

OUR COMPASS: How FINCA Impact Finance Delivers on Financial Inclusion



OUR PURPOSE

To be an unconventional community-based bank that profitably and responsibly provides innovative and impactful financial services to enable low-income individuals and communities to invest in their futures.

OUR VALUE

For women and men who need access to responsible and affordable financial services, our community-based banks offer products that empower people to take control of their financial futures.

With more than 30 years of experience and a global staff of over 10,000, FINCA Impact Finance delivers a double bottom line of profitability and social impact.

FINCA Impact Finance is leveraging technology to put financial power in the hands of, or around the corner from, our customers, no matter where they live.

OUR BRAND ESSENCE

Our brand essence articulates what we stand for. It is a promise of what the brand must be and do for customers. For FINCA, that means all of us are dedicated to **creating bright futures** for our clients, both internal and external, through **Warmth, Trust** and **Responsible Banking**.

WHAT SETS US APART

CUSTOMER EXPERIENCE: Our customers are at the center of everything we do

- We treat our customers and employees as collaborators, designing responsible products and ways to deliver them that meet our clients' needs.
- Every employee delivers a warm and trusting customer experience to our external clients and to our internal colleagues.

PRODUCTS AND CHANNELS: Innovation is part of our DNA

- We deliver financial products that are flexible and easy to use.
- We are consistently refining our products and leveraging opportunities to improve speed and efficiency, all while protecting our clients.

FUNDING: Our funding sources are diverse

- We ensure diverse funding sources through mobilizing deposits, local currency debt funding and capital to fund stable growth.

BEHAVIORS THAT GUIDE US

1. Invest in the potential of people
2. Nurture trusted long-term relationships
3. Serve beyond self
4. Pursue growth and learning
5. Innovate and continuously improve
6. Reward integrity, accountability and commitment
7. Excel at what we do
8. Surprise and delight with our service

HOW WE WILL SUCCEED

We will transform FINCA Impact Finance by enhancing our core business while rigorously investing in our future:

Evolve our Business Model to Meet the Needs of a Changing Market

1. (FINCA 2.0) Digitize our core business to improve efficiency and better serve our customers.
2. (FINCA 3.0) Transform our business by leveraging the new digital platform to create offerings that diversify our revenue streams.

Build and Invest in a High-performing Workforce

1. Create an internal customer-centric culture driven to business results.
2. Foster an environment of innovation and continuous improvement, where all employees are encouraged to lead change.

Our Risk Control and Governance

1. Take controlled risks as we adapt our business model, leverage technology and pursue partnerships in support of business growth and innovation.
2. Empower our subsidiary boards and teams to be more autonomous with overseeing strategy and performance, leading to more effective and efficient business decision-making.