

GRI Index

		Reported	Cross reference/Direct answer
Profile Disclosure	Description		
1. Strategy and Analysis			
1.1	Statement from the most senior decision-maker of the organization.	Fully	12 to 13
1.2	Description of key impacts, risks, and opportunities.	Fully	12 to 13
2. Organizational Profile			
2.1	Name of the organization.	Fully	Cover
2.2	Primary brands, products, and/or services.	Fully	8, 9
2.3	Operational structure of the organization, including main divisions, operating companies, subsidiaries, and joint ventures.	Fully	4
2.4	Location of organization's headquarters.	Fully	Inside backover
2.5	Number of countries where the organization operates, and names of countries with either major operations or that are specifically relevant to the sustainability issues covered in the report.	Fully	4
2.6	Nature of ownership and legal form.	Fully	4
2.7	Markets served (including geographic breakdown, sectors served, and types of customers/beneficiaries).	Fully	4
2.8	Scale of the reporting organization.	Fully	6, 7, 20
2.9	Significant changes during the reporting period regarding size, structure, or ownership.	Fully	6, 7
2.10	Awards received in the reporting period.	Fully	80
3. Report Parameters			
3.1	Reporting period (e.g., fiscal/calendar year) for information provided.	Fully	Inside backover
3.2	Date of most recent previous report (if any).	Fully	Inside backover
3.3	Reporting cycle (annual, biennial, etc.)	Fully	Inside backover
3.4	Contact point for questions regarding the report or its contents.	Fully	Inside backover
Report scope and boundary			
3.5	Process for defining report content.	Fully	Inside backover
3.6	Boundary of the report (e.g., countries, divisions, subsidiaries, leased facilities, joint ventures, suppliers).	Fully	Inside backover

3.7	State any specific limitations on the scope or boundary of the report (see completeness principle for explanation of scope).	Fully	Inside backover
3.8	Basis for reporting on joint ventures, subsidiaries, leased facilities, outsourced operations, and other entities that can significantly affect comparability from period to period and/or between organizations.	Fully	Inside backover
3.9	Data measurement techniques and the bases of calculations, including assumptions and techniques underlying estimations applied to the compilation of the Indicators and other information in the report.	Fully	Inside backover
3.10	Explanation of the effect of any re-statements of information provided in earlier reports, and the reasons for such re-statement (e.g., mergers/acquisitions, change of base years/ periods, nature of business, measurement methods).	Fully	Inside backover
3.11	Significant changes from previous reporting periods in the scope, boundary, or measurement methods applied in the report.	Fully	Inside backover
Contents			
3.12	Table identifying the location of the Standard Disclosures in the report.	Fully	74-79
Assurance			
3.13	Policy and current practice with regard to seeking external assurance for the report.	Fully	74-79 The report was not submitted to an external review process.
4. Governance, Commitments, and Engagement			
Governance			
4.1	Governance structure of the organization, including committees under the highest governance body responsible for specific tasks, such as setting strategy or organizational oversight.	Fully	14 Each banking institution has its own governance body. This report emphasizes the general principles that govern the Mexican Banking System.
4.2	Indicate whether the Chair of the highest governance body is also an executive officer.	Fully	14 The banking institutions publish this information in their reports or on their web sites.
4.3	For organizations that have a unitary board structure, state the number and gender of members of the highest governance body that are independent and/or non-executive members.	Fully	14 The banking institutions publish this information in their reports or on their web sites.
4.4	Mechanisms for shareholders and employees to provide recommendations or direction to the highest governance body.	Fully	14 The banking institutions publish this information in their reports or on their web sites.
4.5	Linkage between compensation for members of the highest governance body, senior managers, and executives (including departure arrangements), and the organization's performance (including social and environmental performance).	Fully	14 The banking institutions publish this information in their reports or on their web sites.
4.6	Processes in place for the highest governance body to ensure conflicts of interest are avoided.	Fully	14 The banking institutions publish this information in their reports or on their web sites.
4.7	Process for determining the composition, qualifications, and expertise of the members of the highest governance body and its committees, including any consideration of gender and other indicators of diversity.	Fully	14 The banking institutions publish this information in their reports or on their web sites.
4.8	Internally developed statements of mission or values, codes of conduct, and principles relevant to economic, environmental, and social performance and the status of their implementation.	Fully	4, 15
4.9	Procedures of the highest governance body for overseeing the organization's identification and management of economic, environmental, and social performance, including relevant risks and opportunities, and adherence or compliance with internationally agreed standards, codes of conduct, and principles.	Fully	14 The banking institutions publish this information in their reports or on their web sites.
4.10	Processes for evaluating the highest governance body's own performance, particularly with respect to economic, environmental, and social performance.	Fully	14 The banking institutions publish this information in their reports or on their web sites.
Commitments to external initiatives			
4.11	Explanation of whether and how the precautionary approach or principle is addressed by the organization.	Fully	27

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4.12	Externally developed economic, environmental, and social charters, principles, or other initiatives to which the organization subscribes or endorses.	Fully	23, 31, 35-63, 71-73
4.13	Memberships in associations (such as industry associations) and/or national/international advocacy organizations in which the organization: * Has positions in governance bodies; * Participates in projects or committees; * Provides substantive funding beyond routine membership dues; or * Views membership as strategic.	Fully	17
Stakeholder engagement			
4.14	List of stakeholder groups engaged by the organization.	Fully	11
4.15	Basis for identification and selection of stakeholders with whom to engage.	Fully	11
4.16	Approaches to stakeholder engagement, including frequency of engagement by type and by stakeholder group.	Fully	11
4.17	Key topics and concerns that hve been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns	Fully	11
Economic performance			
EC1	Direct economic value generated and distributed, including revenues, operating costs, employee compensation, donations and other community investments, retained earnings, and payments to capital providers and governments.	-	Not considered in the materiality.
EC2	Financial implications and other risks and opportunities for the organization's activities due to climate change.	-	Not considered in the materiality.
EC3	Coverage of the organization's defined benefit plan obligations.	Fully	
EC4	Significant financial assistance received from government.	-	Not considered in the materiality.
Market presence			
EC5	Range of ratios of standard entry level wage by gender compared to local minimum wage at significant locations of operation.	-	Not considered in the materiality.
EC6	Policy, practices, and proportion of spending on locally-based suppliers at significant locations of operation.	Fully	
EC7	Procedures for local hiring and proportion of senior management hired from the local community at significant locations of operation.	-	Not considered in the materiality.
Indirect economic impacts			
EC8	Development and impact of infrastructure investments and services provided primarily for public benefit through commercial, in-kind, or pro bono engagement.	Fully	23
EC9	Understanding and describing significant indirect economic impacts, including the extent of impacts.	Fully	23
Environmental indicators			
Materials			
EN1	Materials used by weight or volume.	-	Not considered in the materiality.
EN2	Percentage of materials used that are recycled input materials.	Partial	68
Energy			
EN3	Direct energy consumption by primary energy source.	-	Not considered in the materiality.
EN4	Indirect energy consumption by primary source.	-	Not considered in the materiality.
EN5	Energy saved due to conservation and efficiency improvements.	Partial	67 Improvements in efficiency are mentioned.
EN6	Initiatives to provide energy-efficient or renewable energy based products and services, and reductions in energy requirements as a result of these initiatives.	Partial	67 The initiatives are mentioned but not the reductions are as result of their implementation.
EN7	Initiatives to reduce indirect energy consumption and reductions achieved.	Partial	71 No figures are shown of the results achieved.
Water			
EN8	Total water withdrawal by source.	-	Not considered in the materiality.
EN9	Water sources significantly affected by withdrawal of water.	-	Not considered in the materiality.
EN10	Percentage and total volume of water recycled and reused.	-	Not considered in the materiality.

Biodiversity			
EN11	Location and size of land owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas.	-	Not considered in the materiality.
EN12	Description of significant impacts of activities, products, and services on biodiversity in protected areas and areas of high biodiversity value outside protected areas.	-	Not considered in the materiality.
EN13	Habitats protected or restored.	Fully	72 These collaborations were performed with third parties to protect or restore habitats even though the organization does not operate in these areas.
EN14	Strategies, current actions, and future plans for managing impacts on biodiversity.	Fully	66-73
EN15	Number of IUCN Red List species and national conservation list species with habitats in areas affected by operations, by level of extinction risk.	-	Not considered in the materiality.
Emissions, effluents and waste			
EN16	Total direct and indirect greenhouse gas emissions by weight.	-	Not considered in the materiality.
EN17	Other relevant indirect greenhouse gas emissions by weight.	-	Not considered in the materiality.
EN18	Initiatives to reduce greenhouse gas emissions and reductions achieved.	Partial	67 The initiatives are mentioned but not the reductions are as result of their implementation.
EN19	Emissions of ozone-depleting substances by weight.	-	Not considered in the materiality.
EN20	NOx, SOx, and other significant air emissions by type and weight.	-	Not considered in the materiality.
EN21	Total water discharge by quality and destination.	-	Not considered in the materiality.
EN22	Total weight of waste by type and disposal method.	Partial	66
EN23	Total number and volume of significant spills.	-	Not considered in the materiality.
EN24	Weight of transported, imported, exported, or treated waste deemed hazardous under the terms of the Basel Convention Annex I, II, III, and VIII, and percentage of transported waste shipped internationally.	-	Not considered in the materiality.
EN25	Identity, size, protected status, and biodiversity value of water bodies and related habitats significantly affected by the reporting organization's discharges of water and runoff.	-	Not considered in the materiality.
Products and services			
EN26	Initiatives to mitigate environmental impacts of products and services, and extent of impact mitigation.	Partial	67 The initiatives are mentioned but not the reductions are as result of their implementation.
EN27	Percentage of products sold and their packaging materials that are reclaimed by category.	-	Not considered in the materiality.
Compliance			
EN28	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations.	Fully	No fines for breaches of the environmental regulations were reported.
Transport			
EN29	Significant environmental impacts of transporting products and other goods and materials used for the organization's operations, and transporting members of the workforce.	-	Not considered in the materiality.
Overall			
EN30	Total environmental protection expenditures and investments by type.	Partial	71-73
Social: Labor Practices and Decent Work			
Employment			
LA1	Total workforce by employment type, employment contract, and region, broken down by gender.	-	Not considered in the materiality.
LA2	Total number and rate of new employee hires and employee turnover by age group, gender, and region.	Partial	Only the number of employees is reported; however, there is no break down of age, gender and region.
LA3	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by major operations.	Fully	37
LA15	Return to work and retention rates after parental leave, by gender.	-	Not considered in the materiality.



Labor/management relations				
LA4	Percentage of employees covered by collective bargaining agreements.	-	Not considered in the materiality.	
LA5	Minimum notice period(s) regarding significant operational changes, including whether it is specified in collective agreements.	-	Not considered in the materiality.	
Occupational health and safety				
LA6	Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advise on occupational health and safety programs.	-	Not considered in the materiality.	
LA7	Rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities by region and by gender.	-	Not considered in the materiality.	
LA8	Education, training, counseling, prevention, and risk-control programs in place to assist workforce members, their families, or community members regarding serious diseases.	Fully	22, 37	
LA9	Health and safety topics covered in formal agreements with trade unions.	-	Not considered in the materiality.	
Training and education				
LA10	Average hours of training per year per employee by gender, and by employee category.	Partial	37 Only the total hours of training is presented.	
LA11	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.	Fully	37	
LA12	Percentage of employees receiving regular performance and career development reviews, by gender.	Partial	22	
Diversity and equal opportunity				
LA13	Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership, and other indicators of diversity.	-	Not considered in the materiality.	
LA14	Ratio of basic salary and remuneration of women to men by employee category, by significant locations of operation.	-	Not considered in the materiality.	
Social: Human Rights				
Investment and procurement practices				
HR1	Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership, and other indicators of diversity.	-	Not considered in the materiality.	
HR2	Ratio of basic salary and remuneration of women to men by employee category, by significant locations of operation.	-	Not considered in the materiality.	
HR3	Return to work and retention rates after parental leave, by gender.	Fully	38	
Non-discrimination				
HR4	Total number of incidents of discrimination and corrective actions taken.	Fully	74-79 No incidents were presented.	
Freedom of association and collective bargaining				
HR5	Operations and significant suppliers identified in which the right to exercise freedom of association and collective bargaining may be violated or at significant risk, and actions taken to support these rights.	-	Not considered in the materiality.	
Child labor				
HR6	Operations and significant suppliers identified as having significant risk for incidents of child labor, and measures taken to contribute to the effective abolition of child labor.	Fully	74-79 Due to the company's activity and the hiring procedures, there is no risk of child exploitation.	
Prevention of forced and compulsory labor				
HR7	Operations and significant suppliers identified as having significant risk for incidents of forced or compulsory labor, and measures to contribute to the elimination of all forms of forced or compulsory labor.	Fully	74-79 Due to the company's activity and the hiring procedures, there is no risk of forced labor.	
Security practices				
HR8	Percentage of security personnel trained in the organization's policies or procedures concerning aspects of human rights that are relevant to operations.	-	Not considered in the materiality.	
Indigenous rights				
HR9	Total number of incidents of violations involving rights of indigenous people and actions taken.	-	Not considered in the materiality.	

Assessment				
HR10	Percentage and total number of operations that have been subject to human rights reviews and/or impact assessments.	-	Not considered in the materiality.	
HR11	"Number of grievances related to human rights filed, addressed and resolved through formal grievance mechanisms."	-	Not considered in the materiality.	
Local communities				
SO1	Percentage of operations with implemented local community engagement, impact assessments, and development programs.	-	Not considered in the materiality.	
SO9	Operations with significant potential or actual negative impacts on local communities.	Fully		
SO10	Prevention and mitigation measures implemented in operations with significant potential or actual negative impacts on local communities.	-	Not considered in the materiality.	
Corruption				
SO2	Percentage and total number of business units analyzed for risks related to corruption.	Partial	25	
SO3	Percentage of employees trained in organization's anti-corruption policies and procedures.	Fully	38	
SO4	Actions taken in response to incidents of corruption.	Partial	Only the measures adopted to reduce reputational risks are mentioned, but without mentioning a base of incidents.	
Public policy				
SO5	Public policy positions and participation in public policy development and lobbying.	-	Not considered in the materiality.	
SO6	Total value of financial and in-kind contributions to political parties, politicians, and related institutions by country.	-	Not considered in the materiality.	
Anti-competitive behavior				
SO7	Total number of legal actions for anti-competitive behavior, anti-trust, and monopoly practices and their outcomes.	-	Not considered in the materiality.	
Compliance				
SO8	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations.	-	Not considered in the materiality.	
Social: Product Responsibility				
Customer health and safety				
PR1	Life cycle stages in which health and safety impacts of products and services are assessed for improvement, and percentage of significant products and services categories subject to such procedures.	-	Not considered in the materiality.	
PR2	Total number of incidents of non-compliance with regulations and voluntary codes concerning health and safety impacts of products and services during their life cycle, by type of outcomes.	Fully	74-79 No incidents were presented for breaches of the legal regulations.	
Product and service labelling				
PR3	Type of product and service information required by procedures, and percentage of significant products and services subject to such information requirements.	Fully	15	
PR4	Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labeling, by type of outcomes.	-	Not considered in the materiality.	
PR5	Practices related to customer satisfaction, including results of surveys measuring customer satisfaction.	Partial	11, 15, 28, 30 to 31 The practices are mentioned but not the results of the satisfaction surveys.	
Marketing communications				
PR6	Programs for adherence to laws, standards, and voluntary codes related to marketing communications, including advertising, promotion, and sponsorship.	Fully	15	
PR7	Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship by type of outcomes.	Fully	74-79 No incidents were presented.	
PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	Fully	74-79 No claims were presented.	
Compliance				
PR9	Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services.	Fully	74-79 No fines were presented.	