

# Institutional Presentation BANCOP S.A.

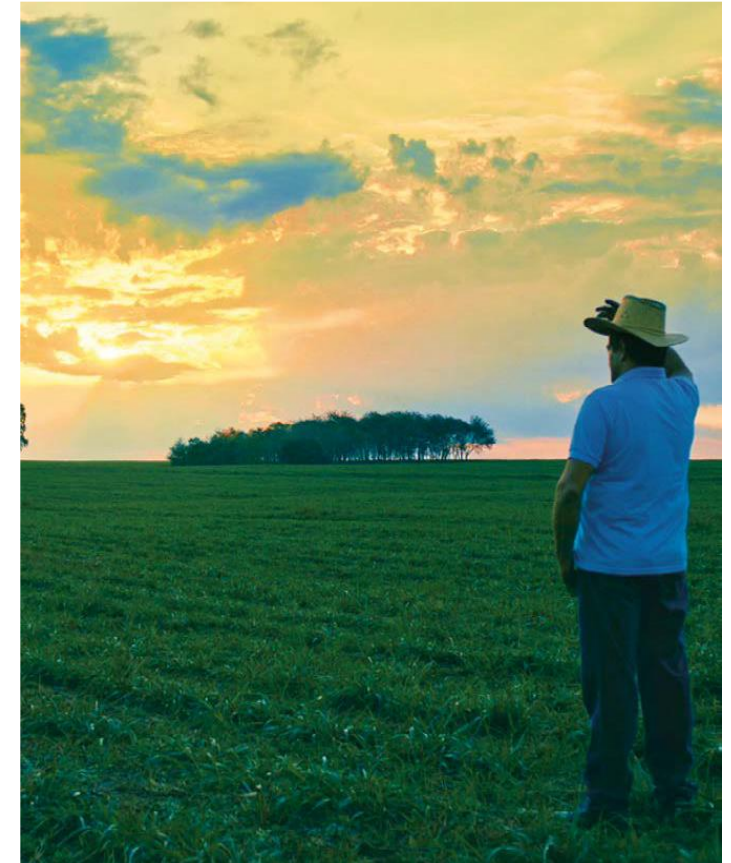


Tu **crecimiento** es también el nuestro.  
**Somos** un Banco que no para  
de **crecer** y hacer **crecer**.



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# I. About Bancop S.A.





BANCOP is a private and universal banking company, owned by cooperatives.

- Paid in capital as of 16/07/12 (Start up)	Gs. 42.170.000.000.- (USD 10 MM)
- Paid in capital as of 31/12/14	Gs. 84.340.000.000.- (USD 18 MM)
- Paid in capital as of 31/12/17	Gs. 149.989.000.000.- (USD 27 MM)
- Paid in capital as of 31/12/18	Gs. 162.057.399.295.- (USD 27 MM)
- Paid in capital as of 31/12/19	Gs. 178.478.000.000.- (USD 28 MM)
- Paid in capital as of 31/12/20	Gs. 213.678.475.287.- (USD 31 MM)
<b>Total Equity as of 31/12/20</b>	<b>Gs. 267.641.671.403.- (USD 39 MM)</b>

BANCOP started operations on 16/07/12

It is owned by 29 Production Cooperatives, whose main activities are focused on the agribusiness and industrial sectors.

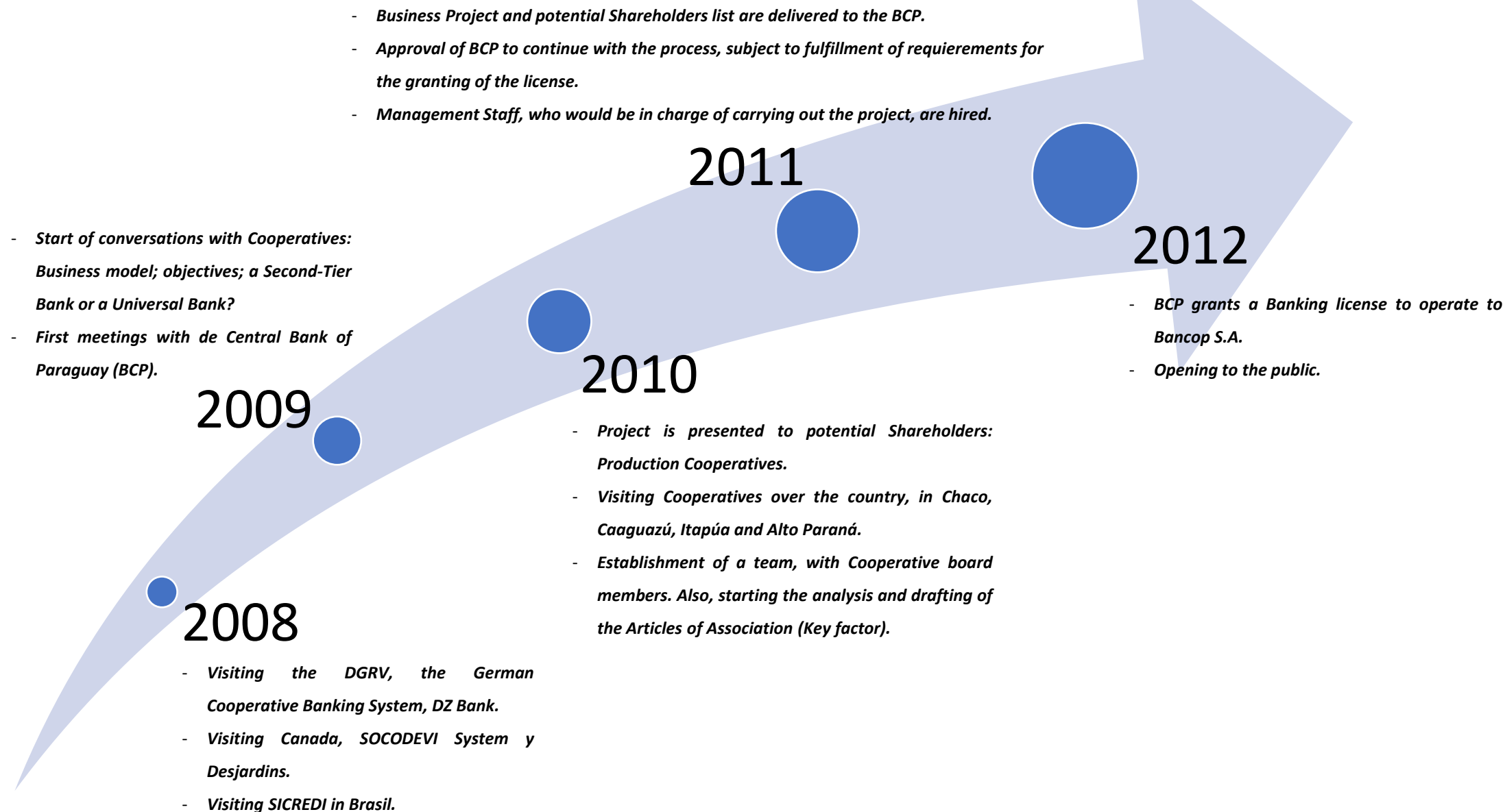
All shareholders are members of FECOPROD ( Federación de Cooperativas de Producción), the main federation of cooperatives of production in Paraguay

BANCOP's key objective is to support agriculture and cattle rising with tailored-made products and services.

## II. History of Bancop S.A.



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### Key Factors:

- ✓ Shareholders' conviction about the project.
- ✓ Clear Association Articles, which are jealous of the entry of third parties, who do not share the same philosophy.
- ✓ A good Corporate Governance code: Shareholders, Directors and Managerial staff, independent and professionals.
- ✓ High quality standards in processes and services, to be sustainable in the long term. From the beginning we had Due Diligence of important Funding Organizations (e.g.: IFC , IBD, among others) which pushes us to continue strengthening all our processes.

## II. History of Bancop S.A.



### Key Factors:

- ✓ Our Board of Directors and Credit Committees are made up of representatives of the Production Cooperatives, who have years of experience in our Strategic Segment: Agribusiness. This is how we make a difference, unique case in Paraguay.
- ✓ Agreement with the Shareholders, to support with liquidity, from the beginning of the Bank's activities. The Cooperatives are Shareholders of Bancop, but Clients of the Paraguayan Financial System.



# III. Our Shareholders





### III. Our Shareholders - Who we are

#### Nuestros Accionistas

- 
1. Cooperativa Colonizadora Multiactiva Fernheim Limitada.
  2. Cooperativa Multiactiva Loma Plata Limitada.
  3. Cooperativa Chortitzer Limitada.
  4. Cooperativa Multiactiva Neuland Limitada.
  5. Cooperativa Multiactiva de Consumo, Producción y Servicios Campo Aceval Limitada.
  6. Cooperativa Multiactiva de Productores de Leche, Consumo y Servicios El Quebracho Limitada.
  7. Cooperativa de Producción Agrícola Zacatecas Limitada.
  8. Cooperativa de Producción, Consumo y Servicios Volendam Limitada.
  9. Cooperativa Agrícola Friesland Limitada.
  10. Cooperativa de Producción Agroindustrial Santa María Limitada (COOPASAM).
  11. Cooperativa Multiactiva de Producción, Ahorro y Crédito, Consumo y Servicios Santa Teresa Limitada.
  12. Cooperativa de Producción Agrícola Bergthal Limitada.
  13. Cooperativa Agro - Industrial Colmena - Asuncena Limitada (CAICA).
  14. Cooperativa de Productores de Leche La Holanda Limitada.
  15. Cooperativa Agrícola de Producción Sommerfeld Limitada.
  16. Cooperativa Yguazú Agrícola Limitada.
  17. Cooperativa de Producción Agropecuaria e Industrial Unión Curupayty Limitada.
  18. Cooperativa de Producción Agropecuaria Pindo Limitada.
  19. Cooperativa de Producción Agropecuaria Naranjal Limitada (COPRONAR).
  20. Cooperativa de Producción Agropecuaria e Industrial Raúl Peña Limitada.
  21. Cooperativa Multiactiva de Producción Agropecuaria e Industrial Naranjito Limitada.
  22. Cooperativa de Producción Agroindustrial y de Servicios San Juan Bautista Limitada (COOPERSANJUBA).
  23. Cooperativa Multiactiva de Ahorro y Crédito, Consumo y Servicios San Ignacio Limitada - COOPASI Ltda.
  24. Cooperativa Multiactiva Carlos Pfannl Limitada (COOPAGRO).
  25. Cooperativa Multiactiva Pirapó Agrícola Limitada.
  26. Cooperativa La Paz Agrícola Limitada.
  27. Cooperativa Colonias Unidas Agropecuaria Industrial Limitada (CCU).
  28. Cooperativa Alemán Concordia Limitada.
  29. Cooperativa Multiactiva de Ahorro, Crédito, Consumo, Producción y Servicios Limitada. (COOPEDUC).

**Our Shareholders** are based all over the national territory and throughout their trajectory (in some cases more than 90 years) they have built development poles.

**Our potential clients** are producers (that can be a cooperative partner or not) and to a lesser extent, production cooperatives. Many of these already important producers operate with other banks, as well as the companies that they establish, because they are not able to operate with their cooperatives.  
**Bancop wants to fulfill this gap.**



### III. Our Shareholders - Who we are

N°	Shareholder	Equity stake	Paid-in Capital
1	Coop. Chortitzer Ltda.	20,55%	50.167.988.967
2	Coop. Colonias Unidas Ltda.	17,43%	42.548.643.319
3	Coop. Volendam Ltda.	10,01%	24.444.061.702
4	Coop. Pindo Ltda.	10,01%	24.426.679.396
5	Coop. Friesland Ltda.	6,06%	14.800.732.106
6	Coop. Sommerfeld Ltda.	4,26%	10.404.149.610
7	Coop. Neuland Ltda.	4,23%	10.334.723.610
8	Coop. Loma Plata Ltda.	4,22%	10.300.752.911
9	Coop. Fernheim Ltda.	3,52%	8.601.820.728
10	Coop. Naranjito Ltda.	2,91%	7.097.676.242
11	Soc. Coop. Pirapo Ltda.	2,73%	6.667.268.948
12	Coop. La Holanda Ltda.	2,13%	5.201.332.505
13	Coop. Bergthal Ltda.	2,02%	4.935.979.553
14	Coop. La Paz Ltda.	1,78%	4.334.708.390
15	Coop. Naranjal Ltda. (COPRONAR)	1,64%	4.011.159.467
16	Coop. Santa Maria Ltda. (COOPASAM)	1,51%	3.691.139.526
17	Coop. Unión Curupayty Ltda. (COAGROPAYTY)	1,31%	3.209.818.335
18	Coop. Yguazú Ltda.	1,07%	2.600.666.252
19	Coop. Raúl Peña Ltda.	0,75%	1.827.496.767
20	Coop. San Juan Bautista Ltda. (COOPERSANJUBA)	0,41%	1.002.015.345
21	Coop. "COOPEDUC" Ltda.	0,29%	700.000.000
22	Coop. Santa Teresa Ltda.	0,28%	692.533.274
23	Coop. Alemán Concordia Ltda.	0,21%	520.055.920
24	Coop. Zacatecas Ltda.	0,21%	517.777.407
25	Coop. San Ignacio Ltda. (COOPASI)	0,14%	344.954.708
26	Coop. Carlos Pfannl Ltda. (COOPAGRO)	0,11%	259.285.659
27	Coop. Agro-Industrial Colmena-Asuncena Ltda. "CAICA"	0,07%	171.338.097
28	Coop. Campo Aceval Ltda.	0,07%	159.945.529
29	Coop. El Quebracho Ltda.	0,07%	159.945.529
Total		100,00%	244.134.649.802

### III. Our Shareholders



#### Economic data of our shareholders' businesses

Datos Relevantes			
Cooperativas de Producción - Accionistas de Bancop			
Producen	Soja	13%	de la Producción Nacional
Exportan	Soja	18%	de la Exportación Nacional
Producen	Trigo	32%	de la Producción Nacional
Exportan	Trigo	14%	de la Exportación Nacional
Producen	Maiz	8%	de la Producción Nacional
Exportan	Maiz	2%	de la Exportación Nacional
Producen	Caña de Azucar	2%	de la Producción Nacional
Exportan	Sésamo	7%	de la Exportación Nacional
Exportan	Azúcar	17%	de la Exportación Nacional
Exportan	Maní	80%	de la Exportación Nacional
Hato Ganadero		11%	del Hato Ganadero Nacional
Producen	Carne	23%	de la Carne Nacional
Exportan	Carne	25%	de la Exportación Nacional
Producen	Leche	90%	de la Producción Nacional

### III. Our Shareholders



#### Relevant Financial Data of Our Shareholders

Datos al 31/12/2019 ( EN MILES DE USD)					
	COOPERATIVAS	ACTIVOS	PATRIMONIO NETO	VENTAS	SOCIOS
1	CHORTITZER	393.199	172.802	428.156	7.038
2	COLONIAS UNIDAS	367.333	131.241	362.675	3.696
3	FERNHEIM	308.081	114.709	283.171	2.308
4	NEULAND	178.823	51.577	188.297	1.002
5	PINDO LTDA.	145.142	37.679	185.624	689
6	SANTA MARIA LTDA	116.600	21.839	148.225	322
7	LA HOLANDA LTDA	113.001	61.066	165.937	1.532
8	SOMMERFELD LTDA	82.470	27.522	146.665	1.188
9	LOMA PLATA	87.323	13.476	24.529	4.256
10	FRIESLAND	67.129	32.825	44.911	394
11	COOPERSANJUBA	61.989	10.044	14.876	46.500
12	NARANJITO LTDA	57.915	12.934	72.383	450
13	COPRONAR	65.276	10.500	74.521	218
14	YGUAZU AGRICOLA LTDA	64.556	29.882	45.077	87
15	COOPERATIVA LA PAZ	45.949	17.302	44.635	153
16	UNION CURUPAYTY	50.645	19.279	55.397	180
17	PIRAPO	42.616	13.129	47.825	143
18	VOLENDAM	35.949	14.358	26.473	339
19	BERGHTAL	29.848	9.747	50.166	427
20	RAUL PEÑA	26.772	4.571	43.751	259
21	CARLOS PFANNEL	50.875	1.842	14.174	2.271
22	ALEMAN CONCORDIA	24.181	2.949	2.529	653
23	SANTA TERESA	14.583	4.034	21.183	90
24	ZACATECAS	14.234	2.489	13.363	46
25	COOPASI	8.097	1.729	1.958	6.456
26	CAICA (*)	1.076	414	2.829	37
27	CAMPO ACEVAL (*)	485	298	1.979	404
28	EL QUEBRACHO	459	388	1.676	
TOTALES		2.454.606	820.627	2.512.987	

(\*) Datos 2017





### III. Our Shareholders' Products



## IV. Board of Directors



## IV. Board of Directors



### **Ricardo Wollmeister Storrer, President of the Board of Directors.**

- MBA in Business Management, Fundación Getulio Vargas, Brasil.
- Director at ECOP S.A.
- Former General Advisor at Cooperativa Colonias Unidas Agr. e Ind. Ltda.
- Former CEO at Cooperativa Colonias Unidas Agr. e Ind. Ltda
- Former Director – Vice President at Cámara de Exportadores y Comercializadores de Cereales y Oleaginosas del Paraguay (CAPECO).
- Former Vice President at Federación de Cooperativas del Paraguay (FECOPROD)
- Former President at Instituto de Biotecnología Agrícola del PY (INBIO).



### **Gerhard Klassen Boschmann, Director.**

- Licenciado en Ciencias Contables, Universidad Nacional.
- CEO at ACOMPEA
- Former President at Bancop S.A.
- Former President at Cooperativa Fernheim Limitada.
- Former President at FECOPROD.
- Former President at CONPACCOOP.
- Former Member of Cámara de Comercio Alemana-Paraguay
- Former Member of Cámara Paraguaya de Carne



## IV. Board of Directors



### **Dimas Ramón Ayala Riquelme, Director – CEO.**

- M.S. Economic Policies and Finance, U. Illinois, Urbana-Champaign, U.S.A.
- Former CFO at Banco Regional S.A.E.C.A.
- Former Risk Manager, Member of the Board and President at Agencia Financiera de Desarrollo.
- Fondo Monetario Internacional (FMI). Former Advisor of the Executive Director of the Southern Cone Countries jurisdiction (Argentina, Paraguay, Peru, Chile, Uruguay and Bolivia), representing Paraguay.
- Former Inspection Intendant at Superintendencia de Bancos.



### **Romualdo Zocche, Director.**

- Founding Partner and Commercial Manager at Cooperativa Pindo Limitada.
- Director at ECOP S.A.
- Alternate Member of the Board of Directors at Federación de Cooperativas de Producción Limitada (FECOPROD Ltda.)
- Member of the Board of Directors and the Supervisory Board at FECOPROD.
- Former CEO, former Treasurer and former member of the supervisory board at Cooperativa Pindo Limitada.

## IV. Board of Directors



### **Gustav Sawatzky Toews, Director.**

- President at Cooperativa Chortitzer Ltda.
- Member of the Management Board at FECOPROD Ltda.
- Former Promoter and Syndic at Bancop S.A.
- Former member of the board of Directors at INCOOP.
- Fomer President at FECOPROD Ltda.
- Fomer President at Unión de Gremios de la Producción – UGP.
- Fomer Treasurer at Confederación Paraguaya de Cooperativas CONPACCOOP
- Former Vice President - Centro de Investigación - Fundación NIKKEI - CETAPAR.
- Former Member of the Agrarian Advisory Council, Ministerio de Agricultura y Ganadería.
- Former Member of the Board of Directors at Aseguradora Tajy S.A.

## IV. Board of Directors



**Jorge Alcides Solis Mereles, Director.**

- Lic. Contabilidad, UNA.
- Credit Risk Specializations Lloyds TSB Bank Plc. (London) and in Credit Cards VISA International / University of Miami (Miami).
- Former Business Manager / Advisor - Interfisa Banco.
- Former Director, Executive Director and Advisor of the Board at Financiera Solar S.A.
- Former member of the Board of Directors, General Representative and Risk Director of HSBC Bank S.A.
- Former Vice President, Risk Director and General Representative of Lloyds TSB Bank Paraguay S.A.
- Former Commercial Manager, Retail Banking and Corporate Banking; Risk Manager, Operations Manager, Finance and Administration Manager, General Representative, Deputy Manager of the General Manager and Member of the Executive Committee of Lloyds TSB Bank Plc.
- Former Commercial Manager and Member of the Executive Committee of Banco Continental

## IV. Board of Directors



### **Michael Paul Harder Toews, Director.**

- Lic. En Ciencias Contables y Adm. De Empresas. Universidad Columbia, Paraguay.
- Institutional Leadership Specialization, “Singapore Haggai International Institute”.
- Managing Partner of Cade Service Sociedad Civil.
- Vice President at Ganadera Coraje S.A.
- Former Chairman of the Board of Directors at the Coop. Mult. Loma Plata Ltda.
- Former Manager of the Technical Assistance Department at Record Electric SAECA.
- Former President at DIRSA



### **Heinz Bartel, Syndic.**

- President at Cooperativa Multiactiva Neuland Limitada.
- Member of the Board at Directors of FECOPROD Ltda.
- Medical Doctor

## IV. Board of Directors



**Pedro Acosta Bernal, Deputy Director.**

- Licenciado en Ciencias Contables y Administración de Empresas.
- Risk Manager at Bancop S.A., since October 2011.
- Former Treasurer, Former Manager of National Operations and Former Manager of Administrative Services of the Central Bank of Paraguay (BCP).
- Liquidator of the Fondo de Desarrollo Campesino, FDI, UTEP-BCP.



**Ferdinand Rempel Warketin, Deputy Director.**

- President of Cooperativa Friesland Ltda.
- Former General Manager of the Cooperativa Friesland Ltda.
- Businessman in agricultural and livestock production.

# V. Strategy





### Mission & Vision – Long Term Strategy

#### MISSION

*"We are a Bank oriented to the sustainable development of the country, committed to our clients through quality and agility in service, innovative products and competitive financial services."*

#### VISION

*"To be recognized as the best bank in the productive sector."*



### Long term goals



Focus operations on the productive and related sectors: Corporate, Cooperatives, SMEs and rural producers. Likewise, diversify into the Commercial, Industrial and Services segments.



Provide financing to production cooperatives, which could be providers of these funds to their members, expanding their capacity to grow through their cooperative.

Provide financing to Producers of the Agricultural Sector, Members and Non-Members of Cooperatives.



Diversify the agricultural loan portfolio by offering financing to sectors that operate as a counter-cyclical factor for the institution's risk and liquidity management.





### Long term goals



Provide financing for investment projects, mainly to the productive sector, appropriate to the cash flow generated by each project.



Develop adequate and functional financial products for the production process in each of its stages, taking into account that agricultural production has peculiarities of the sector.



Generate new and innovative sources of supply of funds in the medium and long term, which will contribute to the development and growth of the productive sectors.

## V. Strategy



### Long term goals



To be the head Bank of the Cooperative Sector in its Passive Operations of checking account, Savings Bank, CDA and Foreign Trade Operations.



Provide banking services in low-banking rural areas.

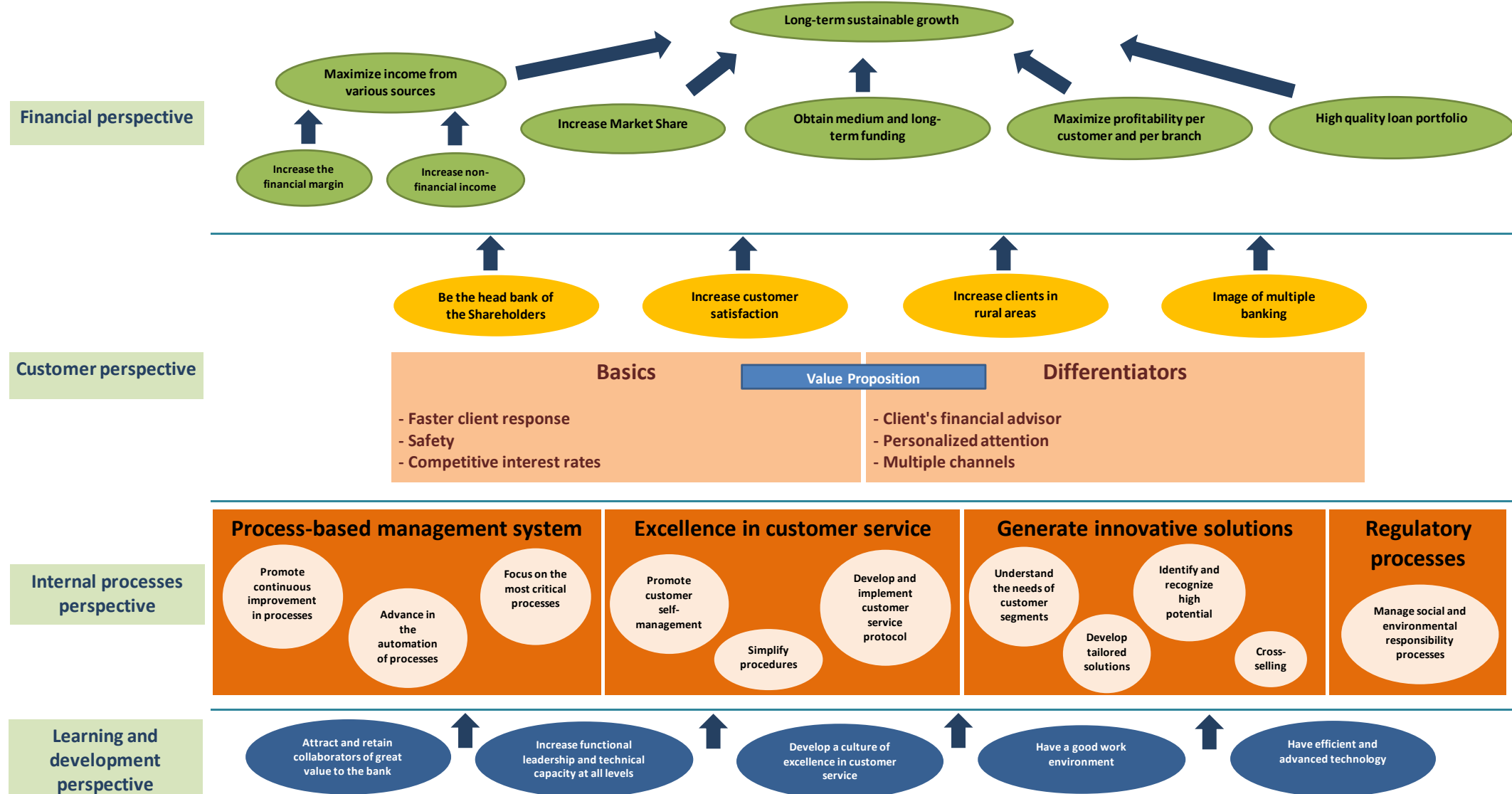


Incorporate as clients the growing number of rural users who today are not adequately served, and who are mainly linked to agricultural activity.

# V. Strategy



## Balance Score Card – Long term Strategy



# VI. Equity evolution





## VI. Equity evolution

<i>Equity Evolution</i>	<i>2012</i>	<i>2013</i>	<i>2014</i>	<i>2015</i>	<i>2016</i>	<i>2017</i>	<i>2018</i>	<i>2019</i>	<i>2020</i>
<i>Paid-In Capital</i>	<i>42.170</i>	<i>84.340</i>	<i>84.340</i>	<i>120.000</i>	<i>141.038</i>	<i>149.989</i>	<i>162.057</i>	<i>178.478</i>	<i>213.678</i>
<i>Non-capitalized contributions</i>	<i>400</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>90</i>	<i>90</i>	<i>90</i>	<i>90</i>	<i>90</i>
<i>Legal &amp; Revaluation Reserve</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>235</i>	<i>1.633</i>	<i>4.178</i>	<i>7.125</i>	<i>11.552</i>	<i>16.678</i>
<i>Profit</i>	<i>-4.445</i>	<i>-9.848</i>	<i>-4.639</i>	<i>2.132</i>	<i>12.047</i>	<i>14.914</i>	<i>20.537</i>	<i>25.239</i>	<i>37.195</i>
2012 Profits	-4.445	-4.445	-4.445	-4.445					
2013 Profits		-5.403	-5.403	-5.403					
2014 Profits			5.209	5.209					
2015 Profits				6.771					
2016 Profits					12.047	687			
2017 Profits						14.227			
2018 Profits							20.537		
2019 Profits								25.239	
2020 Profits									37.195
<i>Total Equity (PYG Millions)</i>	<i>38.125</i>	<i>74.492</i>	<i>79.701</i>	<i>122.367</i>	<i>154.808</i>	<i>169.171</i>	<i>189.810</i>	<i>215.359</i>	<i>267.642</i>
<i>USD Millions Equivalent</i>	<i>8,89</i>	<i>16,23</i>	<i>17,24</i>	<i>21,07</i>	<i>26,84</i>	<i>30,26</i>	<i>31,84</i>	<i>33,37</i>	<i>38,79</i>
<i>TIER I</i>	<i>33,48%</i>	<i>22,77%</i>	<i>15,62%</i>	<i>14,38%</i>	<i>14,74%</i>	<i>13,17%</i>	<i>11,61%</i>	<i>10,07%</i>	<i>11,07%</i>
<i>TIER II</i>	<i>33,48%</i>	<i>21,59%</i>	<i>13,82%</i>	<i>13,86%</i>	<i>14,77%</i>	<i>13,27%</i>	<i>15,75%</i>	<i>13,48%</i>	<i>14,43%</i>

## VII. Relationship with Funding Agencies





## VII. Relationship with Funding Agencies

- ✓ Our Clients, the National and International Financial System, identify us as a Bank that supports the Country's Productive Sector (Agribusiness Strategic Segment), as a solvent Bank, trustworthy due to the support and trajectory of our Shareholders, a Management team and Top-level executives.





## VII. Relationship with Funding Agencies



**Holanda**

**USD. 10.790.900.-**



**Banco Mundial**

**USD 12.000.000.-**



**Banco Interamericano**

**USD 19.000.000.-**



**Bélgica**

**USD. 4.000.000.-**



**New York**

**USD. 4.000.000.-**



**Holanda**

**USD. 15.000.000.-**



**Alemania**

**USD. 3.000.000.-**



**Total credit lines**



**Estados Unidos**

**USD. 1.500.000.-**



**Brasil**

**USD. 1.000.000.-**



**Corporación Andina de Fomento**

**USD. 9.000.000.-**



**Suiza**

**USD. 6.000.000.-**



**Frankfurt**

**USD. 8.000.000.-**



**Alemania**

**USD. 20.000.000.-**



**Brasil**

**USD. 2.000.000.-**

**USD. 115.290.900.-**



## VIII. Main Issues 2020



## In this year of Pandemic:



1. Special products were launched that served to position the bank, accompanying and being close to customers; in addition to the improvement of the website and the app.
2. Loan restructurings were carried out mainly in the agricultural sector as well as in other sectors.
3. Deferral of payment of loan installments / minimum payment of Cards.
4. The Safe Work product (Emergency Loan up to USD 50 k) were launched with the aim of maintaining work (for salary and operating capital).
5. PYMES I product were launched with competitive interest rates.
6. The Safe Livestock product were launched to accompany times of drought and fires.
7. Special offers were made for members and non-members of the ASOCIACION RURAL DEL PARAGUAY.
8. In short, various products and services that the country needed were launched and promoted, and despite our size, we serve as a spearhead for other banks to follow suit and promote those benefits for the population.



## From a financial point of view:

1. The first alternative was to carry out total loan restructurings.
2. As a second alternative, Quota rescheduling was carried out. With two variables:
  - a) Rescheduling of installments with suspension of partial interest. (That is, if the April / May / June installments were deferred, interest began to be charged from July)
  - b) Rescheduling of installments with suspension of total interest. Due to the financial impact, it was carried out to a lesser extent.
3. The liquidity measures of the BCP were used for the bank.
  - a) Used Part of the Compulsory Deposit in Central Bank (Desencaje) in Gs./USD Gs. 61.400 Mln/USD 7,3Mln. (2,25%-0,10%)
  - b) FCE, Repos with Botes/IMR for Gs. 58.400 Mln. (1,35%)To strengthen liquidity and have funding at a lower cost.

# Main achievements



- ✓ System improvements for various existing products and product enablement of safe deposit boxes for stock custody.
- ✓ Promotions with Credit Cards in Supermarkets, Service Stations, interest-free installments, alliances with Coop. Shareholders.
- ✓ Launch of the Bancop School of Leaders, strengthening the second line.
- ✓ Compliance with the budget/ 2020 by 130% - And Compared to the previous year 147%.
- ✓ ROE of 17,82%; 2,3% over the average of the bank market.

## Main Achievements



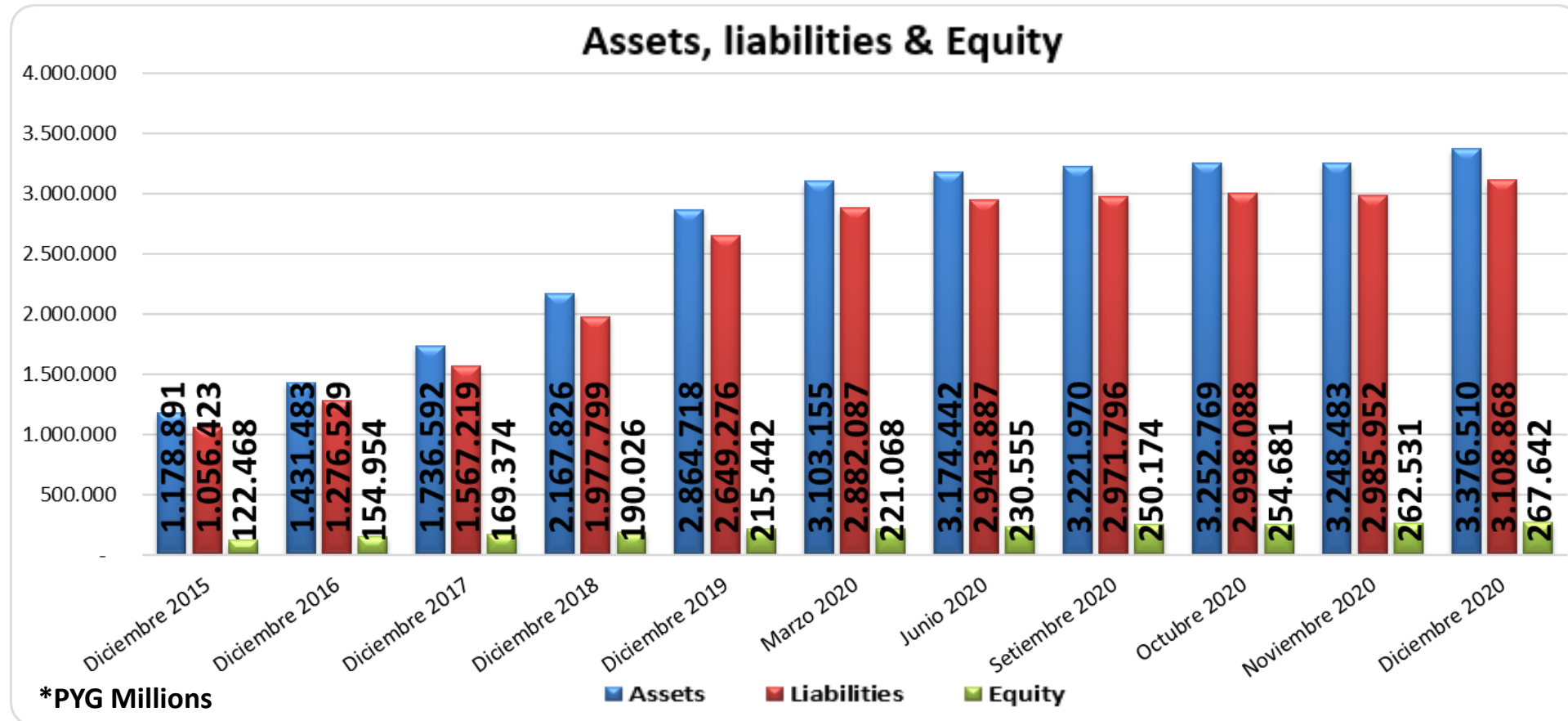
- Increase of “SIPAP COOPERATIVO”. 7 Cooperatives were incorporated: Coop. Fernheim, Coop. Loma Plata, Coomecipar, Coop. Mburicao, Coopeduc, Coop. Luque y Coop. Chortitzer. (In process: Coopexsanjo, Nazareth, Pinozá, Reducto, San Pedro y Tobatí)
- Promotion with Credit Card: Important growth. Bank with highest % of year-to-year increased in numbers of plastic (14,61% versus -6,48%).
- Payment of Suppliers (More than Gs. 102,000MM in average of demand balances of Supplier accounts).
- Added Shops, increase of 262 Shops with Bancop Payment Services (Post)
- Income for Insureanse Agent Services Gs. 2.034MM (Dec 2020)
- Increase of Loans Portfolio:16,3% (Dec 2020)

## IX. 2020 Performance





## Assets, Liabilities and Equity



	Diciembre 2019	Diciembre 2020	Var. %
Assets	2.864.718,10	3.376.510,09	13,40%
Liabilities	2.649.275,80	3.108.868,42	12,71%
Equity	215.442,30	267.641,67	21,86%

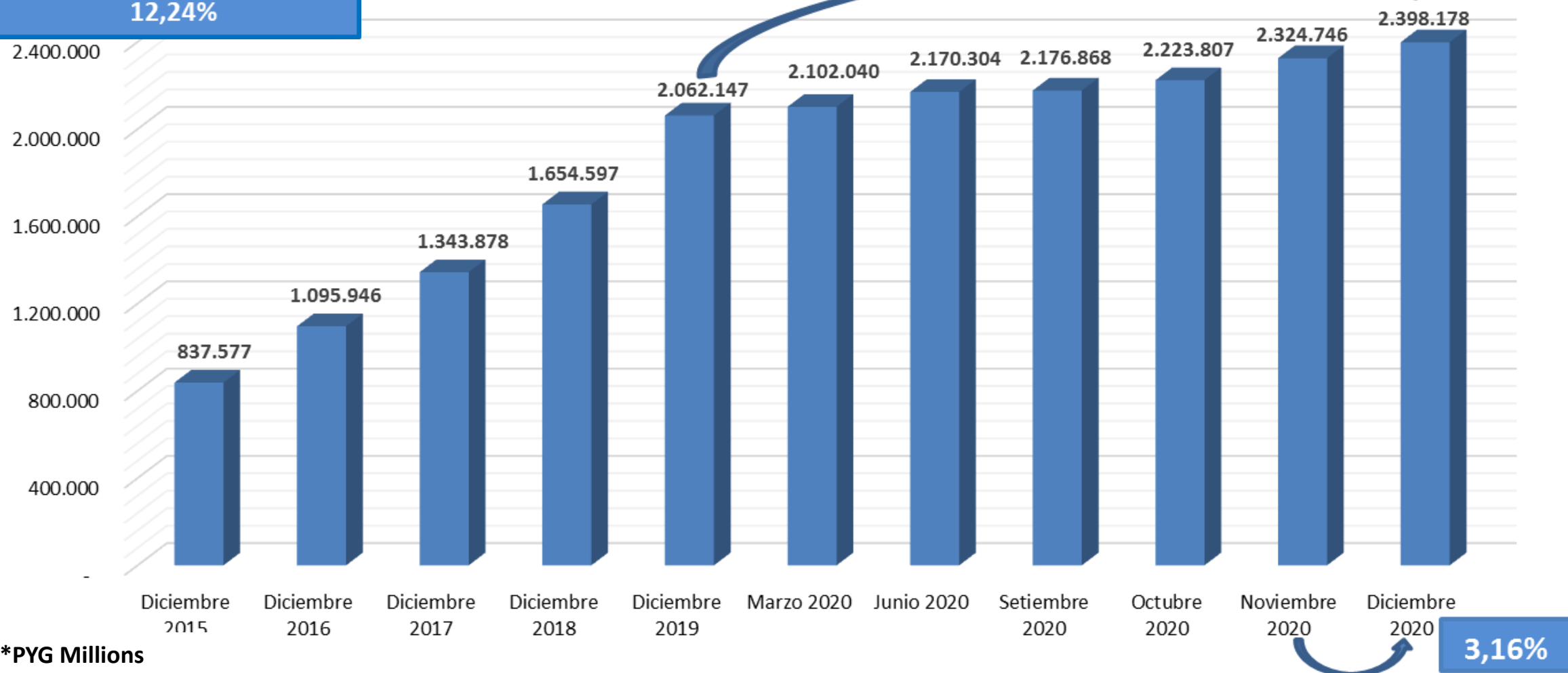
# Loans Evolution



USD Exch. Rate Dic.19= 6.453,14.-  
USD Exch. Rate Dic.20= 6.900,11.-

Portfolio growth (Without  
E.R. Effect)  
12,24%

## Loan Portfolio Evolution



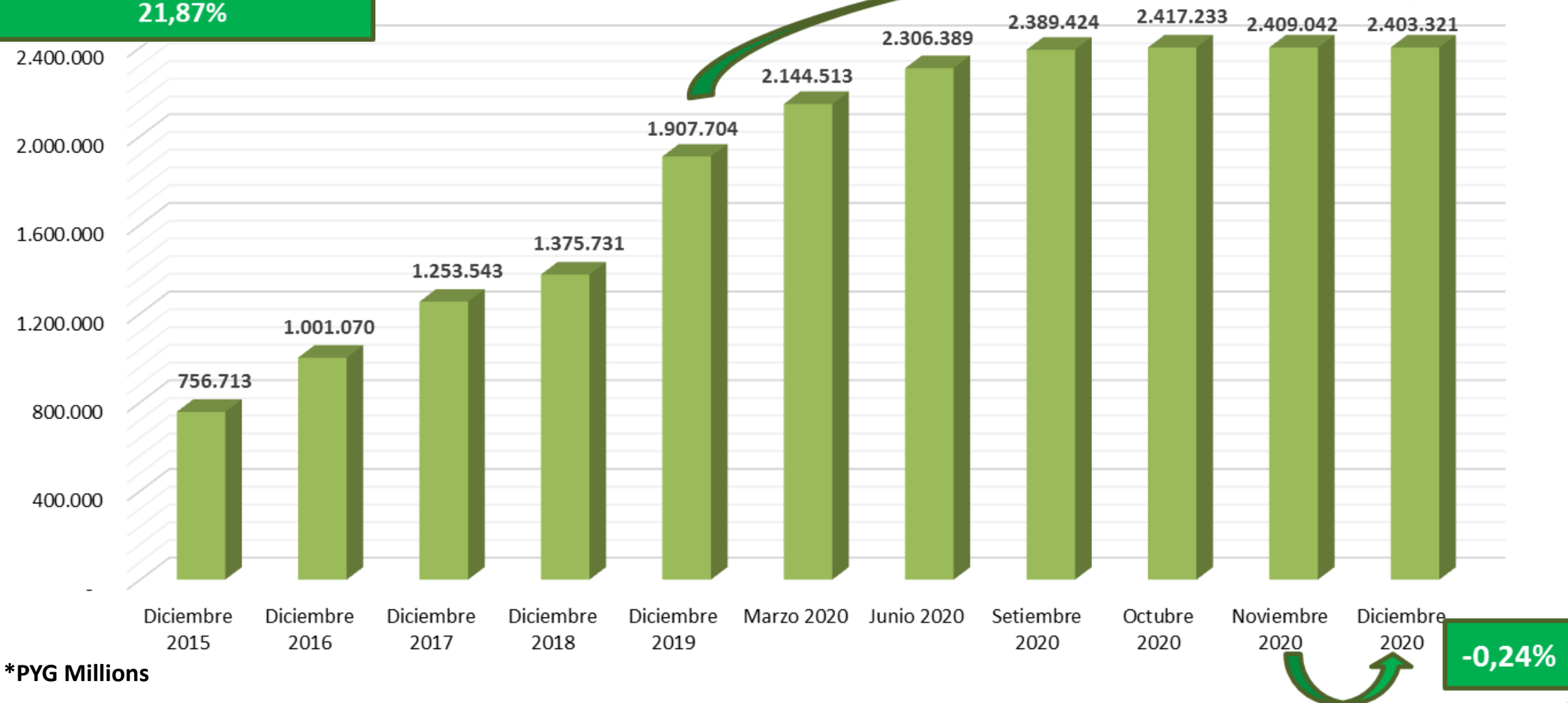


# Deposits Evolution



USD Exch. Rate Dic.19= 6.453,14.-  
USD Exch. Rate Dic.20= 6.900,11.-  
**Deposits Growth (Without E.R.  
Effect)**  
**21,87%**

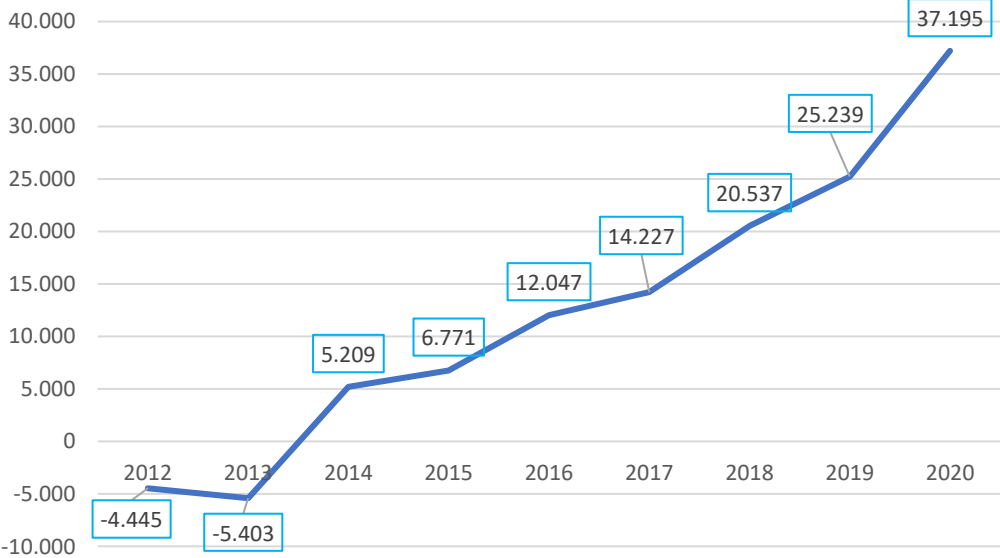
## Deposits Evolution



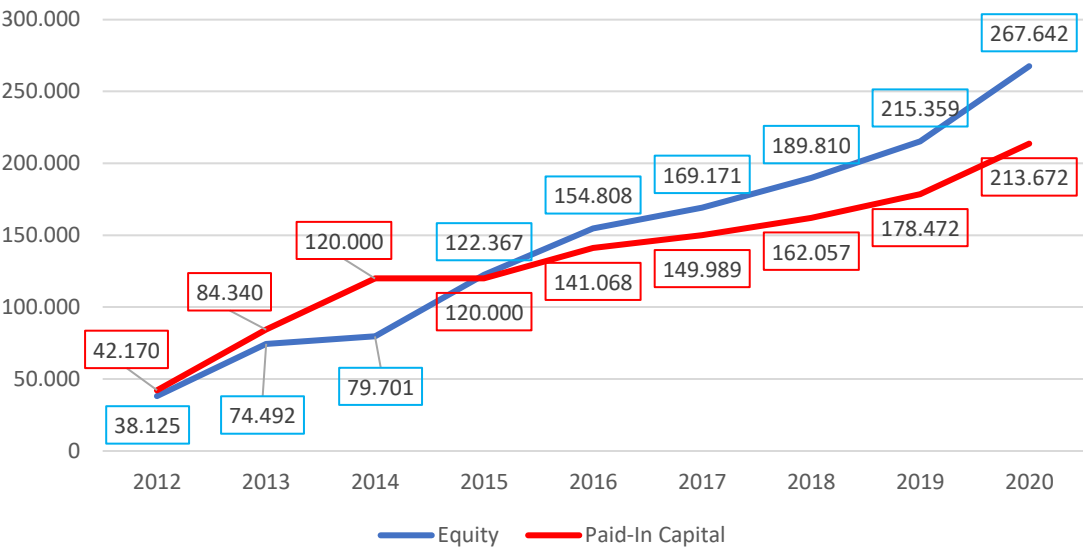


# Equity & Profit Evolutions

Profit Evolution  
PYG Millions



Equity & Paid-In Capital Evolution  
PYG Millions





# Main indicators

	<b>Bancop 31/12/2020</b>	<b>Local Banks Average 31/12/2020</b>
<b>Accumulated Profits - December 2020 – Gs. Million</b>	<b>37.195</b>	
<b>2020 Earnings vs. Forecasted Earnings</b>	<b>130,1%</b>	
<b>2020 Loan Portfolio vs. Forecasted</b>	<b>101.3%</b>	
<b>2020 Deposit Portfolio vs. Forecasted</b>	<b>107,8%</b>	
<b>Loan Portfolio Growth - December 2020</b>	<b>16,3%</b>	<b>8,27%</b>
<b>Deposit Portfolio Growth - December 2020</b>	<b>26,6%</b>	<b>18,96%</b>
<b>Asset Growth</b>	<b>13,2%</b>	<b>17,20%</b>
<b>NPL Ratio</b>	<b>1,43%</b>	<b>2,34%</b>
<b>Loan Loss Reserves / NPL</b>	<b>140,9%</b>	<b>152,6%</b>
<b>Cost/Income Ratio</b>	<b>50,53%</b>	<b>50,92%</b>
<b>ROE (YoY)</b>	<b>17,9%</b>	<b>15,5%</b>

**Vs. Año 2019:  
147,4%**



# Branches & Client Service Centers

## NUESTRA Ubicación

### Casa Matriz

Avda. Mariscal López casi Dr. Morra - Asunción - Paraguay.

Teléfono: (021) 325 5000 - consultas@bancop.com.py

### Sucursales

- 1. Asunción:** 25 de Mayo esq. Yegros - Asunción - Central.  
Teléfonos: (021) 325 5700
- 2. Obligado:** Hipermercado Cooperativa Colonias Unidas Ruta 6 Dr. Juan León Mallorquin, Km. 40 - Obligado - Itapúa.  
Teléfonos: (021) 325 5801 - (021) 325 5803
- 3. Loma Plata:** Avda. Central N° 926 - Loma Plata - Chaco Paraguay Frente al Supermercado de la Coop. Chortitzer Ltda.  
Teléfonos: (021) 325 5301 - (021) 325 5300
- 4. Minga Porá:** Colonia San Lorenzo (ex Troncal 3) - Km. 120 de la Supercarretera Distrito de Minga Porá - Alto Paraná.  
Teléfonos: (021) 325 5401 - (021) 325 5400
- 5. Santa Rita:** Avda. Gaspar Rodríguez de Francia esq. Cristóbal Colón - Santa Rita - Alto Paraná.  
Teléfonos: (021) 325 5503 - (021) 325 5501
- 6. Campo 9:** Ruta PY02 - Km. 213 - Dr. J. Eulogio Estigarribia, Caaguazú.  
Teléfonos: (021) 325 5880 - (021) 325 5884
- 7. Naranjito:** Ruta 6ta, Km. 140, Naranjito, distrito San Rafael del Paraná.  
Teléfonos: (021) 325 5624
- 8. Ciudad del Este:** Avda. Mca. López (Supercarretera) y Los Lapachos  
Teléfono: (021) 325 5900



### Corresponsal no Bancario

- 1. Cooperativa San Juan Bautista,** Monseñor Bogarín Argaña 340 - San Juan Bautista Misiones.

### Centro de Atención al Cliente

- 1. Ma. Auxiliadora:** Dr. Juan L. Mallorquin, Ma. Auxiliadora 376 (Cooperativa Colonias Unidas) Km. 116, Distrito Tomás Romero Pereira - Itapúa.  
Teléfono: (021) 325 5602
- 2. Filadelfia:** Avda. Principal (Galería Supermercado Fernheim) Filadelfia - Chaco Paraguayo  
Teléfono: (021) 325 5306

### Cajeros Automáticos

- 1. Loma Plata:** Avda. Central N° 926 - Chaco Paraguayo Frente al Supermercado de la Cooperativa Chortitzer Ltda.
- 2. Fecoprod:** Avda. Sacramento casi Tte. 1ro Silvero Molinas, Predio de Fecoprod - Asunción.
- 3. Pirahu:** Ruta Transchaco Km. 250, en el predio del Parador de Pirahu, Filadelfia - Chaco Paraguayo.
- 4. Naranjito:** Ruta 6ta, Km. 140, Naranjito, Distrito San Rafael del Paraná - Itapúa.
- 5. Ma. Auxiliadora:** Dr. Juan L. Mallorquin, Ma. Auxiliadora 376 (Coop. Colonias Unidas) Km. 116, Distrito Tomás Romero Pereira - Itapúa.
- 6. Obligado:** Hipermercado Cooperativa Colonias Unidas Ruta 6 Dr. Juan León Mallorquin, Km. 40 - Itapúa.
- 7. Santa Rita:** Avda. Gaspar Rodríguez de Francia esq. Cristóbal Colón - Alto Paraná.
- 8. Minga Porá:** Colonia San Lorenzo (ex Troncal 3) Km. 120 de la Supercarretera - Alto Paraná.
- 9. Matriz:** Mca. López 3811 casi Dr. Morra, Villamorra, Asunción.
- 10. Centro:** 25 de Mayo esq. Yegros - Asunción.
- 11. Campo 9:** Ruta PY02 - Km. 213 - Dr. J. Eulogio Estigarribia, Caaguazú.
- 12. Loma Plata:** ECOP Avenida Central - Chaco Paraguayo.
- 13. Filadelfia:** Avda. Principal (Galería Supermercado Fernheim) Filadelfia - Chaco Paraguayo.
- 14. Neuland:** Avda 1ro. de Febrero. Colonia Neuland.
- 15. Ciudad del Este:** Avda. Mca. López (Supercarretera) y Los Lapachos.
- 16. ECOP Ypané:** Avda. Emiliano R. Fernández Km. 15.5 (Acceso Sur) casi calle 10 de Agosto - Ypané.
- 17. Coop. Pindo:** Avda. Pindo c/Los Inmigrantes, San Cristóbal, Alto Paraná.

# X. Banks' Comparative

Year 2020





## Banks Summaries

Assets			Deposits			Loan Portfolio			Equity		
Banking System	Total	%	Banking System	Total	%	Banking System	Total	%	Banking System	Total	%
Continental	25,308,936	15.6%	Itaú	18,589,629	15.6%	Continental	15,212,355	14.9%	Continental	3,359,942	17.7%
Itaú	24,550,576	15.1%	Continental	16,688,126	14.0%	Regional	12,750,796	12.5%	Itaú	3,343,792	17.6%
Regional	17,556,750	10.8%	BNF	13,850,626	11.6%	Itaú	12,574,600	12.3%	BNF	2,394,884	12.6%
BNF	17,083,077	10.5%	Regional	11,503,395	9.7%	Sudameris	9,775,457	9.6%	Regional	1,802,998	9.5%
BBVA	12,881,927	7.9%	BBVA	10,682,026	9.0%	BBVA	8,630,862	8.5%	BBVA	1,406,171	7.4%
Sudameris	12,497,919	7.7%	Sudameris	8,426,766	7.1%	BNF	8,489,970	8.3%	GNB	1,121,111	5.9%
GNB	10,241,630	6.3%	GNB	8,101,503	6.8%	GNB	6,323,281	6.2%	Sudameris	968,682	5.1%
Banco BASA	8,272,165	5.1%	Vision	6,532,048	5.5%	Vision	5,841,080	5.7%	Familiar	850,119	4.5%
Vision	8,069,694	5.0%	Atlas	5,508,631	4.6%	Banco BASA	5,284,865	5.2%	Atlas	834,065	4.4%
Atlas	7,188,465	4.4%	Banco BASA	5,475,475	4.6%	Atlas	5,061,387	5.0%	Banco BASA	752,843	4.0%
Familiar	5,890,475	3.6%	Familiar	4,173,884	3.5%	Familiar	4,167,937	4.1%	Vision	655,399	3.5%
Rio	3,574,026	2.2%	Rio	2,817,538	2.4%	Bancop	2,439,366	2.4%	Rio	399,831	2.1%
Bancop	3,376,510	2.1%	Interfisa	2,530,912	2.1%	Rio	2,261,008	2.2%	CitiBank	396,662	2.1%
Interfisa	2,939,304	1.8%	Bancop	2,425,446	2.0%	Interfisa	1,798,261	1.8%	Bancop	267,642	1.4%
CitiBank	1,823,373	1.1%	CitiBank	1,210,413	1.0%	Do Brasil	481,704	0.5%	Interfisa	246,299	1.3%
Do Brasil	732,312	0.5%	N. Argentina	351,749	0.3%	CitiBank	425,799	0.4%	Do Brasil	117,644	0.6%
N. Argentina	523,599	0.3%	Do Brasil	176,335	0.1%	N. Argentina	402,382	0.4%	N. Argentina	76,734	0.4%
Banking System	162,510,738	100%	Banking System	119,044,502	100%	Banking System	101,921,110	100%	Banking System	18,994,818	100%



## Banks Summaries – Main Indicators

Profits							
Banking System	Total	%	Banking System	Tier 1	Tier 2	Banking System	ROE
Itaú	633,541	27.0%	BNF	27.08%	28.17%	Itaú	25.64%
Continental	388,000	16.6%	N. Argentina	26.29%	23.47%	Atlas	23.44%
BNF	301,864	12.9%	CitiBank	21.20%	41.47%	CitiBank	21.57%
BBVA	177,556	7.6%	Do Brasil	20.24%	22.85%	Banco BASA	21.31%
Atlas	147,110	6.3%	Rio	17.79%	19.28%	Sudameris	19.47%
Sudameris	145,059	6.2%	Continental	16.65%	19.30%	Bancop	17.82%
Banco BASA	128,450	5.5%	Regional	16.26%	18.92%	BNF	16.26%
GNB	103,785	4.4%	Itaú	14.56%	20.84%	BBVA	16.16%
Familiar	90,118	3.8%	Familiar	14.28%	20.01%	Continental	14.01%
Regional	72,396	3.1%	Interfisa	13.89%	14.89%	Familiar	13.22%
CitiBank	63,336	2.7%	GNB	13.62%	16.19%	GNB	11.57%
Bancop	37,195	1.6%	Vision	12.17%	15.39%	Vision	6.63%
Vision	31,244	1.3%	BBVA	12.04%	19.73%	Rio	5.71%
Rio	20,726	0.9%	Bancop	11.07%	14.43%	Regional	4.56%
Do Brasil	4,227	0.2%	Banco BASA	10.36%	15.57%	Do Brasil	4.52%
N. Argentina	1,261	0.1%	Atlas	9.70%	16.89%	N. Argentina	2.01%
Interfisa	(2,595)	-0.1%	Sudameris	9.70%	14.56%	Interfisa	-1.05%
Banking System	2,343,277	100%	Banking System	14.85%	19.11%	Banking System	15.50%



# Loans for Economic Sector

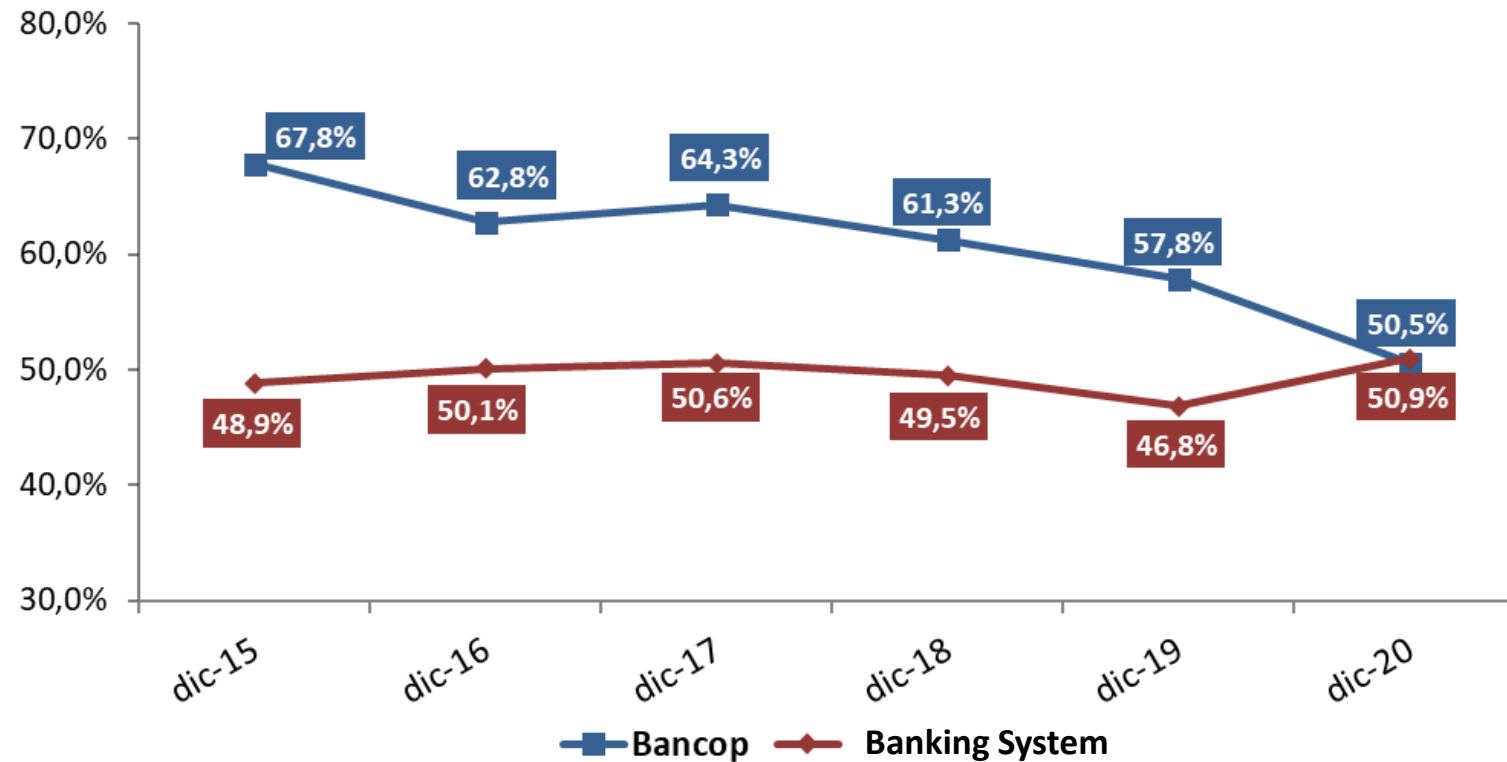
PYG Millions

Banking System	Total	Agriculture <sup>/1</sup>	%	Livestock	%	Industry	%	Trade <sup>/2</sup>	%	Retail <sup>/3</sup>	%	Service	%	Others <sup>/4</sup>	%
Regional	12.750.796	5.151.182	40%	1.588.846	12%	1.264.798	10%	2.669.442	21%	685.761	5%	619.594	5%	771.174	6%
Continental	15.212.355	2.579.906	17%	1.420.873	9%	2.271.019	15%	2.871.941	19%	578.063	4%	1.743.931	11%	3.746.623	25%
Itaú	12.574.601	1.697.720	14%	1.701.572	14%	1.396.796	11%	2.023.869	16%	3.725.387	30%	1.015.173	8%	1.014.084	8%
BBVA	8.630.862	2.546.924	30%	751.077	9%	112.601	1%	4.000.128	46%	1.061.841	12%	1.097	0%	157.195	2%
Sudameris	9.775.457	1.613.975	17%	1.820.132	19%	2.337.391	24%	1.182.581	12%	227.881	2%	1.488.488	15%	1.105.010	11%
GNB	6.323.281	1.727.116	27%	813.750	13%	832.785	13%	1.637.179	26%	116.757	2%	519.898	8%	675.796	11%
BNF	8.490.018	1.185.452	14%	257.840	3%	474.839	6%	166.175	2%	4.904.500	58%	4.763	0%	1.496.449	18%
Vision	5.841.080	851.344	15%	294.641	5%	162.364	3%	2.155.219	37%	1.486.513	25%	482.291	8%	408.708	7%
Banco BASA	5.284.864	749.151	14%	381.914	7%	890.525	17%	527.507	10%	312.045	6%	412.768	8%	2.010.955	38%
Atlas	5.061.387	1.315.726	26%	453.876	9%	629.998	12%	636.195	13%	1.064.438	21%	329.984	7%	631.170	12%
Familiar	4.167.937	1.023.144	25%	85.345	2%	311.245	7%	1.015.879	24%	1.429.782	34%	269.772	6%	32.771	1%
Bancop	2.439.366	994.592	41%	467.817	19%	241.241	10%	383.914	16%	46.644	2%	153.980	6%	151.178	6%
Rio	2.261.008	233.320	10%	138.581	6%	189.932	8%	716.275	32%	293.202	13%	184.764	8%	504.934	22%
Interfisa	1.798.257	282.781	16%	204.786	11%	184.437	10%	412.721	23%	224.864	13%	105.194	6%	383.474	21%
Do Brasil	481.704	222.460	46%	-	0%	55.796	12%	106.055	22%	-	0%	54.654	11%	42.739	9%
N. Argentina	402.382	93.464	23%	35.860	9%	64.832	16%	85.650	21%	1.332	0%	51.958	13%	69.287	17%
CitiBank	425.799	-	0%	-	0%	141.381	33%	215.112	51%	-	0%	43.254	10%	26.052	6%
Banking System	101.921.155	22.268.256	22%	10.416.909	10%	11.561.979	11%	20.805.840	20%	16.159.011	16%	7.481.563	7%	13.227.597	13%





## Efficiency Ratio – Cost/Income



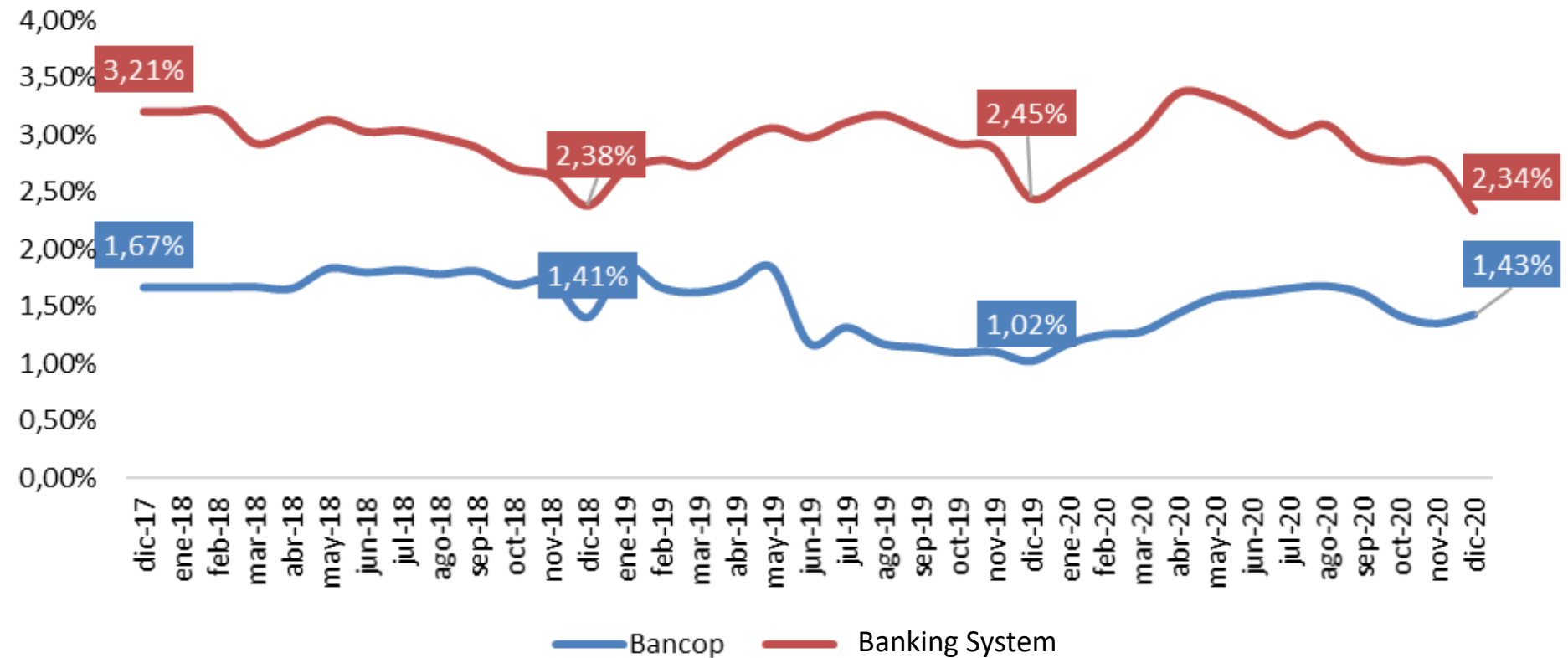
Ratio:

**% Efficiency ratio** = Total operating costs / Total operating Income



# Non Performance Loans Ratio

## NPL Ratio Evolution Bancop vs Banking System

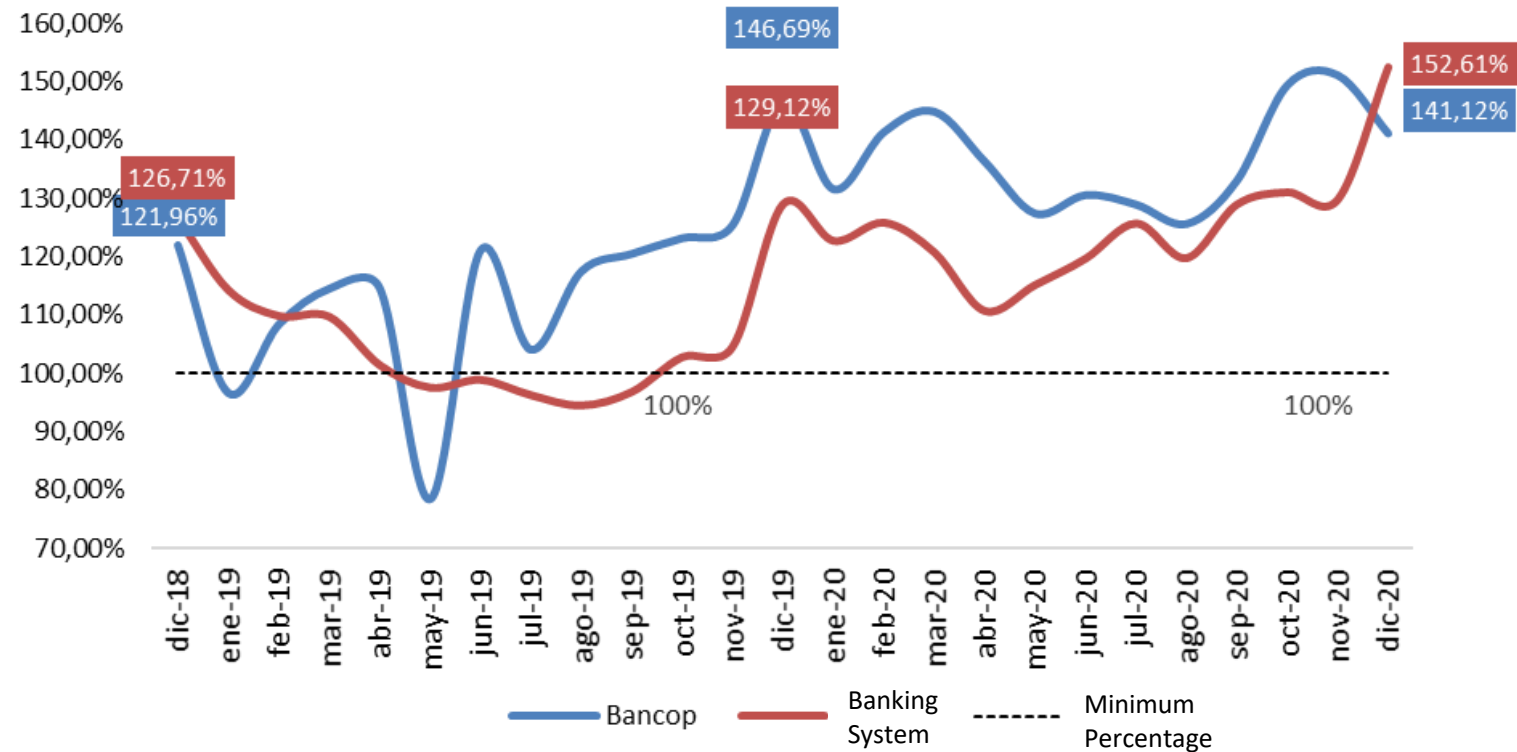




# Coverage Index – Loan Loss Reserve/NPL Portfolio

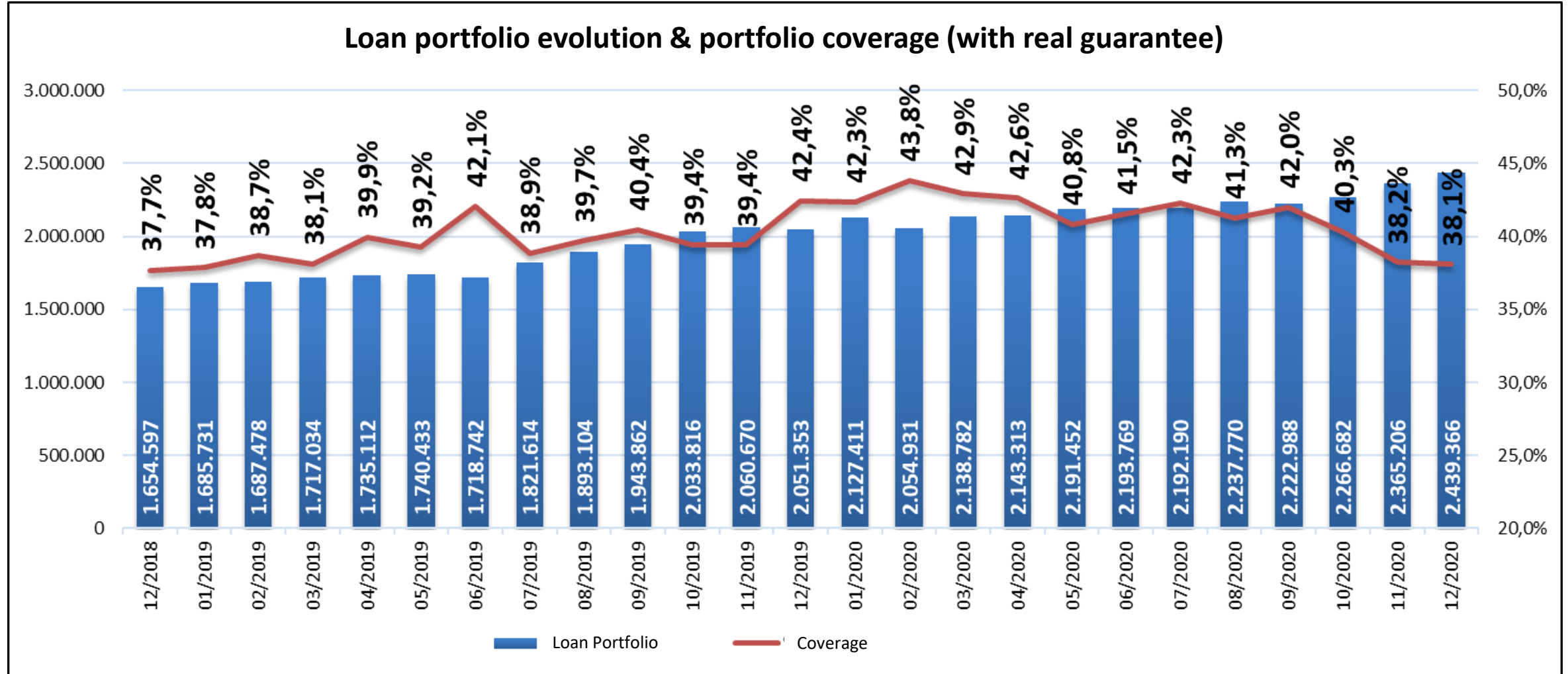
Most important interannual variations

Bancos	LLR		Var. Nom.	% Var.
	dic-19	dic-20		
BNF	233.512	413.090	179.578	77%
Bancop	31.393	49.245	17.853	57%
GNB	155.625	236.226	80.602	52%
Banco BASA	105.247	151.850	46.603	44%
Rio	43.639	58.630	14.991	34%
Sudameris	116.028	151.117	35.089	30%
Regional	510.566	644.569	134.003	26%
Interfisa	48.913	58.268	9.355	19%
Itaú	273.101	316.558	43.457	16%
BBVA	319.245	360.698	41.453	13%
Vision	204.138	229.996	25.858	13%
CitiBank	3.665	4.107	442	12%
Familiar	212.410	236.450	24.040	11%
Continental	476.959	513.798	36.839	8%
Atlas	191.896	179.562	-12.334	-6%
N. Argentina	28.022	21.739	-6.283	-22%
Do Brasil	20.817	9.170	-11.647	-56%
Banking System	2.975.176	3.635.075	659.899	22,2%





# Evolution in % of Loans Portfolio with Real Guarantee



# Key Points

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- The bank is mainly in the productive sector (40% Agriculture / 20% Livestock).
- The support of the Shareholder Cooperatives and foreign organizations stands out.
- The bank seeks to accompany clients not only in boom times but also in difficult times.
- We seek to offer products that people need.
- Efficient cost management..

## Key Points



- Permanent relations with entities related to cooperatives.
- Effective portfolio management - It is important not only to place but to know how to collect.
- Strengthening of technology.
- The bank won an international innovation award for the SIPAP COOPERATIVO.
- A different bank that not only seeks profitability but also sustainability, but prioritizing accompaniment to the client, for their development and the development of the country.

*Thank you*



*Banco para la Comercialización y La Producción S.A. (BANCOP S.A.)  
Avda. Mcal. López 381 c/Dr. Morra – Edificio Mcal. Center – Piso 3  
Asunción, Paraguay*