

Sustainability Reporting Supplement

MEMBERSHIP IN ASSOCIATIONS

HNB is a member and/or represented at the following membership forums with the objective of having access to new insights, trends and research on various business related topics pertaining to the management of economic, social and environmental impacts, continuous learning and development and to influence sustainable business practices.

Corporate Memberships	Corporate Training Partners	Significant Involvement by our Key Management Personnel
<ul style="list-style-type: none"> • American Chamber of Commerce (Amcham) • Asian Bankers Association • Association of Professional Bankers, Sri Lanka • Banking with the Poor Network, Singapore • Biodiversity Sri Lanka • CSR Sri Lanka • Employers Federation of Ceylon • International Chamber of Commerce Sri Lanka • Lanka SWIFT User Group • Sri Lanka Banks Association • Sri Lanka Forex Association • The Ceylon Chamber of Commerce • The Clearing Association of Bankers • The Institute of Bankers of Sri Lanka • The National Chamber of Commerce Sri Lanka 	<ul style="list-style-type: none"> • The Chartered Institute of Management Accountants (UK) - Sri Lanka Division • Institute of Chartered Accountants of Sri Lanka (CA Sri Lanka) 	<ul style="list-style-type: none"> • Sri Lanka Banks Association - Chairman 2015/16 • Bio Diversity Sri Lanka - Advisory Committee Member • Financial Ombudsman Sri Lanka - Chairman 2015/16 • Lanka Financial Services Bureau Ltd - Chairman • Association of HR Professionals, Sri Lanka - Immediate Past President • Association of Banking Sector Risk Professionals (CRO Forum) 2015/16 - President • FinCSIRT - Steering Committee Member • Technical Evaluation Committee for procurement of a new IT System for CRIB - Chairman • Chief Internal Auditors of Banks Forum - representing CIAs of all the banks in Sri Lanka - President • Practicing Accountants in Business Committee - Institute of Chartered Accountants of Sri Lanka - Committee Member • Institute of Internal Auditors - IIA Sri Lanka Chapter - Committee Member • Institute of Chartered Accountants of Sri Lanka - Brand Development & Corporate Communications Committee - Committee Member • Institute of Chartered Accountants of Sri Lanka - Sub Committee on Strengthening Reporting & Practicing in Small & Medium Size Enterprises - Committee Member • Asian Bankers Association - Member, Policy Advocacy Committee • Association of Professional Bankers - Council Member • Central Bank of Sri Lanka - Banks' Technical Advisory Committee Member • Sri Lanka Banks Association - Technical Advisory Committee Member • CFA Sri Lanka Society - Director 2015/16

Sustainability Reporting Supplement

OUR COMMITMENT TO SUSTAINABLE BUSINESS PRACTICES

Measurement	Achievement
Grievances about environmental and human rights impacts and discriminations filed, addressed, and resolved through formal grievance mechanisms	No significant incidents recorded during the year under review
Legal actions for anti-competitive behaviour, anti-trust, and monopoly practices and their outcomes	
Significant fines and total number of non-monetary sanctions for non-compliance with environmental and social laws and regulations	
Negative impact on local communities due to business operations and grievances about impacts on society filed, addressed, and resolved through formal grievance mechanisms	
Incidents of non-compliance with regulations and voluntary codes concerning product and service information and labelling	
Incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship	
Substantiated complaints regarding breaches of customer privacy and losses of customer data	
Significant fines for non-compliance with laws and regulations concerning the provision and use of products and services	
Sale of banned or disputed products	

2016 - DIRECT ECONOMIC VALUE GENERATED AND DISTRIBUTED

For the year ended 31st December	2016 Rs 000	2015 Rs 000
Direct Economic value generated		
Interest Income	75,608,193	52,615,463
Fee Commission Income	7,139,253	5,874,928
Net Gain/(loss) from trading & Financial investment	(1,683,978)	450,851
Other operating income	3,287,355	2,212,224
Total Direct Economic value generated	84,350,823	61,153,466
Economic value distributed		
To Depositors/Debenture Holders as Interest	41,236,605	26,279,934
To Employees as Emoluments	8,703,575	7,927,695
Depreciation/ Amortisation Set Aside	1,035,930	966,596
Impairment charge for loans and other losses	237,160	931,925
To providers of Supplies and services	7,824,165	6,587,879
To Government as Taxation	10,289,351	8,910,523
- Income tax	5,798,826	3,888,177
- VAT and NBT on Financial Services	4,352,756	2,814,334
- Super Gains Tax (SGT)	-	2,074,248
- Crop Insurance Levy	113,473	108,379
- Stamp duty and Other Local taxes	24,296	25,385
To Central Bank of Sri Lanka as Deposit insurance premium	664,611	448,503
To Shareholders as Dividends	3,517,095	3,450,948
To Community as Donation/CSR	20,451	12,819
Total Economic value distributed	73,528,943	55,516,822
Economic Value Retained	10,821,880	5,636,644

Independent Assurance Report



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Independent Assurance Report to Hatton National Bank PLC on the Sustainability Reporting Criteria Presented in the Integrated Annual Report- 2016

Introduction and scope of the engagement

The management of Hatton National Bank PLC ("the Bank") engaged us to provide an independent assurance on the following elements of the sustainability reporting indicators in the annual report- 2016 ("the Report").

- Reasonable assurance on the information on financial performance as specified on page 352 of the Report.
- Limited assurance on other information presented in the Report, prepared in accordance with the requirements of the Global Reporting Initiative G4 'In accordance' - Core guidelines.

Basis of our work and level of assurance

We performed our procedures to provide limited assurance in accordance with International Standard on Assurance Engagements (ISAE 3000): 'Assurance Engagements Other than Audits or Reviews of Historical Financial Information', issued by the Institute of Chartered Accountants of Sri Lanka ("CASL").

The evaluation criteria used for this limited assurance engagement are based on the Sustainability Reporting Guidelines ("GRI Guidelines") and related information in particular, the requirements to achieve GRI G4 'In accordance' - Core guideline publication, publicly available at GRI's global website at "www.globalreporting.org".

Our engagement provides limited assurance as well as reasonable assurance. A limited assurance engagement is substantially less in scope than a reasonable assurance engagement conducted in accordance with ISAE-3000 and consequently does not enable to obtain assurance that we would become

aware of all significant matters that might be identified in a reasonable assurance engagement. Accordingly, we do not express an opinion providing reasonable assurance.

Management of the Bank's responsibility for the Report

The management of the bank is responsible for the preparation of the self-declaration, the information and statements contained within the Report, and for maintaining adequate records and internal controls that are designed to support the sustaining reporting process in line with the GRI Sustainability Reporting Guidelines.

Ernst & Young's responsibility

Our responsibility is to express a conclusion as to whether we have become aware of any matter that causes us to believe that the Report is not prepared in accordance with the requirements of the Global Reporting Initiative G4 'In accordance' - Core guidelines. This report is made solely to the Bank in accordance with our engagement letter dated 4th January 2017. We disclaim any assumption of responsibility for any reliance on this report to any person other than the bank or for any purpose other than that for which it was prepared. In conducting our engagement, we have complied with the independence requirements of the Code for Ethics for Professional Accountants issued by the CASL.

Key assurance procedures

We planned and performed our procedures to obtain the information and explanations considered necessary to provide sufficient evidence to support our limited assurance conclusions. Key assurance procedures included:

- Interviewing relevant the bank's personnel to understand the process for collection, analysis, aggregation and presentation of data.
- Reviewing and validation of the information contained in the Report.

- Checking the calculations performed by the bank on a sample basis through recalculation.
- Reconciling and agreeing the data on financial performance are properly derived from the bank's audited financial statements for the year ended 31 December 2016.
- Comparison of the content of the Report against the criteria for a Global Reporting Initiative G4 'In accordance' - Core guidelines.

Our procedures did not include testing electronic systems used to collect and aggregate the information.

Limitations and considerations

Environmental and social performance data are subject to inherent limitations given their nature and the methods used for determining, calculating and estimating such data.

Conclusion

Based on the procedures performed, as described above, we conclude that:

- The information on financial performance as specified on page 352 of the Report are properly derived from the audited financial statements of the Bank for the year ended 31 December 2016.
- Nothing has come to our attention that causes us to believe that other information presented in the Report are not fairly presented, in all material respects, in accordance with the Bank's sustainability practices and policies some of which are derived from GRI-G4-'In accordance' Core Sustainability Reporting Guidelines.

Chartered Accountants

23rd February 2017
Colombo

Partners: W R H Fernando FCA FCMA M P D Cooray FCA FCMA R N de Saram ACA FCMA Ms. N A De Silva FCA Ms. Y A De Silva FCA W K B S P Fernando FCA FCMA
Ms. K R M Fernando FCA ACMA Ms. L K H L Fonseka FCA A P A Gunasekera FCA FCMA A Herath FCA D K Hulangamuwa FCA FCMA LLB (Lond) H M A Jayasinghe FCA FCMA
Ms. A A Ludowyke FCA FCMA Ms. G G S Manatunga FCA N M Suleiman ACA ACMA B E Wijesuriya FCA FCMA

Principal T P M Ruberu FCMA FCCA

A member firm of Ernst & Young Global Limited

Independent Assurance Statement



Independent Assurance Statement

Scope and Approach

DNV GL represented by DNV GL Business Assurance Lanka (Private) Limited has been commissioned by the management of Hatton National Bank PLC ('HNB' or 'the Bank') to carry out an independent assurance engagement (Type 2, Moderate level) for the non-financial - qualitative and quantitative information (sustainability performance) reported in HNB PLC Annual Report 2016 ('the Report') in its printed format for the financial year ending 31st December 2016. The sustainability disclosures in this Report is prepared by the Bank, based on the 'in accordance' – Core reporting option of the Global Reporting Initiative (GRI) Sustainability Reporting Guidelines Version 4 (GRI G4) and International <IR> Framework of The International Integrated Reporting Council (IIRC).

We performed our work using AccountAbility's AA1000 Assurance Standard 2008 (AA1000 AS) and DNV GL's assurance methodology VeriSustain^{TM1}, which is based on our professional experience, international assurance best practice including International Standard on Assurance Engagements 3000 (ISAE 3000) and the Global Reporting Initiative (GRI) Sustainability Reporting Guidelines. Our assurance engagement was planned and carried out in February - 2017.

The intended user of this assurance statement is the management of Bank ('the Management'). We disclaim any liability or responsibility to a third party for decisions, whether investment or otherwise, based on this assurance statement.

The reporting aspect boundary of sustainability performance is based on internal and external materiality assessment covering HNB's operations and key internal and external stakeholders, as set out in the Report.

We planned and performed our work to obtain the evidence we considered necessary to provide a basis for our assurance opinion and the process did not involve engagement with external stakeholders.

Responsibilities of the Management of HNB and of the assurance providers

The management of HNB have sole responsibility for the preparation of the Report as well as the processes for collecting, analysing and reporting the information presented in the Report. In performing our assurance work, our responsibility is to the management of HNB; however, our statement represents our independent opinion and is intended to inform the outcome of our assurance to the stakeholders of HNB. DNV GL was not involved in the preparation of any statements or data included in the Report except for this Assurance Statement.

DNV GL did not provide any other services to HNB, which would have constituted a conflict of interest with this assurance engagement.

DNV GL's assurance engagements are based on the assumption that the data and information provided by the client to us as part of our review have been provided in good faith. We were not involved in the preparation of any statements or data included in the Report except for this Assurance Statement. DNV GL expressly disclaims any liability or co-responsibility for any decision a person or an entity may make based on this Assurance Statement.

Basis of our opinion

A multi-disciplinary team of sustainability and assurance specialists performed work at HNB's Corporate/ Head Office, and as part of assurance we visited sample banking operations in Colombo, Sri Lanka. We undertook the following activities:

- Review of HNB's approach to stakeholder engagement and materiality determination process and the outcome as reported in this Report. We did not have any direct engagement with external stakeholders;
- Interviews with selected senior managers responsible for management of sustainability issues and review of selected evidence to support issues discussed. We were free to choose interviewees and interviewed those with overall responsibility to deliver the Company's sustainability objectives;
- Site visits to City Office and five Retail Customer Centres: Bambalapitiya, Pettah, Kirullapone, Kotte and one Islamic banking operations to review processes and systems for preparing site level sustainability data and implementation of sustainability strategy. We were free to choose sites we visited;
- Review of supporting evidence for key claims and data in the Report;
- Review of the processes for gathering and consolidating the specified performance data and, for a sample, checking the data consolidation. The reported data on economic performance and other financial data are based on audited financial statements issued by the Company's statutory auditors;
- An independent assessment of HNB's reporting against the Global Reporting Initiative (GRI) G4 Guidelines and the reporting requirements for its 'in accordance' – Core option.

During the assurance process, we did not come across limitations to the scope of the agreed assurance engagement.

¹The VeriSustain protocol is available on www.dnvgl.com

Opinion

On the basis of the verification undertaken, nothing came to our attention to suggest that the Report does not properly describe HNB's adherence to the GRI G4 reporting requirements including the Principles for Defining Report Content, representation of the material Aspects, related strategies and Disclosures on Management Approach and Performance Indicators as below:

- **General Standard Disclosures:** The reported information on General Standard Disclosure generally meets the disclosure requirements for the 'in accordance' – Core option of reporting and the reasons for omissions and partial disclosure were explained to us and also brought out within the Report.
- **Specific Standard Disclosures:** The Report describes the generic Disclosures on Management Approach (DMA) and Performance Indicators for identified material Aspects presented within the Report as below:
 - o Economic Performance (EC1,2 3,4)
 - o Indirect Economic Impacts (EC7)
 - o Procurement practices (EC9)
 - o Product Portfolio (FS6,7,8)
 - o Product and Service Labelling (PR3,4, 5)
 - o Customer Privacy (PR8)
 - o Marketing Communications (PR6,7)
 - o Anti-Competitive Behaviour (SO7)
 - o Local community SO1, FS13,14
 - o Compliance (EN29, PR 9, SO8)
 - o Grievance Mechanisms (LA16, HR12, SO11)
 - o Diversity and Equal Opportunity (LA12)
 - o Anti-Corruption (SO3,4,5)
 - o Employment (LA1)
 - o Occupational Health and Safety (LA6)
 - o Training and Education (LA9,10,11)
 - o Freedom of Association and Collective Bargaining(HR4)

Observations

Without affecting our assurance opinion we also provide the following observations. We have evaluated the Report's adherence to the following principles on a scale of 'Good', 'Acceptable' and 'Needs Improvement':

Materiality

The process of determining the issues that is most relevant to an organization and its stakeholders.

The report discloses the outcome of the materiality assessment exercise carried by the Bank through an external consultant and validated by the management team; the process also considered inputs from diverse sources such as needs and concerns of external and internal stakeholders, media reports and impacts of material issues on stakeholder. In our opinion, the level at which the Report adheres to this principle is '**Acceptable**'.

Inclusivity

The participation of stakeholders in developing and achieving an accountable and strategic response to Sustainability.

The stakeholder engagement process is an ongoing and continuous process and involves key stakeholders including business partners, to identify and respond to significant sustainability concerns. In our opinion, the level at which the Report adheres to this principle is '**Good**'.

Responsiveness

The extent to which an organization responds to stakeholder issues.

We consider the response to key stakeholder concerns are well disclosed within the Report i.e. disclosures include business model, policies, management systems and governance mechanisms etc.. In our opinion, the level at which the Report adheres to this principle is '**Acceptable**'.

Reliability

The accuracy and comparability of information presented in the report, as well as the quality of underlying data management systems.

The robustness of the data management and aggregation systems was evaluated, and the sample data and information verified as part of assurance was found to be reliable. Nothing has come to our attention to suggest that reported data has not been properly collated from information reported at operational level, nor that the assumptions used were inappropriate. Some of the data inaccuracies identified during the verification process were found to be attributable to transcription, interpretation and aggregation errors and the errors have been communicated for correction. In our opinion, the level at which the Report adheres to this principle is '**Good**'.

Independent Assurance Statement



Specific Evaluation of the Information on Sustainability Performance

We consider the methodology and process for gathering information developed by Bank for its sustainability performance reporting to be appropriate, and the qualitative and quantitative data included in the Report was found to be identifiable and traceable; the personnel responsible were able to demonstrate the origin and interpretation of the data and its reliability. We observed that the Report presents a faithful description of the reported sustainability activities for the reporting period.

Additional principles as per DNV GL VeriSustain

Completeness

How much of all the information that has been identified as material to the organisation and its stakeholders is reported.

The Report has fairly reported the General and Specific Standard Disclosures including the management approach, monitoring systems and sustainability performance indicators against GRI G4 requirements for its 'in accordance' – Core option of reporting within its identified reporting boundary. In our opinion, the level at which the Report adheres to this principle is 'Good'.

Neutrality

The extent to which a report provides a balanced account of an organization's performance, delivered in a neutral tone.

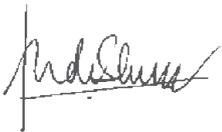
The disclosures related to sustainability issues, challenges and performances are reported in a neutral tone, in terms of content and presentation. In our opinion, the level at which the Report adheres to the principle of Neutrality is 'Good'.

Opportunities for Improvement

The following is an excerpt from the observations and opportunities for improvement reported to the management of the Bank and are not considered for drawing our conclusions on the Report; however, they are generally consistent with the management's objectives:

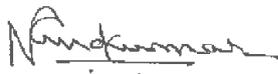
- The Bank may, through a structured risk assessment establish short, medium and long term sustainability goals and targets for identified material Aspects and disclose the same in its future reports;
- A systematic process of internal audit of data management systems may be established to further strengthen the reliability of reported sustainability performance.

For DNV GL



Rathika de Silva

Lead Verifier
Country Head
DNV GL Business Assurance Lanka (Private)
Limited, Colombo, Sri Lanka



Nandkumar Vadakepatth

Regional Sustainability Manager – Region India
and Middle East
DNV GL Business Assurance India Private
Limited, India.



Balasubramoniam Sivasubramaniam

Assurance Reviewer
DNV GL Business Assurance India Private
Limited, India.

23rd February 2017,
Colombo, Sri Lanka.



GRI G4 Content Index

We report against the GRI G4 Sustainability Reporting Guidelines and the GRI Financial Services Sector Disclosures, supported by our internally developed policies and procedures. We continue to improve our application of the G4 guidelines and at this stage our report is prepared - In accordance - Core option of reporting for the identified material aspects.

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G4-5	Location of the organisation's headquarters	Inner Back Cover	353, 354 - 356
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G4-7	Nature of ownership and legal form	Inner Back Cover	353, 354 - 356
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G4-PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data	352	353, 354 - 356
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Additional Disclosures

In addition to the 'in-accordance'- Core option of reporting requirements of GRI G4, we have also disclosed additional disclosures with reference to General Standard Disclosures and Specific Standard Disclosures such as governance covering setting of purpose, value and strategy; risk management; sustainability reporting and ethics and integrity etc. to ensure continuity of reported disclosures and for benefit of our stakeholders as detailed below:

Disclosures	Disclosure Item	Page Number
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ROLE IN RISK MANAGEMENT		
G4-45	The highest governance body's role in the identification and management of economic, environmental and social impacts, risks, and opportunities. Include the highest governance body's role in the implementation of due diligence processes and whether stakeholder consultation is used to support the highest governance body's identification and management of economic, environmental and social impacts, risks, and opportunities	38, 160 - 161
G4-46	The highest governance body's role in reviewing the effectiveness of the organisation's risk management processes for economic, environmental and social topics	160 - 161, 171
G4-47	The frequency of the highest governance body's review of economic, environmental and social impacts, risks, and opportunities	160 - 161, 171
ROLE IN SUSTAINABILITY REPORTING		
G4-48	The highest committee or position that formally reviews and approves the organisation's sustainability report and ensures that all material Aspects are covered	COO
ROLE IN EVALUATING ECONOMIC, ENVIRONMENTAL AND SOCIAL PERFORMANCE		
G4-49	The process for communicating critical concerns to the highest governance body	38
G4-50	The nature and total number of critical concerns that were communicated to the highest governance body and the mechanism(s) used to address and resolve them	38, 40 - 47
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G4-51	The remuneration policies for the highest governance body and senior executives	111 - 112, 126
G4-52	The process for determining remuneration.	111 - 112, 126

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G4-58	Internal and external mechanisms for reporting concerns about unethical or unlawful behaviour, and matters related to organisational integrity, such as escalation through line management, whistleblowing mechanisms or hotlines	104, 116, 126, 138, 140, 171, 188
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ASPECT: INDIRECT ECONOMIC IMPACTS		
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G4-EN32	Percentage of new suppliers that were screened using environmental criteria	80
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G4-LA5	Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advise on occupational health and safety programmes	65
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