



Responsible Banking Progress Statement for PRB Signatories



Summary template

[Bank name] 20XX

Banks should fill in the following summary table, utilizing the italicized prompts.

Principle 1: Alignment	Principle 2: Impact & Target Setting	Principle 3: Clients & Customers
Content Briefly describe your bank's sustainability strategy, and which international, regional or national frameworks and UN Sustainable Development Goals it aims to align with. Note any changes in the reporting year.	Content Briefly describe the bank's most significant impact areas and the steps taken to identify, measure and manage them—including impact analysis results, targets set (including sectors, portfolio coverage, and KPIs), actions taken, and progress against the targets. Where targets have been set, share details of the bank's transition/action plan, and progress made. Explain how the bank addressed interlinkages between impact areas where possible. Example Progress Indicators ▪ % of bank's portfolio covered by the impact analysis and each set target ▪ Updated values of KPIs defined by bank to measure progress against targets	Content Briefly describe how the bank works responsibly with clients and customers in relation to significant impacts, including products and services offered, internal policies and processes and engagement to implement targets/action plans/transition plans to encourage sustainable practices/economic activities. Note any changes in the reporting year. Example Progress Indicators ▪ % of clients and/or customers engaged in key sectors in areas of significant impact. ▪ USD sustainable finance volume mobilized and/or as a percentage of the global or sector portfolio
Links & references [References to where additional information can be found in external reporting. Include links and page numbers.]	Links & references [References to where additional information can be found in external reporting. Include links and page numbers.]	Links & references [References to where additional information can be found in external reporting. Include links and page numbers.]

Principle 4: Stakeholders	Principle 5: Governance & Culture	Principle 6: Transparency & Accountability
Content Briefly describe how the bank consults, engages and collaborates/partners with relevant stakeholders for the purpose of implementing the Principles. This could include understanding impacts, setting ambitious targets, advocating for enabling regulatory/policy environments, and creating partnerships that contribute to addressing significant impacts. Note any changes in the reporting year.	Content Briefly describe the key governance structures in place (Board and Executive level) and related accountability mechanisms to implement the Principles. This could include how governance supports your bank's management of significant impacts and risks, including target implementation and monitoring of action/transition plans. In addition, briefly describe how a culture of responsible banking is driven internally (e.g. via employee learning & development). Note any changes or progress in the reporting period. Example Progress Indicators ▪ Details of remuneration practices linked to sustainability targets. ▪ % of employees trained on responsible banking topics.	Content Provide reference to additional relevant reports, if not listed as references with P1–P5. Briefly note whether/where assurance of sustainability information has been undertaken (optional).
Links & references [References to where additional information can be found in external reporting. Include links and page numbers.]	Links & references [References to where additional information can be found in external reporting. Include links and page numbers.]	Links & references [References to where additional information can be found in external reporting. Include links and page numbers.]

Supplement templates

Principle 1: Alignment

We will align our business strategy to be consistent with and contribute to individuals' needs and society's goals, as expressed in the Sustainable Development Goals, the Paris Climate Agreement and relevant national and regional frameworks.

Business model

Describe (high-level) your bank's business model, including the main business lines, customer segments served, types of products and services provided, the main sectors and types of activities across the main geographies in which your bank operates or provides products and services. Please also quantify the information by disclosing e.g. the distribution of your bank's portfolio (%) in terms of geographies, business areas or by disclosing the number of customers and clients served.

Links & references

[Reporte Integrado 2025 \(p. 7-8; 29\)](#)

Response

Since its establishment in 1891, Banco de la Nación Argentina (BNA) has accompanied the growth of the national productive sector through financing and the provision of financial services to companies in different economic sectors. In particular, the Bank is strongly committed to accompanying the development of micro, small and medium-sized enterprises (MSMEs), by promoting their access to credit, strengthening their productive capacity, and generating employment.

In addition, BNA plays an important role in promoting the international reach of the Argentine economy, by providing financial tools to ease foreign trade. Through credit lines, guarantees and specialized services, it provides assistance to companies that participate in international markets and promotes the expansion of exports of Argentine goods and services.

Also, the Institution promotes policies aimed at expanding access to financial services for individuals, offering credit facilities for acquisition of single and permanent housing, as well as for consumption and personal development.

BNA has a wide geographical presence, covering the entire Argentine territory, which ensures close and efficient access to financial services. The service network is made

up of 731 customer service centers distributed throughout the country, including 650 traditional branches, 10 electronic branches, 7 permanent points of promotion, 61 operating annexes, and 3 administrative offices, which contributes to strengthening financial inclusion and the development of regional economies.

As regards the international environment, the Bank aims at supporting foreign trade operations of Argentine companies and facilitating links with the main international markets. To this end, it has a network made up of 5 foreign branches (New York, Madrid, São Paulo, Santa Cruz de la Sierra, and Montevideo), 2 agencies (Miami and Asunción), 3 sub-agencies in Paraguay (Concepción, Encarnación, and Villarrica), and 1 Customer Service Center in Villa Morra, Paraguay.

The portfolio of active customers is composed as follows: individuals (98.93%), entities (including the financial sector) (1.03%), the Public Sector (0.02%), and court-ordered deposits, write-offs, and joint accountholders (0.02%).

Strategy alignment

Please describe how your bank has aligned and/or is planning to align its strategy to be consistent with the Sustainable Development Goals (SDGs), the Paris Climate Agreement, and other international frameworks such as the Kunming-Montreal Global Biodiversity Framework (GBF), the United Nations Guiding Principles on Business and Human Right (UNGPs), the forthcoming instrument on plastic pollution, etc.

Include any other national and/or regional frameworks that your bank has a strategy to align with, where relevant.

Links & references

[Reporte Integrado 2025 \(p. 15\)](#)

Response

The Sustainability Policy and Strategy constitute the institutional framework that guides the incorporation of sustainability in management. Through these instruments, the Bank integrates environmental, social, and governance criteria into its processes, products, and services, with the aim of contributing to the country's economic development in a responsible and sustainable manner.

The Sustainability Policy establishes a comprehensive approach, applicable to all areas of the Institution, which serves as benchmark for designing and implementing programs, initiatives, and procedures with a positive impact as regards ethical, economic, social, and environmental matters. This framework strengthens the Bank's relationship with its stakeholders and consolidates a management model oriented towards institutional responsibility, transparency, and long-term value creation.

In line with this approach, the Sustainability Strategy makes it possible to translate the principles established in the Policy into management priorities, in line with national and international best practices, which implementation promotes the preservation of social, economic and environmental capital, and supplements the

Bank's transformation process, reinforcing its role as a key player in the Argentine financial system and its contribution to the well-being of present and future generations.

Since 2017, the Bank has adhered to the Ten Principles of the UN Global Compact, covering the areas of human rights, labour, environment, and anti-corruption. This commitment implies not only the progressive incorporation of these principles in internal management, but also their promotion throughout the value chain and in the territories where the Bank operates, in line with its role as a public bank. In turn, BNA is part of the United Nations Environment Programme Finance Initiative (UNEP FI), for the implementation of the Principles for Responsible Banking (PRB).

At the domestic level, since 2019, the Bank has adhered to the Sustainable Finance Protocol, the first voluntary agreement of the Argentine financial system aimed at promoting the integration of economic, social, and environmental factors in banking, it is a member of IARSE (Argentine Institute of Social Responsibility and Sustainability) and since 2025, it has been a member of AAEC (Argentine Association of Ethics and Compliance).

Principle 2: Impact & Target Setting

We will continuously increase our positive impacts while reducing the negative impacts on, and managing the risks to, people and environment resulting from our activities, products and services. To this end, we will set and publish targets where we can have the most significant impacts.

Impact Analysis

Show how your bank has identified, prioritized and measured the most significant impacts associated with its portfolio (both positive and negative). Determine the priority areas for target-setting. Include details regarding: Scope, Portfolio Composition, Context, and Performance Measurement.

The impact analysis should include assessment of the relevance of the four priorities laid out in [Leading the Way to a Sustainable Future: Priorities for a Global Responsible Banking Sector](#), as part of its initial or ongoing impact analysis.

Links & references

[Reporte Integrado 2025 \(p. 16\)](#)

Response

During 2023, we performed an impact analysis in order to establish SMART (specific, measurable, achievable, relevant, and time-bound) targets. The tasks performed included the use of three tools provided by UNEP FI: "Context Module", "Institutional Banking (Identification)" and "Consumer Banking (Identification)".

In this sense, we defined the two areas of impact for our objectives, including as follows: the analysis of BNA's existing indicators, the benchmarking of SMART

objectives of the industry, an initial proposal of indicators, and definition in coordination with key units of the Bank.

As a result, the areas defined were: “Availability, accessibility, affordability, and quality of resources and services” and “Healthy Economies”. Such was attained by considering BNA’s profile and culture, performance and current impact, taking into account its contribution to social and economic development.

Targets, Target Implementation, and Action Plans/Transition plans

Show that your bank has set and published a minimum of two SMART targets which address at least two different areas of most significant impact that your bank identified in its impact analysis. Once targets are set, explain the actions taken and progress made. Include details regarding: Alignment, Baselines, Targets, Target Implementation & Monitoring (and KPIs), Action Plans/ Transition plans and Milestones.

Banks are encouraged to disclose information regarding actions they are taking in four priorities laid out in [Leading the Way to a Sustainable Future: Priorities for a Global Responsible Banking Sector \(2024\)](#).

Links & references

Response

In 2025 and with the aim of strengthening financial inclusion, a SMART target was defined aimed at **“increasing by 10% the total amount of active products in at least two of the following segments: adolescents (13 to 17 years old), senior (over 65 years old) and entrepreneurs, by December 2027”**.

To this end, a baseline was established based on data for 2024, corresponding to the number of active products per customer in each segment, calculated based on the following variables: number of active savings accounts, active checking accounts, active credit cards, current personal loans, and current time deposits.

The target is framed in the impact area: “Availability, accessibility, affordability, and quality of resources and services”, defined by UNEP FI as the ability of the population to access resources and services to meet their needs, including their availability, physical and digital accessibility, economic affordability and quality. This impact area is essential to BNA, given that 100% of the products and services in the portfolio relate thereto.

Below are the selected indicators on financial health and inclusion and their values as of December 2025, which will serve as the benchmark to evaluate their evolution.

Impact area	Indicator code	Indicator	2025	Observations
Financial health & inclusion	C.1.1	# of products and services in the portfolio with a focus on financial inclusion	7	BNA+ / Cuenta adolescente / Reg. 620 / BNA te suma / Miniserie de educación financiera / Mayores Activos / podcast on financial education

	C.2.1	# of individuals supported with dedicated and effective financial and/or digital education initiatives	51,801	People participating in 2025 financial education workshop.
	C.3.3	% of customers actively using the online/mobile banking platform/tools	75%	Active customers in BNA+/customers with active savings accounts, considering as active any customers showing activity in the last 90 days (as of 12/31/2025).

Segment	Clients	Clients with Active Savings Accounts	Clients with Active Checking Accounts	Clients with Active Credit Cards	Clients with Current Personal Loans	Clients with Current Time Deposits
Adolescents	98,059	98,002	0	32	4	1,145
Entrepreneurs	32,904	30,501	14,874	14,819	2,229	2,098
Senior (65+)	2,070,163	1,724,089	44,331	339,865	313,469	192,150
Total	2,201,126	1,852,592	59,205	354,716	315,702	195,393

Action Indicators

- Number of communication campaigns or diversified product dissemination for the selected segments:

During 2025, it was recorded: 76 communication campaigns, as follows:

- Senior: 24
- Entrepreneurs: 48
- Adolescents: 4

- Number of hours/person of training in financial education for people belonging to the selected segments. Number of people trained x duration of training:

In 2025, it was recorded: 72,067 hours/person of training in financial education.

Output Indicators

- Number of people seeing the communication/dissemination campaigns within the selected segments:

www.mayoresactivos.com.ar: +946,000 visits to the website, +157,000 users, 27,000 people used the simulators.

www.bna.com.ar/bnatesuma: +184,000 visits to the website, +102,000 users.

- Number of developments made in service channels that impact the selected segments:

Development of Mutual Funds at BNA+ for adolescents.

Development of tools for payment of transport fares via QR code, using the App.

Outcome Indicators

- Percentage of active products pertaining to the selected segments / total active products of the Bank:

The total number of products selected for sampling, pertaining to the selected segments, represents 22% of total active products of BNA (savings accounts, checking accounts, credit cards, personal loans, and time deposits).

- Percentage of variation in active products from the selected segments with respect to the number of active baseline products. Comparison of variation from December 31, 2024 to December 31, 2025:

The number of active products of the selected segments increased by 17.20%, meeting the target set for 2 of the 3 segments.

Segment	2024	2025	Variation
Adolescents	46,555	99,183	113.04%
Entrepreneurs	97,324	64,521	-33.70%
Senior (65+)	2,226,080	2,613,904	17.42%
Total	2,369,959	2,777,608	17.20%

During 2025, financial education workshops were organized for the selected segments:

Segment	Number of Workshops	Number of participants
Adolescents	514	23,987
Entrepreneurs	102	4,622
Senior (65+)	282	6,653
Total	898	35,262

Also, there were campaigns of discounts in public transport fares, and the Institution participated in fairs and events throughout the country, promoting the financial inclusion of the selected segments.

Principle 3: Clients & Customers

We will work responsibly with our clients and our customers to encourage sustainable practices and enable economic activities that create shared prosperity for current and future generations.

Client and Customer engagement

Describe how your bank has worked with and/or is planning to work with its clients and customers to encourage sustainable practices and enable sustainable economic activities. It should include information on the client engagement strategy including but not limited to the impact areas identified/ targets set, awareness raising activities with clients and customers, relevant policies and processes, actions planned/implemented to support clients' transition, selected indicators on client engagement and, where possible, the impacts achieved.

Links & references

[Reporte Integrado 2025 \(p. 63-67\)](#)

Response

The Bank took an active role in promoting responsible practices, recognizing that its scope and widespread presence across the country give it a unique capacity to contribute to sustainable economic development, financial inclusion, and the strengthening of communities. This commitment was built on coordinated efforts among the Bank's various internal departments and ongoing interaction with stakeholders from the public and private sectors and civil society.

The Bank works jointly with its clients and customers to promote sustainable economic activities through financial solutions, financial inclusion tools, and financial education initiatives that contribute to the country's economic and social development.

During 2025, it continued to promote financial inclusion and education through "BNA Te Suma" Program, Network of Financial Facilitators and the "Mayores Activos" platform. During the year, more than 1,200 financial education workshops were held throughout the country, reaching more than 51,800 people from various segments of the population.

Another management priority consists in continuously improving customer experience. In 2025, the Bank continued to strengthen its digital channels, by expanding the features of BNA+, promoting access to financial services, and developing awareness campaigns aimed at encouraging the safe use of electronic channels and preventing digital fraud.

Business opportunities

Describe what strategic business opportunities in relation to the increase of positive and the reduction of negative impacts your bank has identified and/or how your bank has developed these in the reporting period. Provide information on sustainability-related products and services and frameworks in place that support the transition needs of clients, size of the sustainable finance portfolio in USD or local currency and/or as a % of your bank's portfolio,* and which SDGs or impact areas you bank is striving to make a positive impact on (e.g. green mortgages—climate, social, sustainability bonds—financial inclusion, etc.).

* Provide information on the sustainable finance frameworks/standards/taxonomies used to label sustainable finance volumes.

Links & references

[Reporte Integrado 2025 \(p. 17\)](#)

[Marco de Financiamiento Sostenible](#)

Response

In order to promote the development and implementation of plans aimed at reducing the environmental impact of the Bank and its customers, the Bank encouraged the offering of sustainable financial solutions.

One of the key milestones of the period was the issuance of BNA's Sustainable Finance Framework in April 2025, which establishes the guidelines and principles applicable to the development, issuance, and management of thematic financial instruments related to both Assets and Liabilities. This Framework serves as a strategic tool for channeling resources toward projects with positive environmental, social, and climate impact, in line with the Bank's business model.

In addition, the agreement with the National Energy Secretariat was renewed, allowing the Bank to continue providing financing to companies in various sectors for acquisition of sustainable, energy-efficient, and/or low-emission products, as well as for projects related to the "Energy Conversion and Efficiency" and "Sustainable Mobility" programs, pursuant to Regulation 803.

Principle 4: Stakeholders

We will proactively and responsibly consult, engage and partner with relevant stakeholders to achieve society's goals.

Stakeholder identification and consultation

Describe which stakeholders (or groups/types of stakeholders) your bank has identified, consulted, engaged, collaborated or partnered with for the purpose of implementing the Principles and improving your bank's impacts. This should include a high-level overview of the bank's engagement strategy following criteria for effective engagement and advocacy, how your bank has identified relevant stakeholders, what issues were addressed/results achieved and how they fed into the action planning process.

Links & references

[Reporte Integrado 2025 \(p. 16-19\)](#)

Response

BNA promotes ongoing dialogue with its stakeholders, recognizing that interaction with them is essential to strengthening responsible management that is aligned with society's expectations. Through different communication channels and opportunities for participation, it seeks to build relationships based on transparency, trust and mutual cooperation.

To this end, processes are continuously implemented to identify and assess stakeholders, analyzing the effectiveness of the available engagement mechanisms. Our main stakeholders are employees, the Board of Directors, customers, suppliers, the community, chambers of commerce and associations, and the government and regulatory agencies.

In 2025, we strengthened this process by updating our materiality analysis, incorporating a dual materiality approach for the first time. In the initial phase, we conducted an analysis of national and international trends, standards, and frameworks, along with a comparative analysis of local and international financial institutions, in order to identify potentially relevant environmental, social, and governance issues.

Subsequently, through structured surveys, we gathered the expectations and perspectives of our stakeholders, identifying the main environmental, social, and governance (ESG) issues related to our operations. The results obtained were weighted differently based on each group's level of influence and strategic relevance, thereby adequately reflecting both internal and external perspectives.

The results served as a key input for defining and updating policies, objectives, and action plans, contributing to the implementation of the Principles of Responsible Banking and the strengthening of the Bank's sustainability strategy, including the establishment of targets related to financial inclusion and the management of ESG impacts.

Principle 5: Governance & Culture

We will implement our commitment to these Principles through effective governance and a culture of responsible banking.

Governance Structure for Implementation of the Principles

Describe the relevant governance structures, policies and procedures your bank has in place/is planning to put in place to manage significant positive and negative (potential) impacts (including accountability at the executive leadership level, clearly defined roles and responsibilities for sustainability matters in internal processes, etc.) and support the effective implementation of the Principles.

Links & references

[Reporte Integrado 2025 \(p. 15; 16; 17; 22\)](#)

Response

The implementation of the PRB is part of the Bank's governance model and is integrated into the institution's decision-making and oversight structures.

In 2020, the Bank approved UNDP project ARG20/003, "Modernization of Banco de la Nación Argentina: Integrity and Efficiency in the Service of Human Development," and in 2021, it formally adhered to the United Nations Environment Programme Finance Initiative (UNEP FI), committing to implement the Principles of Responsible Banking and to report periodically on its progress. Since then, the Bank has established a work agenda aimed at strengthening governance, transparency, and the incorporation of environmental, social, and governance criteria into institutional management.

The Environmental, Social, and Governance (ESG) Committee is responsible for assisting the Board of Directors in implementing and monitoring the Bank's Sustainability Strategy, seeking to integrate environmental, social, ethical, and governance criteria into the business. It also monitors the implementation of the Principles of Responsible Banking and strategic projects related to sustainability.

In 2025, the Bank strengthened its institutional framework for integrating environmental and social factors by approving the Environmental and Social Risk Management System (SARAS) Policy, which aims to identify, assess, and manage the environmental and social risks and impacts associated with financing operations. This policy helps strengthen credit analysis and decision-making processes, promoting management practices aligned with international standards and best practices in sustainable finance.

Furthermore, the approval of the Sustainable Financing Framework represented a significant step forward in consolidating instruments and mechanisms designed to channel resources toward projects with positive environmental and social impacts, thereby strengthening the governance of sustainable finance within the Bank.

The Framework underwent an independent Second-Party Opinion (SPO) issued by European Quality Assurance Spain (EQA), which concluded favorably on its alignment with the ICMA Green and Social Bond Principles, the LMA Green and Social Loan Principles, and its consistency with the Climate Bonds Initiative Taxonomy. Furthermore, the

assessment highlighted the robustness, transparency, and consistency of the Framework with BNA's institutional strategy.

On environmental matters, the Bank continues to promote an organizational culture focused on the responsible use of resources and the continuous improvement of environmental performance. In this context, during 2025, progress was made in implementing the Program for the Rational and Efficient Use of Energy (PROUREE) for public buildings, incorporating tools designed to optimize energy management at its facilities. As part of this process, the Bank began installing smart meters, systematically monitoring energy consumption, and developing an Energy Efficiency Plan for its Head Office, identifying opportunities for improvement that contribute to reducing energy consumption and emissions associated with the Bank's operations.

Promoting a culture of responsible banking:

Describe the initiatives and measures of your bank to foster a culture of responsible banking among its employees (e.g., capacity building, learning & development, sustainability training for relevant teams, inclusion in remuneration structures and performance management and leadership communication, amongst others).

Links & references

[Reporte Integrado 2025 \(p.45\)](#)

Response

Promoting a culture of responsible banking is central to the effective implementation of the PRBs. In this regard, the Bank promotes initiatives aimed at strengthening the capabilities of its employees and fostering the integration of sustainability, integrity, and responsible management throughout the organization.

Through the Malvinas Argentinas Training Institute (ICMA), BNA promotes personal development as a pillar of its institutional strategy. Ongoing training is a key tool for strengthening capabilities, supporting the Bank's transformation processes, and ensuring that skills remain aligned with the evolving context of the financial system.

By closing of the first year of implementation of the 2025–2027 Training Plan, a period of intensive training and significant organizational impact was consolidated, with training reaching 97.3% of total workforce. By the end of the year, 107,947 participants had taken part in internal training activities, which reflects a high level of employee engagement in training initiatives. Additionally, 1,376 educational approvals were processed for external courses, and the Graduate Program was consolidated, with active scholarships aimed at the academic professional development of staff.

In addition, the Network of Financial Facilitators is a strategy implemented by BNA that promotes access to financial tools and brings the Bank's services closer to the community by training key individuals in various locations.

In 2025, the third year of implementation of the program was completed. The program was consolidated within the organization and throughout the country. During this period, the network continued to be strengthened through various training sessions and updates on developments in the financial sector, while also addressing new challenges.

Risk and due diligence processes and policies

Describe what processes your bank has installed to identify and manage environmental and social risks associated with your bank's portfolio. This can include aspects such as identification of significant/salient risks, due diligence processes, environmental and social risks mitigation and definition of action plans, monitoring and reporting on risks and any existing grievance mechanism, as well as the governance structures your bank has in place to oversee these risks.

Links & references

[Reporte Integrado 2025 \(p. 16, 17 y 27\)](#)

Response

BNA's Board of Directors promotes risk management through the Integral Risk Management Committee (IRMC), which is responsible for assessing the institution's risk profile and ensuring regulatory compliance. This committee is responsible for guiding decision-making regarding the significant risks to which BNA is exposed, ensuring that risk management policies, practices, and procedures are appropriate given the Bank's risk profile and business plans, and that such decisions are effectively implemented.

At the executive level, the identification and monitoring of risk indicators and metrics are performed by the Planning and Integral Risk Management Unit, while decisions regarding these matters are the responsibility of BNA's Senior Management.

Since joining the Sustainable Finance Protocol, BNA has actively participated in technical exchange and collaborative initiatives aimed at incorporating ESG best practices into the financial sector.

Principle 6: Transparency & Accountability

We will periodically review our individual and collective implementation of these Principles and be transparent about and accountable for our positive and negative impacts and our contribution to society's goals.

The information provided in the Responsible Banking Progress Statement is sufficient. If third-party assurance has been undertaken, provide details on the scope of assurance and the reference/link to the Independent (Limited) Assurance Report.

Links & references

[Reporte Integrado 2025](#)

[Calificación FIX 2025](#)

Response

The Bank periodically reports on its economic, social, environmental, and governance performance through its Integrated Report, prepared in accordance with the Global Reporting Initiative (GRI) Standards, the Sustainability Accounting Standards Board (SASB) guidelines for commercial banks, and the International Integrated Reporting <IR> Framework. It also reports on its progress in sustainability through the United Nations Global Compact's Communication on Progress (CoP) and this Responsible Banking Principles Progress Report.

In 2025, the Bank's rating remains ESG2(arg)—Very High Standards— by FIX SCR.