



ANNUAL REPORT EQUATOR PRINCIPLES 2013

Redefiniendo la banca, redefiniendo el verde



“Our institution aware the importance of maintaining a business philosophy that expresses every day more and better principles that animate our participation in the Financial Industry, principles consist in the belief that it is possible to do business without compromising the welfare of the environment and, accordingly, to promote awareness of our environment for its better conservation”

Lic. Norman Hagemeister R.
Presidente del Comité Ejecutivo

1. Our Vision on Green Banking	4
2. Sustainability Committee	6
a. Sustainability Committee Functions	
b. Members	
c. Sustainability Committee Actions in 2013	
3. Equator Principles	12
a. First Mexican bank to sign the (EP)	
b. Loan offered under (EP)	
c. Description of the implementation of (EP) in the credit and risk area	
d. Funding criteria	
e. Exclusion criteria	
4. Human Resources Development on Sustainability an our eco-efficient activities	18
a. Human Resources Development on Sustainability	
b. Eco-efficient activities in our facilities	
5. Our Green products	20
6. Annexes	22

1. OUR VOCATION AND VISION ON GREEN BANKING

The urgency to respond to the environmental crisis and the belief that sustainable businesses are the backbone of the economy of the future, led CIBanco to adopt a green finance vocation and vision. CIBanco identified an opportunity of entering a market segment that has not been served. On March 7th of 2012, CIBanco adopted a new paradigm to become the first green bank of Mexico. This means a new banking experience for our customers in which they have the opportunity of choosing an institution and financial products that care for the environment. It was also since two years CIBanco started its activity under a new philosophy to become "the first green bank in Mexico", making sustainability, the hub whereby our Mission, Vision and Values are redefined. This based on green finance, were launched financial products that emphasize a commitment to the environment.

As Mexico's first green bank, we joined a global movement in pro of sustainable development that recognizes the urgency of responding to the environmental challenges facing the world. Profound changes in the patterns of production and consumption are necessary to reverse, mitigate and reduce environmental degradation. The business world is getting involved in green growth. Green businesses are demanding that banks creatively develop new products that meet the requirements for new business model, a challenge that CIBanco has assumed.

The bank joined this movement assuming its responsibility in lending to projects that may affect the environment. That is why in March 2012, CIBanco was also the first Mexican bank to adopt the Equator Principles (EP). This are voluntary guidelines for financial institutions regarding social and environmental management. With its adoption, we commit to undertake environmental risks assessments of projects financed by the bank. And for that this is the objective of the present report, which has been prepared under the Equator Principles II.



CIBanco's mission is to become a leader among the financial services sector that favors sustainability as a business guideline, to achieve mutual benefit for both people and companies. We view financial services as an important tool for companies and citizens to act with more responsibility in terms of protecting and preserving the environment. We believe that sustainability is a profitable business approach that creates long-term value for our shareholders.

In 2013 we develop actions focused to do more eco-efficient our facilities because we need to lead by example and we continue working with clients focused in projects such as electric energy generation, solar farm equipment, constructions with recycled material, clean technology projects, among others.

2. SUSTAINABILITY COMMITTEE

We had concluded the second year of CIBanco Sustainability Committee's operations. This committee is part of the commitment to our new business vocation.

One of the pillars of CIBanco's commitment of being Mexico's first green bank is the incorporation of a **Chief Sustainability Officer (CSO)** into the corporate governance structure of the bank. The main responsibilities of the CSO are to support the specific areas of the bank in the design of green financial products, to promote the sustainability culture among the employees, to represent CIBanco before national and international authorities and institutional organizations, and to coordinate the elaboration of the Annual Sustainability Report.

The specific functions of the Sustainability Area in coordination with the operational areas of the bank are:

- Undertake and propose indicators to measure the performance of the different green products and the internal actions (productivity in economic and environmental terms).
- Suggest and coordinate the design of new green products.
- Establish specific goals for the green products and the internal actions.
- Define institutional commitments related to sustainability.
- Undertake internal actions (energy saving projects, such as electricity, water...)
- Measure and reduce the bank's carbon footprint.
- Promote the sustainability culture internally and in coordination with the Human Resources department.

CIBanco has a **Sustainability Committee** as part of the commitment to our new business vocation, which is also integrated into the corporate governance structure. The Committee is responsible for supporting CIBanco in developing sustainability policies and mechanisms, considering the direct and indirect environmental impacts of its operations. The Committee also participates in defining the guidelines to assess environmental risks in credit allocation. Also, the Committee plays an important role in designing financial products and services, and provides the bank with management tools to identify new business opportunities that are consistent with sustainable development goals. The Committee meets four times a year and reports directly to the Board of Directors.

Recognized independent environmental experts, with extensive experience in both the public and private sectors, participate in the Committee.

a. SUSTAINABILITY COMMITTEE FUNCTIONS

The specific functions of our Sustainability Committee are focused to:

- Identify new sustainable business opportunities.
- Identify and assess environmental risks in the business portfolio.
- Develop analytical tools to assess the environmental performance and profiles of customers and their projects for green banking purposes (preferential rates and terms).
- Develop guidelines and rules for the green operations of the bank.
- Promote public relations activities related to the sustainability policies of the bank.
- Assess design elements of the bank subsidiary offices.
- Define training needs on sustainability issues for CIBanco employees.
- Assist the Chief Sustainability Officer.
- Offer support in the assessment of the project finance

b. MEMBERS

The members of our Sustainability Committee still is conformed by experts as Julio Madrazo, Gabriel Quadri, Gustavo Alanis Ortega, Mario Gomez and Rodrigo Villar. They are highly recognized in the country by their significant careers, deep knowledge on strategical decisions and enviromental issues such as impacts, technologies, laws, financing, recycling processes, among others.

In 2013, Julio Madrazo was incorporated as President of the Sustainability Committee. One of his main activities has been to oversee and coordinate all aspects of the Committee, and also to build partnerships and alliances with public and private organizations in order to facilitate CIBanco's sustainability agenda.

i. Julio Madrazo – Chairman of the Sustainability Committee

Director and Founding Partner at CMM. Prior to CMM, Julio Madrazo was Managing Director and Founding Partner of Voy Communication, a company of communication services and strategic planning that began operations in 2002. Before that, he was a partner and Director of Zimat Gollin – Harris where he was responsible for the company's promotion and the coordination of various national and international accounts. He was also Vice President for Latin America at Shepardson Stern Kaminsky, a company based in New York City, where he worked in promotion and account management. Julio studied a BA in International Relations at UNAM. He obtained his MA and is a candidate for PhD in United States Government and Public Policies at the University of Georgetown.

He leads activities related to strategic planning, communication, and promotion. In the public sector, Julio Madrazo worked as a special consultant to the Secretary-General of the Organization of American States, where he wrote speeches for Secretary-General, Cesar Gaviria, and was in charge of the restructuring of the Social Development Unit and was the institutional link between the OAS, the IDB, and the World Bank. Additionally, at the Presidency of Mexico, he was a political advisor to former president Ernesto Zedillo, and director of special projects during Carlos Salinas de Gortari's presidential term.

ii. Gabriel Quadri

CEO of Sigea, a company that offers a wide range of services related to the environment, including environmental impact studies.

Mr Quadri contended as presidential candidate of the county in July 2012, with a liberal agenda. Mr Quadri is a civil engineer. Master in Economics and PhD Candidate in Economics from the University of Texas at Austin. He served as chief of external financing at the Central Bank of Mexico, environmental planning director of the México City Government, and President of the National Institute of Ecology and Climate Change. He also chaired the Centro de Estudios del Sector Privado para el Desarrollo Sustentable (Private Sector Center for Sustainable Development- CESPEDES). In the academia, he has been professor in various higher education institutions. Currently, he is professor of the Advance

iii. Gustavo Alanis Ortega

Founder and president of the Centro Mexicano de Derecho Ambiental (CEMDA) (Mexican Center for Environmental Law). He studied law at Universidad Iberoamericana, where he currently teaches environmental law at the Law School. He received a Master's Degree in International Law at the Washington College of Law, and was part of the 7th generation of the Program on Environment and Development, known as LEAD (Leadership for Environment and Development) of the Colegio de Mexico.

He was appointed by the Secretary for Environment and Natural Resources in 2001 and 2008 member of the Joint Public Advisory Committee (JPAC) of the Commission for Environmental Cooperation of the North American Free Trade Agreement (NAFTA), which he chaired in 2003. Since 2006, he is a member of the Advisory Committee on Climate Change.

He is associate member of Ashoka, an institution that supports entrepreneurs whose activities have a large-scale social impact, and member of the Advisory Group on Environmental Law of the Department of Sustainable Development of the Organization of American States (OAS). He is also member of the Citizen Council of the Attorney's Office for the Environmental and Urban Planning of the Mexico City Government.

iv. Mario Gomez

Founding Director of Promoción, Comunicación e Imagen (PROCOI), a firm dedicated to the development of biodiversity and conservation strategies for the private sector. He holds a BA degree in Business Administration from Universidad Anahuac. In 1991 he founded Reciclados Mexicanos, a recycling company where he served as director until 1994.

In 1995 he was general coordinator of the National Protected Areas Commission, which was responsible for the conservation strategy of natural reserves. He has also been environmental consultant for organizations such as: Ford and its distributors; Mexichem; Elementia and its foundation Kaluz; Grupo Bimbo; Reforestamos Mexico; TYASA; TAMSA; FEMSA; Fundación Alfredo Harp; Fundación Grupo Mexico; DOW; Grupo Modelo; Municipal Council for Water and Sanitation of Coatzacoalcos; ICA; and Aeroméxico. In the public sector he has worked for the governments of Veracruz and Oaxaca as well as for the Ministry of the Environment and Natural Resources. He has published a book on protected natural areas and another one on water.

v. Rodrigo Villar

CEO of New Ventures Mexico, a leading business accelerator in the country and the only one focused on sustainable businesses. Previously, he worked in Spangaro Systems Pty. Ltd., a consulting firm on investment banking in Melbourne, Australia, where he served as Project Manager coordinating financial activities for technology companies.

Before that, he was a financial analyst for Group Desk, The Dow Chemical Company, and Ernst & Young. He holds a MBA from the Royal Melbourne Institute of Technology in Australia, and a BA Degree in Accounting and Finance from the Instituto Tecnológico y de Estudios Superiores de Monterrey. In 2005, he was selected by Expansion magazine as one of the 30 promises in the 30's. In October 2007 he became Fellow of Ashoka International and in October 2008, he received the prize UBS-Visionaris 2008 to the social entrepreneur of the year. More recently, he was recognized as one of the most prominent 40 young CEOs of Latin America by the Latin Trade magazine. He is founder and president of The Green Pages, the main sustainable consumption movement in Mexico.

c. SUSTAINABILITY COMMITTEE ACTIONS IN 2013

In 2013 as green bank, the Committee also has played an essential role in both setting the direction of the bank in relation to its internal projects and policies, and in assessing credits for sustainable projects; noteworthy that in 2013 all our sustainable projects were lower than US\$10 million. The Committee has also been a major advocate of addressing the needs of small and medium enterprises with products and services, based on the policy of zero carbon emissions.

The Committee has also been a key player in assessing the viability of financing green business initiatives. It has supported the credit department as well as young entrepreneurs involved in green businesses to translate ideas into concrete business opportunities.

During 2013, the Sustainability Committee, which met four times in the year, continued adopting sustainability actions has played a key role in integrating the green business vision into the bank and in pursuing an operation consistent with the protection of the environment.

Some of the main actions of the Committee in 2013 were:

- Contributed to the revision and modification of CIBanco's credit manual, and to the elaboration of the questionnaires to identify green projects and to evaluate social and environmental risks.
- Supported CIBanco in the implementation of several initiatives in the Sustainability Committee of the Mexican Bank Association (AMB), led by CIBanco and Banamex. One of the initiatives was the drafting of a Green Protocol by which financial institutions commit to adopt voluntarily actions to mitigate the environmental impact of their operations, as well as to incorporate social and environmental considerations into their financing decisions.
- Assessed the viability of financing green business initiatives. It has supported the credit department as well as young entrepreneurs involved in green businesses to translate ideas into concrete business opportunities.
- Guided CIBanco's sustainability actions to reduce the environmental footprint of the bank.

3. EQUATOR PRINCIPLES (EP)

CIBanco adopted the Equator Principles (EP) in March 2012 assuming its responsibility in lending to projects that may affect the environment, showing its commitment to sustainability and economic development in Mexico. CIBanco was the first Mexican bank to do so and to undertake environmental risks assessments of projects. We are therefore committed to annually report about our project finance transactions with total capital costs of US \$10 million or more, and across all industry sectors..

With the adoption of the EP, CIBanco commits to use a framework for determining, assessing and managing environmental and social risk in Project Finance transactions. The final aim is to avoid, reduce or mitigate negative impacts of the projects we finance on ecosystems and communities.

Noteworthy that in 2013 all our sustainable projects were lower than US\$10 million, this because the market tendencies of this year. Regardless of the annual behavior, CIBanco confirms its policies about projects equal or greater than US\$10 million, in which the areas for the assessment of those projects still continue being:

- Biodiversity protection;
- Use of renewable resources;
- Waste management;
- Protection to human health
- Population displacement.

Some of the benefits for CIBanco of adopting the EP are:

- Low risk in projects. With the compliance of environmental and social standards, the chances that the national authorities reject a project are reduced.
- Improved national and international reputation.

- Enhanced credibility, transparency and social responsibility.
- Improved perception of the bank’s image among shareholders, suppliers, customers and business partners.
- Attraction of customers interested in the sustainable operation of the bank.
- Attraction of new sustainable businesses.

a. FIRST MEXICAN BANK TO SIGN THE EP

On March 7th, 2012, CIBanco became the first Mexican bank to sign the EP. By adopting them, CIBanco showed its commitment to sustainability and economic development in Mexico. This meant a recognition of the need to change consumer habits and transform economic models. By adopting these principles, CIBanco agreed to redefine its approach to banking and established a precedent in Mexico.

And due to this achievement, we will focus on continue to be a bank whose business model is focused on promoting project financing objectives of environmental protection and sustainable matters.

b. LOANS OFFERED UNDER THE EP

During 2013, CIBanco increased its sustainable projects, just that these were projects lower than US \$ 10 million, so it was not required that they be evaluated under the guidelines of EP, but any way CIBanco monitored them to ensure that these project do not fall under our EP Exclusion Criteria (above mentioned). Mainly the projects which we funded, were not equal or greater than US \$ 10 million, these were related to mortgage loans or credits for opening more credit.

EP Category	Number of EP Projects Reviewed in 2012	Number of EP Projects Reviewed in 2013
A	0	0
B	0	0
C	2	0



During 2013, CIBanco did not grant any loans for projects larger than US\$10 million. CIBanco's loan portfolio presents no environmental risks and is consistent with Mexican environmental laws and regulations.

c. DESCRIPTION OF THE IMPLEMENTATION OF EP IN THE CREDIT AND RISK AREA

Since we adopted de EP, for two consecutive years, we continued performing a thorough review of the operating loan manual and have begun a process to adjust it as follows.

In line with CIBanco's policy of providing financing to environmentally friendly projects, and in accordance to our commitment to adopt the Equator Principles, we have developed a **questionnaire to identify green projects**, with the objective of identifying sustainability practices businesses and projects that are being supported by the bank, and that seek to prevent, mitigate o reverse environmental damage.

Also, we elaborated a **questionnaire for evaluating social and environmental risks** and define if the proposed operation or project presents a high, medium or low likelihood of incurring in negative environmental or social risks, or having high, medium or low consequences that could affect natural resources, categorizing them as Risk A (high), Risk B (low) and Risk C (low or null).

Both questionnaires are included as Annexes of this document.

d. FUNDING CRITERIA

i. CIBanco is incorporating responsible investment policy

As leaders in sustainable financial services in Mexico, we support initiatives and companies that protect the environment, and that at the same time generate value to their shareholders, employees, suppliers and customers.

ii. Sustainable approach

We recognize the benefits to the people and the environment of the financing activity we develop. Our private banking business approach is based on:

- Identifying sectors relevant for sustainable development and establishing positive criteria for funding companies active in those sectors.
- Selecting profitable initiatives of the real economy that add value to the environment.
- Ensuring that each selected project is consistent with our investment policy.
- Supervising the purpose of our loans.

iii. Environment

CIBanco funds initiatives, projects and companies committed to the responsible use of natural resources and the environment, which provide innovative technological solutions, in areas such as:

1. Renewable energies
2. Energy savings and efficiency
3. Sustainable infrastructure
4. Environmental industry and technology (recycling, transport, air, water, etc..)

e. EXCLUSION CRITERIA

CIBanco does not finance companies which products, services or production processes are not sustainable or have a negative impact on society, or that conflict with the values we share with our customers.

In this sense, CIBanco does not fund projects or undertakings contributing more than 10% of its activity in the following areas:

Non-sustainable businesses

- Dangerous substances for the environment. Organizations and activities that produce or sell substances that pose a risk to human life or the environment.
- Pornography. Organizations that sell pornographic products and / or that are involved in activities that promote prostitution.
- Tobacco. Organizations and activities that produce or sell tobacco products or related products.
- Arms industry. Organizations and activities that produce and sell weapons and provide services related thereto. They include conventional weapons, such as guns and rockets, and unconventional, such as nuclear, chemical and biological weapons and integrated weapon systems.

Non-sustainable processes

- Intensive agricultural production. Organizations and activities using animals intensively for consumption that are not environmentally friendly and do not protect animals. Loans will be granted only to organizations with ecological certification.
- Corruption. Organizations that have been convicted in court for corruption, bribery and money laundering, as well as those entities that have violated codes of conduct or treaties in the last three years.
- Animal testing. Organizations and activities using animal experiments for other than medical purposes, or that sell non-medical products that have been tested on animals.



In conclusion, CIBanco does not offer financing to businesses and processes that are not covered in existing environmental laws and regulations, that are not consistent with environmental protection best practices, and that are not based on a transparent environmental assessment. CIBanco reserves its right to reject any application for funding that it is not consistent with its goals and values.

4. Human Resources Development on Sustainability and our eco- efficient activities

a. HUMAN RESOURCES DEVELOPMENT ON SUSTAINABILITY

One of the challenges of becoming a green bank has been to internalize the green vision among our employees. This is why CIBanco has devoted considerable attention and resources to creating awareness, capacity building and training.

CIBanco has organized a series of activities for its staff on the sustainability approach adopted by the institution. Regarding induction for new employees, the bank has offered several courses on the sustainability approach of the bank. Different workshops were also organized on the basic guidelines of CIBanco as the first green bank of Mexico.

We launched our **CIQuality Life Program (Programa CICALIDAD de Vida)**, aimed at your entire financial group seeks to enhance the rates of affiliation and empathy of staff with the institution, through a program of direct and positive impact on the most sensitive factors affecting the life quality of those who form the Group, while contributing to the acculturation of our people in the philosophy of sustainability and continuous improvement of the environment.

b. Eco-efficient activities in our facilities

Our Program of Internal Eco-Efficiency, obeys our policies, culture and conduct to protect our environ. We had design a plan in 2013 to develop in this year and 2014, which consist as follows:

- Substitute the traditional internal lighting by LED lighting in our offices.
- Use our LED lighting in external and internal announcements.
- Subsitute our traditional walls by crystals, in order to use natural light and recyclable material.

5. OUR GREEN PRODUCTS

Consistent with its commitment with the environment, CIBanco continue offering the following green products for the Mexican market:

- **Sustainable account (Cuenta Sustentable).** This product reduces the use of paper by offering banking services through the Internet. The account has no checkbook and the statements are digitalized. Internet transactions are free of charges. The account includes an international debit card and no fees for management.
- **Loans for green autos (CIAuto Verde).** This is a loan for low emission cars. The product has an annual preferential rate of 9.9% for cars emitting up to 180g of CO2 per kilometer.
- **Loans for solar panels (CIPaneles Solares).** CIBanco was the first bank to launch the first residential photovoltaic loans, which help Mexican customers to switch to an energy consumption model that respects the environment. This product has been reviewed in order to improve its characteristics and increase its attractiveness.
- **Sustainable fund (CIFondo Sustentable).** The fund is linked to the assets of 23 companies that participate in the Mexican stock market that compose the Sustainable Index.
- **CIGreen Business Credit (CICrédito Empresarial Verde).** The fund is linked to companies which request financing for sustainable projects such as: renewable energies, energy savings and efficiency, sustainable infrastructure, environmental industry and technology (recycling, transport, air, water, etc..)



WE UNDERSTAND THE FINANCIAL SERVICES AS AN IMPORTANT TOOL FOR BUSINESS AND CITIZENS TO ACT MORE RESPONSIBLY WITH THE ENVIRONMENT. SUSTAINABILITY IS A BUSINESS APPROACH THAT CREATES VALUE FOR OUR CUSTOMERS AND SHAREHOLDERS.

6. ANNEXES

Formulario 1 Identificación de proyectos verdes

De manera congruente con la política de CIBanco de promover el financiamiento de proyectos que protejan el medio ambiente, el objetivo de este cuestionario es identificar los proyectos que están siendo apoyados por el banco y que buscan prevenir, mitigar o remediar un daño ambiental.

Nombre de la Empresa o Proyecto:

Sector al que pertenece:

Monto de la operación:

De la Empresa

¿Actualmente su empresa produce algún bien o servicio que busque directa o indirectamente prevenir o remediar el daño al medio ambiente (ej. agua, tierra, aire u otras áreas)?

Sí	
No.	

Especificar: _____

¿En sus procesos y métodos de producción u operación cuenta con mecanismos para hacer más eficiente el uso de recursos naturales o reducir su consumo, o bien para mitigar el impacto al medio ambiente?

Sí	
No.	

Especificar: _____

¿La empresa elabora un reporte anual de sustentabilidad?

Sí	
No.	

¿Existe un área encargada de temas ambientales?

Sí	
No.	

¿Han realizado algún estudio de impacto ambiental de la operación o actividades de su empresa?

Sí	
No.	

Especificar? _____

¿Cuenta con algún certificado medio ambiental?



ISO 14,000	
Leed	
BCorp	
PROFEPA (industria limpia)	
ProNatura	
Medición de huella de carbono	
Otro	

Del Financiamiento

Describir brevemente el destino del crédito que se le ha concedido o que está solicitando.

Descripción: _____

¿Cuál de las siguientes categorías describe mejor el crédito que quiere contratar o que actualmente tiene con CIBanco?

Para capital de trabajo	
Maquinaria y Equipo	
Para Instalaciones	
Factoraje	
Proyecto en específico	
Otro	

Especificar? _____

¿El crédito va destinado a alguna actividad ambientalmente sustentable?

No.	
-----	--

Energía renovable	
Eficiencia energética	
Reciclaje de algún tipo	
Ahorros o tratamiento de agua	
Ahorro o generación de materia prima sustentable	
Construcción sustentable	
Otra	

Especificar? _____

¿Tiene contemplado desarrollar a futuro alguna, de las acciones mencionadas anteriormente u otras que sean ambientalmente sustentables?

Especificar? _____

Formulario 2

Evaluación de Riesgos Sociales y Ambientales de los Proyectos a Financiar

Este formulario tiene el objetivo de establecer si la operación o proyecto propuesto presenta alguna probabilidad de tener algún impacto o riesgo ambiental o social.

Marque SI o NO dependiendo si el financiamiento propuesto puede generar alguno de los impactos indicados.

Cuestionario Socio Ambiental	SI	NO	NO SE
1. ¿El proyecto u operación puede llegar a tener impactos considerables en los recursos naturales? (A)			
2. ¿El proyecto u operación afecta los recursos naturales de uno o más países que no participen en el proyecto (ejemplo: corredores biológicos, cuencas, playas y costas, parques nacionales)? (A)			
3. ¿El proyecto u operación utiliza materiales peligrosos que puedan afectar considerablemente la salud de trabajadores o comunidades cercanas? (A)			
4. ¿El proyecto u operación puede llegar a generar un grado de contaminación considerable en el agua, el suelo o el aire? (A)			
5. ¿Las etapas de operación o construcción consisten en actividades de alto riesgo relacionadas con el uso, la producción o el almacenamiento de desechos y materiales peligrosos? (A)			
6. ¿El proyecto u operación afecta áreas vulnerables desde el punto de vista ambiental o cultural? (A)			
7. ¿El proyecto u operación implica una transformación o degradación considerable del algún hábitat natural? (A)			
8. ¿El proyecto u operación implica una transformación considerable de algún sitio cultural? (A)			

9. ¿El proyecto u operación significa el financiamiento de actividades en una zona geográfica expuesta a peligros naturales, como inundaciones, terremotos o derrumbes? (A/B)			
10. ¿El proyecto u operación puede llegar a tener impactos acumulativos negativos o adversos, directos o indirectos, en poblaciones indígenas o en sus derechos o bienes individuales o colectivos? (A/B)			
11. ¿El proyecto u operación implica un reasentamiento involuntario o desplazamiento económico de la población de la zona? (A)			
12. ¿El proyecto u operación incluye grandes obras de infraestructura? (A/B)			
13. ¿Existen elementos que indiquen el uso de prácticas laborales inadecuadas? (A)			
14. ¿El proyecto u operación genera cantidades significativas de materiales peligrosos? (A)			
15. ¿Existen elementos que indiquen un almacenamiento inadecuado (en cuanto a la seguridad e higiene) de sustancias, productos químicos o alimentos? (A)			
16. ¿El patrocinador del proyecto no cuenta con un sistema de gestión de seguridad e higiene laboral que cumpla estándares de las leyes mexicanas? (A/B)			
17. ¿El proyecto u operación implica el uso de organismos modificados genéticamente? (A)			
18. ¿Existen elementos que indiquen la presencia de contaminación como consecuencia de acciones pasadas realizadas por los dueños anteriores de la propiedad? (A)			
19. ¿Existe la probabilidad de que el proyecto u operación tenga impactos ambientales y socioculturales negativos principalmente locales y de corto plazo, para los cuales existen medidas de mitigación, eficaces y accesibles? (B)			

Anexo I

Categorización Socio-Ambiental (para uso interno)

Resultado	Categoría propuesta	Comentarios y medidas propuestas
Si responde SI a una o más preguntas marcadas con A	A	<p>La operación presenta altas probabilidades de tener impactos ambientales y sociales negativos, con afectación importante a los recursos naturales y se clasifica nivel A (Alto Riesgo).</p> <p>La operación debe remitirse al Comité de Sustentabilidad y debe consultarse los estudios o acuerdos necesarios:</p> <ul style="list-style-type: none"> ▪ Evaluación Ambiental ▪ Plan de Gestión Ambiental ▪ Evaluación de Impacto Ambiental ▪ Evaluación Ambiental Estratégica ▪ Consulta con las partes interesadas ▪ Requisitos para la disponibilidad de información ▪ Supervisión (informes periódicos) ▪ Cláusulas respecto a riesgos socio-ambientales
Si responde SI a una o más preguntas marcadas con B	B	<p>La operación presenta altas probabilidades de tener impactos ambientales y sociales locales y de corto plazo, para los cuales existen medidas de mitigación, eficaces y accesibles, por lo que se clasifica nivel B (Riesgo Medio).</p> <p>La operación debe remitirse al Comité de Sustentabilidad y debe consultarse los estudios o acuerdos necesarios:</p>

		<ul style="list-style-type: none"> ▪ Análisis ambiental y social de cuestiones identificadas ▪ Plan de Gestión Ambiental ▪ Consulta con las partes interesadas ▪ Requisitos de supervisión (informes periódicos)
Si responde NO a todas las preguntas	C	<p>Sería una operación con bajas probabilidades de presentar un impacto ambiental-social. Se clasifica en categoría C (Bajo Riesgo).</p> <p>No requiere de aprobación</p>

Quando exista controversia de categorización de nivel A o B, el área de sustentabilidad define la categoría-