

Appendices

10



Responsible Banking Principles

Responsible Banking Principles Index (UNEP FI)

Reporting and self-assessment requirements	High-level summary of the bank's response	Reference(s) / Link(s) to bank's full response/ relevant information
<p>Principle 1: Alignment</p>	<p>We will align our business strategy to be consistent with and contribute to individuals' needs and society's goals, as expressed in the Sustainable Development Goals, the Paris Climate Agreement and relevant national and regional frameworks.</p>	
<p>1.1 Describe (high-level) your bank's business model, including the main customer segments served, types of products and services provided, the main sectors and types of activities, and where relevant the technologies financed across the main geographies in which your bank has operations or provides products and services.</p>	<p>BBVA is a Spanish global financial group and is the largest financial institution in Mexico). At the end of 2020, the performing loan portfolio of Grupo BBVA México closed with a balance of MXP 1,211,829 million and represents a market share of 23.6% in Mexico. Assets managed in investment funds closed in December 2020 at MXP 497,638 million. Grupo BBVA México had 22.6 million clients and 1,746 branches. Grupo BBVA México offers a wide range of products through its three business units:</p> <ul style="list-style-type: none"> • Retail Network (Consumer finance, Mortgage finance & Insurance) • Business and Government Banking (Retail finance) • Corporate and Investment Banking (Retail finance, Asset management & Investment banking) 	<p>Sections "Profile and Strategy" and "Economic Impact"</p>
<p>1.2 Describe how your bank has aligned and/or is planning to align its strategy to be consistent with and contribute to society's goals, as expressed in the Sustainable Development Goals (SDGs), the Paris Climate Agreement, and relevant national and regional frameworks.</p>	<p>In December 2019, Grupo BBVA México incorporated sustainability as one of its six strategic priorities with the aim of aligning its activity with the Paris Agreement and the Sustainable Development Goals (SDG). A step that has come to consolidate the bank's commitment to sustainability.</p>	<p>Section "Strategy"</p>

Principle 2: Impact and Target Setting

We will continuously increase our positive impacts while reducing the negative impacts on, and managing the risks to, people and environment resulting from our activities, products and services. To this end, we will set and publish targets where we can have the most significant impacts.

2.1 Impact Analysis:

Show that your bank has identified the areas in which it has its most significant (potential) positive and negative impact through an impact analysis that fulfills the following elements:

- a. Scope: The bank's core business areas, products/services across the main geographies that the bank operates in have been as described under 1.1. have been considered in the scope of the analysis.
- b. Scale of Exposure: In identifying its areas of most significant impact the bank has considered where its core business/its major activities lie in terms of industries, technologies and geographies.
- c. Context & Relevance: Your bank has taken into account the most relevant challenges and priorities related to sustainable development in the countries/regions in which it operates.
- d. Scale and intensity/salience of impact: In identifying its areas of most significant impact, the bank has considered the scale and intensity/salience of the (potential) social, economic and environmental impacts resulting from the bank's activities and provision of products and services.

(Your bank should have engaged with relevant stakeholders to help inform your analysis under elements c) and d))

Show that building on this analysis, the bank has

- Identified and disclosed its areas of most significant (potential) positive and negative impact
- Identified strategic business opportunities in relation to the increase of positive impacts/reduction of negative impacts

Within the framework of sustainability as a strategic priority, BBVA has prioritized two lines of action with the greatest impact:

1. Climate action: with a focus on energy efficiency (SDG 7), the circular economy (SDG 12) and the reduction of CO₂ emissions (SDG 13)
2. Inclusive growth: specifically in SDGs 8 and 9 with business initiatives around financial inclusion, support for entrepreneurship and sustainable infrastructures.

On the other hand, BBVA has identified negative impacts and risks through processes such as:

- Environmental & Social Framework with the identification of sectors with a greater social environmental impact (mining, agribusiness, energy, infrastructure and defense).
- Equator Principles for project finance
- Human Rights due diligence process

In addition, other related and detailed processes in the 2020 TCFD Report of Grupo BBVA are:

- The identification and evaluation of sectors sensitive to transition risk and the development of an internal taxonomy of transition risk with data on exposure to these sectors.
- Quantification of exposure to carbon-related sectors
- Impact evaluation process are the sectoral frameworks, both wholesale and retail
- Application of the methodology among Katowice banks in order to align the Paris Agreement in the sectors most sensitive to transition risk, and set metrics for these sectors.

Sections "Strategy" and "Sustainable Finance"

Reporting and self-assessment requirements

High-level summary of the bank's response

Reference(s) / Link(s) to bank's full response/ relevant information

The impact analysis for the identification of the two axes is mainly based on the following:

- BBVA's business model and main ESG risks & opportunities (see item 1.1)
- Global and national materiality analysis based on GRI and SASB methodologies and considering ESG risks and trends in Mexico
- Assessment of the impact of climate change risks on BBVA's portfolio globally
- Identification of sectors with a greater ESG impact
- Results of due diligence processes on Human Rights

A process was implemented and a cross-functional team was created that is responsible for identifying strategic business opportunities in relation to these two lines of action (see item 2.3). We will work with our clients and the community to identify viable transition opportunities, and we will support them by developing corresponding financial products and solutions.

Reporting and self-assessment requirements

High-level summary of the bank's response

Reference(s) / Link(s) to bank's full response/ relevant information

Please provide your bank's conclusion/statement if it has fulfilled the requirements regarding Impact Analysis.

BBVA has conducted an impact analysis at a strategic level to define the new priority focuses in the discipline of sustainability with a global (Group) and national (Mexico) scope.

2.2 Target Setting

Show that the bank has set and published a minimum of two Specific, Measurable (can be qualitative or quantitative), Achievable, Relevant and Time-bound (SMART) targets, which address at least two of the identified "areas of most significant impact", resulting from the bank's activities and provision of products and services.

Show that these targets are linked to and drive alignment with and greater contribution to appropriate Sustainable Development Goals, the goals of the Paris Agreement, and other relevant international, national or regional frameworks. The bank should have identified a baseline (assessed against a particular year) and have set targets against this baseline.

Show that the bank has analyzed and acknowledged significant (potential) negative impacts of the set targets on other dimensions of the SDG/climate change/society's goals and that it has set out relevant actions to mitigate those as far as feasible to maximize the net positive impact of the set targets.

Within the framework of the 2025 Commitment, Grupo BBVA set the following goals for 2025 at a global level (2018 baseline). The goals are linked to five SDGs and the Paris Agreement (see item 1.1.):

Mobilize EUR 100,000 million with this breakdown:

- EUR 70,000 million to projects aimed at the transition to a low-carbon economy
- EUR 18,000 million to financial inclusion and entrepreneurship
- EUR 12,000 million to sustainable infrastructure and agribusiness

Grupo BBVA México contributes directly to these goals with sustainable financial products for its corporate and individual clients.

Grupo BBVA México has also set goals to reduce the environmental impact of its operations through an eco-efficiency plan. The goals set in 2016 for the year 2020 were fully achieved and goals will be set for the year 2025.

In addition, it has been decided to reduce financing to fossil fuels. BBVA will reduce its exposure to coal-related activities to zero, ceasing to finance companies in those activities, before 2040 in Mexico. This decision, included in the update of the BBVA's Environmental and Social Framework is aligned with the proposal of the Intergovernmental Panel on Climate Change (IPCC), consisting of limiting the rise in temperatures to a maximum 1.5°C and with the ambition of achieving a carbon neutral economy by 2050.

Sections "Sustainable Finance" and "Global Eco-efficiency Plan"

Reporting and self-assessment requirements	High-level summary of the bank's response	Reference(s) / Link(s) to bank's full response/ relevant information
<p>Please provide your bank's conclusion/statement if it has fulfilled the requirements regarding Target Setting.</p>		
<p>The 2025 Commitment shows the commitment to establish measurable and specific goals.</p> <p>2.3 Plans for Target Implementation and Monitoring</p> <p>Show that your bank has defined actions and milestones to meet the set targets.</p> <p>Show that your bank has put in place the means to measure and monitor progress against the set targets. Definitions of key performance indicators, any changes in these definitions, and any rebasing of baselines should be transparent.</p>	<p>The goals of the 2025 Commitment related to capital mobilization were translated into action plans by geography and business areas, including key performance indicators (KPIs).</p> <p>We created the Global Sustainability Office and a local office in Mexico that manages and coordinates progress.</p> <p>Grupo BBVA México is incorporating sustainability into the CIB, Enterprise and Retail business plans. 12 workstreams made up of local champions of different relevant functions were defined for the development of products for capital mobilization in accordance with global goals.</p> <p>There is a monthly progress reporting process where progress is reviewed, among others, in the following areas:</p> <ul style="list-style-type: none"> • Progress in the marketing of sustainable products in different business areas • Training plan for employees in sustainable products • Exposure to risks of climate change • Dissemination and application of sectoral ESG standards • Progress in the eco-efficiency plan for operations • Collaboration with stakeholders 	<p>Section "Sustainable Finance"</p>

Reporting and self-assessment requirements

High-level summary of the bank's response

Reference(s) / Link(s) to bank's full response/ relevant information

Please provide your bank's conclusion/statement if it has fulfilled the requirements regarding Plans for Target Implementation and Monitoring.

BBVA carries out periodic monitoring of the goals set in Commitment 2025

2.4 Progress on Implementing Targets

For each target separately:

Show that your bank has implemented the actions it had previously defined to meet the set target.

Or explain why actions could not be implemented / needed to be changed and how your bank is adapting its plan to meet its set target.

Report on your bank's progress over the last 12 months (up to 18 months in your first reporting after becoming a signatory) towards achieving each of the set targets and the impact your progress resulted in. (where feasible and appropriate, banks should include quantitative disclosures).

The bank shows progress in the objectives set in the framework of the 2025 Commitment.

BBVA Group has reached EUR 50,154 million in sustainable financing at the end of December 2020. This means achieving half of its sustainable financing goals provided for the 2018-2025 period (EUR 100,000 million), one year ahead of schedule. The growth rate in the financing of this type of sustainable operations by Grupo BBVA is 33% more than planned.

In 2020, Grupo BBVA México contributed Eur 946 million to the Group's 2025 Commitment.

Section "Sustainable Finance"

Please provide your bank's conclusion/statement if it has fulfilled the requirements regarding Progress on Implementing Targets

The bank shows clear progress on the targets under the 2025 Commitment. Half of the sustainable financing target was reached a year ahead of schedule.

Principle 3: Clients and Customers (goods and services)

We will work responsibly with our clients and our customers to encourage sustainable practices and enable economic activities that create shared prosperity for current and future generations.

3.1 Provide an overview of the policies and practices your bank has in place and/or is planning to put in place to promote responsible relationships with its customers. This should include high-level information on any programmes and actions implemented (and/or planned), their scale and, where possible, the results thereof.

In 2019, sustainability and financial health became two of the six strategic priorities of Grupo BBVA at a global level. Consequently, in 2020 the Board of Directors approved:

- The new General Sustainability Policy where BBVA assumes its firm commitment to support clients in their transition towards sustainable business models. As a result of this policy, the Global Sustainability Office (hereinafter GSO) was created with some working groups specifically aimed at developing sustainable solutions for clients and promoting responsible practices in communication and marketing directed to them.
- Updating the Corporate Social Responsibility (CSR) Policy, where one of the principles is to "maintain a transparent, clear and responsible relationship with our clients" accompanied by financial education to facilitate informed financial decision making and the promotion of financial health.

Sections "Sustainability Strategy", "Sustainability Governance" and "Sustainable Finance"

3.2 Describe how your bank has worked with and/or is planning to work with its clients and customers to encourage sustainable practices and enable sustainable economic activities. This should include information on actions planned/implemented, products and services developed, and, where possible, the impacts achieved.

In 2020, one of the main lines of action was the development of sustainable solutions aimed at three customer segments: Retail clients, companies and corporations and institutions.

In order to establish a responsible relationship with clients, helping them achieve their vital and professional goals, BBVA has three lines of action:

1. Ensure that digital developments for clients are carried out in accordance with standards of transparency, clarity and responsibility (TCR)
2. Promote the development of products and services to improve the financial health of clients.
3. Financial education solutions for clients.

Sections "Transparent, Clear and Responsible Communication (TCR)", "Financial inclusion and entrepreneurship" and "Financial education"

Principle 4: Stakeholders

We will proactively and responsibly consult, engage and partner with relevant stakeholders to achieve society's goals.

4.1 Describe which stakeholders (or groups/types of stakeholders) your bank has consulted, engaged, collaborated or partnered with for the purpose of implementing these Principles and improving your bank's impacts. This should include a high-level overview of how your bank has identified relevant stakeholders and what issues were addressed/results achieved.

The Bank has actively participated in numerous initiatives, always in close collaboration with all stakeholders. These initiatives revolve around the following priority areas:

1. Universal frames of reference, for example, as one of the founding banks of the Principles of Responsible Banking.
2. Alignment with the Paris Agreement: with the assumption of the Collective Commitment to Climate Action, and participation in the pilot of the PACTA methodology (Paris Alignment Capital Transition Assessment) together with other entities known as the 'Katowice banks'.
3. Market Standards, with a role as promoter of the Green Bond Principles, the Social Bonds Principles, the Green Loan Principles and other similar standards developed by the industry itself.
4. Transparency, following the TCFD recommendations of the Financial Stability Board.
5. Financial regulation, with participation in numerous consultation processes and in different activities with regulatory and supervisory bodies to promote regulation in sustainable finance.
6. In 2020, the fund manager BBVA signed the letter promoted by the Consejo Consultivo de Finanzas Verdes (CCFV) in which the Mexican public issuers were asked for greater disclosure of ESG information.

It should be noted that Grupo BBVA holds the chairmanship of the Sustainable Finance Working Group of the European Banking Federation (EBF) and the co-chairmanship of the Global Steering Committee of UNEP FI.

Reporting and self-assessment requirements	High-level summary of the bank's response	Reference(s) / Link(s) to bank's full response/ relevant information
<p>Principle 5: Governance and Culture We will implement our commitment to these Principles through effective governance and a culture of responsible banking.</p>		
<p>5.1 Describe the relevant governance structures, policies and procedures your bank has in place/is planning to put in place to manage significant positive and negative (potential) impacts and support effective implementation of the Principles.</p>	<p>Grupo BBVA's Board of Directors defines, promotes and monitors the sustainability and climate change strategy.</p> <p>In 2020, the Global Sustainability Office (GSO) was created with the aim of implementing the commitments derived from this strategy and developing a single sustainability agenda.</p> <p>In addition, the GSO plan is regularly monitored by the leadership group.</p>	<p>Section "Sustainability Governance"</p>
<p>5.2 Describe the initiatives and measures your bank has implemented or is planning to implement to foster a culture of responsible banking among its employees. This should include a high-level overview of capacity building, inclusion in remuneration structures and performance management and leadership communication, among others.</p>	<p>It is the responsibility of all collaborators, both from the business and support areas, to incorporate the dimension of sustainability in our day-to-day life, in everything we do: both in our relationship with clients and in our internal processes (strategic planning, risk management, team management, etc.).</p> <p>To accelerate and transversally promote this new priority and make it a reality in all areas, the Global Sustainability Office supports all the bank's units to establish a culture of responsible banking.</p> <p>In 2020, Grupo BBVA launched a training offer in sustainability for more than 125,000 employees around the world. A key piece of this offer is a basic sustainability course, mandatory for all teams and which includes basic content on these principles. Also in 2020, a financial health course was launched for all Group employees.</p>	

Reporting and self-assessment requirements	High-level summary of the bank's response	Reference(s) / Link(s) to bank's full response/ relevant information
<p>5.3 Governance Structure for Implementation of the Principles</p> <p>Show that your bank has a governance structure in place for the implementation of the PRB, including:</p> <ul style="list-style-type: none"> a. target-setting and actions to achieve targets set. b. remedial action in the event of targets or milestones not being achieved or unexpected negative impacts being detected. 	<p>Within the framework of the GSO and the different working groups created, they regularly report to the CEO of Grupo BBVA on the progress of their actions and monitor their indicators.</p> <p>The monitoring model includes specific lines of action, KPIs for measuring progress, as well as blocking points with their consequent mitigation or unblocking action.</p> <p>Specifically, the monitoring of these principles is integrated into the GSO's "Sustainability Public Engagement" working group, where public commitments are monitored.</p>	
<p>Please provide your bank's conclusion/statement if it has fulfilled the requirements regarding Governance Structure for Implementation of the Principles.</p>		
<p>With the role of the Board of Directors and the birth of the Global Sustainability Office (GSO), BBVA has strengthened its governance structure to ensure full compliance with these principles.</p>		

Reporting and self-assessment requirements**High-level summary of the bank's response****Reference(s) / Link(s) to bank's full response/
relevant information****Principle 6: Transparency and Accountability**

We will periodically review our individual and collective implementation of these Principles and be transparent about and accountable for our positive and negative impacts and our contribution to society's goals.

6.1 Progress on Implementing the Principles for Responsible Banking

Show that your bank has progressed on implementing the six Principles over the last 12 months (up to 18 months in your first reporting after becoming a signatory) in addition to the setting and implementation of targets in minimum two areas (see 2.1-2.4).

Show that your bank has considered existing and emerging international/regional good practices relevant for the implementation of the six Principles for Responsible Banking. Based on this, it has defined priorities and ambitions to align with good practice.

Show that your bank has implemented/is working on implementing changes in existing practices to reflect and be in line with existing and emerging international/regional good practices and has made progress on its implementation of these Principles.

In accordance with the recommendations of the Financial Stability Board, Grupo BBVA published in 2020 its first global report on the risks and opportunities of climate change according to the standard of the Task Force on Climate-related Financial Disclosures (TCFD).

Along the same lines, Grupo BBVA together with the rest of the Katowice banks published a joint methodology to align their loan portfolios with the goals of the Paris Agreement and thus reconfigure their portfolios in order to finance a society with less carbon emissions.

One year after the adoption of the Collective Commitment to Climate Action (CCCA), Grupo BBVA together with the other member financial institutions published their measures to align their portfolios with international climate goals.

BBVA's progress in the implementation of these principles will be published annually as part of the BBVA Mexico Annual Report.

Please provide your bank's conclusion/statement if it has fulfilled the requirements regarding Progress on Implementing the Principles for Responsible Banking

BBVA has made a great effort to increase transparency with the publication of its first TCFD report, and the publication of the joint methodology for aligning our loan portfolios with other Katowice banks.

International commitments signed and links with associations

GRI 102-12 and 102-13

Grupo BBVA México continues to support the following initiatives:

- United Nations Global Compact: GFBB is actively involved at the local level
- Grupo BBVA México actively participates at the local level in the Financial Initiative of the United Nations Environment Programme Finance Initiative (UNEP FI)
- Adherence to the Principles of Responsible Banking in September 2019
- Equator Principles
- United Nations Principles for Responsible Investment

Grupo BBVA México is part of the following associations:

- Mexican Bank Association (*Asociación de Bancos de México, ABM*)
- Mexican Association of Stock Market Intermediaries (*Asociación Mexicana de Intermediarios Bursátiles, AMIB*)
- Mexican Association of Insurance Institutions (*Asociación Mexicana de Instituciones de Seguros, AMIS*)
- Mexican Stock Exchange (BMV): It is not a party, however, by confirmation of the broker-dealer, it is a member to carry out transactions and brokerage activities
- National Chamber of the Housing Industry (*Cámara Nacional de la Industria de la Vivienda, CANADEVI*)





SASB Index

This index reflects the Grupo BBVA México's report in accordance with the 2018-10 version of the industrial standards issued by the Sustainability Accounting Standards Board (SASB). The disclosure of Grupo BBVA México according to these standards is based on the six SICS (Sustainable Industry Classification System) industries within the financial sector that are most closely aligned with the services offered by Grupo BBVA México: Asset Management and Custody Activities (FN-AC), Commercial Banks (FN-CB), Consumer Financing (FN-CF), Insurance (FN-IN), Investment Banking and Brokerage (FN-IB) and Mortgage Financing (FN-MF). Unless otherwise indicated, all data and descriptions refer to Grupo BBVA México on a consolidated basis, where appropriate, and not only to the businesses or segments corresponding to the specific sector. Not all metrics included in the standards for these five SICS industries are currently disclosed, but will be further evaluated in the future. Grupo BBVA México's commitment is to provide investors with useful, relevant and meaningful information on sustainability. All data is as of and for the year ended December 31, 2020, unless otherwise indicated.

Industry	Metrics	Code	Response 2020																		
Topic: Data security																					
CF	Card fraud losses (1) with no card and (2) with card and other types of fraud.	FN-CF-230a.2	<table border="1"> <thead> <tr> <th colspan="3">Credit Cards</th> <th colspan="3">Debit Cards</th> </tr> <tr> <th>With</th> <th>Without</th> <th>Digital</th> <th>With</th> <th>Without</th> <th>Digital</th> </tr> </thead> <tbody> <tr> <td>\$14,439</td> <td>\$451,034</td> <td>\$47,013</td> <td>\$55,296</td> <td>\$690,699</td> <td>\$55,028</td> </tr> </tbody> </table>	Credit Cards			Debit Cards			With	Without	Digital	With	Without	Digital	\$14,439	\$451,034	\$47,013	\$55,296	\$690,699	\$55,028
			Credit Cards			Debit Cards															
With	Without	Digital	With	Without	Digital																
\$14,439	\$451,034	\$47,013	\$55,296	\$690,699	\$55,028																
CB, CF	Description of the approach to identifying and addressing data security risks.	FN-CB-230a.2 FN-CF-230a.3	To find out the details of our approach to data security risks: Chapter Data Protection.																		
Topic: Generation of financial inclusion and capacity																					
CB	Number of no-charge retail checking accounts provided to previously unbanked or underbanked customers.	FN-CB-240a.3	Number of N2 debit digital accounts provided to previously unbanked customers: 3,198,947																		
CB	Number of participants in financial education initiatives for unbanked, underbanked, or underserved clients.	FN-CB-240a.4	To know the details of our financial education activities: Financial Education Chapter.																		
Topic: Incorporation of environmental, social and corporate management factors																					
CB	Commercial and industrial credit exposure, by sector.	FN-CB-410a.1	Consolidated financial statements of BBVA Bancomer, S. A., Institución de Banca Múltiple, Grupo Financiero BBVA Bancomer and Subsidiaries																		
IN	Total assets invested by sector and asset class.	FN-IN-410a.1	Consolidated financial statements of BBVA Bancomer, S. A., Institución de Banca Múltiple, Grupo Financiero BBVA Bancomer and Subsidiaries.																		
CB, AC, IB, IN	Description of the approach to incorporate environmental, social and corporate governance (ESG) factors into credit analysis, investment banking and brokerage activities, and wealth management strategies and processes	FN-CB-410a.2 FN-AC-410a.2 FN-IB-410a.3 FN-IN-410a.2	Together the Business areas, we are working to offer products and services that allow us to offer clients the possibility of choosing sustainable options and that contribute to generating a positive impact on people's lives, having greater financial Inclusion as axes and non-discrimination of our clients based on gender, ethnic origin, creed, age, disability, illness, sexual orientation, nationality, marital status, socioeconomic status, political affiliation, etc. For details of our approach to incorporating ESG factors: Sustainable Finance Chapter.																		

Industry	Metrics	Code	Response 2020
IB	Income from (1) underwriting, (2) advisory and (3) securitization transactions incorporating the integration of environmental, social and corporate governance (ESG) factors by industry.	FN-IB-410a.1	Total ESG revenues of CIB Mexico in 2020 were 4.63 million euros.
IB	(1) Number and (2) total value of investments and loans that incorporate the integration of environmental, social and corporate management (ESG) factors by industry.	FN-IB-410a.2	The total value of CIB México that incorporates ESG factors in 2020 was 429 million euros.
AC	Number of assets under management, by asset class, that uses (1) integration of environmental, social and corporate governance (ESG) issues, (2) thematic investment in sustainability, and (3) screening.	FN-AC-410a.1	<p>Through the Asset Management area, Grupo BBVA México manages pension funds in accordance with the Principles for Responsible Investment.</p> <p>The six Principles for Responsible Investment make up a set of voluntary and aspirational investment principles that offer a set of possible actions to incorporate environmental, social and good corporate governance issues within the investment practice. These Principles can be consulted in the following link [1]: At the end of 2020, the amount of resources managed under the defined contribution pension plan amounted to MXP \$8,068.81.</p>
AC	Description of the proxy voting and intervention policies and procedures in investee companies.	FN-AC-410a.3	BBVA Bancomer, Pension Funds subscribed the Principles for Responsible Investment and incorporated the pension plans of BBVA employees under the protection of said company. BBVA, through its Asset Management area in Mexico, manages the financial resources of defined contribution pension plans. To learn more about the approach to incorporating ESG factors and voting procedures: Sustainable Finance Chapter.

Industry	Metrics	Code	Response 2020
Topic: Business ethics			
AC, CB, IB	Total amount of monetary losses as a result of legal proceedings related to fraud, insider trading, antitrust, unfair competition, market manipulation, malpractice or other related laws or regulations of the financial industry.	FN-CB-510a.1 FN-IB-510a.1 FN-AC-510a.1	<p>There are no pending legal, administrative or arbitration proceedings that are not part of the normal course of our business, including those related to liquidation or bankruptcy proceedings, in which we, our subsidiaries or shareholders, directors and senior officers, are or could be involved, which could have or has had a material impact on the results of our operations.</p> <p>There are no legal, administrative or arbitration proceedings with contingencies that represent more than 10% of the Bank's total assets. For more information on other types of lawsuits and proceedings brought against us, please see Note 35 to our Audited Financial Statements.</p>
AC, CB, IB	Description of whistleblowing policies and procedures.	FN-CB-510a.2 FN-IB-510a.2 FN-AC-510a.2	To know the policies, procedures and report see: Chapter Compliance.
Topic: Systemic risk management			
CB, IB	Description of the approach for incorporating stress test results into capital allocation planning, corporate strategies and other business activities.	FN-CB-550a.2 FN-IB-550a.2	<p>Within the framework of the capital planning and management strategy, the Risk Appetite Framework (RAF) guarantees that the BBVA Mexico Group Risk Policy is focused on promoting a universal, multi-channel and responsible banking business model, based on principles, with sustainable growth, risk-adjusted profitability and recurring value generation as objectives.</p> <p>Also, daily simulations of the losses or gains of the portfolios are carried out by reassessing them under catastrophic scenarios (stress test). These estimates are generated by applying percentage changes observed in a certain period of history to the risk factors, which includes significant market turbulence. Backtesting is carried out on a monthly basis to compare the daily gains and losses that would have been observed if the same positions had been maintained, considering only the change in value due to market movements against the calculation of value at risk and consequently to be able to calibrate the models used.</p> <p>To know more on the approach to incorporate stress test results, see: Risk Management Chapter and the consolidated financial statements of BBVA Bancomer, S. A., Institución de Banca Múltiple, Grupo Financiero BBVA Bancomer and Subsidiaries.</p>

Industry	Metrics	Code	Response 2020
AC	Description of the approach for incorporating liquidity risk management programs into the portfolio strategy and the management of recate risk.	FN-AC-550a.2	To know more on the approach to incorporate liquidity risk management programs, see: Risk Management Chapter.
IN	Description of the approach to managing risks related to capital and liquidity associated with uninsured systemic activities.	FN-IN-550a.3	To know more on the approach to managing risks related to capital and liquidity, see: Chapter Risk Management.
AC	Net risk against the credit derivatives subscribed.	FN-AC-550a.4	To know more on the exposure to derivatives: Note 8 of the financial statements, page 52.
Topic: Diversity and inclusion among employees			
AC, IB	Percentage of representation of gender and racial/ethnic groups in (1) executive management, (2) management or executive, (3) professionals, and (4) all other employees.	FN-IB-330a.1 FN-AC-330a.1	To know more on the composition of collaborators: Chapter Profile of collaborators.
Topic: Professional integrity			
IB	Description of the approach to ensuring professional integrity, including the duty of care.	FN-IB-510b.4	To know more on the approach to professional integrity, see: Chapter Integrity Program.
IB	Total amount of monetary losses as a result of legal proceedings related to professional integrity, including the duty of care.	FN-IB-510b.3	<p>There are no pending legal, administrative or arbitration proceedings that are not part of the normal course of our business, including those related to liquidation or bankruptcy proceedings, in which we, our subsidiaries or shareholders, directors and senior officers, are or could be involved, which could have or has had a material impact on the results of our operations.</p> <p>There are no legal, administrative or arbitration proceedings with contingencies that represent more than 10% of the Bank's total assets. For more information on other types of lawsuits and proceedings brought against us, please see Note 35 to our Audited Financial Statements.</p>

Industry	Metrics	Code	Response 2020
Topic: Incentives for collaborators and risk taking			
IB	Percentage of total remuneration that is variable for material risk takers (MRT)	FN-IB-550b.1	<p>The fixed remuneration and the variable remuneration of the MRTs are duly balanced and aligned with the applicable regulation, allowing a fully flexible policy regarding the payment of the variable components, which may make it possible for these to be reduced, in their case, up to their entirety.</p> <p>The proportion between both components is established taking into account the type of functions performed by each MRT (business, support or control) and, consequently, their impact on the Institution's risk profile, adapting in each case to the existing reality in the various functions.</p> <p>For all functions, fixed components have a greater weight than variable components, but the percentage of variable is slightly higher for business functions than for support or control functions. For these purposes, the Bank establishes "target" ratios between fixed and variable remuneration, which take into account both the function performed by each MRT and its impact on the risk profile of the Institution.</p>
Topic: Customer privacy (FN-CF-220a.1, FN-CF-220a.2)			
To know more about the systems and processes to ensure customer privacy, see: Chapter Security, Privacy and Customer Protection.			
Topic: Lending practices			
MF	Total amount of monetary losses resulting from legal proceedings related to customer communications or the remuneration of loan originators.	FN-MF-270a.3	<p>There are no pending legal, administrative or arbitration proceedings that are not part of the normal course of our business, including those related to liquidation or bankruptcy proceedings, in which we, our subsidiaries or shareholders, directors and senior officers, are or could be involved, which could have or has had a material impact on the results of our operations.</p> <p>There are no legal, administrative or arbitration proceedings with contingencies that represent more than 10% of the Bank's total assets. For more information on other types of lawsuits and proceedings brought against us, please see Note 35 to our Audited Financial Statements.</p>

Industry	Metrics	Code	Response 2020
MF	Description of the remuneration structure of loan originators.	FN-MF-270a.4	<p>The remuneration system applicable in general to the entire workforce of Grupo BBVA México consists of:</p> <ul style="list-style-type: none"> • Ordinary Remuneration: It is the Fixed Remuneration that is established taking into consideration the level of responsibility and professional trajectory of the collaborators in the Group, setting a salary reference for each function that reflects its value for the Organization. This salary reference is defined by analyzing internal and external equity in contrast to the market. • Extraordinary Remuneration: It is the Variable Remuneration made up of payments or benefits in addition to the fixed remuneration and that revolve around variable parameters. It is a key element in the remuneration policy, since it rewards the creation of value in the Group through each of the units that make up Grupo BBVA México, ultimately rewarding individual contributions, team contributions and value addition of all of them to the recurring results of the Group.
Topic: Sales practices			
CF	Percentage of total remuneration of covered employees that is variable and is related to the number of products and services sold.	FN-CF-270a.1	<p>The Variable Remuneration is made up of payments or benefits in addition to the fixed remuneration and that revolve around variable parameters.</p> <p>Its calculation is based on a “target” annual variable remuneration, which represents the amount of the annual variable remuneration in case of reaching 100% of the pre-established objectives. These objectives can be financial or non-financial and are based on the results of each deal.</p> <p>For all positions, fixed components have a greater weight than variable components and 100% of the variable is related to the achievement of established indicators.</p>
CF	(1) Number of complaints filed with CONDUSEF, (2) percentage of complaints with monetary or non-monetary compensation, (3) percentage of complaints contested by the consumer, (4) percentage of complaints that ended in an investigation by the CONDUSEF.	FN-CF-270a.4	To know more on the complaints filed, see: Chapter Specialized Customer Service Unit.

Industry	Metrics	Code	Response 2020
CF	Total amount of monetary losses as a result of legal proceedings related to the sale and maintenance of the products.	FN-CF-270a.5	<p>There are no pending legal, administrative or arbitration proceedings that are not part of the normal course of our business, including those related to liquidation or bankruptcy proceedings, in which we, our subsidiaries or shareholders, directors and senior officers, are or could be involved, which could have or has had a material impact on the results of our operations.</p> <p>There are no legal, administrative or arbitration proceedings with contingencies that represent more than 10% of the Bank's total assets. For more information on other types of lawsuits and proceedings brought against us, please see Note 35 to our Audited Financial Statements.</p>
Topic: Discriminatory loans			
MF	Description of the policies and procedures to ensure the granting of mortgage loans without discrimination.	FN-MF-270b.3	<p>The mortgage loan in Grupo BBVA México is more than a financing, it is a tool to achieve the goal of having a home. Mortgage loans of Grupo BBVA México have specific characteristics that benefit clients, such as:</p> <ol style="list-style-type: none"> 1. Fixed preferential rates and fixed payments during the term of the loan. 2. Financing terms of 5, 10, 15 or up to 20 years. 3. Tax deductible interest. 4. Repayments without any type of penalty. <p>Additionally, Grupo BBVA México, as an ally and financial advisor, offers clients the opportunity to carry out a simulator within the support website for the search for a house, recommendations before acquiring a mortgage loan and multiple financing options aimed at the specific needs of each client.</p>

Industry	Metrics	Code	Response 2020
Topic: Transparent information and fair advice for clients			
AC, IN	Total amount of monetary losses as a result of legal proceedings related to marketing and communication of information related to financial and insurance products to new and old clients.	FN-AC-270a.2 FN-IN-270a.1	<p>There are no pending legal, administrative or arbitration proceedings that are not part of the normal course of our business, including those related to liquidation or bankruptcy proceedings, in which we, our subsidiaries or shareholders, directors and senior officers, are or could be involved, which could have or has had a material impact on the results of our operations.</p> <p>There are no legal, administrative or arbitration proceedings with contingencies that represent more than 10% of the Bank's total assets. For more information on other types of lawsuits and proceedings brought against us, please see Note 35 to our Audited Financial Statements.</p>
AC, IN	Description of the approach to inform clients about products and services.	FN-AC-270a.3 FN-IN-270a.4	<p>BBVA has principles and guides that establish the TCR guidelines at the different points of contact with the client, which are complemented by the code of conduct and the service models that govern the way in which the client is served at the different points of contact.</p> <p>There are monitoring actions that allow knowing the perception of clients.</p> <p>To know more on the approach to inform clients, see: Chapter TCR.</p>
IN	Relationship between complaints and claims	FN-IN-270a.2	To know the details of the complaints and claims: Chapter Specialized Customer Service Unit (UNE).
Topic: Policies designed to encourage responsible behavior			
IN	Analysis of products or product characteristics that encourage health, safety or environmentally responsible actions or behaviors.	FN-IN-410b.2	BBVA offers insurance products to encourage environmentally responsible behavior. To know the detail, see: Sustainable Finance Chapter.

GRI Content Index

GRI 102-55

GRI Standard	Content	Description	Chapter/Direct answer	Page
GRI 101: Foundation 2016			About the Report	131
	102-1	Name of the organization	Grupo Financiero BBVA Bancomer, S.A de C.V.	
	102-2	Activities, brands, products and services	Group's Profile	15
	102-3	Location of headquarters	Paseo de la Reforma # 510, Col. Juárez, C.P. 06600, Ciudad de México.	
	102-4	Location of operations	Presence	17
	102-5	Ownership and legal form	About the Report	131
	102-6	Markets served	Presence	17
GRI 102: General Disclosures 2016	102-7	Scale of the organization	Presence Responsible commitment to the employee	17 and 93
	102-8	Information on employees and other workers	Responsible commitment to the employee	93
	102-9	Supply chain	Responsible vendors and purchasers	117
	102-10	Significant changes to the organization and its supply chain	There were no significant changes	
	102-11	Precautionary principle or approach	Sustainable finance	72
	102-12	External initiatives	Strategy	25, 150
	102-13	Membership of associations	Strategy	25, 150

GRI Standard	Content	Description	Chapter/Direct answer	Page
GRI 102: General Disclosures 2016	102-14	Statement from senior decision-makers	Report of the Chairman of the Board of Directors Report of the Vice-chairman of the Board of Administration and CEO	3 and 5
	102-15	Key impacts, risks and opportunities	Report of the Chairman of the Board of Directors Report of the Vice-chairman of the Board of Administration and CEO Materiality Risk management	3, 5, 27 and 46
	102-16	Values, principles, standards and norms of behavior	Group's Profile Integrity program	15 and 51
	102-17	Mechanisms for advice and concerns about ethics	Integrity program	51
	102-18	Governance structure	Corporate governance	39
	102-19	Delegating authority	Corporate governance	39
	102-20	Executive-level responsibility for economic, environmental, and social topics	Corporate governance	39
	102-21	Consulting stakeholders on economic, environmental, and social topics	Corporate governance Sustainability strategy	25, 39
	102-22	Composition of the highest governance body and its committees	Corporate governance	39
	102-23	Chair of the highest governance body	Corporate governance	39
	102-24	Nominating and selecting the highest governance body	Corporate governance	39
	102-25	Conflicts of interest	Corporate governance	39
	102-26	Role of highest governance body in setting purpose, values, and strategy	Corporate governance	39

GRI Standard	Content	Description	Chapter/Direct answer	Page
GRI 102: General Disclosures 2016	102-27	Collective knowledge of highest governance body	Within the framework of the GSO, the different working groups created regularly inform the CEO of Grupo BBVA on the progress of their actions and monitor their indicators on a monthly basis.	
	102-28	Evaluating the highest governance body's performance	Sustainability is integrated into the remuneration system for the Chairman and CEO of the Grupo BBVA. In the case of the President, it is carried out through a synthetic index based on the results of the analysis of the main sustainability agencies and calculated by an independent third party. For the rest of the employees, in the coming years it is intended to include sustainability indicators, in response to the new strategic priority linked to sustainability. As of this date, Grupo BBVA México does not include ESG criteria in the evaluation of the performance of directors.	
	102-29	Identifying and managing economic, environmental, and social impacts	Corporate governance Sustainability strategy	25 and 39
	102-30	Effectiveness of risk management processes	Risk management Non-financial risk management	39, 46 and 49
	102-31	Review of economic, environmental, and social topics	Corporate governance Sustainability strategy	25, 39
	102-32	Highest governance body's role in sustainability reporting	Sustainability strategy Corporate governance	25, 39
	102-33	Communicating critical concerns	Corporate governance	39
	102-34	Nature and total number of critical concerns	Summaries of the resolutions taken at the General Ordinary Shareholders' Meetings of Grupo BBVA México are published on the Investor Relations website. (link)	
	102-35	Remuneration policies	Corporate governance	39
	102-36	Process for determining remuneration	Corporate governance	39
102-37	Stakeholders' involvement in remuneration	Stakeholders are not involved in this process.		

GRI Standard	Content	Description	Chapter/Direct answer	Page
GRI 102: General Disclosures 2016	102-40	List of stakeholder groups	Sustainability strategy	29
	102-41	Collective bargaining agreements	Responsible commitment to the employee	93
	102-42	Identifying and selecting stakeholders	Sustainability strategy	25
	102-43	Approach to stakeholder engagement	Sustainability strategy	25
	102-44	Key topics and concerns raised	Sustainability strategy	25
	102-45	Entities included in the consolidated financial statements	About the report	131
	102-46	Defining report content and topic Boundaries	Sustainability strategy Standards used	25, 133
	102-47	List of material topics	Sustainability strategy	25
	102-48	Restatements of information	For greater clarity, changes in the information reported are expressed directly in the corresponding text throughout the Report.	
	102-49	Changes in reporting	There are no significant changes	
	102-50	Reporting period	About the report	131
	102-51	Date of most recent report	The previous Annual Report was published in the first half of 2020	
	102-52	Reporting cycle	The reporting cycle is annual	
	102-53	Contact point for questions regarding the report	Irma B. Acosta Pedregal, Director of Corporate Responsibility and Reputation Email: ib.acosta@bbva.com	
	102-54	Claims of reporting in accordance with the GRI Standards	About the Report	133
	102-55	GRI content index	GRI Content Index	160
	102-56	External assurance	Independent review	134

GRI Standard	Content	Description	Chapter/Direct answer	Page
MATERIAL TOPICS				
Corporate governance				
Please refer to general disclosures 102-18 to 102-39				
Risk and crisis management				
Please refer to general disclosures 102-18, 102-29, 102-30				
Communication and transparency				
GRI 103 Management Approach 2016	103-1	Explanation of the material topic and its Boundaries	Transparent, Clear and Responsible Communication (TCR)	
	103-2	The management approach and its components	Transparent, Clear and Responsible Communication (TCR)	67
	103-3	Evaluation of the management approach	Transparent, Clear and Responsible Communication (TCR)	
GRI 417 Marketing and Labeling	417-1	Requirements for product and service information and labeling	Transparent, Clear and Responsible Communication (TCR)	67
	417-2	Incidents of non-compliance concerning product and service information and labeling	Specialized Customer Service Unit (Claims filed with the UNE)	59 and 67
	417-3	Incidents of non-compliance concerning marketing communications	Specialized Customer Service Unit (Claims filed with the UNE)	59 and 67
Quality of Employment				
GRI 103 Management Approach 2016	103-1	Explanation of the material topic and its Boundaries	Responsible commitment to the employee	
	103-2	The management approach and its components	Responsible commitment to the employee	93
	103-3	Evaluation of the management approach	Responsible commitment to the employee	
GRI 401 2016 Employment	401-1	New employee hires and employee turnover	Responsible commitment to the employee	93
	401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	Responsible commitment to the employee	93, 104, 105

GRI Standard	Content	Description	Chapter/Direct answer	Page
Socially and environmentally responsible financing				
GRI 103 Management Approach 2016	103-1	Explanation of the material topic and its Boundaries	Sustainable finance	
	103-2	The management approach and its components	Sustainable finance	72
	103-3	Evaluation of the management approach	Sustainable finance	
G4 Financial Services Sector	FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	Sustainable finance	72
	FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	Sustainable finance	72
	FS11	Percentage of assets subject to positive and negative environmental or social screening	Sustainable finance	72
Environmental footprint				
GRI 103 Management Approach 2016	103-1	Explanation of the material topic and its Boundaries	Global Eco-efficiency Plan	
	103-2	The management approach and its components	Global Eco-efficiency Plan	110
	103-3	Evaluation of the management approach	Global Eco-efficiency Plan	
GRI 301 Materials 2016	301-1	Materials used by weight or volume	Global Eco-efficiency Plan	110
	301-2	Recycled input materials used	Information not available. This information exceeds the scope of the measurement.	
	301-3	Reclaimed products and their packaging materials	Not applicable. Grupo BBVA México's operations do not involve the recovery of products and packaging materials.	

GRI Standard	Content	Description	Chapter/Direct answer	Page
GRI 302 Energy 2016	302-1	Energy consumption within the organization	Global Eco-efficiency Plan	110
	302-2	Energy consumption outside of the organization	Global Eco-efficiency Plan	110
	302-3	Energy intensity	Global Eco-efficiency Plan	110
	302-4	Reduction of energy consumption	Global Eco-efficiency Plan	110
	302-5	Reductions in energy requirements of products and services	Global Eco-efficiency Plan	110
GRI 303 Water and Effluents 2018	303-1	Interactions with water as a shared resource	Grupo BBVA México's operations do not generate significant impacts on the environment related to water; however, the Global Eco-efficiency Plan seeks to make its activities more efficient and mitigate any environmental impact that its operations may generate.	110
	303-2	Management of water discharge-related impacts	Grupo BBVA México's operations do not affect water quality and therefore do not require a treatment method for its discharge into the municipal main network.	
	303-3	Water withdrawal	Global Eco-efficiency Plan	110
	303-4	Water discharge	Global Eco-efficiency Plan	110
	303-5	Water consumption	Global Eco-efficiency Plan	110
GRI 305 Emissions 2016	305-1	Direct (Scope 1) GHG emissions	Global Eco-efficiency Plan	110
	305-2	Energy indirect (Scope 2) GHG emissions	Global Eco-efficiency Plan	110
	305-3	Other indirect (Scope 3) GHG emissions	Global Eco-efficiency Plan	110
	305-4	GHG emissions intensity	Global Eco-efficiency Plan	110
	305-5	Reduction of GHG emissions	Global Eco-efficiency Plan	110
	305-6	Emissions of ozone-depleting substances (ODS)	Not applicable: the operations carried out by Grupo BBVA México do not generate significant ODS emissions.	

GRI Standard	Content	Description	Chapter/Direct answer	Page
GRI 305 Emissions 2016	305-7	Nitrogen oxides (NOX), sulfur oxides (SOX), and other significant air emissions	Not applicable: the operations carried out by Grupo BBVA México do not generate significant NOX and SOX emissions.	
	306-2	Waste by type and disposal method	Global Eco-efficiency Plan	110
	306-3	Significant spills	Grupo BBVA México did not present significant spills during the reporting period.	
	306-4	Transport of hazardous waste	Grupo BBVA México does not handle hazardous waste within its operations that require special handling.	
GRI 307 Environmental Compliance 2016	307-1	Non-compliance with environmental laws and regulations	During the reporting period, Grupo BBVA México's operations did not generate any breach of environmental legislation and regulations.	
Contribution to the community				
GRI 103 Management Approach 2016	103-1	Explanation of the material topic and its Boundaries	Contribution to the community Social programs Fundación BBVA	
	103-2	The management approach and its components	Contribution to the community Social programs Fundación BBVA	119, 124, 125
	103-3	Evaluation of the management approach	Contribution to the community Social programs Fundación BBVA	
GRI 413 Local Communities 2016	413-1	Operations with local community engagement, impact assessments, and development programs	Contribution to the community Social programs Fundación BBVA	119, 124, 125
	413-2	Operations with significant actual and potential negative impacts on local communities	To guarantee the security and confidentiality of the data entrusted to it, Grupo BBVA México integrates new technologies and trains all its collaborators in their handling.	

GRI Standard	Content	Description	Chapter/Direct answer	Page
Cybersecurity and responsible use of data				
GRI 103 Management Approach 2016	103-1	Explanation of the material topic and its Boundaries	Security, privacy and client protection Seamless experience	57, 70
	103-2	The management approach and its components	Security, privacy and client protection Seamless experience	
	103-3	Evaluation of the management approach	Security, privacy and client protection Seamless experience	
GRI 418 Customer privacy 2016	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Seamless experience Security, privacy and client protection	59, 70
Compliance system				
GRI 103 Management Approach 2016	103-1	Explanation of the material topic and its Boundaries	Regulatory compliance	50
	103-2	The management approach and its components	Regulatory compliance	
	103-3	Evaluation of the management approach	Regulatory compliance	
GRI 307 Environmental Compliance 2016	307-1	Non-compliance with environmental legislation and regulations.	During the reporting period, the Grupo BBVA México's operations did not generate any breach of environmental legislation and regulations.	
GRI 419 Socioeconomic Compliance 2016	419-1	Non-compliance with laws and regulations in the social and economic area	The total amount paid in significant fines during 2020 was MXP \$9,432,497.26	
Anti-corruption				
GRI 103 Management Approach 2016	103-1	Explanation of the material topic and its Boundaries	Integrity program	51
	103-2	The management approach and its components	Integrity program	
	103-3	Evaluation of the management approach	Integrity program	
GRI 205 Anti-corruption 2016	205-1	Operations assessed for risks related to corruption	Integrity program	51
	205-2	Communication and training about anti-corruption policies and procedures	Integrity program	51
	205-3	Confirmed incidents of corruption and actions taken	Integrity program	51

GRI Standard	Content	Description	Chapter/Direct answer	Page
Diversity				
GRI 103 Management Approach 2016	103-1	Explanation of the material topic and its Boundaries	Inclusion and diversity	107
	103-2	The management approach and its components	Inclusion and diversity	
	103-3	Evaluation of the management approach	Inclusion and diversity	
GRI 405 Diversity and Equal Opportunity 2016	405-1	Diversity of governance bodies and employees	Inclusion and diversity	107
Talent attraction, development and retention				
GRI 103 Management Approach 2016	103-1	Explanation of the material topic and its Boundaries	Talent attraction Talent development	97, 100
	103-2	The management approach and its components	Talent attraction Talent development	
	103-3	Evaluation of the management approach	Talent attraction Talent development	
GRI 404 Training and Education 2016	404-1	Average hours of training per year per employee	Talent development	100
	404-2	Programs for upgrading employee skills and transition assistance programs	Talent development	100
	404-3	Percentage of employees receiving regular performance and career development reviews	Talent development	100
GRI 412 Human Rights Assessments 2016	412-2	Employee training on human rights policies or procedures	Talent development	100
Education and Financial Inclusion				
GRI 103 Management Approach 2016	103-1	Explanation of the material topic and its Boundaries	Financial inclusion	88
	103-2	The management approach and its components	Financial inclusion	
	103-3	Evaluation of the management approach	Financial inclusion	

GRI Standard	Content	Description	Chapter/Direct answer	Page
G4 Financial Services Sector	FS13	Access points in low-populated or economically disadvantaged areas by type	Financial inclusion	88
	FS14	Initiatives to improve access to financial services for disadvantaged people	Financial inclusion	88
	FS16	Initiatives to enhance financial literacy by type of beneficiary	Financial education	120
Ethical behavior				
GRI 103 Management Approach 2016	103-1	Explanation of the material topic and its Boundaries	Integrity program	51
	103-2	The management approach and its components	Integrity program	
	103-3	Evaluation of the management approach	Integrity program	
GRI 206 Anti-competitive Behavior 2019	206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	Regulatory compliance	50
Also refer to general contents 102-16 and 102-17				
Sector Contents				
G4 Financial Services Sector	FS1	Policies with specific environmental and social components applied to business lines	Sustainability strategy Occupational health and safety Inclusion and diversity Global Eco-efficiency Plan	25, 72, 105, 107 and 110
	FS2	Procedures for assessing and screening environmental and social risks in business lines	Non-financial risk management Sustainable finance	49, 72
	FS5	Interactions with clients/investees/business partners regarding environmental and social risks and opportunities	Sustainable finance	72