Establecido en 1991
US$15BN Total Activos
9 países + Terrabank
2MM + Clientes
850 + Sucursales y Agencias
12,400 + Colaboradores
Corporativo, Pymes y Personas
Produbanco’s Commitments

- UN Global Compact
- Principles for Responsible Banking
- Sustainable Finance Protocol
Key Strategic Pillars 2019 - 2023

Produbanco will consolidate its growth and diversification through its cultural transformation that will allow to be a digital leader to offer its customers memorable experiences, framed in an integral risk management and committed to sustainability and corporate social responsibility.
Produbanco has reported its environmental, social and governance efforts on an annual basis under the Global Reporting Initiative GRI, Standards, exhaustive version, since 2007.
# Carbon Footprint

Environmental Data 2018 vs 2016

<table>
<thead>
<tr>
<th></th>
<th>Electricity</th>
<th>Fuel</th>
<th>Paper</th>
<th>Ground &amp; Transport</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>2016</strong></td>
<td>6,863.58</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>2017</strong></td>
<td>5,023.67</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>2018</strong></td>
<td>5,210.94</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Carbon Footprint

Environmental Data 2018 vs 2016

- **Electricity**
  - Institutional: -15.5%
  - Employee: -18.1%

- **Fuel**
  - Institutional: -3.8%
  - Employee: -9.8%

- **Paper**
  - Institutional: -61.8%
  - Employee: -63.5%

- **Air Transport**
  - Institutional: +0.2%
  - Employee: -3.2%

- **Ground Transport**
  - Institutional: +11.0%
  - Employee: +7.5%

- **Water**
  - Institutional: -24.31%
  - Employee: -26.7%
Sustainability in Produbanco

Sustainability Strategy

Business

Funding

Stakeholders

Investors

Employees

Government

Customers

Community

Suppliers

Firma Click

Cuenta Verde

Líneas Verdes

Produbanco

Sustainable Capital

International Finance Corporation

IFC

Banco de Desarrollo de América Latina

CAF

Banco Mundial

Proparco

Blue Like An Orange

BID

Invest

FMO

International Development Bank
Green Lines

Commercial Portfolio
US$ 141 MM

Funding
US$ 72 MM

• Commercial Loans’ values presented in the graphic, consider all disbursements since August 2016.
Global Compact grate Produbanco for Líneas Verdes Project in order to recognize their sustainable development good practices (ODS 9: “Industry, Innovation and Infrastructure”).

Líneas Verdes is a program focus on SME segment and gives Green Loans with special conditions.
Características

• Desarrollo de eficiencias energéticas y ambientales para proyectos productivos:
  • estructuraciones enfocadas en las necesidades del cliente y la realidad de los proyectos
  • pensamos en el desarrollo integral – Cadena de Valor

• Créditos con plazos ajustables (6-7 años) y tasas competitivas
  • incluye períodos de gracia dependiendo de las necesidades del proyecto
Beneficios

- Estudio de factibilidad con consultores especializados
  - análisis y entendimiento de impactos generados
  - sostenibilidad económica: ahorros y rentabilidad incremental

- Ingreso a la comunidad sostenible
  - reconocimiento de impulso de proyectos: marca
  - networking sostenible
Lo que hemos logrado

Programa Líneas Verdes y plan de manejo de riesgos Social y Ambiental

Créditos por US$ 35 MM

Créditos por US$ 90 MM

US$ 61 MM

US$ 141 MM

Referente en soluciones financieras con impacto social y ambiental. Consolida relaciones con organismos del exterior.
Efficiencies

183
Loans Disbursements

$141MM
Disbursements

0.6
Millions of m3 saved

4.2
Thousands of tons Reduced Wastes

267
Thousands of tons reduced

2.6
Millions of kw/h saved
Commercial Portfolio

Sustainable Categories

* Values – August 2019

- Efficient Agribusiness Technology
  - Outstanding: 1,089
  - Disbursements: 1,626

- Resource Efficiency
  - Outstanding: 4,256
  - Disbursements: 6,603

- Renewable Energy
  - Outstanding: 6,403
  - Disbursements: 14,448

- Energy Efficiency
  - Outstanding: 12,228
  - Disbursements: 17,125

- Green Business - Enterprises
  - Outstanding: 8,829
  - Disbursements: 19,240

- Sustainability Certification
  - Outstanding: 28,147
  - Disbursements: 73,860

USD Millions Disbursements
- Fishing: 25.8
- Agribusiness: 38.1
- Manufacturing: 28.1

USD Millions
- Fishing: 38.1 USD Millions Disbursements
- Agribusiness: 38.1 USD Millions Disbursements
- Manufacturing: 28.1 USD Millions Disbursements
## Water Projects

<table>
<thead>
<tr>
<th>Water Reservoir</th>
<th>Water Pump System</th>
<th>Water Treatment</th>
<th>Water Recovery</th>
<th>Water Consumption</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reservoirs or rainwater harvesting, its storage and distribution</td>
<td>Efficient systems for pumping water in agribusiness activities</td>
<td>Waste – water treatment facilities for agribusiness, industrial and commercial purposes</td>
<td>Water recovery and treatment systems</td>
<td>Initiatives to reduce and control water use for commercial and individual consumption</td>
</tr>
</tbody>
</table>
Water Projects

- Water Reservoir
- Water Pump System
- Water Treatment
- Water Recovery
- Water Consumption

Improving 6.3 to 6.6 targets over the goal

- 25% Industrial Consumption
- Food & Beverages
- 7% Industrial Consumption
- Metals
- 13% Industrial Consumption
- Agribusiness
- 17% Industrial Consumption
- Chemistry

* Source – Aquae Foundation
Water Projects

37 Loans Disbursements
29.1 USD Millions Disbursements
640 Thousands of m3 saved

Water savings

<table>
<thead>
<tr>
<th>Category</th>
<th>M3 of Water</th>
</tr>
</thead>
<tbody>
<tr>
<td>SME</td>
<td>108.416</td>
</tr>
<tr>
<td>MIDDLE MARKET</td>
<td>530.657</td>
</tr>
<tr>
<td>CORPORATE</td>
<td>500</td>
</tr>
</tbody>
</table>

Water savings

<table>
<thead>
<tr>
<th>Category</th>
<th>M3 of Water</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Agriculture, livestock, hunting, forestry and fishing</td>
<td>591.401</td>
</tr>
<tr>
<td>C. Manufacturing</td>
<td>32.344</td>
</tr>
<tr>
<td>G. Wholesale and retail trade; repair of motor vehicles and motorcycles</td>
<td>15.829</td>
</tr>
</tbody>
</table>

*Values – August 2019*
Successful Case

Milk-based Products
High efficiency in production of cheese and other kind of milk derivatives

-261.43 tons

Water – savings: 15,829 m3 per year

Waste – savings: 5.8 tons per year

Diesel – savings: 26,876 gallons per year

Automatization
Production line:
- Semi-hard cheeses
- Fresh cheeses

Increase Prod.
Production line:
- Milk pasteurization
Thanks!