

ProCredit Eco

NEWSLETTER, Q2/2019

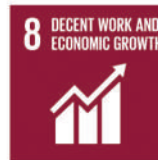


Impact Report of the ProCredit group

The Impact Report is a comprehensive document that describes our group efforts towards economic, social and ecological sustainability. As with our previous Impact Report, the most recent report of 2018 was developed in line with Global Reporting Initiative (GRI) Standards.

The GRI Standards are international independent standards that “help businesses, governments and other organisations to understand and communicate the impact of business on critical sustainability issues”.

Through our policies and practices, we are addressing many of the Sustainable Development Goals. In our Impact Report we have referred to the seven SDGs to which we make the greatest contribution.



We regard the three main goals the group has set for the coming three to five years as being most relevant to the achievement of our sustainability ambitions.

Achieving 20% green loans in our portfolio

Becoming carbon-neutral with regard to the group's own CO₂ emissions

Maintaining and further increasing the high level of social and environmental competence among our staff

Read on to see the most outstanding facts of the ProCredit's Impact Report.



Did you know?

In 2018 compared to 2017, the green loan portfolio within the ProCredit group grew by 39% to EUR 678m, representing 15.4% of the group's total loan portfolio.

The group's environmental performance in 2018

Absolute electricity consumption was reduced by **23%**



Our own PV systems produce **160 MWh/year**



CO₂ emissions were reduced by **15%**



57% of the car fleet consists of electric or hybrid cars



Water consumption per employee was reduced by **6%**



Printing paper consumption was reduced by **34%**



Staff development

More than **450,000** total training hours in 2018



581 graduates or participants in the ProCredit Academies



Read and learn more about the group's latest Impact Report by clicking [here](#).

How do we measure our efforts at ProCredit Bank Romania ?

Here are the three pillars of our environmental management system:

Internal Environmental Management

We aim to reduce our consumption of energy, water and paper, as well as to reduce waste production and the bank's carbon footprint.²

As an example, in 2018 we invested in replacing 50% of our car fleet with full **electric vehicles**/ use only **recycled paper** in all locations/ replace all the lighting system with **LED** in all locations in Romania.

Management of Environmental Risk in Lending

We do not finance businesses whose activities harm the environment or which endanger the health, safety or well-being of their staff or neighbours.

We strive to acquire clients who make positive contributions towards the environment and help us to improve our indirect environmental impact.³

At the end of 2018, the structure of our portfolio is: 0.8% high risk, 45.2% medium risk and 54% low risk.

Green Finance

With our green finance activities, we promote our clients' green investments in our country.

We give credits to clients for investments or activities in energy efficiency, renewable energy and environmental protection.

Some typical green investments are described below:

New offset printing equipment/ new CNC machines for production sector/ renovating building for A class energy certification/ working capital for organic agriculture and recycling companies etc.

Our impact in Romania

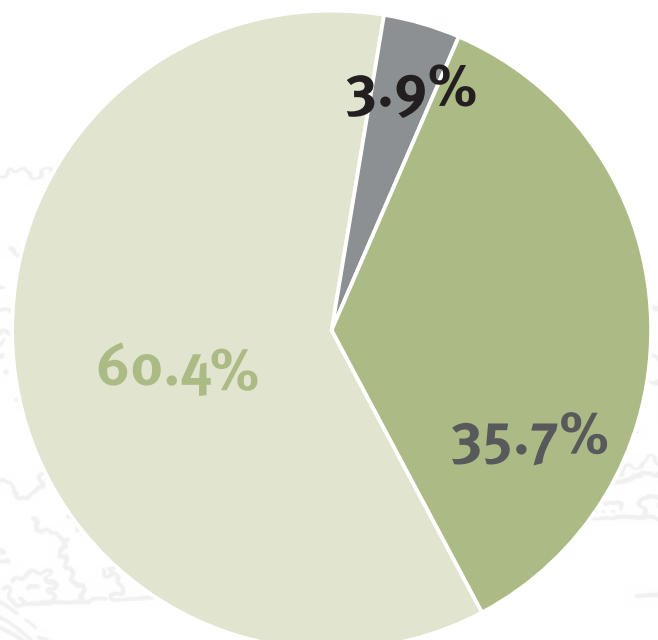
Outstanding green loan portfolio (Dec. 2018)

Financed more than EUR 51 million divided among three main categories:

- Energy efficient investments (20% lower energy consumption or CO₂ emissions)
- Renewable energy investments
- Environmentally friendly investments (resource efficiency, waste/pollution prevention)



Green loan portfolio accounts for **20.6%** of the total loan portfolio



Source

¹ GRI website, <https://www.globalreporting.org/information/sustainability-reporting/pages/gri-standards.aspx>

^{2,3,4} Impact Report 2018, page 28

www.procreditbank.ro

