



**Environmental, Social, and
Governance Policy
Summary (ESG POLICY)**

HNB Life PLC

ESG Policy - Summary

The ESG Policy is intended to ensure that the group adopts responsible business practices in line with its social, environmental, governance, and economic responsibilities.

1. Introduction

ESG is a framework used to assess an organization's business practices and performance on various sustainability and ethical issues.

2. Objective

The objective of the ESG policy is to bring leading practice in integrating ESG risks into HNB Life's and HNBGI's day-to-day operations.

3. ESG Principles

HNB Life Group is committed to systematically embedding ESG consideration in all aspects of its business operations, which form a basis of our ESG activities, i.e., Integrity, ethics & Transparency, Safe & sustainable services, the well-being of employees, Respect & promote human rights, etc.

4. ESG Strategies

ESG strategies address Environmental, Social, and Governance aspects across all our business operations, i.e., minimizing the impact of a company on nature, the contribution of a company to fairness in society, Processes for decision-making/reporting & ethical behavior.

5. ESG Governance, Structure, Roles & Responsibilities

Our Board is entrusted with the responsibility of oversight on ESG in our operations and our investing activities in line with the projects to develop the socio-economic system.

6. ESG Measurements and Targets

Verifying and assuring the data of ESG KPIs will increase the confidence of our investors, financial institutions, partners, customers, and is an essential compliance process in Due diligence, Risk management, and risk evaluation.

7. Communication & Disclosures

Communication of ESG initiatives will be made through Integrated reports to internal and external Stakeholders.

8. Review and approval of the Policy

This policy is reviewed at least annually or as and when required. The recommended changes would be placed and discussed at ESG Steering Committee meetings and will be recommended to the Board of Directors for approval.

In view of the above, this summary outlines a comprehensive framework used to assess HNB Life Group's business practices and performance on various sustainability and ethical aspects while providing a way to measure business risks and opportunities in those areas.