



LIFE Institute

LIFE Institute is responsible for the technical development and management of **LIFE Methodology**, integrating business and biodiversity.

LIFE Methodology provides strategic guidance to organizations on how to consider biodiversity conservation and maintenance of natural resources on their management and decision-making processes.

LIFE Key is a management software that incorporates **LIFE Methodology**.

The use of **LIFE Methodology** assists organizations on meeting ESG criteria related to environmental issues by:

- ✓ Measuring business pressure on natural resources, considering environmental aspects such as emissions of greenhouse gases, consumption of energy and water, land cover, and waste generation.

- ✓ Evaluating business' risks and opportunities related to the business' pressure on natural resources, including their supply chain.

- ✓ Helping decision makers to strategically guide their investments on conservation efforts.



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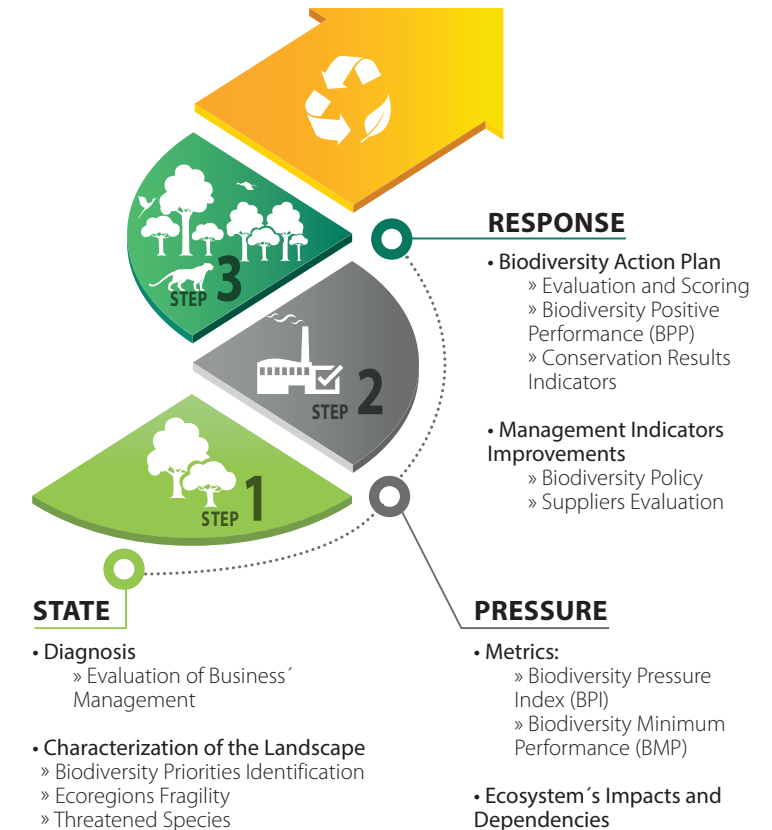
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LIFE Methodology



Integration with global initiatives



LIFE Methodology is aligned to **85%** of targets directly related to the integrity of Biosphere.



LIFE Methodology integrates **90%** of GRI biodiversity-related topics.

This success case shows the trajectory of ABN AMRO, using LIFE Methodology



ABN AMRO serves retail, private and commercial banking customers in the Netherlands and across the globe. The bank is active internationally in areas as Energy, Natural Resources, Commodities, Food & Retail, Utilities, Logistics & Transportation, Financial Institutions, Global Markets and ABN AMRO Clearing, and focus on their existing Private Banking activities in the Netherlands, Europe and Asia.

ABN AMRO in Brazil was the first company of the financial sector to obtain LIFE Certification, after a third party evaluation carried out by Tecpar, LIFE accredited certification body.

In order to obtain certification, the Bank carried out a process of analysis of its pressure on biodiversity and ecosystem services, according to the parameters established by LIFE Methodology and began to implement voluntary actions for conservation.

The LIFE Certification is focused on ABN's headquarters in São Paulo.

1. Biodiversity Management

Improvements on Biodiversity Management

Different actions were taken by ABN AMRO's management so that the organization showed its commitment to LIFE biodiversity management's indicators. See some examples.

- Disclosure of the bank's Social and Environmental Policy
- Monitoring and updating of legal compliance
- Update of the greenhouse gases emissions inventory
- Detailment of the technical qualifiers of conservation projects

- Disclosure of conservation actions on the bank's website
- Development of a procedure for Suppliers's Evaluation, approval and monitoring considering their risks to biodiversity
- Planning and contracting actions for research, monitoring and conserving biodiversity (focus: mammals on Atlantic Forest)



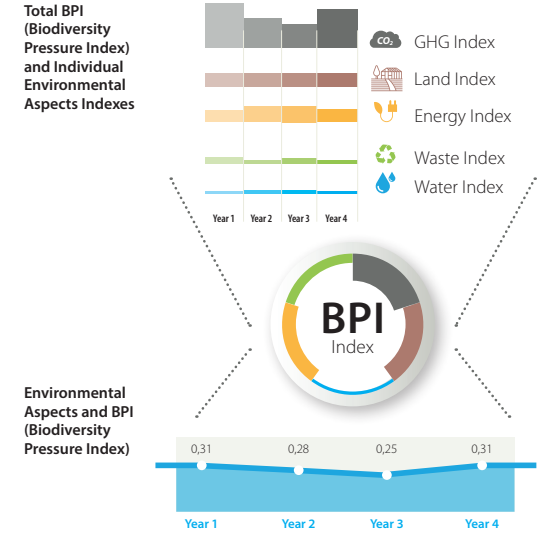
- Disclosure of bank's Social and Environmental Report
- Application of questionnaire for suppliers
- Promotion of scientific actions for fauna monitoring
- Implementation of ecoefficiency indicators for the Environmental Monitoring System



Hiago Ermenegildo

2. Biodiversity Pressure Index

The Biodiversity Pressure Index (BPI) is calculated using data from different environmental aspects: water and energy use, GHG emissions, land cover, and waste generation. This index allowed the definition of a minimum score in biodiversity commitment for ABN/AMRO.



3. Biodiversity Positive Performance

As a response to compensate the BPI the company has to accomplish a Biodiversity Positive Performance (BPP) implementing conservation actions.



Project: Monitoring of mammals
Support a nature conservation project executed by the **Cananéia Research Institute (IPeC)** in the Lagamar / Serra do Mar region



The project covers an area of **600 thousand hectares**

of natural area in the largest continuous remnant of Atlantic Forest in Brazil. The biome that contains one of the most diverse areas of the planet is also one of the most threatened.

