

ALIDE PRIZES IN RECOGNITION OF THE BEST PRACTICES IN DEVELOPMENT FINANCE INSTITUTIONS- 2022

Category I: Financial Products

BANCO DO NORDESTE DO BRASIL S.A. Student Finance Program - FNE P-FIES

The Program offers financing at better-than-market rates, terms and conditions to students enrolled in higher education courses. The aim is to boost education in order to reduce regional inequalities and supply the market with better qualified candidates to serve the region's production sector. The program is able to finance up to a full 100% of the cost of the course at a rate equivalent to the IPCA broad Consumer Price Index +0.38% with a repayment period up to three times the length of the student's financing. It currently has 98 agreements in effect with educational institutions, allowing for access to the financing of any of the 895 courses offered, distributed into 70 campuses and 39 municipalities.

To date, the program has granted 1,464 loans (63.7% of them to women), for an overall total of R\$48.6 million (US\$9.79 million). It has been estimated that the amount of financing awarded from 2018 up until February of 2022 has produced an impact equivalent to R\$102.3 million (US\$20.62 million) on the Gross Production Value (GPV) of the region's private educational sector; of R\$61.9 million (US \$12.48 million) on its Added Value (AV); of R\$32.1 million (US\$6.27 million) on wages; and of R\$6.2 million (US\$1.25 million) on taxes. Application of these funds to the region's economy has also made it possible to create or maintain 1,994 formal and informal jobs and employments over the period.

SOCIEDAD HIPOTECARIA FEDERAL S.N.C. (SHF), MEXICO Pari-Passu Guarantee (GPM)

The product seeks to promote the necessary flow of resources with which to build housing projects in the country. El purpose of the Pari-Passu Guarantee is to protect financial institutions that have granted home building loans from non-repayment of those loans by providing coverage of a percentage of each guaranteed loan, thereby reducing possible losses. That coverage is offered to financial institutions that grant bridge loans (covering up to 20% of the loan) or construction-linked loans (covering up to 50% of the loan). A breakdown of the nationwide distribution of the guarantees by geographic zone reveals that 31% have gone to the northern area, 50% to the center of the country and 19% to the southeastern zone. Between December 2014 and the close of December 2021, SHF guaranteed 3,296 loans to multipurpose banks (particularly small and medium enterprises) for a total amount of 182,701 million pesos (US\$8,968 million), registering 105,708 shares of housing stock.

Category II: Technological Management and Modernization

BANCO DE INVERSIÓN Y COMERCIO EXTERIOR S.A. (BICE), ARGENTINA Environmental and Social Risk Management (ESRM) System

This product comprises a series of policies, tools, mechanisms and procedures that make it possible to tackle non-financial socio-environmental risks and impacts that have potential costs for not only society, but also for financial institution clients. The adoption of an ESRM system for analyzing the retail portfolio (direct operations) and the identification of sustainable business opportunities have enabled BICE to put together a sounder portfolio, disburse over US\$1,400 million in loans analyzed under this guideline and accede to international funding in the neighborhood of almost US\$490 million.

BANCO DE LA NACIÓN ARGENTINA (BNA) Innovation for financial inclusion: BNA+ Development and innovation application

In response to the preventive and compulsory social isolation imposed as a result of the COVID-19 pandemic, the BNA, on August 27, 2020, publicly launched its BNA+ app. This application makes it

possible to open an account remotely and 100% virtually for frequent transactions like payments, transfers and adding credit to fare cards, etc. It can also be used for ordering other financial products online, like fixed-term services, loans, opening accounts, obtaining a place in a queue in branch offices, etc. During the pandemic, the app made it possible to deposit Income transfers established by government policy in the framework of COVID-19, enabling beneficiaries to receive assistance. In March 2022 it surpassed its targeted figure of 5 million registered users and currently averages 18 million transactions per day. Over 50% of the users are below the age of 35 and almost 75% are younger than 45. The female population is in the majority, accounting for 58% of the total users.

Category III: Information, Technical Assistance and Social Responsibility

INSTITUTO DE FINANCIAMIENTO, PROMOCIÓN Y DESARROLLO DE CALDAS (INFICALDAS), COLOMBIA INFICALDAS Reciprocity Policy

The INFICALDAS Reciprocity Policy was born in response to challenges posed by the emerging needs of municipal inhabitants, combined with the fatigue of the public administrations in searching for the economic resources with which to satisfy the people's demands and the Institute's sense of responsibility in regard to those needs. It is intended to constitute a strategy for social action that promotes cultural, artistic, sports and environmental activities to reinforce territorial coexistence and encounters, while at the same time disseminating the institutional image in each project for execution.

The program goal is to establish the reciprocity policy as an added value for municipal governments with INFICALDAS self-funded development loans, in order to boost the social development of the territories and disseminate the institution's image. Up to 10% of the loan repayment representing the debt service interest, with a maximum of 25 million pesos (US\$6,330), goes to the local administrations; this percentage is self-sustaining.

INSTITUTO FINANCIERO PARA EL DESARROLLO DEL VALLE DEL CAUCA (INFIVALLE), COLOMBIA Local economic development strategy in the northern Cauca Valley

The existence of regional inequalities and of gaps in opportunities today among rural families, together with the fact that the availability of and access to water is at risk in the Cauca Valley river basins, are the justifying reasons for this strategy. It aims to promote sustainable rural development, institutional strengthening, peace and the ascent of the new generation in the Northern Cauca Valley. The projects "Local Economic Development and Trade in Colombia - DELCO1" (collective work groups), "Routes to Peace" (trainings for small agricultural producers) and "Ascent of the New Generation as the key to sustainable rural development in the Cauca Valley" (digital platforms for agricultural marketing) were jointly implemented with a more integrated outlook, as part of the strategy.

The results: 3,000 small producer families were given training in Good BP agricultural and agri-ecological practices, illicit crops were voluntarily replaced, a tourism network was established, 8 Future Farmer Associations were created, 3 bio-factories were built, 12 nature reserves covering a total area of 676 hectares were created, e-trade was promoted, farmer economies were reinforced by producing added value products and 7 Municipal Councils for Peace -MCP were constructed.

Special Category: Green ALIDE

BANCO NACIONAL DE OBRAS Y SERVICIOS PÚBLICOS (BANOBRAS), MEXICO Digital Tools for Sustainable Infrastructure

Infrastructure plays a key role in the fulfillment of the SDGs. That is why implementing strategies and policies for their compliance makes it necessary to design follow-up mechanisms. Banobras has accordingly been developing digital tools since 2019. Published on the Mexico Projects Platform, they are oriented towards sustainable infrastructure analyses, which are made available to the public in the

form of an information platform and a clearly-defined methodology of infrastructure asset sustainability criteria, in an effort to ensure that the projects maximize their impact on society and link up investors and developers with the foremost government infrastructure development projects. The aims of these tools are to: share good practices, facilitate within Banobras a knowledge of sustainability, serve as references for project structurers, incorporate useful methodologies on Environmental, Social, and Governance (ESG) issues, promote alliances with national and international actors, serve as a national and international source of reference on the subject and provide fundamentals for aligning infrastructure projects with the SDGs.

At December 31, 2021, these tools had received 35,108 inquiries. The Sustainable Infrastructure section in Mexico Projects, which keeps records on the analytical tools, has received a little over 6 thousand visits. Use of the application comparing sustainability practices among projects reported 7,696 visits over the same period. And lastly, the application aligning projects with the SDGs showed a total of 5,546 visits, also up to December 31, 2021.

Category: Support for the Woman Entrepreneur

BANCO NACIONAL DE COSTA RICA (BNCR) Women 360 Program of BN Woman

Despite the growing number of economically active women and new enterprises managed by women in Costa Rica, a gap continues to exist on comparing the portfolio of bank loans and products granted to women with the rest of the portfolio. This offered an opportunity to create new businesses and to make those run by women more profitable. It was in this framework that the Women 360 Program as part of BN Woman was born, to enhance the potential of this emerging market and speed up the growth of businesses managed by women and their impact on development. It is oriented toward building up the participants' competencies and skills and upgrading the entrepreneurial structures of their undertakings.

Its objectives are to: reinforce the participants' entrepreneurial competencies and attitudes, help to upgrade the entrepreneurial structure of their undertakings in order to improve their models, and promote the participation of enterprises run by women operating in the markets in which they develop.

Some 51% of the bank's 2,344,659 clients are women, who receive 33.3% of the total loans. Of these, 185,000 are microentrepreneurs, and it is precisely these enterprises that the Women 360 Program of BN Woman seeks to boost, having been able to make the most of 50 of them thus far.

FIDEICOMISOS INSTITUIDOS EN RELACIÓN CON LA AGRICULTURA (FIRA) - BANCO DE MÉXICO Financing of women entrepreneurs: Social Gender-denominated Bond Issuance in Mexico

One of the principal problems that women entrepreneurs face today is the shortage of adequate financing options. FIRA discovered that women who participate in production activities in the primary sector and in the rural area primarily have to address two major problems: the limitations inherent to the activity itself and the lack of access to formal financing sources. FIRA launched the first gender-denominated social bond issue, targeting production projects managed by women in the agricultural and rural sectors, and successfully placed the second on April 22, 2021. The resources so raised are used to finance and refinance loans and investments accredited to women and granted in the 24-month period prior to each bond issue, as well as new applications for loans and investment project financing accredited to women; they can be financial inclusion projects, labor and production initiatives, or business ventures.

The objectives of these issues are to: acknowledge the importance of gender equity as a matter of economic efficiency; raise funds in the debt market to finance production projects and enterprises run by women or with their participation, and promote women's economic and social development by fostering a larger number of labor and production initiatives. The two bond issues totaled 6,500 million pesos (US\$319 million). The first benefitted 10,007 women; the resources were divided into labor inclusion (49%), business ventures (39%) and financial inclusion (12%).

Category: Extra-regional Banks

**EXPORT-IMPORT BANK OF INDIA (EXIM BANK)
Ubharte Sitare Program for Sustainable Enterprise and Export Development**

India's manufacturing sector has been stagnating for over a decade and its participation in the country's total GDP is in the neighborhood of 15%; in addition, the basket of India's export products lacks any significant articles of high tech added value and continues to be concentrated in the segment of medium and low tech exports. As a result, it is of key importance to identify Indian enterprises with good export potential and to provide specific support through a combination of financial assistance and advisory services to enhance their international competitiveness. It was for that purpose that the bank presented a new development initiative entitled the "Rising stars" program.

The program aims to improve India's competitiveness in specific sectors by providing financing, identifying and nourishing the enterprises with differentiated technology, products or processes, assisting units with an export potential that are unable to expand their operations due to a lack of funding, identify and mitigate the challenges facing enterprises that hamper their exports, and help existing exporters to enlarge their baskets of export products and to enter new markets. At March of 2022, India Exim Bank had extended its support to 19 Indian enterprises that have demonstrated a potential for upgrading their exports of high tech products.