

GRI 3-3: DISCLOSURES OF MANAGEMENT APPROACH

Driven by purpose, our commitment is to create a better future for all.

At Nations Trust Bank, we began this journey back in 1999, fueled by a resolute vision: to empower individuals and businesses, providing them with the right financial tools and insights to succeed. Supporting this, is our diverse range of financial products and services, serving the needs of our customers.

As the pioneers behind Sri Lanka's first fully-fledged digital banking experience FriMi, our footprint extends across 96 branches, an ATM network covering 131 locations, 86 Cash Deposit & Withdrawal Machines, and more than 3,700 ATMs on the Lanka Pay Network. We are also the issuer and sole acquirer of American Express® Cards in Sri Lanka, a testament to our expertise in the industry.

Beyond business, we hold a deep commitment to the well-being of our stakeholders and the broader community. We recognize that the actions we take today have far-reaching impacts on the environment, society, culture, ethics, and governance, all of which contribute to a higher quality of life.

With this understanding, we are steadfast in our commitment to deliver not only better returns and service in the short term but also in managing the long-term impacts and value creation, all with the aim of creating a better tomorrow for society at large. Our proactive approach aligns with our dedication to supporting the global Sustainable Development Goals (SDGs), as we strive to make a lasting and positive impact on the world we share.

At Nations Trust Bank, we consider the insights and perspectives of our stakeholders as intrinsic to our growth and prosperity. With an unwavering commitment to fostering ongoing, meaningful engagement with these key stakeholders, we recognize their needs and concerns to be integral components of our sustainability and ESG (Environmental, Social, and Governance) management practices.

To this end, we identify specific sustainability and ESG topics that are of paramount importance to our stakeholders, designating them as "Material Topics." These Material Topics serve as the foundation for our sustainability strategy, enabling us to address ESG impacts, mitigate associated risks, and cultivate enduring solutions and best-in-class initiatives.

Furthermore, our Material Topics serve as the cornerstone for measuring our sustainability performance, assessed through Key Sustainability Performance Indicators (KSPIs). This triple bottom line approach to sustainability guides our journey, with performance meticulously monitored, analyzed, and reported at regular intervals. Our senior management relies on this information for critical decision-making processes.

Therefore, this document serves as a;

- Transparent disclosure of NTB's policies and management approach for addressing the identified Material Topics.
- It underscores our unwavering commitment to mitigating ESG risks and minimizing the impacts associated with these Material Topics.
- Our Management Approach Disclosures form an integral part of our broader sustainability reporting process, aligning with the Global Reporting Initiative (GRI) Standard guidelines.

We further ensure the accuracy and credibility of our sustainability disclosures through independent third-party assurance. Annually, our Senior Management Team, working through our central Sustainability Team headed by the Chief Marketing Officer, reviews these Management Approaches to ensure their effectiveness and applicability.

Additionally, we maintain a dedicated Steering Committee for ESG Management, strategically formulating policies and procedures as required to continue our journey toward a more sustainable and responsible future.

Economic Performance

We are committed to delivering economic value to our shareholders through high standards of corporate governance, financial management, and a robust risk management process. Simultaneously, we prioritize delivering high customer satisfaction, ensuring security, and trust among our clients.

Material Impacts and Management Approach

Topics covered: Economic Performance; Anti-corruption; Regulatory Compliance

Delivering Economic value, with Integrity.

We are to deliver economic value to our shareholders while prioritizing customer satisfaction, security, and trust. Here's how we make this commitment a tangible reality:

Management's focus is given to corporate governance best practices relevant to a company in the banking industry of Sri Lanka governed by stringent regulations of the country and by the Central Bank of Sri Lanka and as a publicly quoted company listed on the Colombo Stock Exchange. Sound financial management, stringent internal controls, and a robust risk management process covering operational, financial, and non-financial risks are in place at the bank with dedicated officers appointed for key functions such as compliance, risk management,

Audit, operations, marketing, IT, and HR. NTB complies with all regulations and ensures that its taxes and dues are settled on time, not only to its financiers and government bodies but also to its suppliers and employees.

Stringent Regulatory adherence:

The company ensures that it complies with all regulations in carrying out its operations, through the continual monitoring by the Heads of the above-said functions, as well as the monitoring and reporting of the outcomes of Key Performance Indicators to the senior management of the company on a regular basis during a financial year. The above divisions are governed by function-specific policies and SOPs with the head of the function responsible for ensuring the company operates in adherence to such policies.

Being a Homegrown corporate, NTB's Board, Senior management and staff comprises of Sri Lankan nationals; with staff and outsourced workers also predominantly being Sri Lankan nationals. The Human Resources and Financial processes ensure that timely salaries and performance-based remuneration occurs for its employees, including benefits such as Employees' Provident Fund (EPF) contributions, and Employees' Trust Fund (ETF) contributions as well as a retirement gratuity, in line with the local labor laws and regulations.

Robust Governance practices:

- NTB operates with rigorous corporate governance processes in line with being a publicly quoted company, especially in the highly regulated banking industry. The roles of the chairperson and the CEO are distinct, and a corporate management team oversees various bank functions.
- Oversight includes an Internal Audit function reporting to a Board Audit Committee, alongside dedicated committees like Nomination, Remuneration Committees, and Enterprise Risk Management and compliance functions.
- NTB enforces a zero-tolerance approach to corruption, supported by Whistle Blowing Policy, Anti -Corruption & Anti money laundering procedures, ensuring the highest ethical standards in our operations. Our commitment to economic performance is steadfast and unwavering, aligned with a foundation of integrity and governance excellence.

Anti-Corruption

At NTB, we leave no room for corruption, with rigorous assessments, preventive measures, and zero-tolerance for corruption. Our commitment to transparency extends to our entire value chain.

The Bank has a rigorous and transparent disciplinary procedure in place and maintains a zero-tolerance policy for bribery or corruption. A whistle-blowing mechanism is also established to report any deviant behavior by any party. These policies and preventive mechanisms extend to the Bank's value chain, ensuring transparency and fair practices with its suppliers. The Bank assesses all its operations for the risk of corruption as part of its risk management process, implementing preventive and mitigation plans to reduce such risks. NTB also provides a direct email to the CEO to report any incidents of corruption.

Comprehensive Risk Management:

The risk of corruption is assessed as part of the Enterprise Risk Management (ERM) process at each business unit and preventative and mitigation plans are put in place to reduce such risks. The risks identified through the ERM process are also shared with the Internal Audit Team of NTB to develop annual internal audit plans to ensure that the preventive and mitigative actions identified through the ERM process are in place, monitored and have direct management oversight with regard to its effectiveness.

At recruitment, employees must sign their respective letter of appointment which includes the Bank's values, code of conduct and code of ethics, which they need to comply with. Moreover, all employees are required to complete mandatory regulatory and business compliance training through e-learning mechanisms and competency tests. The Bank monitors and records the number of confirmed incidences of corruption and actions taken through its Sustainability Performance Analyzer.

Regulatory Compliance:

NTB's Compliance Division tracks and monitors the number of cases filed and any significant fines paid due to violation of local laws and regulations, which includes environmental, social and governance related violations and any such cases are recorded, tracked and reported on a quarterly basis, utilizing the Bank's Sustainability Performance Management System.

Environment

At NTB, environmental stewardship is not just a priority, it's a commitment. We lead the charge in energy management, emissions reduction, and responsible waste management, setting a benchmark for our industry and inspiring responsible practices across society. Our path to a greener future is unwavering and transparent, supported by a robust Sustainability Management Framework.

Environmental Stewardship: Our commitment to the Planet

The Bank's approach to its environmental agenda is guided by its ESG Strategy and underpinned by a comprehensive framework of policies, systems and processes. The Bank is a signatory to the 'Sustainable Banking Principles for Sri Lanka' by the Sri Lanka Banking Association, which lays out environmental and social guidelines in decision-making. Cognizant of the responsibility in mitigating negative environmental impacts, the Bank focuses on rationalizing resource use through digital improvements and greater employee awareness.

Although not highly resource intensive, we place great importance in optimizing our energy use, waste and carbon footprint through reduction targets, use of best practices and compliance with all applicable local laws and regulations, with a view towards environmental and social responsibility, as well as reducing the cost base.

NTB is committed to environmental conservation for current and future generations and is seeks to influence its clients to also conserve natural resources and energy, ensure protection of biodiversity, responsible waste management and manage their emissions towards minimizing the impacts of climate change, through the Bank's Environmental and Social Management System for its clients (ESMS).

The bank's comprehensive ESMS procedure ensures that Corporate and SME facilities above LKR 50 Mn and IFC-funded facilities undergo rigorous environmental and social risk assessments. As a signatory to the Sustainable Banking Initiative of the Sri Lanka Banks' Association, sustainable economic growth is promoted through the wider adoption of sustainability reporting standards.

The NTB ESMS assesses the potential environmental and social impacts and risks associated with its key clients, before providing substantial support for their businesses. Additionally, NTB plans to implement Supplier and Client ESG questionnaires for Significant customers and suppliers that include specific ESG criteria. These questionnaires aim to gather unbiased data from supply chain partners and clients, facilitating comprehensive assessments. Through this approach, the bank emphasizes the importance of funding businesses and individuals with strong environmental and

social practices. Simultaneously, its internal Sustainability Management Framework is designed to reduce NTB's environmental and social impacts.

The Bank's overall ESG commitment is supported by Topic Specific Policies, Commitments and Management Approaches which are reviewed regularly by the central Sustainability Team and the Senior Management, while the Central Sustainability Team operationalize the above policies through the Heads of Divisions.

To enhance the consistency of processes and ensure data accuracy, we have established Standard Operating Procedures for data collection. Moving forward, these procedures will be reinforced by a more robust internal sustainability assurance process. NTB also collaborates with an external independent third party to conduct an external assurance of our processes and data, ensuring the credibility of the information.

NTB tracks its environmental performance aligned to relevant GRI Standards, which is then analyzed and circulated amongst the Bank's Senior Management on a quarterly basis, to identify areas of improvement and establish internal reduction targets and strategies. While the Bank adheres to all relevant local environmental regulations, any feedback from stakeholders on environmental grievances are also recorded and addressed through tracking its environmental KPIs on a quarterly basis, through the Sustainability Performance Management System.

Materials, Procurement, and Supply Chain Assessments

NTB is not part of a resource-intensive industry; however, it recognizes paper and electronic equipment to be significant in terms of material use and impacts of disposal. Using the Sustainability Performance Management System, consumption of these items is tracked on a quarterly basis, to ensure optimal usage and procurement with a view to reducing environmental impact and reduce cost.

Energy & Emission Management

At NTB, we are dedicated to minimizing our energy footprint by employing energy-efficient office equipment, cooling, and lighting solutions, while actively exploring the use of renewable energy sources wherever feasible.

At NTB, we rely on both fossil fuel-based energy sources and electricity from the National Grid to power our office equipment, transportation, logistics, and lighting and cooling systems.

We understand that a robust Health, Safety & Environment Procedure, complemented by ongoing Key Sustainability Performance Indicators (KSPIs) tracking and the adoption of energy-efficient equipment and behavioral changes, not only benefits the environment but also makes sound business sense.

For assessing carbon emissions, we adhere to the Greenhouse Gas (GHG) Protocol by the World Resources Institute (WRI) and the World Business Council for Sustainable Development (WBCSD). These measurements help us calculate our carbon footprint by following the Carbon Emission Factor guidelines specified in the Intergovernmental Panel on Climate Change (IPCC) Guidelines for National Greenhouse Gas Inventories.

Our energy usage and carbon footprint are closely tracked and monitored on a quarterly basis using our sustainability performance management system. We pay particular attention to electricity consumption, which is the dominant source of our energy usage. Additionally, we calculate our Scope 1 and Scope 2 carbon footprints, addressing direct and indirect energy consumption.

We track, monitor and analyze the overall electricity consumption which makes up the predominant usage of energy. NTB calculates its Scope 1, Scope 2 carbon footprints relating to direct and indirect energy consumption.

Aligning with global reporting requirements such as IFRS S2, NTB is planning to identify the Scope 3 carbon footprint of its significant lending portfolio and supply chain emissions. Alongside tracking Scope 3 emissions, which will commence shortly, NTB aims to introduce Supplier and Client ESG questionnaires containing ESG criteria to solicit objective data from supply chain partners and clients for comprehensive assessments. These assessments will enhance existing procurement and credit evaluation processes, influencing future sourcing and lending decisions of the bank. NTB calculates its energy intensity by dividing the total number of kilowatt hours (kWh) by the square footage of our branch areas and total gross revenue. This serves as the foundation for our internal carbon reduction targets. We are committed to incorporating Green Building features and utilizing renewable energy sources whenever possible, aiming to reduce our carbon intensity.

In our efforts to promote behavioral changes for energy conservation and emission management, we regularly conduct staff awareness sessions. We've also implemented energy-saving initiatives like maintaining office temperatures at 24 Celsius, shutting down office computers when not in use, investing in energy-efficient cooling and lighting solutions, and reducing resource usage through digitization.

Waste Management

We're dedicated to reducing waste by making smart purchasing decisions, using efficient waste sorting methods, and focusing on reusing, recycling, and recovering waste.

In our commitment to environmental responsibility, we, at NTB, promote a 'Reduce, Reuse, and Recycle' (3R) culture within our organization. We manage three types of waste generated in our operations: food waste, e-waste, and paper waste.

Food waste is separated in the main offices and employees are made aware of wastage via notices. E-waste is segregated and disposed of through approved third-party recyclers. Paper waste is measured and disposed through licensed paper recyclers.

As the Bank expands its operations across the island, its material (predominantly paper and electronic items) usage also increases, thereby increasing the amount of waste generated. While emphasis is placed on reduction of waste at source, reusing and recycling is also highly encouraged. This is further complemented by innovation and automation assisting the Bank to minimize its paper use.

Waste generation data is collected with the use receipts from waste collectors (which includes weight and types of waste) and other estimation methods, and such data is captured on a quarterly basis, through the Sustainability Performance Management System.

LABOUR PRACTICES & SOCIAL RESPONSIBILITY

Material Impacts and Management Approach

Topics covered: Employment; Occupational Health and Safety; Training, Diversity; Non-Discrimination; Security Services; Local Communities; Customer Health & Safety; Marketing & Labelling and Marketing Communications; Customer Privacy

Employment

At NTB, we believe in the value of our diverse workforce, and our commitment to ethical conduct is unwavering. We prioritize employee well-being, and our transparent communication and open-door policy ensures that we foster a culture of respect and collaboration.

Our corporate identity is rooted in the core values of Trust, Agility, Proactiveness, Excellence, and Collaboration. These principles drive every employee's action, shaping our organizational culture into fertile ground for learning and personal growth.

We employ over 2400 people across the country and a key part of the Bank's strategic focus is on ensuring world-class talent and performance to drive its business success over the long term. The aim of the management is to ensure a consistent Human Resources (HR) strategy across all its operations, create synergies by managing local talent and investing in the workforce to achieve its full potential.

The Employee Code of Conduct:

An Employee Code of Conduct is in place that requires all employees to sign the Employee Code of Conduct as part of the recruitment process. The NTB Employee Code of Conduct covers various aspects relating to the requirements of employees to abide by ethical standards demonstrating highest degree of integrity, respecting fellow employees, workers and 3rd parties in the workplace, ensuring an abuse and harassment free workplace, ensuring no substance abuse and intoxication, dealing with proprietary information, conflicts of interest and receiving and providing gifts etc.

Training and awareness sessions on the NTB Employee Code of Conduct is carried out for all employees during the induction programs when they join the organization, while refresher trainings and awareness sessions are also undertaken periodically for all employees.

People-Centric Approach:

NTB understands the value of being people-centric, which is imperative to maintain a competitive advantage. Under this principle, the company creates synergies by recruiting and efficiently managing local talent invests in furthering their capabilities. The company Human Resources processes are complemented by various policies and procedures governing the recruitment, working hours and leave, employee engagement, performance appraisal, training and

development, health and safety, equal opportunity, non-discrimination and resignation aspects, covering the complete lifecycle of employment.

Legal Compliance and Industry Benchmarks:

The bank adheres to all relevant local labor laws and regulations which are based on ILO conventions. The company also benchmarks its HR processes against peers and industry norms.

Key Performance Indicators:

The company tracks indicators such as number of employees, workers not on payroll, employment by gender, age group and country of employment. Furthermore, KPIs such as New Hires, New Hire Turnover, Total Employee Turnover and Employee turnover by age group, diversity, training hours, and health and safety incidences, are also tracked through its Sustainability Performance Management System. The data derived from this system is then used to publish quarterly reports which are reviewed by the Senior Management teams.

Effective Grievance Management:

The bank also considers management of employee grievance an important topic and any employee can raise any grievances without fear of retaliation through various channels including communicating to the direct supervisor or to the Head of HR.

Any staff member with a grievance will follow the Grievance Procedure which facilitates taking up the grievance to the Grievance Settlement Committee comprising of an Independent Corporate Head, Head of Human Resources and Head of Internal Audit.

Employees are eligible for Employees' Provident Fund (EPF) contributions, and Employees' Trust Fund (ETF) contributions. As per the Gratuity Act No 12 of 1983, employees are also entitled to retirement gratuity, and employees with more than 5 years of service will receive half a month's last drawn salary for every year of service on retirement or termination of service. The company adheres to all the above country regulations about benefit plans for employees at a minimum.

Performance and Career Development:

As an inclusive and performance driven organization, we have an established performance management and career development review process in place. The Bank conducts mid-year and annual review for all its eligible employees as well as a mid-year review, not only based on performance but also on values and conduct. This creates an open and transparent method for

employees and their supervisors to discuss current performance and areas of improvement, understand expectations and goals, and receive overall feedback, thereby improving employer-employee relations.

Occupational Health and Safety

We maintain a secure environment by proactively managing risks, from equipment malfunctions to natural disasters. Our comprehensive framework ensures that everyone is responsible for adhering to safety practices, with a special focus on risk assessment, training, and prompt responses in the event of emergencies.

At NTB, we hold the well-being and safety of our employees, subcontractors, customers, and all visitors to our branches in the highest regard. We are dedicated to preventing avoidable injuries and occupational illnesses by maintaining a secure work environment, grounded in robust hazard risk management practices. We proactively address potential safety threats, encompassing a range of hazards from equipment malfunctions to natural disasters, in line with the unique demands of our banking operations.

NTB has implemented an Occupational Health & Safety framework covering the following key aspects:

- The CEO is responsible for ensuring that there are systems in place to manage OHS risks, impacts, and legal compliance.
- Corporate Heads are responsible for ensuring that their respective staff members understand and adhere to company defined practices especially related to commute after any late office hours, business travel and other health and safety practices in the workplace relating to the use and management of office equipment.
- Each staff member acting on NTB's behalf is responsible for ensuring that all applicable local rules and procedures are followed and that he/she shall take personal responsibility for his/her safety as well as his/her colleague's safety by adhering to company notices, policies, procedures, exercising sound and prudent judgement, and communicating any potential risks to the management of NTB.

The Administration Division conducts fire safety awareness programmes and drills to ensure buildings occupied by a large number of staff are trained for evacuation during emergencies. Fire marshals are designated at each location and trained in basic firefighting skills and staff evacuation procedures. Regular training for fire marshals is conducted along with the line managers and branch managers who are responsible for ensuring that employees directly reporting to them are well-versed in the HSE Procedure and mitigating HSE risks.

The Bank manages its occupational health and safety incidents in a decentralized manner, with bank branches tracking incidents quarterly and reporting the data to the HR Division. This information is then forwarded to the Sustainability Division, where it is recorded using the Sustainability Performance Analyzer (SPA) tool and presented to the management on a quarterly basis. During the year in review NTB had no recorded incidents of Occupational Health and Safety arising from either its employees or outsourced workers. The Bank intends to establish formal record-keeping logbooks at every branch and headquarters to ensure the maintenance of comprehensive records.

Training

Our systematic approach to training links learning needs with strategic business goals, ensuring our employees are equipped with the knowledge, skills, and attitude needed to excel. We are committed to building a culture of learning where development is a fundamental part of our company ethos.

At NTB, we believe that fostering a culture of continuous learning is vital for our employees to unlock their full potential. As a pioneer in the banking sector, we understand the paramount role that capacity development plays in retaining our talented workforce. We prioritize training and development to equip our staff with the knowledge, skills, and attitude necessary to excel. Our commitment to building a culture of learning is underpinned by a systematic approach that links learning needs with our strategic business goals.

Training & Development programs are executed in both physical and as well as e-learning methodologies to enhance effectiveness and impact whilst ensuring highest ROI. The mandatory training programs that are stipulated by regulatory and governance bodies, are delivered through e-learning platform.

The total number of training hours in total, number of training hours on handling customer aggression and on ESG are tracked and reported to the top management on a quarterly basis through the Bank's Sustainability Performance Analyzer.

While employees take responsibility for their own work, individual development and career training needs are identified through the Employee Performance Management review process during the mid-year review in and during the end of year Performance Appraisal, as well as continuous engagement between the employer and employee.

Learning & Development functions in the bank are supported by Learning & Development Procedure in the bank. The procedure aims to ensure that all staff are provided the opportunity to attend training that will enhance their job capability and stimulate career growth; to nurture an environment where learning is an integral part of the company culture; to ensure that

sufficient funding is set aside in the financial budget to cover planned training expenditure for impending financial year.

Non-Discrimination

At NTB, we uphold a zero-tolerance against discrimination, abuse, or harassment based on any criteria, fostering an inclusive and respectful workplace for all.

NTB has a zero-tolerance approach for discrimination, abuse or harassment based on gender, race, religion, nationality, age, social origin, disability, political affiliations, or opinion. Any employee can make formal complaints to the Head of HR and/or to their supervisors, and any substantiated complaints will be investigated and dealt with in accordance with company policies. The bank also has in place an Anti-Sexual Harassment Policy with grievance handling and remedial under the scope of an Anti-sexual Harassment committee.

The bank monitors incidences of discrimination, the number of incidences where investigations were completed during the year and remediation action that was implemented during the year. Such information is tracked on a quarterly basis and presented to senior management for review via the Sustainability Performance

Security Services

The Bank has well-trained security personnel in place, while employees are provided training on ensuring their personnel safety if threatened. Various systems and controls such as silent alarms, CCTV cameras, prohibition of entry of persons into Branches where their identify cannot be confirmed or is concealed, armed cash-in-transits etc are also in place with physical assets covered under relevant insurance covers.

Acknowledging the inherent vulnerabilities within the banking environment, we have proactively implemented measures to enhance the preparedness of our outsourced security personnel. This involves conducting training initiatives aimed at equipping them to effectively handle diverse customer interactions and potential situations that may arise.

Product Responsibility

Topics covered: Customer Health & Safety; Product & Service Labelling; Marketing Communications; Customer Privacy;

Customer Health & Safety

We are resolute in our commitment to safeguarding the well-being of our customers and all visitors to Branches. Our robust risk management principles are in place, to drive forward safety-first culture.

NTB seeks to minimize any avoidable injuries and provide a safe and secure environment for all its customers and third parties visiting its branches, through the adoption of sound risk management principles.

NTB focuses on preventative maintenance, hazard assessment and mitigation, and continuous engagement; all cemented through a safety culture with emphasis on fire and emergency preparedness as well as armed theft and robbery. NTB undertakes periodic assessment of its branches and customer points for the above said risks, and also strives to ensure that most of our branches are accessible to users of wheelchairs with ramps or elevators provided to access the bank, ATM machine at heights that can be accessed by wheelchair users and wheel chair accessible washrooms in large branches. Furthermore, all branches have fire exits which are away from the other staff and main entrances and have fire escapes in the event of multi-story buildings, equipped with fire-fighting equipment such as fire extinguishers along with fire detection systems. Staff are also trained to evacuate customers and themselves during any emergency and planned fire drills for staff are carried out periodically.

The Bank also tracks and monitors the level of fire and emergency preparedness and security protection at each of its branches on a quarterly basis through the Sustainability Performance Analyzer.

Marketing Communications and Product and Service Labelling

The Bank adheres to all requirements of the Central Bank of Sri Lanka Customer Charter, which provides instructions on product and service labelling as well as information dissemination to customers. This includes communicating pricing structures clearly and using simple language (with no technical jargon) in all three national languages when labelling products and services.

Another area of focus is the customer satisfaction and service levels at the Bank. In order to identify customer concerns and address such issues, the Bank uses Mystery Shopper exercises and random customer satisfaction surveys. The Bank also conducts surveys amongst customers' profiles to gain insight into their expectations and banking needs to tailor the banking solutions accordingly.

The value of fines and incidents related to non-compliance with regulations and voluntary codes concerning product/service labelling is recorded and reported on a quarterly basis through the Bank's sustainability Performance Analyzer.

Customer Privacy

The Bank gives utmost priority to ensure confidentiality of its customers' information as part of its operations and ensures this contractually with the customer and through the Employee Code of Conduct and Non-Disclosure Agreements where relevant with staff and other third parties.

The Bank has established various control mechanisms on IT systems and regular audits are also conducted to ensure data security measures are adequate, while instances of loss of data and privacy, as well as customer complaints concerning the same are tracked and reported via the Sustainability Performance Analyzer on a quarterly basis.

Deepening our links with local Communities

With a keen focus on assisting our nation achieve the United Nations Sustainable Development Goals (UNSDGs), we strive to foster loyal relationships with communities within which NTB operates.

NTB's CSR efforts will be structured based on a social impact assessment towards meeting the UNSDGs and towards gaining a social license to operate. NTB's CSR efforts are currently focused on Community Service, Quality education and Environmental Stewardship initiatives.

At Nations Trust Bank, our foundation is built on a clear purpose, influenced by our core values and a steadfast dedication to excellence. We embrace a narrative of constant growth, fueled by our commitment to individuals, communities, and the global environment. In wrapping up this detailed overview, we aim to underscore our dedication to you, serving as a trusted financial partner and a source of empowerment.