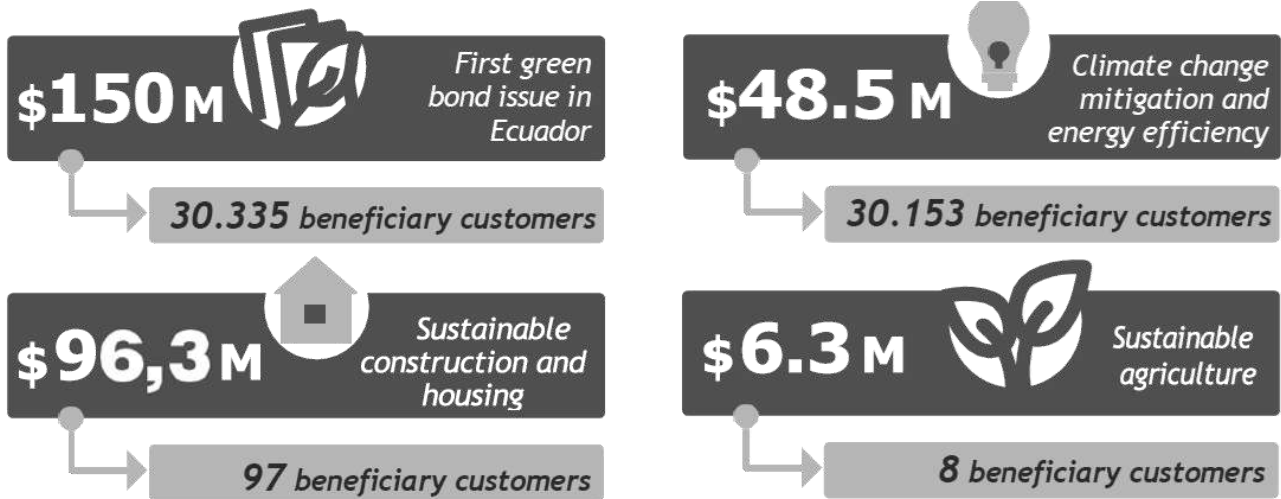


SUSTAINABLE FINANCE

In our view, being the largest and the best Bank implies promoting shared value with our stakeholders because we know that their growth and integral development depend on our growth and development.

MAIN INDICATORS GREEN BOND ISSUE



- 314 thousand m2 of construction projects certified with EDGE.
- 7,2 thousand tons of CO2 avoided.
- 20.515 MWh of energy reduction.
- 271,5 thousand m3 water savings.

REPORT ON THE IMPACT OF THE GREEN BOND ISSUANCE

<i>Indicators</i>	<i>Unit of measure</i>	<i>Value</i>	<i>Number</i>
FINANCIAL			
Number of beneficiaries (customers)	# beneficiaries	30.335	= number of beneficiaries
Average loan value	USD	5.050,51	= amount disbursed/number of beneficiaries
Disbursement by category of eligible projects	USD	153'207.210,69	= amount disbursed (by project category)
Energy efficiency	USD	48'469.368,18	
Sustainable construction	USD	96'325.287,66	
Sustainable transportation	USD	1'989.343,85	
Waste management	USD	100.000,00	
Sustainable agriculture	USD	6'323.211,00	
Amount of funds not yet used	USD	0,00	= amount not disbursed
Types of temporary placements of funds not yet allocated ¹	%	0%	= amount not disbursed/types of placements
Refinancing portion	%	59%	= amount disbursed for refinancing / total amount disbursed
OBJETIVES			
Objetivo 3 of Axis 1 of Ecuador's PND	USD	153'207.210,69	= amount disbursed for projects in all categories
Objetivo 5 of Axis 2 of Ecuador's PND	USD	104'737.842,51	= amount disbursed for projects in categories b, c, d, e, f and g
Objetivo 6 of Axis 2 of Ecuador's PND	USD	6'323.211,00	= amount disbursed for projects in category g
OUTCOME AND IMPACT INDICATORS			
a) Energy efficiency through biocredits			
Annual reduction in energy consumption	KWh	13'486.745,35	= KWh consumed (annually) prior to project implementation – KWh consumed (annually) after project implementation
Number of certified products	# products	38.629	= number of appliances certified through one of the eligible seals
Annual reduction in GHG emissions (avoided emissions)	tCO ₂ eq	3.282,67	= Annual reduction in energy consumption x average emission factor of Ecuador's energy matrix
d) Sustainable construction			
Number of buildings constructed with eligible seals	# buildings	97	= number of buildings and/or houses constructed with eligible stamps
Savings in energy consumption in certified buildings	KWh	7.028.560	= KWh (annual) consumption of the certified building/KWh (annual) consumption of a similar non-certified building
Savings in water consumption in certified buildings	m ³	271.450,76	= m ³ (annual) consumption of the certified building/m ³ (annual) consumption of a similar non-certified building
e) Sustainable transportation			
Number of hybrid vehicles, electric and/or biofuel-powered vehicles financed	# vehicles	78	= number of vehicles
Annual reduction in GHG emissions	tCO ₂ eq	56,10	= estimated (or measured) average vehicle use x emissions per km of use of a traditional vehicle

f) Solid and liquid waste control and recycling			
Integrated waste management solutions developed	Tons/year	60,00	= solid waste storage/treatment capacity in tons
Increased efficiency in water and waste treatment	%	95%	= project's water (waste) treatment capacity/capacity of traditional water (waste) treatment plant
g) Sustainable agriculture and sustainable land use ²			
Certified production area	Hectares	1.572,20	= hectares of certified productive area

¹ Total resources raised by the bond minus the amount of projects already financed with its resources.

² No impact indicator is reported for this category because these are not projects but certified sustainable farms.