

FORT 72
DEMERARA 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.

| ORGANIZATIONAL PROFILE | |
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| Name of Organization | Demerara Bank Limited |
| Services | Savings and term deposit accounts; loans; money exchange services; visa credit cards; and Internet banking services. |
| Location of Headquarters | 214 Camp Street, North Cummingsburg, Georgetown |
| Branches | Eight (8) |
| Fort72 ESG Rating | Passive - 43 |

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.

| SDG | Description | Category | RBL INITIATIVES |
|-------------|--|-----------------|--|
| No Poverty | This involves targeting the most vulnerable, increasing basic resources and services, and supporting communities affected by conflict and climate-related disasters. | SOCIAL | Distribution of food hampers, and hygienic supplies to the less fortunate. |
| Zero Hunger | This involves promoting sustainable agricultural, supporting small-scale farmers and equal access to land, technology and | SOCIAL | Farmer’s Credit Line. Rice Farmers were offered collateral free facilities up to the value of \$1.5M. |

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| | 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 | Donations to children with disabilities. Supplies donated to orphanages and rehabilitation centers. |
| 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 | Monetary and supply donations to schools to aid in development. Scholarships students excelling in CSEC, and NGSAs. |
| 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 | |

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| 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 | Created a work environment inclusive if all cultural diversity. |
| 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 | Distribution of electronic devices to aid the academic development of children. |
| 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 | Applicants under the Central Housing & Planning Authority's Adequate Housing and Urban Accessibility Programme were able to own homes through donations from the Bank |
| 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 | ENVIRONMENT | |

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| | transport, creating green public spaces, and improving urban 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, | ENVIRONMENT | |

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| | climate change mitigation and adaptation, and peace and security. | | |
| 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 | |
| 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 43.

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