

ENVIRONMENTAL AND SOCIAL POLICY STATEMENT



Effective Date: 13 February 2026

Eswatini Bank is committed to promoting sustainable development, environmental stewardship, and social inclusion in all its operations and financing activities. As a development and commercial bank, we recognize that our financing decisions can impact communities, ecosystems, and the climate. We therefore integrate environmental and social (E&S) considerations into our risk management, project appraisal, and operational processes to ensure positive outcomes and mitigate adverse impacts.

Our Commitment

- **Environmental Protection:** We support projects that conserve natural resources, prevent pollution, and promote climate-smart and sustainable practices.
- **Social Inclusion:** We prioritize equitable access to finance, protecting vulnerable and marginalized groups, and promoting gender equity in all Bank-supported initiatives.
- **Stakeholder Engagement:** We ensure meaningful consultation with affected communities, transparent disclosure of project impacts, and responsive grievance redress mechanisms.

- **Zero Tolerance for Harm:** The Bank enforces strict measures to prevent and respond to gender-based violence, sexual exploitation, and abuse.
- **Compliance and Accountability:** All activities financed by the Bank comply with national legislation and international environmental and social safeguard standards.

Implementation

The Bank operationalizes this policy through:

- Environmental and social risk assessment in all financing decisions
- Monitoring and reporting of environmental and social performance
- Grievance and whistleblowing mechanisms to ensure transparency and accountability
- Regular policy review to align with national and international best practices

“Eswatini Bank strives to be a responsible financial institution that advances sustainable economic growth, protects the environment, and promotes social equity for the benefit of all communities it serves.”

Approved by:
Board Chairperson – Mr. Dumisani Mahlinza