



## Sustainable finance for GREENER FUTURE

MD MEHEDI HASAN

Due to its geographical susceptibility, Bangladesh faces significant vulnerability to climate change. Consequently, the importance of sustainable finance, encompassing a suite of financial regulations, standards, and products aimed at environmental objectives, has grown significantly in recent years.

The phrases "green banking" and "sustainable finance" began to gain traction when Bangladesh Bank issued policy guidelines for green banking in February 2011, applying to both banks and non-bank financial institutions (NBFI).

However, the BB commenced its endeavors in 2008, and

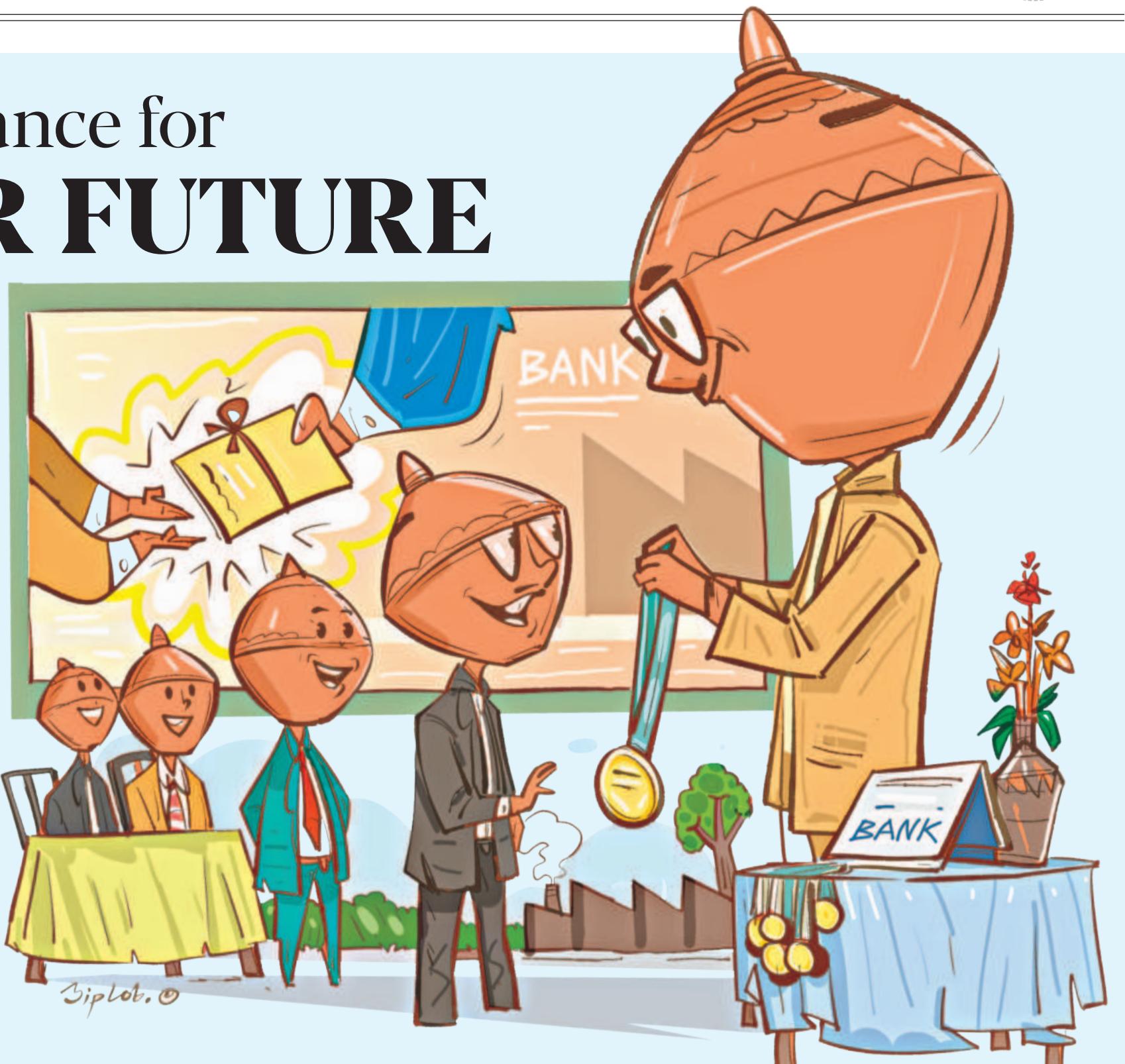
**As of March, this year, banks have provided Tk2,775 crore to green initiatives such as improving energy efficiency at factories and eco-friendly brick kilns, up from Tk1,689 crore the previous year, according to central bank data.**

these efforts were further expanded with the introduction of the Sustainable Finance Policy initiative, aligning them with the global targets established by the Paris Agreement and the broader United Nations Sustainable Development Goals (SDGs).

The proactive initiatives of the central bank have motivated both the country's banks and NBFI to channel their investments into sustainable and green projects, including sustainable agriculture and eco-friendly products.

Sustainable finance encompasses environmental, social, governance, and economic aspects, while green finance specifically addresses climate finance but excludes social and economic aspects.

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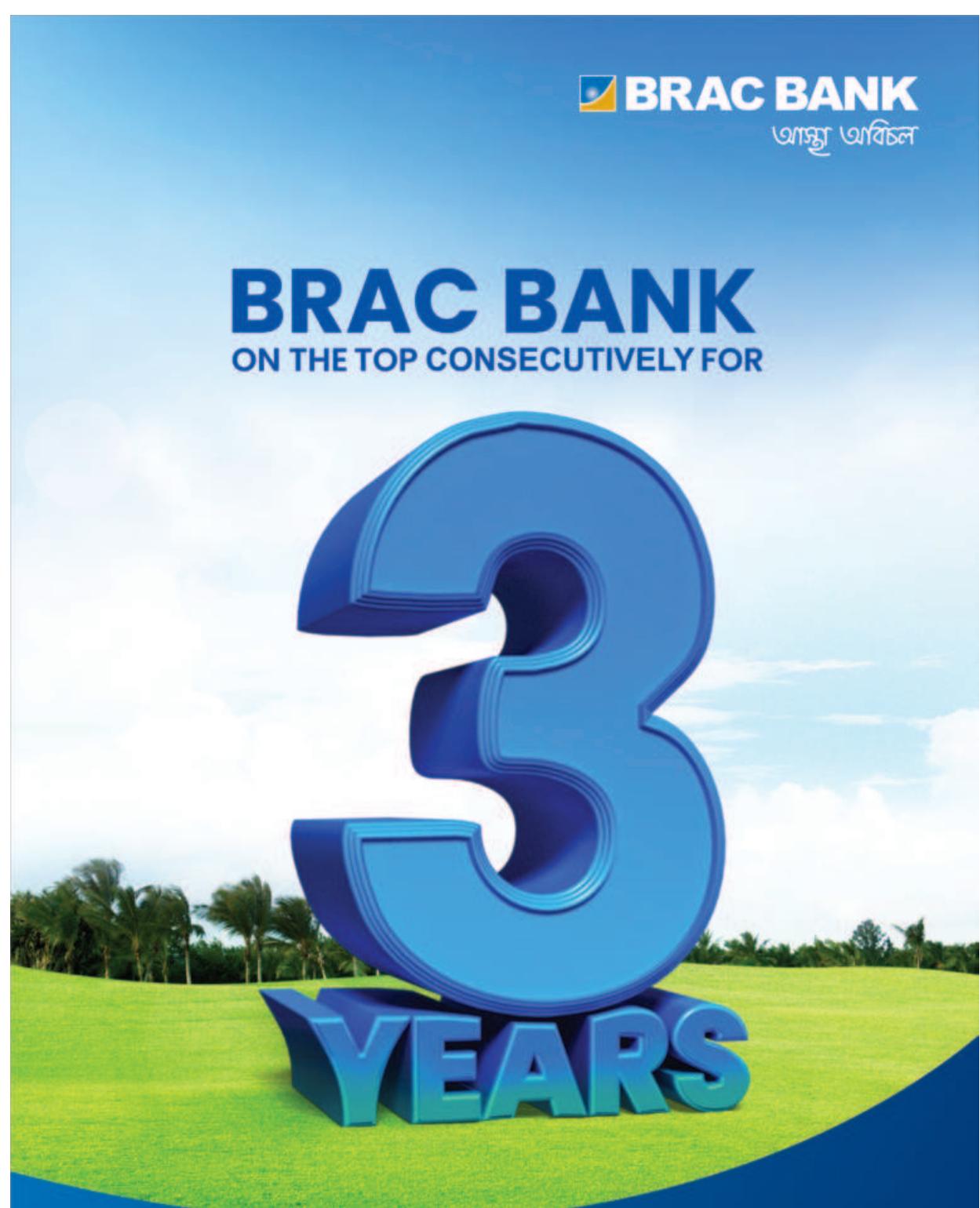

**THREE YEARS IN A ROW**  
A TOP SUSTAINABLE BANK

Bangladesh Bank names us as a top bank in its Sustainability Rating for 2022 for the 3rd consecutive year. This award is a result not only of our commitment to excellence in sustainable financing, green banking, priority sustainable agri-cottage-micro-small & medium sector lending, but also demonstrates our efforts to ensure that our core business pillars are sustainable.

This rating speaks of our leadership in financial inclusion and women empowerment too, while recognising our strengths in capital adequacy, loan quality, liquidity, earning capacity, and so on.

At City Bank, being just a good bank is not enough; we also help making the world green, liveable and sustainable.

**BRAC BANK**  
ON THE TOP CONSECUTIVELY FOR



Bangladesh Bank has once again rated BRAC Bank as a top sustainable bank based on these four indicators:

-  Sustainable Finance
-  Corporate Social Responsibility (CSR)
-  Green Refinance
-  Core Banking Sustainability