

The Mexican Banking System, **vision** and  
**investment** for a **sustainable** future



Picture: Volunteer activities, river clean up.

# Contents

- Who We Are** 4
  - Mission
  - Vision
  - Values
  - Objectives
  - Associated Banks
- The Mexican Banking System** 8
- Our Sustainability** 10
  - Statement
  - Model
  - Stakeholders
  - Relevant Issues in 2014
- A Message from the Chief Executive** 14
- Corporate Governance** 16
  - Structure
  - Ethics
  - Citizenship
- Economic Drive and Dynamism**  20
- Strengthening Communities**  32
- Care for Our Environment**  43
- About this Report** 48
  - GRI Index

Picture: Recreational activities for older adults.



# Who we are

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 47 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 banking system offers in order to support 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.

## Associated Banks



# The Mexican Banking System

<b>INFRASTRUCTURE</b>	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 of Internet bank transfers (millions)
	Number of correspondent bank (thousands)
<b>SOLIDITY</b>	Capitalization Index of the Banking System in Mexico (Capital / Assets subject to risk; %)
	Hedging index (Preventive estimates for bad debt/Past-due portfolio; %)
<b>ACCESS TO BANKING SERVICES</b>	Domestic credit granted to private sector (% of GDP)
	Housing loans (% of GDP)
	Consumer credit (% of GDP)
	Financial savings (% of GDP)
<b>CREDIT</b>	Commercial bank employees
	Deposits (millions of pesos)
	Credit portfolio (millions of pesos)
	Private sector credit portfolio (millions of pesos)
	Corporate credit portfolio (millions of pesos)
	Housing credit portfolio (millions of pesos)
Consumer credit portfolio (millions of pesos)	

	2012	2013	2014	Variation 14/13
	48	47	47	0%
	12,407	12,581	12,715	1%
	40.5	40.2	42.6	6%
	622	682	873	28%
	114	127	134	6%
	25	26	29	10%
	654	718	725e	1%
	23	26	27	3%
	15.95	15.53	15.55	0.02 p.p.
	185	148	133	-15.35 p.p.
	27.55	30.60	32.00e	1.40 p.p.
	2.79	3.06	3.30	0.24 p.p.
	3.72	4.01	4.18	0.17 p.p.
	64.97	68.28	74.92	6.64 p.p.
	211,083	237,903	225,924	-5%
	2,791,246	2,962,906	3,273,020	10%
	2,752,369	3,033,539	3,346,926	10%
	2,278,524	2,518,844	2,717,059	8%
	1,222,475	1,332,957	1,441,251	8%
	452,860	512,865	562,608	10%
	603,189	673,022	713,200	6%

Source: Association of Mexican Banks (Asociación de Bancos de México (ABM) 2014



# Our Sustainability

## Sustainability Statement

For banking institutions in Mexico, sustainability is the fundamental condition that ensures sustained and profitable long-term growth. By contributing harmoniously to the country's 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

Our Sustainability Model is the graphic representation of the Mexican Banking System's way of thinking and acting with a view to driving a development balanced among the creation of economic value, social support and environmental care.

The model contains the main lines of action in the sustainability sphere, as well as the main publics within the framework of ethical conduct and a long-term view.



## Lines of Action

Investment  
Employment  
Training  
Taxes  
Savings  
Credit  
Value Chain

Reforestation  
Environmental education  
Ecological projects  
Energy savings  
Paper and water  
Reduction of emissions

Education  
Health  
Community Development  
Volunteer work

## Our Stakeholders

We recognize all the parties, both individuals or companies, that have an impact on the Association's sustainability as stakeholders, with whom we maintain relations or mutual benefit for the interests of the different associated banks.

Stakeholders	Expectations	Actions	Means of communication	Communication frequency
Customers	Services and products	Our products and customer service Specialized Unit (une) Financial Education	Web page, telephone service, account statements and social networks, among others	Permanent
Employees	Development and training	Training and career plans	Meetings, telephone service, suggestion boxes, complaint channels, and evaluations of labor climate	Constant
Stockholders and investors	Returns, liquidity and relevant financial information	Information management	Meeting, personal service, conference calls and electronic media	Constant
The media	The transparent circulation of relevant information	On-going communication development and management	Bulletins, press conferences, interviews and web page	Newspapers
Regulatory authorities	Regulatory Compliance	Delivery of information, compliance with various provisions	Meetings	Constant
Governmental authorities	Legal and standards compliance	Delivery of information, compliance with various provisions	Meetings	Constant
Community	Support for the social development of the local community	Volunteer work	Approach and interaction visit	Constant
Civil organizations	Work and support in different social issues	Quiera Foundation	Web page, social networks, reports and personalized service Invitation to Tender	Constant Annual
Society	Promotion and support for the social and economic development of the country	Quiera Foundation Bécalos Scholarships Financial education	Invitations Promotions of initiatives Events and informative / educational materials	Annual Constant
Academia	Alliances for knowledge management	Becalos University lecturing Studies	Promotion, studies, investment in partners, publicity of initiatives among associates and users of the banking system	Constant
Suppliers	Development and payments	Supplier development plan	Meetings, conferences and electronic media	Constant
Commercial partners	Growth and development of new products	Development of products and services	Meetings, conferences and electronic media	Constant

In 2014, the Social Responsibility Committee meetings redefined the stakeholders which whom we have relations and as a result, the different associated banks.

New publics were included, such as academia and the media and the authorities were dividend into regulatory and governmental. The sectors of society were also differentiated, among them, those that are directly impacted by the social programs of the banking sector (community) and society, which is affected directly by all the social, economic and environmental actions performed by the bank in Mexico.



## Relevant Issues in 2014

For the preparation of this report, a materiality study was conducted under version 4.0 (Essential) of the Global Reporting Initiative (GRI) methodology in order to identify the relevant matters to be reported in terms of sustainability for the Mexican Banking System, which enables us to conclude the following:

### Impact of products and services FS1

We have policies and procedures for the evaluation of the social-environmental impact of financial products and services.

### Access to credit - MiPyMES FS16

The current MiPyMES loan portfolio amounts to 359,553 million in 2014, 12% more than in the prior year.

### Dialog / Relations with our stakeholders G4-37

The Banking System has established means of communication and dialog with its main stakeholders in order to manage better long-term relations.

### Human Rights G4HR2

In 2014, banking employees attended 346,888 hours of training in human rights.

### Employee Satisfaction G4-LA11

The employees in the sector undergo an annual formal de performance evaluation that contributes to their personal and professional development.

### Customer Relations Management G4-PR5

New and efficient, timely and transparent customer service and complaint channels were developed.

### Reputational Impact G4-57

We consolidated innovative customer service, financial education, corporate governance and corporate ethicspractices.

# A Message From The Chief Executive

The Mexican Banking System maintains a commitment to the sustainable development of the country. Awareness of its main responsibility—to transform Mexicans' savings into credit to finance productive activities and thus contribute to improving the living conditions of families—the bank has striven to offer added value in its activities with socially responsible and sustainable initiatives. Under this premise, the sector maintains a constant investment to drive the economic, social and environmental development of the country.

This mission is particularly relevant in the current conditions, which present an unprecedented opportunity to drive the economic and sustainable development of Mexico. As a consequence of the important structural reforms, we have a greater opening to private investment in strategic sectors, which ensures greater certainty to the financial sector to expand credit.

Our country has a strong macroeconomic structure, which is the result of a monetarily and fiscally responsible policy that combined with a flexible exchange rate, low debt levels and high international reserves, enables a panorama that stimulates competitiveness and investment.

Faced with this panorama, the Mexican Banking System is prepared to finance the growth of all economic sectors and achieve a greater coverage of financial products throughout the entire country. Proof of this are its healthy capitalization levels, qualified human capital, extensive experience, as well as a solid infrastructure in systems, an extensive network of branches and correspondent banks and an efficient electronic bank in full expansion.

Our vision is to finance greater economic growth from a sustainable perspective, in which the social, economic and environmental care and preservation factors maintain an equilibrium that drives society as a whole to reach greater levels of welfare.

With this vision, our associates have maintained, increased and initiated diverse programs to support the sustainability in the social, environmental, economic and ethical spheres, with special emphasis on:

## Social Sphere

- Investing in social and liaison projects with the most disadvantaged communities
- Establishing dialog and communication channels with stakeholders
- Promoting the culture, arts and traditions of the country, as well as voluntary work
- Supporting communities affected by natural disasters
- Driving education as a social development strategy for the country
- Increasing the availability and variety of tools for the financial education of society

## Environmental Sphere

- Measuring and identifying the carbon footprint of the Mexican Banking System
- Developing energy, water and paper saving projects in banking branches and offices
- Using and promoting sustainable energies in the banking operation
- Financing sustainable energy and infrastructure projects with social-environmental criteria

## Economic Sphere

- Renewing and optimizing transactional channels
- Driving access to banking services and financial inclusion
- Managing customer satisfaction measurement and promotion tools
- Creating products and services focused on customers' particular needs and capacities

## Ethical Sphere

- Developing ethical consulting channels for employees within financial institutions
- Maintaining means of appeal and defense of customers' rights
- Training in the ethical standards of institutions, anti-corruption and money laundering prevention for employees and executives
- Driving the development of sound corporate governance practices

Our country needs the professional and committed work of all: the participation of the companies, society and government to achieve greater states of well-being under a long-term sustainable vision. To achieve this, the Banking System is committed to playing a prominent role; therefore, we will continue investing and working from our environment sphere of action to contribute to building a Mexico better for all.



# Corporate Governance

(G4-57) We have solid corporate governance systems that enable us to drive the growth and sustainability of all member institutions of the Association of Mexican Banks. The General Associates' Meeting is our main body and comprises of the chairpersons of the Board of Directors and the general directors of the associates financial institutions. The Meeting elects four Vice-Presidents and the President of the Association, who, since 2014 has been Luis Robles Miaja.

At internal level, the operation of the Association is governed through a General Management and five departments: Legal, Methods of Payment, Credit, Financial and Press Information Analysis, Training and Institutional Relations.

## Structure

A strategic tool for the management of the relevant matters for the Association and its member banks –financial sector– are the commissions and committees, which analyze, evaluate and develop projects based on their attributions. Its structure in 2014 was as following:

- Standards Commission
- Credit Commission
- Payment Means Commission
- Financial Markets Commission
- Communication, Marketing and Social Responsibility Commission
- Independent Committee

At corporate governance level, the member banking institutions of the ABM have solid structures for the management of the ethics and transparency in each of the fields of influence of their organization. The institutions are supported by advisors with extensive experience in diverse fields (economy, finance, marketing, society, technology, industry, commerce and communication, among others), who, for the most part, exceed the minimum limit of independence (25%), which helps them to be more objective in their decision-making.



Additionally, the boards of directors of the different associated banks are supported by internal and external committees that help to strengthen and permeate the strategy and the business objectives to the entire organization, which contributes to making daily operations more efficient, strengthening the resolution of conflicts and ensure greater accountability with greater transparency.

In recent years, the trend to consolidate internal social responsibility and sustainability committees has strengthened, which report the main actions, strategies, achievements and projections in terms of social, economic and environmental sustainability of the company to a Board or Management Body.

## Ethics

As an Association, we have a Code of Ethics (Conduct) that, as with all the financial institutions that we group together, includes the legal and ethical parameters that govern the organization's conduct with its stakeholders.

The ethical commitment of the Mexican Banking System transcends the mere compliance with the law and extends to the generation, administration and control of different operating and information systems that guarantee the case and preservation of all its publics' rights and interests.

Therefore, in order to maintain an ethical and transparent conduct, various reporting and consultation channels have been designed, most of which, are aligned to resolving concerns about the code of ethics of the institution or internal regulations. The reporting channels comply with the characteristics such as confidentiality and in some cases, are external to the operation of the organization.

Codes of ethics focused on the relations with specific stakeholders have been created, for example, with suppliers and civil organizations. In general, the codes contain protocols to facilitate the processing, evaluation and resolution of complaints.

Training is one of the tools used to instill the code of ethics throughout the organization. In many case, this training is obligatory for all employees and is accompanied by a letter to be signed to accept and commit to the performance of the code.

### Hours of training on associated Financial Institutions' codes of ethics in 2014

Stakeholders	Hours
Business partners / Suppliers	17,002
Employees	1,263,949
Members of the Board of Directors	73
Total hours of training in codes of ethics	1,281,025

## Citizenship

The ABM participates 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).
- Club de Banqueros de México
- 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)

Also, through our web page, events, press conferences, reports and campaigns, we provide all society with information relevant to our operation and the financial sector.

# Economic Drive and Dynamism



**+12%**

increase in the loan portfolio to MiPymes in 2014



**225,924**

direct jobs



**3.27**

billion pesos deposited  
10.5% more than in 2013



**3.35**

billion pesos in current portfolio,  
10.3% more than in 2013



**26,857**

correspondent banks



**74.92%**

on financial savings as a percentage of the GDP

The purpose of the Banking System is to incentivize saving and finance develop, which translates into investment, employment and access to finance. As a whole, the Banking System drives a more efficient and competitive economy.

Through a broad infrastructure and an experience human capital, the Mexican Banking System provides support to the country's development by offering more and better services.



## For the Benefit of Economic Growth

The Mexican Banking System is prepared to drive a better economic growth rate, foster savings, expand credit in a responsible manner and increase access to banking services quickly through a wide range of banking products and services, a broad coverage of banking services, experienced and highly trained human capital and the most modern physical systems infrastructure, which means more and better possibilities of development for a greater number of Mexicans.

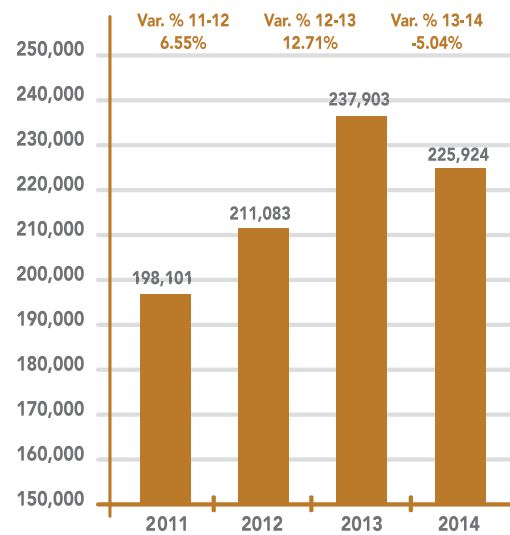
Constant investment, responsible management and an ambiance of high competition are just some of the characteristics of the Mexican Banking System. What consolidates a more efficient banking system with more competitive prices and more attractive products and services for users, particularly in population centers that for some reason, did not have access to the banking system.

In the light of the important structural reforms in the economic area, which intend to increase the competitiveness of the productive system, the Banking System is called upon to perform a fundamental role in the financing of large energy infrastructure and generation projects, which are essential aspects to give impetus to economic growth. The Banking System is prepared for this challenge with a clear view of sustainable development, which is essential so that these reforms result in better social well-being, sustained economic growth and improved environmental care.

## Employment

In recent years, employment in the banking sector has reflected a constant growth with an average rate of more than 218,000 employees in the last four years, who enjoy salaries and benefits well above the national average. More than 27,800 direct jobs have been created in the last four years.

### Commercial bank employees



## Development of Human Capital

In a market ever more sophisticated in terms of products, services, system and standards, which, as with a highly competitive environment, having a better trained, motivated and committed human capital is a fundamental factor on competitiveness and an essential variable of the economic pillar of all banking institutions. Therefore, significant funds are invested in the selection, training and retention of talent.

The different banking institutions have training programs to increase the skills of their personnel in areas such as customer service, financial products and services, systems, electronic banking, data management, marketing, finances, sustainability, human rights and ethics. The institutions also offer courses in order to contribute to a more balanced life, focused on better co-existence and also offer training in regulatory, money laundering prevention and personal data protection issues. The institutions also have professional development programs that stimulate employees to take higher level studies, English and skills development.

Different media are used to achieve these training objectives, which include traditional methods and new methodologies and classroom and distance learning technologies.

## Training in Human Rights

(G4-HR2) In the Banking System, we have implemented human rights policies and procedures in accordance with the United Nations' Universal Human Rights Declaration. This includes the compliance with standards and codes of ethics, gender promotion, development and diversity plans, fair treatment and the correct use of information, including the management of personal data and the right to confidentiality.

In 2014, there was a total of 346,888 hours of training in human rights policies and procedures relevant to the operations of each institution.



## Job Performance Evaluation

(G4-LA11) Job Performance Evaluations are other indicators to measure and manage employee satisfaction, They allow employees to identify their strengths and opportunities to improve their performance and open up spaces for the institution to align the individual objectives with the objectives of the business and the work team.

The following table illustrates the percentage of employees who, based on their professional category and gender, are subject to a formal and regular performance evaluation process.

The evaluation processes are usually annual and are aligned to remuneration and promotion programs within the organizations, which generates an initiative for the personal and professional of each employee.

The different performance evaluation programs applied to the Banking System's personnel include the 360 evaluation processes. These processes consider aspects that go beyond the mere achievement of goals, such as leadership, teamwork, communication and the living of values. The common objective is to achieve a comprehensive and harmonious development of the human capital



## Investment

La inversión es el motor de una banca más eficiente y competitiva; gracias a ella contamos Investment is the motor of a more efficient and competitive banking system. Thanks to it, we have better products and services, infrastructure, access to banking services and strength. The investment programs create great economic and social benefits, lower economic and environmental costs, access to services, economic benefit and a significant impetus to economic growth.

Therefore, in recent years, the Banking System has maintained a constant rate of investment in different areas, the most notable of which are real estate properties, systems, training, the development of new products and services ad advertising. These programs have generated a considerable demand for goods and services in various branches of economic activity.

The outlook for the country's investments and growth are positive. Macroeconomic stability and the structural reforms have opened up important areas to investment, mainly in infrastructure and energy. The Banking System is currently well capitalized and in optimum conditions to assist and support the country's economic growth.

It must be emphasized that in recent years, significant funds have been invested to provide banking services to population centers that for various reasons, did not have access to them. This process improves its possibilities or development through financing instruments, savings and means of payment.

The bank is aware of its responsibility in the economic development of the country and will therefore maintain constant investment to be able to offer more and better services at more competitive prices to a greater number of Mexicans.



## Economic Benefit

The economic benefit that derives from the Banking System's investments and activities has a relevant impact on a large number of goods and services manufacturers in different productive sectors.

As a consequence of the Banking System's national coverage, the economic benefit has an impact on the country as a whole and strengthens multiple companies at local level, which represents a significant benefit.

The computer and communication systems, construction, machinery and equipment, as well as publicity, are the sectors affected most by the investments made by the Banking System for its own development and promotion.

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



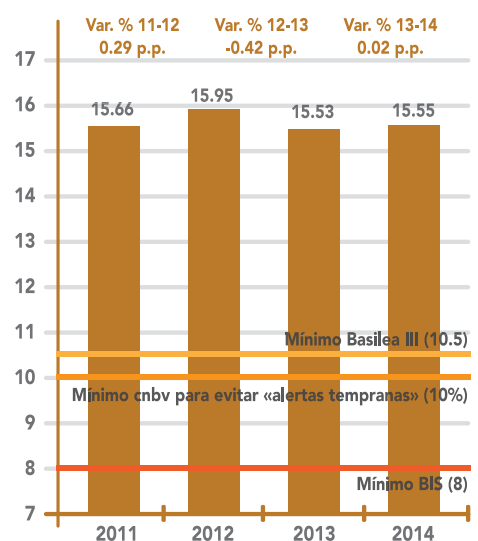
## Solidity: a responsibility and the opportunity to support growth

In recent years, the international financial system and the banking system in particular, have experienced problems of capitalization and coverage indexes. This panorama contrasts with the solidity of the Mexican Banking System, which has efficient risk analysis models, trained and experienced personnel and an adequate management of risks, as well as macro-economic stability.

Due to the high percentage levels of reserves with regard to the past-due portfolio, in recent years, the capitalization indexes of the Mexican Banking System have been above the parameters established by the National Banking and Securities Commission and several international standards, such as Basel III.

The Mexican Banking System shows solidity and is in a good position to finance the growth of the country responsibly and with a sustainable outlook.

## Capitalization index of banking system in Mexico (Capital / assets subject to risk %)\*



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

## Savings: a resource to maintain growth

Having positive savings rates is a condition that is necessary for the sound the financing of credit and economic growth. The Mexican Banking System has focused on encouraging savings through new instruments that enable accessibility, ease and better financial education.

It is important to emphasize the efforts made by the Mexican Banking System to drive popular savings. Specific products have been developed to serve the population close to their towns and offer terms, amounts and liquidity according to their needs.

Saving through the Banking System has shown a constant growth of more than 7% annually in recent years, which establishes a sound financing platform.

## Mi PyMES

(FS 16) Through the participation of guarantee schemes, the commercial bank competes by improving credit conditions and market shares in different segments. The interest rates offered to micro-, small- and medium-sized companies (MiPyMES) have reduced significantly to an average level of approximately 9.1%.

Additionally, the ABM, in alliance with different institutions, has implemented initiatives to serve the needs of this market, which consists of more than 9%<sup>1</sup> of all the companies in the country. Among the most significant initiatives of 2014, we can mention:

### National Entrepreneurs' Week

The second National Entrepreneurs' Week was held in August, organized by the National Entrepreneurs Institute and the Ministry of the Economy, with the active participation of nine banks in the Financing Pavilion. At an institutional level, the ABM gave PYME Financing Workshops, in which almost 200 businessmen and entrepreneurs took part.

### PYME ABM World Portal

This portal is a tool for the purpose of illustrating in the most simple manner the processes and requirements necessary to obtain loans for interested PYMES, as well as other services offered by the Banking System.

The portal ([www.mundopymeabm.org.mx](http://www.mundopymeabm.org.mx)) was put into operation in April 2013 by the ABM. At year-end 2014, the portal registered 37,000 visits, 79% by new visitors and 21% by recurring visitors.

### PYME Financing Workshops

The workshop held by the ABM is aimed at entrepreneurs of micro-, small- and medium-sized businesses and offers participants the practical experience of the process of requesting credit and the creation of their files.

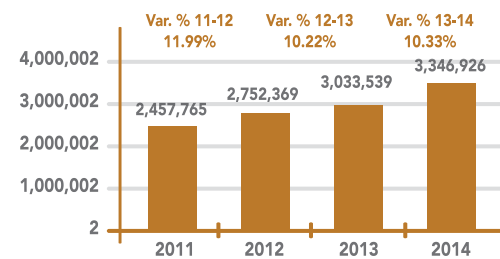
To date and in coordination with several business entities, more than 5,700 companies have been trained through chambers of commerce and industry, as well as business centers in different parts of the country.

\* Source: Association of Mexican Banks (Asociación de Bancos de México (ABM) 2014

<sup>1</sup> El 95,2% (4,8 millones) de las compañías son microempresas, el 4,3% (221.194) pequeñas empresas, el 0,3% (15.432) medianas y el 0,2% (10.288) grandes firma. Instituto Nacional de Estadística y Geografía (Inegi), Censos Económicos 2009.



### Loan Portfolio (Millions pesos)\*



\* Source: Association of Mexican Banks (Asociación de Bancos de México (ABM) 2014

### Credit to Drive Sustainable Development

In the last year, the loan portfolio reflected an increase of 10.3%, a figure that contrasts with the growth of the GDP, of 2.1%. The demand for credit in the private sector originated in the corporate and housing sectors, with growth rates of 8.1% and 9.7%, respectively. Consumer credit reflected the lowest growth rate, with 6.0%. Finally, credit to the governmental sector showed an increase of 25.1%, although this only represents 13% of the total loan portfolio.

The increased demand for credit is the result of the growth expectations for 2015. Said expectations are the result of greater investment, the opportunities that arise from the structural reforms, particularly the energy and financial reforms, from the impetus to infrastructure products and the incipient resurgence of the housing sector.

The Mexican Banking System is ready and prepared to drive economic growth through the responsible expansion of credit.



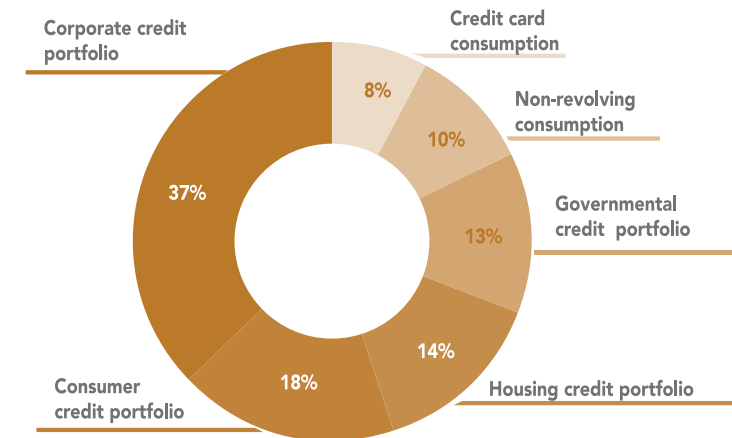
### Interest rates that drive growth

Macro-economic stability and a backdrop of high competition that characterize the Mexican Banking System, have fostered low interest rates. In turn, this translates into better savings and feasibility of projects to drive the growth of the country.

Interest rates in Mexico are at historic minimum levels. This is the result of the efficiency of the Mexican Banking System, competition, micro-economic stability and low international rates, particularly in the United States of America.

This low level of interest rates encourages the demand for credit, which results in better economic growth, lower costs, greater competition and an outlook of better well-being that has a positive impact on society as a whole.

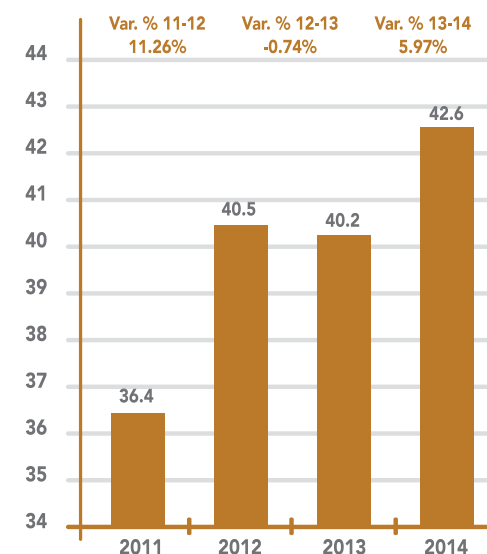
### Composition of the credit portfolio at December 2014



\* Source: Association of Mexican Banks (Asociación de Bancos de México (ABM) 2014

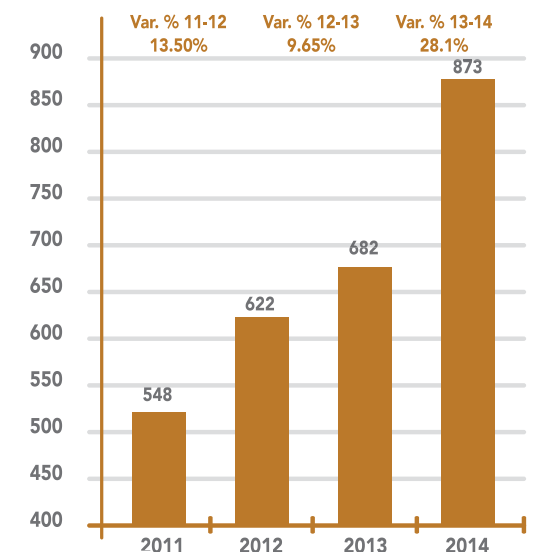
The banking infrastructure in Mexico grows every year in order to achieve better levels of access to banking services, provide more and better products and services and in general, improve customer service. This effort results in being closer to users, providing them with efficient transaction and payment means, meeting the needs of segments that previously did not use banking services, driving micro-credit and savings, particularly in the low-income sectors, and in general, expanding banking services.

### Number of ATMs (thousands)\*

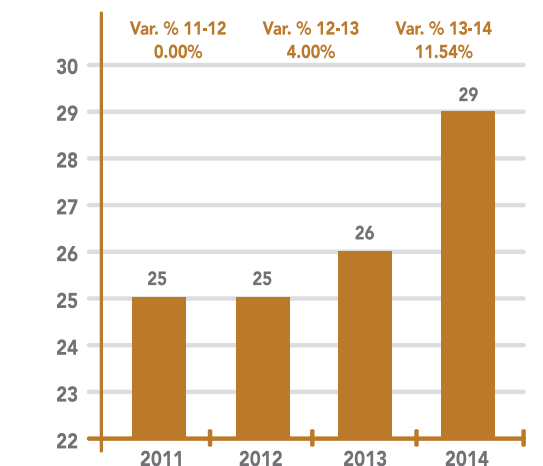


\* Source: Association of Mexican Banks (Asociación de Bancos de México (ABM) 2014

### Number of point-of-purchase terminals (thousands)\*



### Number of credit cards (millions)\*



## Technology: economic, social and environmental efficiency

(FS 16) Technology is a competitive factor that has an impact on the three pillars of sustainability. In the economic sphere, it makes products and services more attractive by reducing costs and facilitating better service levels; in the social sphere, it encourages the use of new technologies, improves people's quality of life, saves time, resources and offers greater security; and in the environmental sphere, it reduces the use of paper and other supplies and optimizes physical transfers, which results in lower carbon emissions.

Therefore, technological innovation is present in all the Mexican Banking System's activities.

In 2014, the number of electronic transfers via the Internet increased by 7 million to reach 735 million transfers. 1.99 million transactions per day.



### Better access to banking services benefits more Mexicans.

Our coverage increases daily through our correspondent banks by enabling a larger percentage of the population to gain access to banking services through a secure, accessible and nearby infrastructure, which provides them with the service experience of the highest quality in a familiar context.

The acceptance of correspondent banks has become evident by the accelerated growth in recent years. In 2014, 27,000 correspondent banks were operating in throughout Mexico.

It is important to emphasize that the opening of a correspondent bank results in several economic, social and environmental benefits, such as the training and development of new skills, increased value for customers, increased user traffic and, in summary, increased revenues.

For our customers, correspondent banks represent access to banking services, as well as savings in time, money and increased security. Taken as a whole, this saving translates into an environmental impact.

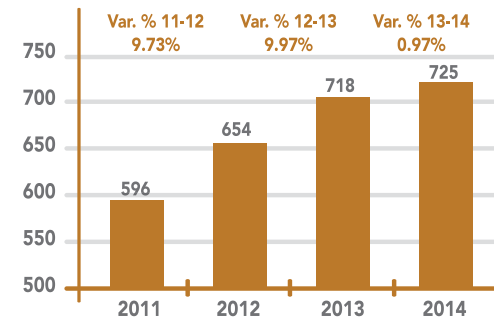
Correspondent banks are located in convenience stores, service offices and several other businesses, where they offer the following services:

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

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

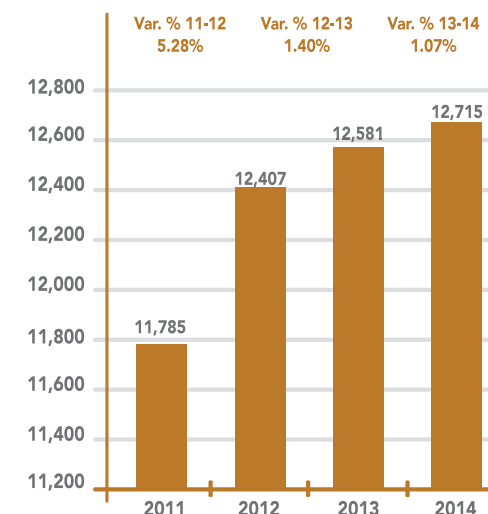
	User	Small business / premises	Bank
Advantages / positive impacts on sustainability	<b>Economics</b>		
	Access to banking services	Training	Offer services
	Transportation savings	Infraestructura	Reduction in infrastructure costs
	Time savings	Better people flows	
	Convenient opening times	A new source of revenues	
	Time savings	Efficient use of assets	
	<b>Social</b>		
	Security	Nuevos y más servicios a disponibilidad de la comunidad	Apoyo a la inclusión financiera
	Proximity		
	<b>Environmental</b>		
Fewer physical transfers/small carbón footprint	Paper savings		

### Number of Internet bank transfers (millions)\*

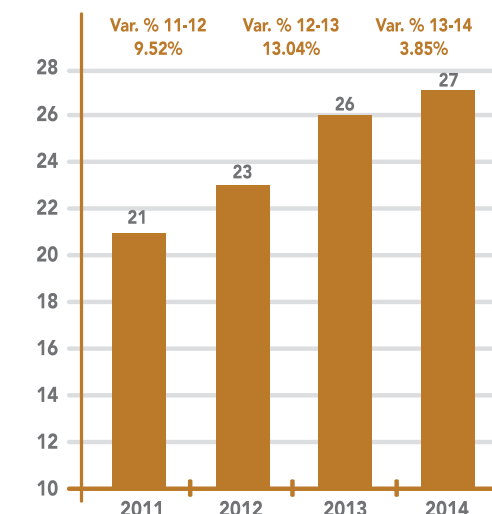


\* Source: Association of Mexican Banks (Asociación de Bancos de México (ABM) 2014

### Number of branches\*



### Number of correspondent banks (thousands)\*



\* Source: Association of Mexican Banks (Asociación de Bancos de México (ABM) 2014





# Strengthening Communities



**6.5**

million people benefited from the social and community support programs implemented by the Banking System.



**119,489**

people benefited from the work performed by banking employees and their families



**1,743.1**

million invested in social and community projects



**21,517**

children and young people at risk of or already living on the street supported by the Quiera Foundation



**30,044**

new scholars thanks to Bécalos

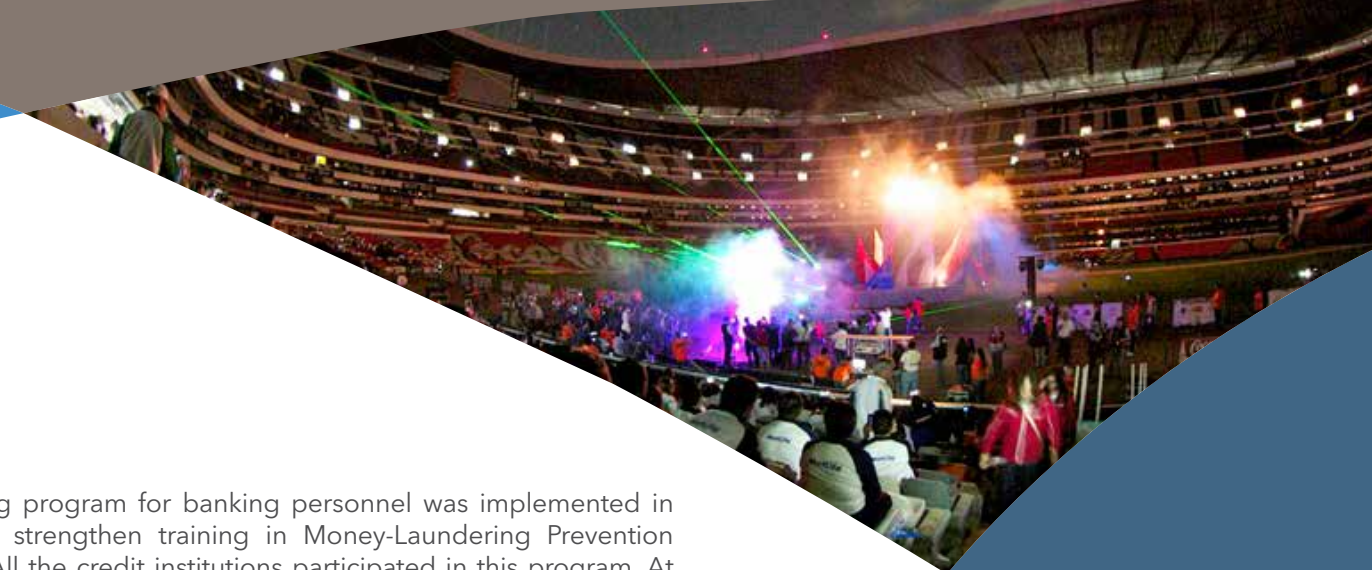


**3.8**

million benefited from financial education

Driving our communities to improve their living conditions, social fiber and streamline their development from a sustainable and long-term perspective, is a relevant task for the Banking System. Therefore, projects with a broad and diverse social content are constantly being implemented, which are mainly aligned to education, support to the vulnerable population and financial education.

The overall satisfaction and development of banking employees is an essential component of the sustainability and development of the banking industry, as well as being one of our main contributing factors to the social and economic development of the country.



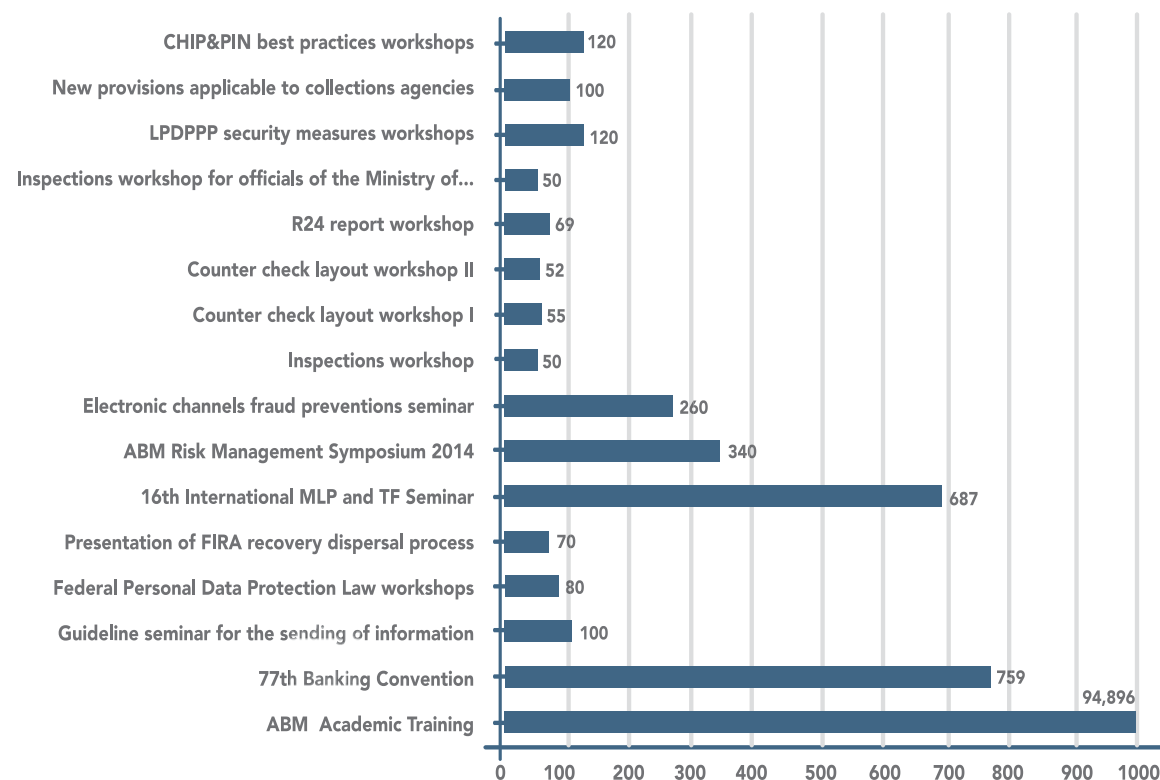
As an Association, as with each of our allied institutions, we invest significant funds in order to streamline the sound performance and productivity of our employees. In order to achieve the best human capital, financial institutions offer competitive employment salaries and benefits, such as health services, transportation, dining facilities, facilities to obtain credit and the consolidation of a balance between personal and professional life.

## Training

Training of executives in the sector is a priority for the ABM; therefore, every year, we hold refresher courses, workshops and seminars on the latest issues, which translate into better service for our customers. In 2014, thanks to these activities and the progress seen in the ABM Academia digital platform, almost 100,000 executives received training.

### Seminars, courses and workshops 2014

Attendees: 97,828



A training program for banking personnel was implemented in order to strengthen training in Money-Laundering Prevention (MLD). All the credit institutions participated in this program. At year-end 2014, more than 85,000 people had completed or were in the process of studying the program. We estimate that by the end of 2015, more than 170,000 employees will be trained in the subject in accordance with their level of responsibility within their respective banking institutions.

The 49th Banking Games were held on April 20, 2014 at the Aztec Stadium, with a record attendance of 24,000 people. 52 institutions from the financial sector participated in the games, most of which were associated banks and 8,072 competitors, which represented an increase of 8% compared to the prior year. With these actions, the Banking System renews its commitments to the comprehensive development of its employees by encouraging physical activity in an ambiance of healthy social interaction.

## Sustainability in the Banking Operation

(FS1) A substantial part of our associates have incorporated sustainability criteria in order to reduce the socio-environmental and reputational risks in the granting of credit. Therefore, they have taken into account environmental, climate change, human rights, community compensation and forestry management policies.

This effort demonstrates the importance that efficient credit management has on communities and on the sustainable development of the banking business in Mexico.

(G4-PR5) Among other aspects that demonstrate the increase in the sustainability of the sector, in 2014, a reduction of 36% was observed in the number of consultations, claims and disputes filed by users against the institutions. 73% of cases were resolved in favor of customers, with an average response time of 12 days, which led the National Financial Services Users' Protection Commission (CONDUSEF) to issue an overall rating for the sector of eight on a scale from 1 to 10..

(G4- 37) Year after year, the Banking System invests in social programs and projects for the benefit of nearby communities or in line with the operation of the institutions, which in general, has a positive impact on the social development of Mexico. This approach is also an efficient tool for the management of relationships with stakeholders, such as customers, shareholders, suppliers and corporate governance, which are called upon to participate, promote and oversee these actions and projects.

The common themes on which supports, which as an Association and a banking system, are centered are:

1. Community development
2. Education
3. Health
4. Volunteer Work






## Quiera Foundation

 **6,406 beneficiaries**

 **4,649 beneficiaries**

 **23 Amigas de Quiera institutions benefited from different volunteering activities**

 **25.5 million pesos distributed**



Quiera is a foundation of the Association of Mexican Banks, a second-level donation organization organization that supports charitable institutions for childhood and youth in situations of risk of living on the street and/or the working classes.

In 2014, Quiera celebrated 21 years, throughout which it has created positive impacts for 220,287 people and has made innumerable efforts to transform the lives of thousands of children and young people.

Quiera has a comprehensive service model to channel its economic, human and knowledge resources a network of Amigas de Quiera institutions (IAQs), which totaled 55 at year-end 2014, which operate in 15 states of the Republic and provide benefits for a total of 21,517 people.

The four main programs and their results in the year are summarized as follows:

### Institutional Strengthening

Objective: To contribute to the professionalization, effectiveness and sustainability of the IAQs and support in the generation of knowledge in the sector.

#### 9,853 beneficiaries

- 9,567 beneficiaries through the financing of 28 projects
- Two inter-institutional meetings with 156 attendees for the learning and exchange of experiences.
- 130 people trained

### Education

Objective: To improve the educational quality and prevent drop-out or rejection among the children and young people served by the IAQs.

#### 6,406 beneficiaries

- 1,831 beneficiaries through the financing of 17 projects
- 803 educational scholarships
- 3,614 beneficiaries in our summer projects.
- 158 people trained

### Mental Health

Objective: To improve the emotional health of the children and young people served by the IAQs and their collaborators.

#### 4,649 beneficiaries

- 4,500 beneficiaries through the financing of 29 projects
- 29 scholarships for the psychiatric help and rehabilitation of addicts.
- Six emotional containment directives in process
- 90 people trained
- 24 children and young people received therapy for post traumatic stress disorders

### Independent Living

Objective: To contribute to the insertion into the employment market and the self-sufficiency of the young people graduating from the IAQs.

#### 609 beneficiaries

- 209 beneficiaries through the financing of 6 projects
- 400 young people trained in professional marketing, vocational orientation and life skills.

Durante 2014 se emprendió un proceso de análisis, evaluación y diagnóstico para hacer más eficientes las herramientas

de In 2014, the analysis, evaluation and diagnosis process was undertaken in order to streamline the Foundation's resources intervention and investment tools more efficient, as well as multiplying the impact that the IAQs have on society.

The result of this process is the classification of the IAQs into three groups: Bronze, Silver and Gold. This scale is established based on different indicators: governance, sustainability, professionalization and operation. The classification will enable Quiera to work on the areas of opportunity detected in the IAQs, encouraging them daily to be more professional institutions and to strengthen the comprehensive development of the populations they serve.



### Becalos

30,044 students in 2014

221,323 total students



This initiative is the result of the support of thousands of people and institutions. Since its beginnings, the program has managed to provide scholarships to 221,000 people, including students and teachers, therefore driving the social and economic development of the country. As an Association, we call on our affiliated banks to facilitate their cashiers for the collection of funds throughout the Republic. In 2014, Becalos was supported by a network of 30 banks and financial institutions.

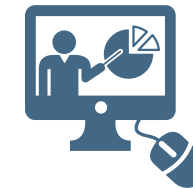
However, the collaboration of the ABM and the banking institutions goes far beyond support in infrastructure. Each participating bank, the Association and the Televisa Foundation make independent contributions from their own resources to increase the amount collected: for each person who contributes one peso at the cashier, the organizations duplicate the donation.

Contributions of Amigos de Béalos, Boteo and Padrinos de Béalos are added the amount collected. In 2014, the program collected \$197 million pesos and with this, 30,044 new scholarships were offered to make a grand total of 221,323 students and \$1,253 million collected in its history.

The single collaboration model and the different players in society have consolidated Béalos as one of the most successful private initiative projects. The ABM and its associates play a strategic role to approach and multiplying the good will of Mexicans to support education in the country.

#### Distribution of Scholarships by Education Level

	Cumulative Students 2006-2014	New Students 2014	Totals
Teachers	100,505	11,257	111,762
Special Scholarships	21,971	6,951	28,922
High School	36,933	6,206	43,139
Higher Education	31,870	5,630	37,500
Total	191,279	30,044	221,323



### Financial Education

**\$123 million invested by the Mexican Banking System for the promotion of financial education and 3.8 million people benefited in 2014.**

Having a financially well-educated society is a priority for the sustainability of the Mexican Banking System and the Association. We want customers of the sector to have the tools and knowledge necessary to be able to use the basket of financial products and services for their benefit by promoting quality of life and the development of the equity of Mexican families.

To achieve this, the Association of Mexican Banks' Financial Education Committee holds several activities to involve as many people as possible in the financial education circulation strategies. Among the most relevant activities of 2014, the most outstanding were:

#### National Financial Education Week

The seventh National Financial Education Week, of the National Financial Services Users' Protection Commission was held on October 20 to 26. For the second year running, the ABM's Financial Education Committee acted as co-organizer and coordinator of the central event, which was held at the Federal Electricity Commission's Technological Museum on Thursday 23 to Sunday 26 of the same month, with the participation of 51 public, private and social institutions.

A total of 240 activities were held, divided as follows: 126 workshops, 41 theatrical plays, 40 movie projections, 31 conferences, one exhibition and one financial rally, as well as the dynamic activities held at each institution's stand. More than 43,000 people attend the main event venue.

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

In 2014, 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. We sponsored 5,133 free entries for children in state schools along with their teachers or group leaders. With this measure, the ABM and the MIDE assisted the learning of basic economic and financial knowledge among children.

Our associated banks and financial institutions have also implemented important initiatives for the promotion of financial education. As a whole, these activities allowed us to offer our programs to 3.8 million people in 2014, with an investment of more than \$123 million pesos.

Our associates' programs are aimed at children, young people and adults of all socio-economic levels throughout the entire Republic. For the most part, the beneficiaries are not necessarily customers of the promoting banking institution.

Our associates have implemented a wide variety of circulation and training tools and strategies to develop skills that allow the generation, administration and optimization of economic and financial resources. An example of this is the *Saber Cuenta* Program, which offers classroom courses, conferences and workshops and audiovisual on line courses. It also has six Movicine units that travel the country showing educational films.

Another significant program is *Adelante con tu Futuro* (Forward your Future), which includes personal finance workshops and workshops for small and medium-size businesses PYMES, which can be attended in fixed classrooms throughout the country and in mobile classrooms and equipment. The workshop contents were developed in collaboration with the Interactive Economy Museum and the TEC de Monterrey.

Entrepreneurs represent a new niche on which several institutions are focusing part of their efforts, in terms of financial education. Entrepreneurship and with it, the strengthening of small and large small and medium-sized companies throughout the country are being driven by courses and workshops with specialist organizations and other initiatives.



## Volunteer work

**Thanks to the volunteer programs in the industry in 2014, 119,489 people were benefited, for which \$13.7 million pesos were invested.**

Through the different corporate volunteering programs of the financial institutions, as well in the Association, a strong social and community support tool has been consolidated to help the most vulnerable people and communities, deal with the contingencies caused by natural disasters, reforestation, health care, education and the construction of houses in the most vulnerable communities in order to improve the social fiber.

Programs such as: The Elige Servir Community Day for the collection of donations in kind or toys (Juguetón), reforestation days and habitat cleaning campaigns are just some of the initiatives implemented by our associated institutions.



There are also specialized volunteering initiatives, in which employees offer their knowledge and time to support the development of skills or projects among different publics, such as conferences for women entrepreneurs, advice for small agricultural and manufacturing producers, as well as entrepreneurial projects, among others.

Support in contingencies and natural disasters is another important highlight in the associated financial institutions' corporate volunteering projects, in which people can help with their work in the collection, classification and distribution of assistance (food, clothing, cleaning products, etc.) among the victims. In many cases, this work is performed in alliance with social organizations such as: Unidos por Ellos and the Mexican Red Cross, among others.

## Cultura

**Community development/Education: In support of different cultural initiatives, in 2014, we reached 1.5 million people with an investment of \$ 29.7 million by associated institutions.**

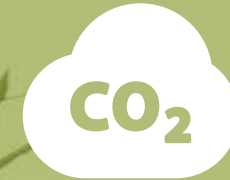
The Banking System has constituted promotion of culture as one of its main lines of community support in order to drive the social development of the country. This is why that through the conservation of the country's traditions and historical heritage, the financial sector plays a leading role in promoting Mexican culture.

More than 1 million people attended exhibitions, handicraft, musical, cultural, book fairs and events and a wide variety of initiatives in 2014. Fomento Cultural is one of the key programs of this pillar, which supports the promotion of innovative artistic and cultural projects with a firm commitment to enrich Mexico's cultural heritage. It is characteristics are the design and thrust behind informative programs that have a direct influence on the professionalization of artists, academics and cultural coordinators.

Also in 2014, significant resources and efforts were allocated to the promotion of the Mexican movie industry, charitable art auctions, books and reports on Mexican art and traditions were sponsored and museums and cultural centers were refurbished for the benefit of the community.



# Care for Our Environment



The emission of **230,657** tons of CO<sub>2</sub> were prevented thanks to co-efficiency practices which is equivalent to 1.61 days of emissions in the Metropolitan Zone of the Valley of Mexico<sup>2</sup>



**65.7** million of kWh of energy saved, equivalent to the power consumption of 7,184 Mexican households<sup>3</sup>.



**81.1** million liters of water saved, the equivalent of 32.12 Olympic swimming pools<sup>4</sup>.



**508.5** kWh of sustainable energy used in the operation of the banking system.



**266,703** tons of recycled materials, which would fill the Aztec Stadium 1.13 times<sup>5</sup>.



**11,650** employees trained in environmental issues.

We all share a common future and therefore, we foster different programs to protect the environment. These programs include initiatives for energy savings and efficiency, the reduction in the consumption of supplies and recycling, reforestation efforts and the protection of habitats and species, as well as environmental education programs. These programs are supported by various civil organizations, as well as by valuable volunteer work.

<sup>2</sup> According to the Metrobús web page and the 2008 emissions inventory of the Metropolitan Zone of the Valley of Mexico, in that year 51.5 million tones of greenhouse effect gases were emitted, which are equivalent to 141,095.89 tons per day. Source: <http://www.metrobus.df.gob.mx/EMISIONES.html>  
<sup>3</sup> Considering homes of 3.9 occupants. World Bank, 2012, <http://datos.bancomundial.org/indicador/EG.USE.PCAP.KG.OE/countries/MX-XJ-BR-AR-CL?display=graph> and the National Housing Commission <http://sniiiv1.conavi.gob.mx/sniiiv/cgi-bin/sniiiv/sniiiv2.html>  
<sup>4</sup> According to official measurements of the National Swimming Federation (the international water sports governing body).  
<sup>5</sup> Environmental and Territorial Regulation Office of the Federal District of Mexico City, [http://paot.org.mx/contenidos/Sintesis/base/docs/Nota30\\_A\\_09Junio\\_14.php?frame=true&width=580&height=100%](http://paot.org.mx/contenidos/Sintesis/base/docs/Nota30_A_09Junio_14.php?frame=true&width=580&height=100%)

Picture: nurseries and family orchards.

The Banking System is consolidating its interest and support for the conservation of natural resources and environmental care through energy efficiency projects, the reduction and reuse of materials, environmental awareness and volunteering programs in order to involve as many people as possible, thereby multiplying the impact of each initiative.



In 2014, our associate banks invested a total of \$925.6 million pesos to implement different types of environmental projects, among which we can mention:

- Environmental certifications (LEED or ISO 14001, among others)
- The purchase and renewal of eco-efficient equipment
- Automated systems to save in the consumption of materials
- Internal awareness and training campaigns
- Volunteering or organization support activities for environmental causes
- Projects to incorporate sustainable energy into the operation of offices and branches

A significant number of our institutions have Environmental Committees or departments focused exclusively on the environmental management of each institution. This personnel receives the support of Upper Management and the different operating areas in order to foster a culture of environmental care among employees, encourage their participation in volunteering programs and training programs, coordinate actions to reduce the environmental impact in the operations and services rendered and publish the results of each initiative among the different publics.



### Sustainable Energy

Mexico is consolidating significant favorable structural reforms which, at an environmental level, generate important areas of opportunity. An example of this is the Energy Reform, which has stimulated foreign investment, the development of infrastructure and will ultimately generate significant benefits in the quality of life of Mexican society.

The Mexican Banking System plays a relevant role in this framework by offering financing and implementing policies and processes that identify, control and manage the adverse impacts of the loans on communities, considering the social-environmental risks of the projects to be financed.

The Mexican Banking System not only drives the development of renewable energy projects, but also uses this energy to supply its office and branch operations, with which it gives a significant impetus to the use of renewable assets in the country and makes the entire banking operation more sustainable.

In 2014, our institutions consumed **508.5 million kwh of energy from sustainable sources** in their operations.

### Environmental Education and Awareness

Training is a key piece for the incorporation of an environmentally-responsible culture in financial institutions. Therefore, as an industry, we recognize and promote innovative environmental awareness and sensitization campaigns on themes that concern the operation of each business. For example, the use of paper, savings in energy and water and the circulation of internal environmental policies.

In addition to the campaigns, formal training programs are implemented for employees in environmental issues and informal talks are given for those who participates in environmental volunteering activities. As a result of this effort, in 2014, approximately **11,650 people benefited from environmental contents and information** relevant for their employment performance and as volunteers.



### Volunteering with an environmental impact

Throughout the country, the Mexican Banking System has led important initiatives for the care and conservation of the environment, species and habitats in danger. In the same manner, it has run cleaning campaigns with the support of hundreds of volunteers, which involve employees, their families, suppliers and customers. These actions seek to permeate the importance of caring for our natural environment in the awareness of everyone.

In 2014, important reforestation and environmental education activities were held in alliance with social organizations such as Reforestamos México A.C. Throughout the year, we managed to motivate hundreds of people and we totaled **297,000 hours of volunteer work**, which had a highly positive impact on our environment.

### Savings of Supplies

Due to its activity, the Banking System does not have a significant direct impact on the environment. However, we are constantly implementing initiatives to reduce the use of our main supplies, such as water, paper and power. We foster **actions to reduce reuse** waste, thereby generating a positive impact on our operation at economic and environmental level.



### Water

The installation of water saving equipment and systems in the bathrooms of offices and branches, water treatment plants for use in irrigation, cooling towers and other strategies for its use allowed us to **save 81.1 million liters of water** throughout the year.

### Energy

The installation of energy-saving bulbs and luminaries, presence sensors, consumption metering systems and eco-efficient air-conditioning equipment in offices and branches are some of the initiatives implemented by the financial institutions to control and reduce power consumption, which enables **65.7 million KW to be saved** in 2014.



### Paper

The use of printing control codes, the configuration of printers to print on both sides of the paper, awareness campaigns, the reduction of the number of hours of contracts and forms for customers and the promotion of initiatives to send paperless statements of accounts by email to customers and employees are some of the most relevant activities implemented by banking offices and branches, all of which resulted in savings of **62,259 tons of paper** throughout the year.

### Waste

The management, recycling and reuse of office and branch waste now reflects significant advantages for the institutions. Some of them are conducting the final disposal of waste with the help of expert providers (in some cases, social organizations), which guarantees the correct disposal and the generation of revenues to be allocated to social and environmental causes.

In our associates' installations, and even in the Association's own installations, internal campaigns are run to promote the correct separation of waste, prevent the use of Unicef and encourage the recycling of electronic equipment, alkaline batteries and other elements.

In 2014, the aforementioned activities collected **266,703 tons of waste**, which were recycled, reused or disposed of correctly in order to prevent environmental damage.





# About this Report

The Association of Mexican Banks' (ABM) 2014 *Social Responsibility and Sustainability Report* presents the most relevant results of the economic, social and environmental actions and programs completed from January to December 2014 by the Mexican Banking System.

For the sixth year running, the Report uses the guidelines of the Global Reporting Initiative's (GRI) version 4.0 of the Guide for the Preparation of Sustainability Reports. (Essential). In order to determine the content of this report, a materiality analysis was conducted based on the relevant public affairs of a representative sample of banks and the expectation and concerns that different stakeholders have presented been presented both to the financial institutions surveyed, as well as to the Association.

The ABM consists of 45 full-service banking institutions in the country and the information provided in the report consolidates the most relevant information of the sector. As a whole, the measurement method has not changed compared to the information expressed in prior years. The Association is a Civil Partnership in terms of legal ownership and incorporation.

All the entities that form part of the Financial Group in Mexico have been included in this report; therefore, the material actions and issues described herein cover the most

relevant achievements and challenges in terms of sustainability for the Group in the year reported (January through December 2014). This Sustainability Report is published annually, and was last published in April 2014.

The participation process of the stakeholders in the preparation of this report was not conducted through direct dialog, but instead through the consultation of different tools and internal means of communication through which the Association obtains the options, expectations and needs of each of its publics. These mechanisms are described in depth in the Stakeholders' Matrix.

The material aspects are the result of interviews with sustainability and/or social responsibility leaders of the financial participating financial institutions. The data obtained was prioritized based on the total assets of each institution. Lastly, all the issues dealt with were validated by the Association's Social Responsibility Committee.

In 2014, the report has not been verified externally. For further information on this report on the Mexican Banking System's relevant sustainability issues, please consult: <http://www.abm.org.mx/> or write to e-mail: [contacto@abm.org.mx](mailto:contacto@abm.org.mx)

## GRI Index

GENERAL STANDARD DISCLOSURES			
Indicator	Page	Omissions	External verification
<b>Strategy and Analysis</b>			
G4- 1	14 - 15		
<b>Organization profile</b>			
G4- 3	5		
G4- 4	6		
G4- 5	49		
G4- 6	5		
G4- 7	5		
G4- 8	6 and 7		
G4- 9	5 to 9		
G4- 10	8 and 9	The analysis by gender contract type and region is not available	
G4- 3	5		
G4- 4	6		
G4- 5	49		
G4- 6	5		
G4- 7	5		
G4- 8	6 and 7		
G4- 9	5 to 9		
G4- 10	8 and 9	The analysis by gender contract type and region is not available	
G4- 11	All the Association's employees hold management positions		
G4- 12	11 - 12.		
G4- 13	14 - 15		
G4- 14	Mexico adhered to the Rio Declaration in 1992 and incorporated its principles and provisions within its own laws and regulations. The Association complies with the Mexican environmental standards and in that sense tacitly incorporates the principles of the covenant that each law considers.		
G4- 15	19		
G4- 16	19		

## CONTENIDOS BÁSICOS GENERALES

Indicator	Page	Omissions	External verification
<b>Material aspects and Coverage</b>			
G4- 17	48		
G4- 18	48 - 49		
G4- 19	13		
G4- 20	48 - 49		
G4- 21	48 - 49		
G4- 22	48 - 49		
G4- 23	48 - 49		
<b>Participation of stakeholders</b>			
G4- 24	12		
G4- 25	11 -12, 48 - 49		
G4- 26	12		
G4- 27	12		
<b>Report Profile</b>			
G4- 28	48 - 49		
G4- 29	48 - 49		
G4- 30	48 - 49		
G4- 31	48 - 49		
G4- 32	48 - 49		
G4- 33	48 - 49		
<b>Government</b>			
G4- 34	16 - 18		
<b>Ethics and integrity</b>			
G4- 56	5 - 6 and 18		
<b>SPECIFIC STANDARD DISCLOSURES</b>			
<b>Government</b>			
Government structure and composition			
G4- 37	13, 17 and 18		
<b>Ethics and integrity</b>			
G4-57	12 - 13, 18 and 23		
CATEGORY: SOCIAL PERFORMANCE			
<b>LABOR PRACTICES AND DECENT WORK</b>			
Aspect: Training and Education			
G4-LA11	24		
<b>HUMAN RIGHTS</b>			
Aspect: Investment			
G4-HR2	23 - 34		
Aspect: Product and Service Labeling			
G4-PR5	35		
Financial supplement			
<b>Product and Service impact</b>			
FS1	35		
<b>Responsibility performance indicators</b>			
FS16	39 - 40		



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