

FORT 72
DEMERARA BANK LIMITED
ESG RATING 2024

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	
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	Nine (9)
Fort72 ESG Rating	Progressive - 55

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	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	Supporting vulnerable children by adopting an orphanage, providing care and resources. Donations to provide essential support for all those in need.
Zero Hunger	This involves promoting sustainable agriculture, supporting small-scale farmers and equal access to land, technology and	SOCIAL	Investments and support to individuals through Argi Investment forums, Supplying easy access to small and medium sized

	markets. It also requires international cooperation to ensure investment in infrastructure and technology to improve agricultural productivity.		loans.
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	Inspiring the youth generation by nurturing through sponsorship, Cricket clubs.
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	Funding of children's return to school for educational opportunities. Empowering students through bursary awards for academic excellence.
Gender Equality	Encouraging more women leaders will help achieve greater gender equality.	GOVERNANCE	The company has a diverse director and management team, encouraging the achievements of female leaders.
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	Providing clean and more efficient energy 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 of all cultures, cultivating respect and values of all and ensuring equal opportunities for all.
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	Provide accessible and low-cost home loans tailored to cater to all brackets of income earners.
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 planning and management in participatory and inclusive ways.	ENVIRONMENT	Commitment to the provision of easily accessible loans at favorable rates for homeownership across Guyana.

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	GOVERNANCE	Committees established to aid in the practice of good governance and account transparency.

	participation of developing countries in the institutions of global 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 with the United Nations Sustainable Development Goals, and Fort 72's ESG procedures. Based on our proprietary analysis, we have been granted a score of 55.

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