



# Sustainability Policy

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## INTRODUCTION

Since its creation in 1822, Banco Provincia has participated actively in the economic and social development of the Province of Buenos Aires. Within the framework of the upcoming bicentennial anniversary of the Institution and in light of the current challenges posed by the beginning of our third century of existence, the Bank strengthens its commitment through this "Sustainability Policy". It focuses on five pillars: transparency, human rights, inclusion, sustainable financing and responsible production and consumption.

In this context, Banco Provincia adheres to the sustainability principles prescribed in the treaties and protocols it has undertaken to apply. Moreover, as a public Bank, Banco Provincia agrees with the strategic goals defined both at national and provincial levels to address economic, social, environmental and governance issues involving the whole society.

## PURPOSE OF THE SUSTAINABILITY POLICY

Our Sustainability Policy seeks to strengthen our contribution to development and inclusion through a responsible performance that integrates economic, social and environmental factors into our financial products, processes and policies.

## SCOPE OF APPLICATION

This Policy applies to all Banco Provincia's staff. Moreover, information about its content and application will be available to all the Bank's interested groups.

## SUPPORTING DOCUMENTS

Based on international best practices, protocols and guidelines, this Policy outlines the overall sustainability principles for Banco Provincia's activities. Likewise, it is supplemented by a series of internal rules and policies, including:

- Charter
- Institutional Governance Code
- Ethics Code
- Transparency Policy
- Conflicts of Interest Policy
- Code of Conduct

And external rules applicable to the Bank.

## GENERAL PRINCIPLES OF THE POLICY

Banco Provincia's sustainability strategy and management are based on the following principles that will be promoted and supervised by its governing bodies:

- To incorporate (gradually) the long-term and sustainability perspective, considering the triple impact of our decisions;
- To promote respect for human rights;
- To provide employees with decent, fair, diverse and inclusive working opportunities and conditions;
- To ensure transparency and ethics in all our relationships;

- To work proactively to prevent illegal conducts;
- To foster the financial and digital inclusion of individuals and companies;
- To keep an open and collaborative dialogue with all interested groups;
- To promote financing in sectors and activities with a positive social and environmental impact;
- To manage transactions responsibly across the entire value chain.

## SPECIFIC POLICIES

From this general sustainability policy, other specific policies emerge to be applied in different scenarios.

## COMMITMENTS WITH OUR MAIN INTERESTED GROUPS

According to the national and international sustainability standards, interested group or stakeholder means any entity or individual affected by or who can affect the decisions, policies and the general performance of the Bank.

## CUSTOMERS

Our customers are of central importance to our strategy. Thus, we care about knowing and understanding their living context and real interests in order to generate customized financial and non-financial solutions by means of an integral value offer that can promote their development. Additionally, we seek to provide our services in a transparent and responsible framework. We specially focus on the economic empowerment of women and the active inclusion of different groups and segments, thus eliminating disparities in their access to financial services and products. Notwithstanding the selected channel, we try to comply with our commitments in all interactions between the Bank and its customers:

- To deepen our **knowledge** about their **needs** so as to service them efficiently by means of an adequate value offer;
- To promote the **digital and financial inclusion** of all individuals and organizations through the availability and access to products, services and service modalities aimed at improving all inhabitants' quality of life;
- To incorporate the **accessibility** principle so that our products, services, channels and service modalities can be fully and autonomously used, under equal conditions, by all individuals and companies;
- To give priority to the development of **high quality, simple, accessible and easy-to-use financial services and products**;
- To incorporate the **sustainability**-related concepts into our **integral value offer**;
- To generate large-scale and accessible **"green" financial products**, mainly to boost renewable energy usage and power efficiency in all customers' segments, in the search for building higher economic, environmental and social value for our society;
- To incorporate the **ESG (Environmental, Social and Governance) criteria** in the analysis of investment and financing opportunities;
- To contribute with financial and non-financial products to foster **women's inclusion** in workforce and their economic empowerment;
- To promote **financial education and advice** as well as the provision of **information** regarding the main features of the Bank's financial products and services; this action is intended to keep customers updated so as to allow them to make informed, independent and responsible borrowing decisions;
- To maintain adequate **security standards in the Bank's activities** and promote practices to maximize the **security of products and services**;
- To protect sensitive and **confidential customer data**;
- To promote the protection of **users' rights** through clear contractual terms and product and service conditions;
- To guarantee **responsible advertising practices** to avoid stereotypes that can affect people's dignity;
- To facilitate **dialogue with customers** as well as the receipt and management of **comments, suggestions and complaints**; this action aims at achieving a prompt resolution while incorporating such learning in the **ongoing improvement of processes**;
- To **encourage** an approach towards **sustainable productive practices** in our customers' business models.

## COLLABORATORS

Like our customers, collaborators are at the core of our strategy. Thus, we care about their development and personal and labor well-being, promoting gender parity, diversity and inclusion by means of actions and practices oriented to ensure a positive working climate and make all our staff feel proud of working at Banco Provincia. In order for our collaborators to achieve an integral development and grow professionally and personally in a healthy working climate, we commit ourselves to:

- Respect the **labor rights** prescribed in local laws and international treaties;
- Ensure **job stability, labor flexibility, work-life balance, labor health and security**;
- Contribute to the construction of a **sustainability culture** among our collaborators;
- Ensure **equal opportunities** in the context of an inclusive culture that recognizes diversity as a value;
- Prohibit **discrimination** and **harassment** of any kind at work and in all relationships with interested groups;
- Include **gender perspective** taking into account the institutional guidelines for women's empowerment;
- Create a positive **working climate** with a sense of belonging;
- Implement programs designed to **attract and retain talents** and to **develop competencies**;
- Uphold the **freedom of association** by effectively recognizing the role and responsibilities of trade union representatives;
- Encourage positive labor relationships based on **listening, dialogue, participation and collaboration** in the pursuit of achieving our mission;
- Make sure collaborators adhere to the **ethical and responsible** performance standards and principles when interacting with peers, customers, suppliers and other interested groups;
- Design **transparent and equal remuneration policies**;
- Conduct business activities under the premise of **minimizing environmental impact and preserving people's health**.

## COMMUNITY

We wish to contribute to the sustainable development of our communities, strengthening our role as a relevant player in every town and working jointly with the provincial government, thus maximizing the effects of public policies. In this sense, we commit ourselves to:

- Promote the **development and implementation of public policies on economic, social and environmental matters**, according to our scope of action;
- Boost the **territorial integration**, mainly of those more remote and less developed places, offering them coverage and services through the different **service channels**;
- Contribute to the development and promotion of **local communities**;
- Establish permanent **dialogue and collaboration** channels to provide more **transparency and effectiveness** in our actions with the different interested groups;
- Foster different areas of **interaction with the provincial government** to facilitate the implementation of public policies;
- React **urgently to contingencies**, minimizing the social, economic and environmental impacts that may appear;
- Encourage the **digital and financial education** of the community, thus creating more opportunities;
- Continuously **inform and involve** our interested groups in **the sustainability policies and practices** of our Bank, **whilst raising their awareness on the issue**;
- Foster the **relationship with public/private institutions** to support and **launch undertakings with social/environmental impact**;
- **Mitigate the Bank's environmental impacts** by adjusting, generating and improving its infrastructure throughout the Bank.

## PARTNERS AND SUPPLIERS

Our partners and suppliers play a key role in the development of our activity and are part of our value chain. To that end, we look forward to building a long-term relationship, which enables a win-win situation for all parties concerned. Simultaneously, we intend to proactively interact with them so as to increase their growth and share good sustainability practices. In order to develop our relationship with partners and suppliers, we commit ourselves to:

- Make up a **sustainable supplier chain**;
- Guarantee **transparency in the acquisition and hiring processes**, focusing on the avoidance of conflicts of interest and the promotion of free competition;
- Ensure the **legal compliance** of all parties involved in the acquisition and hiring processes by means of continuous assessment and supervision mechanisms;
- Promote a **responsible behavior** of our partners and suppliers on social and environmental issues by including **sustainable evaluation criteria** in our acquisition and hiring policy;
- Stimulate the **inclusion** of local partners and suppliers as well as of micro and small entrepreneurs so as to strengthen the regional economies;
- Consolidate our **relationship with partners and suppliers** through appropriate communication channels;
- Encourage **collaboration networks and environments** between partners and suppliers, making advances on sustainability matters and creating a competitive advantage;
- Promote **sustainable acquisitions**, ensuring a proper balance among social, economic and environmental matters in the hiring processes carried out by the Bank;
- Stimulate the **adequate use of resources**, avoiding unnecessary acquisitions through the **responsible consumption of products and services with low environmental impact**.

## RESPONSIBILITIES IN THE IMPLEMENTATION OF THIS POLICY

The implementation of this general policy and the related specific policies shall be in charge of each responsible area, under the supervision of the Sustainable Finance Management.

## MONITORING

The advances on the implementation of this policy and the compliance results shall be periodically monitored by the Sustainable Finance Management.

## FOLLOW-UP AND SUPERVISION OF THE SUSTAINABILITY STRATEGY

The Finance Commission shall supervise the evolution on the implementation of the strategy, the application of the Policy herein described and the approval of the necessary changes and adjustments. Likewise, it shall promote the adoption of a sustainable culture within the Bank.

## POLICY DISCLOSURE

This policy, the evolution on its implementation and the results obtained shall be disclosed to the interested groups through the official channels established for such purpose and shall be consolidated in the Bank's Sustainability Report to be prepared by the Sustainable Finance Management together with the pertinent areas involved.