



Sustainability in AVLA 2022

At AVLA we are committed to contribute to the region by creating positive impact and innovative financial solutions which ensure a balance between economic well-being and social and environmental development



OUR PILLARS

We focus our sustainability efforts on four pillars aligned with the Sustainable Development Goals (SDG) of the United Nations (UN)



Promote SMEs development

We develop the segment by providing innovative financial solutions, services, training and education



Women's empowerment

We promote women influence and equal opportunity by fostering women's businesses professionalization and talent development in the region



Improve housing conditions

We seek to change lives by democratizing access to housing through a product that supports the financial inclusion of middleclass families



Environment protection

We promote the use of sustainable energy and ensure the proper closure of mines meanwhile educating our people on the potential impact companies could have in the environment

+55.000

SMEs supported in their development through our insurances



+440

Million USD granted in SME and housing loans

+13.000

Average number of visits to our women trainings during 2021



+2.800

Middle-to-low income families financed to buy their new home



+845

Million USD insured capital in projects supporting the environment



OUR STANDARDS

We incorporate best practices to ensure an impact aligned with international efforts

Exclusion List

Our exclusion list is based on the Harmonized EDFI Exclusion List, and we have supplemented it with clarifications from the International Finance Corporation (IFC) exclusion list and added the ESG exclusions required by our reinsurance companies.



We are signatories of three campaigns from the United Nations (UN), and organization that guides us in our Sustainability journey

Governance

We have control mechanisms to ensure the correct implementation of our strategic plan and to provide stakeholders with precise and accurate information about the financial and operational aspects of the business.

OUR IMPACT

Renewable energy and Mining closure

+45 Million USD

Insured capital for solar energy projects development

+800 Million USD

Insured capital for the execution of mining closure plans to reduce environmental impact

Women trained

+300.000

visits to our online training sessions

LATAM Social Development

+35.000

Affordable housing units

We are proud to continue supporting projects with great social impact. We ensure construction, development and delivery through our guarantee policies.

+200 million USD

Raised for the benefit of SMEs in the region

Through this initiative we hope to contribute to closing the financing gap for SMEs in the region and to continue offering profitable and low-risk investment opportunities for our institutional investors.



OUR MEASURES

We continue to strengthen our Sustainability Strategy through tools and processes that will help us manage and measure ESG variables more effectively.

TAXONOMY:

We will integrate and define new standards and segments in our operation to recognize and manage historically disadvantaged audiences

ESMS:

We are creating a system to manage the risks and opportunities of social and environmental variables

We have a long road ahead of us, but we know that we have the team to achieve it

"AVLA is committed on being recognized as a company that generates and facilitates sustainable economic development and social impact and that challenges itself to contribute to what is most necessary for the region. We are confident that a sound corporate governance, our ability to adapt to changing environments and building strong relationships are key elements in achieving our goals"



Ignacio Álamos - CEO AVLA

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