

**FORT 72**  
**CITIZENS BANK LIMITED**  
**ESG RATING 2022**

ESG stands for Environmental, Social, and Governance. This is a framework focused on assessing risk management of organizations. It takes sustainability to a higher level in the corporate world.

<b>ORGANIZATIONAL PROFILE</b>	
Name of Organization	Citizens Bank Limited
Services	Savings and term deposit accounts; loans; money exchange services; visa credit cards; and Internet banking services.
Location of Headquarters	231-233 Camp Street and South Road Lacytown, Georgetown, Guyana
Branches	Six (6)
Fort72 ESG Rating	<b>Passive - 22</b>

The United Nation’s Sustainable Development Goals. These 17 SDGs are integrated—they recognize that action in one area will affect outcomes in others, and that development must balance social, economic and environmental sustainability.

<b>SDG</b>	<b>Description</b>	<b>Category</b>	<b>RBL INITIATIVES</b>
No Poverty	This involves targeting the most vulnerable, increasing basic resources and services, and supporting communities affected by conflict and climate-related disasters.	SOCIAL	
Zero Hunger	This involves promoting sustainable agricultural, supporting small-scale farmers and equal access to land, technology and	SOCIAL	

	markets. It also requires international cooperation to ensure investment in infrastructure and technology to improve agricultural productivity.		
Good Health and Well-Being	Multisectoral, rights-based and gender-sensitive approaches are essential to address inequalities and to build good health for all.	GOVERNANCE/SOCIAL	<b>Bringing Breast Cancer Awareness, and screenings to the access of employees.</b>
Quality Education	Aims to provide equal access to affordable vocational training, to eliminate gender and wealth disparities, and achieve universal access to a quality higher education.	GOVERNANCE	<b>Bursary awards for high performing students at regional examinations.</b>
Gender Equality	Encouraging more women leaders will help achieve greater gender equality.	GOVERNANCE	
Clean Water and Sanitation	Requires we invest in adequate infrastructure, provide sanitation facilities, and encourage hygiene. Protecting and restoring water-related ecosystems is essential.	ENVIRONMENT	
Affordable and Clean Energy	Provide clean and more efficient energy in all will encourage growth and help the environment.	ENVIRONMENT	

Decent Work and Economic Growth	Promote sustained economic growth, higher levels of productivity and technological innovation. With these targets in mind, the goal is to achieve full and productive employment, and decent work, for all women and men.	GOVERNANCE	
Industry, Innovation and Infrastructure	Bridging this digital divide is crucial to ensure equal access to information and knowledge, as well as foster innovation and entrepreneurship.	SOCIAL	
Reduced Inequalities	These widening disparities require sound policies to empower lower income earners, and promote economic inclusion of all regardless of sex, race or ethnicity.	GOVERNANCE	
Sustainable Cities and Communities	Making cities sustainable means creating career and business opportunities, safe and affordable housing, and building resilient societies and economies. It involves investment in public transport, creating green public spaces, and improving urban	ENVIRONMENT	

	planning and management in participatory and inclusive ways.		
Responsible Consumption and Production	The efficient management of our shared natural resources, and the way we dispose of toxic waste and pollutants, are important targets to achieve this goal. Encouraging industries, businesses and consumers to recycle and reduce waste is equally important.	ENVIRONMENT	
Climate Action	These actions must also go hand in hand with efforts to integrate disaster risk measures, sustainable natural resource management, and human security into national development strategies.	ENVIRONMENT	
Life Below Water	Aim to sustainably manage and protect marine and coastal ecosystems from pollution.	ENVIRONMENT	
Life on Land	Urgent action must be taken to reduce the loss of natural habitats and biodiversity which are part of our common heritage and support global food and water security, climate change mitigation and adaptation, and peace and security.	ENVIRONMENT	

Peace, Justice and Strong Institutions	Promoting the rule of law and human rights are key to this process, as is reducing the flow of illicit arms and strengthening the participation of developing countries in the institutions of global governance.	GOVERNANCE	<b>Committees established to develop high corporate governance:</b> <ul style="list-style-type: none"> <li>- <b>The Legal and Compliance Committee</b></li> <li>- <b>The Human Resources &amp; Emoluments Committee</b></li> <li>- <b>The Credit Committee</b></li> <li>- <b>The Marketing Committee</b></li> <li>- <b>The Building Committee</b></li> <li>- <b>The Audit, Finance and Risk Management Committee</b></li> </ul>
Partnerships for the Goals	Promoting international trade, and helping developing countries increase their exports is all part of achieving a universal rules-based and equitable trading system that is fair and open and benefits all.	GOVERNANCE	

This report has been prepared in accordance to the United Nations Sustainable Development Goals, and Fort 72's ESG procedures. Based on our proprietary analysis, we have granted a score of 22.

A	B	C
Leader	Progressive	Passive
80 – 100%	46 – 79%	10 – 45%