

UPDATED ENVIRONMENTAL STATEMENT 2019

for the ProCredit institutions located in Germany



Information about this statement

This updated Environmental Statement covers the calendar year 2019 and is based on the second full statement for the ProCredit institutions based in Germany which was issued in 2018. In accordance with the defined scope, every three years a full statement covering all aspects of the environmental management system is published for all ProCredit institutions located in Germany. In the years following the full reports, the Environmental Statement is updated with the most important developments that took place during the respective calendar year. Since the first reporting year, which was 2015, the Environmental Statement has been published by ProCredit Holding AG & Co. KGaA on an annual basis. A detailed overview of the ProCredit group's environmental management system can be found in the most recently published full [Environmental Statement 2018](#), where you can also read the sections which have remained unchanged.

The scope of the statement and EMAS validation covers the following four institutions:

- ProCredit Holding AG & Co. KGaA, Rohmerplatz 33-37, 60486 Frankfurt am Main
- ProCredit Bank AG, Rohmerplatz 33-37, 60486 Frankfurt am Main, Germany
- ProCredit Academy GmbH, Hammelbacher Straße 2, 64658 Fürth-Weschnitz
- Quipu GmbH, Königsberger Straße 1, 60487 Frankfurt am Main

Further information on environmental protection and sustainability issues in the ProCredit group, including the previously published Environmental Statements and the ProCredit Group Impact Report, can be downloaded from the [ProCredit Holding website](#).

The next validated updated Environmental Statement is expected to be published at the end of 2021.

List of abbreviations

CO₂eq	Carbon dioxide equivalent
E&S	Environmental and social
EE	Energy efficiency
EMS	Environmental Management System
ERO	Environmental Risk Officer
ESAF	Environmental and Social Risk Assessment Form
ESG	Environmental, Social and Governance
ESIA	Environmental and Social Impact Assessment
EU	European Union
EUR	Euro
FTE	Full-time equivalents
GEM	Group Environmental Management
GHG	Greenhouse gas
GR	Environmentally friendly projects, environmental protection measures
GRI	Global Reporting Initiative
IPC	Internationale Projekt Consult GmbH
kWh	Kilowatt hours
LED	Light-emitting diode
NVS	New Very Small
OS	Overnight stay
PCA	ProCredit Academy
PCB	ProCredit Bank
PCBG	ProCredit Bank Germany
PCH	ProCredit Holding
pp	Per person
PV	Photovoltaic
RE	Renewable energy
SME	Small and medium-sized enterprises



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1 Foreword

During 2019, the ProCredit group of banks, which focuses on SMEs in South Eastern and Eastern Europe, continued to make steady progress in the sphere of environmental and social responsibility. The developments are visible in every part of our environmental management system (EMS), which aims to minimise our direct and indirect environmental footprint, increase the environmental awareness of our clients and ensure that our social impact is positive. This trend is also reflected in related areas such as external communication and fundraising.

The Group Impact Report, which has been published by ProCredit Holding since 2018, aims to provide ongoing disclosures about the environmental and social development that we are achieving as a group. The Impact Report is in accordance with the international standards of the Global Reporting Initiative (GRI). It describes our environmental, social and governance (ESG) approach and provides insights into the related challenges that ProCredit banks have to face in their daily work.

In 2019, further efforts were made to promote electromobility within the group, for example by increasingly replacing diesel and petrol vehicles with energy-efficient electric and hybrid cars.

Our banks were encouraged to continue installing PV systems, wherever possible, in order to increase the percentage of renewable electricity consumed and thus reduce CO₂ emissions within the group.

In addition to the internal improvements introduced to reduce the environmental footprint from our own operations, the green loan portfolio

continued to increase in volume and number; it is now approaching the medium-term target of the green loan portfolio accounting for 20% of the group's total loan portfolio. This is made possible above all by continuous training in all ProCredit institutions, which creates a deep awareness of environmental and social problems and how to deal with them.

The milestones listed above illustrate the significant progress we have made in understanding our environmental and social responsibility and represent practical examples from the ProCredit group's comprehensive sustainability concept.

1.1 Relevant changes at the ProCredit institutions

Last year, ProCredit's Environmental Statement contained information on the activities and performance of the four institutions in Germany. Three of these institutions are based in Frankfurt am Main: ProCredit Holding (PCH), ProCredit Bank Germany (PCBG) and Quipu. ProCredit Academy is located in Fürth-Weschnitz.

None of the four institutions made any significant changes with respect to how their buildings are used. This report includes updated details of the environmental performance of those sites.

As of 2019, the information will be presented differently as compared to the previous years. More data will be summarised in histograms and less in tables. Moreover, the information on PCH, PCBG and Quipu is shown separately from that of PCA, as the first three institutions have typical office facilities, while the latter's furnishings are more comparable to those of the hospitality industry.

Some changes in the data relating to earlier years have been identified. These changes mainly involve an adjustment of the data collection process and the method of verifying the previous year's information. Where relevant, the details are explained in footnotes.

1.2 Binding obligations

EMAS and the applicable environmental laws at state and federal level constitute external requirements for the ProCredit institutions and their EMS. All relevant mandatory legal requirements for the Frankfurt am Main and Fürth sites have been ascertained. All legal obligations are documented in the Legal Register, which is reviewed and updated every year. In the event of relevant changes, the respective institution and the Environmental Coordinator are informed and plans are made to take any necessary measures. Most legal obligations relate to the operation and maintenance of the buildings. Compliance with legal requirements is verified annually through internal audits. A limited number of changes were made to the Legal Register in 2019, but these mainly concerned modifying the date of the last amendment.

2 Current status of environmental aspects and impacts

The Environmental Coordinators of each EMAS-certified institution and the persons responsible for the EMAS environmental management system monitor the activity-related environmental aspects of ProCredit on an annual basis. During this annual review, the impact of ProCredit's activities on the environment is rigorously assessed to ensure compliance with current legal requirements and to avoid any potential risks.

Environmental aspects are elements or characteristics of the business activities of an organisation that can have an impact on the environment.

These aspects are categorised as direct and indirect. Direct environmental aspects are those associated with the activities, products and services of the organisation over which it has direct control. Paper consumption and waste production or emissions, for example, can be considered as direct aspects, as they are a direct result of the activities carried out on ProCredit premises and can therefore be controlled to a certain extent.

Indirect environmental aspects may arise from an organisation's interaction with third parties, over which it has reasonable influence, such as the environmental performance of contractors, procurement of office supplies or food, etc. The environmental performance of the ProCredit banks is an indirect aspect for ProCredit Holding, as is the environmental performance of its clients for ProCredit Bank Germany.

These environmental aspects are described in the following sections and subsections.

In order to determine which direct and indirect environmental aspects are of greater or lesser significance for the ProCredit institutions, they are evaluated according to internally developed criteria:

Environmental impact (relevance)	Degree of control (controllability)
<p>High = very significant environmental impact with above average need for action</p> <p>Medium = significant environmental impact with average need for action</p> <p>Low = less significant environmental impact with little need for action</p>	<p>High = great potential for either technical or behavioural influence/control</p> <p>Medium = average potential for either technical or behavioural influence/control</p> <p>Low = little potential for either technical or behavioural influence/control</p>

Table 1: Evaluation criteria for environmental aspects

The abovementioned elements – relevance and controllability – are brought together in a matrix. Both direct and indirect aspects must have at least medium relevance and medium controllability in order to be classified as significant for an institution.

The assignment of a significance level is important, as it gives higher priority to improvement actions for significant environmental aspects when there is a higher degree of controllability over the potential environmental impacts.

To extend the analysis, various environmental indicators are compared with German and European averages as well as with the EMAS 2016 benchmarks for the tourism sector. These comparisons are only intended to provide a general understanding of the success of the environmental management systems of the different institutions; the indicators used for

comparison should therefore not be seen as rigid targets, as our aim is to continuously improve environmental performance wherever possible.

2.1 Direct aspects

This subsection describes the most important direct environmental aspects for the ProCredit institutions in Germany. The relevance of the direct environmental aspects was, as described, determined by each institution as part of its environmental audit. Of course, the degree of environmental relevance and control of each aspect varies from institution to institution due to their different business models and building types. The weighting of some of the aspects for each institution has been updated since the previous analysis in 2018. Nevertheless, the consumption of paper, electricity, heating energy and the volume of waste are still important aspects for all institutions, albeit with different weightings for each individual location. For PCA, food consumption is also an important aspect. At PCH, the degree of control over a number of aspects has been reduced from high to medium to reflect their relevance to business operations. These are the consumption of office supplies, water and paper, as well as electronic waste. This is because the consumption volumes are not particularly high compared to the other group entities and the influence on consumption is limited due to the needs of the staff working on the premises. In addition, the relevance of heat consumption has also changed from high to medium, as the use of heating energy is less important for a company that provides financial services.

The relevance and importance of several aspects have also been updated for PCBG, and new measures have been introduced for the more significant aspects.

The results of the 2019 evaluation of direct environmental aspects for the institutions are presented in Tables 2-5. The red boxes indicate the significant environmental aspects that were identified.

		Relevance		
		Low	Medium	High
Degree of control	High			
	Medium	<ul style="list-style-type: none"> Organic waste Fuel consumption/ emissions Packaging waste 	<ul style="list-style-type: none"> Fresh water consumption Electricity consumption Waste paper Electronic waste Office supplies consumption Paper consumption in the office Heating energy consumption 	
	Low	<ul style="list-style-type: none"> Land use 	<ul style="list-style-type: none"> Residual waste Fugitive emissions Wastewater 	

Table 2: Significance matrix for direct environmental aspects at ProCredit Holding in Germany 2019

		Relevance		
		Low	Medium	High
Degree of control	High	<ul style="list-style-type: none"> Office supplies consumption Electronic waste 		
	Medium	<ul style="list-style-type: none"> Packaging waste Fugitive emissions 	<ul style="list-style-type: none"> Energy consumption Heating energy consumption Waste paper Paper consumption 	<ul style="list-style-type: none"> Water consumption
	Low	<ul style="list-style-type: none"> Organic waste Land use 	<ul style="list-style-type: none"> Residual waste Hazardous waste Wastewater (including wastewater from detergents) Emissions from energy consumption Cleaning material consumption 	

Table 3: Significance matrix for direct environmental aspects at ProCredit Bank in Germany 2019

Relevance				
		Low	Medium	High
Degree of control	High	<ul style="list-style-type: none"> Office supplies consumption Land use Electronic waste Hazardous waste 	<ul style="list-style-type: none"> Food consumption 	
	Medium	<ul style="list-style-type: none"> Organic waste Heating energy consumption Plastic waste Emissions from energy consumption Waste paper 	<ul style="list-style-type: none"> Water consumption Residual waste 	<ul style="list-style-type: none"> Electricity consumption
	Low	<ul style="list-style-type: none"> Wastewater generation 	<ul style="list-style-type: none"> Paper consumption Fuel consumption Emissions from own vehicles 	<ul style="list-style-type: none"> Cleaning material consumption

Table 4: Significance matrix for direct environmental aspects at ProCredit Academy in Germany 2019

Relevance				
		Low	Medium	High
Degree of control	High		<ul style="list-style-type: none"> Office supplies consumption 	
	Medium	<ul style="list-style-type: none"> Fuel consumption/ emissions Waste paper Cleaning material consumption 	<ul style="list-style-type: none"> Electronic waste Waste paper 	
	Low	<ul style="list-style-type: none"> Land use Residual waste 	<ul style="list-style-type: none"> Electricity consumption (office and data centre) Heating energy consumption Fresh water consumption 	

Table 5: Significance matrix for direct environmental aspects at Quipu GmbH Academy in Germany 2019

Quantitative data are not available for all direct aspects; if so, estimates have been applied. The environmental data refer to the full calendar years 2017-2019.

3 Environmental data

3.1 Complete overview of ProCredit



The number of employees of ProCredit institutions based in Germany increased by a total of 12 full-time equivalents (FTEs) from 299 to 310 (+3.7%) and thus remained relatively stable compared with 2018. ProCredit Bank and ProCredit Academy recorded declines in FTEs of -3.5% and -3.4%, respectively, while ProCredit Holding and Quipu registered increases of 1% and 10.7%, respectively.

Indicator	Unit	PCH		
		2017	2018	2019
Employees ¹	FTE	101	102	103
Employees	No.	107	107	109
Indicator	Unit	PCBG		
		2017	2018	2019
Employees ¹	FTE	67	59	57
Employees	No.	73	64	64
Indicator	Unit	Quipu		
		2017	2018	2019
Employees ¹	FTE	107	108	121
Employees	No.	115	116	130
Indicator	Unit	PCA		
		2017	2018	2019
Employees ¹	FTE	30	30	29
Employees	No.	32	33	30

Table 6: Number of employees



Looking at all ProCredit locations in Germany, the consumption of energy for heating and cooling has risen, as has the consumption of electricity. On the other hand, the amount of fuel consumed by bank-owned vehicles more than halved between 2018 and 2019. More details regarding these developments can be found in section 3.2.1.

Energy ²					
Indicator	Unit	2017	2018	2019	Adjustment 2018/2019
General data					
Total energy consumption	kWh	1,470,759	1,444,681	1,859,962	+29%
Electricity	kWh	531,947	466,077	606,562	+30%
Heating energy	kWh	816,114	872,168	1,182,810	+36%
Heating energy (weather-adjusted)	kWh	936,012	1,094,229	1,402,399	+28%
Fuel	kWh	122,698	106,436	70,591	-34%

Table 7: Total energy consumption

- 1 Data for employees represent the average number of employees or full-time equivalents for the respective year and refer to all persons working in Germany, including participants in the staff exchange programme but excluding staff on maternity or parental leave. The figures for Quipu only include employees working at its Frankfurt headquarters.
- 2 The energy consumption figures for 2017 and 2018 differ from those published in the EMAS 2018 statement as a result of adjustments made during the year.



The amount of fresh water consumed by the institutions increased in 2019. More details regarding these figures can be found in section 3.2.5.

Water consumption					
Indicator	Unit	2017	2018	2019	Adjustment 2018/2019
Total water consumption	m ³	7,613	7,126	8,921	+25%

Table 8: Total water consumption



When comparing the general figures for all institutions, there were no significant differences in total waste generation between 2018 and 2019. An overall increase of 11% was recorded. A number of initiatives were implemented during 2019, all of which played an important role in reducing the amount of waste. Due to differences in business activities, there are significant variations between the waste generated by PCBG, PCH and Quipu and that generated by ProCredit Academy, whose business activities are more like those of the hospitality industry. More details on this can be found in section 3.2.7.

Waste generation ³					
Indicator	Unit	2017	2018	2019	Adjustment 2018/2019
Total waste volume	kg	81,073	71,429	79,011	+11%

Table 9: Total waste generation



Paper consumption has fallen dramatically with increasing awareness across all institutions. Since 2019, an improved paper collection system has enabled PCA to collect consumption data for various types of paper products. This includes teaching and business meeting materials such as exercise books and notepads. The inclusion of these new categories has led to a variation in the data and thus to a discrepancy with the figures published in 2018. In the other institutions, new multifunctional printers were installed in the premises at the end of the year to replace the smaller devices; this is expected to reduce the amount of paper printed in 2020.

Paper consumption ⁴					
Indicator	Unit	2017	2018	2019	Adjustment 2018/2019
Total paper consumption	kg	4,606	4,952	2,593	-48%

Table 10: Total paper consumption

- 3 The waste volume figures for 2017 and 2018 differ from those published in the EMAS 2018 statement due to adjustments made during the year and an improvement in data collection methods, mainly regarding categories of paper waste.
- 4 The paper consumption figures for 2017 and 2018 differ from those published in the EMAS 2018 statement, due to adjustments made during the year and an improvement in data collection methods (inclusion of printed materials).

3.2 Environmental data for the institutions

3.2.1 Total energy consumption



Total energy consumption comprises figures for the consumption of electricity, heating energy and vehicle fuel. The consumption of both electricity and heating energy by PCBG and PCH decreased

in 2019 compared to 2018; however, Quipu recorded an increase for both indicators. PCH and PCBG achieved savings of 5% and 6% for electricity and 3% and 12% for heating energy, respectively.

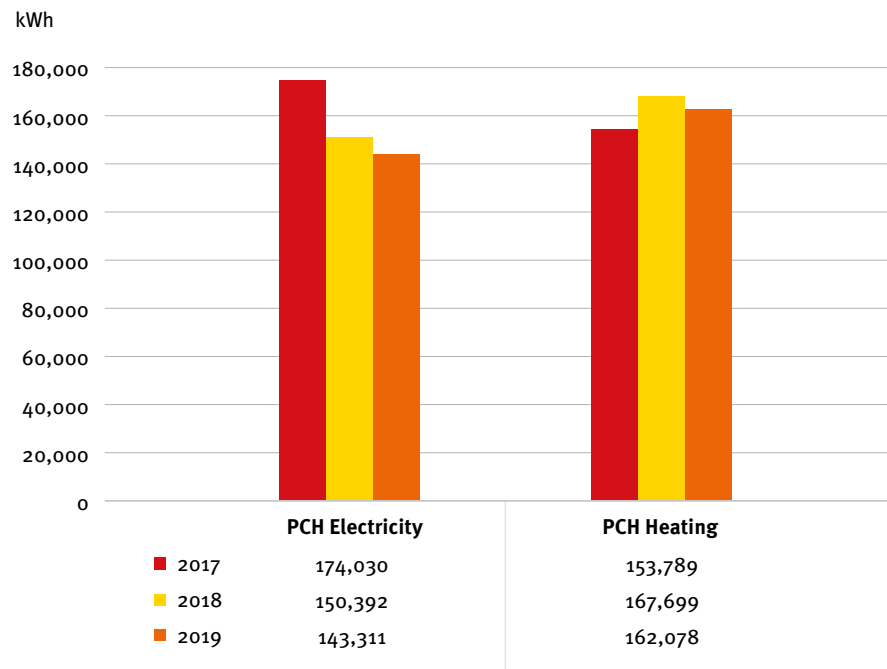


Figure 1: Building energy consumption – PCH

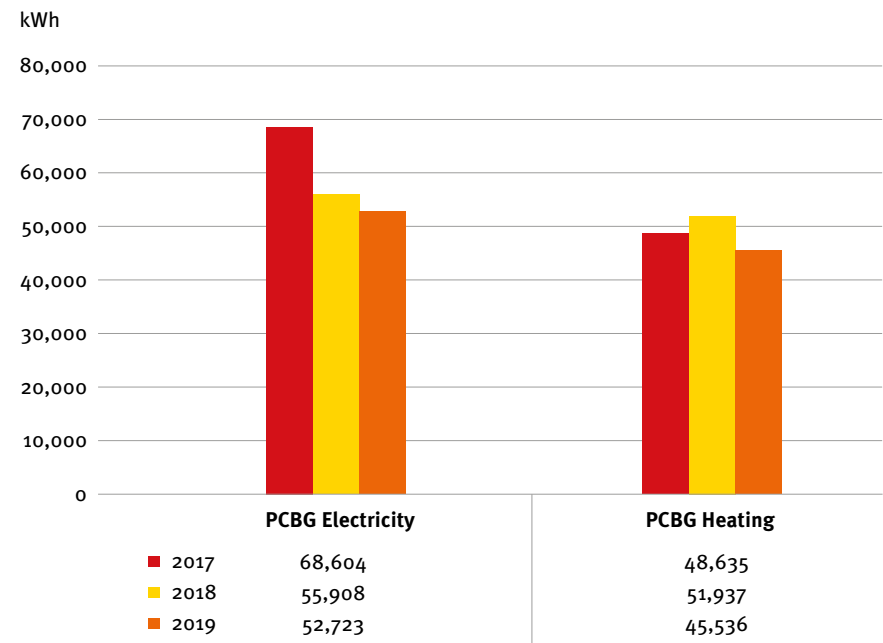


Figure 2: Building energy consumption – PCBG

The buildings occupied by PCH, PCBG and Quipu are leased; consequently, the scope for improvement is limited as this depends on decisions and measures that the landlord is prepared to take.

As in previous years, all institutions procured green electricity from renewable energy sources in 2019. To save energy, ProCredit Holding replaced all printers with more energy-efficient models at the end of October 2019 and also removed all small printers. The impact of this measure on electricity consumption will be visible in 2020. Due to the now limited scope for further improvements in the energy consumption of technical equipment and systems, PCH is attempting to tap further savings potential, particularly by means of internal employee training and individual awareness-raising. The total consumption of heating energy has remained almost unchanged. In 2018 and 2019, PCH reported heat consumption in the summer months due to limitations of the central heating system, which cannot be switched off for a single tenant. However, the administration has entered into constructive discussions with the property management and the other tenants in order to address this problem in 2020.

At ProCredit Bank, a malfunction of the heat meter was reported in the first quarter of 2019 (January-March), which led to the replacement of the device. This ensures that reliable data collection will resume. However, the meter readings for the affected months had to be corrected retroactively based on consumption estimates of a new heating meter in equivalent months of 2020. Since further technical improvements in energy consumption are limited, awareness-raising training is being given to employees, with the aim of reducing consumption even further.

Quipu increased its electricity consumption by 71% and its heating energy consumption by 12%. In terms of relative indicators, Quipu had an 11% increase in staff numbers, which explains the rise in absolute heat consumption. The increase in electricity consumption is due to the inclusion of data for cooling energy consumption, which was not reported in previous years. It accounts for 45% of the building's total electricity consumption. At the beginning of the heating season in autumn 2019, the heating system was disrupted due to corrosion on individual heaters. As a result of this defect, the heating could not be controlled properly. Interim solutions were implemented until the heating system was repaired at the beginning of 2020. The increase in heat consumption is a direct result of this defect. It is expected that a significant improvement in heat consumption will be achieved after the maintenance measures undertaken in 2020. It is worth mentioning that the data centres leased by Quipu for its servers are certified in accordance with ISO 14001 and ISO 50001.

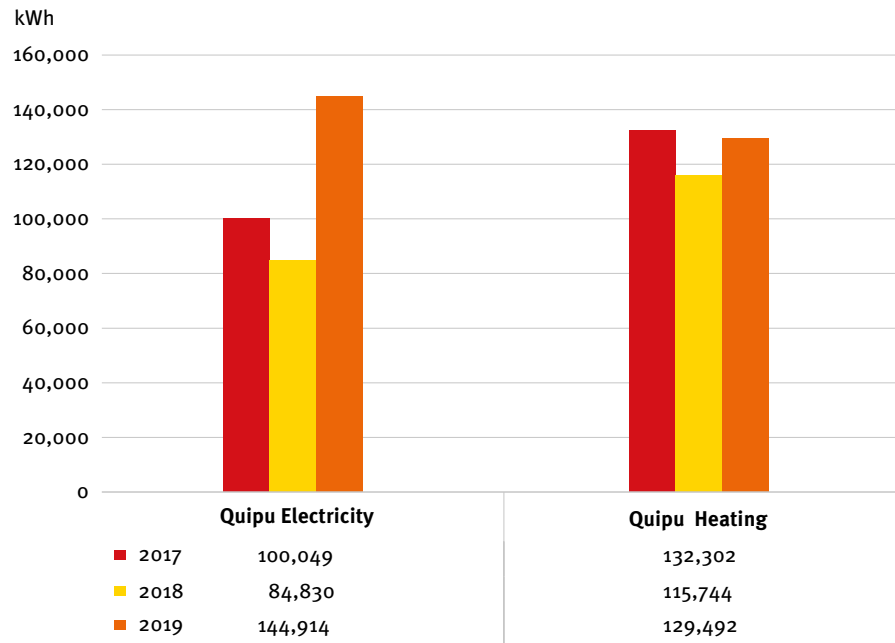


Figure 3: Building energy consumption – Quipu

The use of vehicles, which is limited to the office institutions PCH and Quipu, has fallen by 4% and 13%, respectively. In early 2019, Quipu purchased its first electric car to replace a diesel car in its fleet, with the aim of reducing the level of emissions caused by business travel. The reduction is already evident in the figures.

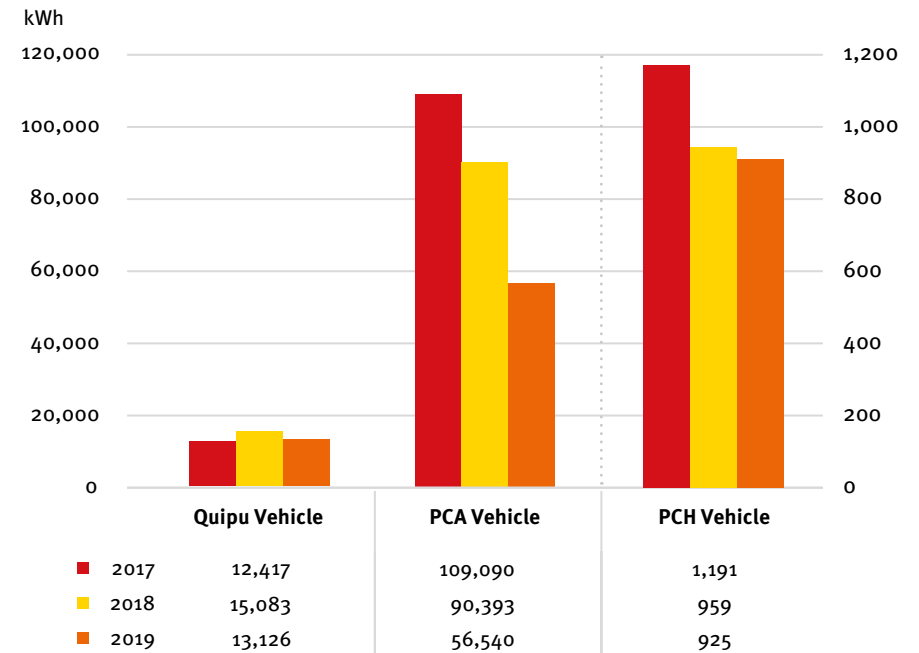


Figure 4: Vehicle energy consumption

ProCredit Academy recorded an increase in its heating energy and electricity consumption of 52% and 58%, respectively, resulting mainly from the construction and use of the indoor swimming pool. The number of overnight stays also rose by 11%. The increase in absolute energy consumption is partly a consequence of this. However, energy consumption per overnight stay also rose by 22%. The pellet system installed to heat the

indoor swimming pool was insufficient for the task. Therefore, as well as a gas boiler, additional LPG had to be purchased for the heating system. The gas is certified BioLPG and has a significantly lower emission factor than conventional LPG. According to the certificate, it saves 800g CO₂ per litre compared to conventional LPG.

It is important to mention that the construction of the indoor swimming pool has made it possible for local school children to take swimming lessons.

Moreover, vehicle energy consumption decreased by 37%, partly due to the replacement of a diesel car with a fully electric vehicle. The increase in energy consumption is mainly due to the construction of the indoor swimming pool, which was completed during the year.

BioLPG is also used at the Academy for cooking purposes. The consumption of gas for cooking increased by 18% in absolute terms, but consumption per night only rose by 4%.

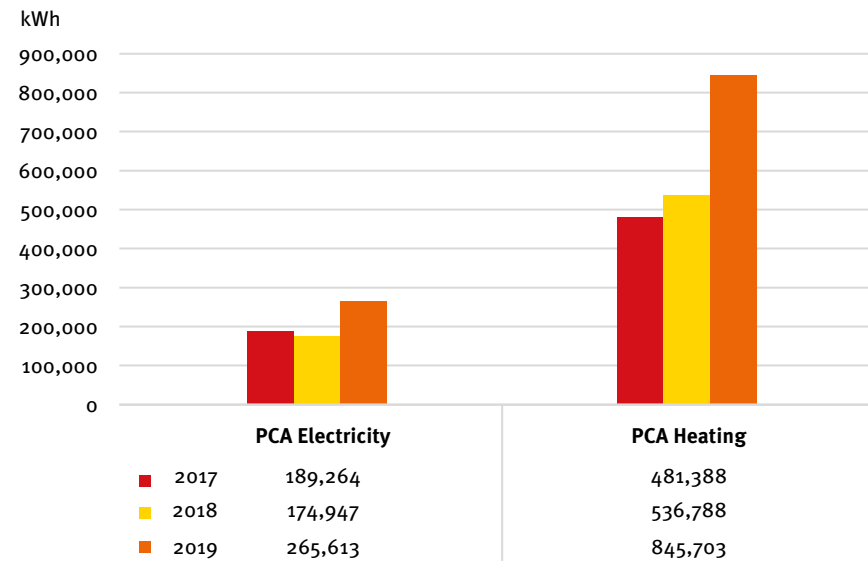


Figure 5: Building energy consumption – PCA

3.2.2 Power generation

As already reported in previous statements, ProCredit Academy has invested considerably in on-site energy generation. By 2018, the newly installed solar plant had already made it possible to achieve the defined environmental goals. In 2019, the energy generated directly at

the Academy increased by 23%. Thanks to the use of pellet stoves, the Academy also produces its own heating energy. In 2019 it recorded a 21% increase in the amount of heating energy produced. The corresponding data are shown in the graphs below.

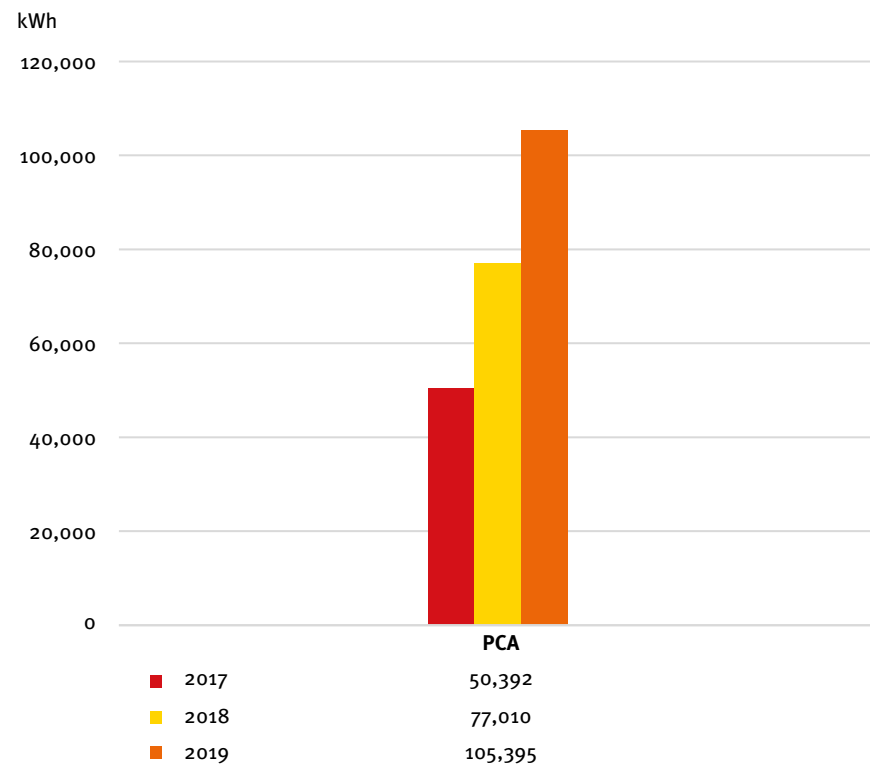


Figure 6: Electricity generated by own PV solar plants

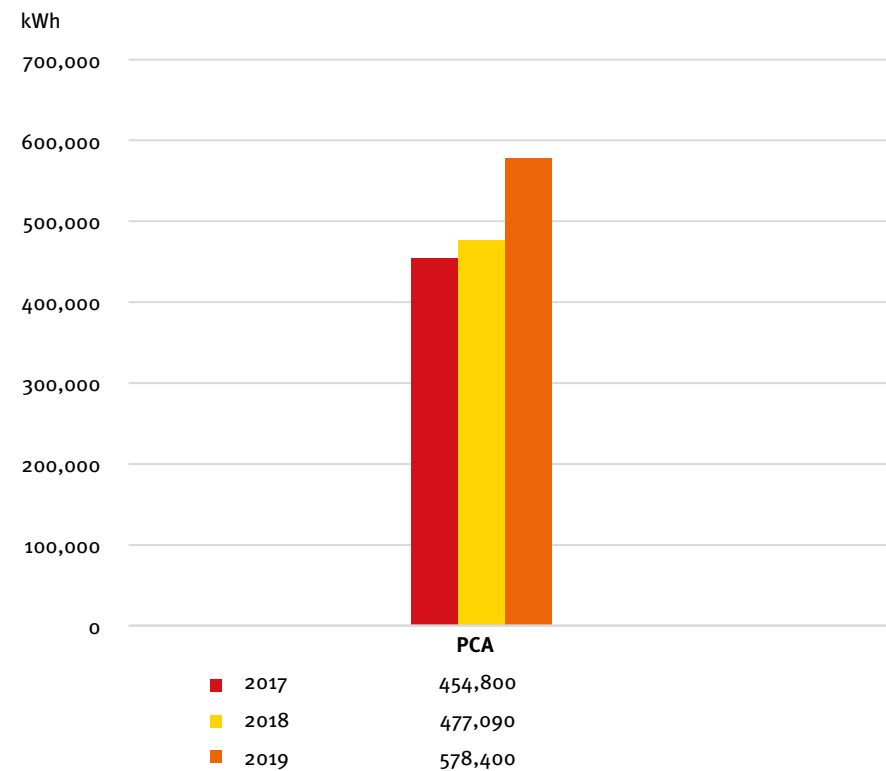


Figure 7: Production of heating energy from pellets

3.2.3 Emissions



In terms of greenhouse gas emissions (GHG) from heating systems at the four institutions, the levels at PCH and PCBG declined slightly, but rose at Quipu and PCA. As explained above, there are a number of factors that may have influenced this increase, one of which is the completion of the indoor swimming pool at PCA. In the table below, the emissions data for the three office buildings and the Academy are shown separately. There have been no direct emissions from electricity consumption since 2017, as electricity is either generated by PCA’s own photovoltaic systems or is purchased by the other institutions from certified renewable electricity suppliers.

3.2.3.1 Heating-related emissions

In this section we report on GHG emissions from heating, expressed as carbon dioxide equivalents (CO₂eq), as well as NO_x, SO_x and PM₁₀ emissions, which arise from the same source. All conversion factors used to calculate emissions are listed in the annex.

In 2019, emissions at PCH and PCBG decreased by 3% and 12%, respectively, while Quipu showed a 12% increase in its emissions, mainly due to the heating problems mentioned above. Efforts are being made to ensure a gradual reduction of emissions in this area.

Indicator Total heating emissions	Unit	Quipu		
		2017	2018	2019
CO ₂ eq	tCO ₂ eq	33.1	28.9	32.4
NO _x	kgNO _x	24.6	21.5	24.1
SO _x	kgSO _x	1.6	1.4	1.6
PM ₁₀	kgPM ₁₀	0.9	0.8	0.9
Indicator Total heating emissions	Unit	PCH		
		2017	2018	2019
CO ₂ eq	tCO ₂ eq	38.4	41.9	40.5
NO _x	kgNO _x	28.6	31.1	30.1
SO _x	kgSO _x	1.8	2.0	1.9
PM ₁₀	kgPM ₁₀	1.1	1.2	1.1
Indicator Total heating emissions	Unit	PCBG		
		2017	2018	2019
CO ₂ eq	tCO ₂ eq	12.2	13.0	11.3
NO _x	kgNO _x	9.0	9.0	8.5
SO _x	kgSO _x	0.6	0.6	0.5
PM ₁₀	kgPM ₁₀	0.3	0.4	0.3

Table 11: Heating-related emissions

The Academy recorded an increase in emissions due to the installation and use of the indoor pool in 2019. In addition to the oil-fired auxiliary heating, BioLPG had to be used due to the high levels of heating needed for the pool. The BioLPG ordered is the same certified LPG from biological sources that has been used for cooking at the Academy since 2017. The quoted emissions refer to the heating oil and BioLPG used as backup for the pellet heating system.

Indicator Total emissions ⁵ from heating and cooking with BioLPG	Unit	PCA		
		2017	2018	2019
CO ₂ eq	tCO ₂ eq	23.1	34.0	70.4
NO _x	kgNO _x	162.9	176.7	272.2
SO _x	kgSO _x	76.4	89.0	132.0
PM ₁₀	kgPM ₁₀	35.0	37.4	49.0

Table 12: Emissions from heating and cooking with BioLPG

5 The emissions shown come from the pellet heating system, the BioLPG heating system used as a backup for the pellet heating system and the BioLPG used for cooking. The emission factor for BioLPG is assumed to be the emission factor for biogas as shown in GEMIS version 4.95. It is expected that actual emissions will be lower than shown due to the type of source used for the production of BioLPG.

3.2.3.2 Business travel and flight-related emissions

Business travel by air accounts for the largest share of emissions by PCH, PCBG and Quipu, accounting for 86%, 69% and 93% of the total, respectively. Although ProCredit’s business model includes international travel for business development, all institutions are looking for ways to reduce emissions from aviation. For example, PCBG does not allow

domestic flights within Germany, and PCH encourages employees to take direct flights to their destination. The number of domestic flights taken by PCH staff decreased in 2019. The improved fuel efficiency of flights, combined with the lower number of domestic flights, led to a reduction in emissions from this source, despite the higher number of flights in general.

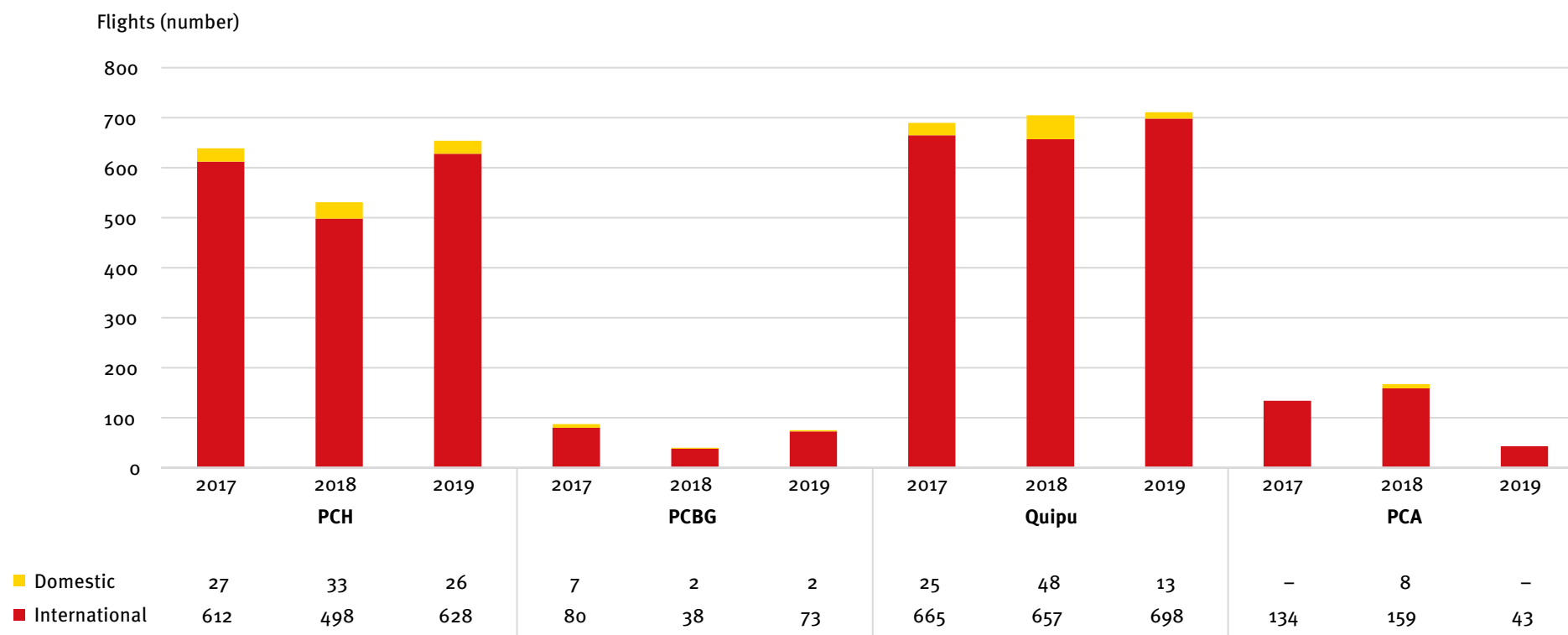


Figure 8: Number of flights

Emissions from flights decreased for all institutions except Quipu. Despite the widespread use of alternative communication channels, such as video conferencing and VoIP, on-site support for group members is part of the business model. Therefore, a substantial reduction of flights on a larger scale is unlikely to be feasible.

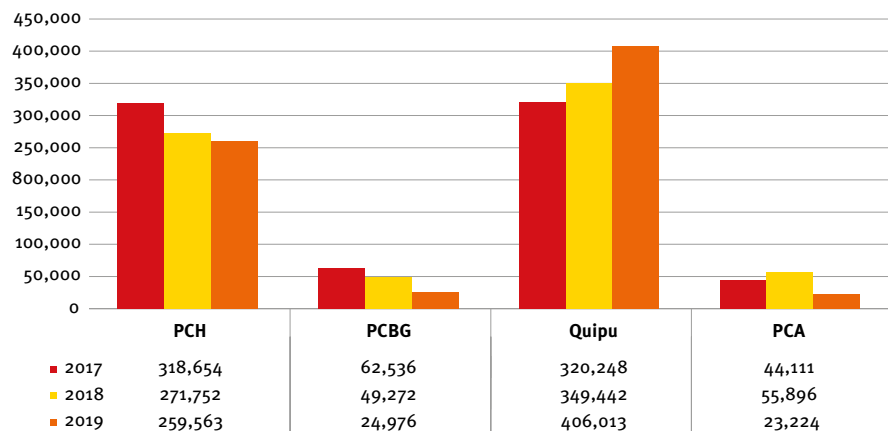


Figure 9: Business travel-related emissions

3.2.4 Food consumption



When purchasing food, all institutions will continue to apply ecological and social criteria, such as regional origin and organic/ fair trade certification whenever possible.

In 2019 ProCredit Holding started to revise the Guidelines and Standards for Sustainable Suppliers. These standards contain specific requirements for food suppliers. They apply in particular to ProCredit Academy, which in recent years has endeavoured to improve the sustainability of the meals it offers to

its guests. It is planned to publish figures for total vs. sustainable suppliers according to the new standards in the next Environmental Statement.

3.2.5 Water consumption



Water consumption at the four locations varies, as there are differences between the typical water consumption patterns in offices and in facilities that provide meals and overnight accommodation. As regards office buildings, both PCH and Quipu recorded increases of 42% and 15%, respectively, while PCBG showed a decrease in consumption of -5%. The increased use of fresh water at PCH is due to leakage problems with toilets on two floors. After the malfunction was noticed, the non-functioning lid of the toilet cistern was removed as an interim solution. When the premises of PCH are renovated in 2020, all toilets will be replaced with new ones. The replacement is expected to lead to a more stable level of water consumption.

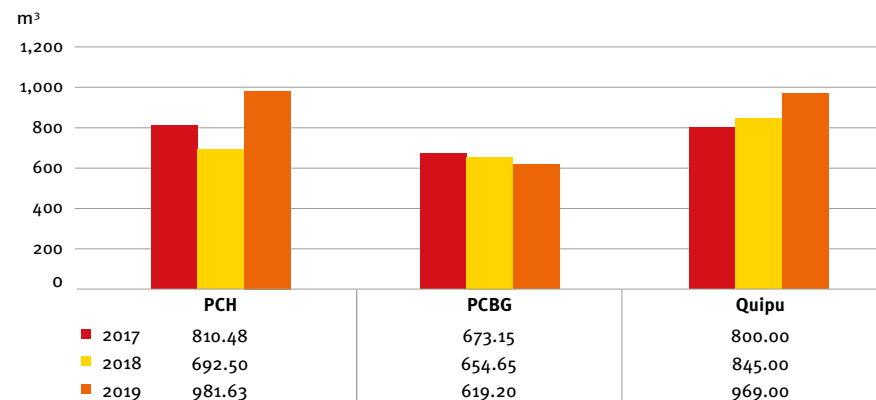


Figure 10: Water consumption – PCH, PCBG, Quipu

The Academy recorded a 29% increase in water consumption, mainly due to the installation and operation of the new indoor swimming pool.

The Academy is looking for ways to reduce the higher water consumption associated with the indoor swimming pool. However, the possibilities to do this are limited because the regional and local laws for the protection of human health and the hygiene requirements for pool water are very strict, necessitating regular replacement of the water. Therefore, the amount of water required by the pool cannot be significantly improved when it is in operation.

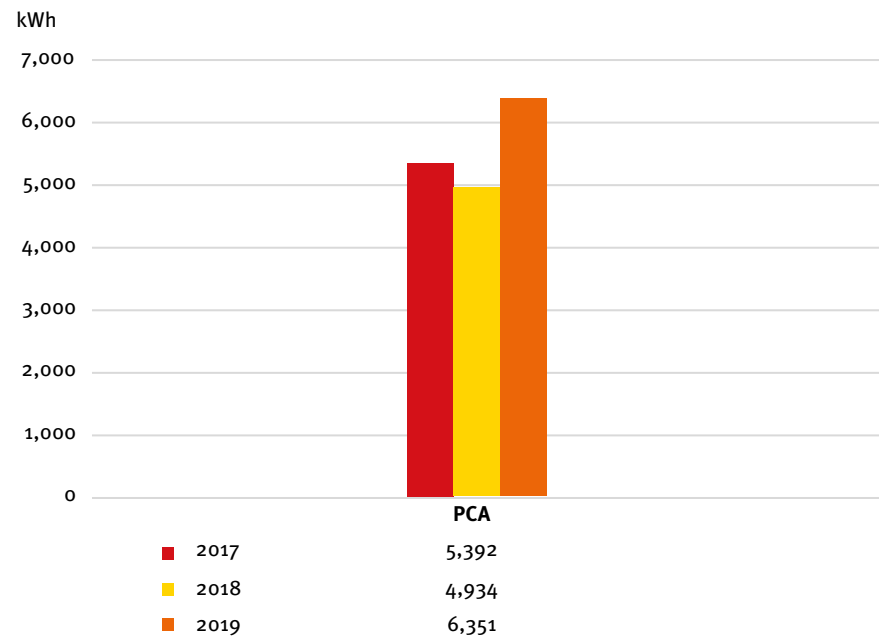


Figure 11: Water consumption – PCA

3.2.6 Paper consumption

Paper consumption has decreased even though the scope has been widened by the inclusion of additional categories in the statistics. The data for 2017 and 2018 were adjusted accordingly to reflect the improved data collection processes.

In 2019, PCH introduced digital signatures, which can be used for internal purposes instead of paper-based signatures; their use is expected to

increase during 2020. All paper used by the four institutions is either made from recycled material or is FSC-certified. Attempts to change the printing paper for the Academy to 100% recycled paper were unsuccessful due to technical problems with printing on recycled paper. Therefore, some paper used by the Academy is certified rather than recycled.

Indicator	Unit	PCH			PCBG			Quipu			PCA		
		2017	2018	2019	2017	2018	2019	2017	2018	2019	2017	2018	2019
Paper consumption													
Printing paper (recycled)	kg	1,151	955	783	378	270	245	336	295	293	144	26	10
Printing paper (certified)		-	-	-	-	-	-	-	-	-	477	954	477
Other paper (recycled)		1,310	729	250	78	72	7	-	681	45	733	943	430
Other paper (not recycled)		-	-	-	-	-	-	-	28	-	-	-	-
Other paper (certified)		-	-	-	-	-	-	-	-	53	-	-	-

Table 13: Paper consumption

At the end of 2019, PCBG, PCH and Quipu replaced their old printers with multifunctional devices that have the “follow-me” function. At PCBG and PCH, the small printers have also been removed. It is expected that these changes will lead to lower paper consumption in all three institutions and higher quality reporting. Since 2019, the Academy has been working towards digitising its training materials, which will lead to a significant reduction in the consumption of printing paper.

It is also expected that regular training sessions to raise staff awareness and improve process efficiency will lead to a further reduction in the use of printing paper.

3.2.7 Waste generation

The volume of waste has decreased in the various institutions. There is still room for improvement in the office buildings. Both PCH and PCBG planned to make proper waste separation a priority in 2020, as this is an aspect that can be improved.

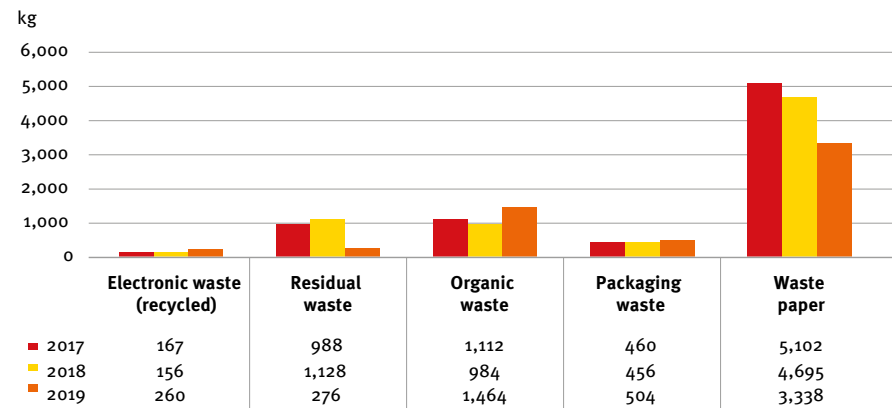


Figure 12: Waste production – PCH

Since 2019, PCH no longer allows private purchases to be delivered to its premises. This led to a decrease in cardboard packaging waste from deliveries of private purchases. It is expected that this will have an impact on the total online purchases of employees and lead to an absolute reduction in cardboard waste. The reduction in non-separated waste is due to the correct disposal of the coffee grounds in the organic waste bin,

as it was observed that this was not the case in the past, and used paper towels in the bathroom are now also disposed of with the paper waste instead of the non-separated waste.

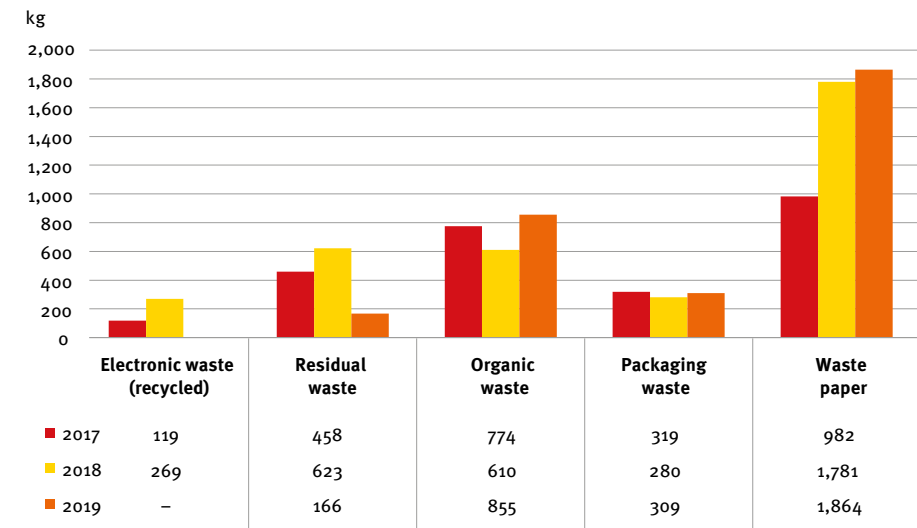


Figure 13: Waste production – PCBG

In 2019, Quipu reduced the number of waste bins and introduced “waste islands”, which are located in different areas of the offices. The introduction of this system has made it possible to reduce the number of plastic bags used to collect waste. In addition, in 2020, Quipu plans to equip each waste island with new signs to provide guidance on how to separate waste correctly. In 2020, “waste posters” will be introduced to raise awareness and explain complex waste separation issues.

The volume of waste at the Academy increased by about 20%. The dominant form of waste is the organic waste that is produced during food preparation on the premises. In 2019, overnight stays rose by 11%, leading to higher absolute food consumption and thus more food waste.

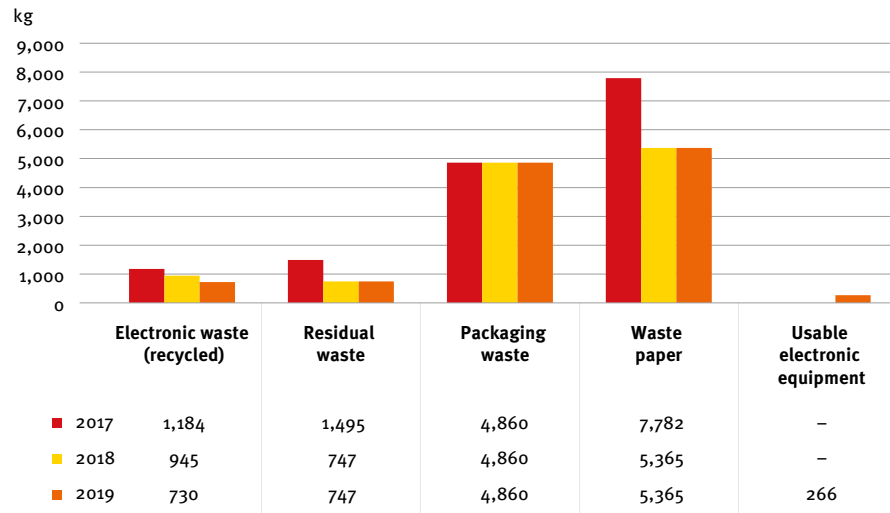


Figure 14: Waste production – Quipu

Special programmes are carried out at the Academy to raise awareness about waste generation and the associated costs. For example, the Academy has explicitly asked its students to reduce online shopping in 2019, as the parcels sent have generated a considerable amount of cardboard and plastic waste locally. The results of this plan will be visible in 2020.

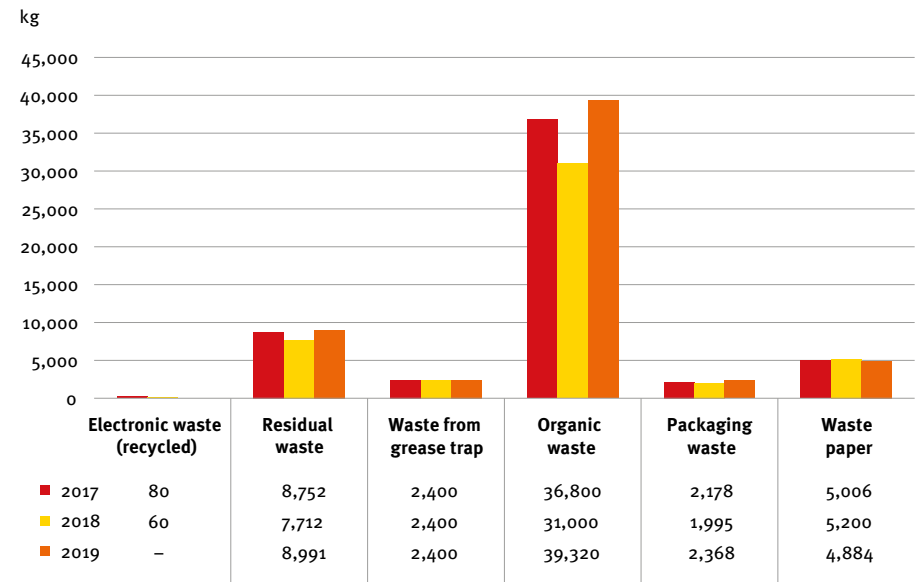


Figure 15: Waste production – PCA

3.2.8 Land use

Compared to 2018, there were no relevant changes in land use for PCH, PCBG or Quipu.

Quipu leased a new room in the basement, which led to a 1% increase in the absolute land use of the institution.

Indicator	Unit	PCH		
		2017	2018	2019
Total area ⁶	m ²	982	982	982
Heated area ⁷	m ²	2,390	2,390	2,390
Sealed area ⁸	m ²	954	954	954
Semi-natural (unsealed)	m ²	28	28	28
Indicator	Unit	PCBG		
		2017	2018	2019
Total area ⁶	m ²	518	518	518
Heated area ⁷	m ²	1,421	1,421	1,421
Sealed area ⁸	m ²	503	503	503
Semi-natural (unsealed)	m ²	15	15	15
Indicator	Unit	Quipu		
		2017	2018	2019
Total area ⁶	m ²	730	733	735
Heated area ⁷	m ²	2,229	2,243	2,258
Sealed area ⁸	m ²	514	516	517
Semi-natural (unsealed)	m ²	216	217	217

Table 14: Land use – PCH, PCBG, Quipu

In 2019 there were several changes in land use at ProCredit Academy. As highlighted in the Environmental Statement 2018, the construction of the swimming pool was completed in March 2019. Its construction resulted in the relocation of the trees from the construction area to a newly planted wild meadow. The Academy has thus increased its semi-natural area by 9% and its heated areas by 11%.

Indicator	Unit	PCA		
		2017	2018	2019
Total area ⁶	m ²	12,000	12,250	12,250
Heated area ⁷	m ²	4,669	4,669	5,184
Sealed area ⁸	m ²	9,863	9,863	9,652
Semi-natural (unsealed)	m ²	2,387	2,387	2,598

Table 15: Land use – PCA

⁶ The total area corresponds to the proportional floor space at the location, including the floor area of the building, the traffic areas (paths and car park on the site), open spaces and semi-natural (unsealed) areas.

⁷ The data for the heated area refers to office space, not including storage areas and parking spaces.

⁸ For leased areas, the proportion of sealed/unsealed areas was set based on the share in the total leased area at the location.

3.3 Indirect aspects

The daily operations of the ProCredit banks (including PCB Germany) indirectly affect the environment in various ways. The most important factor is the banks' loan portfolio, which is characterised by a special focus on green loans and the mandatory consideration of environmental and social risks when granting loans. ProCredit Holding plays an especially important role with respect to the indirect aspects, due to the significant impact that the institution has in adjusting the strategy, processes and standards of the entire group with regard to environmental protection and sustainability. In this respect, the environmental performance of the other ProCredit institutions can also be considered an indirect environmental aspect of ProCredit Holding.

The commitment of ProCredit Holding and all ProCredit banks in the area of green finance contributes to reducing emissions in the respective countries through client investments in energy efficiency and renewable energies; in addition, through its group-wide environmental and social risk standards for financing, ProCredit promotes the accountability of its SME clients in numerous sectors.

Furthermore, all ProCredit institutions manage their indirect environmental impacts through special criteria for procurement and supplier management, as well as through the training of employees and internal environmental awareness-raising campaigns.

The tables below show the different levels of control and environmental relevance of the indirect environmental aspects of the four ProCredit institutions in Germany. Our main indirect environmental aspects are shown in red. The methodology of the matrix and the definition of the significant environmental aspects are explained at the beginning of this section.

		Relevance		
		Low	Medium	High
Degree of influence	High		<ul style="list-style-type: none"> • Supplier management and procurement 	
	Medium	<ul style="list-style-type: none"> • IT service provider • Building maintenance and minor renovation work • Catering company • Cleaning company 	<ul style="list-style-type: none"> • Environmental performance of ProCredit banks • External printing company • External travel agency 	<ul style="list-style-type: none"> • Loan portfolio of ProCredit banks • Aircraft emissions
	Low	<ul style="list-style-type: none"> • Security company (external) 		

Table 16: Significance matrix for indirect environmental aspects at ProCredit Holding in Germany 2019

Relevance				
		Low	Medium	High
Degree of influence	High			
	Medium	<ul style="list-style-type: none"> Influence of the external IT provider 	<ul style="list-style-type: none"> Supplier management and procurement 	<ul style="list-style-type: none"> Aircraft emissions
		<ul style="list-style-type: none"> Fuel consumption/ emissions by staff on their way to work 		<ul style="list-style-type: none"> Loan portfolio

Table 17: Significance matrix for direct environmental aspects at ProCredit Bank Germany 2019

Relevance				
		Low	Medium	High
Degree of influence	High		<ul style="list-style-type: none"> Supplier management and procurement 	
	Medium		<ul style="list-style-type: none"> Impact of outsourced activities: Cleaning company 	
	Low	<ul style="list-style-type: none"> Impact of outsourced activities: Occupational safety and health and safety protection Impact of outsourced activities: Security company 	<ul style="list-style-type: none"> Impact of outsourced activities: Travel department Electricity consumption of external server 	<ul style="list-style-type: none"> Aircraft emissions

Table 18: Significance matrix for indirect environmental aspects at Quipu in Germany 2019

Relevance				
		Low	Medium	High
Degree of influence	High			<ul style="list-style-type: none"> Supplier management and procurement
	Medium		<ul style="list-style-type: none"> Impact of outsourced activities: Construction company 	
	Low	<ul style="list-style-type: none"> Fuel consumption/emissions by staff on their way to work Impact of outsourced activities: Security company Impact of outsourced activities: Consulting in the field of occupational health and safety 	<ul style="list-style-type: none"> Impact of outsourced activities: External IT provider 	<ul style="list-style-type: none"> Aircraft emissions

Table 19: Significance matrix for direct environmental aspects at ProCredit Academy in Germany 2019

The detailed descriptions demonstrate that all locations place great importance on supplier management and procurement. This point has been upgraded from low to medium for PCBG following the introduction of group-wide standards for sustainable suppliers. Moreover, the environmental performance of the loan portfolios disbursed by the ProCredit banks is generally significant for ProCredit Holding, as are the flight emissions of ProCredit Bank Germany. On the basis of the identified significant aspects, environmental measures have been and continue to be defined and implemented.

3.3.1 Green loan portfolio

The ProCredit banks offer special loans for investments in energy efficiency, renewable energies and other environmentally friendly technologies and activities, and in this way contribute to our overall objective of promoting economic development that is as environmentally and socially sustainable as possible. For this purpose we use a list of defined standard measures that have a significant positive impact on the environment.

Figure 16 shows the development of the green loan portfolio between 2015 and 2019. The green loan portfolio continued to grow during this period, from EUR 678 million in December 2018 to EUR 795 million in December 2019. By the end of 2019, these loans accounted for 17% of the total portfolio. In the medium term, a share of 20% should be achieved.

Figure 17 provides a precise breakdown of the green loan portfolio. In December 2019, the portfolio consisted of 68% energy efficiency investment loans, 13% renewable energy investment loans and 19% investments in environmentally friendly technologies and other environmental protection measures. Investments in renewable energies showed a higher increase compared to the other types of investments, rising from EUR 74 million in December 2018 to EUR 101 million in 2019. In 2019, we observed that investments in renewable energies are increasing in several of our countries of operation. We saw great potential in this development as a step towards a low-carbon economy. In response, we invested in improving and standardising our lending methodology for project finance and provided specific training for the banks with the greatest potential. We expect to see more rapid growth in 2020.

Two seminars on green finance were held in 2019. The first seminar in April 2019 aimed to strengthen the competencies of the environmental units on more technical issues, while the seminar in September 2019 focused more on the strategic aspects related to green finance. The other was attended by at least one board member from each bank and the banks' Environmental Coordinators.

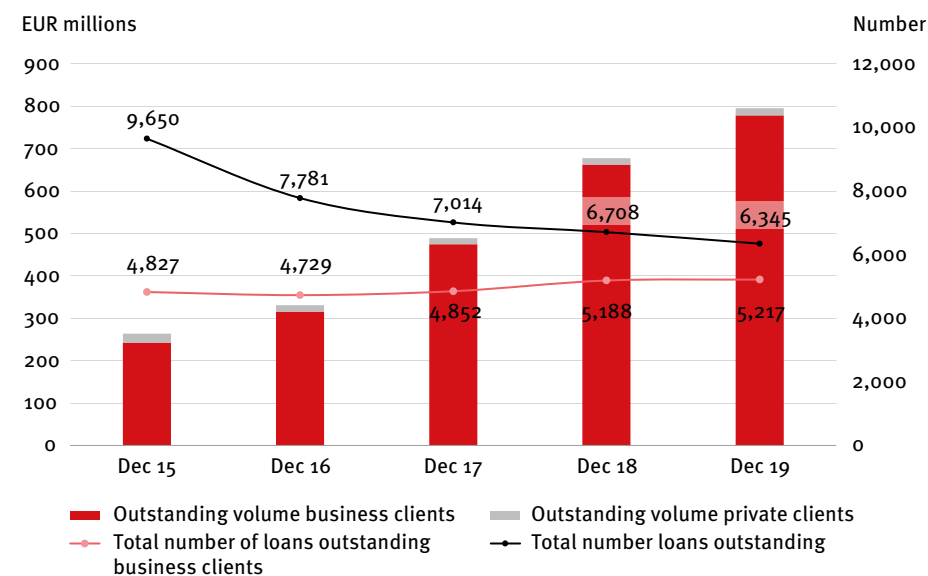


Figure 16: The ProCredit group's outstanding green loan portfolio for private and business clients (2015-2019)

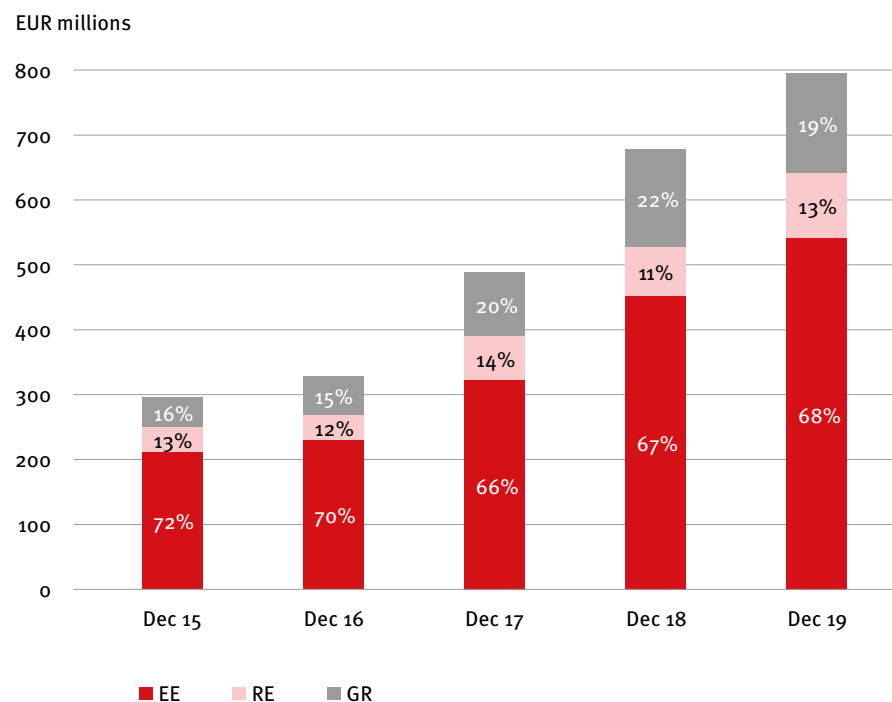


Figure 17: The ProCredit group's outstanding green loan portfolio, broken down by investment type (December 2015-2019)

3.3.2 Environmental and social risk assessment

In addition to the general business and financial analysis, ProCredit also carries out an assessment of its customers' activities with regard to their impact on society and the environment. We have continuously improved our environmental and social risk assessment methodology since the beginning of our banking activities. ProCredit strives to work with companies that not only guarantee the health, safety and well-being of their employees and neighbours, but which cause no harm to

the environment. This is ensured with our own risk and impact analyses. All borrowers must comply with the relevant national laws relating to environmental protection, health and occupational safety. In this way the ProCredit banks assess potential environmental and social risks that may arise from their clients' business activities.

Within the framework of the environmental and social risk assessment, which is the second pillar of the environmental management system, ProCredit has defined a comprehensive Exclusion List (more information on this can be found in the full Environmental Statement for 2018 in section 5.1 and in the Impact Report 2019). The Exclusion List includes activities that ProCredit does not finance and is based on international and local standards that are binding for all investments. After checking against the Exclusion List, the next step is to assess the activities of the clients individually for potential risks (low, medium or high) in terms of the environment, society, health and safety, based on the sector and the amount of the loan (risk exposure).

Client activities with a medium or high environmental and social risk are individually reviewed and evaluated in accordance with the respective international standards. Every business client, regardless of the assigned risk category, is also examined and evaluated with regard to social issues, occupational safety and working conditions. Depending on the potential environmental, social and credit risk, an external, independent environmental and social impact assessment is also required.

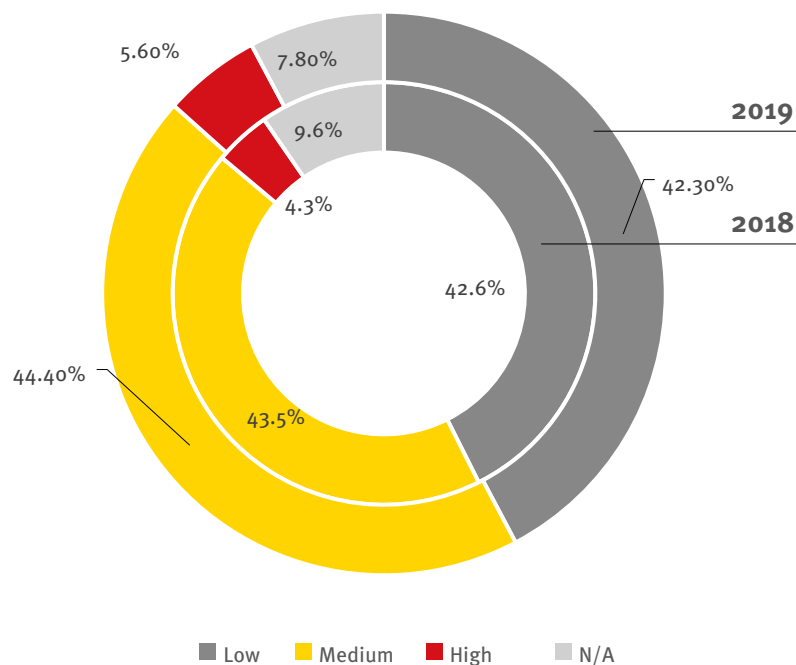


Figure 18: Development of the commercial and agricultural loan portfolio according to environmental and social risk class

In response to the exponential growth of plastic waste in the environment, in 2019 ProCredit developed a strategy to reduce the production and use of plastics (the Plastic Strategy can be found on the ProCredit Holding website). The strategy not only deals with the internal use of plastics, but also promotes and stimulates a reduction in the consumption of plastics in our clients’ business operations and contributes to a circular economy. The first step towards implementing the strategy was to increase the environmental risk of “plastic production” from medium to high. Figure 8 therefore shows an increase in investments with high environmental risk.

The next steps included an analysis of the current portfolio, the definition of a group-wide internal strategy to reduce plastics consumption in the offices and a lending strategy for clients who are involved in plastic production.

3.3.3 Procurement and supplier management

The ProCredit institutions are increasingly incorporating environmental criteria into their procurement process with the aim of using environmentally friendly suppliers for all goods and services above a certain level of annual turnover. These may include suppliers of products such as office supplies, equipment and food, as well as services such as cleaning and maintenance. The procurement guidelines thus also lead to greater environmental awareness on the part of the partner companies. The policy enables the group to have a uniform understanding of sustainable suppliers. The aim is to source from suppliers who follow the best practices available in the countries where we operate and to obtain products manufactured from the most environmentally friendly materials available on the market. The guidelines were revised in 2019 in line with the group’s medium-term goal of achieving a 50% share of sustainable suppliers.

While the procurement of office supplies, paper and electronic equipment is relevant for all institutions, the purchase of food is of particular importance for the Academy. Environmental criteria for the purchase of food have been established so that whenever possible, regional and/or organically produced food is given preference.

In addition, supplier management plays an important role in procurement. Suppliers must meet a number of criteria, such as the ability to supply

demonstrably environmentally friendly products, the existence of a viable environmental management system, adherence to short delivery routes or the minimisation of packaging, in order to be considered sustainable according to the ProCredit guidelines.

3.3.4 Staff awareness

The successful introduction of the EMS and the predominantly positive results of 2019 are also due to the comprehensive training of our employees. The close involvement and active cooperation of the employees in all ProCredit institutions is crucial for the success of the EMS. Following the publication of the Plastic Strategy, special attention was paid this year to the negative impact of plastic on the environment. In all ProCredit institutions special training courses on plastic were organised to raise the awareness of their employees.

Active participation and staff training are not limited to environmental management, but are part of ProCredit's overall corporate culture. From the ProCredit Onboarding Programme to the three-year qualification programmes at ProCredit Academy, the environment is an integral part of all internal training activities.

An introductory course, the ProCredit Onboarding Programme, is organised for all new employees, with training in environmental protection and energy efficiency firmly established in its curriculum. All managers and senior staff from the banks receive specialised training on the topic at ProCredit Academy in Fürth. This is an important platform for intensifying their awareness of values and preparing them for their role as multipliers of common principles such as the EMS. Regular intensive training courses, seminars and events are also organised in the ProCredit

institutions in order to raise the environmental awareness of employees and clients.

Additionally, all ProCredit institutions undertake ongoing internal awareness-raising campaigns and use various communication channels for this purpose. In addition to the aforementioned training courses and events, newsletters, information brochures, internal publications, intranet pages, stickers and posters that present best practices for the careful use of resources or report the results of successful measures are used. The internal publications and intranet pages serve not only to raise environmental awareness, but are also geared towards keeping employees informed about current developments in global environmental issues.

4 Conclusions

In 2019, the environmental management system in the four institutions continued to perform well, despite some increases in absolute consumption due to the new facility. The process of data collection and reporting also underwent some changes that affected the way that data is presented, with the ultimate aim of disclosing information that is more comprehensive and precise. ProCredit as a group recognises the importance of an integral approach at all levels in order to achieve the defined objectives. Therefore, as part of the group-wide Plastic Strategy, EMS training on the negative effects of plastic was given a considerable amount of attention in 2019.

In line with the group-wide approach, all four institutions will continue to look for possible improvements to reduce the environmental impact of their business activities in 2020, including within the framework of EMAS. This is also reflected in the achieved targets for 2019 and the defined targets for 2020. A key focus of the EMS in 2020 will be to find ways to further reduce emissions from our own activities and to reduce our indirect negative environmental impacts through our suppliers. Although the unprecedented situation of Covid-19 affects the day-to-day business of every company, ProCredit is ambitious in the goals defined by the individual institutions as well as at group level, despite the extraordinary difficulties being faced. However, we are also aware of the challenges posed by the situation and the difficulty of reflecting the results of the

improvements implemented by the institutions. These issues will be explained in detail in the next EMAS Environmental Statement.

5 Contact person

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The current version of the Environmental Statement and other materials about the ProCredit group's commitment to sustainability can be downloaded from www.procredit-holding.com.

6 Statement of the environmental auditors



ENVIRONMENTAL VERIFIER'S DECLARATION ON VERIFICATION AND VALIDATION ACTIVITIES

Michael Hub and Dr. Georg Sulzer with EMAS environmental verifiers registration numbers DE-V-0086 and DE-V-0041, accredited or licensed for the scope (NACE-Code)

- 64 Financial service activities
- 62.02 Computer consultancy activities
- 62.01.9 Other Computer programming activities
- 85.42.4 Tertiary education
- 85.5 Other education

declare to have verified whether the whole organisation as indicated in the updated environmental statement of the organisation

ProCredit institutions located in Germany

Sites:

ProCredit Holding AG & Co. KGaA, Rohmerplatz 33-37, D-60486 Frankfurt am Main

ProCredit Bank, Rohmerplatz 33-37, D-60486 Frankfurt am Main

Quipu GmbH, Königsberger Straße 1, D-60487 Frankfurt am Main

ProCredit Academy, Hammelbacher Straße 2, D-64658 Fürth-Weschnitz

with registration number DE-125-00059

meet all requirements of

Regulation (EC) No 1221/2009 last amended by Regulation (EU) 2018/2026 (EMAS)

on the voluntary participation by organisations in a Community

eco-management and audit scheme.

By signing this declaration, we declare that

- the verification and validation have been carried out in full compliance with the requirements of EMAS,
- the outcome of the verification and validation confirms that there is no evidence of non-compliance with applicable legal requirements relating to the environment,
- the data and information of the updated environmental statement of the organisation reflect a reliable, credible and correct image of all the organisation activities, within the scope mentioned in the environmental statement.

This document is not equivalent to EMAS registration. EMAS registration can only be granted by a Competent Body under EMAS. This document shall not be used as a stand-alone piece of public communication.

Done at Frankfurt am Main on 30.11.2020

Michael Hub, environmental verifier
DAU-Accreditation-No: DE-V-0086



Georg Sulzer, environmental verifier
DAU-Accreditation-No: DE-V-0041

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Accredited by DAU – Deutsche
Akkreditierungs- und Zulassungsgesellschaft
für Umweltgutachter mbH, Bonn
Accreditation-No: DE-V-0086

7 Annex

7.1 Environmental objectives and programmes (2019-2020)

Annual environmental objectives (if not otherwise indicated)	Institution	Measure	Evaluation criteria	Status	Degree of achievement
Energy consumption 2019					
Keep electricity consumption at the same level as in 2017 until 2020, including electricity generated on site	PCA	Continuously replace defective circulation pumps with electricity-saving pumps	Electricity consumption minus electricity produced/overnight stay	Completed	The guests are given a short standardised training session when checking into the PCA premises.
		Raise guest awareness via communication measures (all new groups receive an intro to the EMS) and random checks of the rooms		Completed	
		Replace the lighting in the Language Centre and install LEDs (72 lamps, 7 - 3.5 Watts)		Completed	
Reduce total electricity consumption by 6%	PCH	Install new, more energy-efficient multifunctional printers with enhanced features to replace existing devices. Where possible, dispose of the remaining small printers or replace them with more energy-efficient models capable of double-sided printing. Introduce “follow-me” printing.	kWh	Completed	The new printers were installed in October 2019.
		Determine the power consumption of the air conditioning system		Postponed until 2020	A new rental agreement has been signed with the building owner and as a contractual clause it will clarify whether better and clearer data collection is possible. Nevertheless, the open space on the 4th floor will have a new air conditioning system with its own meters and some of the AC data will be extracted from it after renovation in 2020.

Annual environmental objectives (if not otherwise indicated)	Institution	Measure	Evaluation criteria	Status	Degree of achievement
Energy consumption 2020					
Keep electricity consumption at the same level as in 2017 until 2020, including electricity generated on site	PCA	Raise guest awareness via communication measures (all new groups receive an intro to the EMS) and random checks of the rooms	Electricity consumption minus electricity produced/overnight stay		
Reduce heat consumption by 5% compared to 2019	PCH	Switch off the heating in the summer months: June, July, August; if possible, switch heating centrally to 0; if not possible, at the beginning of June all heating devices on PCH premises should be switched off until the end of August	KWh heat consumption during the summer months		
		Assign the task of switching off the heating in the offices after work to the cleaning team	kWh		
Air conditioning in the office	Quipu	Ensure that regular annual maintenance is performed	yes/no		
Reduce electricity consumption by 2% compared to previous year	PCB Germany	Install daylight sensors and motion detectors for corridor lighting	Electricity consumption data and visual inspection		
Greenhouse gas emissions 2019					
By end-2019, reduce the CO ₂ emissions of vehicles by 10% compared to previous year	PCA	Replace diesel car with electric vehicle	kg CO ₂ eq from fuel consumption in year-on-year comparison	Completed	The first e-car was added to the fleet in January 2019.
Operate a CO ₂ -neutral swimming pool; the planned swimming pool is not expected to worsen PCA's CO ₂ balance		Use mainly pellet-fired boilers for heating, high efficiency gas-fired boiler to cover peak demand plus additional PV units	kg CO ₂ year-on-year comparison after the pool has been in operation for at least one year (planned from 2019)	Postponed until 2020	Current data basis is not yet conclusive. Initial indications point to excellent PV system production on the new building.

Annual environmental objectives (if not otherwise indicated)	Institution	Measure	Evaluation criteria	Status	Degree of achievement
Reduce the banks' CO ₂ footprint	PCB Germany	Strive to become a climate-neutral bank	kg CO ₂ eq	Completed	In January 2019, the bank calculated and offset all CO ₂ eq emissions of 2018 with firstclimate and continued calculating and offsetting emissions in 2020 with the emissions of 2019 (ongoing measure to remain climate-neutral).
Compensate up to 30% of emissions from air travel	Quipu	Compensate flight emissions with atmosfair	kg CO ₂ eq offset	Completed	118,510 kg CO ₂ was offset.
Become CO ₂ -neutral in terms of building emissions (heat/ electricity)	PCH	Switch from heating gas supplier to a renewable energy supplier	yes/no	Postponed until 2020	Currently the heating received does not come from RE and the current provider cannot offer RE heating. However, the alternatives are currently being studied.
Improve data recording		Test method for recording flight emission data	yes/no	Completed	The data was collected on a monthly basis and a reminder is sent out every month.
Reduce CO ₂ emissions from company cars	PCA	New hybrid or electric vehicles	Calculation	Completed	In January 2019 a fully electric vehicle was purchased.
Construct a carbon-neutral swimming pool		The planned pool is not expected to increase CO ₂ emissions as it will be connected to PCA's pellet boiler, and an additional efficient gas boiler will be installed as a backup as well as PV systems.	CO ₂ footprint of buildings (electricity and heating energy) in tCO ₂	Cancelled	Due to the unexpectedly high consumption of the new swimming pool, a new target was set.
Use BioLPG to reduce carbon emissions from heating		Use BioLPG instead of conventional LPG. Its carbon emissions are at least 50% lower than those of fossil-based LPG.	CO ₂ footprint of buildings (electricity and heating energy) in tCO ₂	Completed	50% saving on CO ₂ emissions as BioLPG emits only half the CO ₂ of conventional LPG. Its carbon emissions are at least 50% lower than those of fossil-based LPG.

Annual environmental objectives (if not otherwise indicated)	Institution	Measure	Evaluation criteria	Status	Degree of achievement
Greenhouse gas emissions 2020					
Compensation of the pool's non-carbon-neutral emissions from 2020	PCA	Investigate whether it is possible to offset the increase in energy and water consumption arising from the new swimming pool	CO ₂ emissions to be compensated		
Achieve CO ₂ neutrality for building emissions (heat + electricity)	PCH	Switch from current heating (gas) supplier to an EE supplier	yes/no		
Compensate GHG flight emissions of up to 30% of CO ₂ emissions from air travel	Quipu	Compensate GHG flight emissions with atmosfair	Certificate		
Fuel consumption 2019					
Reduce fuel consumption of cars by 40% (1,503 litres in 2018)	Quipu	Purchase and use electric cars to replace diesel cars	Litres of fuel	Completed	Fuel (diesel) consumption decreased (20%) due to the use of the new e-car.
Fuel consumption 2020					
Reduce diesel consumption of passenger cars by 30% (1,200.76 litres in 2019)	Quipu	Lease a second electric car to replace the VW Caddy	Litres of fuel		
Food consumption 2019					
Reduce ecological footprint of food consumption	PCA	Offer two vegetarian options at every meal	Menu	Completed	Two vegetarian options will be added to the menu
Food consumption 2020					
Reduce ecological footprint of food consumption	PCA	Offer two vegetarian options at every meal	Menu		

Annual environmental objectives (if not otherwise indicated)	Institution	Measure	Evaluation criteria	Status	Degree of achievement
Paper consumption 2019					
Reduce paper consumption per employee (print-outs) by 5% in comparison to 2018	PCB Germany	Reduce paper consumption through process efficiency and awareness	Number of print-outs compared to 2018	Completed	The bank reduced paper consumption per employee by 5% compared to 2018. In December 2019, the bank switched to Quipu for printing services and replaced all five existing printers with just two new large printers in order to reduce printing.
Maintain same level of paper consumption as in the previous year	Quipu	Maintain same level of paper consumption as in 2018 (295 kg)	kg paper waste	Completed	Total paper consumption has increased (36%). This is due to the fact that “other paper” was not included in the 2018 consumption figure. The printing paper decreased (2%). Total paper waste in 2019 stood at 391.10 kg.
A gradual decrease in printing paper consumption by 10% by the end of next year	PCH	Use digital signatures	kg	Completed	Digital signatures are used for internal processes and approvals.
		Improve reporting through new equipment and support for more consistent and detailed reporting functionalities		Recurring	The printers were replaced in November 2019. The improved reporting and the reduction of printing volumes will become apparent in 2020.
		Use less paper as a result of the improved new printers			
Reduce printing paper consumption compared to 2018	PCA	Introduce digital distribution of teaching materials for laptops and tablets	kg printing paper ordered (annual average)	Postponed until 2020	

Annual environmental objectives (if not otherwise indicated)	Institution	Measure	Evaluation criteria	Status	Degree of achievement
Paper consumption 2020					
Reduce printing paper consumption by 2% compared to 2018	PCA	Introduce digital distribution of teaching materials for laptops and tablets	kg printing paper ordered (annual average)		
Increase use of digital signatures in all departments	PCH	Switch to digital signatures wherever possible	Number of departments that have adopted the use of digital signatures for internal processes		
Digitalise processes		Perform analysis of internal processes that involve a high degree of paper consumption and manual work: Digitalise the process			
Maintain the same level of printing paper consumption as in 2019 (294 kg)	Quipu	Introduce measures to optimise paper use: circulation of business processes using digital documents instead of paper versions	kg		
Water consumption 2019					
Maintain water consumption at same level as 2017 until 2020	PCA	Raise guest awareness via communication measures (all new groups receive an intro to EMS) and random checks of the rooms	Water consumption/ overnight stay	Target adjusted	New target set as pool not included in original target.
Water consumption 2020					
Maintain fresh water consumption (excluding consumption related to the pool (meter 63956407)) at same level as 2017 until 2020	PCA	Raise awareness of guests through communication measures (all new groups receive introduction to EMS) and random checks of the rooms	Water consumption/ overnight stay		
Monitor the water consumption of the pool		Provide baseline for pool water consumption to define future goals	m ³		
Reduce total water consumption by 3% compared to previous year	PCB Germany	Install mixer taps in all bathrooms/toilets to reduce water consumption	Water consumption data (m ³) and visual inspection		

Annual environmental objectives (if not otherwise indicated)	Institution	Measure	Evaluation criteria	Status	Degree of achievement
Waste production 2019					
Maintain same level of e-waste as in 2018 (945 kg)	Quipu	Ensure full implementation of the asset process, extension of the useful life of equipment through resale, replacement of equipment	kg e-Waste	Completed	Electronic waste 729.78 kg and used electronic devices were sold to Quipu employees (265.65 kg).
Maintain a proper waste separation and disposal system	PCH	Ensure that waste continues to be weighed two times per year to assess consumption levels Monitor that waste separation is being carried out properly	yes/no	Completed	
Raise staff awareness about waste separation		Include information on waste management in the yearly workshops for holding company staff in order to raise environmental awareness	yes/no	Completed	Waste disposal and separation is mentioned in the training courses on the topic of plastics
Improve quality of waste separation		Create a manual for the facility management company on proper waste separation	yes/no	Postponed until 2020	The improvements in waste management will take place in 2020.
Achieve 100% waste separation	PCA	Monitor waste separation by students and staff	Volume of waste	Completed	
Reduce printing paper consumption compared to 2018		Introduce digital distribution of teaching materials for laptops and tablets	kg paper waste	Postponed until 2020	

Annual environmental objectives (if not otherwise indicated)	Institution	Measure	Evaluation criteria	Status	Degree of achievement
Waste production 2020					
Achieve 100% waste separation	PCA	Monitor waste separation by students and staff	Volume of waste		
Reduce printing paper consumption by 5% compared to 2018		Introduce digital distribution of teaching materials for laptops and tablets	kg paper waste		
Revise the waste separation and disposal system in the holding company and implement improvements	PCH	Achieve significant improvement in waste management in the holding company	yes/no		
Maintain strict monitoring of the recycling of electronic waste	Quipu	Extend the useful life of equipment	Volume of waste		
Raise staff awareness about waste separation	PCH	Add waste management as a special topic for internal environmental management training	yes/no		
Reduce paper waste by 2% compared to previous year	PCB Germany	Replace paper towels with hand dryers in all toilet areas	kg paper waste		

Annual environmental objectives (if not otherwise indicated)	Institution	Measure	Evaluation criteria	Status	Degree of achievement
Environmental awareness 2019					
Increase environmental awareness among PCBG staff to a satisfactory level	PCB Germany	Communicate the latest developments in EMS, consumption data, news, etc. through “Lunch & Learn” meetings and training sessions	yes/no on review of EMS audits (ad-hoc interviews)	Completed	In addition to the annual training for all staff, the bank had two Lunch & Learn sessions on the latest developments in the EMS.
Ensure that employees are disposing of their own private toner and small electronic waste properly		Provide an easy way for staff to correctly recycle and dispose of their private toner waste and small e-waste via a disposal box that can also be used to promote social projects	Volume of recycled waste	Completed	Introduce a “Charity Box” (a container in printer rooms), where employees can dispose of their private e-waste and old smartphones for recycling.
Raise awareness among PCH staff about the EMS and general environmental issues	PCH	Provide general training courses with PCH employees on plastics as part of the group-wide approach	yes/no	Completed	In October five meetings with 100 employees were held.
		Implement quarterly internal communication on green financial activities in line with the group-wide approach	Number of publications	Completed	Three newsletters were prepared group-wide. The newsletter on the subject of “plastic awareness” will be distributed at PCH.
Familiarise new PCH staff with the EMS and its importance		Conduct awareness-raising training for new staff on the EMS	Percentage of newly trained PCH employees	Completed	New staff and staff from the exchange programme were included in the general training. The follow-up training for new staff after October 2019 took place in February of the new year.
A one-day awareness-raising event to be organised for all four ProCredit institutions in Germany		Organise a one-day event on environmental awareness	Organised event	Completed	At the initiative of PCH, all four institutions joined the worldwide call for a climate strike on 29 November 2019.

Annual environmental objectives (if not otherwise indicated)	Institution	Measure	Evaluation criteria	Status	Degree of achievement
Environmental awareness 2020					
Raise awareness among PCH staff about the EMS and general environmental issues	PCH	Conduct general training with PCH employees, with particular emphasis on waste management and global developments in line with the group-wide approach	yes/no		
		Introduce quarterly internal communication on green financial activities in line with the group-wide approach	Number of publications		
Present the EMS and its importance for new PCH staff	PCH	Conduct training sessions with new staff/exchange programme staff	Percentage of new PCH staff		
Hold informal Eat & Talk meetings		Organise quarterly Eat & Talk meetings with employees on the topics discussed during lunch breaks	yes/no		
Monitor effects of outsourced activities: Cleaning companies	Quipu	Perform regular quality checks twice a year to keep an eye on performance	yes/no Log of quality checks		
Raise environmental awareness	PCB Germany	Communicate current EMS developments, consumption data, current/public green topics and provide training	yes/no on review of EMS audits (ad-hoc interviews)		
		Launch Green Screensaver Campaign – individual regularly changing screensavers on green topics on every PCBG laptop	Availability of such a screen saver		

Annual environmental objectives (if not otherwise indicated)	Institution	Measure	Evaluation criteria	Status	Degree of achievement
Group-wide internal EMS 2019					
Support ProCredit institutions in maintaining and further developing the EMS	PCH			Completed	
Conduct regular follow-up visits to the PCBs in Albania, BiH and Moldova in order to assess and enhance the existing EMS				Completed	Visits to PCBs in Albania, Bosnia and Herzegovina and Moldova completed.
Support the PCBs in obtaining EDGE certification on the efficiency of their buildings		Complete EDGE certification process with the PCBs in Bulgaria and North Macedonia, carry out certification during renovation of the HO in Kosovo, and check feasibility for the PCBs in Serbia, Ukraine, Georgia and Ecuador	yes/no	Completed	The PCBs in Bulgaria and North Macedonia have completed EDGE certification. PCB Georgia is currently in the certification process. The PCBs in Serbia and Ukraine are about to start the process. The PCBs in Kosovo and Ecuador will start the process after the building renovation in 2020.

Annual environmental objectives (if not otherwise indicated)	Institution	Measure	Evaluation criteria	Status	Degree of achievement
Group-wide internal EMS 2020					
Support ProCredit institutions in maintaining and developing the EMS	PCH				
Conduct regular follow-up visits to the PCBs in Moldova and Bosnia and Herzegovina and carry out a scoping mission to the PCBs in Serbia, Romania, Northern Macedonia and Kosovo to assess and improve their existing EMS			Number of follow-up visits and scoping missions completed		
Certify the efficiency of PCB buildings with EDGE		Complete EDGE-Zero Carbon certification of PCB Bulgaria and general certification of PCB Georgia. Start the certification process for the PCBs in Serbia and Ukraine. Start the certification process for the PCBs in Kosovo and Ecuador after building renovation is complete.	Certified buildings; buildings that have started the process		
Improve the applicability of the current guideline for sustainable suppliers		Expand the current criteria description; introduce criteria for weeding out non-sustainable suppliers in order to improve quality; introduce an assessment tool for better planning of the change to sustainable suppliers	yes/no		

Annual environmental objectives (if not otherwise indicated)	Institution	Measure	Evaluation criteria	Status	Degree of achievement
Management of environmental and social risk in lending 2019					
Support the ProCredit institutions in E&S risk management	PCH				ESIA guidelines; Ad-hoc support for high environmental risk cases
Adjust and monitor implementation of E&S risk management approach – in particular, apply the ESAF assessment to more loans (e.g. Category A, larger low-risk exposures, etc.).					ESAFs for sectors with a low environmental impact will be introduced (hospitality, schools, health care providers and pharmacies, retail, wholesale and others) Watch list criteria have been developed to identify Category A projects
Maintain and increase employee competence through E&S training and addressing E&S-relevant topics					E&S risk topics in two green seminars E&S risk topics in two credit risk seminars; two-week E&S training for employees of the credit risk department

Annual environmental objectives (if not otherwise indicated)	Institution	Measure	Evaluation criteria	Status	Degree of achievement
Management of environmental and social risk in lending 2020					
Support the PCB institutions with E&S risk assessment	PCH	Provide support for ad-hoc requests: <ul style="list-style-type: none"> - High environmental risk cases risk assessment of customers - Guidelines for the internal ESIA implementation - Assessment of potential Category A projects 	yes/no		
		Develop concept for an external environmental due diligence to close the gap between ESAF and ESIA for certain sectors	yes/no		
		Build more capacity in E&S assessment: <ul style="list-style-type: none"> - Plan advanced training to estimate the E&S consequences for EROs - Support banks in the planning and preparation of E&S training for BCAs and credit analysts 	Number of EROs		
Prepare ESAF and guidelines for NVS		Develop a specific ESAF questionnaire to analyse clients in the NVS segment	yes/no		
Include climate risk assessment in the credit risk assessment		Pilot climate risk assessment in the agricultural sector with four PCBs (Bulgaria, Ecuador, Serbia and Ukraine)	yes/no		

Annual environmental objectives (if not otherwise indicated)	Institution	Measure	Evaluation criteria	Status	Degree of achievement
Green finance 2019					
Support the banks in developing innovative green finance products	PCH			Completed	PV on roofs; EDGE certificate for clients; criteria for used e-cars (developed with support from PCH)
Organise comprehensive training for responsible employees on renewable energy technologies and financing in PCB countries with high EE potential				Completed	The PCBs in Bulgaria and North Macedonia received the training.
Green finance 2020					
Support the banks in developing innovative green finance products/ activities with potential for green financing	PCH	Expand the implementation of PV on roofs, electromobility, EDGE buildings, possibilities in waste management as main and secondary activity, NVS, green deposits			
Provide support and training for responsible staff on EE technologies and finance in countries where there is potential in the EE sector		Provide online training for the responsible employees on newly developed tools and guidelines in the area of RE			
		Provide support for ad-hoc applications for EE investments (expected to be mainly for the PCBs in Ukraine, Bulgaria, Albania and Northern Macedonia; possibly Romania and Moldova)			
Portfolio-CO ₂ -impact reports		Continue regular reporting on the impact of the EE portfolio; energy efficiency impact assessment for the building, tractors, space heating and cooling measures, electric vehicles and most common production machinery for 2018 and 2019; start regular reporting on the impact of the respective loans in the year; develop and test the GR templates for the most common measures			

Annual environmental objectives (if not otherwise indicated)	Institution	Measure	Evaluation criteria	Status	Degree of achievement
Various other milestones or developments in 2019					
Increase staff motivation to use bicycles through incentives	PCB Germany	Introduce JobRad services as an additional incentive for staff to use bicycles	Provision of the service for staff. Number of staff who ride bicycles to the office.	Completed	JobRad was introduced for all employees in June 2019.
		Improve parking situation for bikes - new bicycle stands and roof for bike parking station	Number of staff who ride bicycles to work	Not completed (postponed)	
Various other milestones or developments in 2020					
Organise social events (bicycle tour, etc.) during EU Mobility Week	PCH	Organise one or two events during EU Mobility Week to raise awareness and establish contacts	yes/no		
Organise leasing of bicycles		Organise bicycle rental for staff	Number of bicycles leased under the contract		
Organise e-car leasing		Organise leasing of two e-cars for the company with the possibility of leisure leasing for employees	yes/no		
Monitor effects of outsourced activities: Cleaning companies	Quipu	Switch to transparent and responsible suppliers insofar as possible	Number of sustainable suppliers		
Wastewater	PCB Germany	Inspect all cleaning agents and paper towels, verify certification, and control the proper use of cleaning agents by the cleaning company	Number of green and non-green products		
Waste separation		Organise discussion and training for staff on correct waste disposal and ensure that training courses include instruction on how to separate waste correctly, etc.	Separated waste in containers and drums		

Annual environmental objectives (if not otherwise indicated)	Institution	Measure	Evaluation criteria	Status	Degree of achievement
Medium-term objectives up to 2021					
Include climate risk assessment	PCH	Expand climate risk assessment to other sectors (prioritised according to vulnerability) and to other PCBs	yes/no		
Portfolio-CO ₂ -impact reports		Ensure regular annual reporting on the impact of EE and RE investments in green portfolios wherever possible	Reporting on the impact of all EE/RE investments in the green portfolio		
Medium-term objectives up to 2023					
Sustainable suppliers and external service providers					
Achieve 100% sustainable suppliers	PCH	Switch to sustainable suppliers in accordance with group-wide guidelines	% sustainable suppliers		
More than 80% of the selected suppliers must be considered sustainable	PCA	Select new suppliers according to group-wide guidelines with a strong emphasis on regional and sustainable certified enterprises	% sustainable suppliers		
Green finance					
Achieve a 20% share of high-quality green loans in total LP	PCH (ProCredit group)			In Progress	
Harmonise green financing methodology within the group with international financiers (EU Taxonomy, EIB)				In Progress	

Annual environmental objectives (if not otherwise indicated)	Institution	Measure	Evaluation criteria	Status	Degree of achievement
Group-wide internal EMS					
Become CO ₂ -neutral in own operations (Scope I and II emissions)	PCH (ProCredit group)	Further measures to improve internal environmental performance: <ul style="list-style-type: none"> - Realise own 3MW PV project: ProEnergy (95% PCH-owned, 5% PCB Kosovo) - If possible, switch to suppliers of renewable energies (for electricity and heat) - Invest in the installation of PV systems - Ensure external compensation of remaining CO₂ emissions 	CO ₂ eq		
Achieve 50% sustainable suppliers		Develop group-wide guideline for sustainable suppliers	yes/no		
		Check the current suppliers and switch to sustainable suppliers in accordance with the group-wide guidelines wherever possible	% sustainable suppliers		
Achieve 100% electric and hybrid cars in the car fleet		Replace existing vehicle fleet with electric or hybrid vehicles, procure electric or hybrid vehicles if necessary	% of electric or hybrid cars in the fleet		

7.2 Environmental parameters (2017-2019)

General data	Unit	Total			ProCredit Holding			ProCredit Bank			Quipu			ProCredit Academy		
		2017	2018	2019	2017	2018	2019	2017	2018	2019	2017	2018	2019	2017	2018	2019
General data																
Employees	No.	327	320	333	107	107	109	73	64	64	115	116	130	32	33	30
Employees	FTE	305	299	310	101	102	103	67	59	57	107	108	121	30	30	29
Total area⁶	m²	14,230	14,483	14,485	982	982	982	518	518	518	730	733	735	12,000	12,250	12,250
Heated area ⁷	m ²	10,709	10,723	11,253	2,390	2,390	2,390	1,421	1,421	1,421	2,229	2,243	2,258	4,669	4,669	5,184
Sealed area ⁸	m ²	11,834	11,836	11,626	954	954	954	503	503	503	514	516	517	9,863	9,863	9,652
Semi-natural (unsealed) area	m ²	2,646	2,647	2,858	28	28	28	15	15	15	216	217	217	2,387	2,387	2,598
Overnight stays	No.	26,616	23,115	25,999	-	-	-	-	-	-	-	-	-	26,616	23,115	25,999
Cars (petrol)	No.	1.5	-	0.4	-	-	-	-	-	-	-	-	-	1.5	-	0.4
Cars (diesel)	No.	6.6	6.0	5.3	-	-	-	-	-	-	2.0	2.0	2.0	4.6	4.0	3.3
Cars (electric)	No.	1.0	1.0	2.8	1.0	1.0	1.0	-	-	-	-	-	1.0	-	-	0.8
Energy																
Electricity generation (renewable) ⁹	kWh	50,392	77,010	105,395	-	-	-	-	-	-	-	-	-	50,392	77,010	105,395

9 Electricity is generated using PV systems.

General data	Unit	Total			ProCredit Holding			ProCredit Bank			Quipu			ProCredit Academy		
		2017	2018	2019	2017	2018	2019	2017	2018	2019	2017	2018	2019	2017	2018	2019
Heating energy generation (renewable) ¹⁰	kWh	454,800	477,090	578,400	-	-	-	-	-	-	-	-	-	454,800	477,090	578,400
Total energy consumption	kWh	1,470,759	1,444,681	1,859,962	329,010	319,051	306,315	117,239	107,844	98,259	244,768	215,657	287,532	779,742	802,128	1,167,856
Electricity ¹²	kWh	531,947	466,077	606,562	174,030	150,392	143,311	68,604	55,908	52,723	100,049	84,830	144,914	189,264	174,947	265,613
Heating energy	kWh	816,114	872,168	1,182,810	153,789	167,699	162,078	48,635	51,937	45,536	132,302	115,744	129,492	481,388	536,788	845,703
Heating energy (weather-adjusted) ¹³	kWh	936,012	1,094,229	1,402,399	184,547	219,686	202,598	58,362	68,037	56,920	158,762	151,625	161,956	534,341	654,882	981,016
Liquid gas for cooking	kWh	12,557	10,202	11,991	-	-	-	-	-	-	-	-	-	12,557	10,202	11,991
Fuel	kWh	122,698	106,436	70,591	1,191	959	925	-	-	-	12,417	15,083	13,126	109,090	90,393	56,540
Air travel	km	2,815,989	2,762,553	2,783,760	1,050,135	964,293	1,007,357	241,370	195,534	103,306	1,310,113	1,399,905	1,597,493	214,371	202,821	2,815,989
Road travel	km	150,474	113,802	97,989	6,926	5,578	5,497	-	-	-	16,811	18,569	22,446	126,737	89,655	70,046
Paper consumption																
Total	kg	4,606	4,952	2,593	2,461	1,684	1,033	455	341	252	336	1,004	391	1,354	1,923	917
Recycled	kg	4,129	3,970	2,063	2,461	1,684	1,033	455	341	252	336	976	338	877	968	440
FSC-certified	kg	477	954	530	-	-	-	-	-	-	-	-	53	477	954	477
Non-recycled	kg	-	28	-	-	-	-	-	-	-	-	28	-	-	-	-

10 Heating energy is generated at PCA from wood pellets.

11 Excluding electricity for PCH's electric car. That amount is included under "Fuel".

12 The climate factors for the weather adjustment can be found in Annex 7.6.

General data	Unit	Total			ProCredit Holding			ProCredit Bank			Quipu			ProCredit Academy		
		2017	2018	2019	2017	2018	2019	2017	2018	2019	2017	2018	2019	2017	2018	2019
Water																
Water consumption	m ³	7,613	7,126	8,921	810	693	982	673	655	619	800	845	969	5,329	4,934	4,934
Waste¹³																
Total	kg	92,358	71,429	79,011	7,829	7,419	5,842	13,938	3,563	3,194	15,321	11,917	11,968	55,270	48,529	58,008
Residual waste	kg	11,693	10,210	10,181	988	1,128	276	458	623	166	1,495	747	747	8,752	7,712	8,991
Organic waste	kg	38,686	32,594	41,639	1,112	984	1,464	774	610	855	-	-	-	36,800	31,000	39,320
Packaging waste	kg	7,817	7,592	8,041	460	456	504	319	280	309	4,860	4,860	4,860	2,178	1,995	2,368
Electrical waste (recycled)	kg	1,551	1,430	990	167	156	260	119	269	-	1,184	945	730	80	60	-
Usable electronic equipment	kg	-	-	266	-	-	-	-	-	-	-	-	266	-	-	-
Waste from grease trap ¹⁴	kg	2,400	2,400	2,400	-	-	-	-	-	-	-	-	-	2,400	2,400	2,400
Waste fat	kg	54	162	45	-	-	-	-	-	-	-	-	-	54	162	45
Waste paper	kg	18,873	17,041	15,450	5,102	4,695	3,338	982	1,781	1,864	7,782	5,365	5,365	5,006	5,200	4,884
Emissions¹⁵																
Total CO₂eq emissions	t	887.1	873.1	886.1	357.1	313.6	300.1	74.7	62.2	36.4	353.9	379.0	439.0	101.3	118.2	110.7
Total CO ₂ eq emissions (minus offsets)	t	827.3	873.1	886.0	357.1	313.6	300.1	14.9	62.2	36.4	353.8	378.9	438.9	101.3	118.2	110.7

13 Since 2017, Quipu has had separate disposal containers for paper and packaging waste.

14 Data for waste from the grease trap are calculated based on the volume of the storage containers and the number of pick-ups that are made.

15 The conversion factors for emissions are listed in Annex 4. There are no direct emissions from electricity consumption, as electricity is either generated by PCA's own photovoltaic systems and has been purchased by the other institutions from certified green electricity suppliers since 2017. Total emissions include CO₂, CH₄, N₂O, HFC, PFC, NF₃ and SF₆.

General data	Unit	Total			ProCredit Holding			ProCredit Bank			Quipu			ProCredit Academy		
		2017	2018	2019	2017	2018	2019	2017	2018	2019	2017	2018	2019	2017	2018	2019
Heating¹⁶																
CO ₂ eq	t	105.4	116.7	153.3	38.4	41.9	40.5	12.2	13.0	11.4	33.1	28.9	32.4	21.7	32.9	69.0
SO ₂	kg	221.2	235.9	331.1	28.6	31.2	30.1	9.0	9.7	8.5	24.6	21.5	24.1	158.9	173.5	268.4
NO _x	kg	79.3	92.1	134.9	1.8	2.0	1.9	0.6	0.6	0.5	1.6	1.4	1.6	75.3	88.0	130.9
Particulate matter	kg	37.1	39.6	51.2	1.1	1.2	1.1	0.3	0.4	0.3	0.9	0.8	0.9	34.7	37.2	48.8
Business travel																
CO ₂ eq fuel	t	34.7	28.9	17.7	–	–	–	–	–	–	0.6	0.6	0.6	34.1	28.3	17.0
CO ₂ eq air travel (direct)	t	280.4	275.7	271.3	118.8	100.5	99.1	25.3	18.4	9.7	118.9	129.5	149.1	17.4	27.3	13.4
CO ₂ eq air travel (indirect)	t	465.2	450.6	442.4	199.9	171.2	160.5	37.3	30.9	15.2	201.3	219.9	256.9	26.7	28.6	9.8
Liquid gas for cooking																
CO ₂ eq	t	1.4	1.2	1.4	–	–	–	–	–	–	–	–	–	1.4	1.2	1.4
SO ₂	kg	4.0	3.2	3.8	–	–	–	–	–	–	–	–	–	4.0	3.2	3.8
NO _x	kg	1.1	0.9	1.1	–	–	–	–	–	–	–	–	–	1.1	0.9	1.1
Particulate matter	kg	0.2	0.2	0.2	–	–	–	–	–	–	–	–	–	0.2	0.2	0.2

Table 21: Environmental parameters (2017-2019)

¹⁶ The reported CO₂eq emissions refer to the oil heating, pellet heating and BioLPG held as a contingency reserve.

7.3 Core annual indicators for 2017-2019

General data	Unit	Total			ProCredit Holding			ProCredit Bank			Quipu			ProCredit Academy		
		2017	2018	2019	2017	2018	2019	2017	2018	2019	2017	2018	2019	2017	2018	2019
Energy																
Total energy/employee	kWh/FTE	4,822	4,832	6,000	3,258	3,128	2,974	1,750	1,828	1,724	2,288	1,997	2,376	25,991	26,738	40,271
Electricity/employee	kWh/FTE	1,744	1,559	1,957	1,723	1,474	1,391	1,024	948	925	935	785	1,198	6,309	5,832	9,159
Heating energy/ employee (weather- adjusted)	kWh/FTE	3,069	3,660	4,524	1,827	2,154	1,967	871	1,153	999	1,484	1,404	1,338	17,811	21,829	33,828
Heating energy/area (weather-adjusted) ¹⁷	kWh/FTE	87	102	125	77	92	85	41	48	40	71	68	72	114	140	189
Fuel/employee	kWh/FTE	402	356	228	12	9	9	-	-	-	116	140	108	3,636	3,013	1,950
Materials																
Paper consumption/ employee	kg/FTE	15	17	8	24	17	10	7	6	4	3	9	3	45	64	32
Paper consumption/ overnight stay	kg/night	0.05	0.08	0.04	-	-	-	-	-	-	-	-	-	0.05	0.08	0.04
Water																
Water/employee	m ³ /FTE	25.0	23.8	28.8	8.0	6.8	9.5	10.0	11.1	10.9	7.5	7.8	8.0	177.6	164.5	219.0
Water/overnight stay	m ³ /night	0.20	0.21	0.24	-	-	-	-	-	-	-	-	-	0.20	0.21	0.24
Waste																
Total waste/employee	kg/FTE	266	239	255	78	73	57	40	60	56	143	110	99	1,842	1,618	2,000
Total waste/overnight stay	kg/night	2.1	2.1	2.2	-	-	-	-	-	-	-	-	-	2.1	2.1	2.2

¹⁷ As most of the buildings are leased, the heated area is indicated in order to facilitate comparisons.

General data	Unit	Total			ProCredit Holding			ProCredit Bank			Quipu			ProCredit Academy		
		2017	2018	2019	2017	2018	2019	2017	2018	2019	2017	2018	2019	2017	2018	2019
Emissions																
Total CO ₂ emissions/ employee	tCO ₂ eq/ FTE	2.9	2.9	2.9	3.5	3.1	2.9	1.1	1.1	0.6	3.3	3.5	3.6	3.4	3.9	3.8
Total CO ₂ emissions (with compensation)/ employees	tCO ₂ eq/ FTE	2.7	2.9	2.9	3.5	3.1	2.9	0.2	1.1	0.6	3.3	3.5	3.6	2.9	3.9	3.8
Total CO ₂ emissions/ overnight stay	kg CO ₂ eq/ night	3.8	5.1	4.3	-	-	-	-	-	-	-	-	-	3.8	5.1	4.3
Biodiversity																
Total area/employee	m²/FTE	47	48	47	10	10	10	8	9	9	7	7	6	400	408	422
Heated area/employee	m ² /FTE	35	36	36	24	23	23	21	24	25	21	21	19	156	156	179
Sealed area/employee	m ² /FTE	39	40	38	9	9	9	8	9	9	5	5	4	329	329	333
Unsealed area/employee	m ² /FTE	9	9	9	-	-	-	-	-	-	2	2	2	80	80	90

7.4 Emissions factors

Type	Unit	Year	CO ₂ eq	NO _x	SO ₂	PM ₁₀
Electricity						
Average German energy mix ^{18, 19}	g/kWh	2015	527	0.488	0.272	0.033
	g/kWh	2016	523	0.440	0.290	0.015
	g/kWh	2017	485	0.408	0.224	0.010
	g/kWh	2018	468	Not published		
	g/kWh	2019	401	Not published		
EWS Schönau (PCBG, PCH)	g/kWh	2016 and later	-	Green electricity is produced entirely from hydro, wind or solar power, thus producing no further emissions		
Entega (PCA)	g/kWh	2016 and later	-			
Heating and fuel ²⁰						
Natural gas	g/kWh	2017	250	0.186	0.012	0.007
Heating oil	g/kWh	2017	319	0.213	0.284	0.024
Wood pellets	g/kWh	2017	29	0.337	0.149	0.075
Diesel	g/kWh	2017	313	1.303	0.118	0.027
Petrol	g/kWh	2017	311	0.257	0.135	0.018
LPG	g/kWh	2017	277	0.154	0.081	0.016
Biogas	g/kWh	2017	114	0.316	0.09	0.018

18 Source for CO₂ emissions of the German electricity mix: <https://www.umweltbundesamt.de/publikationen/entwicklung-der-spezifischen-kohlendioxid-6>
Total greenhouse gas emissions (CO₂, CH₄, N₂O, hydrofluorocarbons, perfluorocarbonate, SF₆) are denoted in carbon dioxide equivalents

19 Source of NO_x, SO₂, PM₁₀ emissions <https://www.umweltbundesamt.de/themen/luft/emissionen-von-luftschadstoffen/spezifische-emissionsfaktoren-fuer-den-deutschen>

20 Source: GEMIS (Globales Emissions-Modell Integrierter Systeme) Version 4.95 - 04/2017

7.5 Lower heating value

Fuel	Lower heating value	Unit
Diesel	10.033	kWh/L
Petrol	9.106	kWh/L
Wood pellets*	5.00	kWh/kg
Heating oil	10.549	kWh/L
Natural gas	9.333	kWh/m ³
LPG	7.095	kWh/L

Source: Emission factors from Cross-Sector Tools (March 2017, GHG protocol); based on IPCC (2006)
 Source*: <http://heizkostenrechner.eu/heizwert-brennwert-tabelle.html>

7.6 Climate factors for weather adjustment of heating energy data

City	Postcode	Climate factor		
		2017	2018	2019
Frankfurt, Bockenheim	60486	1.20	1.31	1.25
Fürth	64658	1.11	1.22	1.16

Source: Deutscher Wetterdienst: <http://www.dwd.de/DE/leistungen/klimafaktoren/klimafaktoren.html>

7.7 Indicators and benchmarks for comparison

Indicator for offices		Unit	Source
Electricity (estimate for offices in Germany 2013)	2,177.0	kWh/(pp a)	Bundesministerium für Wirtschaft und Industrie (2015): Energieverbrauch des Sektors Gewerbe, Handel, Dienstleistungen (GHD) in Deutschland für die Jahre 2011 bis 2013: https://www.bmwi.de/Redaktion/DE/Publikationen/Studien/sondererhebung-zur-nutzung-erneuerbarer-energien-im-gdh-sektor-2011-2013.html
Heating energy (average for offices in Germany 2013)	5,463.0	kWh/(pp a)	
Water (general estimate for offices in Germany)	8.1	m ³ /(pp a)	Freie und Hansestadt Hamburg Umweltbehörde (2001): Wasserpraxis: https://www.hamburg.de/contentblob/150264/8e21bde1d2c21ee81cb6092f163f3e47/data/wasserpraxis.pdf
Water (average for offices in Germany 2013)	5.5	m ³ /(pp a)	Karger, R., Hoffmann, F. (2006): Wasserversorgung: Gewinnung – Aufbereitung – Speicherung – Verteilung, Springer: https://www.springer.com/de/book/9783834813800
Paper (general estimate for offices in Germany)	49.5	kg/(pp a)	Umweltbundesamt (2015): Auftakt zum bundesweiten Wettbewerb „Büro & Umwelt“ 2015: https://www.umweltbundesamt.de/themen/auftakt-bundesweiten-wettbewerb-buero-umwelt-2015
Heating energy (average for office buildings)	133	kWh/(m ² a)	Energieeffizienz bei Büroimmobilien. dena-Analyse über den Gebäudebestand und seine energetische Situation: https://effizienzgebaeude.dena.de/fileadmin/dena/Dokumente/Pdf/9143_dena-Analyse_Energieeffizienz_bei_Bueroimmobilien.pdf

EMAS Benchmark for Hotels 2016		Unit	Source
Building energy (heating and electricity)	180	kWh/(m ² a)	Reference document issued by the European Commission on Best Environmental Practices, including indicators for environmental performance and benchmarks of excellence for the tourism sector (2016): https://eur-lex.europa.eu/eli/dec/2016/611/oj
Electricity	80	kWh/(m ² a)	
Water	140	L/night	
Residual waste	0.16	kg/night	

EMAS Benchmark for Offices 2019		Unit	Source
Building energy (heat and electricity)	100	kWh/(m ² a)	Reference document issued by the European Commission on Best Environmental Practices, including indicators for environmental performance and benchmarks of excellence for the public administration sector (2019): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32019D0061
Water	6.4	m ³ /(FTE a)	
Residual waste	200	kg/(FTE a)	

Indicators for hotels		Unit	Source
Building energy (average, European hotels in 2006)	306	kWh/m ²	ECOTRANS e.V., University Stuttgart (2006): Umweltleistungen europäischer Tourismusbetriebe: https://ec.europa.eu/environment/life/project/Projects/index.cfm?fuseaction=home.showFile&rep=file&fil=LIFEoo_ENV_NL_000810_LAYMAN.pdf
Building energy (average, European hotels in 2006)	77	kWh/night	
Water (average, European hotels in 2006)	394	L/night	
Residual waste	1	kg/night	
Electricity (average, German hotels 2012)	12	kWh/night	Hotel und Energie, Eine Sonderveröffentlichung der Fachzeitschrift Hotelbau, August 2015 ISSN: 1865-5130 https://www.hotelbau.de/download/downloadarchiv/hotel+energie2015.pdf
Heating (average, German hotels 2012)	136	kWh/m ²	
Heating (reference value, German hotels in 2012)	28	kWh/night	
Electricity (average, German hotels 2013)	7,829	kWh/pp	Bundesministerium für Wirtschaft und Industrie (2015): Energieverbrauch des Sektors Gewerbe, Handel, Dienstleistungen (GHD) in Deutschland für die Jahre 2011 bis 2013: https://www.bmwi.de/Redaktion/DE/Publikationen/Studien/sondererhebung-zur-nutzung-erneuerbarer-energien-im-gdh-sektor-2011-2013.html
Heating (average, German hotels 2013)	18,269	kWh/pp	Bundesministerium für Wirtschaft und Industrie (2015): Energieverbrauch des Sektors Gewerbe, Handel, Dienstleistungen (GHD) in Deutschland für die Jahre 2011 bis 2013: https://www.bmwi.de/Redaktion/DE/Publikationen/Studien/sondererhebung-zur-nutzung-erneuerbarer-energien-im-gdh-sektor-2011-2013.html

