companies Act 1991 (amended up to 2023), Bangladesh Securities and Exchange Commission (BSEC) Notifications, Guidelines of Bangladesh Bank and Memorandum & Articles of Association of the Bank. The Board of NRBC Bank is always committed to ensuring diversity and inclusiveness in its composition and deliberations, embracing the proposition that having a diverse Board would have a positive, value relevant impact on the Bank. In this regard, the Board considers diversity from a number of different aspects, including gender, age, cultural, and educational background. In the case of nomination, removal, a casual vacancy, or alternate directors, NRBC Bank follows all relevant rules and regulations. Directors are accountable to the shareholders for the Bank's performance and governance.

Board and Management Committees GRI 2-9, GRI 2-10, GRI 2-11

The Chairman of NRBC Bank's Board of Directors, the highest governance body, is a nonexecutive director, elected by the Board. The roles of the Chairman and the Managing Director & CEO are completely separated to ensure independence between governance and management. Various board committees have been formed to act in order to obtain the most effective operations. Such committees are important Corporate Governance tools to monitor corporate activities and can play a valuable role in the protection of shareholder value. During selection of the chairman of different committees, all the board members can freely perform their unbiased voting rights, thus a suitable chairperson is selected based on their merits and capabilities to lead the committees.



- **Executive Committee (EC):** Reviews and approves large-scale green and sustainable financing investments, credit distributions, and operational expansions. Members of EC are as follows:

SL No	Name of the Directors	Status in the Committee
01	Md. Ali Hossain Prodhania	Chairman
02	Md. Abul Bashar	Member
03	Barrister Md. Shafiqur Rahman	Member
04	Dr. Md. Touhidul Alam Khan	Managing Director and CEO

- **Board Risk Management Committee (BRMC):** One of the crucial governance tool, the risk management committee under the board is responsible for overall risk mitigation of the bank, be it investment risk, foreign exchange risk, IT risk, internal control and compliance risk, money laundering risk or any other risks and also implementation of policies and business plan of the bank. Members of BRMC are as follows:

SL No	Name of the Directors	Status in the Committee
01	Md. Nurul Haque	Chairman
02	Md. Anwar Hossain	Member
03	Prof. Dr. Syed Abul Kalam Azad	Member
04	Dr. Md. Touhidul Alam Khan	Managing Director and CEO

- **Board Audit Committee:** Oversees internal control systems, financial reporting transparency, and compliance with statutory rules and regulations. Members of Audit Committee are as follows:

SL No	Name of the Directors	Status in the Committee
01	Muhammad Emdad Ullah	Chairman
02	Md. Anwar Hossain	Member
03	Md. Nurul Haque	Member
04	Dr. Md. Touhidul Alam Khan	Managing Director and CEO

- **Management Committee (MANCOM):** To support the management of the bank, there are several committees at management level. Among these committees, the Management Committee/ Senior Management Team (SMT) holds the highest position and responsible for overall management of the bank. The committee is led by MD & CEO and formed with the Head of different Divisions which operate overall banking activities. All the divisional heads are accountable to the SMT for their divisional performance. The division/departments are bound to comply with the sustainable strategies of the bank and report to the board accordingly. Apart from review or regular basis, the board checks quarterly data and progress report for performance evaluation and guide the management accordingly to achieve organizational overall goal and objectives. All the management level committees operate independently without any intervention of the board and any undue influence of any director.
  Members of MACOM or Senior Management Team (SMT) are as follows:

SL	Name of Officials	Designation	Status
01	Dr. Md. Touhidul Alam Khan, FCMA	Managing Director & CEO	Chairman
02	Mohammad Abdul Qaium Khan	Deputy Managing Director	Member
03	Tanusree Mitra	SEVP & CRMD-1 (Corporate Business)	Member
04	Faisal Ahmed	SEVP & CHRO	Member Secretary
05	Md. Mynul Hossain Kabir	EVP & Head of MISD	Member
06	Serajul Amin Ahmed	EVP & CRO, Head of RMD	Member
07	Rasedul Islam, FCA, FCMA	EVP & CFO	Member
08	Md. Tarikul Islam Khan	EVP & Head of Recovery	Member
09	Razidul Islam	SVP & Head of ICTD	Member
10	Hasnat Reza Mohibbul Alam	SVP & Head of ID	Member
11	Md. Abdul Gofur Raana	SVP & Head of Treasury & IBW	Member
12	Sk. Tareq Nawaz	SVP & CLO	Member

SL	Name of Officials	Designation	Status
13	Mohammad Shamsuzzaman	VP & Head of CAD	Member
14	A. I. M. Mostafa	SVP & Head of FMD	Member
15	Muhammad Faruk Hossain	VP & Head of Retail	Member
16	Md Firog Ahmed	FVP & Company Secretary (CC)	Member
17	Mohammad Talabul Islam	AVP & Head of ICCD (CC)	Member

Role of the Highest Governance Body GRI 2-11, 2-12

The Board of Directors, as the highest governing body, exercises a supervisory role over the Bank, ensuring the effective implementation of its governance framework. The Board periodically reviews the framework to confirm its relevance considering changes in the Bank's size, complexity, business strategy, geographical footprint, market dynamics, and regulatory requirements. The Chairman, who leads the Board, as well as the other directors of the board, do not hold policymaking or executive authority on their own. They refrain from involvement in the administrative, operational, or routine affairs of the Bank. The majority of the Board members bring with them diverse professional and business experience spanning multiple industries in the country, which strengthens the governance capacity of the Bank.

Responsibilities of the Chairman of the Board GRI 2-12

As per BRPD Circular No. 02 dated February 11, 2024, issued by Bangladesh Bank, and the Corporate Governance Code issued by BSEC on June 3, 2018, the Chairman of the Board of Directors broadly possesses the following major responsibilities:

- Provides leadership and governance of the Board to create conditions for overall Board and individual Director's effectiveness, ensuring that all key and appropriate issues are discussed by the Board in a timely manner.
- Promotes effective relationships and open communication while creating an environment that allows constructive debates and challenges, both inside and outside the boardroom, between Non-Executive Directors and the management.
- Ensures that the Board as a whole plays a full and constructive part in the development and determination of the company strategies and policies, and that Board decisions taken are in the bank's best interests and fairly reflect the Board's consensus.
- Ensures that the strategies and policies agreed upon by the Board are effectively implemented by the Chief Executive and the management.
- Sets the Board meeting schedule and agenda, in consultation with the Chief Executive and Company Secretary, to take full account of the important issues facing the bank and its subsidiaries, ensuring that adequate time is available for thorough discussion of critical and strategic issues.
- Ensures that the Board is properly briefed on issues arising at Board meetings and receives accurate, clear, complete, and reliable information in a timely manner to fulfill its duties, such as performance reports, challenges, opportunities, and matters reserved for Board decisions.
- Arranges informal meetings of the Directors at least annually, including meetings of the Non-Executive Directors at which the Chief Executive is not present, ensuring sufficient time and consideration is given to complex, contentious, or sensitive issues.
- Ensures that there is effective communication with shareholders and that each Director develops and maintains an understanding of stakeholders' views.
- Establishes good corporate governance practices and procedures, promoting the highest standards of integrity, probity, and corporate governance throughout the bank and its subsidiaries, particularly at the Board level.

Roles and Responsibilities of the CEO, CFO, CS, and Head of ICC GRI 2-12

- The Board of Directors of NRBC Bank clearly defines and approves the respective roles, responsibilities, and duties of the Chief Executive Officer (CEO), Chief Financial Officer (CFO), Company Secretary (CS), and Head of Internal Control & Compliance (ICC).
- To set out the responsibilities of the CEO, BRPD Circular Letter No. 18 dated 27 October 2013 and BRPD Circular No. 05 dated 27 February 2024 issued by Bangladesh Bank, alongside the Corporate Governance Code issued by BSEC on 03 June 2018, have been taken into consideration.
- The functions of the Chief Financial Officer (CFO) are the preparation and submission of accurate financial statements, ensuring adherence to laws, regulations, and internal policies, identifying and mitigating financial risks, contributing to financial strategy and long-term planning, and managing assets and liabilities to optimize financial performance.
- The functions of the Company Secretary (CS) are ensuring adherence to laws, regulations, and internal policies, facilitating

board meetings and maintaining records, keeping statutory registers and filing necessary documents, and providing guidance on compliance and governance matters.

- The functions of the Head of Internal Control and Compliance (ICC) are reporting directly to the Audit Committee to ensure objectivity in operations; developing and implementing annual audit plans; conducting regular and surprise audits; ensuring adherence to laws, regulations, and internal policies; identifying potential risks and implementing control measures; and preparing and communicating reports on audits, compliance and risks.

Minimizing Conflicts of Interest GRI 2-15

NRBC Bank PLC maintains a strict policy to prevent and manage conflicts of interest at both Board and management levels. Directors and senior executives are required to disclose any personal, financial, or professional interests that may influence their impartial judgment in decision-making. The Board ensures that such disclosures are documented and, where necessary, the concerned member refrains from participating in related deliberations or voting. The Bank also complies with Bangladesh Bank guidelines and BSEC regulations to uphold integrity, transparency, and stakeholder trust in all governance practices. As per code of conduct for the Chairman, Board Members, and Managing Director & CEO Of NRBC Bank PLC the following issues are maintained:

- Avoid situations where personal interests conflict with those of the Bank.
- Disclose any actual or potential conflict of interest in advance.
- Abstain from deliberation or voting in matters where a conflict exists.
- Members of the Board of Directors shall refrain from engaging in the day-to-day operations of the bank.
- Board of Directors shall act independently and exercise prudent judgment in all decision-making processes, ensuring strict compliance with applicable laws, regulatory directives, and the bank's internal policies.
- Members of the Board of Directors are expected to ensure full compliance with Sections 26Ga, 27, 28, and 109 of the Bank Company Act, 1991, with regard to loans and advances.

Delegation of Responsibility for Managing Impacts GRI 2-13

The Board delegates day-to-day responsibility for managing ESG and sustainability impacts to the Managing Director & CEO, who is supported by the Sustainable Finance Unit, the Risk Management Division, and other relevant departments. These units ensure that sustainability policies and commitments are embedded into core operations.

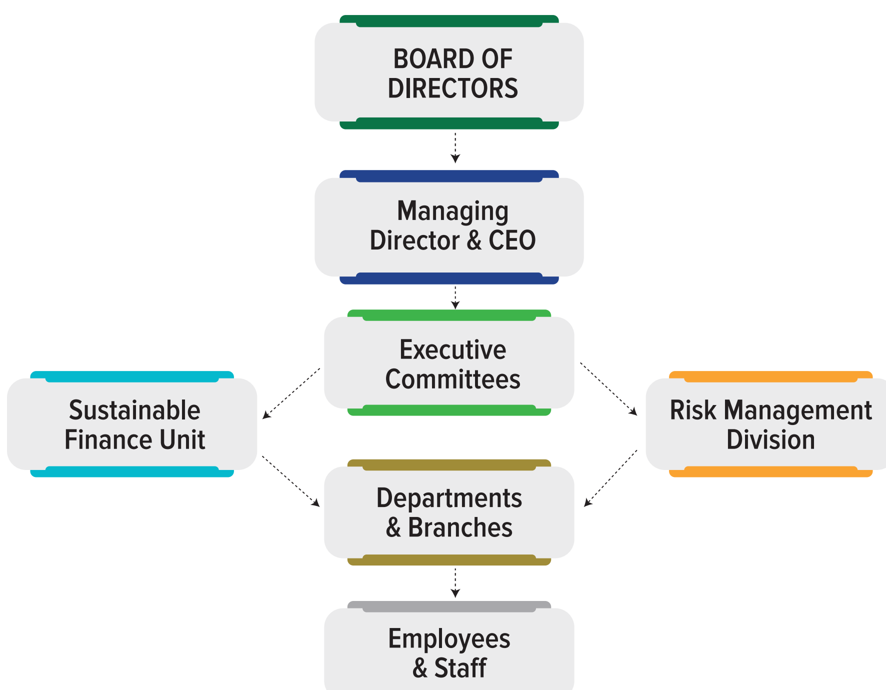


Figure: Delegation of Responsibility

Role of the Highest Governance Body in Sustainability Reporting GRI 2-12, 2-14

NRBC Bank PLC ensures transparency, accuracy, and accountability in its environmental, social, and governance (ESG) reporting. The Board of Directors serves as the highest governance body responsible for overseeing, reviewing, and formally approving the bank's annual Sustainability Report.

Sustainability Reporting Governance Flow

The development, verification, and approval process follows a structured path from field-level data collection to final executive sign-off:

1.Data Collection:	2.Review & compilation	3.Strategic Review	4.Final Approval
Division, Branches & Cell	Sustainability Reporting Committee	Board Risk Management Committee (BRMC	Board of Directors (Highest Governance Body)

Process for Reviewing and Approving the Report

1. Information Compilation and Materiality Assessment

The bank's Sustainability Reporting Committee—comprising representatives from Risk Management, Sustainable Finance, HR, and Credit Divisions—gathers operational, social, and green financing data. This group determines material issues in alignment with the Global Reporting Initiative (GRI) Standards and the green banking framework established by Bangladesh Bank.

2. Management Review

The compiled draft undergoes thorough vetting by executive leadership, led by the Managing Director & CEO. Executive management ensures that all figures—such as green finance allocations, CSR spending, and carbon reduction milestones—accurately reflect the bank's real-world impact.

3. Board Committee Oversight

The report is submitted to the Board Risk Management Committee (BRMC). The BRMC reviews the document to confirm that the sustainability disclosures align with the bank's overarching long-term strategy of "Innovation Drives Impact".

4. Formal Board Approval

The Board of Directors reviews the final draft of the Sustainability Report. The Board evaluates the completeness of the ESG data and validates the material impacts described. The report is published only after receiving a formal resolution of approval from the Board.

Collective Knowledge of the Highest Governance Body GRI 2-17

1. Strategic Context & Governance Mandate

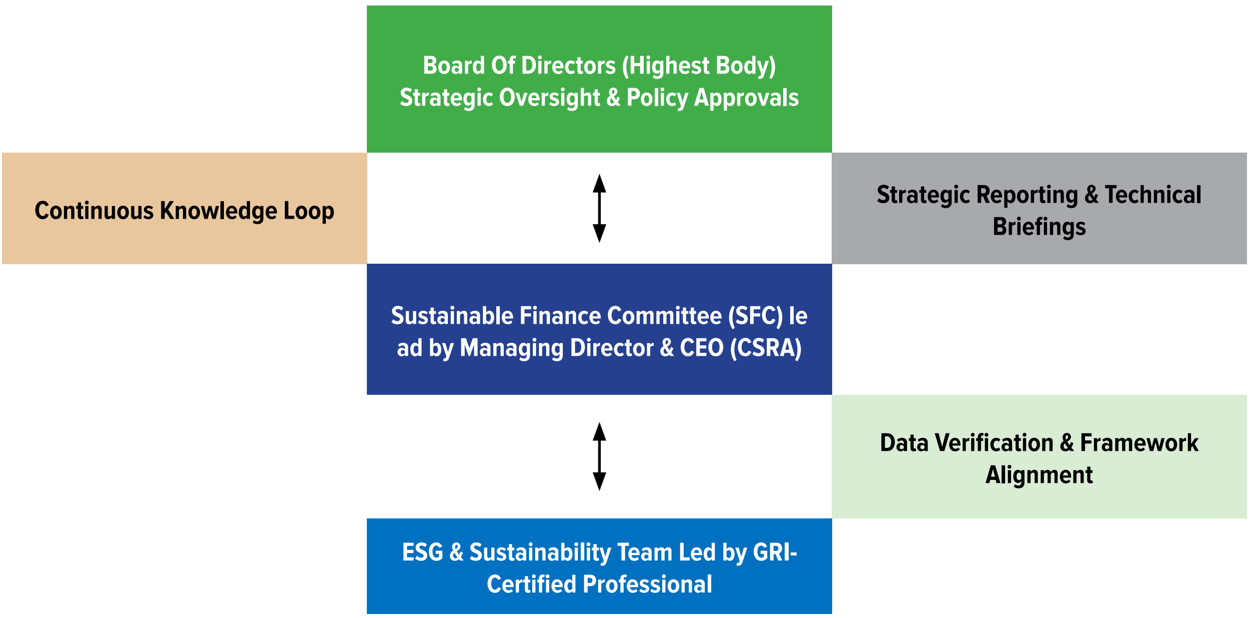
NRBC Bank PLC recognizes that institutionalizing effective oversight of Environmental, Social, and Governance (ESG) impacts requires advanced capacity building and continuous education at the highest governance level. Under the strategic direction of our Chairman of the Board of Directors Md. Ali Hossain Prodhania and Managing Director & CEO Dr. Md. Touhidul Alam Khan, FCMA, CSRA the Board of Directors acts as the ultimate custodian of the Bank's theme slogan of this report "Innovation Drives Impact" sustainability ethos.

NRBC Bank PLC maintains a distinctly sophisticated approach to managing environmental, social, and governance (ESG) impacts by embedding deep-domain sustainability expertise directly within its corporate leadership. Unlike typical governance models that rely solely on external advisors, NRBC Bank's highest governance body is structurally guided by specialized internal mastery:

- CSRA Leadership at the Helm: Our Managing Director & CEO, Dr. Md. Touhidul Alam Khan, FCMA holds the distinct honor of being the only Certified Sustainability Report Assurer (CSRA) in Bangladesh. This unique professional certification ensures that executive oversight of sustainability reporting, materiality thresholds, and impact assurance is driven by a recognized industry authority.

- GRI-Certified Technical Execution: The Bank's dedicated ESG and Sustainability team is composed of highly trained experts, including GRI-Certified Professional with extensive hands-on experience in producing multi-cycle, GRI-compliant sustainability reports.

This rare concentration of internal domain expertise ensures a continuous, top-down knowledge loop where the Board of Directors receives advanced, institutional-grade guidance on evolving global ESG frameworks.



Continuous Capacity Building Matrix

Strategic Briefing	Targeted Governance Body	Facilitator / Subject Matter Expert	Core Sustainability Context Covered
Sustainability Assurance & Data Integrity	Full Board of Directors	Dr. Md. Touhidul Alam Khan (MD & CEO, CSRA)	Establishing internal controls for ESG reporting, mitigating green-washing risks, and preparing for double-materiality criteria.
GRI Standards Evolution & Green Asset Validation	Board Risk Management Committee (BRMC)	In-house GRI-Certified Professionals	Translating updated GRI topic disclosures into the Bank's credit risk management and green financing loops.
Regulatory ESG Compliance and Sustainable Finance Policy	Board Audit Committee	Green Banking Cell / Bangladesh Bank Specialists	Aligning banking credit flows with the latest national green asset taxonomies and climate risk matrices.

Frequency and Operational Access to Sustainability Material

The Board is updated quarterly by the Bank's executive-level Sustainability Reporting Committee. These formal sessions ensure that non-executive directors are equipped with data-driven insights concerning carbon footprint metrics from direct banking networks and sustainability related finance and activities.

Furthermore, the Board retains independent structural authority to retain external ecological consultants and legal advisors whenever validating major sustainable credit expansions or evaluating new sustainable asset-backed products.

Performance Management by the Highest Governing Body GRI 2-18

The process for evaluating the performance of the highest governance body (the Board) in overseeing sustainability impacts follows three steps:

- Self-Assessment Questionnaires: Board members complete annual evaluations that explicitly include performance metrics for ESG oversight, green asset growth, and social inclusion.
- Expert Data Alignment: The Board's policy decisions are reviewed against real-world impact data compiled by the bank's GRI-Certified ESG Team to measure actual progress.
- CSRA Leadership Feedback: The Managing Director & CEO, Bangladesh's only Certified Sustainability Report Assurer (CSRA), evaluates the Board's strategic choices to identify oversight gaps and realign governance goals.

The performance evaluations of the Board of Directors regarding sustainability impact oversight are conducted bi-annually and remediating actions are taken accordingly.

Communication of Critical Concerns GRI 2-16

Framework for Escalation and Reporting Channels

NRBC Bank PLC has established clear, structured channels for communicating critical concerns to ensure total transparency, corporate accountability, and timely remediation. Employees, customers, shareholders, and external stakeholders are actively encouraged to raise critical concerns regarding ethical misconduct, regulatory non-compliance, financial vulnerabilities, or adverse environmental and social impacts:

- **Internal Channels:** Employees can escalate concerns directly through their primary reporting lines, the Human Resources Division, or the Office of the Company Secretary.
- **Whistle-blowing Mechanism:** Dedicated, confidential whistle-blowing portals exist to receive anonymous submissions regarding fraud, operational anomalies, or code of conduct violations.
- **External Stakeholder Grievances:** Customers and general community stakeholders submit feedback through formal grievance redressing cells operating across all branches, sub-branches, and agent banking centers.

Expert Vetting Process & Assurance Integrity

Before critical sustainability or operational concerns reach the highest governance body, they undergo a rigorous screening process led by the bank's specialized internal experts:

- **GRI-Certified Compliance Review:** The Bank's ESG and Sustainability Team, staffed by GRI-Certified Professionals, analyze risk inputs to determine if a systemic breach of our environmental or social commitments has occurred, particularly regarding Bangladesh Bank Sustainable Finance Guidelines.
- **CSRA Executive Oversight:** The Managing Director & CEO, acts as the primary executive filter for critical escalations. As the only Certified Sustainability Report Assurer (CSRA) in Bangladesh, he applies professional assurance criteria to ensure that material governance, financial, or ecological risks are validated with extreme technical accuracy before being brought to the Board.

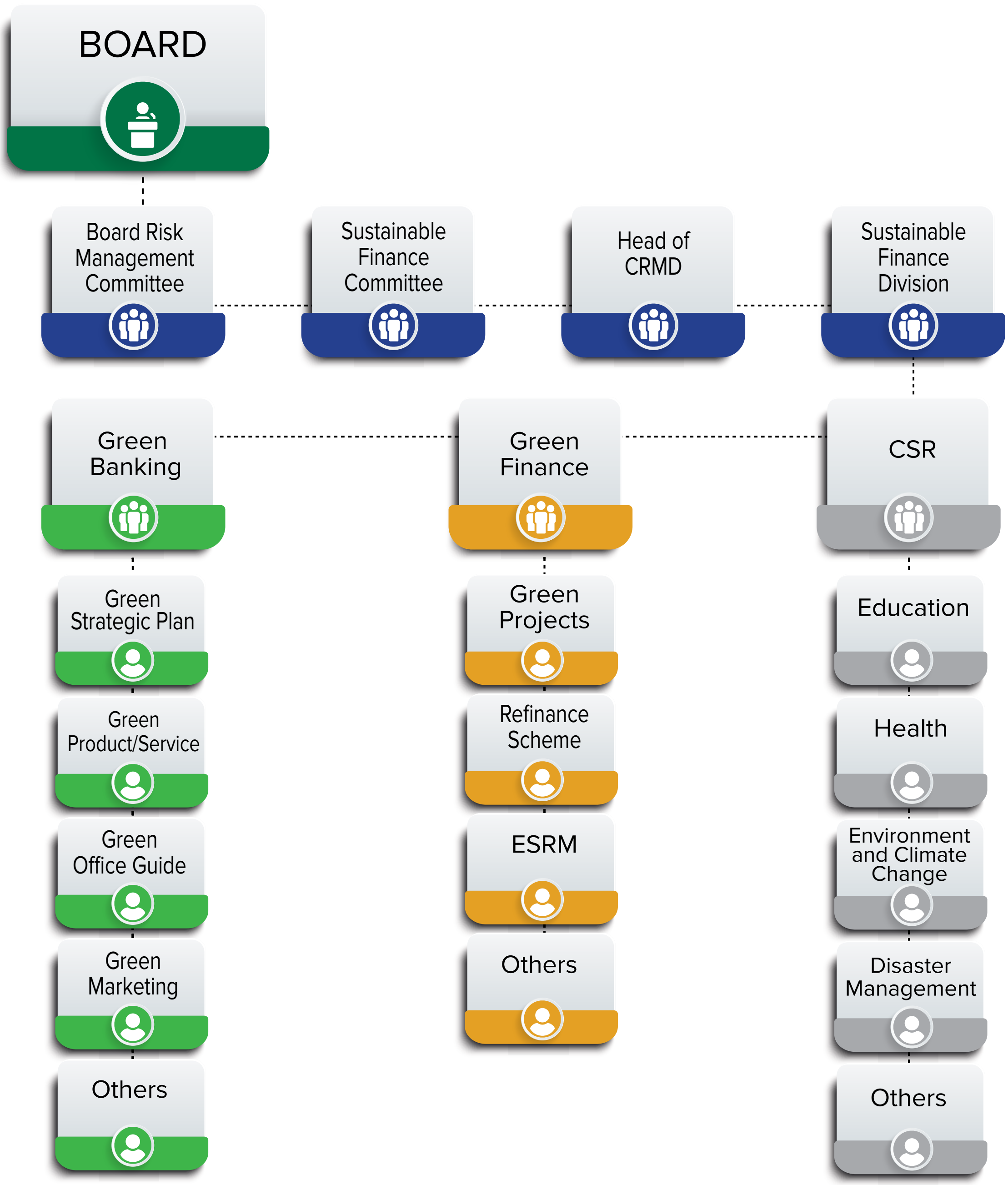
Communication to the Highest Governance Body

When a concern is deemed "critical," it bypasses standard operational hierarchies and is immediately communicated to the Board of Directors through dedicated sub-committees:

- **Board Risk Management Committee (BRMC):** Receives immediate notifications regarding systemic portfolio exposures, macro-environmental risks, or critical deviations from green asset validation policies.
- **Board Audit Committee:** Reviews concerns regarding internal control failures, financial integrity issues, anti-corruption breaches, or ethical non-compliance.
- **The Full Board:** Significant or high-impact concerns requiring a structural policy shift or structural capital adjustments are referred directly to the full Board of Directors for absolute legal resolution.

During the fiscal reporting period, the total number and nature of critical concerns communicated to the highest governance body was not ready to disclose or properly tracked. It is expected that the data will be ready for disclosure in our next reporting cycle.

SUSTAINABILITY GOVERNANCE GRI 2-9



In order to confirm sustainability actions within the organization, NRBC Bank has developed its governance structure by maintaining Bangladesh Bank's directives to ensure green governance. There is an independent Sustainable Finance Unit (SFU) led by Head of Credit Risk Management (CRM) Division as per instruction of Bangladesh Bank vide SFD Circular No. 02. The Risk Management Committee (RMC) of the Board of Directors approves policies, strategies and programs related to Sustainable Banking and Sustainable Finance (Green Banking, Environmental and Social Risk Management and CSR) programs.

The bank remains vigilant to adopt and update quality approaches to help ensure a sustainable business model within the organization. This helps the organization to get competitive advantage within existing process and find new opportunities for sustainable business growth. One of the main objectives of the Sustainable Finance Unit (SFU) is to help reduce carbon footprints in investment decisions and environment-friendly business initiatives. Being a responsible entity toward environment and society, we are committed to taking necessary actions as precautionary measures during any business operation. However, in this process, we do not always focus on scientifically proven methods to tackle environmental emergency. Rather we look for widely accepted methods or techniques that mostly serves the interest of the environment and our stakeholders. The bank has following entities to ensure sustainable banking governance.

Sustainable Finance Unit (SFU)

NRBC Bank PLC. established SFU, led by Head of CRM Division, as per Bangladesh Bank SFD Circular No. 02. The Division is assigned with different sustainability actions, among which some are done on regular basis and some periodically.

Assigned Tasks	Checklist	Remarks
Formulation, amendment and implementation of Green Banking policy, Green Office Guide, Environmental and Social Risk Management	√	Periodically
Planning and getting approval from Bangladesh Bank for setting up green branch	X	Highly keen to implement in future in suitable time
Collaboration with PR and Brand Communication for green marketing	√	When required
Participation in agreement signing and applying refinance from Bangladesh Bank	√	When required
Support in annual CSR budget preparation and escalation	√	Yearly
Provide necessary assistance to internal and external stakeholders	√	Regularly
Preparing Annual Sustainability Report under supervision of Sustainability Reporting Committee (SRC)	√	Initiated this year
Regulatory and Internal Reporting in timely manner	√	Regularly
Generating new ideas for banking practices to reduce carbon footprint	√	Ongoing process

Sustainable Finance Committee (SFC)

As per Bangladesh Bank SFD Circular No. 02, dated 01.12.2016 NRBC Bank established SFC chaired by senior most DMD of the Bank. The ToRs of SFC are as under:

- To approve, monitor and evaluate the activities of Sustainable Finance Unit at management level.
- To set annual objective of Sustainable Finance Division and evaluate its performance.
- To ensure appropriate coordination and support among all relevant divisions of the Bank to accomplish the activities of Sustainable Finance Division.

Sustainability Reporting Committee (SRC)

NRBC Bank has formed a Sustainability Reporting Committee (SRC) to oversee the preparation and quality of its Sustainability Report. The SRC is responsible for coordinating with different divisions, ensuring compliance with GRI Standards, and integrating stakeholder feedback. It plays a key role in identifying material topics, reviewing data accuracy, and presenting the report to the Board for final endorsement.

Green Office Guide of NRBC Bank

As part of the NRBC Bank's continuous effort of positively upholding the Green Banking initiatives, the Bank has developed Green Office Guide as a general guideline to facilitate the in-house green banking objectives of the Bank. Our Green Office Guide has pictorial demonstration for better understanding of the readers. The Green Office Guide of the Bank was formulated and circulated by SFU vide instruction circular among all employees. The Green Office guide includes, but not limited to, the following objectives:

- Energy Efficiency for optimal use of energy reducing carbon footprint
- Paper Reduction for saving the trees and deforestation
- Water Conservation by safeguarding misuse of water
- General Waste Management through reuse or recycling
- Office Commuting through reducing fuel consumption and increasing tele and video conferencing
- Responsible Purchase by avoiding unnecessary buying and using eco-friendly products
- Practice 3Rs (Reduce, Reuse & Recycle) fundamentals at all level for sustainable business practice

Environmental and Social (ES) Risk Management FS4

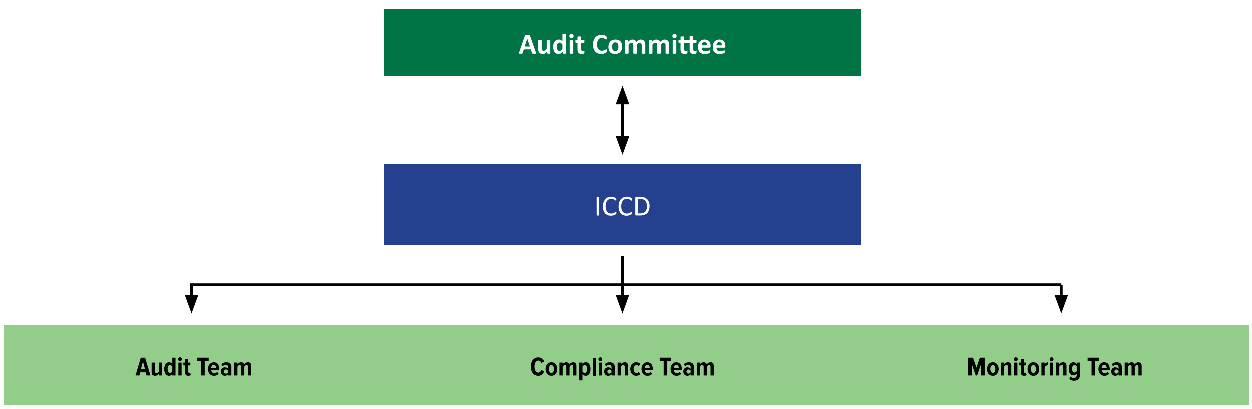
Environmental and Social (ES) Risk refers to the uncertainty or probability of losses that may originate from any adverse environmental or climate change events or non-compliance with prevailing environmental regulations related to ES issues. The impact of climate change is undeniable in our country. We not only ensure a proper mitigation strategy while extending investment facilities, but also make sure that our dedicated relationship team is closely monitoring and counseling customers to assist them to efficiently handle adverse ES situations. Simultaneously, to safeguard our environment from further deterioration, we place strong emphasis on sustainable banking practice. We have a culture to promote sustainable actions through our banking operations. Our relationship team, investment officials and Sustainable Finance Unit (SFU) worked persistently throughout the year to guarantee the maximum ES due diligence during financing.

NRBC Bank enhances staff competency on environmental and social policies through regular training, workshops, and awareness sessions. Employees, especially credit and risk officers, are guided on sustainable finance, green banking, and social safeguard practices. Training materials and updated guidelines are circulated across branches to ensure uniform application. These efforts strengthen the Bank's ability to integrate sustainability into business operations and client services.

Governance, Ethics & Compliance GRI 2-27

NRBC Bank PLC operates under a strict, comprehensive compliance framework designed to ensure absolute alignment with all applicable national laws, regulatory codes, and international operational standards. Legal and ethical integrity represents a foundational cornerstone of our business operations across all corporate offices, branch banking centers, sub-branches, and digital agent banking footprints.

The Bank has established an independent internal audit function with the head of internal control & compliance (ICC) reporting directly to the chairman of audit committee. The internal audit team performs risk based audit on various business and operational areas of the Bank on continuous basis. The audit committee and the Board regularly review the internal audit reports as well as monitor progress of previous findings.



Apart from this, the bank continuously monitors its regulatory exposure across five primary legal and operational areas:

1. **Prudential Banking Guidelines:** Compliance with directives issued by the Bangladesh Bank, including capital adequacy, asset classification rules, single-borrower exposure caps, and mandatory sustainable finance deployment percentages.
2. **Capital Market Operations:** Full adherence to the notifications, disclosure mandates, and corporate governance codes issued by the Bangladesh Securities and Exchange Commission (BSEC) and the Dhaka Stock Exchange (DSE).
3. **Financial Crime Prevention:** Rigorous implementation of the Money Laundering Prevention Act, the Anti-Terrorism Act, and dynamic transaction screening tools governed by the BFIU.
4. **Socio-Environmental Laws:** Alignment with the Environmental Conservation Act, national climate frameworks, and localized workforce safety guidelines.
5. **Data Security & Consumer Rights:** Maintaining zero violations of consumer privacy and data security parameters while expanding accessible banking access points.

No. of Non Compliance Issues Occurred during the Reporting Year

It is to disclose that during the reporting year, there was zero non-compliance related actions happened within the organization, thus the bank faced no penalty for such issues.

OUR MATERIAL CONCERN GRI 3-1

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, an ample assessment takes place on quarterly basis to identify and categorize the sustainability topics that are most relevant to our operations and our stakeholders based on the stakeholders' mapping exercise.

STAKEHOLDER MAPPING

Our Bank believes in the proper mapping of stakeholders in every aspect of its banking activities. We identify our stakeholders through conducting impact analysis in respect of:

Accountability: NRBC Bank PLC. has direct legal responsibility to central bank, security exchange commission, tax authority & other regulators.

Impact: Decision making of the bank is influenced to reach its intended goals by shareholders and employees.

Proximity: The local community that heavily influences our day-to-day business operation.

Reliance: Those who are dependent on their operational performance, e.g. business partners, suppliers, vendors and others

Representation: Those who represent the Bank to the outside world, e.g. employees, Board of Directors, business association leaders, local community leaders etc.

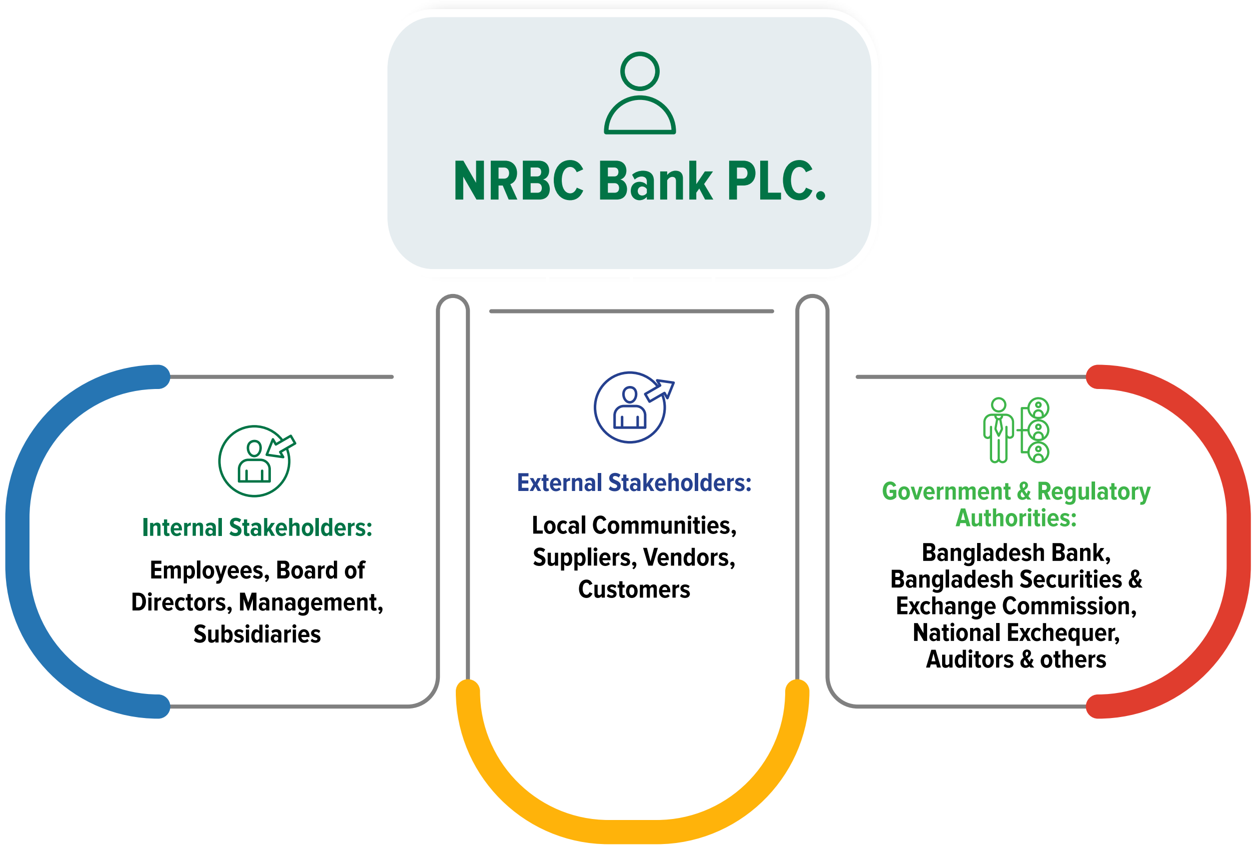


Figure: Types of Stakeholders of NRBC Bank

PROCESS OF DETERMINING MATERIAL TOPICS GRI 3-1

Understanding NRBC's Business Process	Identification	Assessment	Priority Topic
Gaining a clear understanding of NRBC's business activities to assess their impacts, through discussions with ESG consultants and independent observers.	Assessing both positive and negative, as well as actual and potential, impacts of the Bank's business processes with reference to financial sector standards such as GRI, SASB, and others.	Evaluating the significance of each of the Bank's activities, particularly in financing and services, while taking into account the risks, opportunities, and challenges associated with economic, social, and environmental aspects.	Identifying the most significant impacts to be reported in the Sustainability Report, engaging the conccered Division and incorporating feedback from investors

We identified the most appropriate material topics based on understanding of our stakeholders' requirements and priorities. Thus, we have found 12 material topics as our priority concerns. The material topics that have been outlined below are well aligned with our triple bottom line of sustainability i.e. economic, environmental & social.

TRIPLE BOTTOM LINE MATERIAL TOPICS GRI 3-2

Material Topics

Economic
- 01 Economic Performance
- 02 Tax
- 03 Procurement practice
- 04 Anti-corruption

Environmental
- 05 Energy
- 06 Emissions

Social
- 07 Employment
- 08 Occupational Health and Safety
- 09 Training and Education
- 10 Diversity and equal opportunity
- 11 Non-Discrimination
- 12 Customer Privacy

APPROACH TO STAKEHOLDER ENGAGEMENT GRI 2-29

NRBC Bank PLC adopts a structured and inclusive approach to stakeholder engagement to ensure its business strategies reflect the interests and expectations of all relevant parties. Stakeholders are identified and prioritized based on their level of influence on the Bank's operations and the extent to which they are affected by the Bank's activities. Key groups include customers, employees, shareholders, regulators, business partners, and the wider community.

The Bank engages stakeholders through multiple channels: customer service centers, feedback surveys, social media, employee meetings, town halls, training sessions, investor briefings, annual general meetings, and regulatory consultations. Engagement takes place on a regular basis — daily through service touch-points, quarterly with regulators and investors, and annually through formal disclosures and consultations.

Feedback received through these interactions is systematically reviewed and integrated into the Bank's decision-making processes, covering areas such as product development, service quality, risk management, sustainability practices, and compliance. The Bank ensures transparency by communicating actions taken in response to stakeholder concerns through annual reports, sustainability disclosures, and direct communication channels.

In 2025, NRBC Bank strengthened its engagement approach by expanding digital feedback platforms and enhancing community-level dialogues to capture broader perspectives, representing a significant improvement from previous years. This continuous process helps the Bank foster trust, ensure regulatory compliance, and align its growth strategy with stakeholder expectations.

We place strong importance on continuous, open dialogue built on trust, integrity, and respect. This process enables us to respond to emerging issues, incorporate stakeholder perspectives into decision-making, and strengthen long-term relationships that are essential for sustainable growth.

STAKEHOLDER IDENTIFICATION AND THEIR CONCERNS

Stakeholder Group	Their Concern	Our Responsibilities
Shareholders and Analysts	• Return on investments • Brand image of the bank • Management excellence and stable rating of the bank	• Ensure sufficient return to shareholders • Uphold brand image by excellent customer service and other economic activities • Ensure responsible investment and recovery
Government and regulatory authorities	• Support government policy • Business ethics and legal compliance • Timely reporting • Timely payment of income tax and VAT	• Develop and promote good governance and ethical practice • Submit required reports accurately on time • Strict compliance with all rules and regulations
Customers	• Competitive return on deposit • Quality service delivery • Convenient service • Data privacy • Product variation • Shariah complied Islamic products and services	• Offering different product through market research • Offering competitive rate of return decided by ALCO • Ensuring positive customer experience • Ensuring data security • Providing seamless digital services • Shari'ah compliance reviewed by Shari'ah Supervisory Committee
Employees	• Health, safety and well being • Self-development • Regular training • Performance driven career progression	• Providing training for skill development • Promoting and maintaining an amicable relationship with all employees • Shape future leaders • Recognize exceptional performers • Ensuring all employees have a proper work life balance
Society and local communities	• Financial inclusion through banking service at all levels • Poverty reduction • Environmental and social impact	• Support in the development of Covid-crisis situation • Agent banking service for financial inclusion • Perform CSR activities for people in need • Empowering women • Encourage people for savings
Suppliers	• Fair treatment • Sustainable business growth	• Ensure fair selection process • Timely payment to vendors

STAKEHOLDER ENGAGEMENT METHOD AND FREQUENCY

Stakeholder Group	Communication channel	Frequency
Shareholders and Analysts	• Annual General Meeting • Annual Report • Press release • Meeting (Board, EC etc) • E-mail and phone call • Website	• Once a year • Once a year • Several times a year • Usually monthly • Several times a year • Ongoing
Government and regulatory authorities	Meeting Reporting E-mail and phone call	• Several times a year • Usually monthly, quarterly and half yearly • Ongoing
Customers	• Branch • Relationship officer • SMS, Email and phone call • Website	• Ongoing • Ongoing • Ongoing • Ongoing
Employees	• Adhoc internal Meeting • Corporate program • E-mail- Office outlook • Phone call	• Ongoing • Occasional • Ongoing • Ongoing
Society and local communities	• Website & media	• Ongoing
Suppliers	• Meeting • Phone call and e-mail	• Several times a year • Ongoing

ECONOMIC SUSTAINABILITY

OUR APPROACH TO FINANCIAL SUSTAINABILITY AND MANAGEMENT OF GREEN FINANCE

3-3, GRI 201

NRBC Bank is committed to fostering long-term economic sustainability by integrating responsible banking practices into its core operations. The Bank aligns its strategy with national priorities and global sustainability frameworks to ensure that financial growth goes hand in hand with social and environmental responsibility.

A key element of this approach is the management of its green portfolio. NRBC Bank actively finances environmentally friendly projects, including renewable energy, energy efficiency, sustainable agriculture, and waste management initiatives. The Bank applies a structured risk management process under its Environmental and Social Risk Management (ESRM) framework to ensure that financed projects are economically viable, socially beneficial, and environmentally sustainable.

To strengthen accountability, the Bank sets clear targets for green financing and continuously monitors portfolio performance in line with Bangladesh Bank's Sustainable Finance Policy. The green portfolio not only supports low-carbon development but also enhances resilience against environmental and climate-related risks.

Through this approach, NRBC Bank seeks to balance profitability with responsibility, ensuring that its economic activities create shared value for stakeholders while contributing to national and global sustainability goals.

The economic statement provides a detailed picture of total value addition and the distribution of the value created by the organization. Our Bank contributes positively to socioeconomic development by empowering the employees through the payment of salaries and allowances; by distributing attractive and constant dividend to the shareholders; by assisting the regulatory capacities through paying taxes and of course keeping in mind company's continuous expansion and business growth.

Direct Economic Value Creation (Consolidated) GRI 201-1

Direct Economic Value Creation	BDT in million	
Particulars	**2025**	**2024**
Revenues earned from Profit on financial investments	17,731.95	12,824.02
Revenues earned from Investment on assets	6,850.42	5,548.44
Revenue earned from commission, exchange earnings & brokerage	1,065.39	1,342.55
Revenues earned from other operating income	624.58	539.61
Total direct economic value creation (A)	**26,272.34**	**20,254.62**

Economic Value Distribution (Consolidated) GRI 201-1

Economic Value Distribution	BDT in million	
Particulars	**2025**	**2024**
Salaries paid to employees	3,847.70	3,422.83
Payments to deposit holders	14,078.01	12,529.63
Attribution to equity holders	132.71	71.35
Income tax paid on employee earnings	41.08	38.39
Community investment (CSR expenditure)	17.66	61.11
Total Economic Value Distribution (B)	**18,758.36**	**17,423.57**

Value Retention

Particulars	2025	2024
Economic Value Retention (A-B) in BDT million	8,155.18	4,131.31
Net Asset Value (NAV) per Share (consolidated)	16.74	16.55

Contribution to Nation Building

Contribution to the nation NRBC Bank remains firmly committed to being a responsible financial institution that not only creates value for its stakeholders but also actively contributes to the broader economic development of Bangladesh. Guided by its core values and national priorities, the Bank has positioned itself as a partner in progress—supporting the government's long-term vision of achieving middle-income country status within this decade and becoming a developed nation by 2041.

Contribution to the National Exchequer

BDT in Million

Sector of Govt. Revenue	2025	2024
Corporate Tax paid by bank & Tax deduction at Source	2,324.90	3,028.99
VAT	320.83	321.14
Excise Duty	536.45	444.73
Total	**3,182.18**	**3,794.86**

Economic Value Addition

BDT in Million

Particulars	2025	2024
To employees	3,847.70	3,422.83
Total payment to government exchequer	3,182.18	3,794.86
Attribution to equity holders	132.71	71.35
Community investment	12.75	61.11
Total Economic Value Addition	**7,175.34**	**9,101.62**

Value Addition in Capital Market

BDT in Million

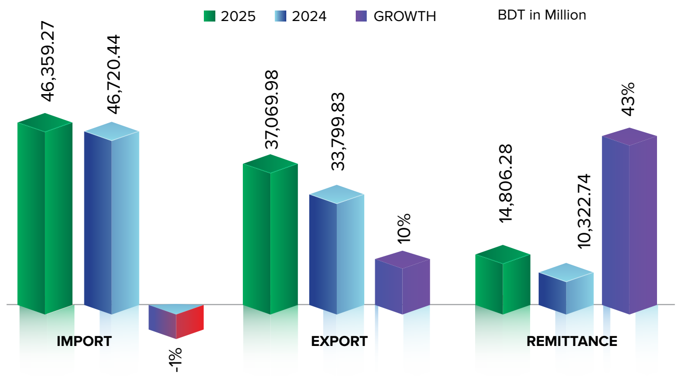
Particulars	2025	2024
Earnings per share (Consolidated)	0.160	0.086

Geographical Investment Distribution

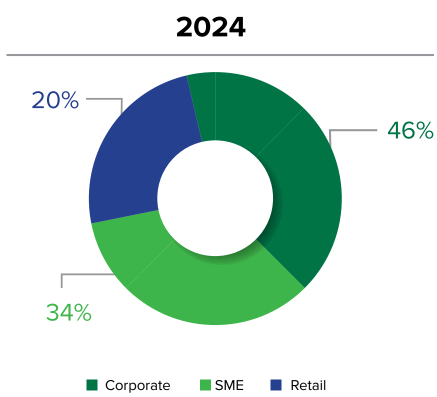
BDT in Million

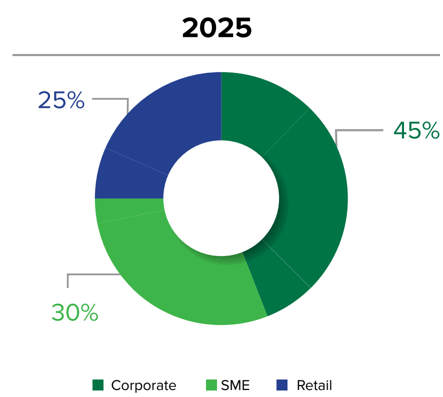
Sl	Division	2025			2024		
		Urban	Rural	Total	Urban	Rural	Total
1	Dhaka	97,466.72	13,971.59	111,438.31	87,663.14	14,703.24	102,366.38
2	Chattogram	14,766.80	5,613.91	20,380.72	9,996.06	6,617.15	16,613.21
3	Rajshahi	7,271.75	2,346.84	9,618.60	6,037.01	3,023.88	9,060.89
4	Sylhet	3,197.78	1,028.63	4,226.40	4,608.88	778.10	5,386.98
5	Barishal	2,362.42	991.03	3,353.45	1,564.09	1,287.22	2,851.31
6	Rangpur	2,448.38	3,231.89	5,680.27	891.58	4,894.94	5,786.52
7	Khulna	3,997.69	1,388.93	5,386.63	2,371.70	1,410.81	3,782.51
8	Mymensingh	1,692.20	693.21	2,385.41	733.46	995.14	1,728.60
	Total	**133,203.74**	**29,266.05**	**162,469.79**	**113,865.92**	**33,710.48**	**147,576.40**

Import, Export and Remittance Performance



Share of Corporate, SME and Retail portfolio FS6





Data above shows that retail, including micro and agri-culture portfolio, increased substantially in 2025 while SME portfolio got reduced for cautionary business expansion, specially in manufacturing sector.

Contribution of SME Portfolio to Sustainability FS6

	Particulars	2025	2024	Growth
Type	Small	38,801	35,147	10.40%
	Medium	10,565	13,332	-20.75%
Sector	Manufacturing	9,464	11,236	-15.77%
	Service	20,607	19,976	3.16%
	Trade	19,295	17,267	11.74%
SME Client	Male	45,194	51,031	-11.44%
	Female	4,011	3,713	8.03%

Community support program through MFI linkage financing FS7

Particular	2025	2024	Growth
District Covered	57	55	3.64%
Urban Area (in BDT million)	719.82	807.30	-10.84%
Rural Areas (in BDT million)	3,068.69	2,702.70	13.54%
Total Beneficiaries	99,697	95,380	4.53%
Male	20,936	20,153	3.89%
Female	78,761	75,227	4.70%

1 NO POVERTY
8 DECENT WORK AND ECONOMIC GROWTH
17 PARTNERSHIPS FOR THE GOALS

Rural Economy Development program in 2025 FS7

Rural Sector	2025	2024
Crop	34.14	6.25
Fisheries	7.10	1.3
Crop Storage	2.73	0.5
Livestock	161.42	29.55
Others	1721.60	315.16
Total	1,927.00	352.76

1 NO POVERTY
8 DECENT WORK AND ECONOMIC GROWTH
17 PARTNERSHIPS FOR THE GOALS

Sustainable Branch Network

Aligned with national goals and the UN SDGs, NRBC Bank is expanding access to banking for vulnerable groups, including low-income households, women entrepreneurs, and youth. With 109 branches, 400 sub-branches, and over 624 agent outlets, many in remote areas, the Bank ensures nationwide coverage and delivers savings, loans, and digital services to previously unbanked communities.

Economic Sustainability of NRBC Bank

BDT 3,847.70 million — **Employee wage**

Finance through MFI linkage for community development — BDT 3,789 million to 99,697 clients

BDT 3,182.18 million — **Total payment to government exchequer**

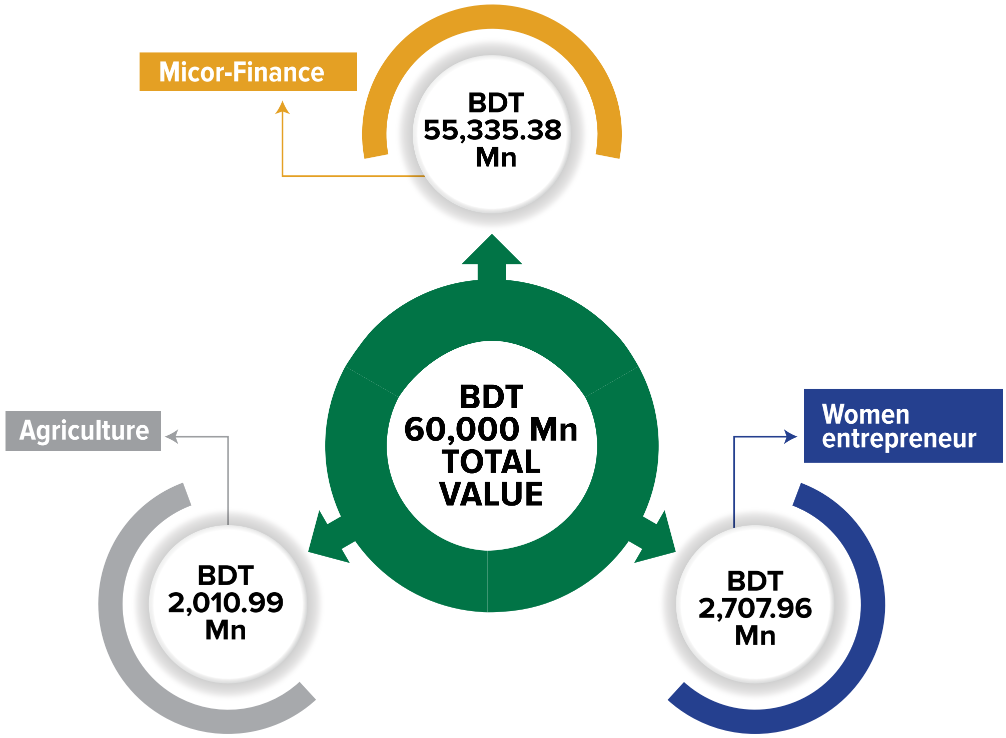
Total investment in sustainable finance — BDT 17,634 million against 18,072 clients

BDT 49,366 million against 49,205 clients — **Loans disbursed in SME business segment**

Women Entrepreneur under SME Finance — 4,011

Product Offerings Aiming Social Development FS7

NRBC Bank offers tailored products with social benefits, such as SME loans for women entrepreneurs, agricultural financing for smallholder farmers, and microfinance-linked services. In 2025, the total disbursement under these products was over BDT 60,000 million, aimed at promoting financial inclusion, rural development, and job creation.



Disbursement to	2025	2024	% Growth
Women entrepreneur (BDT Mn)	2,707.96	2,734.31	-1%
Agriculture Finance (BDT Mn)	2,010.99	1,920.15	5%
Micor-Finance (BDT Mn)	55,335.38	44,603.58	24%
Micor-Finance (No of borrowers)	117,994	98,344	20%

FINANCIAL INCLUSION STRATEGIES IN 2025 FS14

Financial Inclusion & Community Empowerment

NRBC Bank PLC operates under the core philosophy of becoming a "People's Bank." We actively bridge the gap for financially excluded and marginalized communities across Bangladesh. Guided by our 2025 theme of "Innovation Drives Impact," our financial inclusion strategy converts informal credit dependencies into formal, tech-driven financial security to ensure easy access to financial services. The bank disbursed more loans to retail customers in rural areas during the reporting year, 2025. The bank has adopted Board-approved Micro Finance Institution (MFI) Financing Policy in 2025 to help grow financing to disadvantaged people. The MFI Financing Policy of the Bank describes the details fundamental policies, outlines, general principles for MFI financing that are designed to govern the implementation of more detailed lending procedures and risk analysis/risk grading system. Micro finance portfolio increased by 24% compared to the year 2024.

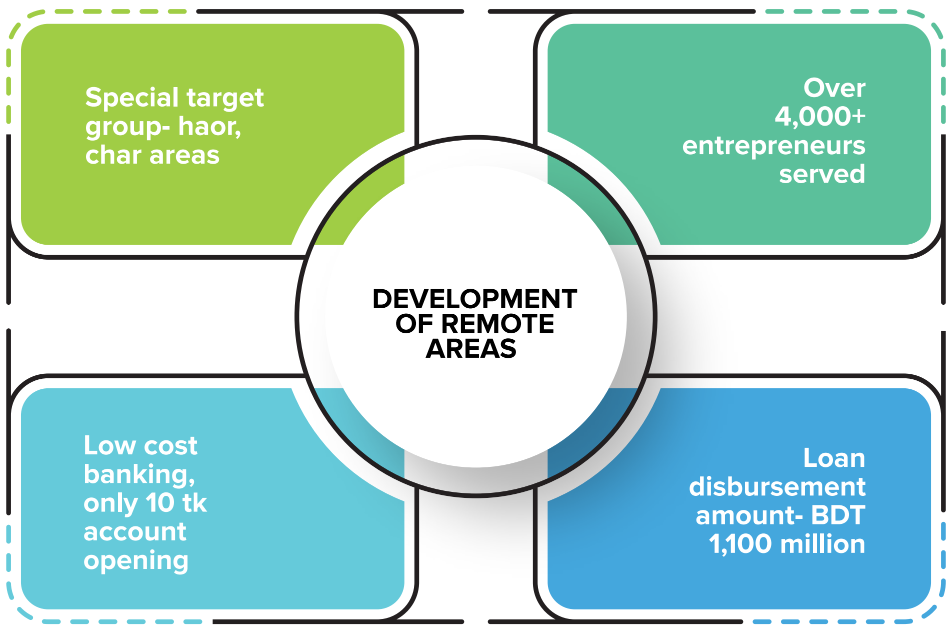
Ecosystem of NRBC Bank		
Last-Mile Network	**Inclusive Products**	**Digital Ecosystem**
• 500+ Branch & Sub-branches • 600+ Agent Outlets	• Tk 10/50/100 Accounts • Youth centric products • Micro & Nano Credit	• Planet App • Bangla QR Adoption

To improve financial access for disadvantaged people, initiatives focus on lowering entry barriers through zero-balance digital accounts, alternative credit scoring, and mobile money networks. Additionally, organizations deploy localized infrastructure like agent banking alongside targeted financial literacy programs to reach underserved communities.

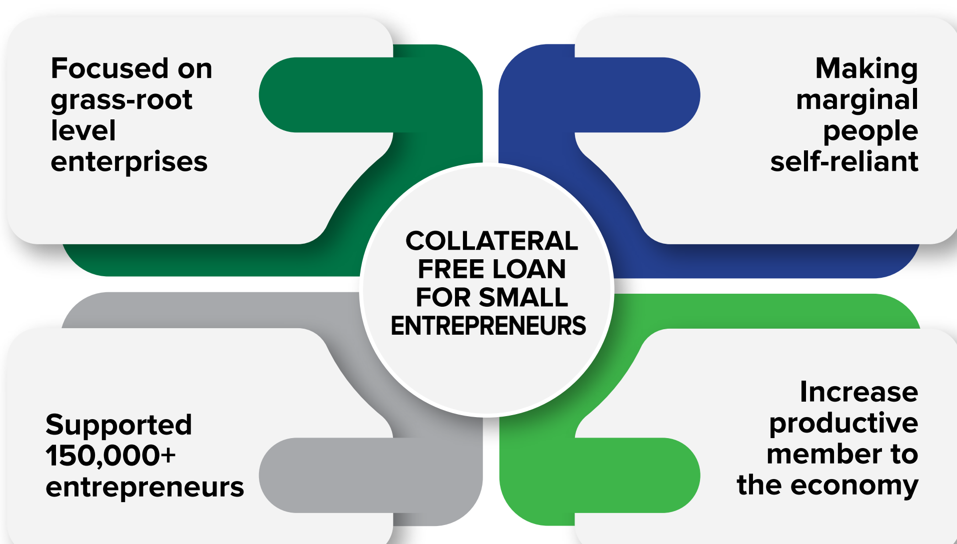
We challenge traditional banking boundaries by deploying physical touch points directly in economically underserved regions:

- **Sub-Branch Pioneer Model:** Expanding our footprint to over 500 branches and sub-branches to bring tier-1 banking safety to rural doorsteps.
- **Agent Banking Footprint:** Operating over 600 agent banking outlets to process rural transactions closer to consumers.
- **Low-Barrier Accounts:** Offering zero-hassle account creation for unbanked individuals with minimal deposits of Tk 10, Tk 50, or Tk 100.
- **Technological Footprint:** Services like Planet Mobile app, Bangla QR payment etc are providing easy payment solutions nationwide.

Development of Remote areas FS7



Collateral free loan for small entrepreneurs FS7



Youth centric initiatives FS7

Focus: developing financial discipline among next generations

Over 28,000 school banking accounts

Outstanding balance over TK 300 million

New product ‘NewGen’ launched for the next leaders FS7

Purpose: engage, educate empower the next generations

Designed for university students and young professionals

Vibrant promotional campaign, interactive seminars, career development programs

3,500+ ‘NewGen’ account opened

Outstanding balance around BDT 35 million

Micro Finance

64
District Covered

37,682
Total beneficiaries

33,444
Male

4,238
Female

BDT 449 Mn
Disbursement to Women Entrepreneurs

Agent Banking FS13

NRBC Bank discloses that its agent banking network has expanded to over 624 outlets, many in remote and underserved regions. These outlets provide access to savings, loans, and digital services, thereby advancing financial inclusion. Through this practice, the Bank contributes to national financial inclusion targets and the UN SDGs. More than 10% of these agent outlets are operated by female agents. During the reporting period, total number of agent outlets came down to 624 from 630 due to high operational cost and low return. However, the bank is search of other viable locations to expand its network and serve more unbanked and underprivileged people.

SL	Particulars	2025	2024
1	No. of Agent Outlet in operation	624	630
2	No. of A/C	267,581	245,389
3	Deposit (BDT million)	773.44	559,51
4	No. of Rural Agents	564	567
5	No. of Urban Agents	60	63
6	No. of Female Agents	65	64

Sub-Branch Performance FS13

SL	Particulars	2025	2024
1	No. of Sub branch in operation	400	415
2	Total Deposit (BDT million)	63,485	65,578

NRBC Bank discloses that it operates 400 sub-branches across urban, semi-urban, and rural areas to expand access to formal banking, along with 109 branches. All these sub-branches provide similar banking services in comparison with full fledged branches, ensuring larger service scale and reaching more people to bring under formal banking channel. These sub-branches deliver core services such as savings, credit, and digital transactions, supporting inclusion of previously underserved communities. Through this network, the Bank enhances nationwide financial accessibility and contributes to national financial inclusion priorities and the UN SDGs.

NRBC Bank Launched Nationwide Campaign to Promote Cashless Transactions FS13

As part of Bangladesh Bank's mission to promote digital financial services, NRBC Bank introduced Bangla QR-based merchant payments in 2024. Though at an early stage, the initiative demonstrates tremendous potential to transform small business ecosystems by replacing traditional cash-based transactions with mobile-driven QR payments.

NRBC Bank PLC has adopted the Bangla QR payment system to support the country's shift toward a more cashless and efficient financial ecosystem. This initiative, led by the Financial Inclusion and Business Development Division, promotes instant, secure, and low-cost transactions for merchants and consumers alike. With Bangla QR, customers can make payments simply by scanning a QR code using their mobile banking app. This solution reduces reliance on physical cash and eliminates the need for POS machines, making it ideal for small businesses and micro-merchants.

As part of its broader digital strategy, NRBC Bank continues to expand this service in marketplaces, retail outlets, and service sectors. It aims to bridge the gap between informal cash-based businesses and the formal banking sector. With a scalable model in place, NRBC Bank is well-positioned to further drive the adoption of QR payments across the country, ensuring that digital financial tools are accessible at every level of the economy.

Particulars	Year-2025	Year- 2024
No of Bangla QR	14,192	03
No of Bangla Txn	2,65,342	3,21,119
Total Volume	157,26,51,904	187,29,36,234

Government Safety Net Program: Enabling Financial Dignity FS13

The Government of Bangladesh has entrusted financial institutions to ensure the timely, transparent, and secure disbursement of social protection allowances. NRBC Bank PLC, through its ADC & IBO Division, has become a key implementation partner for delivering various safety net programs, particularly to marginalized and vulnerable populations.

Government Safety Net Programs are the basis of our country's social protection strategy and are the mainstay of the poverty alleviation strategy. Numerous safety net programs have been implemented under Access to innovate program aimed at helping different groups within the population cope with adverse shocks that are either idiosyncratic or aggregate in nature. These programs are intended to-

- improve the living standards of the weakest segments of the population (as defined economically, socially, by gender, by location and by religion)
- help in income and consumption smoothing for households that have been impacted with negative shocks and
- prevent and mitigate the impact of economic and natural shocks. NRBC Bank agents are operating different accounts and providing banking services to these people by collecting their finger tips in convenient manners.

In case of elderly and disabled persons, our agents are providing services to their doorsteps.

SL	Government Safety Net Product	No of Account in NRBC Bank	**BDT 625.30 Mn** (remaining balance as on 31.12.2025)
1	Boisko Bhata (Senior Citizen Allowance)	77,180	
2	Bidhoba Bhata (Widow Allowance)	31,077	
3	Protibondhi Bhata (Disability Allowance)	46,269	
4	Maternity Bhata (Maternity Allowance)	26,206	**183,664** Total number of people served under Government Safety Net Program
5	Underprivileged Community (Agent Point) Bhata	2,849	
6	Bede Community (Agent Point) Bhata	22	
7	Hizra Community (Agent Point) Bhata	61	
	Total	**183,664**	

Figure: Vulnerable Group Development Program at Naogaon District

Initiatives to Enhance Financial Literacy and Capability FS16

NRBC Bank recognizes that financial literacy is essential for inclusive growth and sustainable economic development. To bridge the knowledge gap and empower individuals, the Bank undertakes various initiatives aimed at enhancing financial awareness and capability among underserved and vulnerable groups.

During 2025, NRBC Bank organized community-based awareness sessions, workshops, and customer engagement programs to educate clients on safe banking practices, responsible borrowing, digital banking usage, and fraud prevention. Special attention was given to rural and semi-urban areas where financial literacy levels remain low, with programs designed in simple, accessible formats.

Through these initiatives, the Bank seeks to encourage savings behavior, promote access to digital financial services, and strengthen clients' ability to make informed financial decisions. NRBC Bank also collaborates with regulators, development partners, and educational institutions to expand the reach of financial literacy efforts, aligning its practices with the national agenda for financial inclusion.

Financial Literacy Programs in 2025 FS16

NRBC Bank, a 4th generation private commercial bank in Bangladesh, has reaffirmed its dedication to promote financial literacy among the remote and unbanked populations of the country. With a particular emphasis on rural areas, NRBC Bank conducted various initiatives aimed at educating and empowering individuals with essential financial knowledge and skills. These programs not only aim to bridge the gap between financial institutions and remote unbanked communities but also strive to foster economic growth and inclusion across Bangladesh. In This connection special campaigns were organized during 2025 as follows.

Launched Campaign on 'Participation in the Financial Sector is Women's Right' FS16

The campaigns were implemented across several regions of the country including Naogaon, Narsingdi, Dinajpur, Rangpur, and Cox's Bazar. Through branch-level and community-based outreach programs, NRBC Bank PLC engaged women from diverse socio-economic backgrounds, including women entrepreneurs, small business owners, potential entrepreneurs, and homemakers. These campaigns created a supportive platform where women could interact directly with banking professionals and gain practical knowledge about formal financial systems.

A total of more than 500 women participated in these thematic campaigns during the reporting period. The participants were introduced to various banking products and services of NRBC Bank PLC, including deposit products, loan products, and specialized schemes designed for women, such as the "NRBC Nari Loan."

NRBC Bank PLC also placed strong emphasis on encouraging women's participation in entrepreneurship by highlighting accessible financing options and women-friendly loan facilities. The campaigns addressed common misconceptions and barriers faced by women in accessing credit and provided guidance on loan procedures, eligibility criteria, and responsible borrowing. As a result, many participants expressed interest in expanding existing businesses or initiating new entrepreneurial ventures with the support of formal banking services.

Financial literacy program in different educational institution FS16

The bank presented its ongoing financial literacy programs and outreach initiatives, demonstrating NRBC Bank's commitment to fostering financial inclusion. Participants were encouraged to engage with these initiatives and utilize banking services to enhance their financial well-being.

Rajbari Branch has organized Financial Literacy Campaign with theme "Small Money Talks"

Thakurgaon Branch of NRBC Bank is seen sharing thoughts with Thakurgaon Government Women's College Students

Kurigram Branch officers had some verbal communication with Collectorate School students about Financial Literacy thoughts.

Financial literacy program at Branch Premises FS16

The programs were conducted interactively to maximize participation. Techniques included:

a. Practical demonstrations of digital banking and payment methods

b. Group discussions on personal financial planning

c. Quizzes and Q&A sessions on banking and cyber security

d. Real-life examples and case studies to illustrate financial management principles

Picture: Kushtia Branch is seen having interaction regards Financial Literacy

Participants expressed appreciation for the practical knowledge gained, especially in areas such as digital payments, savings strategies, and entrepreneurship. The sessions successfully addressed the knowledge gaps among youth and illiterate individuals, empowering them with actionable financial skills.

Distributing Foreign Remittance

YOY REMITTANCE INFLOW GROWTH 43%

With the help of wide range of service network, NRBC Bank has enhanced its remittance services to ensure speed, reliability, and nationwide reach. Partnering with global transfer providers like Western Union, Xpress Money, Ria, Placid Express, and MoneyGram, all branches, sub-branches, and agent outlets can now instantly disburse remittances online. In 2025, remittance inflows reached BDT 14,806.27 million—a 43% growth from last year's inflow of BDT —reflecting the trust of overseas Bangladeshis and the Bank's service efficiency.

Policies for the Fair Design and Sale of Financial Products and Services FS15

NRBC Bank ensures that all financial products and services are designed and delivered in a fair, transparent, and responsible manner. The Bank follows Bangladesh Bank guidelines and internal compliance processes to prevent unfair product offering and protect customer interests. Product features and terms are clearly communicated, while fair pricing and the avoidance of hidden charges remain central to our practice. Employees receive regular training on ethical sales and customer engagement, supported by accessible grievance redress mechanisms. These measures strengthen customer trust and reflect the Bank's commitment to sustainable and inclusive banking.

Policy Governance and Ethical Framework

- **Code of Conduct:** Mandates absolute behavioral integrity, prohibiting deceptive marketing and predatory pricing models.
- **Regulatory Compliance:** Aligns fully with Bangladesh Bank Consumer Protection Guidelines and the Bank Company Act.

Fair Design and Product Suitability

- **Credit Risk Management (CRM) Policy:** Governs the risk assessment process to ensure credit products match the true repayment capacities of our borrowers.
- **Cluster Financing Policy:** Enables affordable, structured financial access to specialized commercial clusters without hidden charges.
- **Agricultural & Rural Credit Policy:** Tailors flexible, transparent credit terms specifically for grassroots farmers and rural smallholders.
- **Product Program Guidelines (PPG) for Deposit Products:** Establishes strict rules for all savings, transactional, and fixed term schemes. These guidelines explicitly standardize minimum deposit requirements, premature encashment penalty caps, interest rate calculations, and automated maturity roll-overs to ensure fair returns for retail savers.
- **Card Policy:** Outlines transparent fee structures for credit, debit, and prepaid card accounts, capping interest yields, transparently displaying late fees, and applying strict credit limits to secure consumer safety.
- **Key Facts Statements (KFS):** Standardizes simple, bilingual (Bangla/English) fee and interest rate charts before contract signing.

Responsible Sales and Market Conduct

- **Balanced Scorecards:** Ties staff incentives equally to credit quality, compliance, and customer satisfaction metrics.
- **Customer Acceptance Policy:** Implements non-discriminatory on-boarding protocols to safely include unbanked and marginalized individuals.

4. Monitoring and Grievance Redressal

- **Customer Services & Complaint Management:** Mandates a formal, time-bound framework to independently handle and resolve all consumer disputes.
- **Whistleblower & Speak up Policies:** Protects employees who report unethical cross-selling or unfair sales pressures across the network.

Procurement practices GRI 204

Our Approach to ensure sustainability in procurement:

NRBC Bank discloses that its procurement activities prioritize local suppliers to strengthen the national economy and promote sustainable growth. In 2025, 100% of the Bank's supplier spending was directed to domestic partners, ensuring that procurement decisions contribute to local economic development and resilience. This approach reflects the Bank's commitment to responsible sourcing and alignment with national priorities and the UN SDGs.

Supporting Local Procurement GRI 204-1

In 2025, the Bank supported the national economy by sourcing entirely from local suppliers, with 100% of supplier spending directed to domestic partners.

Anti-Corruption GRI 205

Our approach to manage Anti-corruption

NRBC Bank adopts a zero-tolerance policy towards corruption and unethical practices, recognizing integrity as the foundation of sustainable banking. The Bank's governance framework includes strict compliance with national anti-corruption laws, Bangladesh Bank guidelines, and international best practices. Regular training and awareness programs are conducted for employees on ethical conduct, prevention of bribery, and reporting mechanisms. Internal audits, whistle blowing channels, and compliance monitoring systems ensure early detection and mitigation of corruption risks. Through these measures, NRBC Bank upholds transparency, builds stakeholder trust, and contributes to SDG 16 (Peace, Justice, and Strong Institutions).

Risk Assessment GRI 205-1

Internal Control & Compliance All operations of NRBC Bank, including branches, sub-branches, and agent banking outlets, are subject to corruption risk assessments through internal audit, compliance monitoring, and regulatory inspections. The Bank integrates anti-corruption risk evaluation into its enterprise risk management framework, with special focus on credit operations, procurement, and frontline customer services. Various types of risks are identified during risk assessment activities, as outlined below:

- Operational risk arises from operational lapses violating the regulatory guidelines in banking process.
- Reputational Risk due to Loss of public trust for fraud and cash relate theft incidents.
- Negative media coverage affecting the bank's image.
- Financial Risk for direct monetary loss from fraudulent activities.
- Legal and Compliance Risk arises through breach of Bangladesh Bank regulations on safeguarding customer deposits.

Anti-corruption related risks assessed by Inter Control and Compliance Division (ICCD) and AML and CFT Division. The Audit Committee reviews the internal & external audit reports without any intervention of the Bank management and ensures that management takes effective measures in case of any deficiencies/lapses are found in the reports of internal control system.

Number of Audit conducted on different issues to safeguard bank's interest in 2025

SL No	Particulars	Assessment conducted on	Bank Total	(%) Covered
1	Branches:	108	109	99.00
2	Sub-Branches:	39	624	6.25
3	Head Office Division(s):	11	28	39.28

Type and number of Investigation Conducted

SL No	Type of Investigation	Number of Assessment
1	Total nos. of special inspection conducted regarding release of Head of Branch/Sub-Branch	15
2	Total nos. of Off-Site Monitoring Report	56
3	Total nos. of Policy support related Opinion of ICCD as per BB BRPD circular: 7/2025:	31
4	Total nos. of Interest Waiver related Opinion of ICCD:	60
	Total nos. of Investigations conducted	**91**

Communication & Capacity Building GRI 205-2

NRBC Bank communicates its Anti-Money Laundering (AML), Combating Financing of Terrorism (CFT), and anti-corruption policies to all employees and stakeholders through circulars, training modules, and awareness sessions. In 2025, all employees, including new recruits, received mandatory training on anti-corruption and ethical banking practices. Senior management and compliance teams also participated in specialized sessions to strengthen monitoring and reporting practices. Policies are publicly available and communicated to external stakeholders as part of the Bank's transparency measures. As per bank's policy, followings are the strategy of the bank to manage anti-corruption related issues:

- The bank has to follow AML/CFT policy of Bangladesh Bank which is circulated to all employees.
- Policy uploaded on internet and communicated during induction/training session.
- Periodic awareness emails, and circulars issued by concerned division.
- Require employees to sign on the copy of the instruction and information circular conforming they have read and understood.
- Conducting Seminar, Workshops, training, e-Learning module on corruption.

In 2025, NRBC Bank organized training programs for several employees on Anti-Money Laundering (AML) and related compliance issues. A total of 72 hour of related training was provided to 547 participants of the bank.

72 HOUR	547	JUNIOR TELLER TO FIRST VICE PRESIDENT
Anti corruption related training	Number of participants	Job grade of participants

- Using real life case studies from the banking sector for practical understanding
- Senior Management openly communicates zero tolerance against any fraud forgeries and financial misconduct related to corruption.
- Placing posters, digital banners and notice board in the Branch/Sub Branches, containing clear instruction of internal and regulatory bodies (BFIU) regarding punishment of financial misconduct.

Confirmed Incidents of Corruption and Actions Taken GRI 205-1, 205-3

Our organization maintains a zero-tolerance policy toward bribery, financial fraud, and all forms of corruption. While the Internal

Control & Compliance Division (ICCD) maintains rigorous internal monitoring mechanisms, specific final metrics required under this disclosure are presented below along with their legal and administrative status.

Sl no	Reporting Metric	Reporting Period Data
1	Total number of confirmed incidents of corruption	4
2	Total number of employees dismissed	4
3	Total number of employees disciplined	0
4	Total number of contracts with business partners terminated/non-renewed	1
5	Public legal cases regarding corruption brought against the organization/staff	0

TAX GRI 207

Our approach to manage Tax related issues

NRBC Bank recognizes tax as a material topic due to its significant contribution to the national economy and stakeholder expectations for transparency. The Bank complies fully with national tax laws and regulations, ensuring timely payment of corporate taxes, VAT, and other statutory obligations. Tax governance is overseen by the Board and senior management, with policies aligned to principles of fairness, accountability, and transparency. The Bank does not engage in aggressive tax planning or practices that could undermine public trust. Through responsible tax management, NRBC Bank supports government revenue generation, sustainable economic development, and the UN SDGs.

16 PEACE AND JUSTICE STRONG INSTITUTIONS

17 PARTNERSHIPS FOR THE GOALS

Nature of organizational tax strategy & regulatory compliance GRI 207-1

The Bank is a Financial Organization and Public Listed Company. We are also withholding authority. We submit monthly VAT return, half yearly withholding return and yearly corporate Tax return to tax authority regularly in compliance of IT Ordinance 1984, VAT and Customs Act 2012, time to time updated Finance Act as well as SROs issued by NBR.

Nature of Organizational Tax Strategy & Regulatory Compliance GRI 207-1

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Description of the governance body GRI 207-1

We have tax advisers as well as designated officer (Professional Accountant) for compliance of Tax/Vat issues along with regulatory compliance. Designated officer prepare note for payment of Tax/VAT/Excise Duty amount and submit the related return in compliance of IT Ordinance 1984, VAT and Customs Act 2012, time-to-time updated Finance Act as well as SROs issued by NBR, which is subsequently reviewed and approved by Deputy Head of FAD, Head of FAD, CFO and CEO respectively.

Description of the Approach to Tax Risks & its Management GRI 207-2

Tax risks are directly involved with government. National Board of Revenue (NBR) is our regulatory authority/body. We are always aware of the risks. We manage the issues in computer based system and monitor those issues both in computer based and manual system.

Description of the tax Governance and Control Framework GRI 207-2

We deduct tax/VAT from all supplies and service as a withholding authority and pay corporate tax to Large Tax Payer Unit (LTU) as per rule of IT Ordinance 1984, VAT and Customs Act 2012, time to time updated Finance Act as well as SROs issued by NBR. A Designated officer reviews the compliance issues relating to Tax/VAT/Excise duty which is subsequently reviewed and approved by Deputy Head of FAD, Head of FAD, CFO and CEO respectively.

Description of the assurance process for disclosures on tax GRI 207-2

We always give disclosures notes in our annual report regarding VAT/Tax issues, corporate tax calculation process and procedures as well as total payment in government exchequer.

Description of the approach to engagement with several stakeholders GRI 207-3

We always issued Tax/VAT Deduction at Sources (TDS/VDS) certificate to the stakeholders against tax/VAT deducted from all supplies and service as a withholding authority as per rule of IT Ordinance 1984, VAT and Customs Act 2012, time to time updated Finance Act as well as SROs issued by NBR and comply with all relevant circulars of tax authorities.

Description of the organizational tax jurisdictions GRI 207-4

We are public listed financial organization (Bank). Our tax jurisdiction is Large Tax Payer Unit (LTU) where we paid our corporate tax. Besides this we paid the withholding Tax/VAT in respective circle as per IT Ordinance 1984, VAT and Customs Act 2012, time to time updated Finance Act as well as SROs issued by NBR and complied with all relevant circulars of tax authorities.

TRIPLE BOTTOM-LINE APPROACH OF NRBC BANK

People

CSR Donation BDT **17.66** Million

No. of Agent Banking Outlet: **624**

Served over **3 crore** people through different Services

Number of Branch & Sub-branch: **509**

No of Employees **4,022** (Regular & Contractual) **2,000** (Support Staff)

17,617,918 Man-hour training provided

Planet

Sustainable Finance
BDT 17,634.14 Million
18,072 beneficiaries

No Finance in prohibited sector

Launched Green PIN for NRBC Debit/Credit Card

Total loan processed through Automated system

Launched Automated Challan & QR Code for cash withdrawal

Profit

Operating profit :
4,565.43
Million

Profit from Digital Platform
BDT **18.37**
Million

Income from Card Service:
BDT 24.06
Million

Profit from Service Charge & fees:
BDT **380.61**
Million

ENVIRONMENTAL SUSTAINABLITY

ENVIRONMENTAL SUSTAINABILITY & CLIMATE ACTIONS

GRI 302, GRI 303, GRI 305, GRI 306, GRI 307

Our Approach to Environmental Sustainability and Climate Action GRI 3-3

At NRBC Bank, we recognize that safeguarding the environment is fundamental to building long-term resilience and prosperity. Guided by our theme of this report, "Innovation drives impact," we have deeply integrated environmental sustainability and climate action into the core of our business strategy, digital architecture, and credit risk decision-making processes.

a) Policy Commitment

NRBC Bank adheres to the Environmental and Social Risk Management (ESRM) Guidelines of Bangladesh Bank, as well as international sustainability frameworks, to ensure that all our lending, investment, and operational activities align with responsible environmental practices. We are committed to reducing greenhouse gas (GHG) emissions, conserving resources, and supporting a just transition from a low-carbon economy today towards a zero-carbon economy soon.

b) In-house Environmental Management Targets

We continuously monitor and manage the environmental footprint of our operations through measurable actions:

- Reduce electricity consumption by 10% by 2027 through energy-efficient technologies and renewable energy adoption.
- Achieve 30% digitalization of internal processes by 2027 to minimize paper use.
- Ensure that 100% of bank branches implement waste segregation and recycling by 2027.
- Gradually shift to renewable energy solutions, targeting 20% of branches powered by solar energy by 2028.

c) Green and Sustainable Financing Targets

Our greatest impact lies in influencing clients and investee companies. NRBC Bank actively channels finance towards environmentally responsible sectors by:

- Increasing the share of Green Finance portfolio to 15% of total loans by 2028, in line with Bangladesh Bank's Sustainable Finance targets.
- Allocating at least 10% of annual disbursements to SME borrowers adopting eco-friendly technologies.
- Introducing sustainability-linked loans that reward clients with 0.25-0.50% interest rebate for achieving pre-defined emission reduction or resource efficiency milestones.

d) Climate Risk Management and Innovation Targets

Recognizing the growing impacts of climate change on Bangladesh's economy, we incorporate climate risk assessment into our lending and investment frameworks. We are investing in innovative digital tools and data systems that allow us to:

- Conduct climate risk screening for 100% of new large-scale project financing by 2026.
- Pilot climate vulnerability assessments for key sectors such as textiles, agriculture, and energy by 2027.
- Support at least 50 climate-resilient community projects through financing and partnerships by 2030.

e) Governance and Accountability

Our Sustainability Reporting Committee (SRC) and Board-level oversight ensure that environmental sustainability targets are embedded within corporate strategy. Progress is regularly reviewed, disclosed, and aligned with national priorities (like NDC) and international benchmarks, such as the UN Sustainable Development Goals (SDGs) and the Paris Climate Agreement.

Actions Taken to Manage the Impact

- Digital Transformation: Launching paperless banking channels to significantly reduce internal resource consumption.
- Impact Lending: Expanding low-interest credit lines specifically for renewable energy and waste management.
- Portfolio Screening: Testing commercial loan portfolios against stringent Environmental and Social Risk Rating guidelines.
- Operational Auditing: Initiating MIS for monitoring branch-level energy footprints to continuously optimize resource conservation.

f) Our Commitment Ahead

Guided by our core theme, "Innovation drives impact," NRBC Bank is accelerating its transition from environmental compliance to measurable ecological restoration. We commit to leveraging next-generation digital financial technologies to actively de-carbonize our operations and empower climate-resilient communities.

- Accelerate Green Financing: Expanding capital allocation for renewable energy, waste management, and effluent treatment plants.
- Target Net-Zero Operations: Reducing branch-level carbon footprints through solar-powered hubs and energy-efficient infrastructure.

- Achieve Paperless Banking Phase by Phase: Migrating 100% of routine retail banking workflows to secure digital channels.
- Enhance Climate Resilience: Providing specialized credit facilities for climate-vulnerable agricultural communities.

Environmental Disclosure

This report marks NRBC Bank's environmental disclosure prepared in alignment with the Global Reporting Initiative (GRI) Standards. The disclosure reflects our commitment to transparency and accountability in managing environmental risks and opportunities. It covers our policies, practices, and performance related to climate action, resource efficiency, and green financing. By reporting under GRI Standards, we aim to set a strong foundation for continuous improvement, enabling stakeholders to track our progress as we advance towards a low-carbon and sustainable future.

Energy Consumption GRI 302-1, 302-2

Non-renewable Sources: Octane & Diesel

NRBC Bank discloses energy consumption data covering electricity use across its head office and branch and agent banking operations. The Bank primarily relies on grid electricity, with diesel generators used as backup during power outages. As a service-based institution, NRBC Bank's energy footprint is relatively modest, and efforts are underway to establish a structured system for measuring, monitoring, and gradually reducing energy consumption through efficiency measures and renewable alternatives.

Renewable Sources

Since most of the service centers operate in rented space, it is not viable to install such system as per bank's discretion. However, the bank has shared equity with the property-owner for installation of solar system which would be connected to the national grid as per law of land under net metering system. As the detail of this data of renewable source is not readily available now, it will be furnished in future reporting cycle.

Total energy consumption data within the organization are presented below:

SL No.	Energy Type	Category/Unit	Volume	In GJ
1	Non-renewable	Generator (Octane/Diesel Blend in liter)	205,579.30	7,400.85
2		Vehicle (Octane in liter)	97,427.82	3,332.03
3	Renewable	(Data not available)	-	-
4	Electricity (purchased)	(in kWh)	9,439,497.08	33,982.19
Total				**44,715.07**

Note on Methodology and Conversion Factors:

Raw activity data is collected directly from utility bills, fuel logs, and procurement receipts across all corporate headquarters, branches, sub-branches, and standalone ATM booths within the physical operational boundaries of NRBC Bank PLC.

To convert raw physical quantities into Gigajoules (GJ), the following standard Net Calorific Values (NCV) and conversion metrics were applied:

1. Purchased Grid Electricity: Converted using the standard international scientific constant of 1 kWh = 0.0036 GJ (3.6 MJ).
2. Generator Fuel (Octane/Diesel Blend): Calculated using a conservative standard diesel emission parameter baseline of 36.0 MJ/Liter (0.0360 GJ/Liter).
3. Vehicle Fuel (Octane): Calculated using the standard premium gasoline/octane Net Calorific Value of 34.2 MJ/Liter (0.0342 GJ/Liter).

All calculations utilize primary metrics sourced from domestic energy infrastructure parameters and international energy conversion constants to ensure accuracy and reporting consistency.

Strategic plan to reduce energy consumption GRI 302-4

In this second reporting cycle, NRBC Bank PLC has focused on deploying specialized energy tracking frameworks. While qualitative energy conservation measures have been enforced globally across our branch network, the exact quantitative reduction in

Gigajoules (GJ) relative to our baseline is currently being integrated into our branch reporting matrices. We aim to fully disclose quantified year-over-year reduction metrics in our third annual sustainability report. To this energy reduction process we are on the way of implementing following initiatives:

- LED Retrofitting: Continued phased replacement of legacy fluorescent lighting with energy-efficient smart LED systems across urban and rural branch networks.
- HVAC Optimization: Enforced a strict climate control policy, regulating corporate office and branch thermostats to a standard minimum of 25°C to optimize air conditioning power loads.
- Green IT & Virtualization: Cloud-hosting and server virtualization, reducing localized data center cooling and electrical hardware demands.
- Automated Power-Downs: Automated sleep-mode configurations on employee workstations and non-essential branch equipment outside operational banking hours.

Renewable Energy Initiatives

To drive structural reduction in grid electricity consumption, the Bank has integrated grid-connected rooftop solar photovoltaic (PV) systems across key operational sites. As of the current reporting period, a total of 16 premises have been transitioned to utilize solar energy:

- Full-Scale Branches: 15 locations
- Sub-Branches: 1 location

Operational Mechanism: Net Energy Metering (NEM)

All 16 clean-energy enabled premises operate via an automated Net Energy Metering (NEM) framework integrated with local distribution utilities. Under this architecture, the solar arrays supply on-site operations during daytime peak periods.

Any excess renewable electricity generated during weekends, banking holidays, or off-peak hours is systematically exported back into the national grid. This surplus offsets the bank's consumption when drawing electricity from the grid during low-generation periods.

Reductions in Energy Requirements of Products and Services GRI 302-5

To reduce external energy consumption, the bank has scaled its digital-first ecosystems during this reporting cycle:

- PLANET App & Digital Banking: Our mobile banking platform, "PLANET," eliminates the need for physical customer transit to physical branch networks, significantly lowering external transportation energy demands.
- E-Statements and Paperless Loan Processing: Transitioned client account management, balance statements, and on-boarding procedures to paperless digital pathways, reducing the upstream manufacturing and transport energy embedded in paper supplies.
- Green Banking Windows: Expanded dedicated financing facilities for energy-efficient customer projects, including solar home systems, industrial energy retrofits, and green brick manufacturing.

Energy consumption outside of the organization GRI 302-2

NRBC Bank PLC recognizes the importance of monitoring the environmental footprints embedded across our upstream supply chain and downstream financial services. However, due to the decentralized nature of our third-party vendor network—including outsourced data hosting, cash-in-transit logistics, and widespread employee commuting direct, primary energy metrics (such as raw fuel liters or exact kilowatt-hours consumed by external entities) are currently unavailable.

To maintain reporting consistency and ensure data alignment across our second sustainability report, the Bank evaluates its value chain climate impact directly through carbon accounting under GRI 305-3 (Other indirect Scope 3 GHG emissions).

Reason for Omission GRI 302-2

In accordance with GRI reporting protocols, NRBC Bank PLC is omitting the quantitative energy data table for Disclosure 302-2 based on the following justification:

- Reason for Omission: Information unavailable / Data limitations.
- Explanation: Primary utility and fuel consumption metrics from external value chain partners are currently not tracked or aggregated by our third-party suppliers.
- Alternative Approach Applied: Environmental impact of our energy consumption outside of the organization is insignificant compared to the impact of our financed emission. To prevent gaps in our environmental reporting, the Bank utilizes industry-average economic emission factors (spend-based or sector-average calculation proxies) to estimate our broader climate impact. This data is integrated and disclosed as carbon weight values (MtCO2e) under the GRI 305-3 disclosure of this report.
- Actions Planned: Over the next reporting cycles, NRBC Bank PLC plans to actively engage with key tier-1 vendors, particularly our primary data center providers and cash logistics contractors, to integrate basic energy tracking requirements into future service level agreements (SLAs), aiming to progressively capture primary energy usage figures.

GHG Emissions of NRBC Bank GRI 305-1, 305-2, 305-3, 305-5

Greenhouse gas (GHG) emissions are recognized as a significant global environmental challenge and are directly linked to the achievement of the Sustainable Development Goals (SDGs). In line with its commitment to responsible business practices, NRBC Bank acknowledges the potential negative impacts of GHG emissions and actively monitors its emission sources. For the reporting year, the Bank has identified two primary sources of GHG emissions, which are described below.

Scope 1 Disclosure: Direct GHG Emissions

S/N	Details (fuel consumption in BDT)	2025	2024	Growth
1	Generator (Octane & Diesel) expense in BDT	23,436,040	23,450,409	-0.06%
2	Vehicle (Octane) expense in BDT	12,178,478	15,517,913	21.52%

GHG Emission Calculation

Scope 1: Direct Emission Disclosure

Category	2025 Consumption (in liters)	2024 Consumption (in liters)	2025 GHG Emissions (in tCO_2e)	2024 GHG Emissions (in tCO_2e)
Generator (Octane/Diesel Blend)	205,579.30	203,916.60	512.92	508.77
Vehicle (Octane Only)	97,427.82	124,143.30	225.06	286.77
Total Scope 1 emission	303,007.12	328,059.9	737.98	795.54

GHG Conversion Note:

- Octane (Gasoline) Component valued at 2.31 kg CO_2e/liter, based on standard global benchmarks from the UK Department for Energy Security and Net Zero (DESNZ) / DEFRA guidelines
- Diesel Component valued at approximately 2.51 to 2.68 kg CO_2e/liter depending on lifecycle boundaries, based on IPCC guidelines.
- Weighted Blended Metric: Emits an average blend factor (octane and diesel) of 2.495 kg CO_2e per liter

Scope 2: Energy indirect GHG emissions

Category	2025 Consumption (in kWh)	2024 Consumption (in kWh)	2025 GHG Emissions (in tCO_2e)	2024 GHG Emissions (in tCO_2e)
Electricity (National Grid)	9,439,497.08	8,733,069.92	5,852.49	5,414.50

GHG Conversion Note:

- Multiplied by the Bangladesh Department of Environment grid factor of 0.62 kg CO_2e/kWh.

Scope 3: Other indirect GHG emissions

Following the successful baseline disclosure of our direct operational carbon footprint (Scope 1 and Scope 2) in our maiden Sustainability Report 2024, NRBC Bank PLC is proud to advance its climate accounting journey by integrating Scope 3, Category 15 (Investments / Financed Emissions) into our carbon inventory.

It is encouraged that the organization can use the following upstream and downstream categories and activities from the 'GHG Protocol Corporate Value Chain Standard' for scope 3 carbon accounting disclosure.

Upstream categories		Downstream categories
1. Purchased goods and services	**Business Operation**	9. Downstream transportation and distribution
2. Capital goods		10. Processing of sold products
3. Fuel- and energy-related activities		11. Use of sold products
(other than Scope 1 or Scope 2)		12. End-of-life treatment of sold products
4. Upstream transportation and distribution		13. Downstream leased assets
5. Waste generated in operations		14. Franchises
6. Business travel		15. Investments Other downstream
7. Employee commuting		
8. Upstream leased assets Other upstream		

As a commercial bank, we recognize that our most significant climate impact and our greatest opportunity for driving positive change lie within our lending and investment choices. In alignment with the Global Reporting Initiative (GRI) Standards, Bangladesh Bank's Sustainable Finance Department circulars, and the global framework of IFRS S2 (Climate-related Disclosures), this section details the greenhouse gas (GHG) emissions associated with our loan portfolio.

Being the first time Scope 3 (category 15) financed emission disclosure of NRBC Bank, we are following PCAF methodology for carbon accounting. PCAF distinguishes three options to calculate the financed emissions from listed equity and corporate bonds depending on the emissions data used:

Option 1: reported emissions

Option 2: physical activity-based emissions

Option 3: economic activity-based emissions

While Options 1 and 2 are based on company-specific reported emissions or primary physical activity data provided by the borrower or investee or third-party data providers, Option 3 is based on region- or sector-specific average emissions or financial data obtained from public data sources such as statistics or data from other third-party providers.

Data Quality Score

Greenhouse gas (GHG) emissions under Loan Portfolio have been calculated using the PCAF methodology. Due to current limitations in client-specific data availability, our assessment is based on PCAF Data Quality Score 5 (macroeconomic proxy data and industry sector averages). While these estimated figures are based on average industry data, they provide a vital baseline for our sustainability journey. We are actively developing strategies to collect primary data from our borrowers and investees to enhance our reporting accuracy in subsequent years.

PCAF Option 3 Framework (Economic activity-based emissions)

In order to calculate scope 3 (category 15) financed emission data we have segregated our portfolio based on environmental impact. In this connection, we have analyzed our total loan and advance portfolio of BDT 162,470 Million and subsequently found that around 78% of the loan portfolio should come under emission disclosure plan initially as because we could separate them sector wise.

The sector-wise credit exposure data utilized in this assessment directly aligns with the reporting boundaries and methodology of PCAF Asset Class: Business Loans and Unlisted Equity. Consequently, retail consumer finance exposures and general cash management instruments are excluded from this specific industrial carbon index to maintain data integrity and compliance with international carbon accounting standards. Again, we prioritized these sectors, covering 78% of the portfolio, based on their emission intensity.

High-Priority Carbon-Intensive Sectors

These sectors present the highest inherent carbon risk. Under GRI sector-specific guidelines and global standards like the Partnership for Carbon Accounting Financials (PCAF), we prioritized calculating emissions for these portfolios:

SL	Industrial Sector Line Item	Portfolio Exposure (BDT Million)	Regional PCAF Proxy Factor (tCO_2e/Mn BDT)	Financed Emissions Assessment (tCO_2e)	PCAF Data Quality Score
1	Power	723.65	2.40	1,736.76	5
2	Cement	1,041.22	1.95	2,030.38	5
3	Steel	2,575.20	1.85	4,764.12	5
4	Ship Breaking	1,042.31	1.65	1,719.81	5
5	Construction	12,854.48	1.15	14,782.65	5
6	Ship Building	1,465.11	1.10	1,611.62	5
7	Agricultural Industry	2,010.99	0.95	1,910.44	5
8	Other Manufacturing Industry	10,292.63	0.85	8,748.74	5
9	Leather	343.20	0.72	247.10	5
10	Textile	2,524.31	0.65	1,640.80	5
11	RMG (Ready-Made Garments)	12,057.40	0.58	6,993.29	5
12	Tobacco	1,302.41	0.52	677.25	5
13	Printing	1,206.18	0.48	578.97	5
14	Electrical	314.15	0.45	141.37	5
15	MSME (Blended Portfolio)	46,192.64	0.45	20,786.69	5
16	Food	222.14	0.42	93.30	5
17	Beverage	3,695.51	0.35	1,293.43	5
18	House Building Residential	10,009.21	0.32	3,202.95	5
19	Pharmaceutical	391.03	0.28	109.49	5
20	Trade Industry	8,595.42	0.18	1,547.18	5
21	Other Services	7,262.15	0.15	1,089.32	5
22	Service Industry	937.11	0.12	112.45	5
	Industry Total	**127,057.04 (78% of total portfolio)**	**0.59 (Blended Wt.)**	**74,818.11**	**5**

Note: Financed emissions calculation boundaries cover 22 internal corporate loan registries totaling 127,057.04 Million BDT. The table serial is based on highest to lowest emission factor not total sectoral emission. Calculations utilize PCAF Option C methodology mapped against regional EXIOBASE EEIO economic activity proxies. This portfolio assessment holds a PCAF Data Quality Score of 5 due to spend-based macroeconomic estimation models.

Core Data Insights for Risk Management

- Total Carbon Footprint Profile: NRBC Bank's audited portfolio accounts for 74,816.43 metric tons of CO2 equivalent (tCO2e).
- The Critical Hotspot (SME Sector): The bank's massive aggregated exposure to the MSME segment (BDT 46,193 million) accounts for 27.78% of all financed emissions 20,786.85 tCO2e. However, individual micro and small enterprises have low carbon risks.
- The Asset Hotspot (Construction & Base Materials): The industrial combination of Construction (BDT 12,854 million), Steel (BDT 2,575 million), and Cement (BDT 1,041 million) draws down a combined footprint of 21,575.80 tCO2e, 29% of the selected portfolio, establishing it as the absolute primary target for transition-risk stress testing.

Total Carbon Footprint and Its Management GRI 305-5

SL	Carbon category	Carbon Footprint (in tCO_2e)	Percentage (%)
1	Scope 1 (Direct emission)	737.98	0.91%
2	Scope 2 (Indirect emission)	5,852.49	7.19%
3	Scope 3 (Financed emission)	74,818.11	91.90%
	Total	**81,408.58**	**100.00%**

In this second annual sustainability report, we are delighted to disclose our comprehensive Scope 1, Scope 2, and Scope 3 carbon footprint data. As our data maturity and tracking systems grow more sophisticated, our ability to precisely monitor, manage, and systematically reduce our environmental footprint will continuously improve. At this stage, the Bank aims to manage these emissions by:

- Improving vehicle fuel efficiency and considering low-emission alternatives.
- Optimizing generator use through better energy management.
- Exploring renewable energy and more efficient cooling systems in branches.

Greenhouse Gas (GHG) Emissions Intensity GRI 305-4

For every BDT 1 Million that NRBC Bank PLC allocates to the national economy through its commercial credit operations, it finances an estimated 0.59 metric tons of carbon dioxide equivalent upstream in the supply chain.

Waste Management (GRI 306: Waste 2020)

As a financial institution, NRBC Bank PLC minimizes its environmental footprint by digitalizing operations and managing resource lifecycles responsibly. NRBC Bank manages waste following the central bank's Green Banking Guidelines. The bank utilizes a mitigation hierarchy to minimize disposal.

3R Method for Waste Management

3R Method	Strategic Response
Reduce	Shift to Digital Banking Architecture
Reuse	Redeployment of Functional IT Parts
Recycling	E-Waste & Paper Handed to Licensed Vendors

GRI 306-1 & 306-2: Waste Generation and Management

Our primary waste streams include paper, municipal waste, and electronic waste (e-waste) from IT infrastructure. We mitigate these impacts through a strict reduction and circularity framework:

- Digitalization: Internet banking and automated workflows actively prevent paper waste at the source.
- Safe E-Waste Disposal: Retired computers, servers, and ATM parts are isolated from regular waste. They are handed over exclusively to Department of Environment (DoE) licensed vendors for safe recycling.
- Battery Lifecycle: UPS and lead-acid batteries are managed through vendor buy-back programs for safe chemical recovery.

GRI 306-3: Waste Generated and Management

The table below summarizes our waste generation and disposal management system:

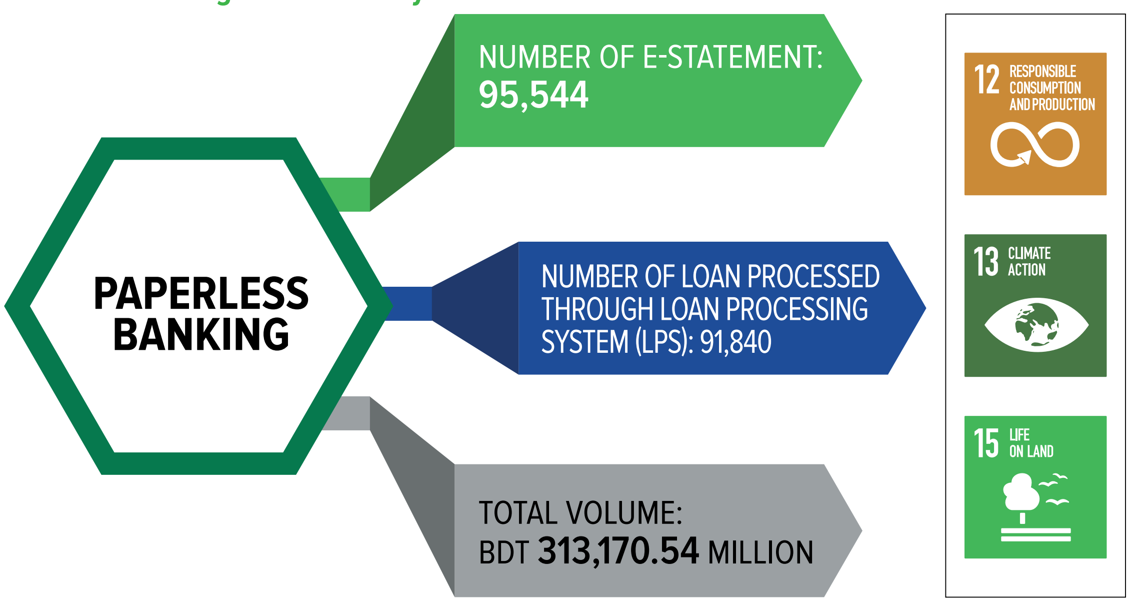
Waste Stream	Category	Disposal Method
E-Waste (Hardware, ATMs)	Hazardous	Licensed DoE Recycling Vendors
Paper usage	Non-Hazardous	Shift to Digital Banking Architecture
Batteries (UPS & Systems)	Hazardous	Manufacturer Buy-Back Programs
Office & Printing Paper	Non-Hazardous	Local Paper Mill Recycling
Municipal & Organic Waste	Non-Hazardous	Municipal Management Systems

Paper waste generation (Kg)

Year 2025	Year 2024	Reduction
14,437	14,556	-0.82%

Paper consumption is crucial for the banking business; therefore, we prioritize techniques to reduce paper use. Through various thoughtful strategies we have been able to reduce direct paper consumption in our as usual business operations although business development unit under Credit Risk Management division processed larger amount of files in 2025 compared to 2024.

Paper reduction through automated system



Note: LPS is an in-house software developed by NRBC Bank by IT team.

Environmental Metrics GRI 302-5, GRI 305-5

Metric (Est. Avg. 30 pages/loan)	LPS Digital (41,640 Loan file)	Manual Processing (9,816 Loans)	Total Potential Footprint	Environmental offset by LPS
Paper Sheets	nearly 0 sheet (Potential ~1,249,200 sheets)	294,480 Sheets consumed	1,543,680 total sheets	~1,249,200 sheets of paper kept out of corporate waste streams.
CO2 Footprint	Nearly 0 kg (potential ~5.87 tCO_2e)	1.38 tCO_2e generated	7.26 tCO_2e potential	~5.87 tCO_2e prevented from entering the atmosphere
Deforestation Impact	Nearly 0 trees (Potential ~150 trees)	35 trees destroyed	185 total trees	~150 trees preserved
Water Consumption	Nearly 0 Liters (Potential ~124,920 liters)	29,448 Liters used	154,368 liters potential	~124,920 liters of water saved

Metric (Est. Avg. 30 pages/loan)	LPS Digital (41,640 Loan file)	Manual Processing (9,816 Loans)	Total Potential Footprint	Environmental offset by LPS
Internal Energy (Office Printing)	0 kWh (Potential 18,738 kWh)	4,417 kWh consumed	23,155 kWh potential	67 GJ energy saved
External Energy (Paper Production)	0 kWh (Potential 71,829 kWh)	16,933 kWh expended	88,762 kWh potential	259 GJ energy avoided
Total Cumulative Energy	0 kWh (Potential 90,567 kWh)	21,350 kWh used	111,917 kWh potential	326 GJ energy saved

Note on Calculation: Calculated at 4.99 grams per sheet, at 4.7 grams of CO_2e per sheet, at 0.1 Liters (100 ml) of water per sheet via Industry benchmark and Environmental Paper Network (EPN) lifecycle data, and at 8,333 sheets per standard commercial tree via commercial chemical pulp yield ratios. Internal printing energy consumption is estimated at an industry-average baseline of 0.015 kWh per A4 sheet for commercial network laser printers. External manufacturing energy consumption is estimated at an international lifecycle baseline of 28.75 kWh per ream (500 sheets of standard 80gsm A4 copy paper). Energy metrics are converted to Gigajoules (GJ) using the standard conversion factor of 1 kWh = 0.0036 GJ.

Policy Considerations for E&S Management in Business Decisions FS1, FS2

As part of its commitment to responsible banking, NRBC Bank has adopted initial environmental and social (E&S) guidelines applicable across its lending and investment operations. To execute E&S guidelines, NRBC bank strictly follows Environment and Social Risk Management (ESRM) guidelines circulated by central bank and DOE guidelines from Department of Environment and other relevant national environmental regulations, internal credit risk management and green banking policy. These policies ensure that credit and financing decisions consider potential environmental impacts such as climate risks, pollution, and resource use and social aspects, including community well-being, occupational safety, and human rights.

Currently, the Bank applies following E&S considerations in business practices:

large Clients	Corporate and SME	Trade Finance and Project Finance	Retail Banking
NRBC Bank exercises a series of assessment tests and use different tools like ICRRS, Environmental and Social Risk Rating (ESRR) for loan sanction which involves cross functionalities. If the client does not fall under exclusion list but at the same time does not get required rating to qualify itself for getting the loan, escalation matrix is used as suggested by Bangladesh Bank to mitigate E&S risk factors.	Corporate and SME Lending – projects undergo basic E&S screening aligned with Bangladesh Bank's exclusion list, environment and social risk rating (ESRR) tool, Sustainable Finance Policy guidelines and internal credit management policy.	Trade Finance and Project Finance – sectors with higher environmental or social risks (e.g., energy, infrastructure) are reviewed for compliance with national environmental regulations, for example Department of Environment (DOE) category list and guidelines.	Retail Banking promotion of green products such as solar energy loans and eco-friendly home financing.

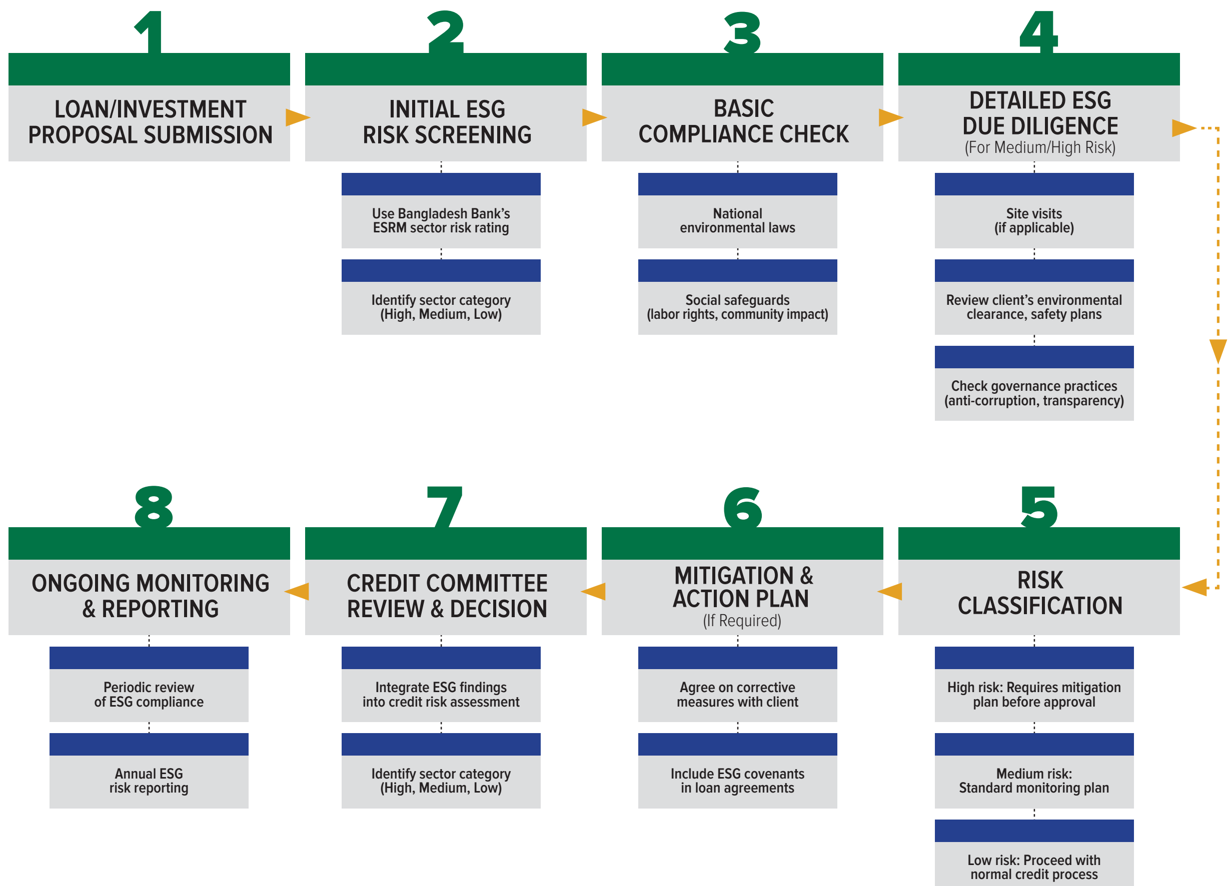
Assessment and screening process for E&S Risk Management FS2, FS3

NRBC Bank has introduced initial procedures to identify and evaluate environmental and social (E&S) risks in its financing activities. All new corporate and SME loan proposals are screened using the Bangladesh Bank Environmental & Social Risk Management (ESRM) Guidelines, which include sector risk ratings and compliance checks with national environmental laws.

For higher-risk sectors—such as energy, construction, and manufacturing—relationship managers complete an E&S due diligence checklist, which is reviewed by the Credit Risk Management team before loan approval. Where significant risks are identified, clients are required to present evidence of mitigation measures (e.g., environmental clearance certificates, occupational safety plans).

The Bank is in the process of strengthening these procedures by incorporating climate risk considerations and developing sector-specific E&S screening criteria to enhance its sustainable finance portfolio.

Process Flow: ESG Risk Assessment & Screening



E&S Monitoring and Process FS3, FS9

NRBC Bank, through its Credit Risk Management team and Sustainable Finance Unit (SFU), monitors clients' compliance with environmental and social (E&S) requirements in loan and project financing. Clients in medium- and high-risk sectors must submit periodic reports, which are reviewed and verified, with site visits as needed. Non-compliance leads to corrective action or potential suspension. The Bank is strengthening this process by introducing a structured E&S monitoring checklist within its loan portfolio system for systematic tracking and reporting.

Management Approach & System Integration

NRBC Bank PLC recognizes that our most significant environmental and social impacts occur indirectly through our lending portfolios. To manage these risks, the bank integrates a rigorous Environmental & Social Due Diligence (ESDD) system into its post-disbursement credit monitoring cycle. This process ensures that corporate, commercial, and SME clients actively comply with national laws, Department of Environment (DoE) regulations, and the bank's internal sustainability mandates.

Post-Disbursement Monitoring & Audit Framework FS3, FS9

Our monitoring procedure for active transactions involves a systematic, multi-tiered approach:

- Annual E&S Reviews: All credit exposures categorized as High or Medium Risk under the Bangladesh Bank ESRM guidelines undergo mandatory annual reviews. Branch credit officer, credit management team and Risk management team perform physical site inspections to verify operational compliance.
- Covenant Tracking: Environmental and social requirements, such as maintaining an active Effluent Treatment Plant (ETP) or valid Fire Safety Certifications, are embedded as

legal covenants in loan agreements. Credit administration teams track these certifications before subsequent loan portion are disbursed.

- Automated Risk Grading: Environmental and Social Risk Rating (ESRR) scores are updated annually within our credit appraisal systems to capture shifts in client compliance profiles.

Non-Compliance and Escalation Procedures FS3, FS9

When a client fails to maintain environmental or social standards, NRBC Bank applies a structured escalation matrix as per Bangladesh Bank guidelines:

1. **Corrective Action Plan (CAP):** The bank collaborates with the client to issue a time-bound CAP to rectify the specific violation.
2. **Disbursement Suspension:** If the client fails to implement corrective measures within the agreed timeline, further loan drawdown is suspended.
3. **Risk Committee Escalation:** Persistent non-compliance is formally escalated to the Sustainable Finance Unit and the Board Risk Management Committee for strategic credit restructuring or legal recovery actions.

Client Interactions for E&S Risk Management FS5

Management Approach & Engagement Strategy

NRBC Bank PLC believes that driving a sustainable future requires shifting from a model of strict policing to one of active partnership. Through our Sustainable Finance Unit, we systematically engage our corporate, small and medium enterprise (SME), and agricultural clients in dialogues regarding environmental and social (E&S) risks. This proactive interaction allows us to identify climate-related risks early while introducing clients to high-utility green financing opportunities that enhance their long-term viability.

Strategic Engagement Pathways

The bank utilizes three primary mechanisms to interact with clients regarding sustainability:

1. **Green Financing Advisory:** During the initial credit appraisal and site-visit phases, relationship managers do not just assess risk; they actively advise clients on sustainable alternatives. For instance, textile and manufacturing applicants are systematically guided toward energy-efficient machinery upgrades funded under central bank low-interest refinancing schemes.
2. **Client Capacity Building:** NRBC Bank hosts localized financial literacy and environmental awareness workshops, particularly targeting cottage, small, and medium enterprises (CSMEs) and agricultural borrowers in rural networks. These sessions focus on waste reduction, resource efficiency, and occupational health and safety standards.
3. **Risk Mitigation Partnerships:** For corporate accounts flagged with elevated E&S risks during our Environmental & Social Due Diligence (ESDD) screening, our technical officers work collaboratively with client management teams. Instead of immediately rejecting a credit facility, we consult with the client to design economically viable environmental management systems, such as optimizing Effluent Treatment Plants (ETPs).

NRBC Bank engages with clients, especially in medium and high-risk sectors, during the credit appraisal process to discuss potential environmental and social (E&S) risks and explore opportunities for improved sustainability performance. This includes advising clients on compliance with environmental regulations, energy efficiency options, and occupational safety improvements. The Bank will develop sector-specific guidance sheets to make these interactions more structured and impactful.

Client Segment	Core E&S Risk Discussed	Green Opportunity	Engagement Channel
Corporate/Industrial	High carbon footprint, high energy load, waste discharge	Industrial solar rooftops, energy-efficient boiler upgrades, ETP upgrades	Direct consultation by Sustainable Finance Unit
SME & Agro	Workplace safety, crop climate-vulnerability, pesticide use	Organic farming lines, bio-gas plant financing, automated machinery lines	Localized branch workshops, relationship manager visits
Retail Customers	Household energy dependency	Solar Home Systems (SHS), digital banking app paper reduction	Digital newsletters, in-branch promotional advisory

E&S Audit FS9, FS10

Internal Audit Mechanism and Frequency

The scope of audit defines the exact boundaries, timeframes, and datasets an auditor is responsible for verifying. It details which physical locations, subsidiaries, and specific GRI disclosures are included in the review. Establishing this clear boundary ensures data accountability while preventing any unauthorized changes during the verification process. Responsibility for verifying our E&S risk implementation is separated across independent internal control functions:

- **Internal Control & Compliance (ICC) Division:** The ICC Division carries out routine institutional audits of corporate and SME credit divisions. Compliance with Environmental & Social Due Diligence (ESDD) checklist mandates is verified as a binding condition before files are marked cleared during regular branch audits.
- **Sustainable Finance Unit (SFU) Special Reviews:** Operating independently of active commercial lending desks, the SFU conducts targeted, semi-annual monitoring assessments. These spot-checks evaluate whether credit officers are applying correct risk ratings under national ESRM guidelines.
- **Frequency Schedule:** Core corporate and commercial banking segments are subject to a mandatory annual audit regarding compliance with environmental risk documentation. High-risk sector files undergo secondary quarterly reviews.

Audited Functional Unit	Scope of ESG Review	Oversight Frequency	Coverage in Reporting Year
Corporate Banking Desk	Proper execution of full ESDD checks and clearance verification.	Bi-Annually	large loan- 100%
SME	Verification of valid Department of Environment (DoE) certifications.	Annually	Approx. 5-10% (sample basis)

Climate Positive Financing by NRBC Bank FS7, FS8

During a year of cautious lending, the bank achieved 19% of sustainable finance

In BDT Million

SL	Category	2025
1	Green Finance	779
2	Sustainable Linked Finance	23,915
	Total Sustainable Finance	24,694
	Total Bank Loan (excluding investment)	132,210
	% of Green Finance	0.6%
	% of Sustainable Finance	19%

In BDT Million

SL	Green Finance Product	2025
1	Energy & Resource Efficiency	272.90
2	Liquid Waste Management	422.73
3	Circular Economy & Eco-Projects Financing	70.39
4	Environment Friendly Brick Production	12.90
	Green Finance Total	778.92

Total Portfolio under Environmental & Social Risk Rating (ESRR) FS8, FS11

In BDT Million

SL	Category	2025
1	SME	781
2	Corporate (large borrowers)	13,519
	Total Portfolio under ESDD	14,300
	Total Bank Loan (excluding investment)	132,210
	% of Environmental & Social Risk Rated portfolio	11%

Strategic Actions to Save the Planet

Going green is one of NRBC Bank PLC's key strategic priorities as we move toward a more sustainable future. As part of this commitment, we have taken following actions apart from responsible lending:

- No. Finance in prohibited sector
- Launched Green PIN for NRBC Debit/Credit Card
- BDT 35 Million cost saving on paper/stationary usage
- Launched Automated Challan & QR Code for cash withdrawal

NRBC Mobile Apps PLANET

'PLANET' is not just a mobile banking application; it is an ecosystem that is designed to make your life easy. It does not only offer you to easily make all kinds of financial transactions such as fund transfer, payments, mobile recharge etc., it also comes up with a range of amazing Cash Back and Discount Offers along with many other Privileges to give you a delightful experience.

Particulars	2025	2024
Total No. of Accounts	172,894	108,883
No. of Transactions	3,930,943	2,486,040
Amount of Transactions (in BDT)	134,183,855,271.98	73,917,756,881.77

Online Banking

All of our Bank's branches offer online banking facilities, helping to minimize physical movement and thereby reduce fuel consumption. In 2025, the Bank did not encounter any reported non-compliance issues, nor was any fine imposed on NRBC Bank by external stakeholders in this regard.

SOCIAL SUSTAINABILITY

EMPLOYEES ARE THE KEY TO OUR SUCCESS

GRI 2-7, GRI 401

Our approach to manage employment related activities

GRI 3-3

NRBC Bank prioritizes fair employment practices and a supportive workplace culture to attract, develop, and retain talent. The Bank ensures compliance with national labor laws and provides equal opportunities without discrimination. Policies on recruitment, training, performance evaluation, and employee well-being are regularly reviewed to align with organizational goals and employee needs. Employee engagement, skill development, and career growth remain central to the Bank's people management approach. In addition, the Bank emphasizes work-life balance, competitive benefits, and open communication to strengthen long-term employee satisfaction and productivity.

Employee Distribution

Employee type	2025	2024
Permanent (regular)	2,862	2,766
Bank Contract	154	136
3rd Party Contract	1,006	1,043
Total	**4,022**	**4,010**

Employee Category (Regular and Contractual) by Age group 405-1

	Male	Female	Total
Below 30 years	493	87	580
30-50 years	2,876	461	3,337
Above 50 yeard	98	7	105
Total	**3,467**	**555**	**4,022**

Gender Diversity by Job Grade

	Male	Female	Total
Entry level	3,232	545	3,777
Mid-level	225	9	234
Senior Management	10	1	11
Total	**3,467**	**555**	**4,022**

Senior Management mostly represents head office. However, 5 female officials among 555 hold executive position in the hierarchy of the bank. They are serving in both head-office divisions and branch level, including Head of Division and Branch position.

Description of non-employee workers GRI 2-8

NRBC Bank engages a diverse workforce structure to ensure operational efficiency and service quality. As of the reporting year, the Bank's workforce includes four categories: permanent employees, bank contract employees, third-party contract employees, and third-party menial staff. While permanent and bank contract employees are directly managed by NRBC Bank under its HR policies, third-party staff are engaged through service providers for specialized functions and support services.

The Bank maintains oversight to ensure that all categories of workers operate in a safe, inclusive, and compliant environment. Permanent and bank contract employees receive full benefits, training, and career development opportunities, while third-party workers are covered by the contractual obligations of their service providers, in alignment with national labor standards. NRBC Bank monitors the performance and welfare of third-party staff through vendor management and compliance mechanisms, thereby upholding its commitment to responsible employment practices across the workforce.

Recruitment Process

NRBC Bank follows a transparent and merit-based recruitment process to attract and retain competent professionals. The Bank ensures equal opportunity and non-discrimination throughout hiring, aligning with national labor laws and organizational policies. Candidates are selected through a structured process that includes job postings, assessments, interviews, and background verification. Recruitment prioritizes skills, integrity, and cultural fit while also encouraging diversity and inclusion across all levels of the organization.

Employee Hiring and Turnover GRI 401-1

Metric	Category	Particular	Total Hire in 2025	Beginning of 2025	Rate (%)
New Hires	By Gender	Male	381	3485	10.93%
		Female	50	525	9.52%
		Total	**431**	**4010**	
	By Age Group	Below 30	209	501	41.72%
		Between 30-50	206	3414	6.03%
		Over 50	16	95	16.84%
		Total	**431**	**4010**	

Metric	Category	Particular	Total Hire in 2025	Beginning of 2025	Rate (%)
Employee Turnover	By Gender	Male	399	3485	11.45%
		Female	20	525	3.81%
		Total	**419**	**4010**	
	By Age Group	Below 30	130	501	25.95%
		Between 30-50	283	3414	8.29%
		Over 50	6	95	6.32%
		Total	**419**	**4010**	

Turnover by age group below 30 represents the most departing chunk. However, as because the freshers and entry level applicants take part in multiple job admissions including both public and private sectors simultaneously, many of them leave in search for their desired job sectors after final result published.

NRBC Bank's Remuneration Policy GRI 2-19, GRI 2-20

The Bank has a Board-approved payroll and remuneration policy, which is incorporated into the HR policy. The Management Committee (MANCOM), with the consent of the Board, monitors, advises, and implements related matters as required. The Bank also maintains an approved reward policy for high-performing employees. Financial benefits may be granted by the Board or any other authority empowered by the Board in recognition of meritorious service. Similarly, cash or non-cash awards may be provided for outstanding academic and professional achievements.

- NRBC Bank's remuneration policy is guided by fairness, competitiveness, and compliance with regulatory requirements.
- The policy covers salary, allowances, and benefits designed to attract, retain, and motivate employees at all levels.
- Key elements include provident fund, gratuity, welfare fund, annual increments, leave encashment, and mandatory leave.
- Additional allowances and benefits are provided based on employee category (executives and officers), as approved by the Board of Directors.
- The policy ensures transparency, equity, and alignment with the Bank's long-term goals and stakeholder expectations.

The remuneration structure

Fixed remuneration; and Variable pay- Fixed remuneration comprises base pay and superannuation benefits. Base remuneration includes salary and allowances paid in cash, while superannuation benefits are provided to employees at the time of retirement.

Variable pay consists of incentive bonuses awarded to most employees, which are discretionary in nature and based on annual performance during the financial year. Remuneration may be adjusted prior to vesting under the following conditions: Disciplinary action (as determined by the enquiry committee) Resignation of the employee before the payment dates.

Stakeholder Consideration into HR Process GRI 2-20

- The Remuneration Committee oversees the process of determining remuneration.
- Considerations of internal factors include employee roles, responsibilities, performance, and market competitiveness.
- External factors considered include customer expectations, investor confidence, industry benchmarks, and regulatory requirements.
- The Committee submits its recommendations to the Board of Directors for review and final approval.
- This process ensures fairness, transparency, and alignment with stakeholder expectations.

Facilities and Benefits 401-2

Employment facilities and benefits that are given to permanent employees are mentioned as follows:

- House Rent Allowance
- House Maintenance Allowance
- Conveyance Allowance for Non Executives
- Medical Allowance
- Utility
- Leave Fair Assistance
- Car Maintenance Allowances for Executives

Apart from the above NRBC is also providing benefits & rewards which are given below:

- Incentive bonuses
- Festival bonuses
- Boishakhi allowances
- Car investment schemes for executives
- Maternity benefits for employees
- Risk allowances for officers of cash department
- Consumer loan schemes (staff) at concessional profit rates
- Staff house building investment at concessional interest rates
- Major surgical (medical)treatment expenses borne by the bank
- Honorarium for passing banking diploma
- Crest, certificate and cash incentives for performing employees
- Arranging foreign training for employees.

Employee Benefit and Retirement Plans GRI 201-3

a) Defined contribution plans

Defined contribution plans are post-employment benefit plans under which payments into the plan are fixed. Subsequent payments out of the plan to retired members or outgoing member are based on the size of the 'fund' meaning contributions that have been made into the scheme and investment returns on scheme assets. The Bank maintains one funded defined contribution plan i.e. "Provident fund" for its employees under a separate trustee board.

NRBC Bank Employees' Provident Fund

The Bank operates a contributory provident fund for its permanent employees funded by both the employees and the Bank equally; employees contribute 10% of basic salary and the Bank contributes an equal amount. The Bank's contribution is made each month and recorded under salary and allowances. This fund is managed by a separate trustee board i.e. "NRBC Bank PLC. Employees' Provident Fund" and any investment decision out of this fund are made separately from that of the Bank's funds. This fund has received approval from the National Board of Revenue on 02 September 2014.

b) Defined Benefit Plans

Defined benefit plans are post-employment benefit plan other than defined contribution plans. These plans define the amount that retired/outgoing members will receive from the plan by considering length of service and salary levels at the time of retirement/separation. But a gratuity scheme is a type of employee benefit that's relatively easy to account for because regulations and rules are usually prescribed. Bank is contributed in the scheme based on policy of the plan approved by Board of Directors of its 2nd meeting held on 02 March 2013. The Bank has an obligation to make up any shortfall within year on basis of Fiscal Year determined by National Board of Revenue. The Bank maintains one funded defined benefit plan "Gratuity fund" for its employees under separate trustee committee.

NRBC Bank Employees' Gratuity Fund

The Bank operates a funded gratuity scheme approved by the National Board of Revenue with effect from 21 September 2014. The Gratuity Fund is managed separately by "NRBC Bank PLC. Employees' Gratuity Fund Trust" and any investment decision out of this fund is also made by this Trust under trust act 1882. The benefit is paid to the eligible employees i.e. who have completed minimum 3 (three) years of continuous service at the time of separation from the Bank. As per policy of the Bank, eligible employees are provided with the benefit equal to Maximum 2 monthly basic salary multiplied by varied rates as per service length.

End service benefits are valuable benefits that impact the present and future lives of employees. End service benefits are important catalysts that increase job's appeal, minimize turnover rate, enhance job satisfaction and performance. Following end service benefits are offered:

- Gratuity
- Provident Fund
- Welfare Fund
- Leave Encashment

For the Reporting Year 2025:

- All obligations under defined benefit and other retirement plans were fully met.
- No outstanding liabilities related to retirement plans were reported.
- The Bank continues to review and manage these obligations to ensure sustainability and compliance with regulatory requirements.

In Million BDT

SL	Type of Benefits	2025	2024
1	Bank Contribution To Recognized NRBC Employees' Provident Fund	93.02	81.53
2	Bank Contributed to Recognized NRBC Employees' Gratuity Fund Payment	142.88	121.87
3	NRBC Employees' Welfare Fund	8.50	1.98
	Total	**244.40**	**205.38**

Defined Service Rules for Employees GRI 2-23

NRBC Bank upholds fair and transparent employment practices through its Employee Service Rules, applicable to all categories of staff. The rules cover recruitment, compensation, promotion, leave, retirement, and disciplinary measures in line with national labor laws. The Bank ensures equal opportunity, non-discrimination, workplace safety, and access to grievance redress and development opportunities. These rules are regularly reviewed to remain aligned with regulations and organizational needs.

Processes to Minimize Negative Impacts GRI 2-25

NRBC Bank PLC employs structured risk management, compliance reviews, and governance frameworks to proactively identify, prevent, and minimize negative impacts on the economy, environment, and society. When negative impacts occur, the Bank activates formal remediation mechanisms to correct the issue and prevent recurrence.

Environmental and Social Risk Mitigation

The Bank actively prevents and minimizes negative external footprints across its investment and lending portfolios:

- Socio-Environmental Screening: Financial projects undergo strict due diligence under the ESRM Guideline and NRBC Bank Green Banking Policy to ensure funded projects do not degrade ecosystems or harm local communities.
- Operational Footprint Reduction: Internal resource consumption, waste, and logistics emissions are actively regulated through the Fixed Asset Disposal Policy and the TA DA Policy of the Bank.

Financial Crime and Asset Protection

To minimize systemic risks, fraud, and illicit financial flows that harm the economy, the Bank maintains layered compliance architecture:

- Anti-Money Laundering Frameworks: The Bank enforces strict monitoring using the NRBC AML-CFT Policy, AML Risk Management Policy, and Customer Acceptance Policy to block illicit transactions and terrorist financing.
- Anti-Corruption Checks: Unethical financial practices and bribery risks are isolated and resolved under the Anti Bribery & Corruption Policy (ABC).

Operational Integrity and Credit Safeguards

Internal controls shield customers, shareholders, and grassroots partners from operational vulnerabilities and financial stress:

- Systemic Risk Mitigation: Internal processing flaws and control overrides are minimized through routine compliance audits mandated by the Revised ICC Policy and Security Policy.
- Credit Restructuring and Exit Strategy: When borrowers face distress, negative economic impacts are mitigated using the Rescheduling & Restructuring Policy of NRBC Bank and the Exit Policy towards adjustment of loans and advances to ensure fair financial rehabilitation.

Complaint Resolution Mechanisms GRI 2-26

NRBC Bank PLC maintains clear internal and external channels for stakeholders to seek guidance on ethical conduct and report potential or actual business misconduct. These mechanisms prioritize confidentiality, non-retaliation, and independent review.

Seeking Advice on Ethical Conduct

Stakeholders can seek advice on policy compliance and ethical business standards through the following formal channels:

- Ethical Guidance: Our Code of Conduct provides the baseline for ethical behavior across all operations.
- Compliance Advisory: Inquiries regarding financial crimes, compliance, and asset management are routed through designated officers under our AML Risk Management Policy and NRBC AML-CFT Policy.
- Risk Advisory: Guidance regarding credit risks and sustainability assessments is managed via the Credit Risk Management (CRM) Policy and ESRM Guideline.

Mechanisms for Raising Concerns

The Bank offers specific reporting channels tailored to the severity and nature of the issue:

- Whistle-blowing & Misconduct: Ethical breaches, legal violations, and fraud are handled securely via our Whistleblower Policy and Speak Up Policy, which offer direct escalation lines to the Audit Committee.
- Bribery & Corruption: Suspicious financial activities or conflicts of interest are formally investigated under our Anti Bribery & Corruption Policy (ABC).
- Operational Control Gaps: System overrides, audit gaps, and procedural failures are escalated through the ICC Policy for internal review.
- Stakeholder Grievances: Customer and community issues are captured and resolved via our Customer Services & Complaint Management system.

Protection and Confidentiality

Our Whistleblower Policy and Speak Up Policy legally protect reporters from retaliation. All identities and investigation details remain strictly confidential, restricted only to authorized compliance investigators on a need-to-know basis.

Parental Leave Availed by Employees 401-3

NRBC Bank believes that equitable gender choice for maternity and paternity leave, and other leave entitlements, can lead to the greater recruitment and retention of qualified employees and also boost morale and productivity of employees.

Parental leave by Gender	2025	2024
Female	48	17
Male	162	104
Total	210	121

As per HR record, all employees returned to work after their parental leave and got back into their respective role without any hassle and discomfort.

DIVERSITY & EQUAL OPPORTUNITY

GRI 405

Our approach to manage diversity and equal opportunity

NRBC Bank is committed to promoting diversity and ensuring equal opportunity across its workforce and business practices. The Bank's HR policies prohibit discrimination in recruitment, promotion, compensation, and professional development, while encouraging women's participation and leadership opportunities. Training and capacity-building programs are designed to foster inclusivity and respect for all employees.

Beyond the workplace, NRBC Bank integrates diversity considerations into its product and service design, developing financial solutions tailored for women entrepreneurs, underserved communities, and differently-abled customers. This approach ensures that banking services are accessible, inclusive, and supportive of broader social and economic empowerment.

The Bank regularly monitors workforce composition, product outreach, and customer feedback to evaluate progress, ensuring alignment with national labor laws, stakeholder expectations, and global best practices.

Diversity in Work place GRI 405-1

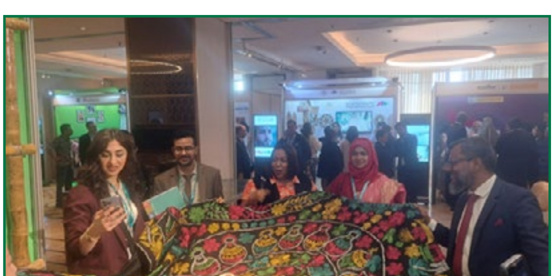
NRBC Bank values diversity at all levels of the organization and monitors workforce composition to ensure equal opportunity in line with its HR policies. The Bank reports on diversity by gender, age group, and employee category, covering governance bodies, senior management, and the broader workforce.

In governance, NRBC Bank maintains representation of directors and senior leaders across different professional backgrounds, ensuring inclusive decision-making. At the employee level, the Bank continues to enhance participation of women and young professionals, with dedicated efforts to increase their presence in managerial and leadership positions.

Through its recruitment, training, and career development practices, NRBC Bank promotes a balanced workforce that reflects both gender diversity and generational mix, strengthening inclusivity and long-term sustainability. In 2025, number of employee in management or supervisory role was 24, out of which 5 were female employees.

Women Empowering Initiatives

NRBC Bank promotes women empowerment through targeted recruitment, leadership opportunities, and tailored financial products for women entrepreneurs. The Bank also provides training, maternity benefits, and supportive workplace policies to enhance female participation and career growth. The bank also organizes various business exhibition events to showcase and promote women entrepreneurs.



OCCUPATIONAL HEALTH & SAFETY (OHS)

Our approach to manage Occupational Health & Safety (OHS)

NRBC Bank prioritizes Occupational Health & Safety (OHS) by ensuring a safe and supportive work environment for all employees. The Bank complies with national labor laws and regulatory guidelines while integrating OHS measures into daily operations. Regular awareness sessions, health check-ups, and training programs are conducted to promote employee well-being. The Bank also provides medical benefits, welfare support, and mandatory leave policies to reduce workplace stress and maintain a healthy work-life balance. In addition, branch infrastructure and office facilities are maintained to meet safety standards, ensuring both employees and customers can operate in a secure environment.

Ensuring Employee Wellbeing GRI 403-1, GRI 403-8

NRBC Bank Limited integrates employee health, safety, and welfare into its core operations through a structured Occupational Health & Safety (OHS) approach. The Bank complies with Bangladesh Bank directives on fire safety and maintains its own fire safety mechanisms across offices and branches, including built-in systems in all new premises. A “Smoke-Free Workplace” policy is enforced to minimize health risks, while fire and hazard prevention measures are regularly monitored to safeguard employees and ensure a safe working environment.

OHS System Scope & Coverage

- Internal Employees: 100% of all permanent, temporary, and contractual personnel directly employed by NRBC Bank PLC. are fully covered by our internal OHS management system.
- External Workers: 100% of outsourced workers operating on Bank premises (including security guards, cleaning staff, and logistical support vendors) are covered by our workplace safety protocols.
- Operational Control: The system applies universally across 100% of our physical locations, including our Corporate Head Office, branches, and sub-branches.

Hazard Identification, Risk Assessment, and Incident Investigation GRI 403-2

- The Bank conducts regular inspections and assessments to identify workplace hazards across all offices and branches.
- Electrical safety is monitored continuously to minimize risks. We use advanced technology to protect the bank’s entire network. Our Security Management Division (SMD) manages a massive network of around 4,200 CCTV cameras across all branches, sub-branches, and the Head Office. Our team monitors all these cameras 24/7 from a Central Monitoring System at the Head Office.
- We strictly manage fire safety and crisis situations across the bank. Security Management Division regularly inspects fire extinguishers to ensure their proper placement and validity. Following Bangladesh Bank guidelines, we conduct fire drills at regular intervals. In 2025, we organized a successful fire drill at the Head Office, where around 40 security personnel actively participated.
- For effective crisis management, we have a specialized 6-member Crisis Management Team at the Head Office. This team consists of experienced ex-defense personnel who duty on a roster basis inside our Central Monitoring Room. They play a proactive role to handle any sudden crisis or security threat.
- Employees are encouraged to report unsafe conditions, which are reviewed and addressed by the Administration and Compliance units.
- All incidents are reported, investigated, and analyzed to determine root causes and implement corrective actions by the crisis management team with the support of the management.
- Preventive measures, awareness sessions, and training programs are conducted to reduce recurrence and foster a safety-first culture.

Workers' Contribution to OHS GRI 403-4, 403-5

NRBC Bank ensures active worker participation and consultation on Occupational Health & Safety (OHS) through the following mechanisms:

- Health & Safety Committee: A committee at the Head Office includes officers and support staff. It meets quarterly to discuss safety and health issues, review incidents, and recommend improvements.
- Branch-Level Oversight: Branch managers maintain regular safety and security checklists and promptly report any adverse safety or health issues to the Head Office.
- Collaboration with External Bodies: The Bank collaborates with organizations such as Bangladesh Employers' Federation to stay updated on best practices and regulatory requirements.
- Decision-Making & Communication: Recommendations from the committee are communicated across all levels, ensuring safety measures are implemented consistently and employees are informed of OHS policies.
- Emergency Preparedness: Regular fire drills are conducted across all offices and branches on random basis to ensure employees are trained and aware of safety procedures.
- This ensures active participation, consultation, and communication of OHS matters across all levels of the Bank.

This ensures active participation, consultation, and communication of OHS matters across all levels of the Bank.

Commitment to Employee Health and Welfare 403-3, 403-6

NRBC Bank is committed to promoting the health and welfare of its employees to ensure competent service delivery. The Bank has implemented various strategies to support employee well-being, including:

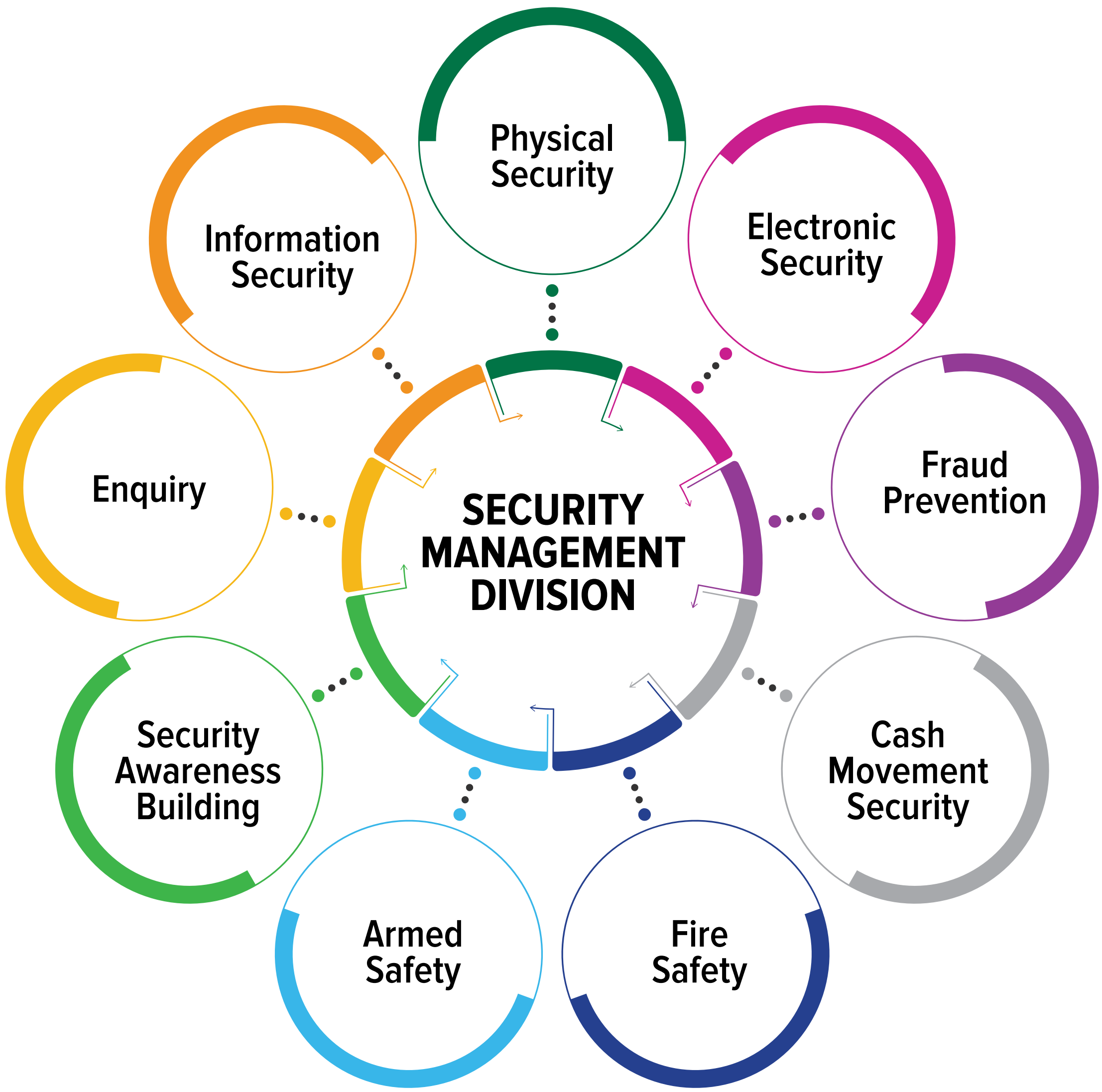
- Sick leave up to 14 days, with the option for extension if recommended by a medical authority.
- Maternity leave for six months with full maternity benefits and reimbursement of maternity-related expenses.
- Coverage of hospitalization bills for serious illnesses and major surgical procedures.
- Financial assistance provided at the discretion of the Managing Director for exceptional cases.
- Employees' Welfare Fund, funded by monthly employee contributions and supplemented by the Bank, provides coverage for accidental death or permanent disability, retirement benefits, and stipends for employees' children.

This approach ensures NRBC Bank employees are supported in maintaining health, safety, and overall well-being while performing their duties effectively.

MANAGEMENT OF WORKERS HEALTH AND SAFETY ISSUES

GRI 403-5, 403-7, 403-8

NRBC Bank conducts regular training on occupational health and safety, including fire safety drills, first aid, and emergency evacuation procedures at branches and the head office. Awareness sessions on ergonomics, stress management, and workplace hygiene are also provided to promote employee well-being.



Security Management Division (SMD) of NRBC Bank arranged Fire Drill Training Program- 2025 as per BRPD circular no- 17. The employees of almost all the branches & Sub Branches along with head office participated in this program to get adequate theoretical knowledge and practical training on fire safety & emergency evacuation. Branches and sub-branches arranged this training program in coordination with the nearest Fire Service and Civil Defense station.

The Bank ensures that vendors, contractors, and service providers comply with health and safety standards, reducing risks across its operations and supply chain.

Fire Drill sessions

Work Related Injuries GRI 403-9, 403-10

At NRBC Bank, potential work-related injuries may arise from fire and explosions, slips, trips and falls, overexertion and muscle strains, being struck by employees, equipment, or falling objects, crashes or collisions, and exposure to harmful substances or environments. During 2025, no fatalities from work-related injuries were reported across the Bank's operations.

No cases of work-related ill health were recorded in 2025. NRBC Bank continues to monitor workplace conditions and provide health and safety awareness to prevent occupational illnesses and safeguard employee well-being.

TRAINING & EDUCATION

GRI 404

Our Approach to Manage Training & Education

NRBC Bank recognizes that employee development is a critical driver of organizational growth, service excellence, and long-term sustainability. The Bank has established structured training programs through its Training Institute and external partnerships to enhance technical, managerial, and leadership skills of its workforce. Our approach focuses on:

- Continuous Learning: Regular training on digital banking, compliance, sustainable finance, customer service, and risk management.
- Career Growth & Performance: Annual performance appraisal and career development planning for all employees to align personal growth with organizational objectives.
- Future-readiness: Up-skilling employees on technological advancements, sustainability practices, and regulatory requirements to strengthen resilience in a dynamic banking environment.
- Inclusive Development: Ensuring training opportunities are available for all staff levels, from entry-level to senior management.

Through these initiatives, NRBC Bank ensures that employees remain competent, motivated, and prepared to contribute effectively to the Bank's mission and the evolving needs of stakeholders.

Training Programs by NRBC Bank GRI 404-1, 404-2, 404-3

During 2025, the Bank organized both in-house and external training sessions in extensive level to develop its employees, covering topics like risk management, compliance, digital banking, sustainable finance, leadership, and customer service. Training was delivered through the Bank's Training Institute and specialized professional programs. Under in house training program, there were 28 physical and 21 online training programs. During the reporting year, the Bank provided 1228 hours of training to 14,341 participants.

NRBC Bank Training Institute

Conducted Training Program from January to December, 2025

SL No.	Name of Month	Title of the Training/Workshop	Training Mode	Period	Participants	Nominated Participants	Training in Hours
1	January	Foundation Course	In-House	1 Jan-16 Jan, 2025	Prob. OFF	35	96
2	January	Foundation Course	In-House	19 Jan - 30 Jan, 2025	TJO	84	80
3	January	Prevention of Money Laundering and Combating Financing of Terrorism (Barishal)	In-House	24 Jan, 2025	FVP-OC	193	8
4	February	Foundation Course	In-House	2 Feb-13 Feb, 2025	TAO-TJO	86	80
5	February	Foundation Course	In-House	16 Feb-27 Feb, 2025	Prob. Off - TJO	45	80
6	February	Prevention of Money Laundering and Combating Financing of Terrorism (Khulna)	In-House	08 Feb, 2025	SEO-JT	115	8
7	February	Prevention of Money Laundering and Combating Financing of Terrorism (Rangpur)	In-House	22 Feb, 2025	FVP-JT	155	8

NRBC Bank Training Institute							
Conducted Training Program from January to December, 2025							
SL No.	**Name of Month**	**Title of the Training/Workshop**	**Training Mode**	**Period**	**Participants**	**Nominated Participants**	**Training in Hours**
8	March	Deposit Products	Online	5 Mar, 2025	AO-JO	799	1.5
9	March	Cash Management in Compliance with BB Guidelines	Online	10 Mar, 2025	JT	799	1.5
10	March	Centralized FDR Encashment Process	Online	12 Mar, 2025	EO-TJO	799	1.5
11	April	Basic Islami Banking	In-House	15 Apr- 17 Apr 2025	EO-TJO	37	24
12	April	Foundation Course	In-House	20 Apr- 30 Apr, 2025	OFF-RO	28	72
13	May	Credit Managnment	In-House	04 May- 08 May,2025	FAVP-JT	49	32
14	May	Centralized Account Opening	Online	06 May, 2025	AO-JO	640	1.5
15	May	Foundation Course	In-House	12 May- 22 May, 2025	TJO	41	80
16	May	General Corespondence with BNOIMD	Online	13 May, 2025	AO-JO	640	1.5
17	May	Foundation Course	In-House	24 May- 03 Jun, 2025	TJO	42	72
18	June	Foundation Course	In-House	22 June-03 July, 2025	TJO	40	80
19	June	Cyber Security & Information Security	Online	25 June, 2025	TJO-JO	747	1.5
20	June	Credit Rating Systems and Capital Management Techniques	In-House	28 June, 2025	SEVP-OFF	20	5
21	July	Beauty of Islamic Banking	Online	03 July, 2025	OFF-JT	947	1.5
22	July	Foreign Exchange & Foreign Trade	In-House	07-10 July, 2025	FAVP-TJO	29	32
23	July	Gender Equality	Online	08 July, 2025	AVP-FO	568	1.5
24	July	Credit Management	In-House	13-17 July, 2025	EO-JT	32	40
25	July	Different A/C Opening and Its Importance	Online	17 July, 2025	AO-JO	1000	1.5
26	July	Reputation Risk Mitigation through Strategic Media Relations	Online	21 July, 2025	SEVP-JO	601	1.5
27	July	Monthly Return to Bangladesh Bank	In-House	21 July, 2025	FAVP-TJO	23	3
28	July	Foundation Course	In-House	22-31 July, 2025	AO-JT	36	72
29	July	Banking on the Brand Employee Excellence in Branding	Online	23 July, 2025	SEVP-JO	601	1.5
30	August	Prevention of Money Laundering and Combating Financing of Terrorism	In-House	03 August, 2025	PO-JT	48	8

NRBC Bank Training Institute							
Conducted Training Program from January to December, 2025							
SL No.	**Name of Month**	**Title of the Training/Workshop**	**Training Mode**	**Period**	**Participants**	**Nominated Participants**	**Training in Hours**
31	August	Microfinance	In-House	4 August, 2025	PO-JT	48	8
32	August	Basic Islami Banking	In-House	10-12 August, 2025	PO-JT	35	24
33	August	Scheme Encashment Process Along With Rules and Regulation	Online	13 August, 2025	JO-JT	465	1.5
34	August	Credit Management	In-House	17-21 August, 2025	EO-JT	44	40
35	August	Foundation Course	In-House	24 August - 04 September, 2025	TJO-Jt	42	80
36	August	FDR/Scheme Enchashment Process along with Rules and Regulation	Online	26 August, 2025	JO-JT	556	1.5
37	September	Basic Islami Banking	In-House	21 September - 25 September, 2025	PO-JT	42	40
38	September	Life Style Managemnt, Code of Conduct & Cyber Security	Online	9 September, 2025	Off-JT	509	1.5
39	September	Cyber Security & Information Security	Online	16 September, 2025	Off-JT	502	1.5
40	September	Islamic Economy and It's Role in Society: The Harmful Effect of Interest	In-House	16 September, 2025	SEVP-TJO	32	2
41	September	Product of NRBC bank	Online	29 September, 2025	Off-JT	460	1.5
42	October	Foundation Course	In-House	05 October-16 October, 2025	TAO-TJO	36	80
43	October	Asset-Liability Management	Online	23 October, 2025	PO-AO	496	1.5
44	October	GB & AML-CFT	In-House	26 October-30 October, 2025	Off-JT	36	40
45	October	Workplace Harassment Prevention & Gender Discrimination	Online	29 October, 2025	FAVP-JT	450	1.5
46	November	Green Financing	Online	03 November,2025	PO - AO	460	1.5
47	November	CIB Reporting	Online	05 November,2025	EO- JO	410	1.5
48	November	ISS Reporting	Online	11 November,2025	Off - JO	400	1.5
49	December	Online Import Monitoring System & Online Export Monitoring System	In-House	21 December,2025	SVP-AO	39	3
Total=						**14,341**	**1,228.50**

Workforce Training Performance

- Total Permanent Workforce: 2,862 employees
- Total Training Participations: 14,341 registrations
- Average Training Sessions per Employee: 5.01 sessions/year
- Training Program Delivery: 49 training sessions covering a total of 1,228.50 unique hours
- Average Duration per Training Session: 25 hours
- Total Man-hour training: 14,341*25= 358,525
- Number of permanent employees: 2,862

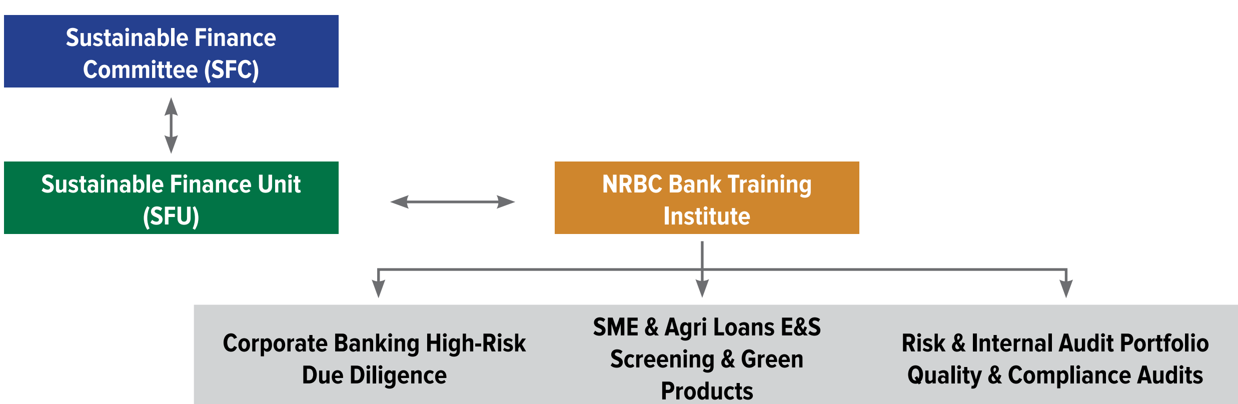
Average training hour = (358,525/2,862) = 125 hour

This extraordinary performance was led to numerous foundation-training to entry level employees. During the reporting period, permanent employees at NRBC Bank PLC achieved an exceptional professional development standard, averaging around 125 hours of training per employee. This intensive training volume reflects our deep institutional commitment to up-skilling our workforce in core banking operations, advanced risk management, credit appraisal frameworks, Climate risk and sustainable finance and comprehensive AML/CFT compliance.

Staff Competency, Training, and Capacity Building on Environmental & Social Policies FS4

At NRBC Bank PLC, we recognize that robust implementation of our Environmental and Social Risk Management (ESRM) framework relies entirely on the continuous development and capacity of our human capital. Ultimate governance of staff competency rests with the Sustainable Finance Committee (SFC), our dedicated Sustainable Finance Unit (SFU), housed within the Credit Risk Management Division, works in close collaboration with the NRBC Bank Training Institute (NBTI) to design, evaluate, and mandate ongoing competency upgrades.

Our competency strategy is built upon the uniform directives issued by the Bangladesh Bank. It systematically bridges regulatory compliances (such as the updated ESRM guidelines) with practical credit operations across our broad network of branches, sub-branches, and agent banking outlets.



Competency Development Diagram

Competency Framework Matrix by Line of Business

To maximize efficiency, training is not generalized; rather, it is customized by business segment according to distinct operational needs and exposure limits:

Corporate and Institutional Banking Teams:

- Core Competency Focus: Conducting in-depth Environmental & Social Due Diligence (ESDD) for high-impact segments. This includes green building projects, large-scale waste management setups, and heavy manufacturing.
- Application: Identifying and calculating technical environmental risks before submitting large-ticket exposures to the Credit Risk Management Division.

SME, Microfinance, and Agricultural Credit Teams:

- Core Competency Focus: Utilizing streamlined Environmental & Social (E&S) screening templates for small businesses. Key focus areas include climate-resilient agriculture, eco-friendly retail loans, and regional microfinance projects.
- Application: On-site inspection verification and client engagement to promote Bangladesh Bank's low-interest green refinance schemes.

Risk Management, Credit Administration, and Internal Audit Units:

- Core Competency Focus: System-wide assurance and validation of E&S risk categorization.
- Application: Verifying that loan covenants strictly match the clients' assigned E&S risk levels before loan disbursement.

Structured Training and Capacity Building Workflow

Need Assessment	Curriculum Design	Targeted Delivery	Mandatory Assessment	Feedback & Enhancement
Annual gap assessments mapped against updated regulatory standards and any changes in the bank's lending exposures.	Development of dynamic toolkits based on case studies from the local market, explicitly detailing climate finance risk factors.	Running specialized training tracks via physical workshops at NBTI, digital learning portals, and regional awareness circles.	Conducting post-training tests where participants must pass simulated underwriting exercises featuring complex ESG risk scenarios.	Updating modules quarterly based on real-world feedback from credit officers to address evolving market dynamics.

Dedicated Environmental & Social (E&S) Modules

The bank rolled out standalone training sessions focused on green deployment and workforce inclusion metrics:

- Foundation Training: NRBC Bank builds foundational competency by embedding mandatory ESG compliance modules directly into its entry-level on-boarding, ensuring all 515 new entry officers across 11 distinct foundation cohorts completed 40,912 hours, covering core credit and sustainability risk related training.
- Green Financing: A total of 460 nominated officers logged into an online seminar dedicated to green asset portfolio expansion, generating 690 total man-hours of technical instruction.
- Workplace Harassment Prevention: To promote safe and inclusive internal operations, 450 personnel participated in an online session that completed 675 aggregate man-hours of workplace harassment prevention training.
- Gender Equality: The bank's training institute successfully coordinated a virtual workshop on gender equality, delivering 852 cumulative hours of professional education to 568 staff members.

Career and Leadership Development Strategies GRI 404-2, 404-3

The Bank provides structured programs to upgrade employee skills in response to emerging banking trends and technological advancements. These include:

- Digital skills development to adapt to automation and online banking solutions.
- Leadership and management training for mid- and senior-level officers.
- Regulatory and compliance programs to align with Bangladesh Bank guidelines.
- Banking Discipline-wise specialized training programs
- Customer service excellence training to enhance service quality.

In addition, the Bank supports career development through certification programs, internal promotions, and knowledge-sharing workshops.

NRBC Bank conducts annual performance appraisals for all permanent employees, ensuring transparent evaluation and career development planning. In 2025, 100% of eligible employees received formal performance reviews aligned with individual and organizational development goals.

Non-Discrimination GRI 406-1

NRBC Bank upholds a strict policy of equal opportunity and fair treatment for all employees, customers, and stakeholders, irrespective of gender, religion, ethnicity, or background. The Bank is committed to maintaining a workplace free from discrimination and harassment.

In 2025, no incidents of discrimination were reported within the Bank, reflecting our continuous efforts to foster an inclusive and respectful organizational culture.

Commitment of Maintaining Customer Privacy GRI 418

NRBC Bank recognizes customer privacy and data security as critical to maintaining trust and delivering responsible banking services. The Bank strictly complies with the Bangladesh Bank's ICT Security Guidelines and follows global best practices for information security, data protection, and confidentiality of client records.

Our approach to manage customer privacy includes:

- Robust IT Governance: Implementation of multi-layered cyber security systems, firewalls, and data encryption to prevent unauthorized access.
- Confidentiality Policy: All employees are bound by strict confidentiality agreements and receive training on data privacy and ethical handling of client information.
- Monitoring & Control: Continuous surveillance of IT infrastructure, backed by a dedicated Information Security Team, ensures the detection and mitigation of risks in real time.
- Customer Awareness: The Bank regularly communicates safe banking practices to customers to safeguard them against phishing, fraud, and misuse of personal data.

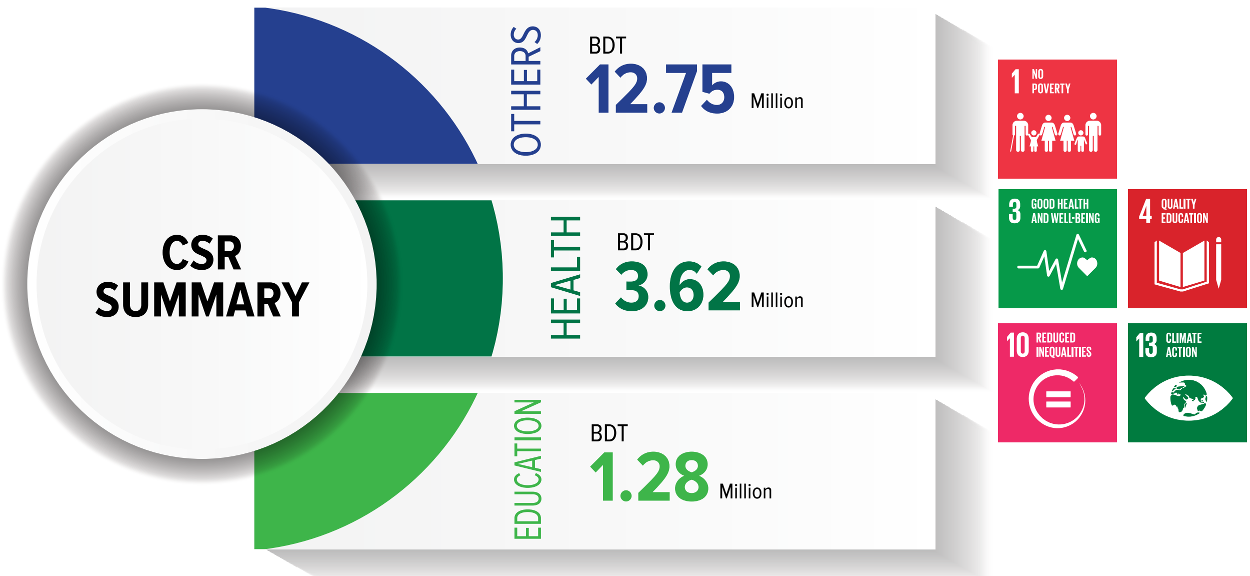
Customer Privacy Maintenance in 2025 GRI 418-1

No substantiated complaints regarding breaches of customer privacy.	No identified cases of data loss, leakage, or misuse of customer information.	No fines or sanctions imposed by regulators for non-compliance with data protection laws.	9 INDUSTRY, INNOVATION AND INFRASTRUCTURE; 12 RESPONSIBLE CONSUMPTION AND PRODUCTION; 16 PEACE, JUSTICE AND STRONG INSTITUTIONS

NRBC Bank remains committed to strengthening its data privacy framework, ensuring that the trust and confidentiality of its customers are protected at all times.

CORPORATE SOCIAL RESPONSIBILITY (CSR) ACTIVITIES OF NRBC BANK PLC

DISTRIBUTION AS CSR: BDT 17.66 MILLION



Guiding Principles for CSR

In order to fulfill its mission and vision, Bangladesh Bank (BB) intends to establish subsidized priority sector in the areas of agriculture, micro, small, and medium sized enterprises (MSME), and green finance. In addition, BB focuses on underdeveloped regions/groups of highlands, haors, and coastal areas, vulnerable indigenous/tribal groups, third gender/transgender, persons with disabilities, street urchins, and women who face gender discrimination and harassment. BB also intends to reach every region of the country with its CSR initiatives. In this context, NRBC Bank PLC plays a crucial role by bolstering CSR support for vulnerable rural and urban groups in the interest of socioeconomic development.

Sustainable Finance Unit (SFU)
NRBC Bank PLC, Head Office

Ref: NRBC/SFU/HO/2026/557(a) **11 August, 2026**

Board of Directors' statement for the Sustainability Report-2025 of NRBC Bank PLC

The Board of Directors of NRBC Bank PLC formally acknowledges the Bank's second Annual Sustainability Report 2025, which has been prepared in accordance with the Global Reporting Initiatives (GRI) Standards. The Board reaffirms its unwavering commitment to steering NRBC Bank's sustainable development and enhancing value creation for all stakeholders.

Dr. Md. Touhidul Alam Khan
Managing Director & CEO
Ex-Officio Director

Barrister Md. Shafiqur Rahman
Independent Director

Muhammad Emdad Ullah
Independent Director

Md. Nurul Haque
Independent Director

Md. Anwar Hossain
Independent Director

Md. Abul Bashar
Independent Director

Md. Ali Hossain Prodhania
Independent Director & Chairman

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ASSURANCE STATEMENT

To Whom It May Concern

Date: 20.08.2026

This is to state that the Sustainability Report 2025 of NRBC Bank PLC has been prepared by the professionals who have relevant training and expertise on sustainability reporting based on the latest GRI Standards 2021. It is to mention, external assurance service is yet to start in Bangladesh. However, the undersigned who is a Certified Sustainability Reporting Assurer (CSRA, membership no. 30182009) is internally assuring that-

- The level of accuracy of data included in the Sustainability Report 2025 is fair and acceptable.
- The sustainability report was prepared in accordance with GRI Standards 2021.
- The overall report content and quality were well-established.
- The information has been presented in an appropriate manner.
- The report provides reasonable and balanced presentation of the sustainability performance of NRBC Bank PLC.

For any verification, contact detail of the assurer is mentioned below.

Dr. Md. Touhidul Alam Khan, FCMA, CSRA, CSP, CPFA*
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*FCMA- Fellow Cost and Management Accountant, CSRA- Certified Sustainability Reporting Assurer, CSP- Certified Sustainability Practitioner, CPFA- Certified Professional Forensic Accountant.

GRI STANDARDS CONTENT INDEX

Statement of use		NRBC Bank PLC has reported in accordance with the GRI Standards for the period January 01, 2024 to December 31, 2024.				
GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION			GRI SECTOR STANDARD REF. NO.
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION	
General disclosures						
GRI 2: General Disclosures 2021	2-1 Organizational details	8				
	2-2 Entities included in the organization's sustainability reporting	8				
	2-3 Reporting period, frequency and contact point	8, 9				
	2-4 Restatements of information	8				
	2-5 External assurance	106				
	2-6 Activities, value chain and other business relationships	11, 54, 55, 56				
	2-7 Employees	87				
	2-8 Workers who are not employees	87				
	2-9 Governance structure and composition	30, 36, 43				
	2-10 Nomination and selection of the highest governance body	36				
	2-11 Chair of the highest governance body	38				
	2-12 Role of the highest governance body in overseeing the management of impacts	38, 40				
	2-13 Delegation of responsibility for managing impacts	39				
	2-14 Role of the highest governance body in sustainability reporting	40, 105				
	2-15 Conflicts of interest	39				
	2-16 Communication of critical concerns	42				
	2-17 Collective knowledge of the highest governance body	40				
	2-18 Evaluation of the performance of the highest governance body	42				
	2-19 Remuneration policies	88				
	2-20 Process to determine remuneration	88, 89				
	2-21 Annual total compensation ratio			Confidentiality constraints	The Bank cannot disclose the data since it is confidential.	
	2-22 Statement on sustainable development strategy	23				
	2-23 Policy commitments	16, 18, 19, 21, 90				
	2-24 Embedding policy commitments	20				
	2-25 Processes to remediate negative impacts	90, 91				
	2-26 Mechanisms for seeking advice and raising concerns	91				

Statement of use		NRBC Bank PLC has reported in accordance with the GRI Standards for the period January 01, 2024 to December 31, 2024.				
GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION			GRI SECTOR STANDARD REF. NO.
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION	
	2-27 Compliance with laws and regulations	46				
	2-28 Membership associations	22				
	2-29 Approach to stakeholder engagement	49				
	2-30 Collective bargaining agreements			Not applicable	Not related to Banking Industry	
Material topics						
GRI 3: Material Topics 2021	3-1 Process to determine material topics	48				
	3-2 List of material topics	48				
Economic performance						
GRI 3: Material Topics 2021	3-3 Management of material topics	53				
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	53				
	201-2 Financial implications and other risks and opportunities due to climate change			Information unavailable/ incomplete	The Bank is yet to complete the assessment. It is expected that the disclosure will be available in our future reporting.	
	201-3 Defined benefit plan obligations and other retirement plans	89				
	201-4 Financial assistance received from government			Not applicable	No such assistance was received by the bank.	
Procurement practices						
GRI 3: Material Topics 2021	3-3 Management of material topics	66				
GRI 204: Procurement Practices 2016	204-1 Proportion of spending on local suppliers	66				
Anti-corruption						
GRI 3: Material Topics 2021	3-3 Management of material topics	66				
GRI 205: Anti-corruption 2016	205-1 Operations assessed for risks related to corruption	66				
	205-2 Communication and training about anti-corruption policies and procedures	67				
	205-3 Confirmed incidents of corruption and actions taken	67, 68				
Tax						
GRI 3: Material Topics 2021	3-3 Management of material topics	69				
GRI 207: Tax 2019	207-1 Approach to tax	69				
	207-2 Tax governance, control, and risk management	69				
	207-3 Stakeholder engagement and management of concerns related to tax	69				
	207-4 Country-by-country reporting	69				

Statement of use		NRBC Bank PLC has reported in accordance with the GRI Standards for the period January 01, 2024 to December 31, 2024.				
GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION			GRI SECTOR STANDARD REF. NO.
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION	
Energy						
GRI 3: Material Topics 2021	3-3 Management of material topics	73				
GRI 302: Energy 2016	302-1 Energy consumption within the organization	74				
	302-2 Energy consumption outside of the organization	74, 75				
	302-3 Energy intensity			Information unavailable/ incomplete	It is expected that this data will be ready to disclosue in future reporting.	
	302-4 Reduction of energy consumption	75, 76				
	302-5 Reductions in energy requirements of products and services	75, 80				
Emissions						
GRI 3: Material Topics 2021	3-3 Management of material topics	73				
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	75, 76				
	305-2 Energy indirect (Scope 2) GHG emissions	75, 76				
	305-3 Other indirect (Scope 3) GHG emissions	75-79				
	305-4 GHG emissions intensity	79				
	305-5 Reduction of GHG emissions	79, 80				
	305-6 Emissions of ozone-depleting substances (ODS)			Not applicable	Due to the nature of being a service providing organization, the bank is not involved in such activities	
	305-7 Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions			Not applicable	Due to the nature of being a service providing organization, the bank is not involved in such activities	
Employment						
GRI 3: Material Topics 2021	3-3 Management of material topics	87				
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	88				
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	89, 90				
	401-3 Parental leave	91				
Occupational health and safety						
GRI 3: Material Topics 2021	3-3 Management of material topics	93				

Statement of use		NRBC Bank PLC has reported in accordance with the GRI Standards for the period January 01, 2024 to December 31, 2024.				
GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION			GRI SECTOR STANDARD REF. NO.
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION	
GRI 403: Occupational Health and Safety 2018	403-1 Occupational health and safety management system	93				
	403-2 Hazard identification, risk assessment, and incident investigation	93				
	403-3 Occupational health services	94				
	403-4 Worker participation, consultation, and communication on occupational health and safety	94				
	403-5 Worker training on occupational health and safety	94, 95				
	403-6 Promotion of worker health	94				
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	95				
	403-8 Workers covered by an occupational health and safety management system	93, 95				
	403-9 Work-related injuries	96				
	403-10 Work-related ill health	96				
Training and education						
GRI 3: Material Topics 2021	3-3 Management of material topics	97				
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	97- 100				
	404-2 Programs for upgrading employee skills and transition assistance programs	101				
	404-3 Percentage of employees receiving regular performance and career development reviews	101				
Diversity and equal opportunity						
GRI 3: Material Topics 2021	3-3 Management of material topics	92				
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	87, 92				
	405-2 Ratio of basic salary and remuneration of women to men			Not applicable	No difference in basic salary and remuneration of women to men in different grades	
Non-discrimination						
GRI 3: Material Topics 2021	3-3 Management of material topics	102				
GRI 406: Non-discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	102				
Customer privacy						
GRI 3: Material Topics 2021	3-3 Management of material topics	102				
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	102				

G4 FINANCIAL SECTOR STANDARD INDEX

GRI Standard	Disclosure		Location	Omission		
				Requirement omitted	Reason	Remarks
Sector Disclosure GRI G4 Financial Services	FS1	Policies with certain environmental and social components	81			
	FS2	Procedures for assessing and screening environmental and social risks in business lines	81			
	FS3	Processes for monitoring client implementation and compliance with environmental and social requirements included in agreements or transactions	81, 82, 83			
	FS4	Processes for improving staff competency to implement environmental and social policies and procedures as applied to lines of business	45, 100, 101			
	FS5	Interactions with clients/ investments/ business partners regarding environmental and social risks and opportunities	83			
	FS6	Portfolio percentage for business lines by specific area size (e.g. micro/SME/large) and by sector	54, 55			
	FS7	The monetary value of products and services designed to provide specific social benefits for each line of business broken down by purpose or objective	56, 59, 60, 84			
	FS8	The monetary value of products and services designed to provide specific environmental benefits for each line of business broken down by purpose or objective	84, 85			
	FS9	Scope and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures	82, 83, 84			
	FS10	Percentage and number of companies held in the portfolio of institutions with which the reporting organization interacts on environmental or social issues	84			
	FS11	Percentage of assets that are subject to positive and negative environmental social issues	85			
	FS12	A voting policy on where environmental or social issues are shared where the reporting organization has the right to vote to share or receive suggestions on voting			Not applicable	
	FS13	Access points in low-populated or economically disadvantaged areas by type	61, 62			
	FS14	Initiatives to improve access to financial services for disadvantaged people	58			
	FS15	Policies for the fair design and sale of financial products and services	65, 66			
	FS16	Initiatives to improve financial literacy by type or beneficiary	63, 64, 65			

ABBREVIATION

AACOBB	Association of Anti Money Laundering Compliance Officers of Banks in Bangladesh
ABB	Association of Bankers, Bangladesh
ADC	Alternate Delivery Channel
ALCO	Assets and Liabilities Committee
AMD	Additional Managing Director
AML	Anti- Money Laundering
BAMDA	Bangladesh Money Market Dealers' Association
BAPLC	Bangladesh Association of Publicly Listed Companies
BDT	Bangladeshi Taka
BFIU	Bangladesh Financial Intelligence Unit
BIBM	Bangladesh Institute of Bank Management
BPR	Business Process Reengineering
BRAC	Bangladesh Rural Advancement Committee
BRPD	Banking Regulation and Policy Department
CAMLCO	Chief-Anti Money Laundering Compliance Officer
CCC	Central Compliance Committee
CFO	Chief Financial Officer
CFT	Combating Financing on Terrorism
CMSME	Cottage, Micro, Small & Medium Enterprises
CPF	Proliferation Financing
CRO	Chief Risk Officer
CSBIB	Central Shari'ah Board for Islamic Banks of Bangladesh
CSR	Corporate Social Responsibility
CSRA	Certified Sustainability Reporting Assurer
CTR	Currency Transaction Report (CTR)
DAMLCO	Divisional/ Departmental AML Compliance Officer
ESDD	Environmental & Social Due Diligence
ESDD	Environmental and Social Due Diligence
ES	Environmental and Social
ESG	Environmental, Social and Governance
ESMS	Environmental and Social Management System
ESRM	Environmental and Social Risk Management
ESRR	Environmental and Social Risk Rating
FAD	Financial Administration Division
FBCCI	Federation of Bangladesh Chambers of Commerce & Industries

FCMA	Fellow Cost Management Accountant
GHS	Greenhouse gas
GRI	Global Reporting Initiative
GSD	General Service Division
HRD	Human Resource Division
IBB	The Institute of Bankers, Bangladesh
ICC	Internal Control & Compliance
ILO	International Labor Organization
IRMD	Investment and Risk Management Division
LTU	Large Tax Payer Unit
MCCI	Metropolitan Chamber of Commerce and Industries
ML	Money Laundering
NGO	Non-Governmental Organization
NGO	Non-governmental organizations
OHS	Occupational Health & Safety
PPG	Product Program Guideline
PR	Public Relation
RMC	Risk Management Committee
RMD	Risk Management Division
RRF	Rural Reconstruction Foundation
SAR	Suspicious Activity Reports
SDG	Sustainable Development Goal
SFC	Sustainable Finance Committee
SFD	Sustainable Finance Division
SMT	Senior Management Team
SRC	Sustainability Reporting Committee
STR	Suspicious Transaction Reports
TAT	Turn-around Time
TBML	Trade Based Money Laundering
TDS	Tax Deduction at Sources
TF	Terrorist Financing
UBO	Ultimate Beneficial Owner
UNEP	United Nations Environment Program
UNGC	United Nations Global Compact
VAT	Value Added Tax
VDS	VAT Deduction at Sources

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