

FORT 72
REPUBLIC BANK (GUYANA) LIMITED
ESG RATING 2021

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

ORGANIZATIONAL PROFILE	
Name of Organization	Republic Bank (Guyana) Limited
Services	Retail, commercial, corporate, and investment banking financial services
Location of Headquarters	155-156 New Market Street, North Cummingsburg, Georgetown
Branches	Twelve (12)
Fort72 ESG Rating	Progressive - 77

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	Flexible terms on loans and other banking products for low income customers.
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	Initiatives and guidelines to improve the quality of life of people with disabilities, and to support healthcare.
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	Flexible terms on education loans to target low-income customers. Investment accessibility for youths in education and sports.
Gender Equality	Encouraging more women leaders will help achieve greater gender equality.	GOVERNANCE	Diversification of governance boards to include at least 30% more females. SMEs incubators and accelerators for women and youth.
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	Offerings of electric vehicle as part of benefits package exclusively.
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	SMEs incubators and accelerators for women and youth.
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	Facilitate clean renewable energy infrastructure. Digital apps to enable universal access to banking services.
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	Low income earners are able to get loans at affordable rates in order to improve living standards.
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	Building properties in accordance to LEED certification for a greener planet.

	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	Investments to reduce the effects of Climate Change and achieving Net Zero Emissions of Greenhouse Gases.
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	Promotion of SMEs including sustainable tourism and agriculture.

	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	Committees established to aid in the practice of good governance and account transparency.
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	The company has coordinated with the United Nations on the premise of Responsible Banking, to create a framework for local, regional, and international sustainability.

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 77.

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