

The Mexican Banking System: **Social commitment and sustainable development**

Mexican Banking System's **Social Responsibility
and Sustainability Report 2013**



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Profile of the Organization

The Association of Mexican Banks (Asociación de Bancos de México, ABM, A.C.) was founded on November 12, 1928, as the Association of Mexican Bankers (Asociación de Banqueros de México) with the purpose of representing in the overall interests of the Mexican banking system. The ABM was created in the participation of 26 banks and currently has a membership of 42 full-service banking institutions in the country.

Since its foundation, the ABM has acted as the umbrella organization of credit institutions, having collaborated with its associates in achieving their overall goals and in all the activities related to the provision of the banking service, credit and the modernization of the payment system.

It has also played a key role in the framework of the inter-relations of credit institutions, their relations with the Mexican Government and with international brokers.

Mission

To develop and strengthen the Mexican banking sector, as well as to represent the interests of the institutions within it in the achievement of their objectives and activities by providing specialized technical services, information, contact with authorities, international interaction, studies, research and services of common interest.

Vision

To be a body highly recognized for its contribution to the comprehensive development of the banking system, which represents the general interests of the banking industry and contributes to improving the understanding of the services that the system the harmonious and sustainable development of the country.

Values

- Efficiency
- Commitment
- Transparency
- Creativity
- Integrity
- Honesty
- Responsibility



Objectives

- To represent and defend the general interests of its associates in all common formalities before the public administration and private organizations.
- To facilitate communication among associated institutions to build consensus on issues that require the establishment of standards that will increase the efficiency of the industry.
- To encourage the development of banking activities through forums to share national and international experiences to ultimately create the best practices and innovation.
- To conduct studies and research focused on the development and correct operation of the banking and financial system in general, as well as those aimed at streamlining its operating methods and practices.
- To file proposals to update laws, regulations, circulars, rules and regulations before the various authorities in order to align them to the changing reality of the financial system, the economy and international practices, as well as to increase the level of competitiveness of the institutions that operate in Mexico.
- To circulate information on products, services, agreements and issues of the national agenda in which there is an industry interest.
- To oversee the operation and correct functioning of the State Banking Centers.
- To organize and promote workshops and seminars aimed at increasing the knowledge and training of banking personnel in topics of current interest or the sound development of the banking system.
- To participate with institutions in other countries and with international agencies to promote relationships and exchange experiences related to improving banking practices and increasing levels of efficiency within the financial system.

The Mexican Banking System

INFRASTRUCTURE	Number of Banks
	Number of Branches
	Number of ATMs (thousands)
	Number of point-of-purchase terminals (thousands)
	Number of debit cards (millions)
	Number of credit cards (millions)
	Number internet bank transfers (millions)
	Number of correspondent banks
SOLIDITY	Capitalization index of the banking system in Mexico (Capital / assets subject to risk; %)
	Hedging index (Preventive estimates for bad debt/Past-due portfolio; %)
ACCESS TO BANKING SERVICES	Domestic credit granted to private sector (% of GDP)
	Housing loans (% of GDP)
	Consumer credit (% of GDP)
	Financial savings (% of GDP)
ECONOMY	Employment
	Total Deposits (millions of pesos)
	Total Current Credit Portfolio (millions of pesos)
	Total Current Private Sector Credit Portfolio (millions of pesos)
	Total Current Corporate Credit Portfolio (millions of pesos)
	Total Current Housing Credit Portfolio (millions of pesos)
	Total Current Consumer Credit Portfolio (millions of pesos)
	Total Current Government Credit Portfolio (millions of pesos)

2011	2012	2013	Var. % 13-12
42	48	47	-2.08%
11,785	12,407	12,581	1.40%
36.4	40.2	40.8	1.54%
546	622	695	11.74%
85	93	102	9.68%
25	25	26	2.99%
596	654	686	4.89%
		26,021	
15.66	15.95	15.60	-0.4 p. p.
190	185	148	-37 p. p.
25.94	25.00	27.00	2.00 p.p.
2.65	2.80	3.07	0.27 p.p
3.17	3.73	4.03	0.30 p.p
58.85	65.13	68.63	3.50 p.p.
	7.70%	6.15%	
198,116	211,083	212,102	12.71%
2,591,760	2,791,246	2,962,906	6.15%
2,457,765	2,752,369	3,030,404	10.10%
2,049,073	2,262,734	2,623,390	15.94%
1,143,525	1,222,475	1,333,143	9.05%
412,206	452,860	512,865	13.25%
493,342	587,399	777,382	32.34%
340,551	389,572	407,014	4.48%



Who we are



Sustainability Statement

For banking institutions in Mexico, sustainability is the fundamental condition that ensures sustained and profitable long-term growth. By contributing harmoniously manner to economic, social and environmental development, we can meet the needs and expectations of our stakeholders. In this way we generate social, economic and human value in order to foster the general welfare of the society of which we are a part.

Sustainability Model



Links with our stakeholders

Stakeholders	Means of communication	Expectations	Actions
Clients	Meetings, telephone service, account statements and advertisements, among others	Services and products	New products and customer service
Regulatory authorities	Meetings	Regulatory compliance	Delivery of information, compliance with various provisions
Employees	Meetings, telephone service, suggestion boxes, complaint channels, evaluations of labor climate	Development and training	Training and career plans
Suppliers	Meetings and conferences, electronic media	Development and payments	Supplier development plan
Commercial partners	Meetings and conferences, electronic media	Growth and development of new products	Development of products and services
Investors	Meeting, personal service, conference calls, electronic media	Performance, liquidity, risks	Information
Community	Meetings	Working on a variety of topics	Volunteering and constant communication
Civil organizations	Meetings	Working on a variety of topics	Human and material support

A Message of the Chief Executive

Mexico is in a situation of positive economic growth over the next few years, thanks to the recent constitutional reforms and the efficient handling of the economic bases. In this context, the country's banking system has the financial strength required to promote Mexico's transformation toward sustainable development.

The stability of the main macroeconomic variables and the reforms focused on improving the competitiveness of the country will facilitate an increase in investments, both domestic and international, in areas with high growth potential. This investment process will include, of course, the solid support of Mexico's banking system.

The reform of the financial sector, in particular, proposes a legal framework that will boost credit expansion and growth. The possibility of the next expansion is based, by far, on the ability of financial institutions in Mexico to meet new challenges.

Today, as we have seen in each day's performance over the last few years, Mexico has a well-capitalized banking system, a large and modern infrastructure, qualified personnel and is highly competitive. Today, we serve all the economic segments and sectors through 48 banking institutions.

Although Mexico requires a higher growth rate, in the banking sector, we are convinced that this growth must be based on the sustainable development of the economy. This is a development based on the balance and the ideal rate of growth among the economic, social and environmental aspects, to make Mexico a more prosperous country.

There is much that the bank in Mexico can provide every day to the development of our country. In 2013, our associates implemented several programs aimed at improving the care of their customers, developing new products and strengthening the coverage of their banking services. Today we have the largest number of branches ever and an extensive network of correspondent banks, which favors the financial inclusion that is essential to a just and sustainable growth.



In 2013, we increased investments in financial education and provided broad social support to many communities that had suffered the effects of exceptionally adverse weather conditions. Similarly, we maintained a growing investment to facilitate access to education and to preserve and disseminate the cultural values of Mexicans, which are essential elements to strengthen the social fabric and national identity.

We also launched numerous programs focused on caring for the environment, especially in energy and water saving. We established environmental criteria for the granting of loans and we created mechanisms to encourage the construction of infrastructure and the development of products that represent the least possible environmental impact, without obstructing the investment required for development.

The long-term vision and actions in the sphere of sustainability advanced firmly among our associates, so that today they are a substantial part of the operations of the entire banking system. We are enormously pleased to confirm that we have working models and criteria for decision-making in the field of sustainability, which are focused on creating value for all, with a long-term perspective.

The exceptional circumstances that we are experiencing requires us to redouble our efforts to achieve the sustainable development of the country. We will continue working every day to achieve our goal and to continue operating guided by our commitment to contribute daily to creating a better Mexico for all.

Lic. Javier Arrigunaga Gómez del Campo

Chief Executive
Asociación de Bancos de México

Lic. Alberto Gómez Alcalá

Executive Chairman
Asociación de Bancos de México

Corporate Governance and Citizenship

We have solid corporate governance that enables us to drive the growth and sustainability of all of our institutions.

Within the member banking institutions of the ABM, the corporate governance structures have been strengthened as a result of the arrival of well-renowned professionals who have extensive track records and experience in areas such as economics, finance, marketing, society, technology, industry, trade and communication, among others. This strategy contributes to improved decision-making, consolidates our business strategy, ensures greater efficiency in daily operations, strengthens the resolution of conflicts and guarantees accountability with greater transparency, among other benefits.

In recent years, sustainability and the link with our stakeholders have become even more relevant in all the institutions. These issues are addressed from the highest government bodies by fostering the sustainable vision of our business philosophy: to promote and follow up on projects and communicate the results.



Ethics

The ethical commitment of the bank is based on compliance with the law and its regulations and extends to all of our stakeholders, particularly to customers, employees, suppliers and the authorities. Most of our banking institutions have codes of ethics that serve as guides to their employees in their daily tasks. The detailed principles in these codes are continually reinforced through talks, workshops, and organizational media (magazines, leaflets and the intranet).

In some cases, the codes of ethics have been updated to include the value chain.

We have confidential complaint systems for use by employees, customers and suppliers. These systems contain protocols designed especially to facilitate the processing, evaluation and resolution of complaints. In some cases, sanctions are applied by the highest governing body of the institution.

Transparency

Transparency governs our performance and forms part of the commitment we make to customers, employees and the authorities to publish clear, truthful and accurate information about the products and services that we offer, as well as how we operate in the three areas of sustainability. Thus, we generate great benefits for all.

Responsible Marketing

We promote our products and services through advertising campaigns designed and run in accordance with national and international codes. Therefore, we guarantee our customers' rights to receive timely and accurate information to allow them to select the offer that best suits their needs.



Citizenship

We participate constantly in events, forums and other initiatives that provide impetus to the banking system by sharing best practices and experiences.

Our links with various associations and regulatory agencies allows us to support the implementation and awareness of programs, provide professional advice and communicate our progress and results promptly. Among the institutions with which we maintain continuous contact are the:

- Mexican Association of Retirement Funds Managers (Asociación Mexicana de Administración de Fondos para el Retiro (AMAFORE))
- Mexican Association of Insurance Institutions (Asociación Mexicana de Instituciones de Seguros (AMIS))
- Central Bank (Banco de Mexico (Banxico))
- Credit Bureau
- Banking Computer Center (Centro de Cómputo Bancario (CECOBAN))
- Credit Circle (Círculo de Crédito).
- Bankers Club
- National Banking and Securities Commission (CNBV)
- National Financial Services Users' Protection and Defense Commission (CONDUSEF)
- Business Coordinating Council (Consejo Coordinador Empresarial (CCE))
- Communication Board (Consejo de la Comunicación)
- Bank Savings Protection Institute (IPAB)
- Ministry of Finance and Public Credit (SHCP).
- Tax Administration Service (SAT)



Driving development



We are aware of the important role that the Mexican Banking System plays in the country's development. Through our various services, we fulfill the objective of promoting the use of banks and financial inclusion, extending credit and encouraging savings.

A competitive, agile and farther reaching Mexican Banking System is an important factor to drive the development of Mexico. Accordingly, we have invested to make our processes more efficient, expand the coverage of services, increase the range of products and offer our customers better prices in a market that is characterized by high levels of competition.

2013 in numbers:

 **237,903 direct** jobs

 **2.96 billion** pesos deposited

 **3.03 billion** pesos in credit portfolio

 **720 mil** small and medium-sized business (PYMES) financed

 More than **2.8 millions** micro-credits granted

 **25,929** correspondent banks

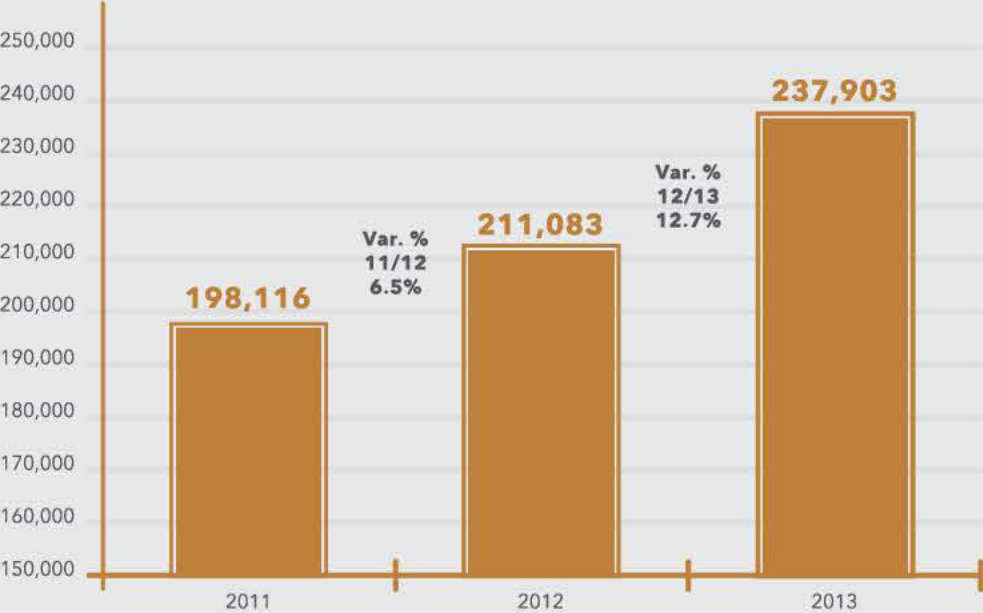
We understand development as a process which, through the generation of wealth, increases a population's levels of well-being in a comprehensive and balanced manner, in harmony with the preservation of the environment and the interests of society. In this vision, in the Mexican Banking System, we adopt technologies and implement processes that represent a lower environmental impact by investing human, financial and material resources to strengthen the social fabric of our country.

Employment

The Mexican Banking System has been consolidated as a generator of employment whose characteristics contribute significantly to social wellness.

Employment in the banking industry grown at a constant rate in recent years. A variation of 12.7 % was achieved in 2013; a figure far higher than the generation of employment in the country. 26,820 new jobs were created during the year, which represent 5.8% of the jobs generated in Mexico¹. If we consider the past three years, 73,080 direct jobs were created, which are equivalent to 4.1% of the total generated in the country.

The Banking System is a rapidly growing source of stable and well-paid jobs in Mexico.



¹ According to the number of workers enrolled in the Mexican Social Security Institute (IMSS).



Development of Human Capital

Human capital is the most relevant variable of a Banking System that is both efficient and capable of providing the products and services that stimulate development.

New technologies, high levels of competition, the demand for more and better financial products and services, coupled with the need to be more competitive every day, require our country's banks to have the most highly trained, creative and efficient human capital. On being the key to sustainability, the Banking System maintains constant investments in order to update and develop the capabilities of its employees.

In terms of training, this year we focused our efforts on issues related to the prevention of money laundering, financial education, strengthening graduate programs and the use of new technologies for electronic banking, data management and customer service. It is important to highlight the investment in training to meet the requirements of the Federal Personal Data Protection Law.

The growing relevance - reflected in the number of programs and courses - of the overall development of all our employees should be noted. We recognize the importance of the balance between work and personal lives and of a holistic perspective that takes the person and their social environment as its focal point.

In the training processes, we use a wide range of media, which encompass both on-line and classroom education programs.

The skills and performance of our employees are evaluated on a constant and regular basis. In some institutions, methodologies are used where the fulfilment of goals is evaluated on a par with team work, communication among peers and the experience of institutional values, among others.

Investment

In order to ensure more efficient and competitive financial services, the Banking System makes constant investments to achieve greater coverage with a reduced use of supplies and resources. We are looking to reduce costs for users and generate a benefit for various sectors of the economy.

Although 2013 was characterized by lower economic growth, the Banking System maintained its rate of investment in infrastructure, systems, communication, training, administration and new technologies.

We are aware of our responsibility to promote the development of Mexico. The country is currently undergoing a key moment thanks to the structural reforms implemented by the State. This new stage should be characterized by increases in investment and an economy with higher growth rates. In the Banking System, we are well prepared to face the challenges of this economic situation.

Our investments are aimed at boosting economic development and creating opportunities for the well-being for a greater number of Mexicans. To achieve this goal, we are working on expanding our coverage through branches, correspondent banks, digital services and micro-credits, among other services. In addition, we are allocating substantial resources to financial education programs for the benefit of millions of people.

Economic Benefit

Constant investment, the increasing level of employment and the continued operation of the sector, demand a set of goods and services that foster a virtuous economic circle.

Savings and credit are the factors that have the greatest impact on economic development. During 2013, these items grew by 6% and 10%, respectively; far higher than the increase of the GDP in the same period.

In 2013, the sectors that benefited most by the growth of banking activities were:

- Construction
- Systems
- Communication
- Machinery and equipment
- Advertising

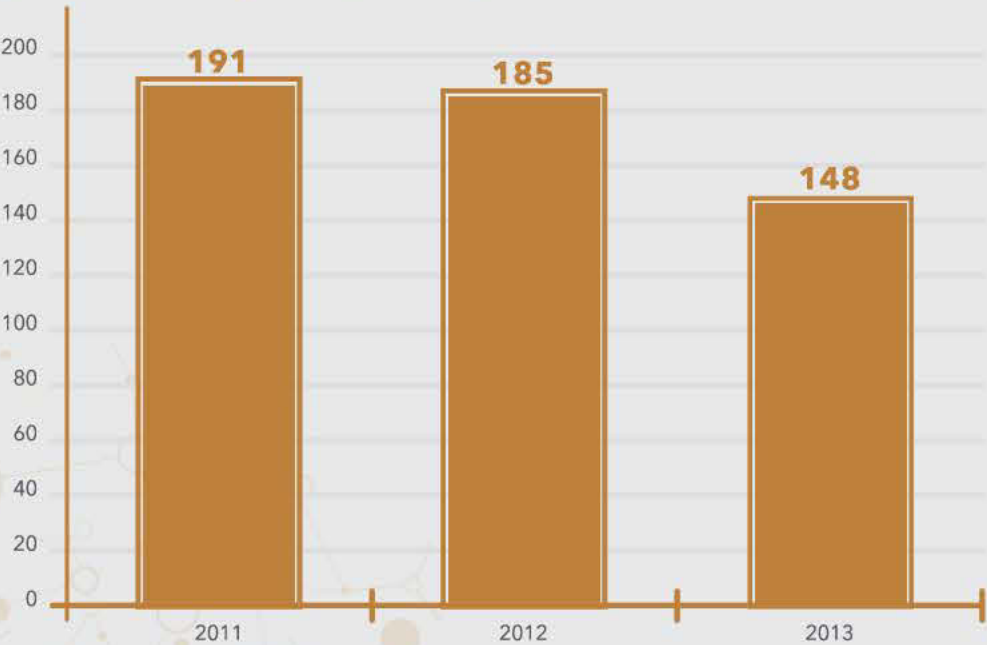
Solidity to Support Growth

Today, the Mexican financial system has the strength necessary to grant credit responsibly and drive economic development with firm foundations.

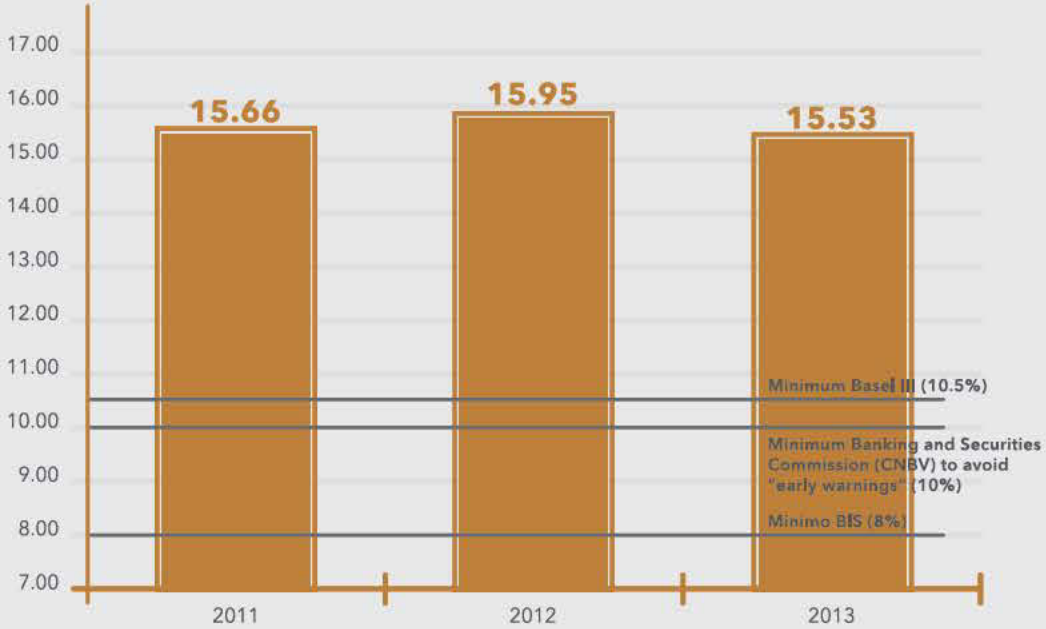
The strength of the Mexican financial system is reflected in its rates of capitalization, which are above national parameters such as the National Banking and Securities Commission (CNBV) and international parameters such as Basel III, and for its high percentages of reserves for past-due portfolio.

The infrastructure of the financial sector, its experience and the creation of a more competitive regulatory framework provide a favorable scenario for the responsible expansion of credit with a long-term sustainable outlook.

Coverage index
(Preventive estimates/past-due portfolio %)



Capitalization Index of the Banking System in Mexico
(Capital / Assets exposed to risk; %)



From 2013, Basel III set the minimum capitalization index at 10.5%.



Savings: the Pillar of Development

Savings are essential in order to grow with solid foundations and achieve higher levels of well-being.

In the last few years, savings deposits through the Banking System showed growth rates of more than 6%. This figure compares favorably with the development of the economy and is an indicator of more and better instruments.

Through a sustained increase in the coverage of services and the implementation of various economic and financial education programs, we have promoted savings at all levels, particularly among the segments of the population with lower incomes or who live in areas of difficult access, which constitutes the initiation of a virtuous economic and social circle.

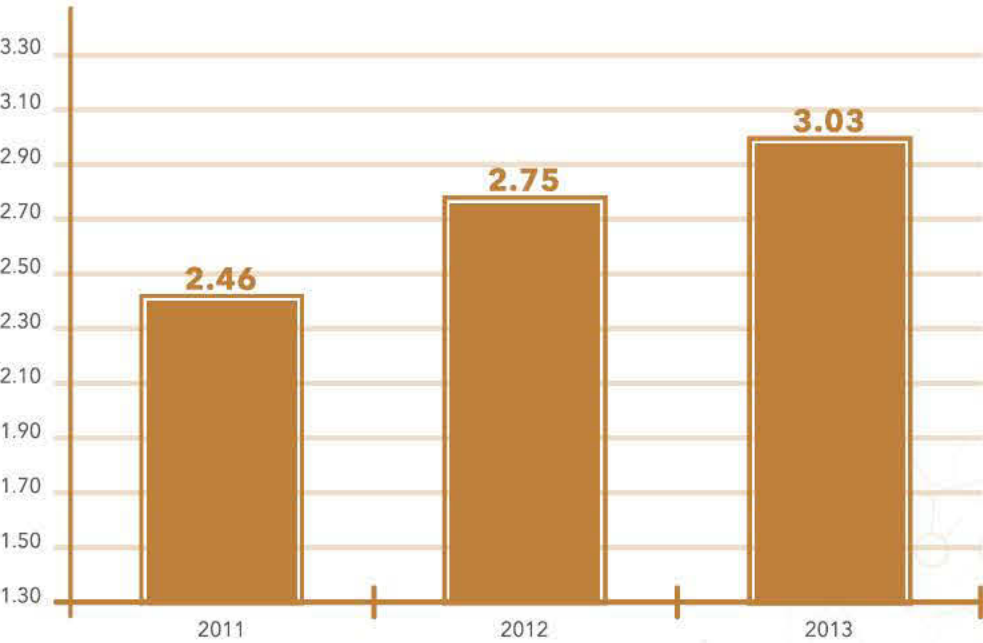
Credit to Drive Sustainable Development

The recent structural reforms - including the financial reform - provide a scenario of greater economic growth, in which credit will play an important role as a development agent.

In 2013, credit reported a growth of 10%, a figure nearly four times higher than the GDP growth. This expansion had a greater impact in the housing sector and in the financing of small and medium-sized businesses through micro-credits.

Responsible financing of the economy is a vital factor to achieve long-term sustainable development. For this reason, we are incorporating environmental and social impact criteria into the granting of our credits, which guarantee certainty and effectiveness in the matter.

Total Credit Portfolio (Billions of pesos)



Better interest rates to become more competitive

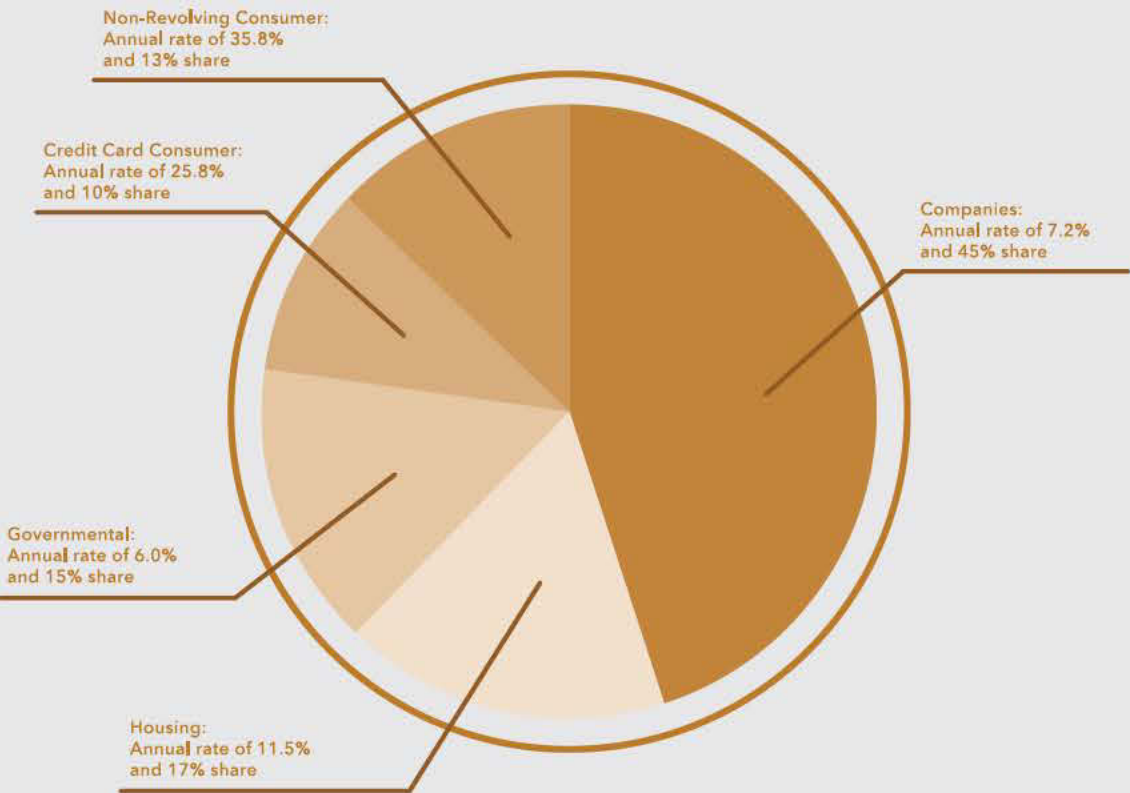
The downward trend in interest rates is a result of economic stability and a competitive environment that favors the Banking System's customers.

The reduction in interest rates in the different loan products has been a constant in recent years. This trend is the result of improved credit processes and analysis, as well as the country's economic stability and an atmosphere of high competition in the sector. The reduction in financial costs is even more evident in home, business and consumer loans.

Lower costs of money translate into competitiveness, growth and well-being, which lead to their positive social and economic impact.

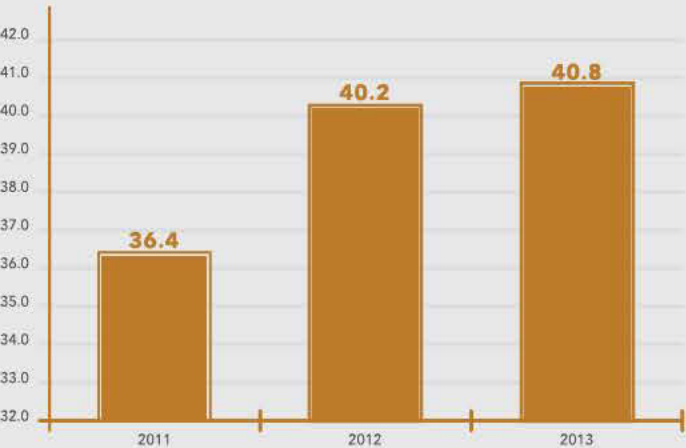
Composition of the credit portfolio in December 2013

Implicit interest rate (12 months) and share in total portfolio.
Source: ABM with Central Bank and CNBV figures

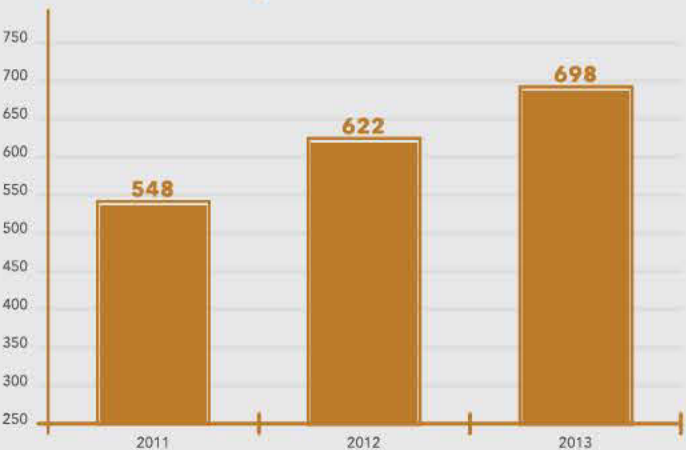


Thanks to a strong investment in human capital, infrastructure, products and channels, in the last few years we have contributed to the rapid increase in the use of banking services in the country. We have designed services that meet our users' requirements, their saving patterns and financing needs. We have extended the coverage of micro-credits, as well as support to small and medium-sized companies. We have also extended banking payment methods by promoting savings in low-income segments.

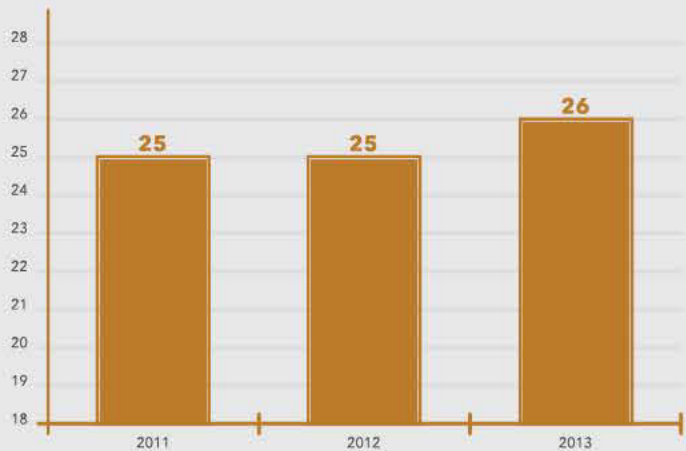
Number of ATMs (thousands)



Number of Point of purchase terminals (thousands)



Number of Credit cards (millions)



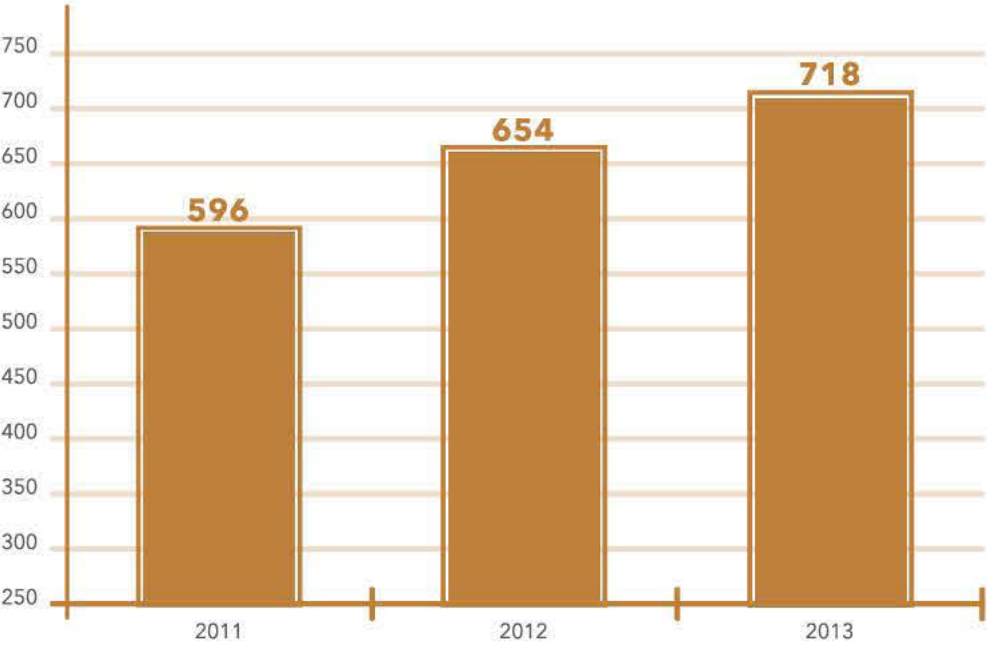
Technology: the pillar of the Banking System's sustainability

The use of more modern technology and efficient translates into growth, savings and competitiveness. Today, we have the ability to transform information into intelligence, efficiency and knowledge, which allows us to drive the sustainability of the sector.

Technology is a central component of nearly all products and processes. In addition to the developments in electronic banking infrastructure and coverage, technology allows us the efficient management of market information for decision-making and credit analysis purposes, as well as providing better customer service in terms of accessibility, speed and convenience. To these advantages, we can add paper and energy savings programs, which strengthen the sector's sustainability and provide social, economic and environmental benefits.

In 2013, the number of electronic transfers via the internet increased by 10% compared to the prior year. This figure is equivalent to 718 million transactions (81,963 transfers per hour).

Number of Internet Bank Transfers (millions)



More coverage, more use of banking services and greater benefits for the population

The expansion of our correspondent bank network has allowed us to extend coverage to all sectors of the population.

By the end of 2013, there were 25,929 correspondent banks; an increase of 11% compared to 2012.

The increase is due to economic expediency, as the use of pre-existing infrastructure translates into better services for our customers.

Through this program, local businesses, service offices and commercial channels are transformed into centers where users can perform banking transactions, such as:

- Opening savings accounts
- Receipt of deposits
- Payment of services
- Loan payments
- Cash withdrawals

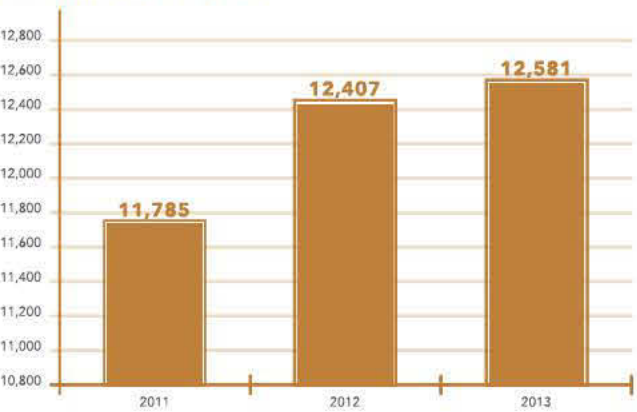
The opening of these correspondent banks involves training of a large number of people and the consequent development of skills and knowledge allows them to diversify their sources of income.

Moreover, our customers benefit from access to various financial services which, due to their characteristics, translate into savings in transport, increased security, time savings and many other advantages.

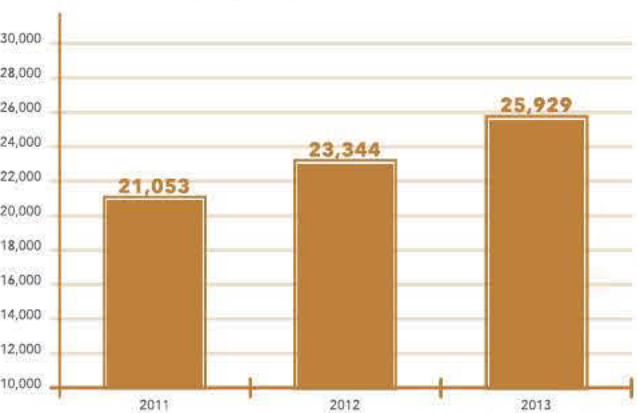
Below is a summary of the most significant advantages of correspondent banking from the perspective of sustainability:

User	Small/local businesses	Bank
Access to banking services	A new source of income	Provide services
Proximity	Training	Reduced infrastructure costs
Security	Infrastructure	Paper savings
Transportation savings	Greater flow of people	
Time savings		
Convenient operating times		

Number of Branches



Number of Correspondent Banks





We transform communities



We are a sector committed to the overall development of society; therefore, we maintain a constant investment in various programs that benefit our employees and society as a whole.

2013 in numbers:

 **1,655 millions** invested in social programs

 **15,621 children and young people** supported by the Quiera Foundation

 **191,279 students and teachers** supported by the Becalos program

 More than **3.5 million** beneficiaries in financial education



Employees

We are aware of the importance of having the best human capital; therefore, we implement various actions and programs focused on enhancing the sound performance and productivity of the employees in the Banking System through attractive benefits that translate into health, transportation and dining room services, as well as facilities for obtaining credit and the search for the balance between work and family.

Quality of Life in the Company

- More than 42,071 thousand employees in the Banking System received general training courses or programs. Of these, 22,433 are men and 19,638 are women.
- More than 2.9 million hours of training

Professionalization

In order to enable the Banking System's employees to continue to develop, we provide support for professionalization studies with special focus on the banking sector and also for the refinement of skills. We also provide access to a range of educational programs, scholarships or financing in Mexican or foreign institutions for post-graduate and diploma studies. This year, we also supported them with funding for certification procedures.

Human Rights

Diversity and inclusion

Promoting inclusion in all its forms is a clear intention of the Banking System. To achieve this, it has been essential to continue designing and conducting awareness programs that promote diversity and inclusion of people with special needs into the working life and prevent discrimination. This, as well as the implementation of policies, procedures and codes in the banks, helps to promote a culture of respect and inclusion.

Training in human rights

Respect for human rights is a fundamental issue that the Banking System includes as part of its organizational culture. This involves an arduous task that requires both training and creating awareness among various publics, such as co-workers, suppliers and customers at all levels, as well as how to generate the figures and guidelines necessary that guide the actions of those institutions.

This effort is reflected in 13 human rights training program, using over 36 thousand hours for the benefit of more than 33,000 employees.

In the Banking System, we have ensured that the human rights policies and procedures will adhere to the standard stipulated by the UN Universal Declaration of Human Rights, which is a document that addresses various topics ranging from the observance of standards and codes of ethics, to plans for the promotion and development or gender diversity, as well as discrimination, fair treatment and the correct use of the information, which includes the handling of personal data and the right to confidentiality.

The various institutions operate various complaint channels, through which employees can report illegal activities or conduct that is inconsistent with the standards established in their respective codes of ethics.

Sustainability in the banking operation

One-third of the banks implemented sustainability criteria that allow them to mitigate economic and reputational risks by granting credit responsibly or considering respect for human rights in their relationship with suppliers.

We are convinced that the support of social programs and projects reinforces our commitment to the communities and improves the living conditions of Mexicans. Therefore, from our institutions, we provide support in three areas of development: education, health and community development.



Quiera Foundation

The Quiera Foundation is a non-profit civil organization that supports people who work on behalf of children and youngsters at risk or living on the street. Its purpose is to create safe, violence-free areas so that young people and children can transform their lives and filling them with possibilities. The foundation works with a comprehensive care model with a network of 82 civil organizations, known as "Quiera Friendly Institutions" ("Instituciones Amigas de Quiera" (IAQs)).

In 2013, the Quiera Foundation completed 20 years, supporting thousands of children and young people to achieve social reintegration in conditions of equality and justice.

The IAQs are supported through a clearly defined process, which allows them to give timely follow-up on the actions taken by the institutions. This process starts with the launch of the annual invitation and the projects received are evaluated based previously agreed criteria and objectives. The evaluation is conducted by the operations directors of each department, the executive director and the respective committee.

If deemed necessary, before granting the financial support, we conduct an approach visit to the institution. Once the projects are, we inform the institutions that will benefit from them and throughout the year, we monitor their activities. The institutions are required to submit semi-annual reports with financial and qualitative information of their achievements.



Results 2013

In the last year, we supported **15,621 children and young people** at risk or living on the street.

We work in 17 states of the Mexican Republic in conjunction with 82 institutions that are part of our network of friend institutions to provide the following services:

- Hostels
- Children's Homes
- Day Centers
- Community Centers

Institutional Strengthening

Number of beneficiaries: **7,157 children and young people.**

- We supported eight institutional strengthening projects.
- We held two inter-agency meetings to exchange experiences.
- We constructed an educational model for the Fundación Albergue Infantil Los Pinos, A.C.
- 19 Quiera Friend Institutions were satisfactorily qualified by Filantrofilia, which is a non-profit civil organization whose mission is to maximize the impact of philanthropy in Mexico through qualification, professionalization, promotion and channeling of resources to non-profit organizations.

Education

Number of beneficiaries: **2,998 children and teachers.**

- 2,099 beneficiaries in our summer projects.
- We granted 723 educational scholarships.
- We trained 176 teachers in management skills and effectiveness in school activities.
- We supported four educational projects.

Mental Health

Number of beneficiaries: **4,808 children and young people.**

- We trained 69 psychologists in the management of post-traumatic stress, educational-therapeutic attention for people affected by violence, as well as narrative practices.
- We granted 34 psychiatric care scholarships.
- We supported 27 mental health projects.
- We provided care to 20 patients in therapy for the management of post-traumatic stress syndrome.

Independent Living

Number of beneficiaries: **333 children and young people.**

- 50 young people took part in vocational guidance workshops.
- Five young people received training in professional marketing.
- We supported three independent living projects.

Becalos

y cambia a México

Becalos

The *Becalos* program has been consolidated as one of the most successful private initiative projects for education in our country. It is a model of collaboration among the most diverse players in society that aims to improve the quality of education and to keep young people in school. *Becalos* offers full-cycle scholarships in primary, middle and higher education. The program grants scholarships for academic excellence in technical, scientific and teacher-training course and deans of state schools.

Every year, an invitation is extended to organizations interested in obtaining the benefits from *Becalos*. Throughout the period, applications are received from different academic institutions, foundations and educational authorities.

Funds are obtained mainly from donations made through the bank ATM network, collections and contributions to the seed capital that various institutions (including the Association of Mexican Banks, the participating banks and friend companies of *Becalos*) made each year. Each contribution from the public and customers via ATMS and collections is duplicated by the banks, friend companies and the Televisa Foundation -which is responsible for the operation of the program. Currently, *Becalos* is supported by 31 banks and financial institutions.

Results

- At the end of 2013, *Becalos* had supported **191,279 students and teachers.**

During the academic year 2012-2013, work was completed with 64 institutions and scholarships were awarded in 4,028 campuses. At the end of 2013, *Becalos* had 134,859 graduates, who it was able to support thanks to the collection of more than \$196 million Mexican Pesos.

Since its creation in 2006, to 2013, *Becalos* has benefited a total of 36,933 secondary education and 31,870 higher education students, 21,971 special scholarships and 100,505 teachers. Through them, *Becalos* has an impact on the quality of education received by more than 39 million students, thus contributing to the quality and support to education in our country.



Financial Education

One of our main responsibilities is to provide customers with the basic financial tools so that they can make a full use of the existing financial options. Therefore, for almost a decade, the Mexican Banking System assumed the commitment to increase the quality of life through economic and financial education in order to allow Mexicans to build and manage their equity. In addition, the accelerated process of inclusion is sought to be accompanied by an educational strategy that will allow users to gain access to the tools and knowledge needed to use the range of products and financial services to their advantage.

In this sense, the Association of Mexican Banks' Financial Education Committee implemented various activities in order to offer this strategy to a greater number of people. The following activities were completed in 2013:

Approval of the Beneficiaries Reporting Criteria

One of the Financial Education Committee's first activities during fiscal year 2013 was to develop standardized criteria to report on the number of beneficiaries of the diverse financial education programs.

In this format, for the educational content in mass media it was agreed to separate the actions from the educational impact by diffusion and consider percentages instead of totals. In this way, real and reliable figures of the impact of the financial education programs can be submitted to the financial authorities and public opinion bodies.

National Financial Education Week

The sixth National Financial Education Week was held from September 23 to 29. As in previous years, the objectives were to provide relevant information to financial services users, promote the correct use of the products and encourage the development of abilities among the population to make better use of their economic resources.

In this year's National Financial Education Week, the ABM became the main ally of the National Financial Services Users' Protection Commission (CONDUSEF) by acting as logistics operator of the central venue that was held on the esplanade of the Borough of Iztapalapa. This is the first year in which most of the financial education institutions in the country shared the same area.

In total 47 institutions participated in the National Financial Education Week's central venue: 12 banking institutions (including the ABM), 18 government institutions and another 17 private companies and organizations (insurers, pension fund managers, credit information companies, among others).

The Week was attended by 19,613 visitors, who received information and training in various events (conferences, theater plays, interactive stands, exhibitions and workshops) depending on the educational offer of each institution.

In addition to this figure of almost 20,000 beneficiaries, the ABM-member institutions offered educational conferences and workshops throughout the country.

University Banking Congresses

The ABM has organized the University Banking Congresses for almost a decade. These congresses consist of specialized forums in which representatives from the Banking System interact with outstanding higher education students from both public and private institutions. The main objective is that they gain awareness, direct from the experts, of the development and trends of the banking sector in our country.

Members of the ABM's Financial Education Committee participate in the Congresses as exhibitors, as well as representatives of allied institutions, which include: The National Financial Services Users' Protection Commission (CONDUSEF), the Association of Pension Funds Managers (AMAFORE), the Central Bank (Banco de Mexico), the Mexican Stock Exchange (BMV), the Bank Savings Protection Institute (IPAB), the Credit Bureau, MasterCard and Visa, among others.

In 2013, six congresses were organized under the banner "Financial Education: Your Best Plan", of which three were held in Mexico City and three in the interior of the Republic. More than 2,000 students participated in these congresses.

ABM Chapter in Volume 2 of the book entitled "Financial Education for Mexico" ("Educación Financiera para México")

Financial Education for Mexico is a publication that was born as an initiative of the Corporate Social Responsibility Department, through lectures in Communication and Values. Its purpose is to explain the initiatives undertaken by public and private institutions aimed at fostering financial education in Mexico.

The first volume of this work describes the main programs that financial institutions have implemented to promote economic and financial education.

Weekly contribution to the publication *Publimetro*

During the first half of 2013, the ABM continued to collaborate with *Publimetro* in writing a weekly article on financial education issues. These articles were published every Friday in the Economy section and contained personal finance and financial health tips for the readers.

Last year, 22 articles were written for this publication that reaches more than 400,000 readers daily in the metropolitan areas of Monterrey, Guadalajara and Mexico City.

Sponsorship of visits to the Interactive Economy Museum (Museo Interactivo de Economía (MIDE))

The collaboration agreement between the ABM and the Interactive Economy Museum remained in force, through which the Association is committed to supporting the entry of students of scarce resources. This year, we sponsored 6,097 free entries, most of them for children in state schools along with their teachers or group leaders. With this measure, the ABM and the Museum assisted the learning of basic economic and financial knowledge among children.

Through our financial education programs, we offer courses, workshops and printed material to employees, customers and the general public in order to provide tools that will assist in making better financial decisions and will lead to better personal and family wellness.

"Saber Cuenta" Program

This financial education program seeks to promote the quality of life of Mexicans through the promotion of an economic and financial culture.

"Saber Cuenta" is a social and educational program that responds to the specific needs of individuals, families, communities and institutions, as well as promoting the development of skills that enable the population to generate, manage and optimize resources in order increase wellness.

The program is aimed at children, young people and adults from all over the Republic regardless of whether or not they are customers of banking institutions and of their socio-economic position. "Saber Cuenta" has a professional and inter-disciplinary team that promotes the participation of bank employees as volunteers in a variety of activities and establishes strategic alliances with other institutions of the public, social and private sectors to join their efforts in the design, implementation and/or evaluation of the different programs.

The lines of activity are the design, implementation and evaluation of the educational offer, which includes the direct instructor training through conferences and workshops. The editorial line includes books, stories and manuals, competitions, personalized financial guidance through a specialized call center, educational spaces and various didactic tools.

The program offers ten courses, 38 conferences and workshops, five online courses and 26 audio-visual courses. It also has six Movicine units that travel the country showing educational films. It also offers two traveling exhibitions and participates in the Parque Financiero Impulsa program and displays content in three Houses of Culture and the Palacio de Iturbide, in Mexico City.

Forward with Your Future (Adelante con tu futuro)

This program - created five years ago - has been consolidated as one of the social financial education initiatives with greatest impact. It offers eight personal finance workshops and two modules for small- and medium-sized business (PYMES) that may be taken in any of the 20 fixed classrooms in 14 cities in the country or in the 15 mobile classrooms and equipment that are used to give workshops at companies' offices or via on-line courses. The workshops are organized in collaboration with the Interactive Economy Museum and the TEC de Monterrey. At the end of 2013, a total of more than 2.2 million people has participated in one of the more of the 770,000 workshops offered.

Values of the Future (Valores de futuro)

This program began with the objective of developing the values associated with the use of money among primary and secondary school children through workshops included in the different subjects in the basic education program in Mexico.

Impulsa

The Beyond Money (*Más allá del Dinero*) program is organized In conjunction with Junior Achievement Worldwide with the aim of teaching basic financial skills to children in the fifth and sixth years of primary school. In Mexico, the program is supported by the Ministry of Public Education, parents and volunteers.

The Avengers, Save the Day (Los vengadores, salvar el día)

Another of our programs seeks to create awareness and educate the population in the responsible management of money, the operation of the Banking System and the importance of saving. As part of this effort, in coordination with VISA, Marvel and the National Financial Services Users' Protection Commission (CONDUSEF), this year we launched The Avengers, Save the Day (*Los vengadores, salvar el día*), which explains terms such as savings, income, spending and budget simply. The publication's print-run was 11,000 copies.

In addition, the banks implemented complementary financial education activities such as:

- In conjunction with the Universidad Anahuac, we offered a financial education course in seven states in the country.
- Young entrepreneurs for Mexico (Jóvenes Empresarios por México (JEMAC)) coordinated the implementation of an Enterprise Summit for young people.
- The Finance for Children Cultural Foundation (Fundación Cultural Finanzas para Niños ((A. C.) conducted workshops for children, young people and adults about finance, banking activities and the importance of saving, etc.
- With the help of the Aflatoun association, we provided financial education talks for children in poverty.
- Through an alliance with the Universidad del Valle de Mexico (UVM), we introduced the financial business course and the subject of personal finance. In tandem with this effort, we offered 15 lectures to employees, customers and students, which were given by Gianco Abundiz.



Social Support Programs

We also formed there are alliances for the development of projects with civil institutions and organizations. In this way, we contributed to the well-being of the people and their families.

Education

Education Program

The purpose of our educational program is to support formal education through academic excellence. We are seeking to arouse initiative and creativity while we promote knowledge of and respect for nature. We work on the integral formation of values for the growth and desire to learn of children and young Mexicans in limited economic conditions, who are making an effort to get ahead in life.

During 2013, we provided continuity to the Children's Knowledge Olympic Games (Olimpiada del Conocimiento Infantil), through which we grant scholarships to 3,150 students and we totaled 1,088 godparents. Branches managers acted as mentors in the program.

We also worked with the Bicentennial Generation (Generación Bicentenario) program, which rewarded the winning students of the 1,000 Bicentennial Generation scholarships competition (1,000 Becas Generación Bicentenario), organized by the Ministry of Public Education (SEP). The competition was aimed at outstanding fourth-year primary to third-year secondary school students. As part of the program, the students received the support of 480 godparents, sponsors and branch manager.

Trust for Mexico's Children (Fideicomiso por los Niños de México)

This initiative has been operating since 1994. The Trust's purpose is to strengthen the civil organizations dedicated to fostering the comprehensive development of disadvantaged Mexican children. Economic support, advice and training to various institutions in three main categories: education, nutrition and health, is provided through an annual invitation.



"For Those Who Remain" Integration Scholarships (*Por los que se quedan*)

This program seeks to ensure that outstanding secondary-level students in originally migrant communities complete their studies. To achieve this objective, we grant economic scholarships and provide mentoring through our executives, attorneys and branch managers, who become voluntary and godparents. In 2013, 800 godparents actively participated in the program by accompanying 16,800 active scholars in the three grades of secondary education.

"For Those Who Remain" Forward Scholarships (*Por los que se quedan*)

This program provides follow-up to the best scholars in "For Those Who Remain" integration project (*Por los que se quedan*). Since school-age children have the highest drop-out rates in Mexico, from the 2013-2014 academic year, we decided to extend the support include beneficiaries' high-school studies. In 2013, we supported 2,000 students in 143 municipalities in 18 states of the country.

Just Raise Your Hand (*Solo levanta la mano*)

Through this program we sought to develop a social investment model to reduce school drop-out rates and improve the quality of education in Mexico. The program is being implemented in partnership with the Fundación Lazos and the Fundación Ara and seeks to promote the active participation of corporations, foundations and customers. It works by carrying out three specific actions:

- Sponsoring children
- Improving the school infrastructure
- Encouraging the commitment to communities through volunteering

With these actions, we generate a transformation in the school communities by encouraging values and positive attitudes in children and young people so that they open up to the opportunities for their personal development, create a better future for themselves and increase the quality of life of their families. The program works in state schools from primary level by strengthening the infrastructure of school campuses and providing school supplies and uniforms for students.

Currently, the program operates in 26 schools in 22 states of the Republic, and supports 7,028 children, of whom 4,548 have been sponsored and receive a monthly grant. Thanks to the efforts of Fundación Ara and the contributions from our customers, we have implemented 26 infrastructure improvement works.

Since 2003 we have support UNICEF Mexico's "All Children To School" (Todos los niños a la escuela) project. To date, thanks to customer's generosity, the project has raised more than 123 million Mexican Pesos through the ATM network.

The "All Children To School" program helps secondary-school students with limited resources to understand the importance of education and school and to recognize the causes and consequences of dropping out of school.

This year, 185 employees completed 1,468 hours of voluntary work in the classroom helping young people to understand the benefits of continuing their education and establishing goals for professional training.

Finally, as part of another educational project, six young Mexicans participated in the XXVIII Ruta Quetzal 2013 expedition. With another 219 expeditioners from 53 countries, they toured Panama, Belgium and Spain.



Universities

Through the Higher Education Support Plan (Plan de Apoyo a la Educación Superior (PAES)), the Universities (Universidades) program provides financing to projects aimed at improving the quality of education, fostering research, encouraging the transfer of knowledge and stimulating the entrepreneurial culture. This program aims to encourage the internationalization and the incorporation of new technologies into universities through four main lines of action:

- **Granting of scholarships.**
- **Innovation and entrepreneurship.**
- **Technology and university services.**
- **Collaboration projects.**

Universia is the largest university network of the world and consists of 1,232 universities in 23 countries. The network links university life with the business world by meeting not only training needs, but also demands such as the first job, the university-company relationship, social networking and responsible leisure time. In Mexico, the network involves 2.7 million students and 283,000 teachers, a figure that represents 85% of the country's university community.



In other activities:

One of our associates gives English courses to help improve the professional and personal development of the Mexican population. Thanks to this effort, two programs have been implemented: the first in conjunction with the British Council and is aimed at training teachers to give quality English classes at a high level. To date, 363 teachers have been training and in turn, have trained 11,000 teachers, who will be give courses to a total of 550,000 students. The second program brings students closer to the Becalos on-line courses program. 10,981 users are currently using the platform and we have granted 20,000 licenses and have given 156.692 hours of training.

Through the Pro-education (Proeducación) program, we provide support to improve the areas and the courses in the state schools in the country.

With the Campus (Plantel) scholarship program, we seek to foster the value of learning and show that education is the single most powerful tool to improve people's lives. Through this program, in 2013, we granted 2,400 scholarships and helped 8,386 students to graduate.

Since 2005, we have participated with the Universidad Anahuac in academic instruction that has enabled the implementation of 14 corporate social responsibility projects.



Health

Since 2005, the employees of one of our partner banks have participated in the Make a Wish program, which helps children with terminal illnesses to fulfill their wishes.

We also participated in the *Kardias* race to support children with heart disease. Our participation was both in person and virtual.

We contributed to the One Minute Against Cancer (*Un minuto contra el cáncer*) project, which seeks to publish information about this disease under the premise that timely and useful information can be provided with just one minute's attention.

We promoted sport with a cause through sporting events such as races in 2013, in which the payment of the 5,000 runners' registration fees helped to provide food for children of low-income families, people living with HIV/AIDS and gender equality. Nearly one thousand employees participated in these events as part of the company's benefits and after having completed a comprehensive training plan.

Finally, we granted financial support to the Cuidados Paliativos, A.C., an organization that provides care to patients who are in the terminal phases of illnesses.

Community Development

Social Development

This program awards grants to various civil organizations and participates directly in different projects. In the same way, it promotes the sustainable development of highly marginalized communities, the support to families and communities affected by natural disasters, strengthens civil society and collaborates in restoration projects that generate employment. In this way, initiatives aimed at overcoming inequality, helping vulnerable groups, respecting diversity and universal rights can be implemented, as well as encouraging the harmonious co-existence between people and the environment. In 2013, we supported more than 150 projects, benefiting more than 460,000 people directly.

Educational and Productive Centers

In partnership with several institutions, the educational and productive centers in the country are promoting the creation and strengthening of micro-enterprises, offering educational programs and providing spaces to communities for the implementation of social projects. In 2013, with the support of institutions such as the Cadavieco Foundation, the National Adult Education Institute (INEA), the Committee for the Democratization of Information Technology, the Pro-employment Foundation and the Manpower Foundation, we strengthened the program of the Educational and Productive Center in Magdalena Contreras. Its comprehensive educational model helped 4,593 people with the participation of 163 volunteers.

The social incubator's 17 educational and productive centers helped 12,035 people, who received the support of 2,102 student-tutors from the Instituto Tecnológico y de Estudios Superiores de Monterrey (ITESM). In addition, 405 micro-companies completed the incubation process.

From 2013, in the four comprehensive centers located in Mazatlan, Ciudad Juárez, Tapachula and Tuxpan, in addition to craft courses, employees had a fully-equipped classroom under the Community Learning Centers (CLCs) model, where they can access educational programs and interact with students from the Tecnológico de Monterrey and various specialists who act as on-line tutors. In 2013, 4,534 people were helped with the support of 43 volunteers.

Impact Generation is an initiative that seeks to promote companies that solve environmental and social problems. During 2013, 784 applications were received from small- and medium-sized companies, which entered a training platform with more than 100 resources. More than 70 alliances were created with different national companies, organizations and institutions multiple benefits were granted to the winners.



House Building

In conjunction with the Roof (Techo) organization, we support the construction of houses for low-income families in seven countries in Latin America. Hand-in-hand with this effort, we granted a contribution to the non-profit organization, Housing Foundation (Fundación Vivienda, AC), which is engaged in building houses and residential complexes for vulnerable families in Mexico.

We participated in the Habitat for Humanity (Hábitat para la Humanidad) organization in the construction of another housing complex. We assisted in the construction of 30 rural homes in the States of Mexico and Hidalgo.

Otras acciones de índole social

2011 saw the commencement of the Adding Value (Sumando valor) program, which is a labor inclusion initiative that seeks to recruit and retain people with special needs by providing them with opportunities to find worthy employment and help people to be responsible, independent and productive. In this context, the Intensive Job Training Course for People with Special Needs (Curso Intensivo de Capacitación Laboral para Personas con Discapacidad (CUIC)) was launched in 2012. The course lasts for one month and prepares people psychologically and physically for integration into the world of work.

The program aims to provide tools to enable people with special needs to aspire to better employment opportunities. Five intensive courses had been offered by the end of 2013: 58 people graduated from the CUIC, 40 candidates completed their higher education in the intensive higher-education course and we achieved the recruitment of 58 people. Since the inception of the program we have donated 186 wheelchairs.

The 'Sumate' Trust manages the biweekly donations made by employees of one of the institutions. The funds are used to support the non-profit organizations that help social causes. The beneficiary causes are selected by a committee composed of employee volunteers throughout the country. 13 organizations were benefited in 2013.

We work daily with more than 330 food banks and other institutions to deliver products and general goods to more than 160 thousand people.

The Woman, you can rely on us (Mujer, cuentas con nosotros), women's empowerment program finances training courses to ensure that our partners can start or improve a business of their own. Through this program, we award maintenance grants for the completion of the high school or technology studies at university.

The Bank Community Bancomunidad grants micro-credits to women of scarce resources in Oaxaca. To date, we have granted 10 million Mexican Pesos to 3,600 women, which have had an indirect impact on more than 14,000 people.

Through the Support Young Entrepreneurs (Apoyo a jóvenes emprendedores program, every seven months we grant support so that seven people can receive training from the Pro-employment Foundation.

The Big Blanket (Cobijón) campaign invites our employees to donate blankets to the most vulnerable communities of the Sierra de San Felipe, in the state of Guanajuato.

Other actions completed include:

- Support for the Little Faces (*Caritas*) organization.
- Direct contribution by employees to the Red Cross annual campaign.
- Participation in the draw held by the City of Children (*Ciudad de los Niños*).
- Economic support to improve the working conditions of the fire department.
- Collaboration with the In Our Hands (*En Nuestras Manos*) Foundation.
- Support to the Bajío Community Foundation (*Fundación Comunitaria del Bajío*) for the development of productive projects in migrant populations.
- Donation of toys and clothes to the House of Friendship (*Casa de la Amistad*).
- Institutional strengthening program for the Mercy Foundation (*Foundation Merced*).
- The development of agricultural production and handicrafts manufacturing skills in the poorest communities.
- Economic contributions to the Children's Rehabilitation Center Home (*Centro de Rehabilitación Infantil Hogar AC*) to offer an interdisciplinary service to children and young people with motor neuron disabilities.
- Support in the organization of the "Proemployment Entrepreneurs" (*Emprendedores de Proempleo*) Fair.
- Donations to the International Board on Books for Young People (IBBY).

This year we are organizing various calls to implement social programs for the benefit of our communities, including:

- Kardias Awards
- Sharing Awards



Corporate Volunteering

We are working to improve the living conditions of a greater number of people through corporate volunteer programs. As part of this effort, our employees provide resources, attend events and instill the importance of voluntary work among their co-workers and families.

The 1, 2, 3 for me and my Community (*1, 2, 3 por mí y mi comunidad*) program offers employees and their families an opportunity to apply their skills and time to the cause with which they most identify:

- Good Neighbor: actions to help the community.
- ECOaware: activities to help the environment.
- Humanize: support to social assistance institutions.

Through "A Day with the Community", we recondition public spaces such as parks, sports centers and schools with the participation of employees, their family members, friends, customers and residents of the community. We provide health services and offer a place to spend time healthily with family with a free movie.

Employees are trained by one of our banking institutions to achieve better organization of voluntary initiatives and efficient management of resources.

The "Choose to Serve" program participated with House of Friendship (*Casa de la Amistad*) for children with cancer during the International World Cancer Day. 151 employees from our institutions donated their hair for the creation of natural cancer wigs. In addition, our employees donated books and toys and participated in a reading sensory workshop.

Another of the volunteer programs is based on the principles of the United Nations Global Pact. Every year, this program proposes, publicizes and coordinates more than 200 projects and activities, in which our employees donate their time, talent and effort. Efforts are focused on collaboration with social service institutions that serve various causes such as financial education activities, the promotion of reading and other educational projects, as well as environmental and community development activities.

Other volunteer projects include marine turtle conservation and community development, blood donation, voluntary participation by employees in the Telethon campaigns and the financial education activities, as well as the green initiatives for the improvement of national and urban parks. As well as Global Community Day, Earth Week, the Planet Hour and the Green Teams program, to mention a few.

"Playing, playing" (*Jugando, jugando*) an annual campaign to collect toys and blankets to donate to Mexican children in homes and the children of security personnel. 44,461 articles were collected in 2013.

Another program involves the reforestation, cleaning and maintenance of schools, parks and beaches. It also provides support in the event of natural disasters.

We collected 16,151.773 toys in 2013 through the Playful *Juguetón* program, in 2013.



Natural Disasters

In September, two tropical cyclones had a severe impact on Mexican territory: *Ingrid* in the Gulf of Mexico and *Manuel* in the Pacific Ocean. These phenomena caused severe damage to at least 12 states in the country (254 municipalities and almost 100 roads). To provide support to the victims, various institutions united their efforts through the United for Them (*Unidos por ellos*) program that made cash and in-kind contributions.

We also focused efforts on collecting contributions from our employees and the banking institutions more than doubled the total amount raised.

We delivered a total of 6,700 food packages in the most affected states, including: Coahuila, Colima, Guerrero, Michoacan, Oaxaca, Sinaloa, Tabasco and Zacatecas.

In other projects, the second *Nakuropo* stage was completed for the collection of water and the sustainability of food consumption in the Sierra Tarahumara.



Culture

The promotion of culture is another way to promote the integral development of the communities in which we operate. The actions we completed in 2013 include:

Support to Mexican Cinema

In 2013, we supported Mexican film production within the framework of the provisions of Article 226 of the Income Tax Law.

Cultural Development Program

This program aims to foster the development, conservation and dissemination of culture in Mexico. In 2013, we implemented artistic, educational and cultural activities both directly or via financial support to artists, academics, managers and cultural institutions. In Mexico City, we organized the international Human Migration and Climate Change (*Migración humana y cambio climático*) symposium with the aim of creating greater awareness of the link between migration and climate change and the implications and challenges of both.

We presented the Parallels Plastics in Mexico (1960-1990) (*Paralelismos plásticos en México (1960-1990)*) and The Endless Cycle Between Ideas and Actions (*El incesante ciclo entre idea y acción*) exhibitions in Tuxtla Gutierrez, Oaxaca, and in Tijuana.

We also held the second edition of the Current MACG Art (*MACG Arte Actual*) program in Sonora and Sinaloa, which was accompanied by a catalog and program of educational activities that included conferences, lectures and workshops with artists and curators. We launched the sixth call of the "Do it" university short film competition (*Concurso universitario "Hazlo" en cortometraje*), in which 132 films from 24 states of the Republic participated. The Support Fund for the Arts awarded grants to 54 small and medium artistic and cultural projects.

The Hope Esperanza symphony orchestra is a national network of orchestras and choirs that provides children and young people with limited resources a better quality of life. This project receives support from civil society, the Chamber of Deputies and the government at the Federal and State level. Its goal is to form better human beings through music. This example motivates the families of the participants and their communities. In three years, we have created 58 orchestras -56 in the interior of the Mexican Republic and two in El Salvador- promoting the talents of more than 13,000 children and young people, as well as sound values such as discipline, excellence and teamwork.

In other lines of action, throughout the year, we offer economic support to the Palacio de Bellas Artes and the Franz Mayer museums.

Impact Measurement

In order to measure the impact generated by our programs, on the beneficiaries, employees and allies, since 2012, the performance and impact of some of them have been evaluated in one of the institutions.

The purpose was to identify the strengths and weaknesses in the cycle of the programs, to establish the qualitative and quantitative impact generated on the stakeholders involved, as well as to understand the social return and effectiveness of the different actions encompassed by the programs.



Care for our environment



We contribute to the preservation of natural resources through energy efficiency, materials reduction and reuse projects. We also participate in volunteer and environmental education programs, which seek to add a greater number of people to the effort for the conservation of our environment.

 **4,604 tons** of paper saved

 **1.72 millions** m³ of water saved

 **86,000 tons** of waste correctly disposed of

 **228,000 tons** of recycled or reused material

Some of our institutions have environment committees formed by the senior management and operational staff. Their objective is to promote a culture of environmental care among the employees, encourage participation in volunteer programs, coordinate actions for the reduction of environmental impact in operations and services and publicize the results among the different audiences.

Energy Efficiency

We have implemented several initiatives to reduce energy consumption in our corporate, regional and branch offices, including:

Energy Saving

- Rational energy use programs
- Clean energy sources
- Replacement of canopies and unipolar generator
- LEED Certificate Offices
- Electrical infrastructure renovation project
- Solar park
- Photovoltaic park
- Internal savings awareness campaigns
- The "Green Hour Mexico" initiative to achieve greater energy savings by turning off the lights in main buildings throughout the country for two hours once a month.
- The replacement of halogen by LED luminaires
- Automated energy systems
- The use of solar panels in some branches
- Air-conditioning equipment replacement project
- Photovoltaic systems
- Reprogramming of lighting circuits
- The installation of timers and the adjustment of operating times of air conditioning equipment.
- Magnetic induction lighting systems in parking lots in order to reduce energy consumption
- Automatic air conditioning switch off
- LEED Buildings
- Replacement with efficient and low-consumption lighting technology
- Switching off of exterior advertisements and signs
- Relocation of lights and the installment of presence sensors and energy saving lighting

Savings of Supplies

Similarly we have initiatives and campaigns to save paper, supplies and other materials:

- The "What is your role? program
- Decrease in size of the tickets in some ATMS.
- Change of the report printing format in branches
- Creation of a control panel to monitor the consumption and reduction of sheets of paper
- Reduction in the printing of reports in branches
- Reduction in the number of printers
- Two-sided printing of internal material
- Paper recycling campaigns
- Single bank slips to save paper
- Digitization of customers' original documents

Reuse and Recycling

- Introduction of debit cards made from recycled material
- The destruction of paper generated in offices to send it for recycling in order to avoid its disposal in landfill sites
- The collection of alkaline batteries
- Optimization of statements of account packages
- Forms printed on recycled and FSC (Forest Stewardship Council) paper.
- Cups made from recycled material
- 100% recyclable office materials



Water Saving

The Banking System reaffirms its commitment to the environment, especially in terms of the use of water in offices and branches. We have implemented various initiatives to promote a culture of care and preservation of this vital liquid:

- The installation of flow limiters and plates in WCs at national level
- The removal of water intakes in parking lots of buildings in Mexico City and the Metropolitan Area
- The installation of water-saving faucets
- The installation of water treatment plants to reuse 100% in WCs, the irrigation of green areas and cooling towers
- The installation of dual-flush toilets and dry urinals
- The use of flow meters in the main intakes to allow the early identification of leaks
- Electronic flow meters
- Equipment with sensors and/or fixed flows
- The review of metered consumption with local water operators
- Air-conditioning systems that use treated water
- Regulation of the in water pressure
- Water-saving devices on hand washing basins
- The publication of monthly circulars with water care tips

Volunteer Programs

In support of organizations that implement environmental projects, we carry out reforestation, green area, beach cleaning activities and participate in environmental education workshops and courses. Some of the activities completed in 2013 are:

Water Factories

In 2003, work began on the reforestation in the Izta-Popo and the Nevado de Toluca national parks to restore the forest "coverage", contain the erosion and restore fertility, the deposit of water and the recharging of aquifers. In 2013, we continued to support the Water Factory in this park.

'Forest' Program

This is an initiative through which a reforestation model was adopted that includes the restoration of ten hectares per year to reach a total of 50 by the end of 2018.

In 2013, **850 staff members** and their families took part in the reforestation campaign day. **10,000 pine trees** were planted in an area of 50 hectares of the Santo Tomás Ajusco Park.

Caring For Your Environment

The overall objective of this program is to train leaders who are capable of linking our operations with sustainable issues, motivating volunteer work in the communities where we operate, and set an example of commitment to the company, our environment and our people, as well as promoting strategic, sustainable and on-going development. More than **1,870 volunteers**, among them employees, friends and families have participated in the comprehensive cleaning of the Dolores Sump in the Chapultepec Forest, from where more than 30% of Mexico City's water supply is distributed.

30 employees and family members were certified as environmental leaders and 17 more were upgraded, thereby achieving an increase in the number of **126 certified environmental leaders** from 2010 to 2013.

Reforestation

More than **850 volunteer employees**, in conjunction with Pronatura, complete the first reforestation, known as the "Bosque", or "Forest", which is a commitment to plant trees in over **500,000 square meters** to restore the Ajusco National Park, which is one of the most important lungs of Mexico City.

Moreover, with the support of Bioplanet, we planted and cultivated trees and vegetables in a children's home and in Chapultepec, which helps to maintain and improve the ecosystem in these types of areas.

Let's Clean our Mexico

On May 26, 2013, more than **7 million** people all over Mexico collected more than **36,000 tons** of garbage benefiting thousands of families and communities around the country. This initiative was extended to Peru, El Salvador, Guatemala and two cities in China.

Reforestation Campaign

Restoration of the soil in the Sierra de Guadalupe, in Tlalnepantla de Baz, in the State of Mexico, by planting **1,000 trees**.

Beach Cleaning

We helped to collect trash in Lake Chapala in conjunction with the Ocean Conservancy.

Reforestamos México, A.C.

Through an annual collection at ATMs, we supported this non-profit civil organization, whose objective is to take care of and preserve of the country's forests. During 2013 we collected **\$2.3 million** for the reforestation of endemic trees.

Long Live the Lacandona Jungle! (¡Que Viva la Selva Lacandona!)

This drawing contest, held with the support of the Government of Chiapas, promotes the conservation and general awareness of the Lacandona Jungle. In the ten contests, more than **430 children** have become ambassadors of the Lacandona Jungle.



Eco-awareness (Ecocientizate)

This internal program seeks to raise awareness among employees of topics such as the separation of waste, the correct disposal of electronic equipment, the recycling of toner and batteries, and participation in reforestation programs, all of which are actions that contribute to a better coexistence with the environment.

Environmental Education Program

Thanks to the environmental education activities:

- **7,038 student** visited the Ajusco Medio Ecological Park in Mexico City and attended workshops and guided tours of the protected natural area managed by Pronatura
- **5,000** students and **352 teachers** from 45 schools were trained in environmental issues
- Awareness, guidance and information were provided to **636,556 visitors** to the Bosque de Chapultepec with the Center for Environmental Information and Communication of North America (Centro de Información y Comunicación Ambiental de Norte América (CICEANA) (A.C)).
- **4,537 students**, **18 teachers** and **57 parents** contributed to the Environmental Education Project in San Miguel de Allende (PEASMA)

Another programs seeks to support the preservation of endangered species, such as the Sea Turtles Protection and Conservation Program, which is run in 13 states of the Republic. In 2013, we worked with the Palace Foundation in the state of Quintana Roo.

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

Mexican Banking System’s Social Responsibility and Sustainability Report 2013

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.	

Awards and distinctions

- Socially Responsible Company Recognition awarded to our associates by the Mexican Philanthropy Center for 12, 11, 5 and 3 years.
- Social Power Achievements Award granted by the Business Council of the Americas and Power ("Poder") magazine.
- Some of our associates adhere to the Global Compact.
- One associate among the ten companies with the best reputation, better governance and more responsible, according to MERCO 2013.
- The Great Place to Work recognition awarded to several institutions.
- The BeyondBanking Prize, awarded by the Inter-American Development Bank, in the category of Socially responsible/Impact investment.
- Sustainable IPC and Responsible Company stamp by the Mexican Stock Exchange ("BMV").
- Associates in the top ten of Expansion magazine's 2013 ranking in the category of More than 3,000 Employees.
- Recognitions by Euromoney magazine.
- ISO 9001 certifications.
- The Banker: Innovation in Technology and Transaction, Innovation in Retail Payments, and Best bank awards.
- Best Commercial Bank of Mexico 2013, awarded by: World Finance.
- Healthily Responsible Company awarded by the Workplace Wellness Council-Mexico.
- National Excellence Award in the Company-Customer Relationship and Contact Centers categories.

About this report

The summary of the Banking System's 2013 Social Responsibility and Sustainability Report presents the most relevant results of the economic, social and environmental actions and programs completed from January to December 2013. For the fifth year running, the Report uses the guidelines of the Global Reporting Initiative's (GRI) version 3.1 of the Guide for the Preparation of Sustainability Reports. To determine the contents of the Report, we conducted a Materiality Analysis based on the relevant public aspects and the expectations and concerns of the various stakeholders that form part of the Association of Mexican Banks (Asociación de Bancos de México).

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