



## **Sustainability**

Our values underpin this strategic approach to sustainability and reflect our desire to preserve the future for all our stakeholders. Corporate governance and ethical behavior form the baseline of all we do. Our corporate responsibility practice encompasses employee satisfaction, customer satisfaction and relations and environmental sustainability.

We understand the basic challenges faced by various communities where we have an footprint and we are positioned to contribute our quota to adding value to these communities, enhancing their lives and leaving them better equipped to succeed.

### **Nigerian Sustainable Banking Principles (NSBPs)**

FSDH has adopted and implemented the Nigerian Sustainable Banking Principles (NSBPs) as developed and adopted by the Bankers' Committee in 2012. The NSBPs encourage banks to promote economic growth and business opportunities, and enhance innovation and competitiveness, whilst protecting communities and the environment in the normal course of carrying out their duties.

Our business activities and operations are designed to ensure that we lend responsibly, promote financial inclusion, encourage diversity, adhere to health and safety standards, and reduce (or totally avoid where possible) negative impact on the environment, while continuing to grow a profitable and sustainable business.

### **Approach to Sustainable Banking**

Our business decisions take into cognizance, factors that could negatively impact the environment, society and hinder long-term growth prospects.

Social and environmental due diligence remains a crucial part of our credit screening and have been embedded in our risk management framework and transaction cycle.

### **Community investment**

We understand that we have a role to play in the social and economic wellbeing of the communities where we operate. Our corporate social responsibility strategy aims to build stronger and more inclusive communities.

Our community improvement programs and initiatives target the following areas:

- Financial literacy
- Leadership and capacity
- Community poverty relief

By sharing our responsibility efforts, we hope to create transparency between FSDH Merchant Bank and our stakeholders.