

## **Statement on Corporate Social Responsibility (CSR) Initiatives**

**Name of the Bank/FI: United Finance PLC.**

**For the Period: July-December 2025**

### **A. CORPORATE GOVERNANCE**

Please provide a short description of the initiatives of institutionalizing corporate governance framework for the purpose of safeguarding the interests of shareholders and adding value to customers, shareholders, partners, and employees, alike.

### **B. POLICY ISSUES**

| <b>SL. No.</b> | <b>Issues</b>                                                                                                                                                                          | <b>Yes/No (If applicable)</b> | <b>Data</b>                                                   |
|----------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|---------------------------------------------------------------|
| 1              | Is there any CSR policy as per SFD Circular No. 1/2022 approved by the Board/competent authority?                                                                                      | Yes                           | Annexure-4 & 5                                                |
| 2              | Is there any net profit after tax as of the previous year?                                                                                                                             | Yes                           | BDT 20.922551 crore                                           |
| 3              | Is CSR related ToR being complied with?                                                                                                                                                | Yes                           | -                                                             |
| 4              | Is there any external implementing agency/third party/foundation assigned to conduct CSR activities?                                                                                   | Yes                           | -                                                             |
| 5              | Is there any foundation of the bank/FI for conducting CSR activities?                                                                                                                  | No                            | -                                                             |
| 6              | Is there any MOU signed between the bank/FI and the foundation/third party?                                                                                                            | Yes                           | Provided in Annexure-7                                        |
| 7              | Is CSR budget approved by the board/competent authority?                                                                                                                               | Yes                           | Provided in Annexure-6                                        |
| 8              | Is there any CSR allocation in favor of any entity/directors/senior management members of the bank/FI/trustees of its foundation?                                                      | No                            | -                                                             |
| 9              | Is there any end use monitoring mechanism as per paragraph 14.7 of SFD Circular No. 1, dated 9 January 2022?                                                                           | Yes                           | Followed as per internal CSR Guideline provided in Annexure-4 |
| 10             | Are all end use monitoring records available for inspection by internal/external audit and BB supervision officials as per paragraph 14.8 of SFD Circular No. 1, dated 9 January 2022? | Yes                           | -                                                             |
| 11             | Is there any screening process of CSR projects?                                                                                                                                        | Yes                           | Followed as per internal CSR Guideline provided in Annexure-4 |
| 12             | Is there any safety and wellness initiative taken for the employees? *                                                                                                                 | No                            | -                                                             |
| 13             | Is there any additional CSR expenditure other than the annual CSR budget approved by the Board?                                                                                        | No                            | -                                                             |

\* Safety and wellness initiatives taken for the employees in case of emergency.

## C. QUALITATIVE ISSUES FOR SUSTAINABILITY RATING

(Please submit January-December based information only with the second half yearly CSR statement.)

| SL. No.                        | Components                                                                                                                                         | Yes/No (If applicable) | Data                                                                                                                                                                                                                                                                                                                 |
|--------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Policy</b>                  |                                                                                                                                                    |                        |                                                                                                                                                                                                                                                                                                                      |
| 1.                             | Due Diligence check list for CSR project?                                                                                                          | Yes                    | -                                                                                                                                                                                                                                                                                                                    |
| 2.                             | Any undue intervention by the BoD for CSR approval?                                                                                                | No                     | -                                                                                                                                                                                                                                                                                                                    |
| 3.                             | Penalty imposed for non-compliance of CSR issues?                                                                                                  | No                     | -                                                                                                                                                                                                                                                                                                                    |
| 4.                             | Minimum (20%) women employees in the work place?                                                                                                   | No                     | Among total employees 18.33% is women.                                                                                                                                                                                                                                                                               |
| 5.                             | Separate transportation facilities for women employees?                                                                                            | Yes                    | -                                                                                                                                                                                                                                                                                                                    |
| 6.                             | Harassment policy in the work place, reviewed or not?                                                                                              | Yes                    | -                                                                                                                                                                                                                                                                                                                    |
| 7.                             | Participation in Daycare Center; Own/Combined?                                                                                                     | No                     | -                                                                                                                                                                                                                                                                                                                    |
| 8.                             | Minimum (25%) of CSR Expenditure in rural areas?                                                                                                   | Yes                    | -                                                                                                                                                                                                                                                                                                                    |
| 9.                             | CSR Activities assess the representation of women beneficiaries, ensuring that projects address the specific needs of women and their communities? | Yes                    | -                                                                                                                                                                                                                                                                                                                    |
| 10.                            | CSR Activities promote education and training opportunities for women in sustainable industries?                                                   | Yes                    | -                                                                                                                                                                                                                                                                                                                    |
| <b>Disclosure</b>              |                                                                                                                                                    |                        |                                                                                                                                                                                                                                                                                                                      |
| 11.                            | CSR Activities Disclosed in Annual Report?                                                                                                         | Yes                    | -                                                                                                                                                                                                                                                                                                                    |
| 12.                            | CSR Activities Disclosed in Print/Electronic Media?                                                                                                | Yes                    | <a href="#">United Finance partners BANCAT to support cancer patients   The Business Standard</a>                                                                                                                                                                                                                    |
| 13.                            | Transparent disclosure of gender-related initiatives showcases the institution's commitment to gender equity?                                      | Yes                    | -                                                                                                                                                                                                                                                                                                                    |
| 14.                            | The institution reports on its progress in promoting gender equality within its Annual Report?                                                     | Yes                    | -                                                                                                                                                                                                                                                                                                                    |
| <b>In House CSR Activities</b> |                                                                                                                                                    |                        |                                                                                                                                                                                                                                                                                                                      |
| 15.                            | Scholarship for employee's children? **                                                                                                            | No                     | -                                                                                                                                                                                                                                                                                                                    |
| 16.                            | Medical facilities for employee's dependents? ***                                                                                                  | Yes                    | <p>- Financial support for a 4-year-old child with autism to receive occupational and vocational therapy.</p> <p>Financial assistance for Mr. Kallol Roy, who is suffering from cancer and undergoing chemotherapy. The family is unable to bear the full cost of treatment and has requested financial support.</p> |
| 17.                            | Safety measures in the work place?                                                                                                                 | Yes                    | -                                                                                                                                                                                                                                                                                                                    |
| 18.                            | Measures taken to ensure the safety and security of women employees within the workplace?                                                          | Yes                    | -                                                                                                                                                                                                                                                                                                                    |

## D. BUDGETARY ISSUES

| Sl. No. | Topics                                                                                        | Amount (in crore tk.) |
|---------|-----------------------------------------------------------------------------------------------|-----------------------|
| 1       | Net profit after tax in the previous calendar year                                            | 20.9225514            |
| 2       | Total CSR budget approved by the Board                                                        | 0.5000000             |
| 3       | Total CSR expenditure in the current half-yearly period                                       | 0.4024714             |
| 4       | In case of Shariah based Islami Banks -                                                       | -                     |
|         | a) CSR expenditure from net profit after tax                                                  | -                     |
|         | b) CSR expenditure from compensation realized account, Zakat fund, doubtful income, and alike | -                     |
| 5       | In case of Foreign Banks -                                                                    | -                     |
|         | a) CSR expenditure from net profit after tax                                                  | -                     |
|         | b) CSR expenditure from other sources of fund (foreign grants etc.)                           | -                     |
| 6       | Number of CSR projects                                                                        | -                     |
| 7       | Number of CSR events                                                                          | 14                    |

## E. CSR EXPENDITURE

| Sl. No. | Sectors/Initiatives                                                                                                                                                                                                                                                                                                                                                                                                                                          | No. of beneficiari es | Amount of CSR expenditure (in crore tk.) |               |                          |                 |
|---------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|------------------------------------------|---------------|--------------------------|-----------------|
|         |                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                       | By own network                           | By Foundation | By NGO/MFI/ GOVT & alike | Total           |
| 1       | <b>Education</b> (Provide detail as per Annex-1)                                                                                                                                                                                                                                                                                                                                                                                                             | 1019                  | 0.010000                                 | -             | 0.103909                 | 0.113909        |
| 2       | <b>Health</b> (Provide detail as per Annex-2)                                                                                                                                                                                                                                                                                                                                                                                                                | 18                    | 0.061000                                 |               | 0.052000                 | 0.113000        |
| 3       | <b>Environment and Climate Change Mitigation &amp; Adaption</b> (Provide detail as per Annex-3)                                                                                                                                                                                                                                                                                                                                                              | 82,159                | -                                        | -             | 0.100000                 | 0.100000        |
| 4       | <b>Other sectors</b><br>(Support development initiatives on Bengali literature, language, and cultural heritage through book donation)                                                                                                                                                                                                                                                                                                                       | 630                   |                                          |               | 0.003000                 | 0.003000        |
| 4.1     | <b>Income Generating Activities</b><br>- Directly support 63 persons with disabilities through Centre for Disability in Development (CDD).<br>- Support for an individual living with deaf-blindness, a profound disability that severely limits the ability to communicate.<br>- Donation to aims strengthens youth engagement in national social service programs and enhances entrepreneurial skills, supporting future job and self-employment creation. | 664                   | 0.002395                                 |               | 0.070167                 | 0.072562        |
| 4.2     | <b>Disaster Management</b>                                                                                                                                                                                                                                                                                                                                                                                                                                   | -                     | -                                        | -             | -                        | -               |
| 4.3     | <b>Infrastructure Development</b>                                                                                                                                                                                                                                                                                                                                                                                                                            | -                     | -                                        | -             | -                        | -               |
| 4.4     | <b>Sports and Culture</b>                                                                                                                                                                                                                                                                                                                                                                                                                                    | -                     | -                                        | -             | -                        | -               |
| 4.5     | <b>Other (if any)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                        | -                     | -                                        | -             | -                        | -               |
|         | <b>Total</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <b>84,490</b>         | <b>0.073395</b>                          | <b>-</b>      | <b>0.329076</b>          | <b>0.402471</b> |

- In case of the sectors mentioned in No. 4, please specify the purpose/sub-sector as per SFD Circular No. 1, dated 9 January 2022 with supporting documents.

## ANNEXURE-1

### **EDUCATION**

(Amount in crore tk for six decimal digits)

| Activity                                                                                             | Name of institution & area                                                                                                                                                                    | Number of projects/ events | Number of beneficiaries | Amount (in crore tk for six decimal digits) |
|------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|-------------------------|---------------------------------------------|
| 1. Scholarship/stipends                                                                              | -                                                                                                                                                                                             | -                          | -                       | -                                           |
| a) Scholarship/stipends for the employee's children *                                                | -                                                                                                                                                                                             | -                          | -                       | -                                           |
| b) Scholarship/stipends for other than the employee's children                                       | -                                                                                                                                                                                             | -                          | -                       | -                                           |
| 2. Job focused vocational training                                                                   | -                                                                                                                                                                                             | -                          | -                       | -                                           |
| 3. Educational support towards mentally/ physically/ visually challenged children's                  | Financial support for healthcare expenses of a child diagnosed with Autism Spectrum Disorder                                                                                                  | 1                          | 1                       | 0.010000                                    |
| 4. Awareness raising / financial literacy related programs                                           | -                                                                                                                                                                                             | -                          | -                       | -                                           |
| 5. Related research issues                                                                           | -                                                                                                                                                                                             | -                          | -                       | -                                           |
| 6. Construction for upgrading of facilities in academic/ technical/ vocational training institutions | To promote educational development, library facilities at SUST were upgraded with infrastructure support from Vu Shatapati, and books were donated with assistance from Baatighar             | 1                          | 461                     | 0.049899                                    |
| 7. Procurement of any study / research equipment / materials/ICT and science laboratories            | Children received essential educational support— including school uniforms, books, stationery, school bags, and shoes— distributed by SOS Bangladesh to ensure a complete learning experience | 2                          | 557                     | 0.054010                                    |
| 8. Other ** (Please specify)                                                                         |                                                                                                                                                                                               |                            |                         |                                             |
| <b>Total</b>                                                                                         | <b>-</b>                                                                                                                                                                                      | <b>4</b>                   | <b>1019</b>             | <b>0.113909</b>                             |

\* Scholarship can be provided to employee's children if the employee/staff is from lower grade.

\*\* **Other:** Specify any other activity as per **SFD Circular No. 1, dated 9 January 2022** or any other necessary activity set by BB.

## ANNEXURE-2

**HEALTH**

| Activity                                                                                                         | Number of projects/<br>events                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Number of<br>beneficiaries | Amount (in<br>crore tk for six<br>decimal digits) |
|------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|---------------------------------------------------|
| 1. Preventive healthcare support towards a group of people                                                       | -                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | -                          | -                                                 |
| 2. Curative healthcare support towards a group of people / individual patients / employees or their dependents * | <p>- Financial support for a 4-year-old child with autism to receive occupational and vocational therapy</p> <p>- Financial assistance for the applicant, who has been diagnosed with an enlarged left lobe of the thyroid gland containing a large complex hypervascularity nodule. She and her family are unable to bear the full expenses of the medical procedure</p> <p>- Financial assistance for Mr. Kallol Roy, who is suffering from cancer and undergoing chemotherapy. The family is unable to bear the full cost of treatment and has requested financial support.</p> | 3                          | 0.061000                                          |
| 3. Cost of running hospitals/diagnostic/clinics etc.                                                             | Financial support to Bangladesh Cancer Aid Trust to provide underserved cancer patients across Bangladesh with free holistic care, including financial assistance, accommodation, nutrition, hygiene support, and caregiver training.                                                                                                                                                                                                                                                                                                                                              | 14                         | 0.042000                                          |
| 4. Preventive public health and hygiene initiatives                                                              | -                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | -                          | -                                                 |
| 5. Safety and wellness initiatives for employees (in emergency situation)                                        | -                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | -                          | -                                                 |
| 6. Free medicine/health equipment to individual / a group of patients                                            | -                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | -                          | -                                                 |
| 7. Related research issues                                                                                       | -                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | -                          | -                                                 |
| 8. Other ** (Please specify)                                                                                     | Donation to “Amader Ambulance” in Manirampur, Jessore has been operating since June 2024 as a fully nonprofit initiative dedicated to serving communities in need. Only fuel costs are charged from patients, while deceased residents of the upazila are transported completely free of cost from anywhere in the country.                                                                                                                                                                                                                                                        | 01                         | 0.010000                                          |
| <b>Total</b>                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <b>18</b>                  | <b>0.113000</b>                                   |

\* Medical facilities can be provided to employees or their dependents if they are in extremely dire situation.

\*\* **Other:** Specify any other activity as per **SFD Circular No. 1, dated 9 January 2022** or any other necessary activity set by BB.

### ANNEXURE-3

#### **ENVIRONMENT AND CLIMATE CHANGE MITIGATION & ADAPTION**

##### **Activities as per chapter 6.3 of SFD Circular No. 1/2022**

| Activity                                                                                                                                                              | Name of institution & area                                                                                                                                                                                                                                                                                                                                                                                                       | Number of projects/ events | Number of beneficiaries | Amount (in crore tk for six decimal digits) |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|-------------------------|---------------------------------------------|
| 1. River/canal/wetland de-silting                                                                                                                                     | -                                                                                                                                                                                                                                                                                                                                                                                                                                | -                          | -                       | -                                           |
| 2. Sandwich panels for the coastal inhabitants                                                                                                                        | -                                                                                                                                                                                                                                                                                                                                                                                                                                | -                          | -                       | -                                           |
| 3. Promoting diversified crop production                                                                                                                              | -                                                                                                                                                                                                                                                                                                                                                                                                                                | -                          | -                       | -                                           |
| 4. Contribution to solar energy/power plants                                                                                                                          | -                                                                                                                                                                                                                                                                                                                                                                                                                                | -                          | -                       | -                                           |
| 5. Assistance for the affected fishermen/livestock                                                                                                                    | -                                                                                                                                                                                                                                                                                                                                                                                                                                | -                          | -                       | -                                           |
| 6. Tree plantation and coastal forestation programs                                                                                                                   | -                                                                                                                                                                                                                                                                                                                                                                                                                                | -                          | -                       | -                                           |
| 7. Implementing pure drinking water and sanitation programs / developing efficient water irrigation and water management systems                                      | This project aims to promote public health, environmental sustainability, and social well-being through the installation of water filtration systems in schools and institutions<br>Areas are (Shyamoli, Tejgaon, Narshindi, Gazipur, Bongshal, Jinjira, Chuadanga, Jashore, Khulna, Chattogram, Cox's Bazar, Begumgonj, Cumilla, Rangamati, Pabna, Belkuchi, Rajshahi, Bogura, Dinajpur, Rangpur, Barishal, Sylhet, Mymensingh) | 27                         | 82, 159                 | 0.100000                                    |
| 8. Construction and maintenance of roads, bridges, culverts, houses, cluster villages, growth centers, cyclone shelter, embankments, polders, submersible dykes, etc. | -                                                                                                                                                                                                                                                                                                                                                                                                                                | -                          | -                       | -                                           |
| 9. Development of urban drainage/storm sewerage system                                                                                                                | -                                                                                                                                                                                                                                                                                                                                                                                                                                | -                          | -                       | -                                           |
| 10. Climate change related research work                                                                                                                              | -                                                                                                                                                                                                                                                                                                                                                                                                                                | -                          | -                       | -                                           |
| 11. Adaptation in the health sector (implementing surveillance systems for existing and new disease risks)                                                            | -                                                                                                                                                                                                                                                                                                                                                                                                                                | -                          | -                       | -                                           |
| 12. Other * (Please specify)                                                                                                                                          | -                                                                                                                                                                                                                                                                                                                                                                                                                                | -                          | -                       | -                                           |
| <b>Total</b>                                                                                                                                                          | -                                                                                                                                                                                                                                                                                                                                                                                                                                | 27                         | 82, 159                 | 0.100000                                    |

\* **Other:** Specify any other activity as per **SFD Circular No. 1, dated 9 January 2022** or any other necessary activity set by BB.

**\*\* Climate Risk Fund (CRF)**

| Activity                                                                    | Amount (in crore tk for six decimal digits) |
|-----------------------------------------------------------------------------|---------------------------------------------|
| Direct grant                                                                | -                                           |
| Subsidized funding from CRF                                                 | -                                           |
| <b>Total CRF used in reporting half year</b>                                | 0.050000                                    |
| CRF budget for the respective year                                          | 0.050000                                    |
| Fund used in the reporting half year from residues prior to respective year | -                                           |
| Existing Residue (prior to respective year)                                 | -                                           |
| CSR amount from climate related SRF ***                                     | -                                           |

**\*\*\* Climate Related Socially Responsible Financing (SRF) – Amount in concessional rate**

| Activity                                            | Loan amount | Weighted average Cost of fund (%) | Stated interest rate (%) | Interest concession (%) | Amount of interest loss (in crore tk for six decimal digits) |
|-----------------------------------------------------|-------------|-----------------------------------|--------------------------|-------------------------|--------------------------------------------------------------|
| 1. Climate resilience and disaster management       | -           | -                                 | -                        | -                       | -                                                            |
| 2. Financing green/clean transportation projects    | -           | -                                 | -                        | -                       | -                                                            |
| 3. Financing in govt. approved eco-tourism projects | -           | -                                 | -                        | -                       | -                                                            |
| 4. Financing in Sandwich Panel                      | -           | -                                 | -                        | -                       | -                                                            |
| 5. Natural ecosystem protection and restoration     | -           | -                                 | -                        | -                       | -                                                            |
| <b>Total</b>                                        | -           | -                                 | -                        | -                       | -                                                            |

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