

Principles for *Responsible Banking*

Banco Promerica Report Year 4
March 2026

Extensive regional presence

#1 credit cards
#7 of 19 in total assets

Banco Promerica 

 Guatemala

#5 of 11 in total assets

 El Salvador

#8 of 15 in total assets

 Honduras

#4 of 11 in total assets

 Costa Rica

Banpro 
Grupo Promerica

 Nicaragua
#1 of 7 in total assets

BDF
 Nicaragua
#5 of 7 in total assets

Banco Promerica 

 República Dominicana
#5 of 15 in total assets

St. Georges Bank 
Grupo Promerica

 Islas Caimán

 Panamá
#16 of 37 in total assets

50%

For dollarized economies, denotes share of PFC's total assets in country

Ranking by size within the private banking sector in the respective country.

Produbanco 
Grupo Promerica

 Ecuador
#3 of 22 in total assets

Extensive Operational Network



9 countries
10 banks



587 Branches



33,973 Banking Agents



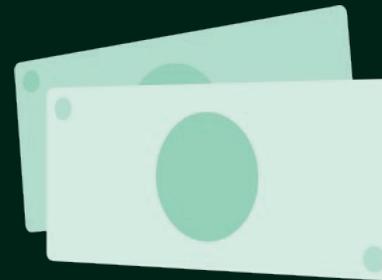
1,172 ATM's



16,548 Employees



4.5+ million
Customers



4.3 million
Depositors



1.9+ million
Credit Cards

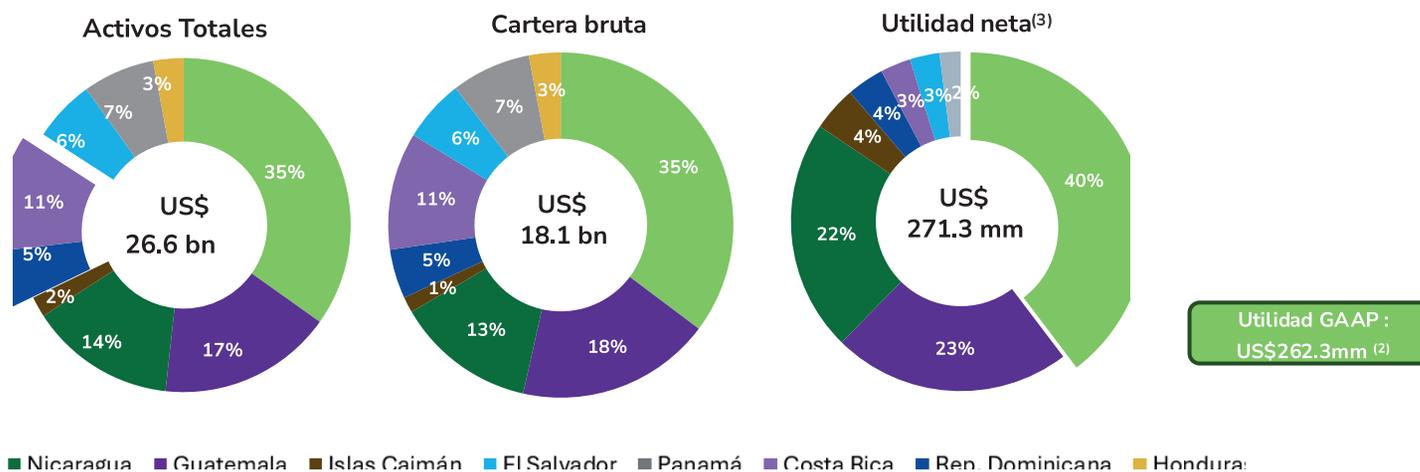


PFC at-a-glance

PFC at-a-glance

Gross loan portfolio	US\$18.1bn	Net profit	US\$220.3mm
Total Assets	US\$26.6bn	ROATE (LTM)	11.7%
Deposits	US\$20.1bn	ROAA (LTM)	0.88%
Equity	US\$2.3bn	CAR	12.6%

PFC Exposure by country ⁽²⁾



Diversified group with a strong presence across 9 countries in Latin America

(1) Consolidated information

(2) Banking operations breakdown estimated on a combined basis

(3) Honduras is excluded as it reported a net loss



Strong presence in El Salvador, 56 service points in the country

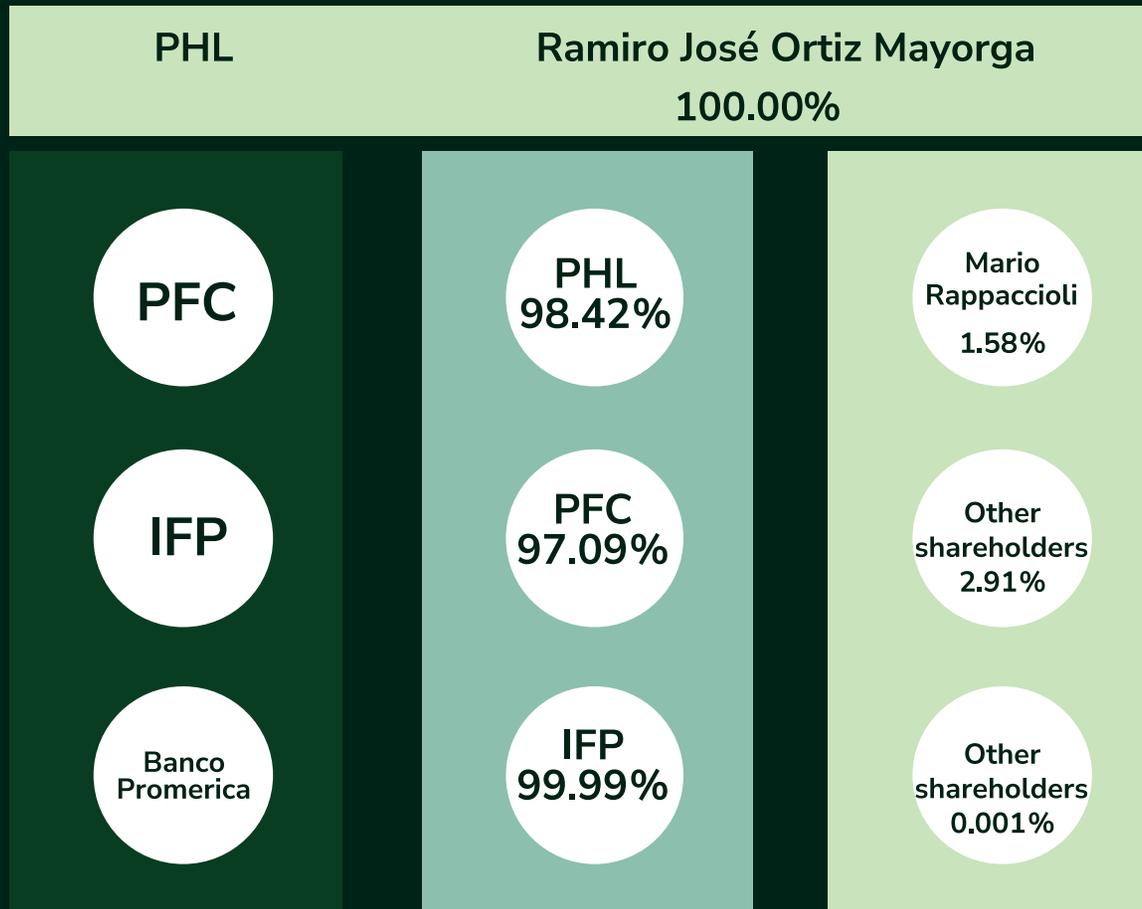
Banco Proamerica is a regional financial institution within Grupo Proamerica, recognized for its strong focus on digital transformation, innovation, and relationship-driven banking.

It differentiates itself through its customer-centered approach, regional reach, and leadership in sustainability, financial inclusion, and technological advancement.

These qualities have positioned it among one of the most dynamic and modernized banks in El Salvador.

Legal Structure | Banco Promerica El Salvador

Property structure as of December 2025



Corporate Values | Banco Promerica El Salvador

Vision:

At Grupo Promerica we believe that all people and businesses in our communities should push their limits to achieve the success they deserve.

Mission:

Promote a bank that develops relationships and offers products and services to our communities, to help them overcome their limits, be they cultural, economic, personal or geographical.

Values:

Permanent Empathy

Putting ourselves in the place of the other, understanding their goals is our essence to find solutions together. We promote relationship banking that develops ethical and profitable businesses in the long term.

Entrepreneurs by Nature

We were born with the vision and work of entrepreneurs who never gave up when facing cultural, economic, personal or geographical borders. With this nature we want to inspire others

Shared Trust

Our actions in the markets we serve strengthen the trust and credibility that identifies us.

Common Culture

We are from here, we know our communities, we know the challenges that we need to overcome. We use our experience, energy and creativity to overcome prejudices and setbacks, thus helping our clients achieve their dreams.

Corporate Governance Standards

Comply with the Corporate Governance Technical Standards (NRP-17) issued by the Central Reserve Bank of El Salvador, and the Corporate Governance Code approved by its Board of Directors, considering the following aspects:

1. Shareholders

The General Shareholders' Meeting is the highest authority within the entity. Its primary functions include adopting various agreements regarding governance and ensuring compliance with the Articles of Incorporation.

2. Board of Directors

The Board of Directors is tasked with strategically leading the Bank. They must supervise and control Senior Management to ensure that objectives are met, strategic guidelines are followed, risk levels are approved, and the general interests of the entity are maintained.

3. Senior Management

Responsible for implementing the policies and internal controls approved by the Board of Directors. They must ensure these are executed and reported on at least annually. Additionally, they are accountable for ensuring that the financial information accurately reflects the true financial situation of the entity.

4. Committees

The Board of Directors has established Committees that operate in accordance with the Corporate Governance Code and the regulations set by the Central Reserve Bank. The Committees' sessions are documented in clear and detailed minutes that outline the basis of their agreements, which are accessible to the Board members.

5. Corporate Governance Code

The Board of Directors has approved the Corporate Governance Code that contains the pre-established and formal internal governance guidelines related to the Bank's corporate governance model. Its content complements the provisions of the Bank's Articles of Incorporation and the applicable legal framework.

6. Code of Ethics

The Board of Directors has approved the Code of Ethics, which contains the guidelines to guide the actions of the Board of Directors, Senior Management and, in general, that of all Bank employees, through five principles, aligned with corporate values.

7. Annual Corporate Governance Report

Within the first 90 days of each year, the Corporate Governance Report is prepared. The Board of Directors is responsible for its content, approval, and publication, following the Corporate Governance Technical Standards (NRP-17). The report is sent to the Superintendence of the Financial System within ten days of approval.

8. Transparency of Information

The Banco Promerica website has a section called "Corporate Governance", which includes documents, reports and standards.

Policy and Statutory Committees



Audit Committee



Assets and Liabilities Committee



Compliance Committee



Comprehensive Risk Management
Committee/CAIR



Committee of Business Continuity



Ethical and Conduct Standards

Ethics code is summarized in 5 principles applicable to all employees:

- Complies with laws, rules, regulations, policies and procedures.
- Respects confidentiality and protects the integrity and security of assets, communications, information and transactions
- Acts with honesty and integrity
- Treats all with fairness, equity and respect
- Avoid situations of conflict of interest

Strategic Plan

1 
Primero
El Cliente

2 
Eficiencia y
**Manejo del
Riesgo**

3 
Crecimiento
**Rentable y
Sostenible**

4 
Transformación
Digital

5 
Talento
Humano

1. Client Comes First

- 1- Relationship banking- commercial model “Acción”
- 2- Process optimization
- 3- New structure – retail, corporate

2. Efficiency and Risk Management

- 1- Functional structure
- 2- 3 lines of defense
- 3- Audit E2E based on risks
- 4- Risk appetite
- 5- Disciplined follow-up on accounts integration and conciliation

3. Profitable and Sustainable Growth

- 1- Scale economies, grow more than market
- 2- Better mix – core deposits and risk appetite
- 3- Sustainability strategy in the core business

4. Leaders in Digital Adoption

- 1- Digital culture
- 2- Best in customer experience
- 3- Digital sales
- 4- Advanced digital analytics
- 5- Super app UX

5. Preferred employer and high performance culture

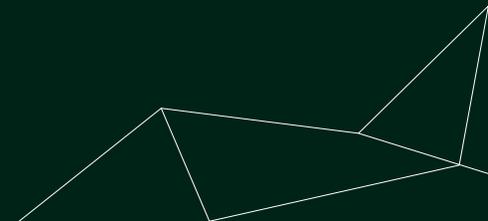
- 1- Performance evaluation
- 2- Development and succession plan
- 3- Competitive compensation plan
- 4- Women advance
- 5- Certified Great Place to Work for 6 consecutive years



Our Commitment to Sustainability

“For Banco Promerica, sustainability is a core strategic pillar that guides every business decision, ensuring a responsible balance between economic growth, social impact, and environmental stewardship. The bank embraces this responsibility with a long-term vision, firmly believing that true progress is built by creating lasting value and contributing to the well-being of future generations.

Lázaro Figueroa
Executive President of Banco Promerica El Salvador



Milestones and Commitments in Sustainability

FMO

Entrepreneurial
Development
Bank

Commitment of country leaders: Manifesto signed in The Hague with FMO

Structured Monitoring of green portfolio with assigned business leader

Development of case study for women-led companies



- 1st Bootcamp
- 1st Sustainable Bond emisión in the country
- Signature of WEPs

- Green Summit for clients
- 100% of the staff trained in Sustainability
- SME Finance rum Global Award

2012

2016

2017

2018

2019

2020

2021

2022

2023

2024

2025

ESMS Implementation version 1.0

First financing aimed at green loans

- First financing aimed at women-led SMEs
- Signed Green Protocol Banking Association



- Sustainability Strategy Dissemination
- Appointment of Sustainability Leader
- Signing of the PRB by UNEPFI



Consolidation of regional working groups and strengthening of the 4-pillar coordination

- Relaunch of PRO SME Program
- Sustainable Portfolio 34% (benchmark IDB 10%)

Awards

Global Sustainable Bond of the Year Award by SME Finance Forum (IFC) - 2024



Finalist for SME Financier of the Year 2025



A regional benchmark in sustainability with international recognition

The diagnostic results from **UN Women** tool demonstrate the maturity of our approach to women-focused financial inclusion.

Puntaje general del diagnóstico sobre todas las dimensiones relevadas		87%	
Detalle de avance en los 5 módulos analizados			
MODULO 1: Disponibilidad de datos	91%	MODULO 2: Análisis y segmentación	73%
Práctica en recolección de datos persona a fin de generar información de acceso y uso desagregada por sexo (preguntas 1-8)		Análisis sobre acceso y uso diferencial que hacen las mujeres y hombres de los productos y servicios financieros (preguntas 17-24)	
Identificación y recolección de datos de acceso y uso de empresa mujeres (preguntas 9-13)		Prácticas institucionales pautadas para tomar decisiones sobre segmentos de mercado a atender (preguntas 25-28)	
Uso de información externa para conocer el segmento de mercado de las mujeres (preguntas 14 a 16)		Indicadores asociados a los productos que permiten medir su rentabilidad y el valor que agregan a mujeres y hombres	
MODULO 3: Diseño de productos y servicios financieros con inteligencia de género	94%	MODULO 4: Implementación del producto y servicio financiero	84%
Diseño aplicando inteligencia de género		Prácticas de inteligencia de género en la venta y prestación de productos y servicios	
		Comunicaciones y publicidad con perspectiva de género	
		Prácticas y capacidades para innovar con inteligencia de género	
MODULO 5: Cultura organizacional y capacidades	90%		
Compromiso expreso con la inclusión financiera de las mujeres		Políticas, procedimientos, prácticas o iniciativas que generan condiciones para una participación equitativa de las mujeres en la institución	
		Prácticas y capacidades para agregar valor en el servicio que se le brinda a las mujeres	



We rank in the Top 3 in Central America and #1 in El Salvador in sustainable finance according to the IDB scorecard. This assessment evaluates strategy and governance, E&S risks, and financial products, confirming that sustainability is embedded in our decision-making and value proposition.



Strategic Plan | Sustainability Model

This pillar encompasses the Bank's portfolio of products, services, and strategic partnerships that support sustainable development objectives. It includes green credit lines, energy efficiency and renewable energy (EE & RE) financing, solutions for women-led businesses, green accounts, and sustainable bond instruments. It also integrates collaboration with multilateral institutions and development banks, strengthening access to specialized financing and enhancing the bank's capacity to scale solutions for customers.

Processes and systems designed to monitor key development indicators, enabling the Bank to assess and track the outcomes of its sustainability initiatives. Insights derived from this data inform the design of future strategies, supporting the continued implementation of sustainable initiatives, performance reporting, and the management of strategic partnerships to maximize impact.



Environmental, Social and Governance Risk Management (ARAS-G)

This framework integrates ESG considerations into the bank's decision-making processes to enhance long-term resilience and compliance with regulatory standards.

Support for the communities where we operate through donations, partnerships with foundations, volunteer initiatives, and financial education programs. This includes the implementation of Corporate Social Responsibility (CSR) initiatives, collaboration with non-profit organizations, and the promotion of financial literacy, with a particular focus on Actuar es Vivir, a foundation dedicated to the prevention of cancer in women.

Internal initiatives to reduce the Bank's environmental and social impact, including resource efficiency, recycling, and solar energy, as well as employee development, life skills training, wellness programs, and gender equality. These actions reflect the Bank's commitment to modeling sustainability from within.

Strategic Plan | Sustainability Model

The sustainability strategy of the Group is aligned to Sustainable Development Goals and to other international frameworks and commitments.

GOVERNANCE

- Creation of regional and local bodies to enable the implementation of the objectives and organizational synergies

SUSTAINABILITY LEADERS

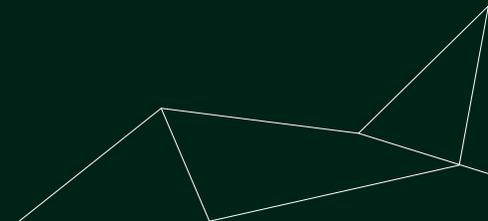
- Responsible for implementing the sustainability strategy in the Banks of Grupo Promerica
- Coordinate with bank and PFC senior management for regional actions

LINES OF ACTION

- Sustainable businesses
- Impact measurement
- Lead by example
- Social Investment
- Environmental and Social Risk Management and Governance

Pro- Sustainable Regional Commission

Objective: The Pro-Sustainable Regional Commission is the regional governance mechanism that leads Promerica's sustainable banking strategy, aligning all banks within the group under a shared ESG vision and coordinating its implementation.



Strategic Plan | Sustainability Model

Sustainability Strategy	Family of products	Sustainable Products	Green lines Women-led businesses	Young-led businesses Green account	
		Financing and sustainable bond	Mobilization of green and social funds Technical assistance programs Financial inclusion		
	Lead by example	Administration and strategic sourcing	Recycling program Resource efficiency in offices Renewable energy in offices		
		Talent and Protagonista Program	Culture Policies and gender equality (internal) Internal communication		
	Social Investment	Financial Education			
		Support to Fundactuar and other non-profits			
		Promerica volunteering program			
	ESG	Policies and ESMS manuals	Implementation of local regulations Carbon footprint measurement Financial Health		
		Multilateral work plans in ESMS			
	Impact measurement	Progress indicators – local dashboard			
		Status of projects			
		Impact Measurement system	Impact measurement System (SIMIPROS)		

Sustainable Development Goals

SUSTAINABLE DEVELOPMENT GOALS



The 2030 agenda for Sustainable Development defines 17 global goals with 169 targets that seek to promote development along 3 factors: economic, environmental and social, with a focus on equity and inclusion.

We contemplate our activities considering the contribution to Sustainable Development Goals, especially those related to ensuring prosperity for all.

The bank has a commitment with 10 objectives with their respective indicators of impact in the internal taxonomy.

International and Local Commitments



We are signatories of Principles for Responsible Banking since 2021
“The signing of the Principles of Responsible Banking with UNEP FI is a reflection of our commitment to incorporate sustainability as a strategic priority, thus providing long-term value for our clients, employees, shareholders and society in general.” -Lázaro Figueroa, Executive President of Banco Promerica El Salvador

We are signatories of Women Empowerment Principles (WEPs) since 2022

WEPs are based on international labor and human rights standards and are based on the recognition that businesses have an interest and responsibility in gender equality and women’s empowerment.

Sustainability Protocol since 2019

On October 01, 2019 Salvadoran Banking Association through its bank members signed their Sustainability Protocol as a way of institutionalizing support for the country’s sustainable development. The agreement contemplates 4 work lines with the objective of positively impacting environmental conservation and resource sustainability: integral management of resources and value chain development of specialized products and services consideration of portfolio impacts programs for the sustainable development of communities.

Sustainable Banking Manifesto since 2017

On July 29, 2017, we assumed a commitment to make the world a better place through leaders from the Banks where Grupo Promerica is present. We established the values and basis for our sustainable bank. An extract of the declaration: “To the ones that understand it takes compassion, co-creation and courage, and the involvement of all, to understand what PRO-Sustainability means to me”



Relationships With Stakeholders

Banco Promerica interacts with different stakeholders and has these approaches:

- **Visits to customers:** we value relationship banking and through these visits we identify needs to structure a proposition, solution or collaboration. We maintain a close relationship with customers, especially corporate and SMEs, they are consulted in market studies or interviews.
- **Participation in business associations:** it is an opportunity to meet and network with different industries, leading to collaboration, new business opportunities and partnerships.
- **Feedback to regulators:** we have actively participated in the construction of the recently published NRP-53 Technical Standards for Environmental and Social Risk Management. We are also in constant communication with the Superintendence of the Financial System and the Central Bank.
- **Shareholders:** The bank maintains a transparent and communicative relationship with its shareholders, providing regular updates on financial performance, strategic initiatives, and corporate governance. By aligning the interests of the shareholders with the bank's long-term objectives, the institution seeks to build trust and confidence among its investor base, ensuring a mutually beneficial relationship that supports sustainable growth.
- **Board of Directors:** permanent consult in board meetings and different committees.
- **Employees:** engaged by improving the culture of sustainability in and out of the organization, expanding sustainability with their families, friends and clients as well as in the organization.
- **Development Financial Institutions (DFIs) and Sustainable Investment Funds:** engaged by providing funds to finance sustainable loans and technical assistance for the bank and its clients. DFIs are consulted and reported constantly.



The next step will be a double materiality study to include the point of view from relevant stakeholders with 3 main objectives:

1. **Financial materiality:** risk assessment and value creation
2. **Non-financial materiality:** align initiatives to core business
3. **Integration of both perspectives:** strategy validation and holistic decision-making

El Salvador Climate Agenda & NDC 3.0

Mitigation targets (2035 BAU):

5% economy-wide GHG reduction unconditionally

Up to 15% reduction with international support This NDC 3.0 marks a more ambitious, science-driven, multi-sector framework focused on implementation and bankability of climate actions.

Mitigation Priorities

- Renewable energy expansion
- Low-emission and electric transport
- Improved waste & wastewater management
- Forest conservation, restoration & sustainable land use

Adaptation Priorities

- Integrated water resource management
- Climate-resilient agriculture & food systems
- Resilient infrastructure, cities & housing
- Strengthened health systems
- Ecosystem conservation & restoration

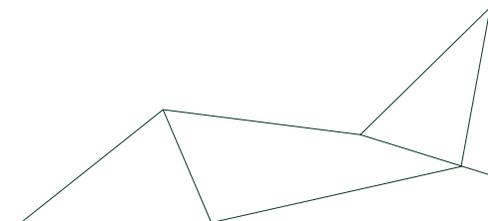
<https://unfccc.int/sites/default/files/2025-12/NDC%20EL%20SALVADOR%202025-%20VF.pdf>

Strategic Next Step:

- The Bank has initiated a strategic working relationship with the Ministry of Environment and Natural Resources (MARN) to:
- Co-develop projects aligned with NDC 3.0
- Prepare and present concept notes for climate project financing
- Support climate finance mobilization in the country

Bank's Role & Opportunity:

- Actively seeking to translate climate commitments into fundable and implementable projects
- Supporting sustainable development through investment
- Aligning project preparation with financing windows and national priorities



Relationships With Stakeholders



Sustainability strategy shared at all levels:

- Sustainability strategy and advances is shared with the Board of Directors once a year
- Local sustainability roundtable: bimonthly follow-up on sustainability agenda with Senior Management
- Sustainable bond local roundtable: commission of key areas in the implementation of post-emission plan
- Designated champions across key areas that integrate sustainability local roundtable
- Training for new employees, twice a month, main topics: reasons for Banco Promerica to commit to sustainability, international framework, governance and how to support sustainability initiatives on a daily basis.
- Sustainability strategy was shared during the June 2022 Town Hall. In June 2023 we had a Sustainability themed Town Hall and in 2024 we have implemented a training program in sustainable strategy for 100% of the staff. In 2025, 100% of the staff were trained in Sustainability Strategy

Approval of the Sustainability Policy



This updated policy strengthens our sustainability framework by formally integrating climate management across operations and portfolio.

Content:

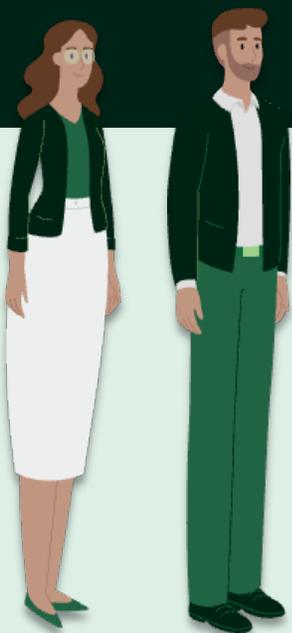
- A unified policy integrating sustainability across all operations.
- Incorporation of Climate Management: measurement of internal and portfolio carbon footprint.
- Strengthened governance through the Sustainability Committee and cross-functional champions.
- Alignment with global sustainability and climate frameworks (SDGs, PRB, Joint Impact Model).
- Four strategic pillars:
 - Sustainable Businesses
 - Leading by Example
 - Impact Measurement
 - Social Investment

Local Sustainable Roundtable



1. Ensure the implementation of previous agreements and coordinate activities aligned with the four pillars of the sustainability strategy, according to each department's functions.
2. Guarantee compliance with commitments under UNEP FI's Principles for Responsible Banking and UN Women's WEPs (Women's Empowerment Principles), integrating them into corporate strategy and monitoring key indicators.
3. Facilitate communication between the Sustainability Committee and PFC's sustainability governance, ensuring strategic alignment and informed decision-making.
4. Assess and implement technical assistance projects based on project type.
5. The roundtable will be composed of sustainability champions from the following areas: SMEs, Corporate Banking, Risk, Products, Treasury, Human Resources, Administration & Real Estate, and CSR & Sustainability.
6. Meetings are held bimonthly, with participation from Banco Promerica's Presidency and Directors.

Sustainable Bond Committee



Its goal is to implement the commitments of the Sustainable Bond Framework and meet requirements for each tranche as per contractual agreements.

Functions:

1. Establish and verify internal processes and documentation to track loans under the framework. Ensure compliance with eligibility criteria for relevant segments and incorporate impact indicators throughout the credit approval process.
2. Develop an impact report template to centralize reporting and prepare sustainability reports.
3. The committee will include representatives from Sustainability, Business, Treasury, Risk, and Business Intelligence, with the support of Banco Promerica's Senior Management.
4. Meetings will be held monthly for the first year after bond issuance, then quarterly, and later as needed.



Assets

Segmentation of the sustainable portfolio:

- SMEs49%
- Women-led31%
- Young-led3%
- Green Loans16%



Liabilities

- Green Account
- Sustainable Bond
- Development Institutions & Funds



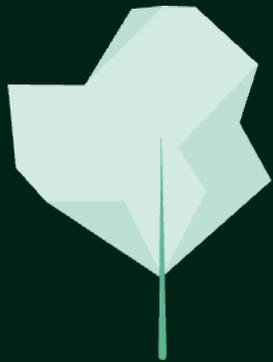
Technical Assistance

- Support to customers on specific projects that help them implement sustainable solutions that report value creation.



Green Lines

Green Lines are a dedicated financing facilities designed to mobilize capital toward projects that generate measurable environmental benefits while strengthening business productivity and resilience. These solutions support investments that enable companies to reduce operational costs, lower greenhouse-gas emissions, and transition toward better production models. Strategically, Green Lines allow the bank to align its lending portfolio with climate and sustainability goals while helping clients modernize their operations and remain competitive.



Green lines represent 16% of the productive loan portfolio



ACTIONS

- Expand green credit products across countries.
- Automate green portfolio segmentation.
- Standardize best practices across Promerica Group.
- Build strategic green partnerships in each country.
- Ensure ESMS implementation.
- Leverage multilateral technical support.

EXAMPLES OF ELIGIBLE GREEN CATEGORIES

- Energy efficiency
- Renewable energy
- Clean Transportation
- Water efficiency
- Sustainable agricultura
- Waste Management
- Circular economy solutions
- Green infraestructure
- Climate mitigation

Green Lines – retail segment

The bank is offering special conditions to encourage the purchase of hybrid and electric vehicles in the country, as part of its effort to expand green financing solutions into the retail segment, even as market adoption remains gradual.

In parallel, the bank continues to explore other green technologies and supports projects for both retail and corporate clients that contribute to climate change mitigation and adaptation.

**AutoFest
2025**
#ArrancaConPromerica



Condiciones especiales*

- 8 años plazo
- Hasta 90% de financiamiento

Válido del 1 al 15 de octubre de 2025

Conoce más aquí 

2513-5000
www.promerica.com.sv

Banco Promerica 

*Tasa preferencial de interés nominal. Aplica en compra de vehículo nuevo. Plazo 8 años máximo. Hasta el 90% de financiamiento sobre el valor del vehículo según análisis crediticio. Montos a financiar desde \$10,000.00 hasta \$50,000.00. Aplica con seguro de vida y de daños sugeridos. Comisión por estructuración del crédito mínimo \$250.00 + IVA y máximo \$750.00 + IVA. Aprobación del crédito de vehículo y monto a otorgar sujeto a las políticas de crédito vigentes. Válido para clientes que nos visiten los días del evento del 1 al 15 de octubre del 2025.

**#ArrancaconPromerica
y tu auto nuevo**



Condiciones especiales*
en modelos seleccionados:

BMW IX1 Blanca | Volkswagen ID4 | Honda ENS 1 Full

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Fecha: Viernes 22 de Agosto de 9:00 a.m. a 5:30 p.m.

Sábado 23 de Agosto de 9:00 a.m. a 5:00 p.m.

Lugar: Sala de venta EV TECH, Centro Comercial Tuscania

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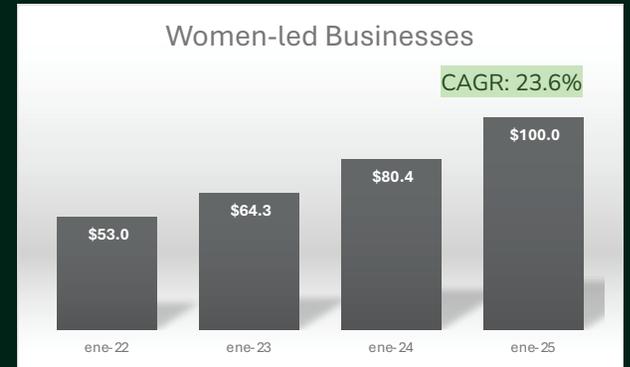
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Women-Led SMEs: “Protagonista” Program

OBJECTIVE:

Support and promote a high-potential segment at both internal and external levels, addressing the preferences, needs, and development of women within the financial system.



Women-led SMEs represent 31% of the productive loan portfolio

ACTIONS

- Loan program for women-led SMEs combining financing and business support.
- Includes working capital/innovation credit, SME credit card, e-commerce shop creation, and e-learning access.
- Guarantee coverage up to 70% of the loan amount.
- Digital application via QR code, followed by standard credit evaluation and approval.

Internal

Working to support employees through initiatives such as:

- Health and wellness programs
- Local and regional mentoring
- Workplace gender equality policies
- Women's empowerment (WEPs initiatives)
- GPTW recognition for the 6th consecutive year

External

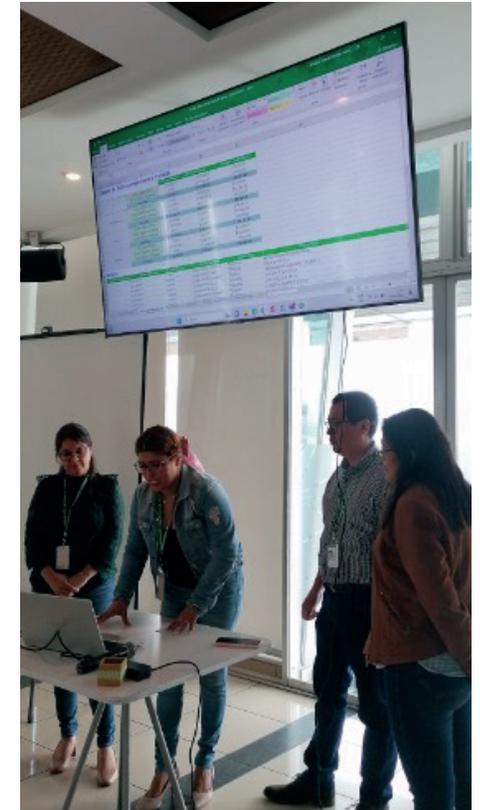
Working to support our retail clients and women entrepreneurs (SMEs and large corporations):

- Strategy
- Data
- Financing
- Non-financial actions



Protagonistas Program

Workshops focused on Women-led Businesses - Webinars - Awards and recognition for clients and employees - Strategic alliances - Business meetings - Technical advice and financial education - E-learning portal with 15 financial education modules and 5 new modules for Women-led Businesses



Banco Promerica  [Página Principal](#) [Catálogo de talleres](#) [Regístrate](#) [Iniciar sesión](#) [Portafolio de productos](#)

En Pro de tu desarrollo

Te acompañamos en cada paso para que seas protagonista de tus sueños, apoyándote con las capacitaciones que te permitirán administrar efectivamente tu emprendimiento

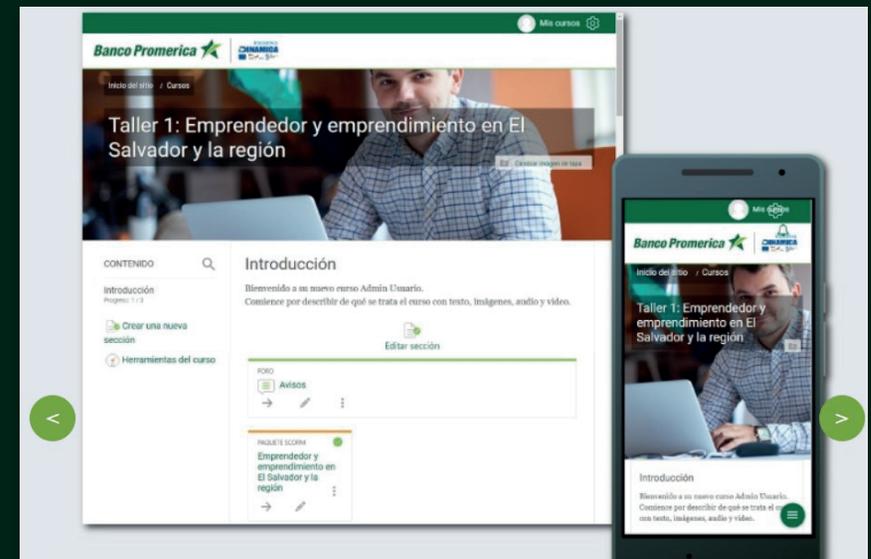


E-learning Platform

Banco Promerica El Salvador has been improving its platform to offer training for SMEs. It has integrated new modules based on 2 market studies to better serve women-led businesses.

Features will facilitate business matchmaking between clients and suppliers. They will also facilitate access to products and services as they become available.

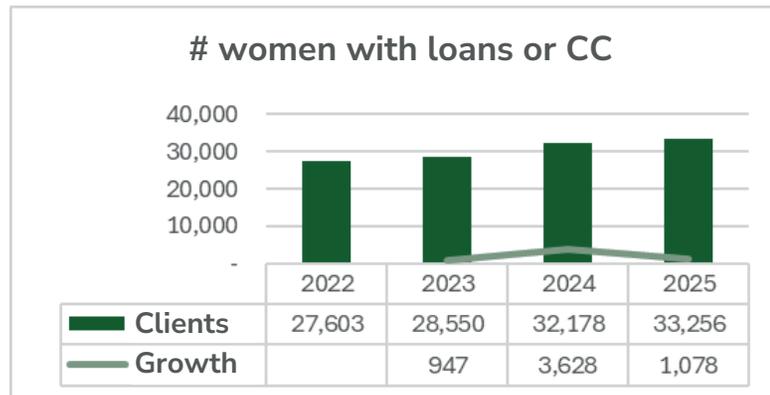
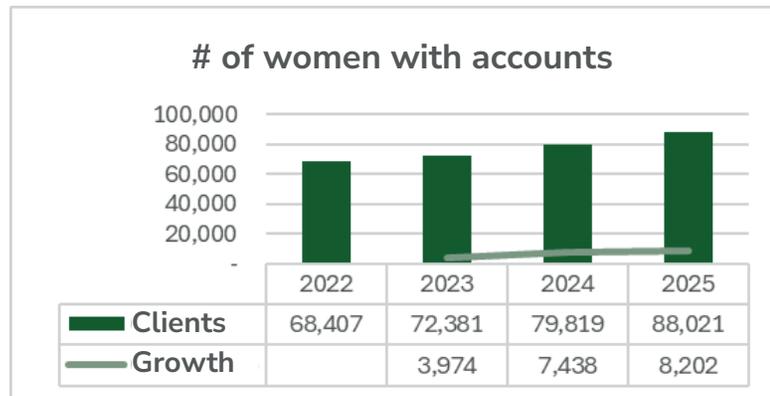
Launch planned for 2026.



Indicators

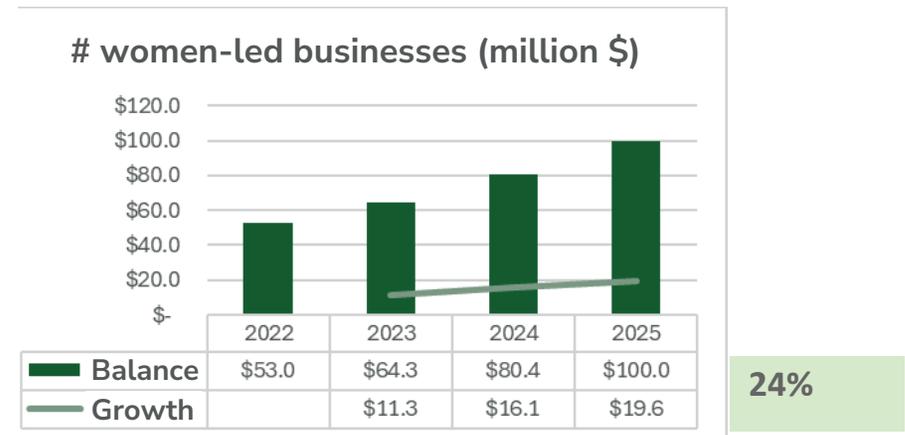
Individuals

- # of women with accounts
- # of women with loans or credit card



Women-led Businesses

- Balance (\$MM)



Portfolio women-led businesses 2025: \$100 million

Disbursements WSMEs 2025: \$20.6 Millions

Active customers WSMEs: 485 clients

Green Account

The Green Account is an account that contributes to environmental care. It allows clients to save and at the same time finance activities that contribute to the environment in a sustainable and long-term way.

This is a product that directs resources for sustainable projects or the green portfolio. It also allows the users to know the destination of the resources.

The funds are directed to finance Green Lines Program, the customers receive a bulletin indicating the projects the Bank is investing in. It was launched in December 2022.



In 2025, the green account has grown to a balance of \$9.1M.

Sustainable Bond

OBJECTIVE:

The objective of the sustainable bond emission for the bank is to leverage financial resources for projects aligned with the Sustainable Development Goals, focusing on addressing climate change and promoting environmental and social solutions. The bank aims to contribute to sustainable development in El Salvador by financing green and social projects while adhering to ethical and responsible investment practices.

ACTIONS

1. Allocate Funds Responsibly: use proceeds from the sustainable bond to finance new credits for the social and green portfolios.
2. Reaffirm Commitment to Sustainable Development: channel financial resources into projects that benefit social, environmental, and economic aspects.

RESULTS

1. Improved Access to Long-Term Financing: enhance financing for businesses with positive social and environmental impacts.
2. Injection of Resources: support economic growth in El Salvador through new financial resources.
3. Promotion of Best Practices: encourage industries to pursue profitable projects that respect the environment and society.
4. Reflect improved quality of life by supporting development and minimizing risks for women-led businesses and other segments



As of December 31, 2025, 118 projects have been funded for \$27.8 million, with an outstanding balance of \$12.5 million. Of the current balance, 36% of the projects are for women-led businesses, 35% for renewable energy projects, 28% for SMEs, and 1% for youth-led businesses.

Lead by Example: Environmental

Savings with environmental initiatives



Solar panels



LED illumination



Air Conditioners



E-mailing



Plastic use reduction projects



- Reduction of CO2 tons
- Recycling Paper
- Paper Consumption Reduction

Lead by example – Social

PROTAGONISTAS INTERNAL

- Local Mentoring Program:
 - 2nd Edition: 24 Women
 - 3rd Edition: 17 Women and 11 Men
- International Women’s Day Campaign
 - 46% Women on the Executive Committee
 - Campaigning with women success stories: “Meet Our Managers”
- Mujer Avanza:
 - Inspiring Women in the Banking industry
- Award as Great Place To Work for 6 Consecutive Years
- Policies based on equality for women and men at work and a Code of Ethics
- International Men’s Day Webinars
- Internal benefits: training and development, flexible work environment, community empowerment initiatives, health care fairs



En Protagonistas conmemoramos el Día del Hombre con un webinar especial



El autocuidado con propósito



Comunicación Interna Banco Promerica 2023

Banco Promerica



Lead by example – Social: Women Leadership

Webinars focused on women – Local and regional mentoring program – Health and wellness campaigns – Awareness talks – Promerican culture campaigns



Indicator	2025
% of women in the workforce	60%
% of women in c-suite	23%
% of women in leadership roles	46%
% of women promoted	57%
% of women trained	63%
% of women in the Board of Directors	13%

Lead by example – Social: Fundación Actuar es Vivir



Fundactuar is a social health foundation supported by Promerica that focuses on improving access to early cancer detection and preventive healthcare services for vulnerable populations in El Salvador. The organization operates through a strong internal engagement model, with **more than 400 affiliated collaborators**, who actively contribute to its mission. **Over 10% of the foundation's funding comes directly from employee contributions**, reinforced through payroll deduction programs tied to participation activities, which encourage ongoing involvement. Additionally, **employee affiliation is promoted during onboarding and induction sessions**, ensuring sustained awareness, participation, and long-term commitment to the foundation's social impact initiatives.

Social Investment: “Banca con solidaridad”

Financial education

Environment



Program “Learn with Promerica” to promote financial health

Héroes Promericanos: Employees volunteering for activities in benefit of the communities and planet



Women Advance

Community



Fundactuar: detection and treatment for cancer in low-income Salvadoran women

Support to non-profit organizations

Social Investment Activities

“Aprende con Promerica” – Financial Education- Pink Gala – Pink Run – Fundactuar – Charity events



Social Investment: “Banca con solidaridad”

Impact measurement system for sustainable projects funded by BID Invest

Deliverables:

- User manual
- Training for users and system administrators
- Process adjustments:
- New user data collection process for each loan
- New impact data collection process for SME and corporate loans



Patricia Yanez-Pagans • 1st
Lead Economist at IDB Invest
5d • Edited •

This week **IDB Invest** will be hosting its flagship event, **#SustainabilityWeek**. More than 500 global leaders will convene in Manaus, Brazil, including CEOs, government officials, international development practitioners, and ESG specialists to network and share best practices in **#sustainablebusiness**.

Join us this Monday June 10th at 3:30 pm ET for an enlightening virtual session on **#impact** measurement and management for **#financialinstitutions**. We will discuss how the industry has been evolving on this front, share some of the work that **IDB Invest** and **Acrux Partners** have been doing to support financial institutions in this journey and have a very interesting conversation with key partners that are setting a precedent on this front, such as **Banco Promerica El Salvador** and **Asociación de Bancos Privados de Bolivia (ASOBAN)**. Make sure not to miss this!

You can register to this session here: https://lnkd.in/gMMa_GPM

And see the full agenda of **#SustainabilityWeek** here: https://lnkd.in/g_ybqUmY

Galia Rabchinsky Flavia Tinelli Laura Avalos - Sustainable Finance 🌱 Daniella De Sousa Alessandro Maffioli Rodolfo Stucchi Marisela Alvarenga Diego Flaiban Gabriela Mera Jan Petter Eskildsen Terence Gallagher Stephen Thomas

Impact measurement and management for financial institutions

MEF IDB Invest SUSTAINABILITY WEEK 2024

Plataforma de Monitoreo y Medición de Impacto

Plataforma de Monitoreo y Medición de Impacto.

Nombre de Usuario

Contraseña

Ingresar

¿No tienes acceso a la plataforma? Solicítalo

Environmental and Social Risk Management System (ESMS)

ESRM integrates environmental and social risk intelligence into credit decisions to enhance portfolio resilience and enable sustainable growth.

1. Risk Context

Environmental & social factors increasingly influence:

- Credit performance
- Regulatory exposure
- Project viability

2. SARAS Integration (Core Mechanism)

Embedded into Credit Lifecycle:

Risk-based approach applied to corporate financing

Assess



Mitigate



Monitor

ESRM turns sustainability risks into actionable credit risk management, strengthening both resilience and growth.

Environmental and Social Management System (ESMS)

The Implementation of the ESMS methodology for credit rating at the beginning of the granting process has not only created value for the Green Lines Program, but also for the bank's portfolio since all commercial credit operations are analyzed with the same parameters.

Objectives

Banco Promerica assumes the principles of environmental and social responsibilities with special focus in the analysis of the company sector, and therefore issues the following policies for:

Business impact

- Early risk detection
- Improved portfolio quality
- Stronger client practices
- Long term relationship value
- Support identification sustainable finance opportunities



Climate

Financed Emissions Using JIM – PCAF Methodology

3 Grupo Promerica banks are signatories of the Net Zero Banking Alliance (NZBA). Through this commitment, all banks worked on initiatives to measure emissions of their portfolios.

Key Objectives:



**FINANCE
UNEP INITIATIVE**

CO₂ ↓

- Paris Agreement: limit the temperature increase to 1.5°C over pre-industrial limits.
- Transition to net zero emissions for 2050

Overview of the JIM PCAF – IO Modelling Methodology

- Developed by Wassily Leontief, Nobel Prize-winning economist.
- Used to quantify indirect impacts based on the links between financial information and economic activity
- Statistical representation: Social Accounting Matrix (SAM)

General approach to emissions calculation

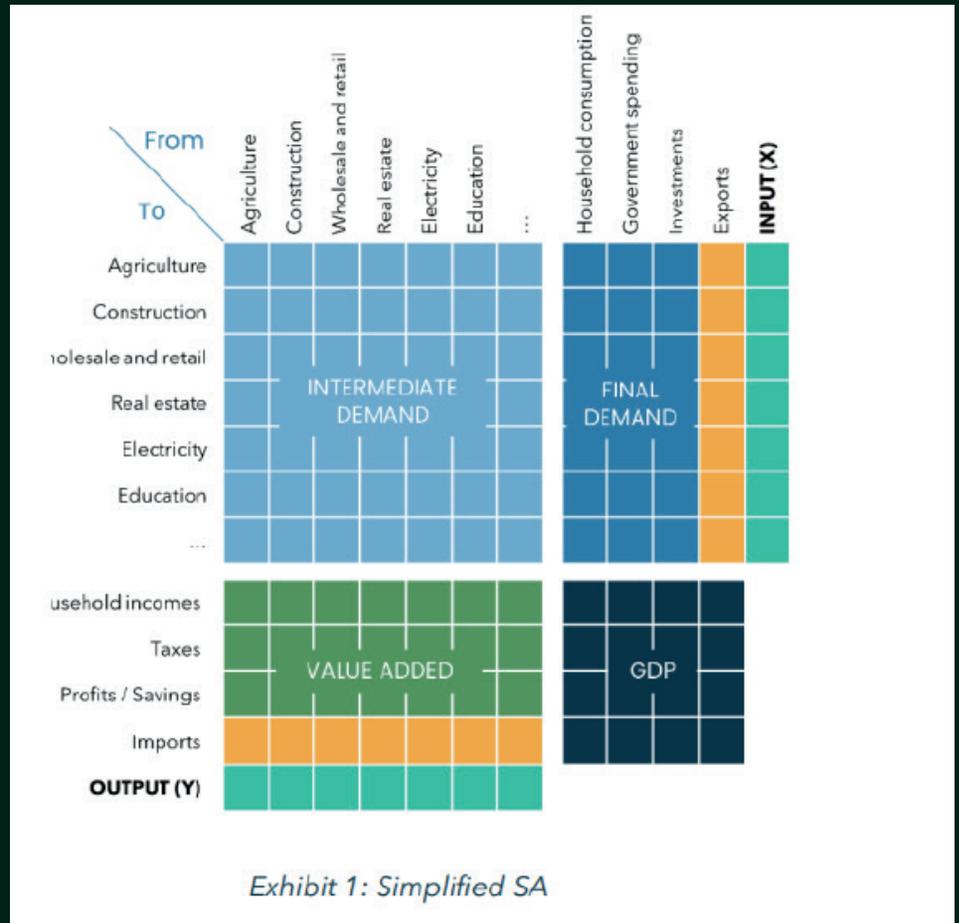
Enfoque general de cálculo

$$\text{Financed emissions} = \sum_i \text{Attribution factor}_i \times \text{Emissions}_i$$

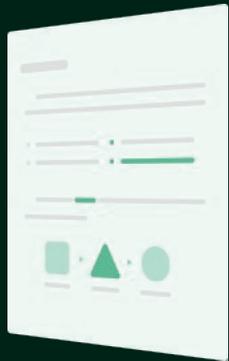
(with i = borrower or investee)

↓

$$\frac{\text{Outstanding amount}_i}{\text{Total equity} + \text{debt}_i}$$



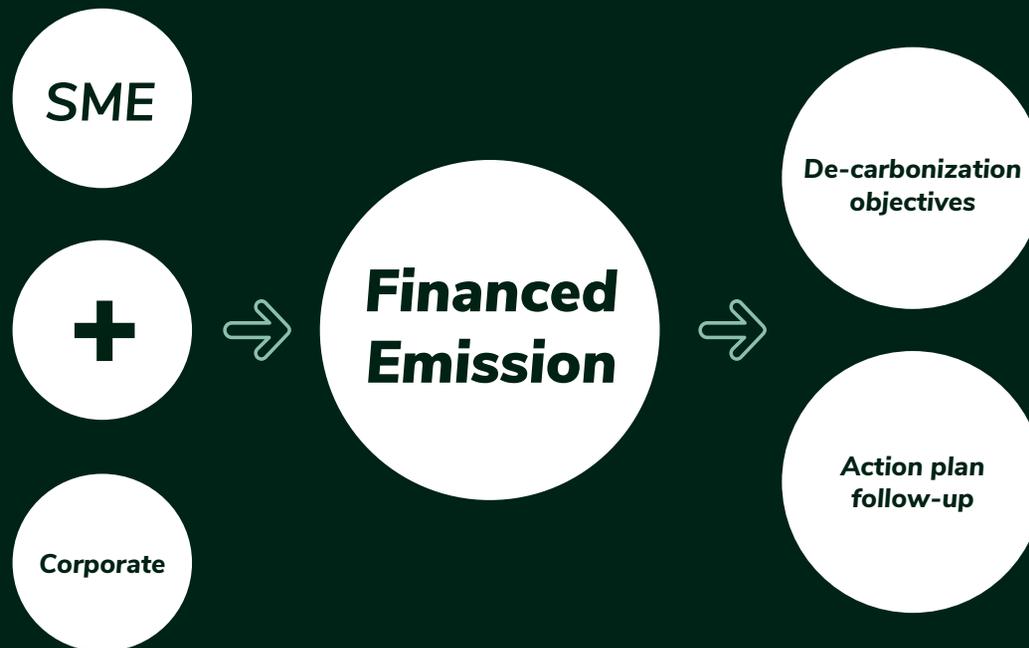
The goal is for all countries to quantify financed emissions in their portfolios and use this data to develop action plans and objectives.



Productive Portfolio Emissions Results



Comparative data for 2 consecutive years is available.

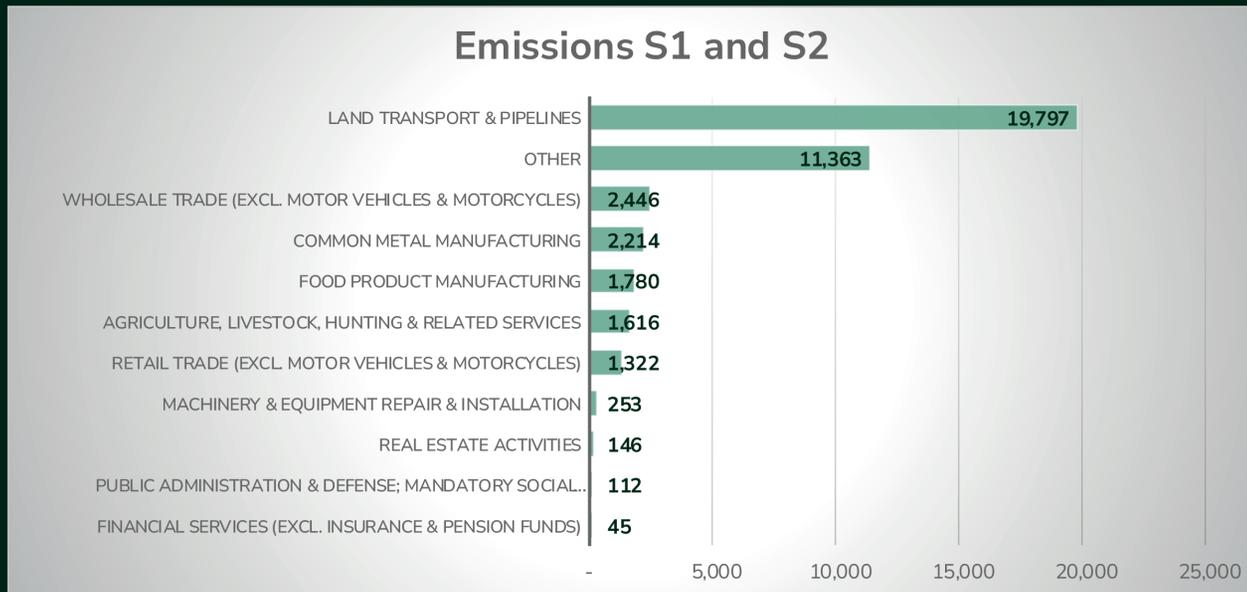


Portfolio Emissions 2024



Portfolio (Balance mUSD)	Emissions Scope 1 and 2	Total employment	Women employment	Formal employment	Added value to the economy
391.80	41,092.95	27,242	12,511	20,227	318,425,558.26

Data Quality Level
Level 4 = 100%



Jobs Created:
27,242

Contribution to local GDP: \$318 M



Next Steps:

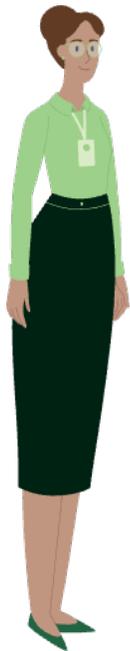
- Review activities to improve data quality
- Incorporate client emissions data
- Acquire supplementary information on renewable energy

Financial Inclusion

Levels of maturity in Financial Inclusion

Financial inclusion

Process by which people access and use financial products and services effectively, safely and responsibly, enabling them to integrate into the formal economic system, improve their financial management and contribute to economic development.



Peak level: Integration
with impact

Inclusion and performance KPIs, profitability by segment, data-driven improvements, impact on people's lives

High level: Adequacy

Alternative to guarantees, solutions for variable income, evaluation by flows and behavior, focus on underserved segments

Intermediate level
Everyday use

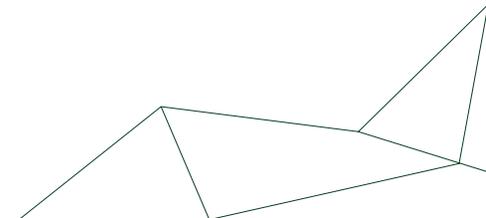
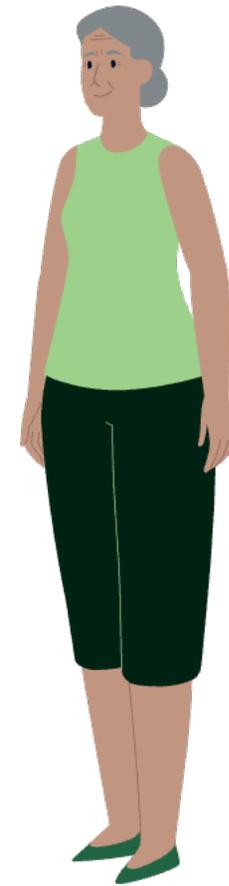
Financial education, customer protection, over-indebtedness prevention, trust in digital channels

Base level: Simplified
access

Product availability, digitalization, regulatory compliance

Levels of maturity in Financial Inclusion

Promerica embeds financial inclusion in its strategy through data-driven decision-making and customer centric risk evaluation. A total of 6,674 products have been placed to first time access to financial products, with a total value of US\$22.6 million and an outstanding balance of US\$10.2 million as of December 2025. Representing a 13.6% increase in first-time product placements for individuals.



Levels of maturity in Financial Inclusion

The Protagonistas program aims to address the preferences, needs, and development of women within the financial system.

It has four components:

- **Strategy**
- **Data**
- **Financing**
- **non-financial actions**



As part of the daily work of bank executives, clients are advised based on their desired project or investment. They are guided through available products and services to find the best option that facilitates the loan application process.

Promerica's philosophy is to build long-term relationships; therefore, it strives to ensure clients feel supported and guided throughout their interactions with the bank. Each client is assigned a single point of contact who manages their entire process, from application to response.

These programs and advisory services are completely free for customers.

Banco Promerica Trainings 2025	
Number of training to customers	6 Events
Number of trained customers – SME	449 SMEs
Number of trained customers – WSME	253 women
Number of trained customers - Green	94 customers

Women and insurance



Excellence Cup Award,
September 2025

Promerica offers insurance within the **Action Model** under the Protection pillar. The Action Model is Promerica's comprehensive business approach to addressing real financial needs, structured around four pillars: everyday banking, financing, investment, and protection.

The Protection pillar is designed to strengthen the client's financial security against unforeseen events and may include insurance associated with products, with the purpose of promoting responsible financial management, mitigating risks, and providing greater financial peace of mind. This aligns with the comprehensive service strategy and responsible client risk management, without discriminatory segmentation based on gender.

Key findings:

- Women account for 50.1% of insurance purchases, with the highest concentration in the 18–44 age group (47.1% of the total).
- The 18–29 age group has the highest female participation (26.7%).
- The behavior is very similar to that of men, with low participation in the over-45 age group.



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