

SUSTAINABILITY REPORT 2022

DIGITAL 
transformation



CHAIRMAN'S *letter*

GRI 2-22

Once the main effects of the Covid-19 pandemic were overcome, 2022 was another year full of challenges that demanded an agile capacity to respond and adapt. With a gradual but clear economic reactivation after the health crisis, which, although it has left us with a relevant inflationary level together with a significant increase in reference rates, has also benefited the contribution of practically all of our group's business units to the annual result, which had an unprecedented performance at the end of 2022.

This was accompanied by CI Banco's involvement in a digital transformation process that will enable it to take our financial services to another dimension. In December 2022, we announced an ambitious investment project of more than 50 million dollars over the next five years under an agreement never seen before in the local market, hand in hand with Google Cloud, with the aim of streamlining, digitizing and automating the business processes involved with the entire environment in the provision of the services we offer to our customers. One of our goals is to exceed by more than 68% of the banking transactions that today are carried out through digital tools.

Together with Google Cloud, at CI Banco we are working to increase our capacity for innovation by centralizing the offer of financial experiences that satisfy both the current customer profile and the younger segment of the population, in which we seek to increase our positioning significantly.

This alliance will also accelerate the development of products and services in such a way that the customer and/or user's experience in the financial ecosystem will become more agile, secure and innovative, without neglecting the quality and proximity that have distinguished us for more than 15 years.

Our permanent concern for improving service levels and operational synergy has set the tone for integrating all business units in the same corporate building, designed and operated with the highest standards of quality and affinity with the environment, seeking to endorse our commitment to sustainability and the community to which we now belong.

This commitment is also evident in our leadership in small- and medium-scale energy financing through solar panels, and low-emission cars, among other products, as well as in linking the most environmentally friendly remote infrastructure in the financial sector with the help of Google Cloud.

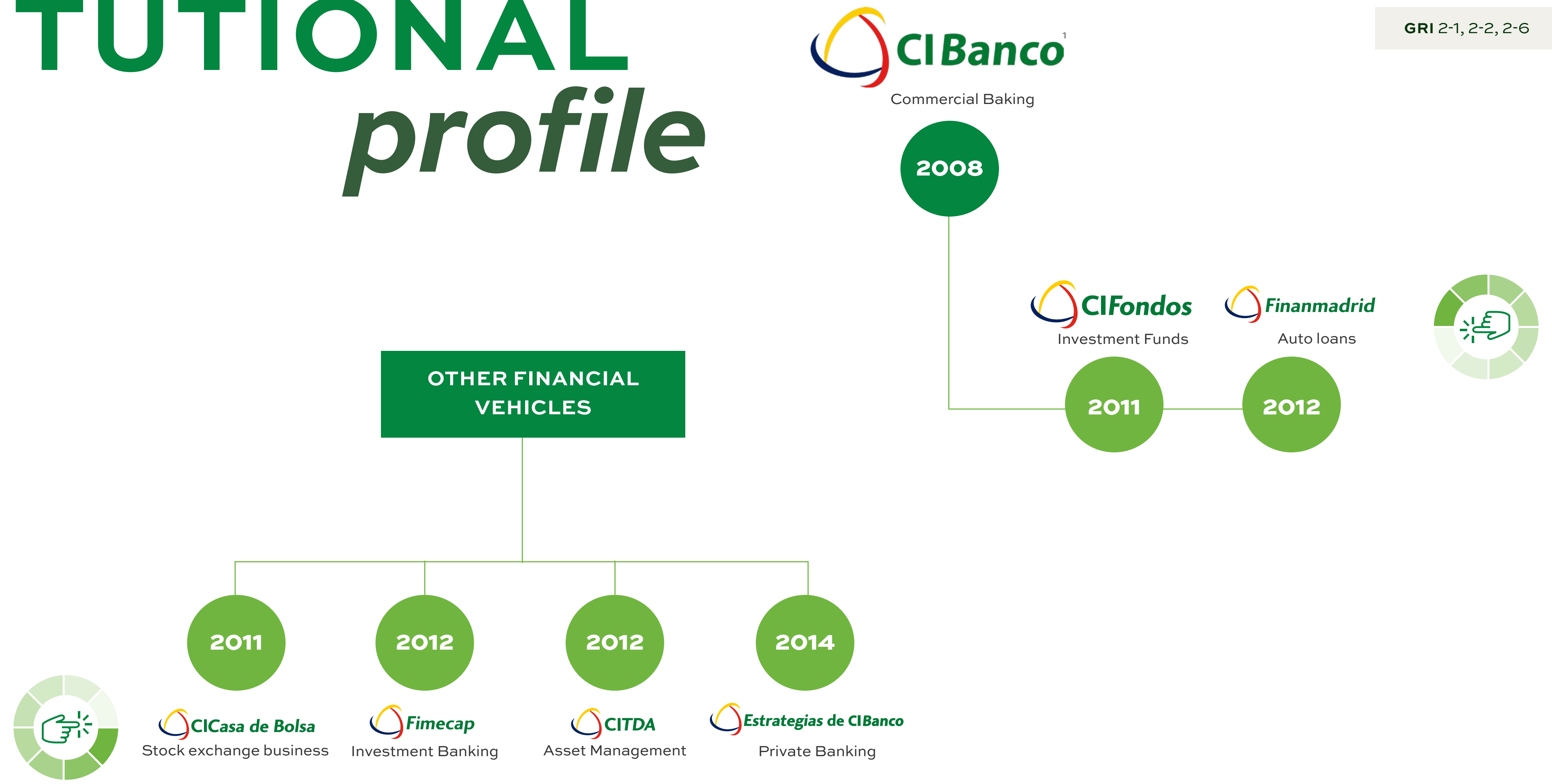
With this, the institutional interest in the matter and the commitment of the Chairman of the Board of Directors in the transformation process, allied with the needs of customers, the assets of collaborators, and the sustainability and profitability of the group, are shown to thank the trust of those who are part of an environment that builds its present every day, in search of a scalable and sustainable collective benefit.

Lic. Jorge Rangel de Alba Brunel
Chairman of the Board of Directors



INSTITUTIONAL *profile*

GRI 2-1, 2-2, 2-6



¹CIBANCO, S.A., Institución de Banca Múltiple. Located at calzada Gral. Mariano Escobedo No. 595, col. Polanco, V sección, alcaldía Miguel Hidalgo, Z.C. 11560, Mexico City. Its principal economic activities include, among others, receiving deposits, accepting loans, granting credit, trading securities, foreign currency and derivatives, and entering into trust agreements. At the end of 2022, it has two subsidiaries: CI Fondos, S.A. de C.V. (CIBanco owns 99.96% of the capital stock) and Finanmadrid México, S.A. de C.V. SOFOM (CIBanco owns 99.99% of the capital stock)



Our commitment to sustainable development is transforming in this new digital era to provide our customers, employees and society with new tools to connect and grow, allowing us to access more and better possibilities to prosper in the present and the future.



VISION

We see financial services as an important tool for companies and citizens to act more responsibly in the care and conservation of the environment. We believe that sustainability is a profitable business approach that creates long-term value for our shareholders.



MISSION

To be leaders in Mexico in the financial services sector that privileges sustainability as a business axis, for the mutual benefit of companies and individuals.



VALUES

- Commitment
- Ethics
- Professionalism
- Service excellence
- Sustainability
- Transparency
- Fair treatment



We are a private commercial bank, with an important participation in the foreign exchange and trust market in Mexico. We offer sustainable and innovative financial solutions through comprehensive and versatile financial vehicles that allow us to provide more value to our customers and to society.

Our human, financial, social and environmental capital consolidates a sustainable business model, focused on the client and with a positive impact on the development of the sector and the country.

229
Facilities
213 branches
6 promotion centers
10 regional centers

229
ATMs

61,215
Customers
75% individuals and 25% companies

3,227
employees
50% women and 50% men

\$79,914
million in total assets

\$292
million in tax contribution

4,550
suppliers
99% nationals and 1% foreigners

8,314
people benefited by our
social investment
(\$3.9 million)
in education, culture and sports

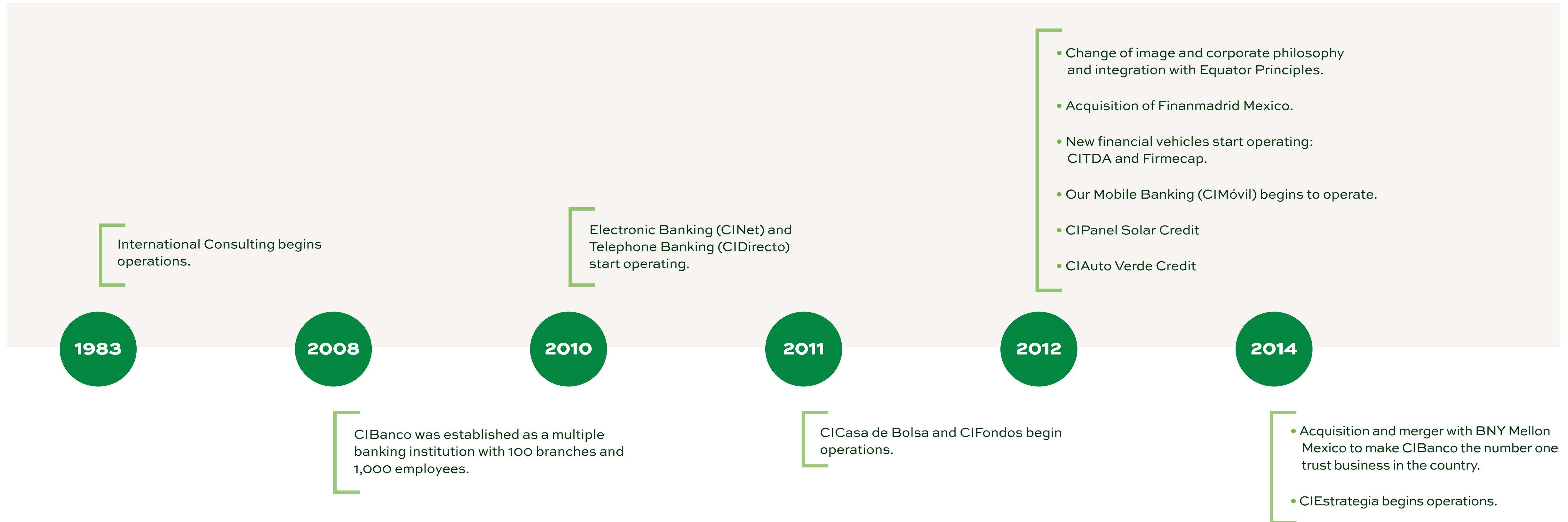
456
of our credits help to generate clean
energy and reduce GHG emissions

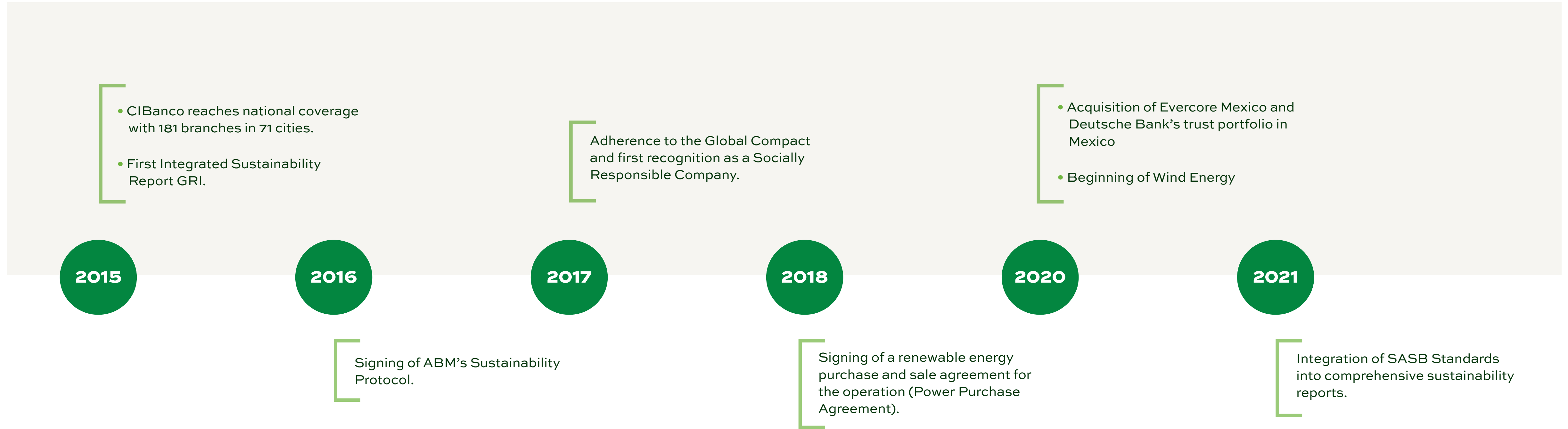
52%
of energy consumption for our
operation is green



TRAJECTORY

Our trajectory is the strength of our transformation. After 14 years of continuous work, building and consolidating a vision of sustainable work, the evolution of our business takes us to the next step, where technology enhances our ability to respond and meet the needs of our customers.







GOOGLE CLOUD AND CIBANCO *partnership*

Focus and accelerate our **capacity for innovation**, focusing on the customer.

We have entered into an alliance with Google Cloud, the broadest cloud in the industry, with the objective of streamlining, digitizing and automating business processes for our stakeholders with direct impact on the four areas of our sustainability strategy. This alliance is an organic step in the digitalization process that we began in 2010 and 2012 with the creation of CINet and CIMóvil, respectively. These digital tools now account for 68% of the bank's transactions.

ETHICS AND CORPORATE GOVERNANCE

Technological platform

To lead, from the Board of Directors, the modernization of the technological platform that supports the business operation and the development of new products and services.



Security risk management and regulatory compliance

SOCIAL

Culture and talent

Establish a culture of transformation and innovation that enables our human talent to lead the digitalization of the business, with the support of experts.



Data analysis, analytics, and cross-cutting ML/AI capabilities

ECONOMICS

Product digitization

Develop an offer of customer-centric digital financial solutions supported by the bank's financial services ecosystem and its financial vehicles.



Operational and cost efficiency

ENVIRONMENTAL

Business processes

Streamline, digitize, and automate business processes for internal and external customers and users. Generate a positive impact on the environment.



Integration of business units and services



NEW SUSTAINABLE *building*

CLIMATE EFFICIENCY

- Thermal insulation of walls and roofs
- Double glazing for solar and acoustic control
- Cooling system with variable frequencies based on demand.

ENERGY EFFICIENCY

- CO₂ sensors to reduce energy consumption of exhaust fans.
- Common areas with LED lighting.

WATER EFFICIENCY

- Hand wash basin with infrared sensor for automatic adjustment.
- Wastewater Treatment Plant (WWTP) with a capacity of 23,000 m³, water is used in toilets and for irrigation.
- Rainwater collection system.

MOBILITY

- 100 bicycle parking spaces
- CIBus, personnel transportation route*.

RECYCLING

- Paper management system, to recycle an average of .8 tons per month.

* A morning route from Eje 1 Norte to Campos Eliseos; and an afternoon route from Campos Eliseos to Eje 1 Norte.



SUSTAINABLE *alignment*

ETHICS AND CORPORATE GOVERNANCE

STRATEGY

- Economic
- Social
- Environmental

IMPACT

We voluntarily reported our sustainable performance in alignment with the Equator Principles, the Global Reporting Initiative and SASB 10, 8 and 2 years ago, respectively.

2023 PROJECTION

With the leadership of our Board of Directors, we will use technology to democratize finance and create more inclusive and innovative products and services for a sustainable present and future.

ODS



ECONOMIC

MATERIAL ASPECTS

- Digital transformation
- Customer Relationship Management
- Brand management
- Product / service development
- Financial issues
- Money laundering and corruption prevention

IMPACT

Through our credits, we increase the share of renewable energy in Mexican households and businesses and reduce pollutants and GHG emissions in cities.

We operate ethically and responsibly, to avoid corruption and illegality in our sphere of influence.

2023 PROJECTION

30% increase in the number of green credits, compared to 2022.

Renewing our system and policies for the prevention of corruption.

PRINCIPLES AND ODS

Principle 10





SOCIAL

MATERIAL ASPECTS

- Supplier standards
- Social management and impact
- Diversity and equal opportunities
- Human capital development
- Occupational health and safety
- Talent attraction and retention

PRINCIPLES AND ODS

Principles 1 to 6



IMPACT

We generate full and productive employment for 3,227 employees and indirectly for more than 4,000 suppliers in Mexico.

We partner with 26 trade and social organizations to promote the sustainable development of our communities and our sector.

2023 PROJECTION

We will incorporate a position in the Human Capital area to lead gender equality and diversity issues, in line with best practices in the sector.

ENVIRONMENTAL

MATERIAL ASPECTS

- Environmental policies
- Energy eco-efficiency
- Climate change
- Materials
- Waste management

PRINCIPLES AND ODS

Principles 7, 8 and 9



IMPACT

52% of our energy consumption is renewable, thus avoiding the generation of 1,154 tCO₂e.

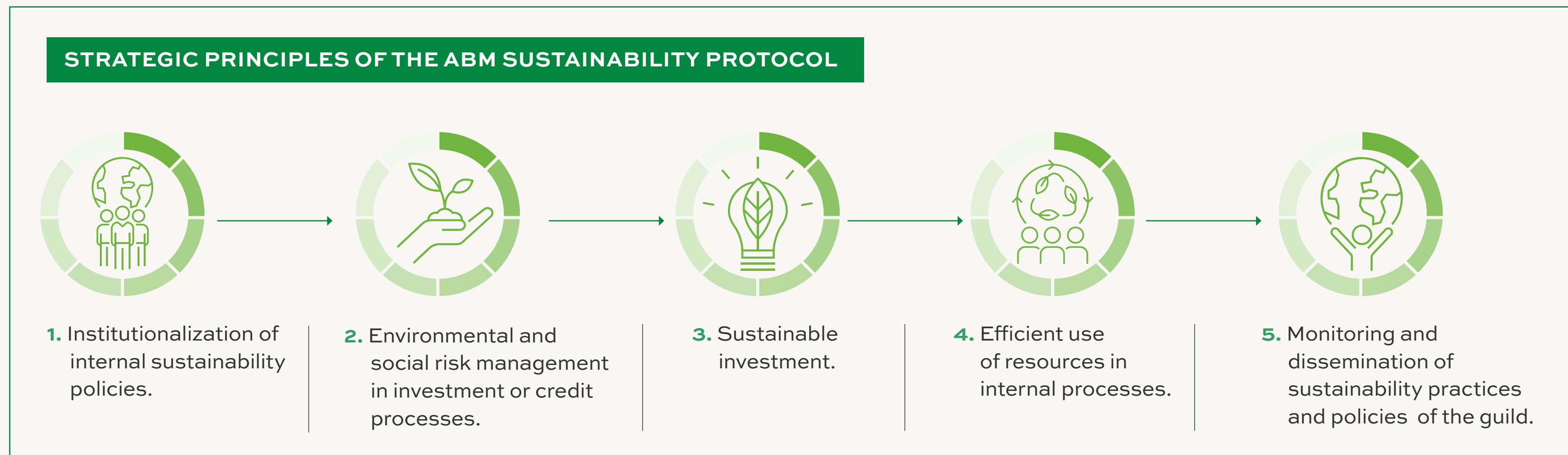
Paper recycling doubled compared to the previous year and, thanks to our new corporate building, we are making the consumption of all inputs more efficient.

2023 PROJECTION

Our digital transformation will use the cleanest cloud in the industry, which will further reduce our environmental footprint and paper usage.



We are active members of the ABM Sustainability Committee. We promote the strategic principles agreed in the Sustainability Protocol within our operation. Throughout the report you will read the results and identify the results with this iconography:





GOVERNANCE AND *corporate ethics*



The values and principles that constitute us support our transformation to offer more and better financial solutions, led by a Corporate Governance and a Management Team with great experience and committed to the quality of the operation to be responsible agents of change in the sector and the country.

11,223

Hours of regulatory training

33%

of our board members
are independent

9

consecutive years reporting
our ESG performance on a
voluntary basis





CORPORATE *governance*

Our corporate governance structure is headed by the Shareholders' Meeting, which delegates to the Board of Directors the task of supervising and controlling the management and operation of issues relevant to our sustainability. **This Board is made up of 15 directors**, 33% of whom are independent, but all of whom have significant professional backgrounds that support the objectivity and relevance of their work.

The Board is supported by five Committees, which in turn are made up of the directors and groups of executives from different areas of our bank. The Committees allow the integration of strategic collaborators to transmit decision-making and guarantee the execution of shareholder and board members' decisions, to define and execute the actions that are determined to be relevant for the profitability, compliance and sustainability of our operation.



GRI 2-9, 2-10, 2-11, 2-12, 2-13, 2-14, 2-16, 2-17

GOAL 12.6.

ENCOURAGE COMPANIES, ESPECIALLY LARGE AND TRANSNATIONAL COMPANIES, TO ADOPT SUSTAINABLE PRACTICES AND INCORPORATE SUSTAINABILITY INFORMATION INTO THEIR REPORTING CYCLE.



BOARD OF *Directors*

The Board of Directors has the important task of guiding and supervising the operation of our institution, with the objective of maximizing its value. At all times, the Board ensures due diligence of the operation and compliance with current legal, economic and social regulations, as well as the benefit of shareholders and other stakeholders.

In addition, the Board is responsible for defining the strategic vision of the institution and for executing, monitoring and evaluating it through its Committees. In this way, we ensure that our institution moves in the right direction and meets the established objectives in an effective manner, for which it performs the following functions:

- To distribute the positions and committees of the Board among the shareholders or independent directors
- To ensure that all shareholders receive equal treatment, that their rights are respected, that their interests are protected and that they are given access to corporate information
- Act on behalf of the shareholders before the authorities and ensure that their rights are respected
- Execute the resolutions of the shareholders' Meeting
- Approve the Financial Statements and supervise their correct management
- Appoint, evaluate and remove the chief executive officer and other first-level officers
- Establish the powers, faculties, obligations, restrictions and remuneration of CIBanco's general manager and other directors
- Establish CIBanco's Regulatory Committees and supervise their management
- Oversee the responsible issuance and disclosure of information, the establishment of internal control and information quality mechanisms, and compliance with the various applicable legal provisions
- Establish the necessary policies and approve transactions with related parties
- Define, approve and review the policies and procedures for risk management
- Approve the objectives, guidelines and policies on credit management matters
- Approve the Remuneration System, the policies and procedures that regulate it, as well as any amendments thereto
- Authorize the appointment or replacement of the internal auditor and the external auditors
- Evaluate the functions of the Audit Committee and the General Management in matters of Internal Control, at least annually
- Promote high levels of integrity among CIBanco's officers and employees
- Approve manuals relevant to the Bank's operations, as well as their updates
- Promote the disclosure of wrongdoings and the protection of whistleblowers



PERIODICITY OF SESSIONS

Quarterly and extraordinarily, when requested by its chairman or by the directors representing at least 25% of the members of the Board or by any of the institution's Statutory auditors.



All meetings of the Board of Directors are recorded in minutes duly recorded and signed by the Chairman, the Secretary and the Statutory Auditor. Through these minutes, the implementation of the recommendations and their impact is monitored and controlled, and actions are delegated together with the respective support committees for the management of issues relevant to the sustainability of the operation. The members of the Board are selected and assigned by the Shareholders' Meeting, and according to its criteria they have the necessary experience and knowledge to carry out this work.

The average age of the board members is **60 years old.**

The Board of Directors has five specialized committees that facilitate the implementation, evaluation and control of economic, social, financial and environmental decisions relevant to the business. In addition, these committees are responsible for visualizing and developing the necessary strategies for adapting the business to regulatory, economic and social changes that could affect its operation or profitability. During 2022, the Board and its committees maintained the following structure:



See a brief biographical sketch of our directors [here](#).

GRI 405-1 AND 3-3

CHAIRMAN OF THE BOARD
(Proprietary Director)

Jorge Rodrigo Mario Rangel de Alba Brunel

PROPRIETARY DIRECTORS

Salvador Arroyo Rodríguez
José Manuel Cadena Ortiz de Montellano
Norman Hagemeister Rey
Roberto Pérez Estrada
Luis Miguel Osio Barroso
Juan Carlos Pérez Aceves
Jorge González Ramírez
Ernesto Marín Rangel de Alba
Luis Alberto Pérez González
Lorenzo Mauricio González Bosco

ALTERNATES*

Mario Alberto Maciel Castro
José Ignacio Reyes Retana Rangel de Alba
Julián García Sánchez

* These persons may substitute indistinctly for any of the proprietary directors.

INDEPENDENT PROPRIETARY DIRECTORS

Michell Nader Schekaiban
Fernando Javier Morales Gutiérrez
Christian Mario Schjetnan Garduño
Pedro Enrique Alonso Angulo
Luis de las Mercedes Álvarez y Candocia

ALTERNATE**

Eduardo Villanueva Ortiz

** This person may replace indistinctly any of the independent proprietary directors.

SECRETARY

Roberto Pérez Estrada

STATUTORY AUDITOR

Hermes Castañón Guzmán

ALTERNATE

Alejandro de Alba Mora



Audit Committee

The main function is to support the Board of Directors in defining and updating the objectives of the Internal Control System (ICS) and the guidelines for its implementation, as well as to verify and evaluate its performance. Our ICS is a set of policies, procedures and practices established to ensure that our operations are carried out in an efficient, effective and safe manner, and that we comply with applicable laws and regulations, in support of the people, assets and resources that comprise us. In addition, the Audit Committee must:

- Review and supervise that manuals relevant to the operation adhere to the ICS
- Follow up on the activities of Internal and External Auditing, as well as the institution’s Internal Comptroller, and keep the Board of Directors informed of their performance
- Ensure that financial and accounting information is prepared in accordance with the guidelines and provisions applicable to the sector’s institutions, as well as with the corresponding accounting principles



PERIODICITY OF SESSIONS
Twice a month.

INDEPENDENT PROPRIETARY DIRECTORS

Fernando Javier Morales Gutiérrez
Chairman

Christian Mario Schjetnan Garduño
Member

PROPRIETARY DIRECTORS

Norman Hagemeister Rey - **Member**

Salvador Arroyo Rodríguez - **Guest**

Luis Miguel Osio Barroso - **Guest**

Chief Executive Officer - **Guest**

Director of Internal Audit - **Guest**

Deputy Director
of Administration and Finance - **Guest**

Corporate Director
of Compliance and Risk - **Guest**

Corporate Director
of Internal Control - **Guest**

Administration and Finance
Director - **Guest**

Hermes Castañón Guzmán
Statutory Auditor - **Guest**

Alejandro de Alba Mora
Deputy Statutory Auditor - **Guest**

Legal Executive Director - **Secretary**

Compliance Officer - **Guest**

**See our 2022 Financial Statements
audited by KPMG [here](#).**





Integral Risk Management Committee

It is responsible for creating, updating, publishing and disseminating the Policies and Procedures Manual for Comprehensive Risk Management, thereby promoting a culture of respect for the risk limits approved by the Board of Directors at all levels of the bank:

- Report to the Board of Directors on a quarterly basis on CIBanco's risk exposure and possible negative effects on its operations, as well as on any non-compliance with established risk tolerance limits and levels on its operations, as well as on any non-compliance with established risk tolerance limits and levels
- Ensure that all personnel involved in risk-taking are aware of the limits and tolerance levels for discretionary and non-discretionary risks according to the applicable regulations



PERIODICITY OF SESSIONS
Monthly.

INDEPENDENT PROPRIETARY DIRECTOR

Pedro Enrique Alonso Angulo - **Chairman**

PROPRIETARY DIRECTORS

Norman Hagemeister Rey
Member

Salvador Arroyo Rodríguez*
Member

Luis Miguel Osio Barroso*
Alternate Member*

Juan Carlos Pérez Aceves
Alternate Member*

Luis Alberto Pérez González
Alternate Member*

Chief Executive Officer - **Member**

Corporate Director of Compliance and Risk
Member

Director of Comprehensive Risk Management
Alternate Member**

Director of Economic Analysis - **Guest**

Deputy Administration and Finance Director - **Guest**

Credit Director - **Guest**

Director of Internal Audit - **Guest**

Chief Operating Officer - **Guest**

Systems and Telecommunications Director - **Guest**

Executive Legal Director - **Guest**

Director of Changes and Coverage - **Guest**

Director of Money Markets - **Guest**

Derivatives Director - **Guest**

Corporate Director of Internal Control - **Guest**

Executive Director
of Human Capital and Quality - **Guest**

* These alternates may replace the members marked with (*).
**Alternate for the Corporate Director of Compliance and Risk.



See the Qualitative Risk Management Report 2022 [here](#).



Credit Committee

It is responsible for sanctioning all credit applications that exceed the powers of other Committees or the personal or joint powers up to the maximum financing limit or up to the amounts delegated to it by the Board of Directors, for individuals or legal entities determined by the Comprehensive Risk Management, considering the Grouping Rules; therefore, the Credit Committee is responsible for:

- Approving credit programs or products
- Approving the total or partial release of guarantees or collateral
- Recommending to the Board of Directors operations that exceed its powers.
- Approving the substitution of debtors and other debt recovery actions
- Approving restructurings, recognition of debts, write-offs, write-offs, forgiveness and other actions related to the granting and recovery of credit.
- Approving reduction or modification of fees, commissions and other financial items already established

- Recommending changes in the institution's lending activity
- Authorizing and inform the Board of Directors and/or the Related Party Transactions Committee of those related credits in accordance with the provisions of the "Provisions"
- Analyzing in an integral manner the behavior of the portfolio, its management and problems, and dictate measures for its attention.

PROPRIETARY DIRECTORS

Norman Hagemeister Rey
Chairman

Salvador Arroyo Rodríguez
Member

Luis Miguel Osio Barroso
Member

CONSEJEROS INDEPENDIENTES

Juan Carlos Pérez Aceves
Member

Christian Mario Schjetnan Garduño
Member

Federico Carstens Carstens
External Member

Chief Executive Officer, Alternate Director
Member

Director of New Business and Products
Member

Credit Director - **Member**

Executive Legal Director - **Secretary**

Corporate Director of Compliance and Risk - **Guest**

Executive Director of Change Promotion I - **Guest**

Executive Director of Change Promotion II - **Guest**

Corporate Banking Director - **Guest**

Project Finance Director - **Guest**

Corporate Banking Director I - **Guest**



Click here to view our 2022 risk ratings from the following rating agencies:

FitchRatings



PERIODICITY OF SESSIONS

At least twice a month and extraordinarily, when summoned by the Chairman of the Committee.



Communications and Control Committee

The main responsibility of this Committee is to develop and supervise policies to prevent and detect money laundering and the financing of terrorism, as well as to report possible violations and submit reports of unusual operations to the competent authorities, and therefore it seeks to:

- Develop policies and criteria to identify customers and users and assess their risk
- Monitor the effectiveness of these policies and take corrective action in the event of failures
- Classifying customers according to their risk level and disseminate the criteria for this classification
- Provide updated lists of persons and countries linked to terrorism or illegal activities
- Examine, qualify and report unusual and worrisome transactions to the competent authorities

- Prepare, review and update the manual for the prevention and detection of operations with resources of illicit origin and financing of terrorism
- Submit transactions detected to the competent authorities in accordance with applicable legislation

0 fines for money laundering in 2022.

PROPRIETARY DIRECTORS

Norman Hagemeister Rey
Chairman

Luis Miguel Osio Barroso
Member

Salvador Arroyo Rodríguez
Member

Jorge González Ramírez
Alternate

Corporate Director
of Compliance and Risk - **Member**

Director of Integrated Risk
Management - **Alternate**

Chief Executive Officer - **Member**

Compliance Officer - **Secretary**

Corporate Director of
Internal Control - **Member**

Deputy Chief Controller - **Alternate**

Chief Operating Officer - **Member**

Deputy National Chief
Operating Officer - **Alternate**

Executive Legal Director - **Member**

Deputy Legal Director - **Alternate**

Director of Promotion - **Member**

Executive Director of
Change Promotion I - **Member**

Deputy Director of Anti-Money
Laundering Compliance - **Member**

Director of New Business
and Products - **Member**

Executive Director of Change
Promotion II - **Member**

Executive Director of
Commercial Banking - **Member**

Metropolitan Regional
Deputy Director - **Alternate**

Director of Promotion II - **Member**

Director of Internal Audit - **Guest**

Deputy Audit Director - **Alternate**



PERIODICITY OF SESSIONS

Every 30 days and extraordinarily, when summoned by the Chairman of the Committee.



Compensation Committee

Its central function is to ensure that CIBanco’s compensation system is designed and managed in a fair and effective manner and that employees and the Board of Directors are adequately informed of any risks or major changes to the compensation policy.

- Propose remuneration policies and procedures to the Board of Directors and make any necessary changes
- Receive and consider reports on risks related to compensation policies and procedures
- Inform staff about remuneration policies and procedures, ensuring that stakeholders understand how their remuneration is determined, integrated and delivered, as well as any risk adjustments and other applicable mechanisms
- Engage external consultants to assist in the design of the remuneration scheme and avoid conflicts of interest
- Report semi-annually to the Board of Directors on the operation of the Remuneration System

INDEPENDENT PROPRIETARY DIRECTOR

Christian Mario Schjetnan Garduño
Chairman

ROPRIETARY DIRECTOR

Salvador Arroyo Rodríguez
Member

Chief Executive Officer
Member

Executive Director
of Processes and Human Capital
Secretary

Corporate Director
of Compliance and Risk
Member

Deputy General Manager
of Administration and Finance
Member

Director of Internal Audit
Guest



PERIODICITY OF SESSIONS
Quarterly.



More information about our Remuneration System [here](#).



SUSTAINABILITY *governance*

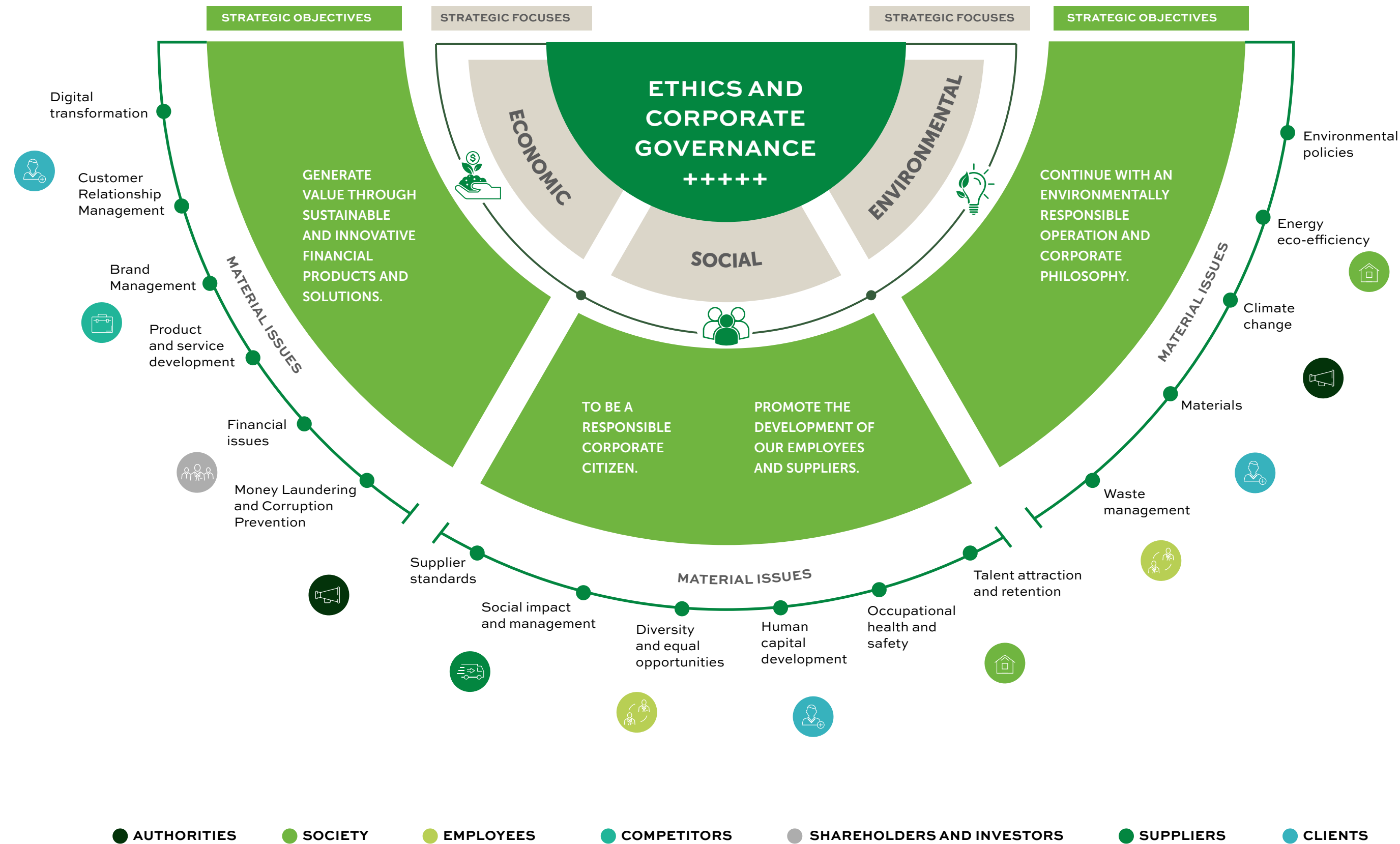
Sustainability is the engine of change that allows us to have a dynamic business, capable of adapting to the needs of its stakeholders and efficiently managing its impacts. In 2022, we made a significant change in our sustainability governance structure: the Sustainability Department now reports directly to the Chief Executive Officer, who in turn is delegated by the Board of Directors to manage the entire business. This change further positions the strategic relevance of sustainability for our entire operation.

The Sustainability area monitors and evaluates the risks and impact of the operation with the support of an external committee, and also manages alliances with the main sustainability prescribers at a national level (Asociación de Bancos de México (Association of Banks of Mexico)-Sustainability Protocol and Global Compact-Sustain-

able Development Goals) and at the international level (UNEP-FI and Equator Principles) to align our operation with the highest sustainability standards.

This annual report monitors and evaluates the performance of our sustainability indicators, which were recently defined in our materiality study developed and published in 2021. We use two methodologies to report our economic, social, environmental and governance performance in accordance with Global Reporting Initiative (GRI) and Sustainability Accounting Standards Board (SASB) standards, as well as independent external verification. For eight consecutive years, we have used GRI to report our performance, and this is the second year of using SASB to reinforce the traceability and transparency of the information in the report.

Our business model bases the construction of its present on the three key areas of sustainability (Economic, Social and Environmental), being our Corporate Governance and our Institutional Ethics the main transversal axes of action and control. For each area of sustainability, we define strategic objectives that allow us to manage issues that are material to our operations and relevant to our stakeholders, which are also classified according to the impact these issues have on them to help our families, communities and our country develop their full potential.



External Sustainability Committee

It is an advisory body independent from the bank's operation that strengthens the internal management system for the sustainability of the business. It is composed of experts in environmental, social and sustainable business issues. During 2022, María Isabel Studer Noguez resigned, and Gemma Santana began to participate. This Committee collaborates with and reports to the Sustainability Management and the CEO. One of its main objectives is to support the identification and assessment of environmental risks in the business portfolio, and among other functions are the following:

- Contributing to improving the quality of services offered to users
- Defining the necessary strategies to resolve identified opportunities
- Establishing actions necessary to drive the green products and financing strategy
- Promoting the evaluation and impact of the bank's sustainable actions
- Promoting the use of mechanisms to establish a comprehensive diagnosis and make decisions aimed at improving the organization and operation of services and products
- Conducting vulnerability analysis in the bank's green operation

COMMITTEE MEMBERS

Julio Emilio Madrazo García
Committee Chairman

Françoise Lavertu
 Gemma Santana Medina
 Gustavo Alanís Ortega
 Rodrigo Villar Esquivel



GEMMA SANTANA MEDINA

She led the coordination of the 2030 Agenda for Sustainable Development at the Head of the Office of the Presidency during 2019 and 2020. As a result of her work, *she achieved to update the National and Legislative Strategy for the 2030 Agenda in Mexico, as well as incorporated sustainability in public policies and budgets in more than 20 Mexican states.* She is also a leader in social entrepreneurship and environmental activism, and serves on the Financial Stability Committee's Sustainable Finance Board.



The Committee met three times in 2022 and the main topics addressed were the water crisis in Mexico, impact investment and COP 27, in addition to reviewing the reports of internal sustainability activities from the areas of Human Resources, Communication, Green Products and progress of the PPA, among other topics.



CORPORATE *ethics*

GRI 2, 2-23, 2-24, 2-26 AND 2-27
FN-CB-510A.

Our ethical principles are framed in our Code of Ethics and Conduct, exposed and presented to the entire organization through a training program. This document is accepted by employees and managers to maintain the compliance and ethics of the operation in accordance with external regulations and internal corporate culture.

Code of Ethics and Conduct

Our Code of Ethics and Conduct is the main basis for our performance and applies to all aspects of our work. To ensure that all our employees understand and comply with it, we have implemented a series of promotion, monitoring, and training processes that in turn help us to permeate an internal ethical culture that is consistent with our values. The guiding principles of our Code are as follows:

- Compliance with applicable regulations
- Fair competition
- Ethical sales practices
- Zero tolerance for fraud
- Intolerance of corrupt practices
- Confidentiality of information
- Privileged information
- Clean and tidy desks
- Zero conflicts of interest
- Preservation of reputation and company name
- Money laundering prevention



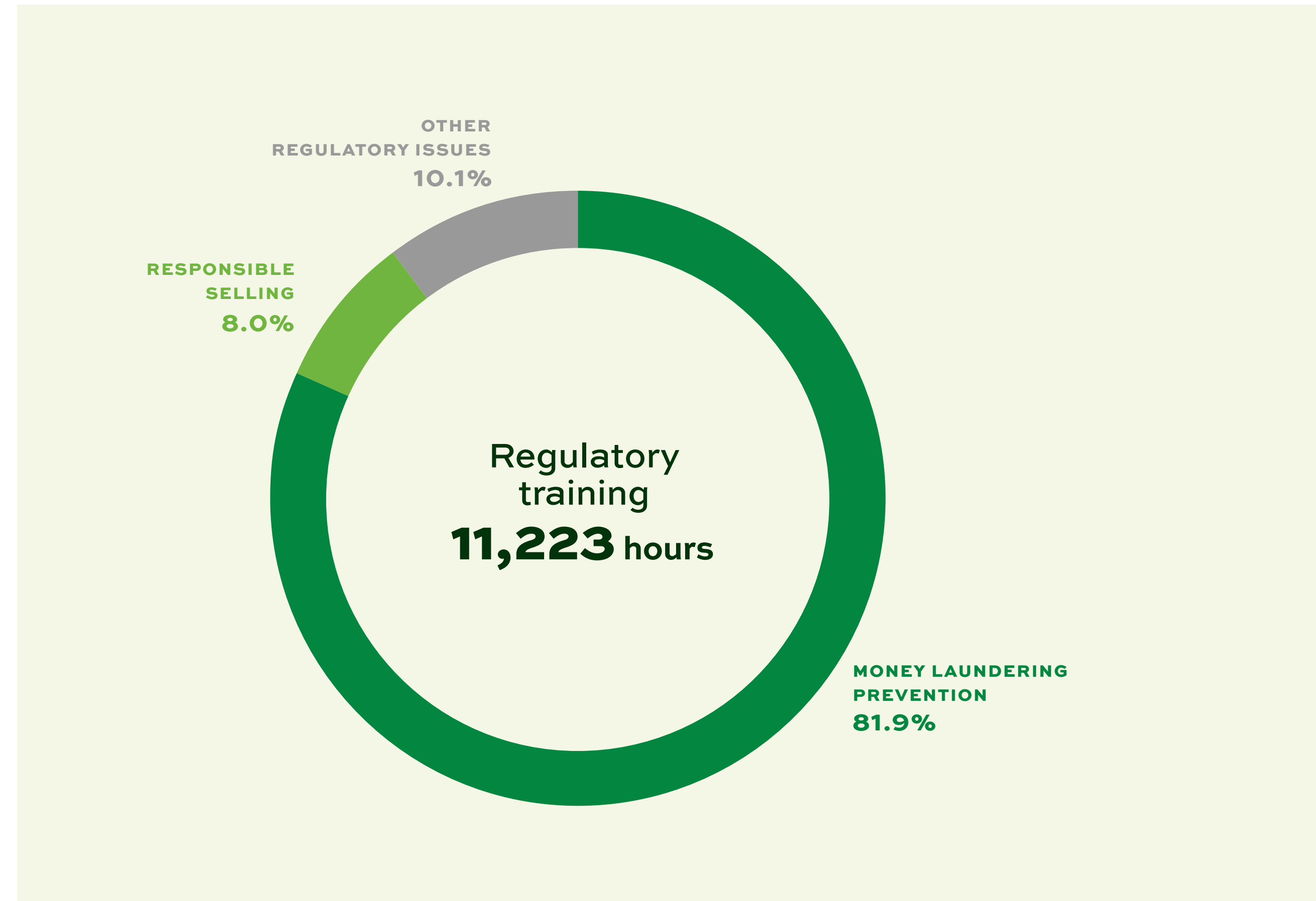
Through internal and external mechanisms for counseling on ethical conduct, we emphasize the correct application and experience of our Code. Internally, we have the Anonymous Mailbox, managed by the Human Capital area, which can be accessed on the intranet. The purpose of the mailbox is to provide our employees with an anonymous means of advice and reporting of actions or omissions that, in their opinion, could be considered as misaligned with the principles set forth in the Code of Ethics. During 2022, no complaints were formalized through this channel.

Immersion in our ethical culture begins in the induction course: new personnel are trained on the Code and the different internal processes, to ensure that the values and the legal and ethical standards of our organization are disseminated and maintained in each process.

100% of employees are familiar with the ethical principles of our Code of Ethics.

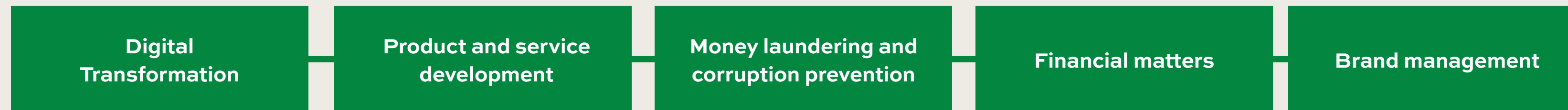
In addition to this introductory process, there is an annual regulatory evaluation process, which begins with the sending of the updated Code to employees, followed a few days later by a questionnaire that must be passed to certify knowledge of the Code. 100% of our employees are aware of the ethical principles of our Code, because it is communicated annually through various internal means.

In addition, we provide ongoing training on ethical issues related to our business. The topics and hours consolidated in each one are explained in the following chart:





ECONOMIC *strategy*



OBJECTIVE

To generate value through sustainable and innovative financial products and solutions

3%

of our product portfolio helps reduce the generation of emissions

USD \$10

million dollars we invest annually in innovation and technology



Google Cloud will drive our digital transformation





DIGITAL *transformation*

GRI 3-3

FORWARD-LOOKING, CUSTOMER-FOCUSED

In order to enhance our digital transformation and reinforce our environmental commitment, at the end of 2022 we signed an agreement with the largest cloud in the industry, Google Cloud, which seeks to streamline, digitize and automate business processes for employees, customers and users.

Through the addition of Apigee - a provider of predictive analytics software - and the deployment of a Google Cloud solutions analytics platform, we will drive the development of new mobile products, applications and services that will help streamline and simplify customer interaction with products and services.

This will support the creation of a portfolio of agile, secure and innovative digital payment services that optimize the customer experience in the use of their financial products.

Technology is the most powerful tool for democratizing and continuing to innovate the Mexican financial ecosystem. Therefore, after this agreement, we consolidate our expansion and growth plans with a sustainable approach, thus strengthening our leadership as the Green Bank of Mexico.



The application of technologies focused on data analytics and driven by the use of artificial intelligence are what **will enable financial sector institutions to move quickly and efficiently into the future.**

Digital Products and Services

Build an integrated portfolio of digital financial products and services leveraged on CIBanco's financial ecosystem that maximizes customer value

Mobile applications

Create mobile applications and services aimed at streamlining and simplifying customer interaction with the bank's financial products and services

Personalized experiences

Design personalized experiences based on deep customer insight, leveraging analytics and ML/AI capabilities

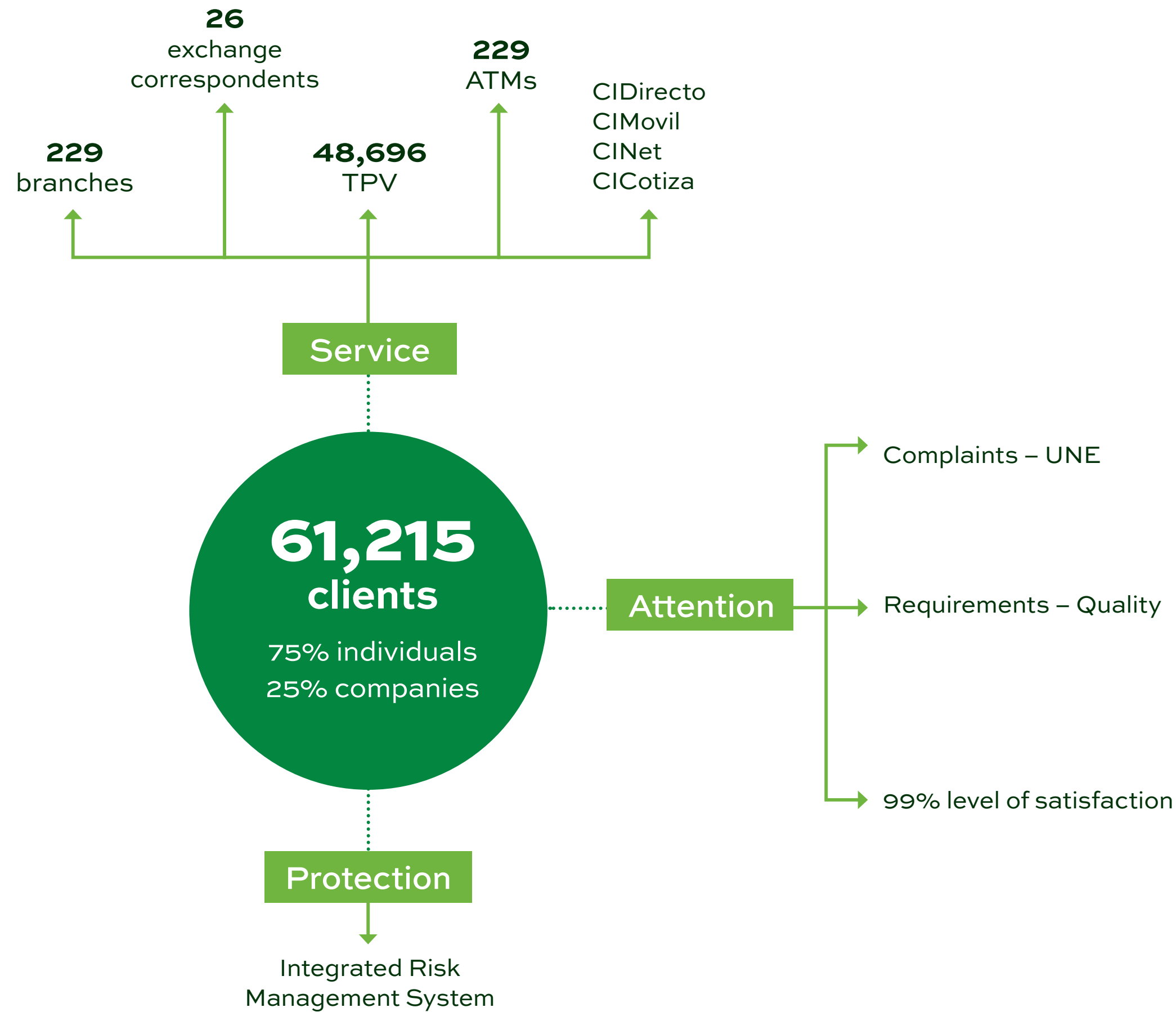
Digital Payment

Develop a portfolio of agile, secure and innovative digital payment services that maximize the customer's experience in the use of their financial products



CUSTOMER RELATIONSHIP management

GRI 418-1 AND 3-3



The principles that determine our conduct and procedures towards our clients are set forth in our Code of Ethics and Conduct; however depending on the specifics of each business (trust, commercial banking, etc.), there are additional guidelines, but at the same time they all share the basic principle of offering fair and honest treatment in each transaction, providing the products and services they are responsible for with the utmost clarity, adhering to internal regulations and, of course, to the laws applicable to banking and stock market operations.

We have multiple **Service** channels for our 61,215 customers. In order to **Attend** their requirements and complaints, we have a Specialized Unit for Inquiries and Complaints (UNE, for its acronym in Spanish), which is in charge of the customers of the operation of changes. The UNE also has the responsibility to attend the

The Quality area conducts a survey to measure the level of customer satisfaction. **In 2022, the level of satisfaction remained at 99%, the same as in the previous year.** The topics evaluated were professionalism, response time, friendly treatment, knowledge of the product and ease of the process

requirements by Condusef, which in 2022 reached 158, that is 99% more than the previous year. The Quality area has the following e-mail address: atencionclientes@cibanco.com, which serves bank customers' requests, which in 2022 resolved close to 3,000 applications.

In addition to active listening and continuous attention to our customers through our entire digital, transactional and physical infrastructure, in order to manage relationships of trust and ensure the **protection** of our customers, we also shield our internal processes by means of a complete Integrated Risk Management System and a staff sensitized to the importance of providing quality service, the first line of defense. That is why we provided 3,080 hours of training in Quality and IC Service to 616 employees.



RISK *management*

FN-CB-510A.1, 2-25, 2-27, 3-3

The bank's control and risk areas are divided into: i) Integrated Risk Management (AIR for its acronym in Spanish); ii) MLP Compliance; and iii) Risk Methodologies. Additionally, in 2022 the Internal Audit and Economic Studies areas were integrated, in order to maintain all control areas with the required autonomy and direct reporting to the Board of Directors.

The risk management process is the set of objectives, guidelines and procedures carried out to identify, measure, monitor, limit, control, control, report and disclose the different types of risks to which our bank is exposed:

- Market
- Liquidity
- Creditworthiness
- Operational, technological and legal
- Reputational

The definition of these risks is based on the profile established for customers, investment projects, loans or any other financial product or service, which allows us to objectively establish the risk we are willing to take in accordance with our business strategy, in order to:

- I. Achieve the business objectives agreed upon in the strategic plan

- II. Improve knowledge of the risks to which we are exposed in the development of our commercial activity
- III. Prepare the operation to attend the risks it incurs and to keep it from the negative consequences that may be observed in the event of unfavorable and adverse conditions
- IV. Improve our capacity to respond to extreme or crisis events and optimize the allocation of capital

The Risk Profile is defined through the Risk Profile Map, which constitutes a guide of quantitative and qualitative elements that allow the Risk Profile to be established in a comprehensive manner and by business segment. This map is accompanied by other guiding principles to organize the Integral Risk Management, which are:

- Clear definition of objectives, policies and procedures for the management of the different types of risks, whether quantifiable or not
- Functions aligned by risk type
- Transparency of the delimitation of functions, including independence between the DAIR and the business areas
- Clarity in job profiles at all levels

The DAIR is independent from the Business Units to avoid conflicts of interest and ensure an adequate separation of responsibilities, but interacts with a wide variety of bodies to promote and guarantee the experience of an institutional culture of comprehensive risk management, including the following: Internal Auditor, Comptroller, General Management, External Auditor and Business Units.





Social and environmental risks

FN-CB-410A.2, 2-25 AND 201-2

The principles to which we align ourselves at the bank for the management and prevention of social, environmental and climate risks are the Equator Principles, at the international level, and at the national level, the ABM Sustainability Protocol, standards to which we adhered in 2012 and 2016, respectively.

Loans in excess of US\$10 million must undergo a specific internal and external review process to identify their social, environmental and climate risk and impact. We classify risks in categories A (high risk), B (medium risk) and C (low risk), according to the magnitude of the impacts and their possibility of mitigation. At the end of 2022, there were no loans for this established amount, therefore, no impact analysis of loans or investment projects was performed. To learn more about this process, see the appendix with the Equator Principles 2021 report.

The main mechanism to prevent our loans from generating externalities or negative impacts, in environmental and social terms, is our Exclusion Principles, which determine that financing is not granted for projects with unsustainable processes or unsustainable businesses, as in the following examples.

UNSUSTAINABLE BUSINESSES

- **Environmentally hazardous substances.** 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 are involved in activities that promote sexual exploitation
- **Tobacco.** Organizations and activities that produce or sell tobacco products or related products
- **Weapons industry.** Organizations and activities that produce and sell arms and provide arms-related services. They include conventional weapons, such as firearms and rockets, and non-conventional weapons, such as nuclear, chemical, biological weapons and integrated weapon systems

NON-SUSTAINABLE PROCESSES

- **Intensive agricultural production.** Organizations and activities that use animals intensively for consumption, are not environmentally friendly and do not protect animals. Loans will be granted only to organizations with organic certification

- **Corruption.** Organizations that have been convicted in a court of law for corruption, bribery or 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 testing for non-medical purposes, or selling non-medical products that have been tested on animals



Consult our nine Equator Principles Reports [here](#).



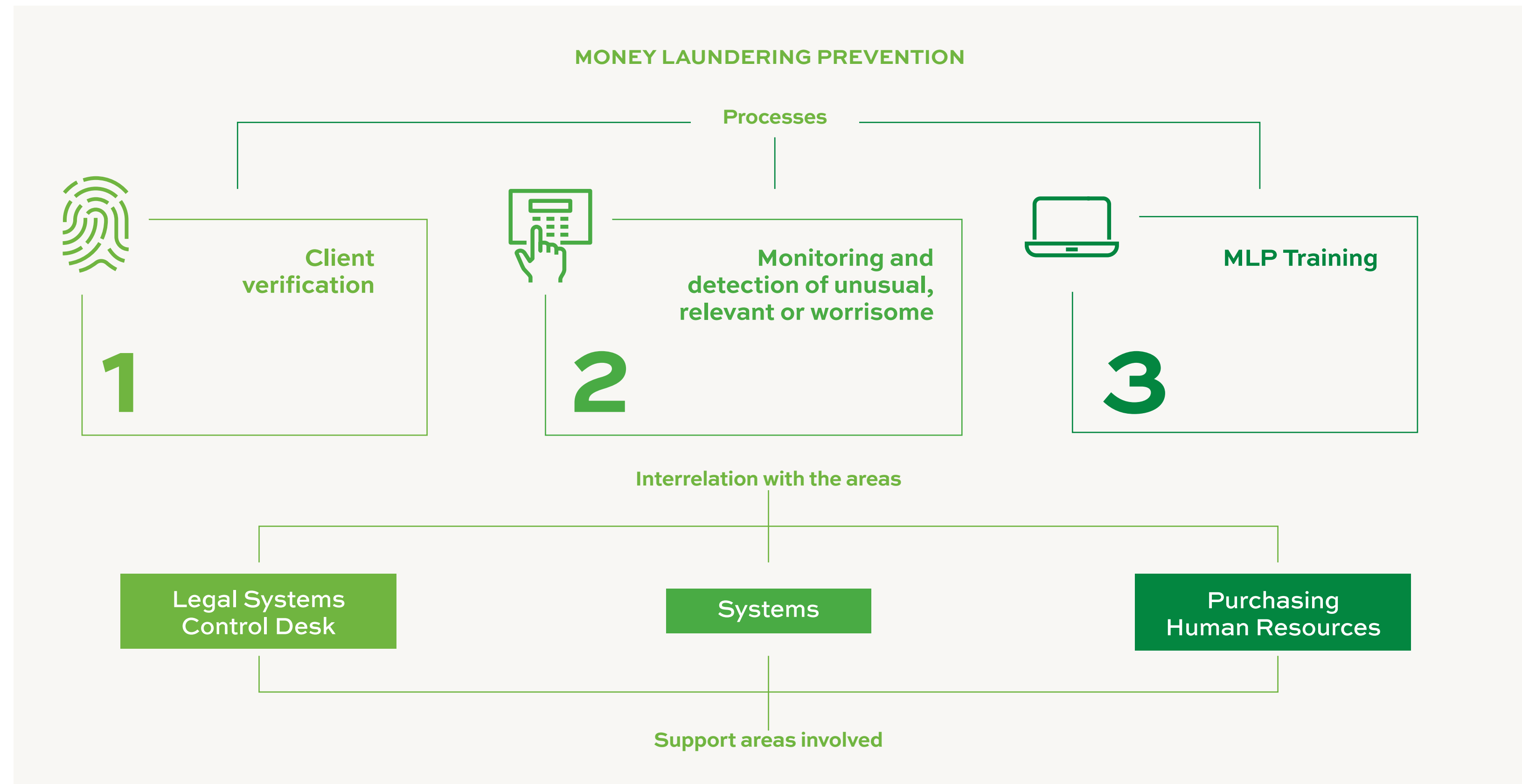
Money laundering prevention system

FN-CB-510A.2, 205-3 AND 3-3

Our system is currently certified under the ISO 9001:2015 standard, which endorses the relevance and integrity of our processes to prevent money laundering and the financing of illicit practices through our operations. The system is based on our quality policy:

“Our commitment is to offer safety and customer satisfaction, adhering our operations to national and international regulations and improving our work processes”.

The Money Laundering Prevention System is based on three key processes, which in turn have a total scope for our entire organization:





The Compliance Department is responsible for the implementation of and compliance with programs related to the prevention of money laundering and the financing of terrorism. In addition, it has the support of the Compliance Officer and more than 45 people in this area and in other departments or regions, with the objective of complying with all the requirements established to keep the operation free of this latent risk, joining efforts with the authorities and the entire guild to eradicate these bad practices.

With the support of the ABM, **annually, employees undergo a certification process in certification in MLP**, 3,037 employees completed in 2022, which meant about 7,605 hours of MLP training.

All operations performed by customers are monitored for money laundering prevention through different CIBanco systems in the registration, transactional and post-transactional processes.

Registration. In this process all prospects and customers go through a screening process in lists to rule out any coincidence with any local, global and internal sanctions program; if a coincidence is confirmed, the business relationship is not accepted. Additionally, customers are assigned a risk grade; in case a high risk grade is assigned, an enhanced due diligence is performed with additional information and documentation.

Online Transactions. Transactions with an international component are validated prior to execution; if any unusual pattern is identified, the transaction is stopped and analyzed; if this is confirmed, the transaction is not executed.

If a customer or related party is identified in the list of blocked persons, there are processes for identification, blocking and reporting to the authority.

Post transactional. Monthly alerts are generated from the customer transaction monitoring system to detect

and investigate possible unusual acts in the customer or in his transactional behavior; if appropriate, the case will be scaled for a broader analysis in order to prepare the documentation and report it as an unusual operation 24 hours a day or else submit it to the Communication and Control Committee (CCC), which, as a collegiate body, will determine whether there are sufficient and well-founded elements to report it to the authorities, as well as the type of priority to be given to the case.

These investigations will consider, at least, the information provided by the client at the beginning of the commercial relationship, the historical records of the operations carried out, the observed transactional behavior, average balances, searches in restricted lists, location of addresses, open media searches on negative news or any other parameter that may provide elements for analysis.

Internally, we have an anonymous mailbox available on the CIBanco intranet to report any unusual behavior. These cases are analyzed under the process described above and, if necessary, the process of escalation to the CCC, blocking and/or cancellation and reporting to the authority is initiated.



Corruption prevention

Our Code of Ethics and Conduct states that tolerance of any form of corruption is unacceptable and the use of institutional resources for illegal purposes is prohibited. This includes offering bribes or payments to representatives of regulatory institutions or suppliers in exchange for favors, as well as following instructions that may jeopardize the bank's compliance with laws.

To ensure compliance with these policies, the Compliance Department manages and evaluates risks related to corruption. By means of a questionnaire, all personnel must declare any family, spousal or personal relationship that could identify them as politically exposed persons.

Those who are identified as such must sign a statement assuring that their relationship will not influence their performance within CIBanco. They are also asked to complete an additional questionnaire to identify any type of relationship or link they may have with politicians or public officials.

Politically exposed employees have access to a means of communication, reporting and counseling through the Compliance Officer, which aims to prevent and address any risk related to corruption and government entities. These processes are supported by the policies and manuals of the Money Laundering Prevention System. In 2022, no complaints were received in this area.

For us, conflict of interest means a circumstance or personal situation of kinship, patrimony or of any other nature that prevents a director, officer, employee, collaborator, service provider, correspondent or agent **from objectivity in decision making, which may lead to the assumption that self-interest prevails over the interest of the bank and its shareholders.**



GRI 2-25

GOAL 16.5.
SIGNIFICANTLY REDUCE
CORRUPTION AND BRIBERY
IN ALL ITS FORMS.



Cybersecurity

GRI FN-CB-230A.1 AND FN-CB-230A.2

Our information security strategy, policy and controls are designed to safeguard our IT assets and protect them from various threats in order to ensure business continuity and minimize cybersecurity risks that may affect our operations. These aspects contribute to maximizing the return on investment.

Information security policies are applied in all business areas, operational, branch offices, relationships with business partners, suppliers and other business partners services and transactions with clients, external companies and organizations that exchange information with the institution. The entire technological infrastructure that connects to the network of CIBanco and its associated entities is protected by multiple security modules, such as:

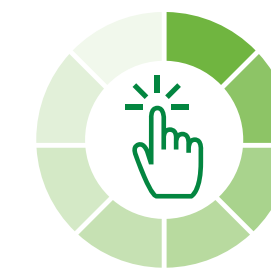
- Antivirus and Antimalware (TrendMicro)
- Data Loss Prevention System (DLP)
- Intrusion Prevention System (IPS)
- Security Event Mapper (SIEM)
- WEB Application Firewall (WAF)
- WEB Content Filtering
- Privileged Account Access Management (CyberArk)
- Office 365 Security
- Cyber Surveillance Services
- Security Operation Center (SOC)

During 2022, the implementation of the Security Incident Management (SIEM) and Static Analysis (SAST) in the application code were highlighted as significant actions in the area of cybersecurity. Regarding the protection of sensitive information, the guidelines and procedures for the management of security events of the Data Loss Prevention platform have been reinforced, in order to detect possible security events due to the misuse of information in the different CIBanco channels.

Business areas are responsible for classifying and labeling their information as established in internal manuals and internal guidelines. The Sub-Directorate of Cybersecurity Operations and Infrastructure (SU- BOIC) is responsible for analyzing and validating reported events in collaboration with the business areas to detect security events or rule out false positives. Systems Audit globally reviews the procedure in question according to its work program.

In addition to financial and operational information, we collect sensitive information from our customers and users of financial services. To protect this information, we have established guidelines and procedures that guarantee the ARCO rights of our customers and employees, including access, rectification, cancellation and opposition. We have an information security awareness platform and personal data protection for all

staff, including an awareness test in the induction plan for new employees and the scheduling of courses for employees.



See our privacy notice [here](#).



Consult the procedure for the exercise of ARCO rights [here](#).



PRODUCT DEVELOPMENT *and financial services*

GRI FS15 AND 3-3

PRODUCTS AND SERVICES



FOREIGN EXCHANGE BUSINESS



Currencies



Foreign trade



Derivatives



Money market

75% of our clients are individuals.



BANKING BUSINESS



Credit



Deposit accounts



Insurance

6 financial vehicles to promote integral products and services.

CIFondos / Finanmadrid / CIColora de Bolsa / Estrategias / Fimecap / CITDA



FIDUCIARY BUSINESS



Trustee



Investments

Foreign exchange, corporate finance and trust set-up services congregate in the country's main commercial and tourist cities.



In the CI Quality and Service Training Course **3,080 hours of training were provided** training for 616 employees (47% men and 53% women).

The financial products and services offered by CIBanco, whether new or already established, comply with the legal provisions on advertising, promotion, sales and labeling issued by Condusef and other regulatory bodies, thanks to the monitoring and review of these provisions by the Communication and Control Committee.

The design and development of financial products and services are guided by an internal corporate policy, led by the New Products area, which guarantees that the offer is a sustainable financial solution. For this reason, we conduct research to evaluate the potential and profitability of each product, the market niches it serves, and the customer needs we seek to satisfy.

We sensitized and trained personnel on the principles of customer service and quality with which we seek to be recognized and live a CI Service Culture. In the CI Quality and Service training course, 3,080 hours of training were given to 616 employees (47% men and 53% women).

Our Code of Ethics establishes as an essential ethical principle with regard to the customer **“Provide all information that is available and important for proper decision making”**. This duty of each co-worker is supported by the monitoring, control, reporting and verification mechanisms included in our Code.



Commercial Banking is focused on focused on people in segments A-B, **governmental agreements** seek to finance segment D.



Green products

Figures in millions of pesos

GRI 201-2

2022

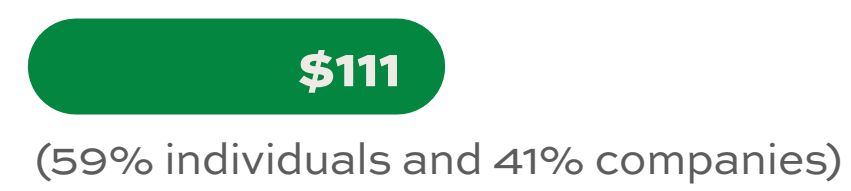
TOTAL LOAN PORTFOLIO



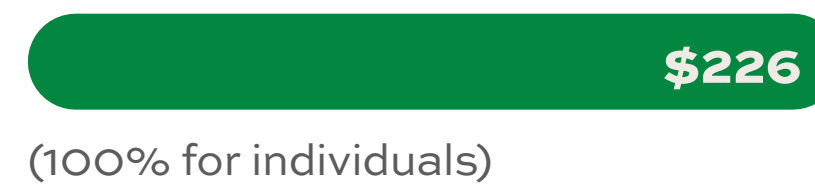
TOTAL GREEN PORTFOLIO



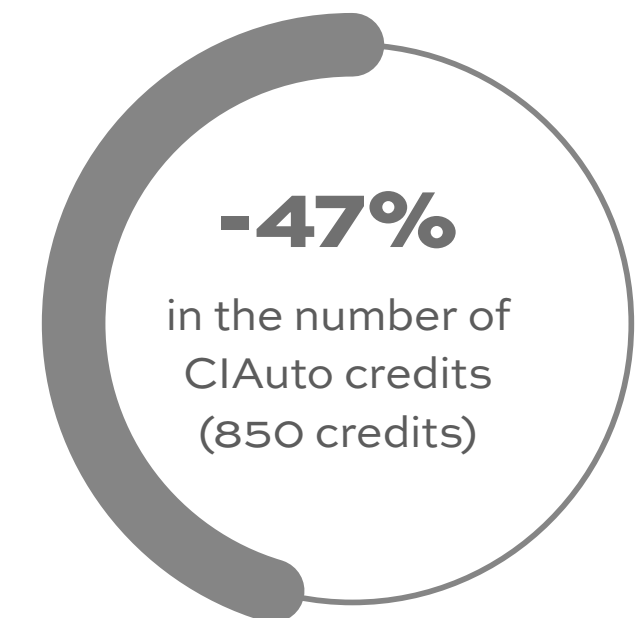
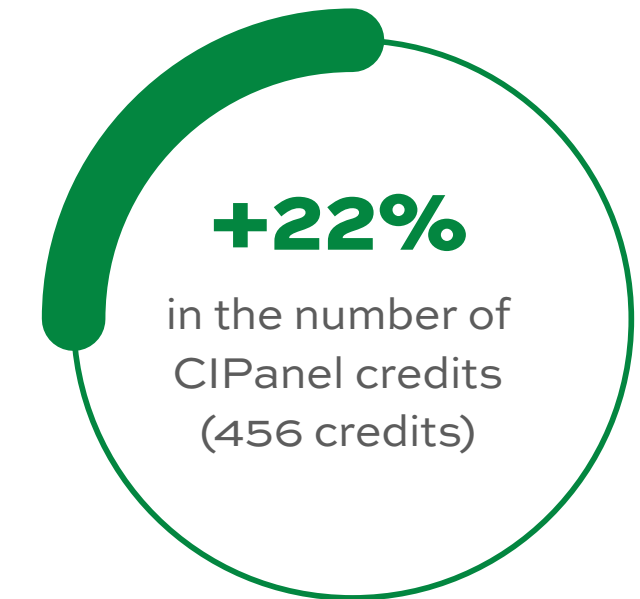
TOTAL CIPANEL PORTFOLIO



TOTAL CIAUTO PORTFOLIO



VARIATION. % 2022/ 2021 IN THE NUMBER OF CREDITS GRANTED



2021

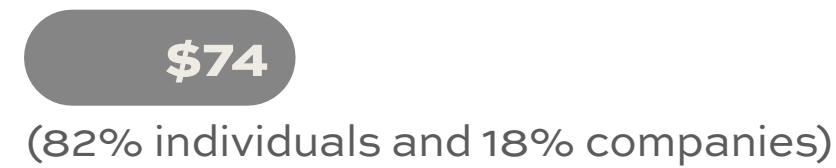
TOTAL LOAN PORTFOLIO



TOTAL GREEN PORTFOLIO



TOTAL CIPANEL PORTFOLIO



TOTAL CIAUTO PORTFOLIO





We offer environmentally responsible financial solutions, so that the people and companies that entrust us with their assets and investments have a double positive impact on their finances and environment. Products such as CIPanel Solar and CIAuto Verde have an impact on the reduction of emissions and promote the responsible consumption of resources.

We determine as Green Portfolio that which corresponds to products that help reduce emissions. In 2022, this internal indicator closed at \$337 million considering that CIBanco's total loan portfolio reached \$13.411 billion, only \$101 million less than the previous year; it can be inferred that the Green Portfolio represented 3% of the Bank's total portfolio.

In 2022, the Green Portfolio was \$337 million (CIAuto Verde: 67% and CIPanel Solar: 13%).

CIAUTO VERDE

It is a credit that privileges with preferential rates the use of low-emission automobiles. A car is considered low emission when it does not exceed 180 g of CO₂/km. CIBanco grants these credits to people who opt for a car whose average emissions are 153 g of CO₂/km or less.

In 2022, 850 CIAuto Verde loans were granted to individuals, for a total of 12,322 loans at the end of 2022. CIAuto Verde's loan portfolio closed 2022 with a value of \$226 million, which represented 2% of the bank's total portfolio.

CIPANEL SOLAR

This loan makes it easier for households and companies to use solar panels for self-supply of energy in order to obtain economic benefits in the medium and long term. The average guarantee of the installations is 20 to 25 years and, with the savings in electrical energy, those who acquire the solar panels have a return on investment in approximately 5 years.

In 2022, 456 CIPanel Solar loans were granted to individuals and companies, for a total of 2,905 loans at the end of 2022. CIPanel Solar loans for individuals accounted for 59% of the total portfolio of this green product, and 41% was granted to companies. The total amount of the portfolio was \$111 million, or 1% of the bank's total portfolio.

Our customers' cards are made of BioPVC, a 100% oxo-biodegradable PVC, which after its operating cycle allows the card to have a more environmentally friendly degradation, and our Sustainable Account offers the following benefits in investments for those who waive the need to print their account statements and agree to receive them only digitally.

According to Mexico's recent Green Taxonomy 2023, the generation of energy through **photovoltaic systems** is considered a sustainable economic activity (Code: 221113, Generation of electricity from solar energy (photovoltaic systems)) and, therefore, **our credit that facilitates its financing is a green credit.**



We offer security and protection to our customers through a broad portfolio of insurance and assistance that accompanies all our loans and promotes financial education and the proper use of banking services, learn more about it [here](#).

GRI 2-25



GOAL 7.2. INCREASING THE SHARE OF RENEWABLE ENERGY.



GOAL 11.6. BY 2030, TO REDUCE THE NEGATIVE PER CAPITA ENVIRONMENTAL IMPACT OF CITIES, INCLUDING PAYING SPECIAL ATTENTION TO AIR QUALITY AND MUNICIPAL AND OTHER WASTE MANAGEMENT.



INVESTMENT FUNDS

We have 7 investment funds managed by CIFondos, an independent investment fund operator with 11 years of experience, regulated and supervised by the CNBV. The companies and individuals served are mostly located in Mexico City. Funds under management at year-end 2022:

- +CIGUB. CI GUBERNAMENTAL, S.A DE C.V., F.I.I.D.
- +CIUSD. CI INSTITUCIONAL, S.A DE C.V., F.I.I.D.
- +CIPLUS. CI RENDIMIENTO, S.A DE C.V., F.I.I.D.
- +CIBOLS. CI CRECIMIENTO, S.A DE C.V., F.I.R.V.
- +CIEQUS. CI FONDO, S.A DE C.V., F.I.R.V.
- +CIGULP. CI GUBLP, S.A DE C.V., F.I.I.D.
- +CIGUMP. CI GUBMP, S.A DE C.V., F.I.I.D.

ACCESIBILITY

An important part of the development of financial products and services is the means of access: customers and users of the financial system must have a diversity of transactional means for products and services to be competitive. Digital transformation is a differential by which we want to position ourselves and boost our competitiveness, which is why the alliance with Google Cloud seeks to accelerate the development of digital products and means of payment. In 2022, CIMóvil incorporated a service payment catalog with more than 120 companies and 400 different types of payments, this was the panorama of available transactional means.

2022 IN TRANSACTIONS

	Media	2021 Reach	2022 Reach	2022 Total amount of transactions	% Transactional
Digital media	CINet	51,794 Active clients	56,374 Active clients	1,054,562	5,764,915 68% of total
	CIMóvil	12,871 Active clients	16,218 Active clients	4,710,353	
Traditional media	ATM	162 Owned ATM's 50 ATM's on agreement	179 Owned ATM's 50 ATM's on agreement	1,394,600 110,314	2,693,279 32% of total
	Branch	220 branches	229 branches	1,188,365	

The percentage of the **bank's transactions** carried out by digital means in 2022 was **68%**.

Total transactions
8,458,194

	Media	2021 Reach	2022 Reach	2022 Total amount of transactions
Other means of assistance and operation	CIDirecto		150,518 calls received 99.12% answered	158,435 ² service requests calls and 13,377 chat services generated.
	Point of Sales (POS)	49,429 active terminals	48,696 active terminals	10,648,807 operations \$5,210,257,121 MXN
	Exchange Correspondents	31	26 ³	3,758 operations \$21,308,800 USD

² Several requests can be generated from one call.

³ The year 2022 began with 31 foreign exchange correspondents, of which only 26 carried out foreign exchange operations; and during 2022, the CNBV was asked to cancel the mercantile commission contracts of 24 of the 31 foreign exchange correspondents, so that only 7 correspondents would be active at the end of 2022.



FIDUCIARY BUSINESS

In the fiduciary business we stand out for our extensive experience and for providing highly specialized personalized attention. We focus on offering quality solutions for our clients, designing and setting up Trusts and Common Representations that fit their needs. In addition, we take care of the administration and operation of these solutions.

We currently manage more than 2,800 trusts, which are divided into Management Trusts (60%), Guarantee Trusts (13%), Issuer Trusts (5%) and the remaining percentage in other types of trusts. Only 5% of the Trusts we manage are public, while the rest are private. Of these, we estimate that at least 2% are Energy and Infrastructure Investment Trusts (Fibras E), which support sustainability-related projects.

We also offer Common Representation Products, an investment vehicle that acts on behalf of bondholders and looks after their interests.

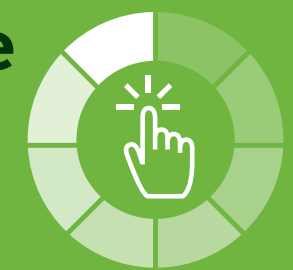
On behalf of bondholders and looks after their interests. We currently manage 411 Common Representations, of which 15% are private and the rest are public. In the Common Representation, we only manage debt instruments, and we mainly represent holders of Short- and Long-Term Stock Market Certificates, Real Estate Investment Trusts (*Fibras*) and CkDs.

In Common Representation, we managed issues for more than 111,083 million pesos, in some of which we are representatives of Green Bonds and *Fibras E*. These issues represent less than 1% of the total.

We are leaders in the fiduciary market in the administration of Wealth Trusts, having reached more than 2 trillion pesos under management. In addition, we have been leaders for three consecutive years in the issuance of CKD's, CERPI's and Fibras. In the Common Representations market, we are the second most important player with a 32% share.

**We manage more than
2,800 Trust Funds (60%
Administration) and 411
Common Representations
(85% public).**

Check out our
full offer to protect
your assets **here**





BRAND management

GRI 3-3

The Institutional Communication and Corporate Image Department has carried out various communication initiatives and actions in order to consolidate our positioning with the different stakeholders.

One of the main initiatives of the area will be to jointly generate, with the different business areas, communication strategies that will allow our institution to promote and continue its plans and sustainable growth, in order to consolidate our leadership in the Mexican financial sector.

Among the most representative actions we have carried out in brand management, the following stand out:

Generate community around our services, products and philosophy, a through traditional and digital media. For example, our monthly Newsletter, with more than 204,000 subscribers and an open rate of 43%, is one of the most important resources we use. As well as participating in events related to our philosophy as an active sponsor.

Consistent with our responsibility to the environment and our interest in digital innovation, we have sought to transform a large part of our communication efforts into digital tools, seeking to eliminate single use printed advertising and promotional items.



CINews - octubre - 2022

Te presentamos algunas notas o recomendaciones sobre ciencia, tecnología, medio ambiente y cultura. Esperamos que disfrutes este breve recorrido por algunos temas relevantes de lo que está ocurriendo en México y el mundo.

Sustentabilidad

Los residuos más aprovechados por los emprendedores



Imagen ©CIBanco.

La mayoría de los residuos pueden reciclarse para crear nuevos productos o envases, y muchas empresas los usan cada vez más para contribuir al cuidado del medio ambiente.

De acuerdo con los datos de la Secretaría del Medio Ambiente, cada mexicano genera 994 gramos de basura diariamente, lo que da un total de más de 120 000 toneladas de basura al día. Pero al menos 31% de estos residuos pueden aprovecharse, y muchas personas han visto en esta cantidad de basura una oportunidad de negocio. Los desperdicios que más aprovechan los emprendedores actualmente son los siguientes.

Leer más

Conoce nuestro Informe de sustentabilidad 2021



Ciencia

Combatiendo la basura electrónica



Imagen cortesía de @ElSoldeMéxico.

Desde 2014, los desechos electrónicos han aumentado de manera global en más de 9 millones de toneladas. En 2019 se produjeron 53 millones de toneladas, y se estima que para 2030 superemos los 75 millones de toneladas.

La basura electrónica ha tenido un gran impacto en el medio ambiente debido a lo difícil que resulta su reciclaje. Teléfonos celulares, tabletas, televisores, lámparas LED, congeladores, paneles fotovoltaicos, máquinas expendedoras y otros dispositivos electrónicos son sólo algunos de los ejemplos de aparatos que son constantemente desechados.

Leer más

Seguridad

¿Qué es y cómo funciona el malware sin clics?



Imagen cortesía de @Solarseven.

Te explicamos en qué consisten los ataques cibernéticos en los que no es necesario que la víctima haga nada para convertirse en presa de la ciberdelincuencia.

Los creadores de ataques en el mundo cibernético continúan refinando sus tácticas para invadir hasta a los usuarios más cautos. Muestra de ello es el **malware** sin clics: normalmente, para que un **software** malicioso se instale en alguno de nuestros dispositivos, es necesario que demos clic en algún link o que instalemos alguna aplicación que permita que así suceda. Sin embargo, este tipo de ciberataque no requiere de nuestra ayuda y, por lo tanto, es más peligroso.

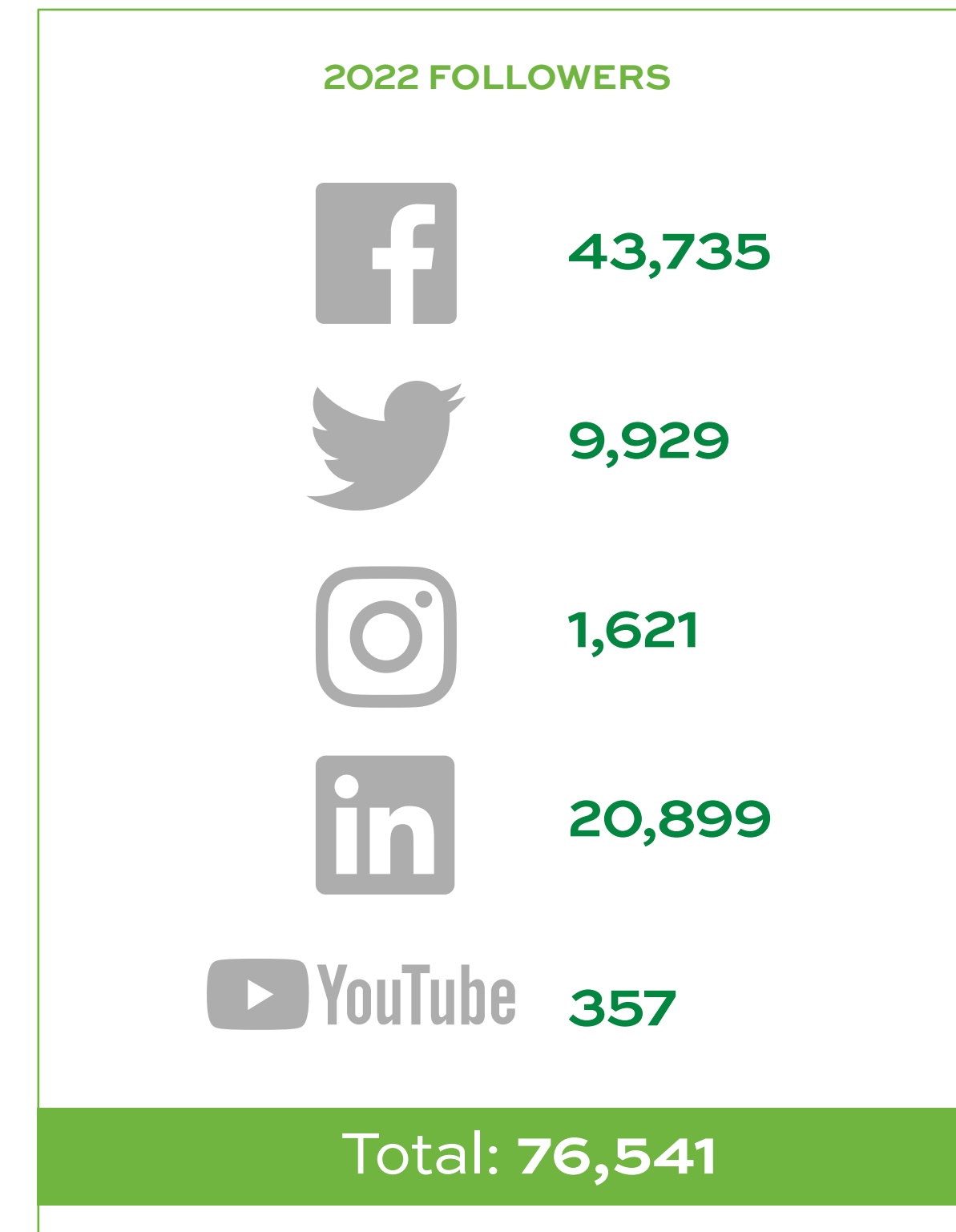
Leer más



Sponsor sporting events that represent our bank's values and allow us to position ourselves in the social environment targeted by the business. In 2022, one of the most prominent events was L'Étape México by Tour de France, a series of cycling events that took place in the best locations in Mexico.



Promote our products and services through mass media, such as social networks. In 2022, we expect to increase the number of followers by 45% compared to the previous year, when we reached 52,612 followers.





STAKEHOLDERS

GRI 2-29

We have established mechanisms and procedures to receive information, consultations and perceptions from all stakeholders in our value chain, which allows us to respond to their concerns, advance accountability and incorporate relationship instances in accordance with the expectations detected, in order to cultivate long-term and mutually beneficial relationships.

SHAREHOLDERS AND INVESTORS

In charge of: Managing Director, General Management and Legal Department.

Objective: to evidence the return on investment provided by the business and compliance with the provisions of the shareholders, majority and minority, in alignment with the regulations and the economic environment.

Relationship scenarios: shareholders' meeting, Board of Directors' meetings and the different committees.

Frequency of contact: periodically, according to each scenario.

EMPLOYEES

In charge of: Human Resources Management.

Objective: to build and maintain relationships of trust to generate value to the business and increase the sense of belonging.

Relationship scenarios: annual convention, internal means of communication, telephone and digital hotline for resolution of administrative and labor issues.

Frequency of contact: constant.

CUSTOMERS

In charge of: branches and promotion centers nationwide, Call Center and Front Office areas.

Objective: to provide the best quality service in order to maximize the benefits of our customers, with personalized attention.

Relationship scenarios: email: atencionaclientes@ci-banco.com / Specialized Consultation and Claims Unit (UNE) / CIDirect Call Center at 55 1103 1220, or from any state in the country at 800 2524 226 / **Branches and promotional centers.**

Frequency of contact: constant, with specific service hours.

SUPPLIERS

In charge of: Infrastructure Direction.

Objective: to identify, select and maintain mutually beneficial commercial relationships with the most qualified suppliers to guarantee an efficient operation.

Relationship scenarios: e-mail and telephone.

Frequency of contact: constant, with specific service hours.

SOCIETY AND MEDIA

In charge of: Direction of Communication and Corporate Image.

Objective: To position ourselves as leaders in Mexico in the financial services sector that privilege sustainability as a business axis; for the mutual benefit of companies and individuals.

To take care of the identity, image and recognition of the institution, its products and services with current and future audiences.

Relationship media and scenarios: internal (collaborators), external (traditional and digital) communication media, and sponsorship and donation strategies.

Frequency of contact: constant.

AUTHORITIES

In charge of: General, Legal and Risk Management.

Objective: to meet their requirements in a timely manner and keep them updated on our performance.

Relationship scenarios: sustainability reports and direct communication.

Frequency of contact: annual and constant, respectively.

COMPETITORS

In charge of: various departments that work with the *Asociación de Bancos de México* and other professional bodies.

Objective: to contribute and collaborate with trade associations to define positions and initiatives representative of the country's financial sector.

Relationship scenarios: working groups of the trade associations in which we participate.

Frequency of contact: periodically.



FINANCIAL performance

GRI 201-1 AND 3-3

In 2022, our financial performance has maintained positive figures and double-digit growth, demonstrating the strength of our business model and the profitability of our operation. This success is due, above all, to the confidence that more than 61,000 customers have in our financial solutions. We are committed to making them even more efficient, technological, and personal through our digital transformation.

To measure our sustainable financial performance, we use three indicators:

1. Economic Value Generated (EVG), which is equivalent to our revenue and explains how we generate value for our stakeholders. In 2022, our revenues grew 31% over the previous year and were generated from commissions (8% of EVG), brokerage (41% of EVG) and interest (48% of EVG).

2. The Economic Value Distributed (EVD), which represents how we distribute the economic benefits of our activity to all our stakeholders and the community. This value is distributed in administrative and operational costs (58% of the EDV), tax payments to the government (3% of the EDV) and operating expenses that benefit our customers and business partners, i.e. interest expense and commissions (39% of EBITDA).

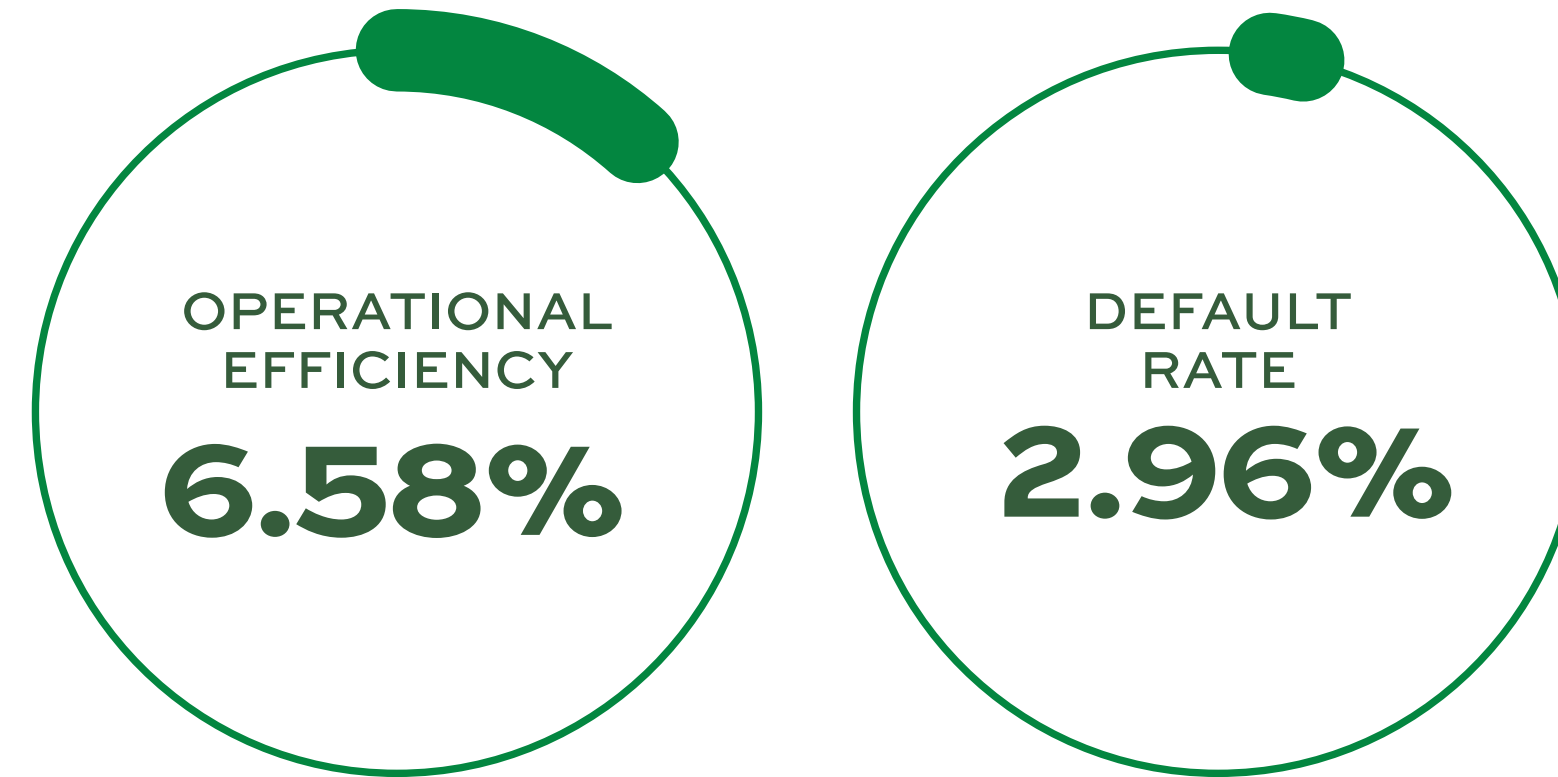
In 2022, this distribution of economic benefits increased by 31% over the previous year.

3. The Economic Value Retained (EVR), which is the result of subtracting the EVG and the EVD, indicates that in 2022 our company distributed its resources proportionally, maintaining the profitability of its operation. This indicator increased 26% with respect to the previous year.

Items (millions of pesos)	2022	2021	% variation
Interest income	\$4,670	\$2,557	
Commissions and fees charged	\$742	\$782	
Brokerage income	\$3,942	\$3,439	31%
Other operating income	\$357	\$635	
Economic Value Generated (EVG)	\$9,711	\$7,413	
Interest expense	\$2,534	\$1,257	
Commissions and fees paid	\$965	\$853	
Administration and promotional expenses	\$5,259	\$4,585	31%
Income tax incurred	\$292	\$194	
Economic Value Distributed (EVD)	\$9,050	\$6,889	
Economic Value Retained (EVR)	\$661	\$524	26%



FINANCIAL PERFORMANCE



0.76%

ROA
(NET INCOME/AVERAGE
TOTAL ASSETS)

12.94%

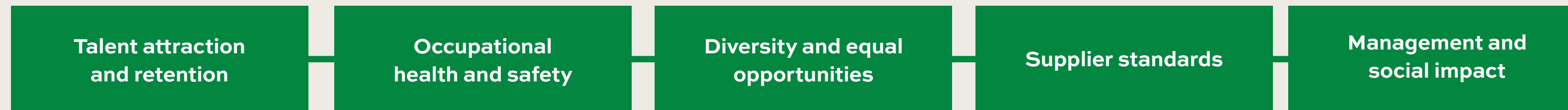
ROE
(NET INCOME/
AVERAGE EQUITY)

The **digital business transformation** is leveraged on its solid business model with growing economic performance.

We have extensive experience in the Mexican financial market, with 14 years of operation and a flexible business model that is supported by double-digit growth in our revenues (31%) and stockholders' equity (10%). We have consolidated sustainable financial solutions, **which is why we are leaders in the foreign exchange, trust and green products sectors, and today we are taking the next step with innovation and technology.**



SOCIAL *strategy*



11

average annual training hours per employee, with an investment of \$5.1 million.

\$2,085

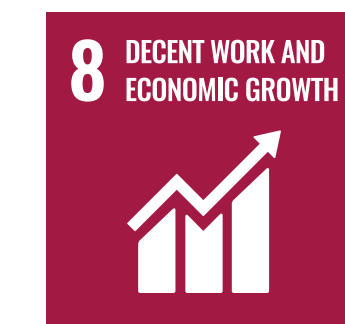
million in payments to suppliers, 98% of which were dispersed in Mexico.

\$3.6

millions in social investment, 8,314 benefitted persons.

OBJECTIVE

- Promote the development of our employees and suppliers.
- Responsible corporate citizens



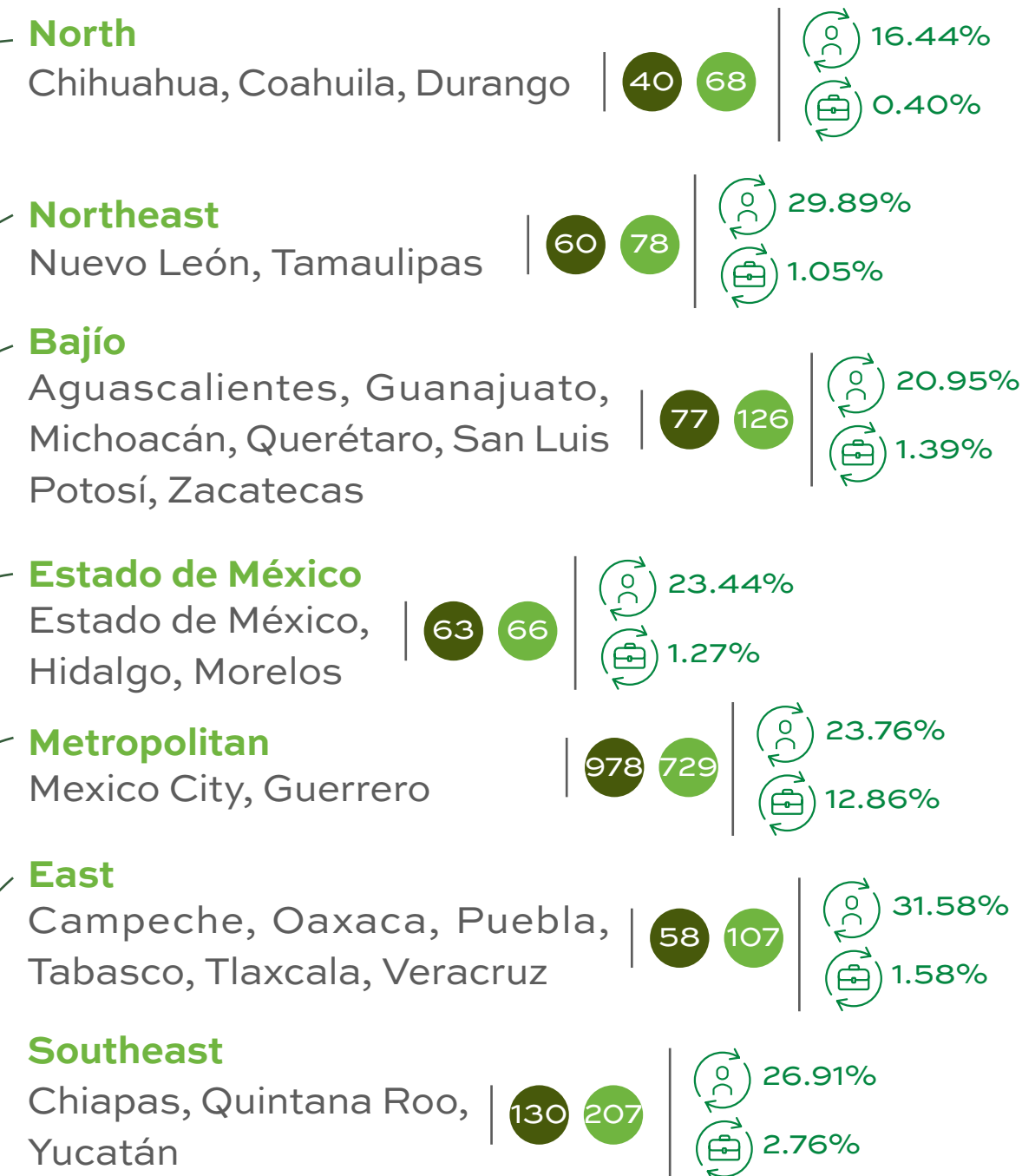
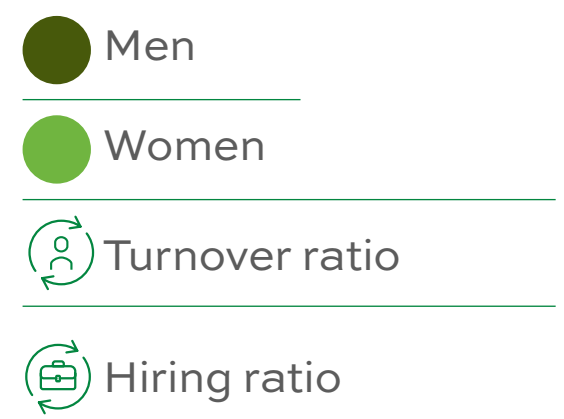
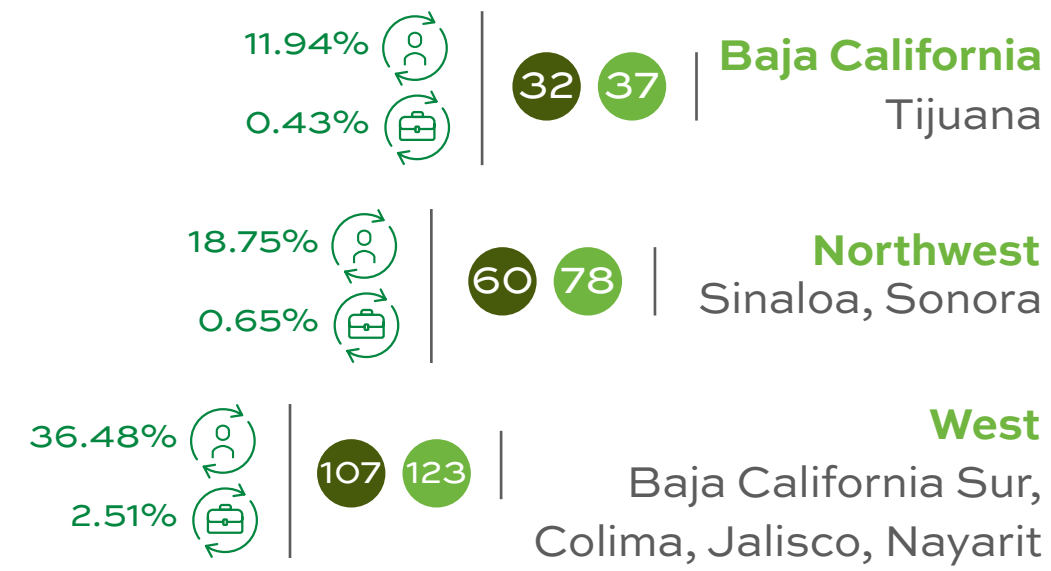


OUR PEOPLE

GRI 2-7 AND 2-8

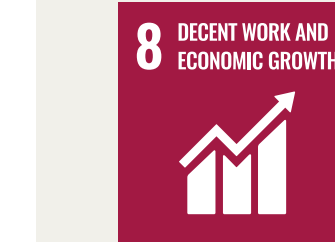
At the end of 2022, 51% of our workforce was made up of women and 49% of men, dispersed throughout Mexico. The metropolitan area (Mexico City and Guerrero) concentrates 53% of our personnel, followed by the southeast (Chiapas, Quintana Roo and Yucatán), which has the highest concentration of personnel with 10%. Our talent is Mexican, 91% of contracts are permanent and 9% are temporary, with an overall average turnover rate of 24.77%.

The engine of our transformation lies in the talent, resilience, and professionalism of our **3,227 employees.**





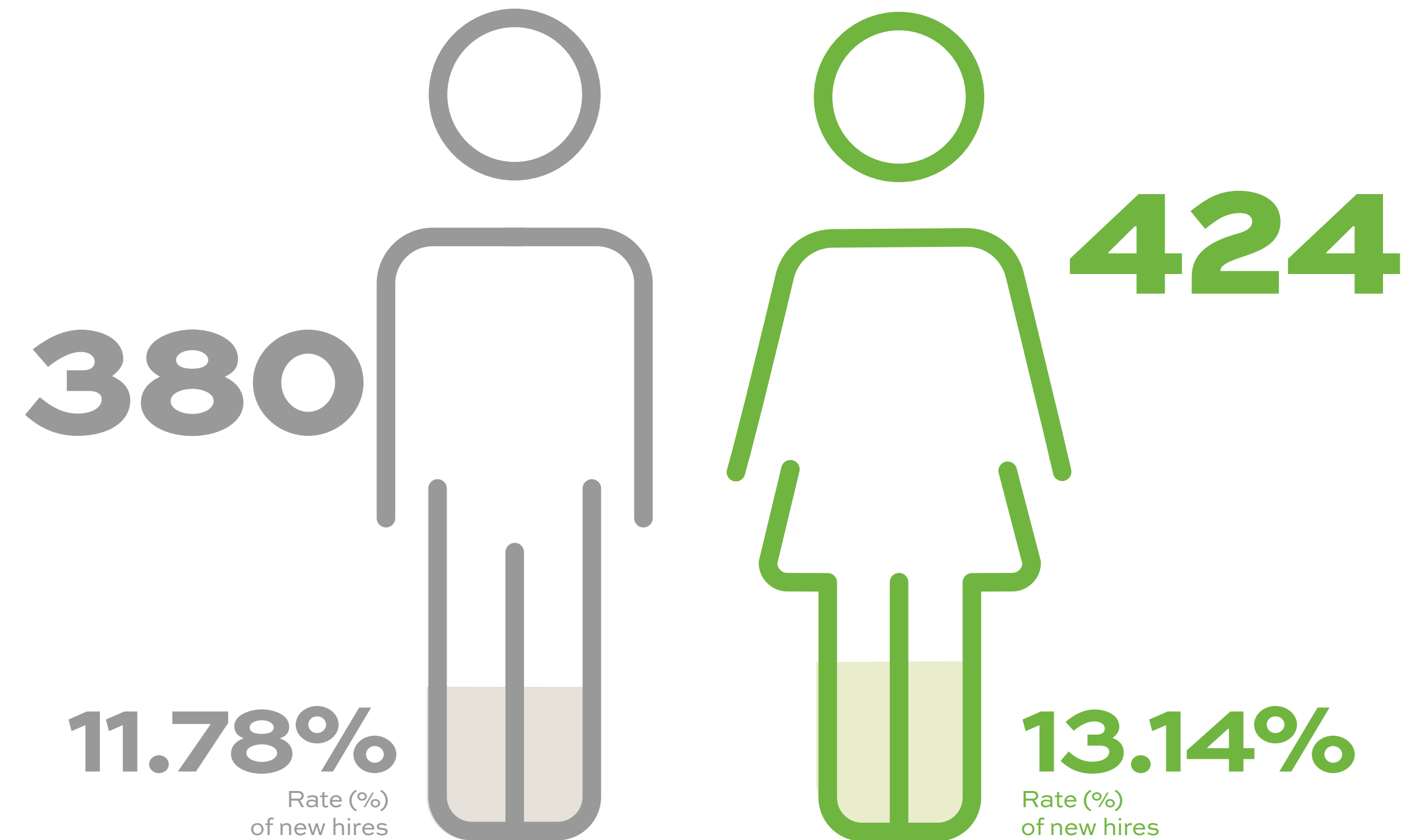
TALENT ATTRACTION *and retention*



GRI 401-1 AND 3-3

GOAL 8.5.
ACHIEVING FULL AND PRODUCTIVE
EMPLOYMENT FOR ALL.

TOTAL NEW HIRES

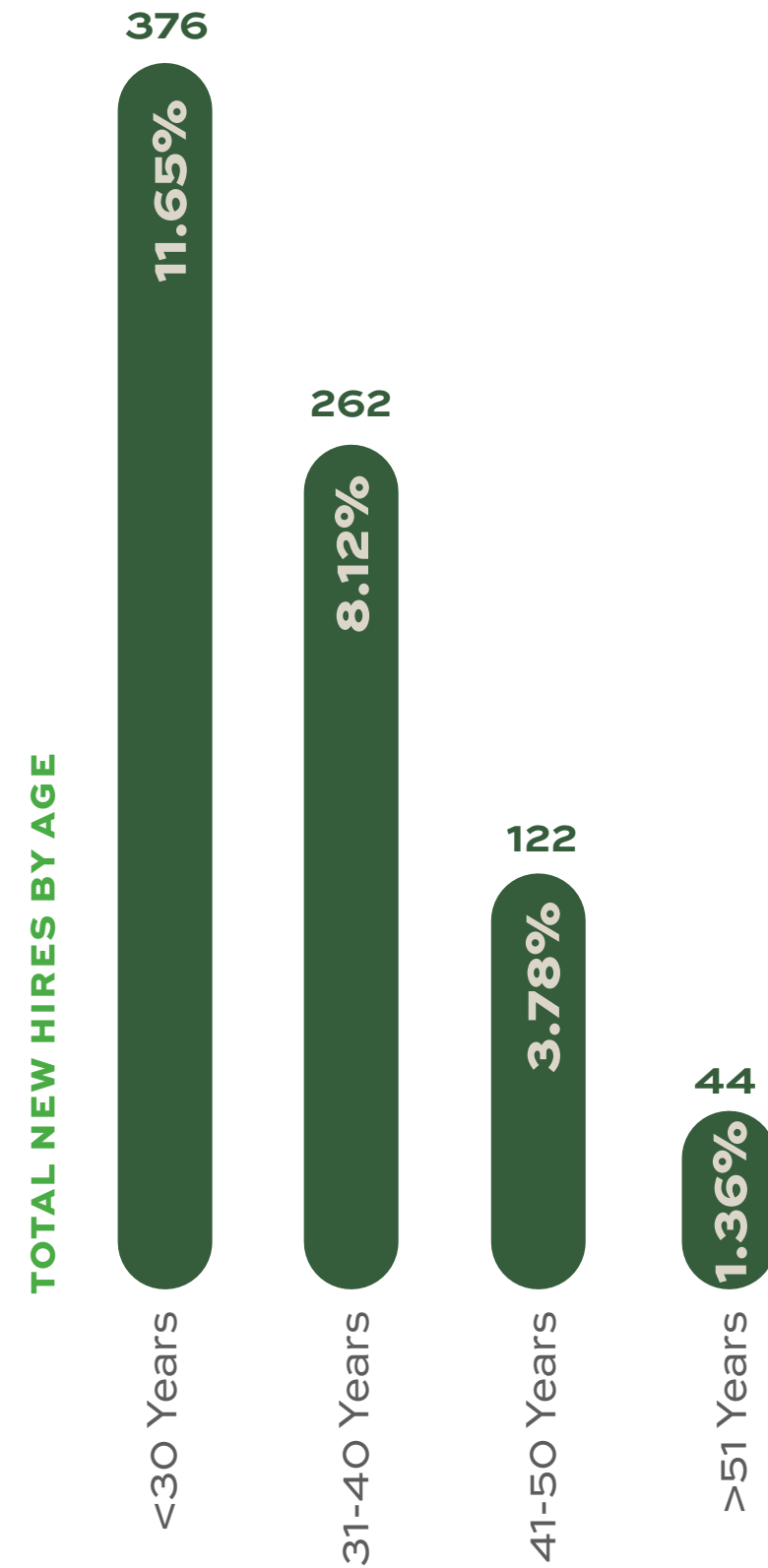


In 2022, we hired 804 people, 52% women and 48% men.

Our goal is to attract the best talent and provide them with the tools and environment necessary for their development. To achieve this, we believe that respect for diversity is the first step in this process of mutual growth. Therefore, we hire our personnel regardless of gender, age, marital status, religion, sexual preference or disability, as long as they can demonstrate their legal capacity, knowledge and technical and professional skills to perform in the vacant position.

We preserve our talent by offering a competitive compensation system, training and professional development programs, as well as various initiatives to obtain relevant benefits such as flexible schedules, recognition and compensation. Our Human Capital area is responsible for recruiting, selecting, developing, and retaining talent, and has a direct line to the Board of Directors through the Compensation Committee.

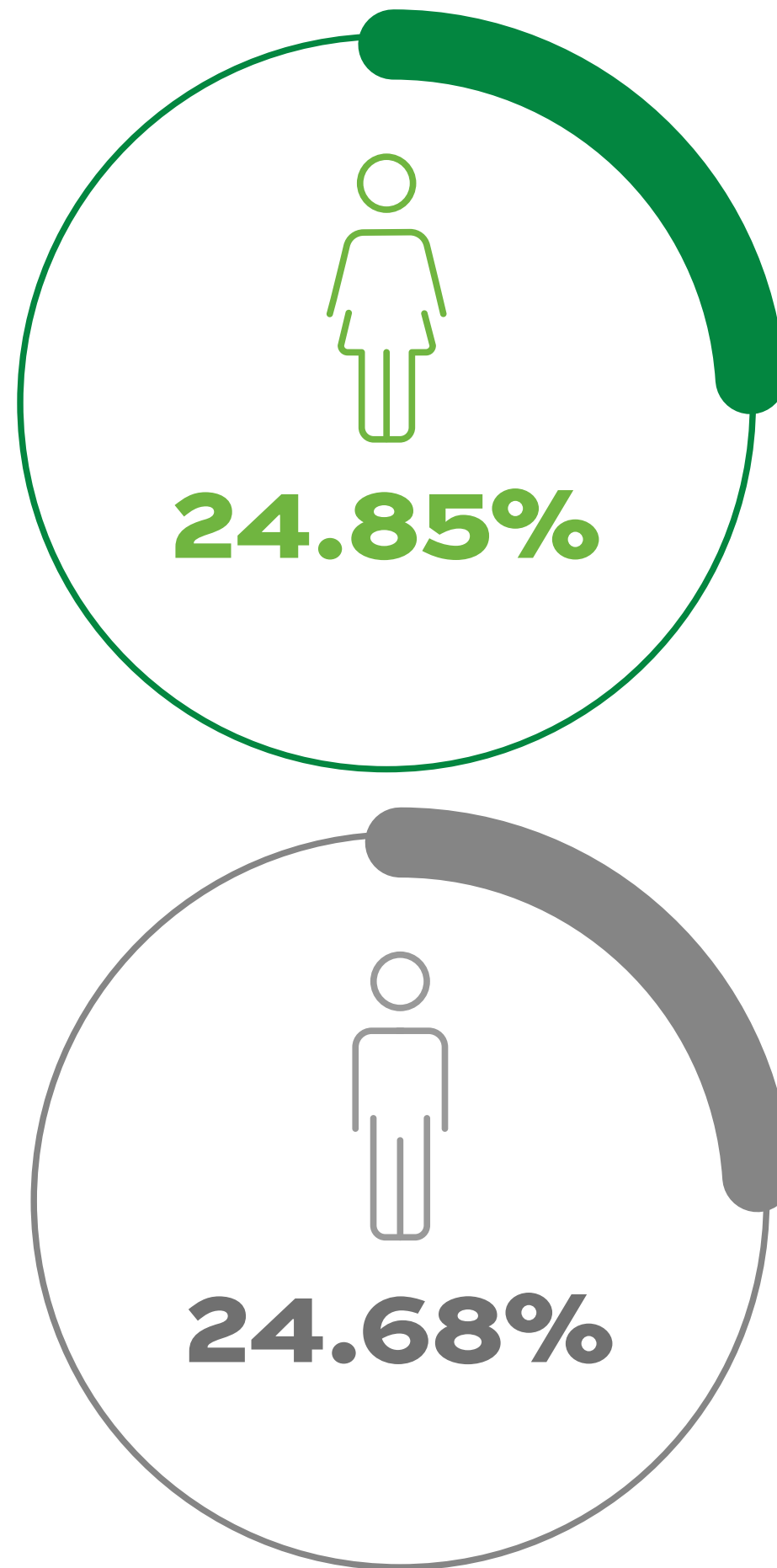
The ability to attract and retain talent is one of our main indicators of success. In 2022, our overall turnover was 24.77%, up four percentage points from the previous year. Although the variation in turnover between men (24.68%) and women (24.85%) is not very significant, we note that the age range of people under 30 years of age has the highest turnover.



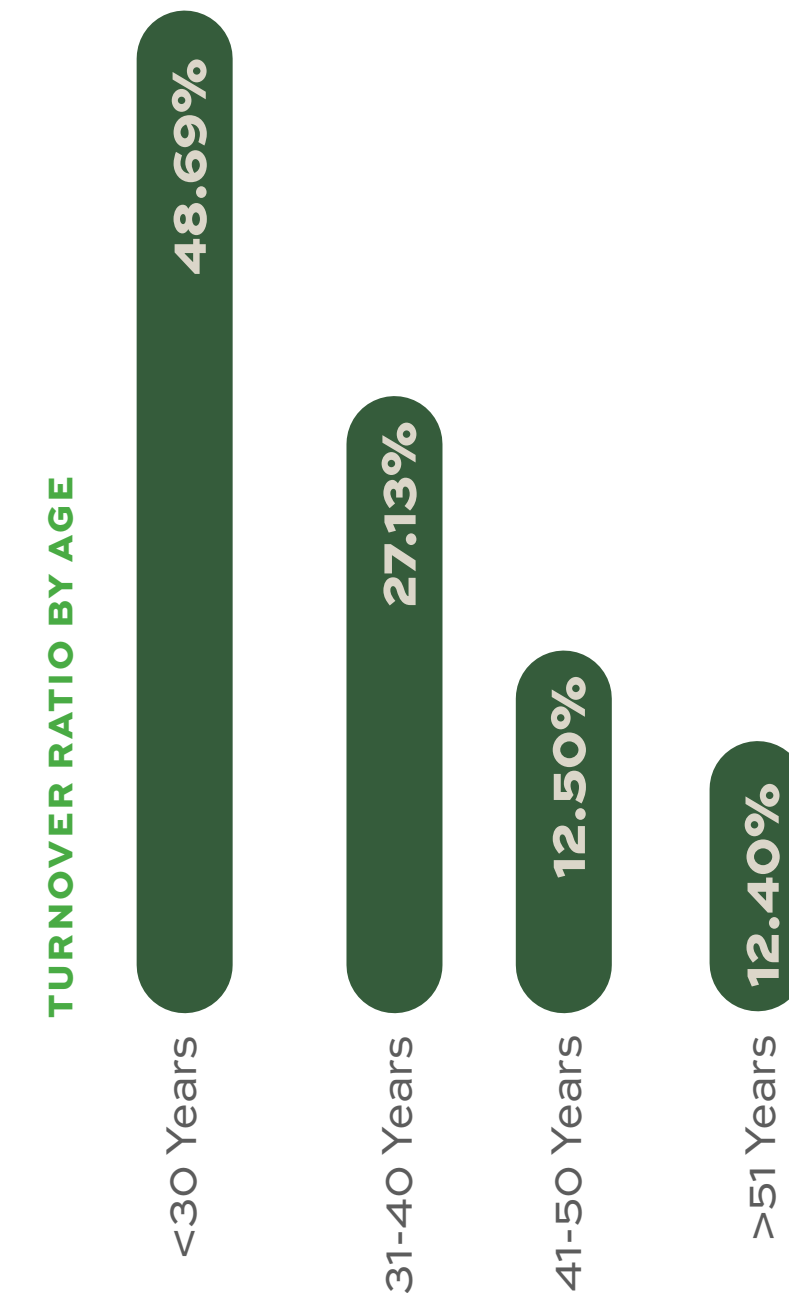
Formula to determine the turnover rate:
Total new hires * 100/headcount

239 employees recognized for their seniority, through a commemorative video exhibit.

TOTAL TURNOVER RATIO (%) BY GENDER



Overall turnover in 2022 was 24.77%, four percentage points higher than the previous year.



Formula for determining the hiring rate:
Departures / Average headcount *100



COMPENSATION AND BENEFITS

We have a highly competitive compensation and remuneration system, which is managed and evaluated by our Compensation Committee. For all positions, we offer both ordinary and extraordinary compensation. Ordinary compensation includes compensation for all employees and is intended to ensure the retention and development of human capital.

On the other hand, the extraordinary compensation is a specific scheme for each employee profile and takes into account an evaluation of individual and/or collective results. In this way, fair compensation recognizes and enhances the talent of each employee, allowing them to integrate into our organizational culture and our business model.

In addition, our employee benefits go beyond what is established by law, demonstrating our commitment to the well-being of our employees. Some examples are as follows:

We value and adequately reward the effort and talent of our team, thus fostering a culture of high performance and commitment.



Join our team and be part of the transformation [here](#).

YEAR-END BONUS

30

days of salary per year

VACATIONS

12

days the first 4 years

SAVINGS FUND

13%

of salary with legal cap

FOOD VOUCHERS

10%

of salary with legal cap

MEAL VOUCHERS

\$500

monthly



OCCUPATIONAL *health and safety*

GRI 403-1 AND 3-3

We live in a community and the new normal has made us realize that caring for the health of our employees is key to guaranteeing the success of our operation. Therefore, in response to the pandemic, we developed and implemented the Covid Care Protocol, which is still active and includes a methodology for recording, caring for, and following up on each of the cases that occur in our institution. In addition, each case provides us with statistics and trend data that allow us to analyze and attend to each wave of contagion, as well as its impact on the operation.

We comply with the legal requirements established by the Ministry of Labor to safeguard the health of our employees. We have an institutional health care strategy called CISalud, which includes several benefits that improve the well-being of the team, including Major Medical Expense Insurance and Life Insurance.

In 2022, within the corporate building in Mexico City, we incorporated a medical office to attend and follow up on the health of employees who need it. We also launched the NutriCI initiative, a program that promotes good nutritional practices among participants, which helps us to promote a culture of personal health care.

With regard to safety, as a service provider, it is essential to comply with civil protection standards to ensure the safety of our workers and customers in the event of any eventuality, such as earthquakes, fires, etc. For this reason, we have an Internal Civil Protection Program that integrates a set of measures and actions necessary to prevent, avoid, or mitigate the different types of risks to which our personnel, assets, and values may be subject.

This program is composed of three subprograms:

- Prevention
- Relief
- Recovery

95% of the corporate building's personnel are trained in **the use of emergency equipment** and earthquake and fire protocols.

We have **779 emergency squad members** nationwide.

Update of 50 Internal Civil Protection Programs for branches and offices nationwide.

We acquired and distributed **128 first-aid kits** (61 in the interior of the country and 67 in the metropolitan area) according to the needs detected.

57 emergency squad members completed the training course on the Internal Civil Protection Program, for a total of 308 hours.

Through chats, internal media communications and constant awareness-raising, **we keep emergency squad members and personnel** up to date on measures implemented in their work environment to safeguard their health and safety in a comprehensive manner.



HUMAN CAPITAL *development*

GRI 404-1 AND 3-3

We promote the development of our employees inside and outside the bank through training, a tool that allows us to achieve the maximum potential of our employees and make their contribution to the business objectives more effective.

For the supervision, evaluation, follow-up and authorization of all processes related to our training strategy, we have a Training Committee, which is made up of the general manager, the executive directors and the Human Capital director. Through Annual Training Plans, developed on a customized basis for each business area, training needs are identified and managed. In 2022, all of our training was 100% virtual and reached the national level.

We invested \$5.3 million
in staff training.

The training processes within our institution are aligned with the objective of providing the criteria that allow our employees to acquire the skills and technical specialization that guarantee the optimal performance of their functions and, simultaneously, promote their growth within our institution.

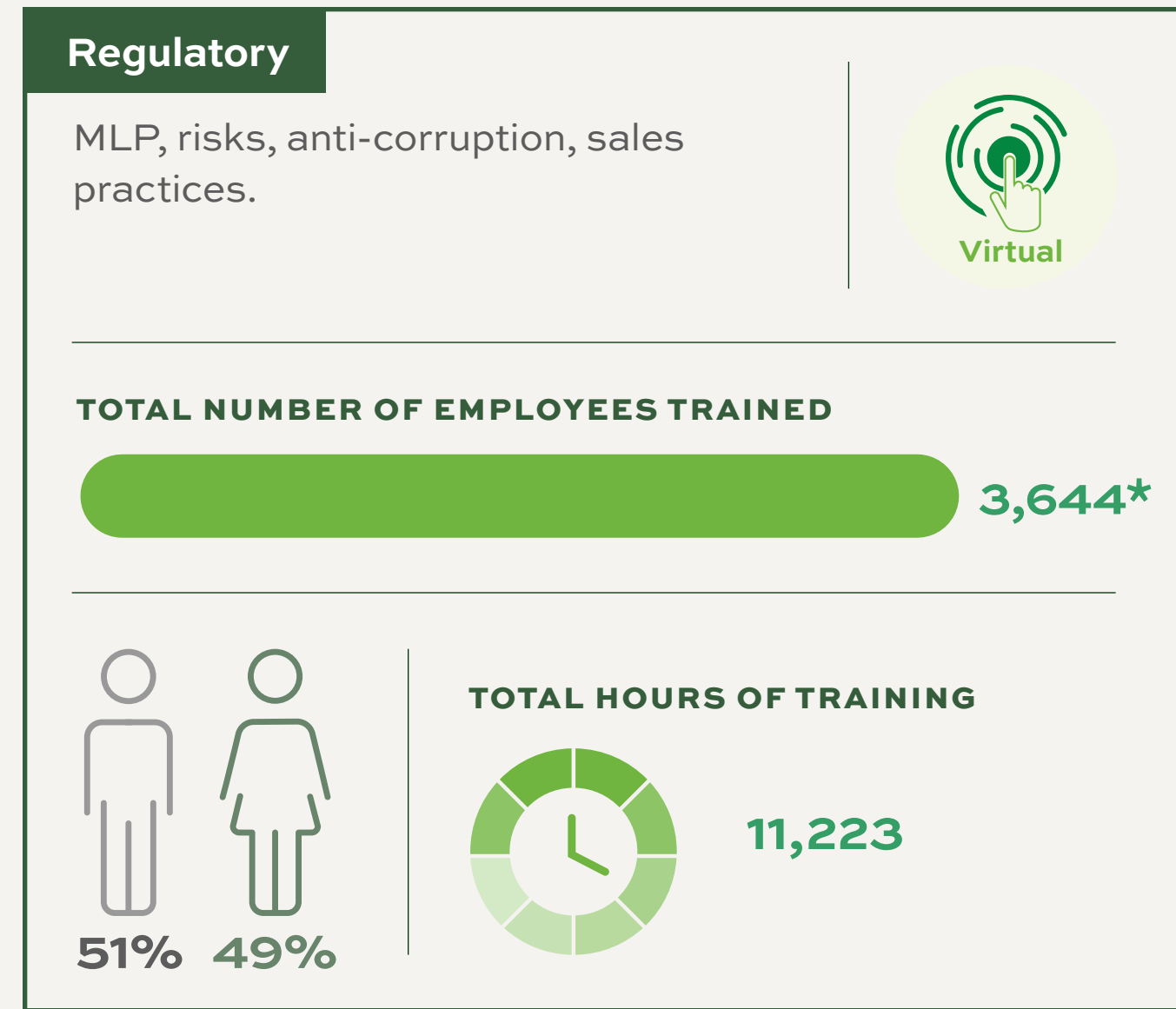
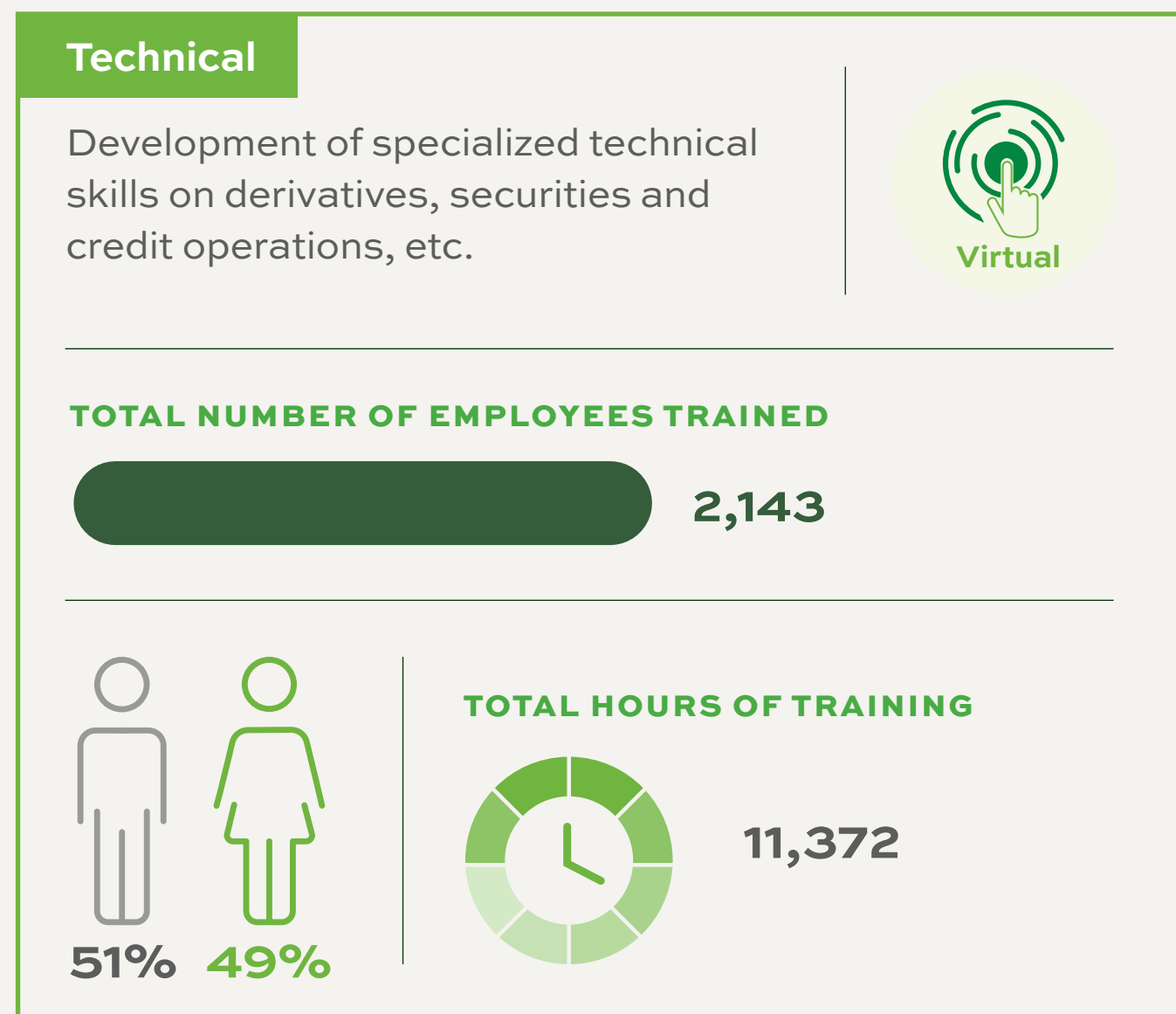
In 2022, 34,707 hours of training were provided, 36% fewer hours than in 2021, when we reached a total of 54,082 hours. Our training is concentrated in three areas: 1) Technical: aimed at processes and methodologies for operation, which accounted for 33% of training hours. 2) Regulatory: focused on legal aspects and risk management, which accounted for 32% of the training hours. 3) Formative: focused on service and general aspects of our bank, which represented 35% of the training hours.



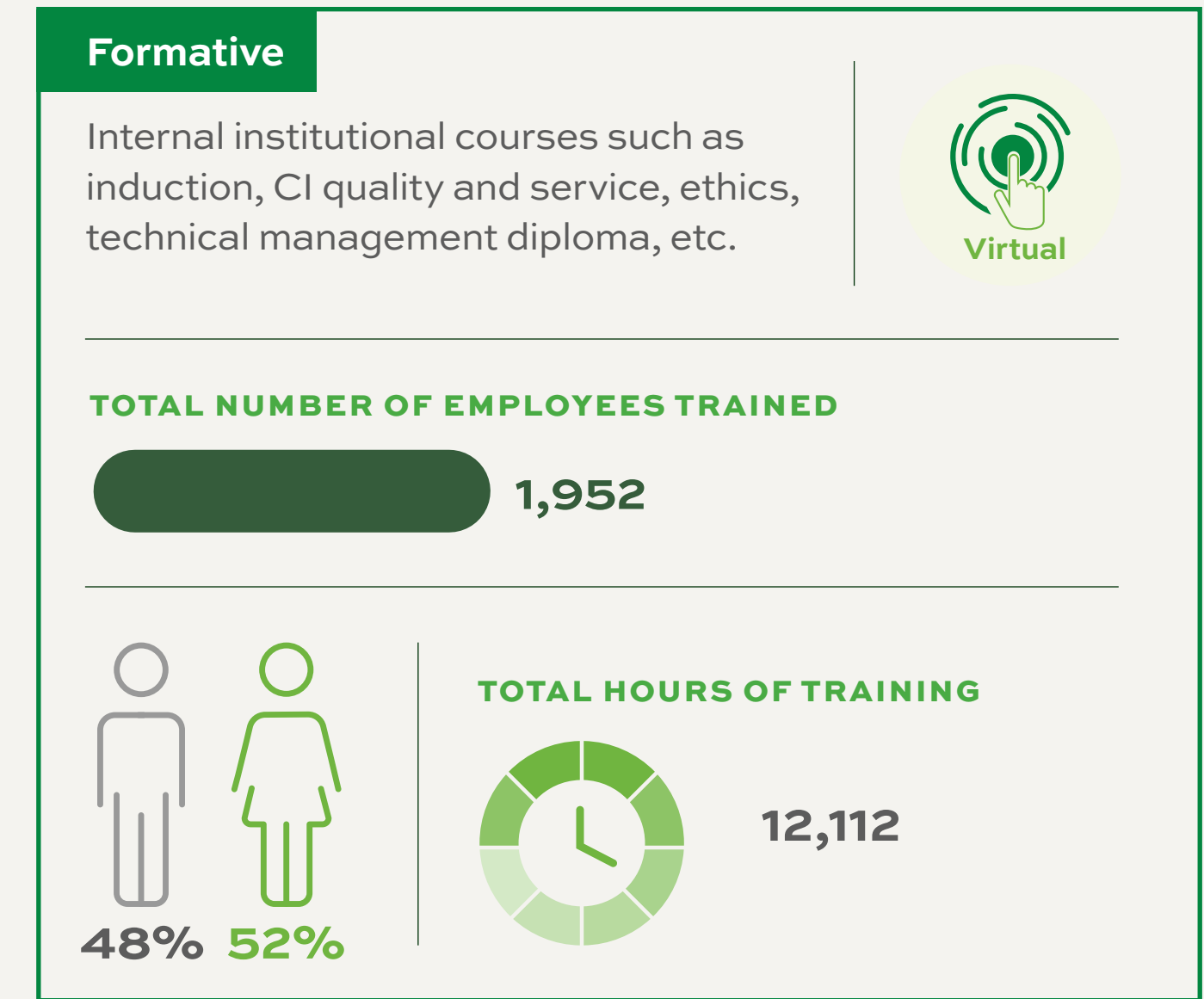
On average, our employees
received 11⁴ hours of training
during 2022.

⁴The calculation is based on the total number of training hours of all courses during the year, divided by the total number of employees at the end of the year. The same is done for the averages by labor category and gender.

2022 TRAINING



*Includes year-end departures





HOURS OF TRAINING BY LABOR CATEGORY

AVERAGE
BY JOB
CATEGORY

9

DIRECTORS
805

8

ASSISTANT DIRECTORS
811

16

MANAGERS
6,905

10

ADMINISTRATIVE AND OPERATIONAL
26,186

HOURS OF TRAINING BY GENDER

AVERAGE
BY GENDER

10

WOMEN
17,065

11

MEN
17,642





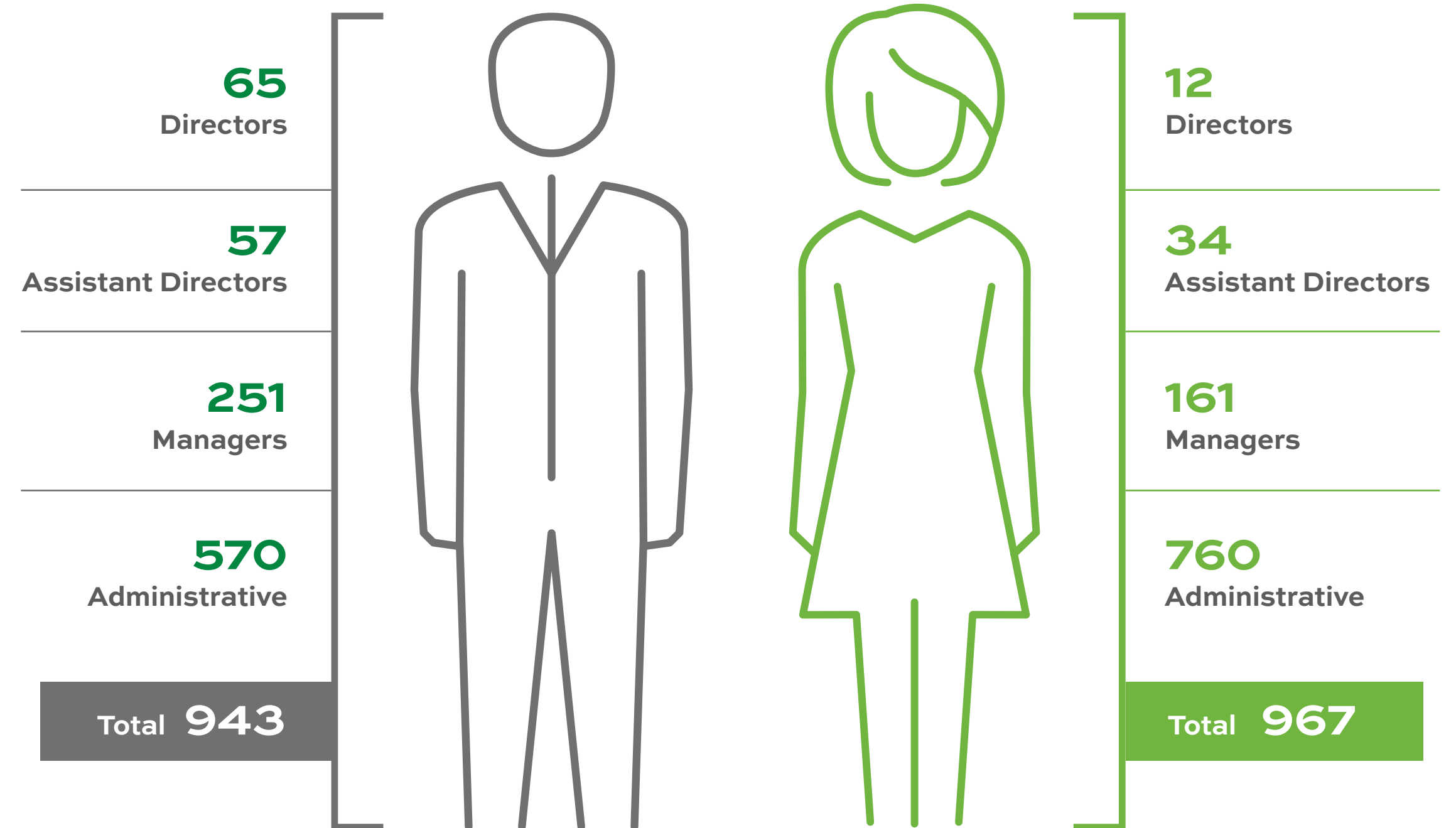
PERFORMANCE REVIEW

1,910
employees
(49% men and
51% women)
participated in
the performance
review processes
in 2022, 181 fewer
evaluations than
the previous year.

A key aspect of the employee development process is the monitoring of their performance because the evaluation complements and guides their career and compensation within the organization, and allows us to direct the employees' objectives, actions and results toward meeting the objectives set by each area, in alignment with the global business strategy, in terms of sales, results and compliance with operating goals. The annual performance evaluation is carried out by the area managers and uses a quantitative scale to compare the objectives set at the beginning of the year with the results obtained at the end of the year. The results of the evaluation are reported to the Human Capital area in order to provide guidance to employees and, in some cases, to define commissions and bonuses. and in some cases, define commissions and bonuses.

59% of employees
received a performance
review in 2022

EMPLOYEES WITH A PERFORMANCE REVIEW BY YEAR-END 2022





DIVERSITY AND EQUALITY of opportunities

GRI 405-1 AND 3-3

Respect for diversity and the right to a work environment with equal opportunities, regardless of ethnic origin, gender or any other condition of the collaborators, is supported by the institutional Code of Ethics and through the tools that this framework of action has internally, i.e.: its means of complaints, promotion, training and certification of knowledge.

27% of executive and sub-director positions are held by **women**.

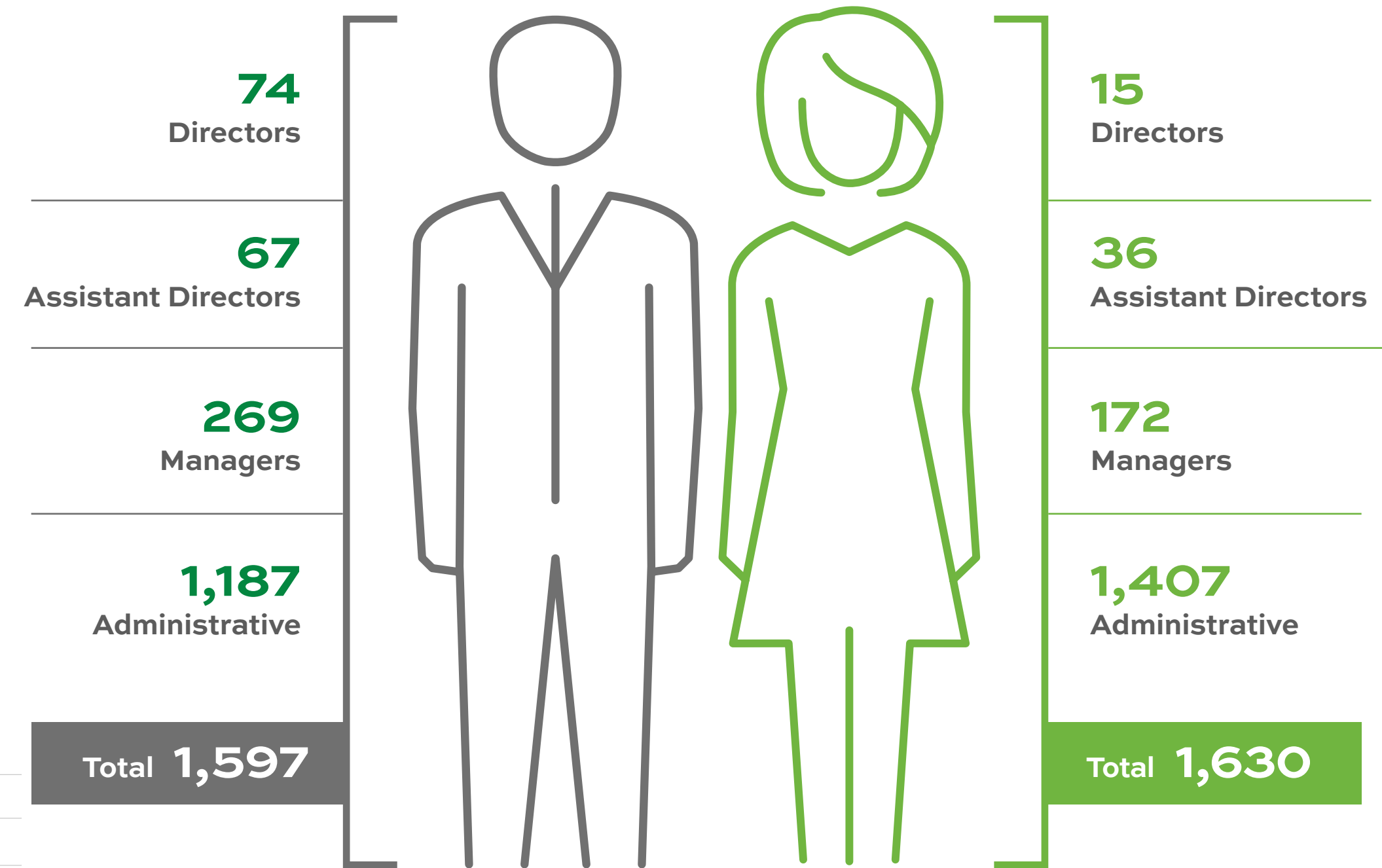
In order to guarantee competitive salaries, regardless of the gender of our staff or our candidates, we constantly review the salary surveys of the Financial Market, in order to be updated and provide equal treatment in terms of internal tabulators and the salary market.

We develop gender diversity awareness programs, sexual harassment detection and attention policies, and we pay constant attention to any concerns or cases that are reported to us. With the support of experts, we provide

33% of the employees are between 31 and 40 years of age.

feedback on our hiring and staff growth strategies in order to reduce gender gaps in our organizational structure and maintain equal hiring and promotion processes. We are currently working on the development of a policy and an area in charge of leading diversity and inclusion issues within the bank, and we are actively participating with the ABM to generate a fundamental change in our industry in these aspects.

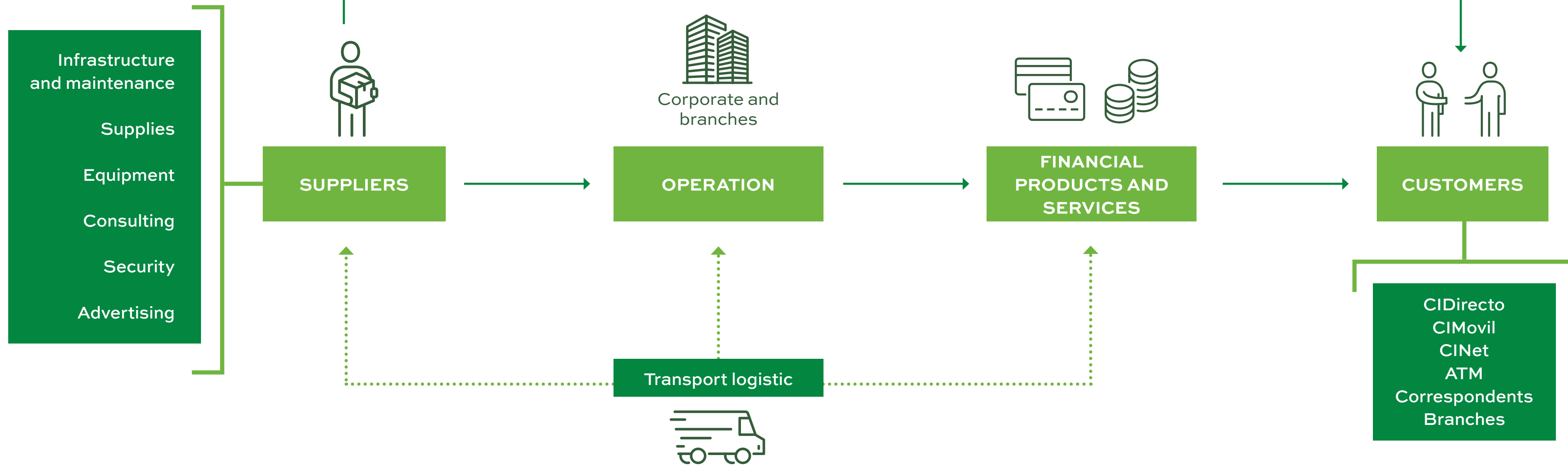
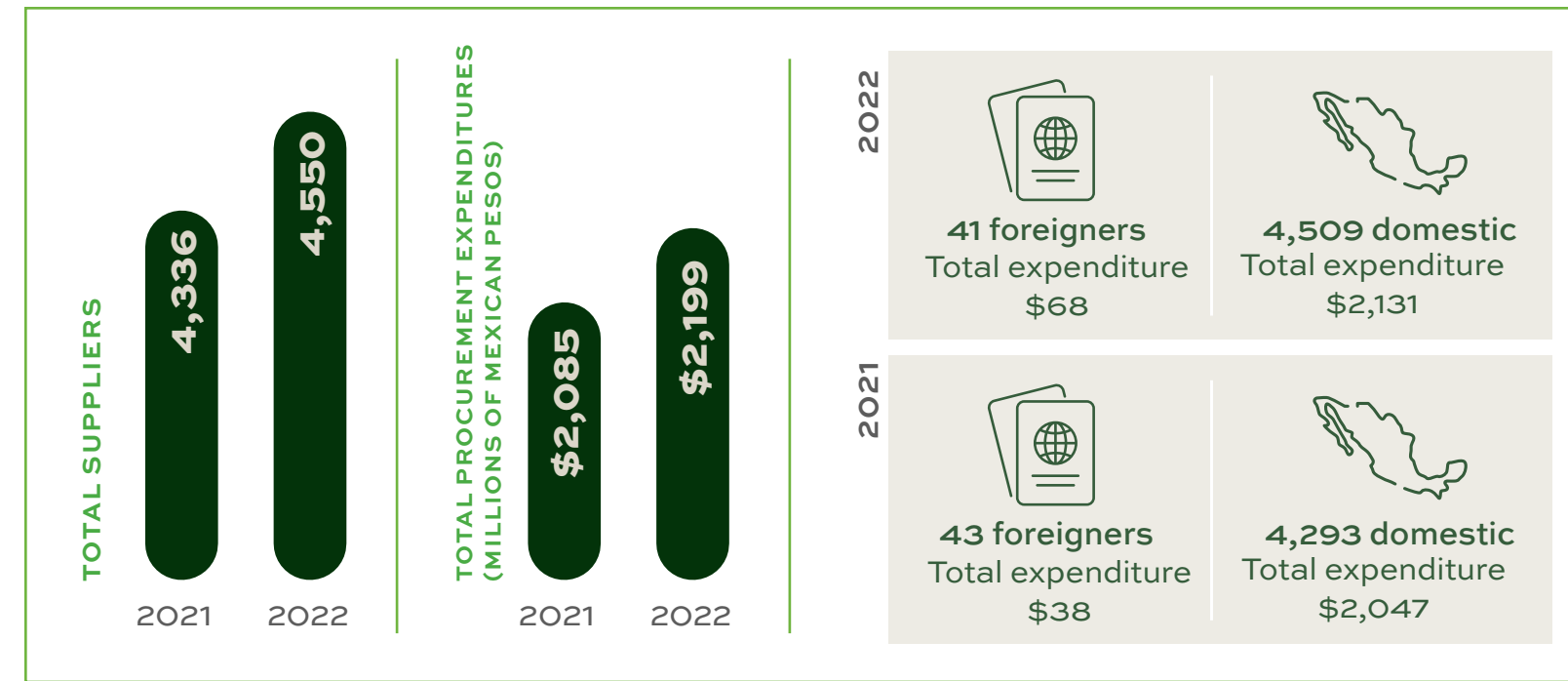
	Women	Men
Under 30 years	362	271
31-40 years old	566	512
41-50 years old	444	445
51 and older	258	369





SUPPLIERS

GRI 204-1, 3-3, 2-6





Supplier selection and contracting processes seek that suppliers show **their social and environmental commitment** according to their sphere of influence.

Our supply chain not only meets our operational needs, but also enables us to generate a positive social and economic impact in Mexico. By making our purchases within Mexico, we support hundreds of individuals, small and medium-sized companies that, like us, operate responsibly and legally.

Maintaining productive and mutually beneficial long-term relationships with each supplier generates value, both for our business and for those involved in our operation. In the last year, our supplier network grew 5%, from 4,336 in 2021 to 4,550 in 2022. Although the composition and distribution of our supply chain did not change significantly in that year.

We strive to take our principles beyond business relationships and apply them in all of our activities. For this reason, our bidding, selection, and contracting processes integrate the following principles We have quality and

97% of our procurement spending generates economic development and employment in Mexico.

sustainability criteria, and some of our suppliers have certifications aligned with these practices in their respective areas of action. In 2022, our spending on procurement increased 5% over the previous year, from \$2.085 billion in 2021 to \$2.199 billion in 2022. Our supply chain consisted of 4,550 suppliers, 99% of which are local² and the remaining 1% foreign, maintaining the same proportion as in the previous year. Similarly, procurement spending was distributed 97% for domestic purchases and 3% for foreign purchases.

² Suppliers located in Mexico, i.e., domestic.



RESPONSIBLE *corporate citizenship*

Our transformation not only generates movement within the bank, but also externally. We are responsible corporate citizens who align and generate changes by adopting the best practices in the sector and thus contribute to the sustainability of the industry and the country.

Our social strategy has two fundamental objectives: the first is aimed at promoting the development of our employees and suppliers, and the second is focused on our corporate citizenship as a tool for linking the business with its economic and social environment.



For the sixth consecutive year we have been recognized as a **Socially Responsible Company** by the Mexican Philanthropy Center (Cemefi).

We facilitate the transition to more sustainable economic models by promoting and adhering to best practices in the financial sector. The national and international initiatives and organizations to which we adhere, and which recognize us are the following:

NATIONAL LEVEL



Asociación de Bancos de México (Association of Banks of México). We are signatories of the Sustainability Protocol since 2016 and are active members of the Sustainability Committee.



Asociación Mexicana de Instituciones Bursátiles (Mexican Association of Stock Market Institutions)



Cámara de Comercio Franco Mexicana (French Mexican Chamber of Commerce).



GRI 2-28, 413-1 AND 3-3

INTERNATIONAL LEVEL



Equator Principles. Based on these standards, our investment projects are evaluated to avoid adverse social, environmental and climate impacts. We have been a signatory since 2012.



Global Compact and Sustainable Development Goals of the United Nations. We have been a signatory since 2016.



United Nations Environment Program Finance Initiative - UNEP FI (UNEP FI), we have been a signatory since 2019.



SOCIAL *management*

GRI 413-1

Contributing to the social progress of our community in order to overcome the social challenges we all face, fostering sustainable environments that facilitate the operation of companies and promote inclusive relationships in the long term.

Traditionally, we have supported philanthropic initiatives and social programs under two key guidelines: education and sports, because we consider them to be tools that generate social wellbeing in the long term, which allows us to efficiently manage social issues in accordance with the expectations of our stakeholders and our co-responsibility as corporate citizens with the social development of the country.

With the support of social partners, we invest resources to support social initiatives in line with our corporate philosophy and values. We identify the impact of these contributions through a questionnaire, which is completed by the institutions supported with donations or social sponsorships; thanks to this follow-up we can consolidate transparent relationships, support and control the social impact that we generate as a company in our community.

In 2022, our social investment reached \$3.9 million, which represented an increase of 130% over the previous year. Similarly, the total number of identified beneficiaries increased by 63%, from 5,106 in 2021 to 8,314 in 2022. Our social investment was executed under three guidelines:

SOCIAL INVESTMENT 2022

COMMUNITY LIAISON DONATIONS (CLD)

\$252,679

DONATIONS FOR SOCIAL ALLIES (DSA)

\$2,970,000

SPONSORSHIPS WITH CAUSE (SWC)

\$750,000

\$3,972,679
millions in social investment

8,314
Benefitted persons

11
supported organizations

SOCIAL INVESTMENT 2021

COMMUNITY LIAISON DONATIONS (CLD)

\$1,050,975

DONATIONS FOR SOCIAL ALLIES (DSA)

\$160,477

SPONSORSHIPS WITH CAUSE (SWC)

\$509,000

\$1,720,452
millions in social investment

5,106
Benefitted persons

14
supported organizations



COMMUNITY LIAISON DONATIONS (CLD)

This item includes all donations that respond to the particular demands and needs of the communities near our operations. They are granted to local non-profit social organizations, whose social objectives are diverse but aligned with our institutional interest in contributing to social development. These donations are not usually recurrent and are not followed up in the long term due to their philanthropic nature. In 2022, under this line, 6% of our social investment was exercised and 7 different social organizations were supported at the national level.

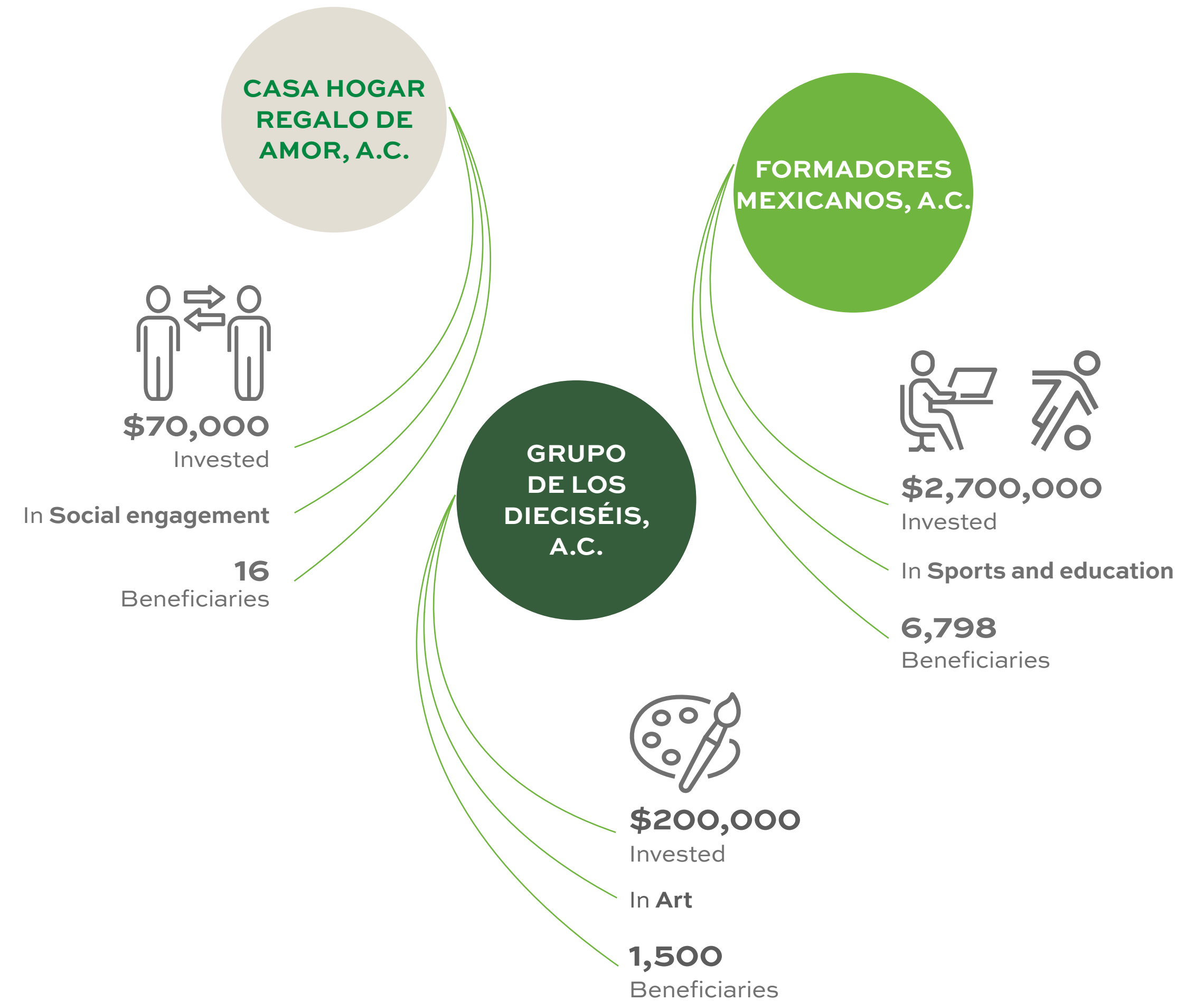
DONATIONS FOR SOCIAL ALLIES (DSA)

This category includes support for social allies, which are non-profit civil associations that are supported individually or as a guild because their social objectives are aligned with our principles and social interests and are not necessarily focused exclusively on sports. Unlike community outreach and sponsorship donations, donations to allies have a follow-up process to measure the impact of the social investment, and these donations are recurring. Our total donations in this line during 2022 represented 75% of our social investment, benefiting 8,314 people.

SPONSORSHIPS WITH CAUSE (SWC)

This area of our social investment is focused on sports as a detonator of well-being and social development. This focus is also shared with advertising sponsorships, the difference being that the latter are granted to non-profit organizations, which through the promotion of sports promote social causes. Sporting events in 2022 focused on golf and soccer. Social sponsorships benefited two organizations and represented 19% of our social investment.

DONATIONS TO SOCIAL PARTNERS IN 2022





We supported youth sports events during the year in Mexico City, in which 19,994 young athletes participated. We measure the social impact of this cause by the number of children who received scholarships from the institution, the number of wheelchairs donated to children, and the construction of a house for a low-income family, among other social support actions.



ENVIRONMENTAL *strategy*



OBJECTIVE:

Continue with an environmentally responsible corporate philosophy.

52%

of our energy consumption came from renewable sources.

2,097

tons of CO₂ the same as the previous year, but we opened 9 more branches.

8%

of the used paper was recycled.





We are a green bank because everything from our products to our operations promote principles and initiatives to ensure the protection and care of the environment. Therefore, we use renewable energies and recycled materials to reduce our emissions, reduce our recycled materials and those of our customers and employees; since 2011, we have been preparing and publishing our environmental footprint report to identify the impact of our operations on the environment and define strategies that allow us to reduce the negative externalities of our operation

In the coming years, we will institutionalize our internal sustainability policy, applicable to our employees and our value chain, in addition to the classification of waste and the accounting of our water footprint of the new corporate building.

Since 2011, we have been preparing and **publishing our environmental footprint report** to identify the impact of our operations on the environment and define strategies that allow us to reduce the negative externalities of our operation.



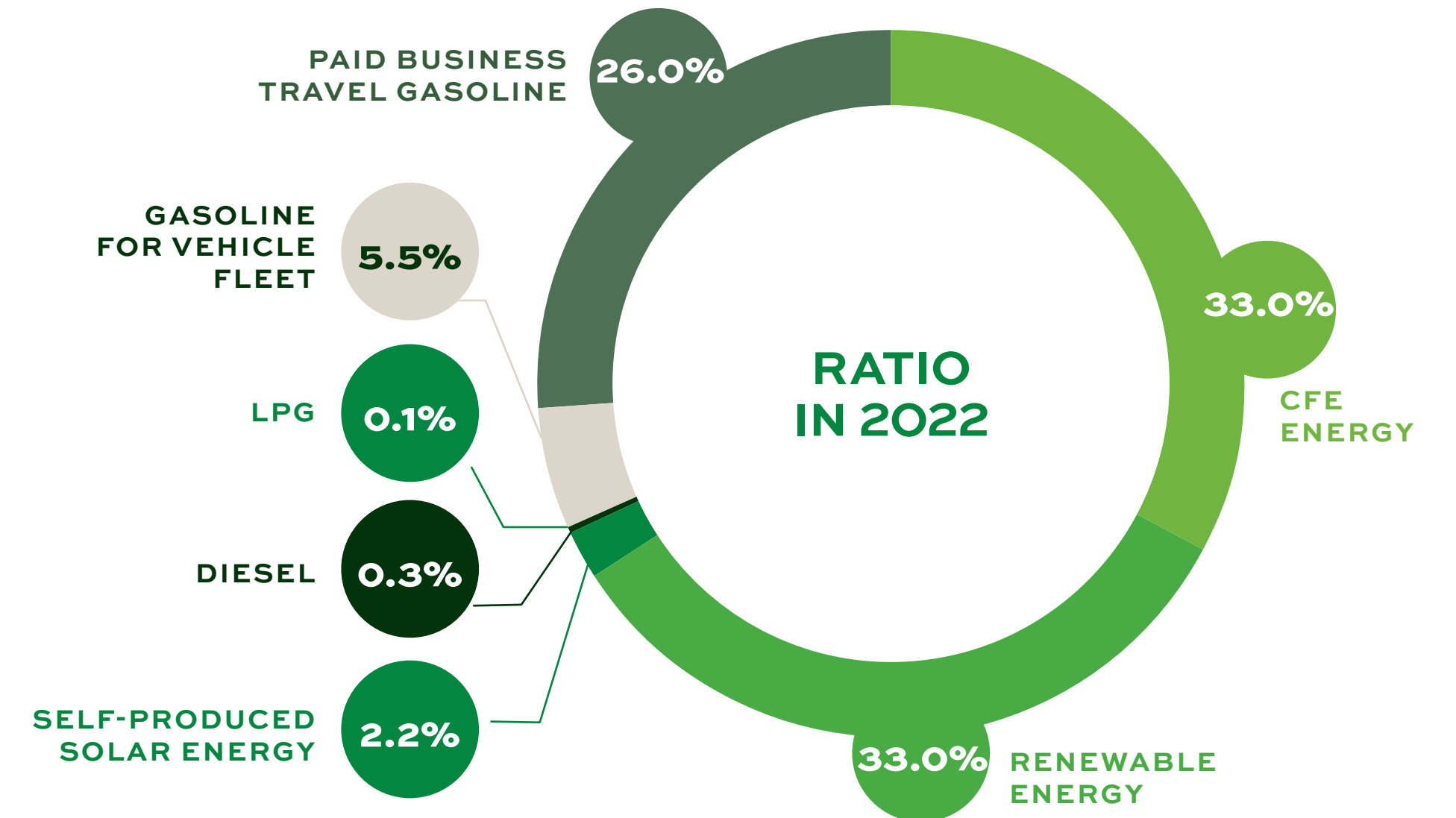
EGERGETIC eco-efficiency

As a utility, electric power is our main input and is fundamental to our sustainability to be able to guarantee its efficient and responsible use. The total energy consumed in 2022 was 27.1 million millijoules (MJ), coming from different supply sources, the first of which is the FEC's electric energy, which represents 33% of MJ consumed in 2022, the same percentage as renewable energy (wind). In addition, some facilities use self-produced solar energy (solar panels), which accounted for 2.2% of total consumption. Within energy consumption, we also count some fuels to generate energy through our auxiliary plants and to move the organization's utility vehicles: gasoline for the vehicle fleet, 5.5%; 0.3% for diesel, 0.1% for LP gas, and lastly, gasoline for the employee per diems, which accounts for 26% of total energy consumption.

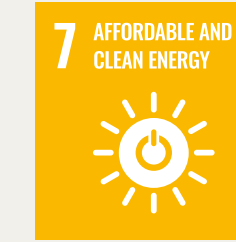
We consumed a total of 18.4 million MJ of electricity, 52% of which came from renewable sources and 48% came from CFE. Emissions avoided using renewable energy are equivalent to nearly 1,083 tCO₂e, while avoided emissions by the self-production of solar energy amounted to 71 tCO₂e.

ENERGY CONSUMPTION

Source	2022 MJ	2021 MJ	Change 2021-2022
CFE Energy	8,943,293	9,272,729	-4%
Renewable Energy	8,960,965	7,811,370	15%
Self-produced solar energy	589,002	760,054	-23%
Diesel	75,967	56,307	35%
LPG	29,151	30,043	-3%
Gasoline for vehicle fleet	1,487,849	1,770,189	-16%
Paid business travel gasoline	7,048,650	7,512,339	-6%
Total	27,134,877	27,213,031	-0.3%



GRI 302-1 AND 3-3



GRI 302-1 AND 3-3

GOAL 7.2.
BY 2030, SIGNIFICANTLY INCREASE THE SHARE OF RENEWABLE ENERGY IN THE ENERGY MIX.




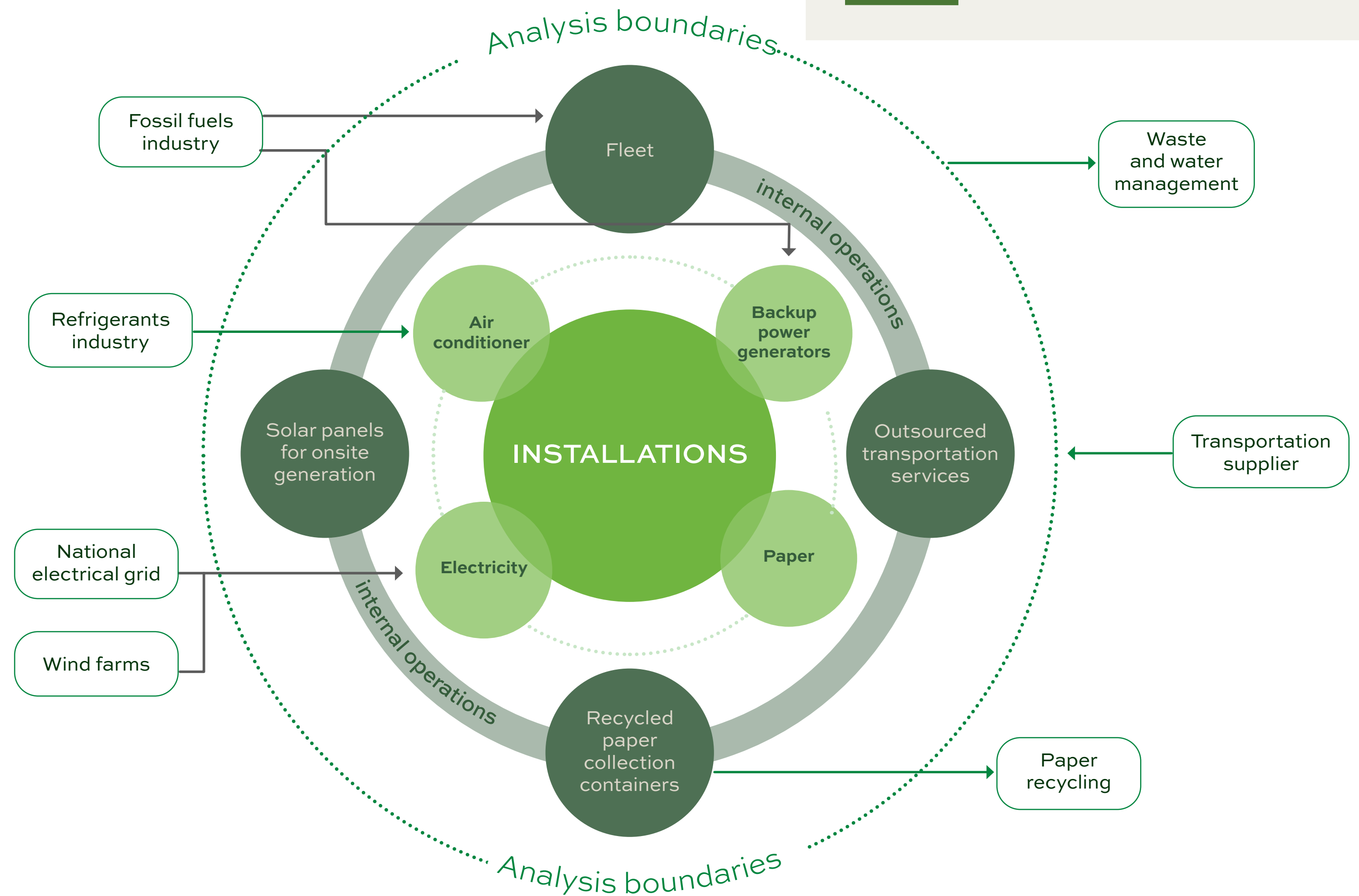
CLIMATE change

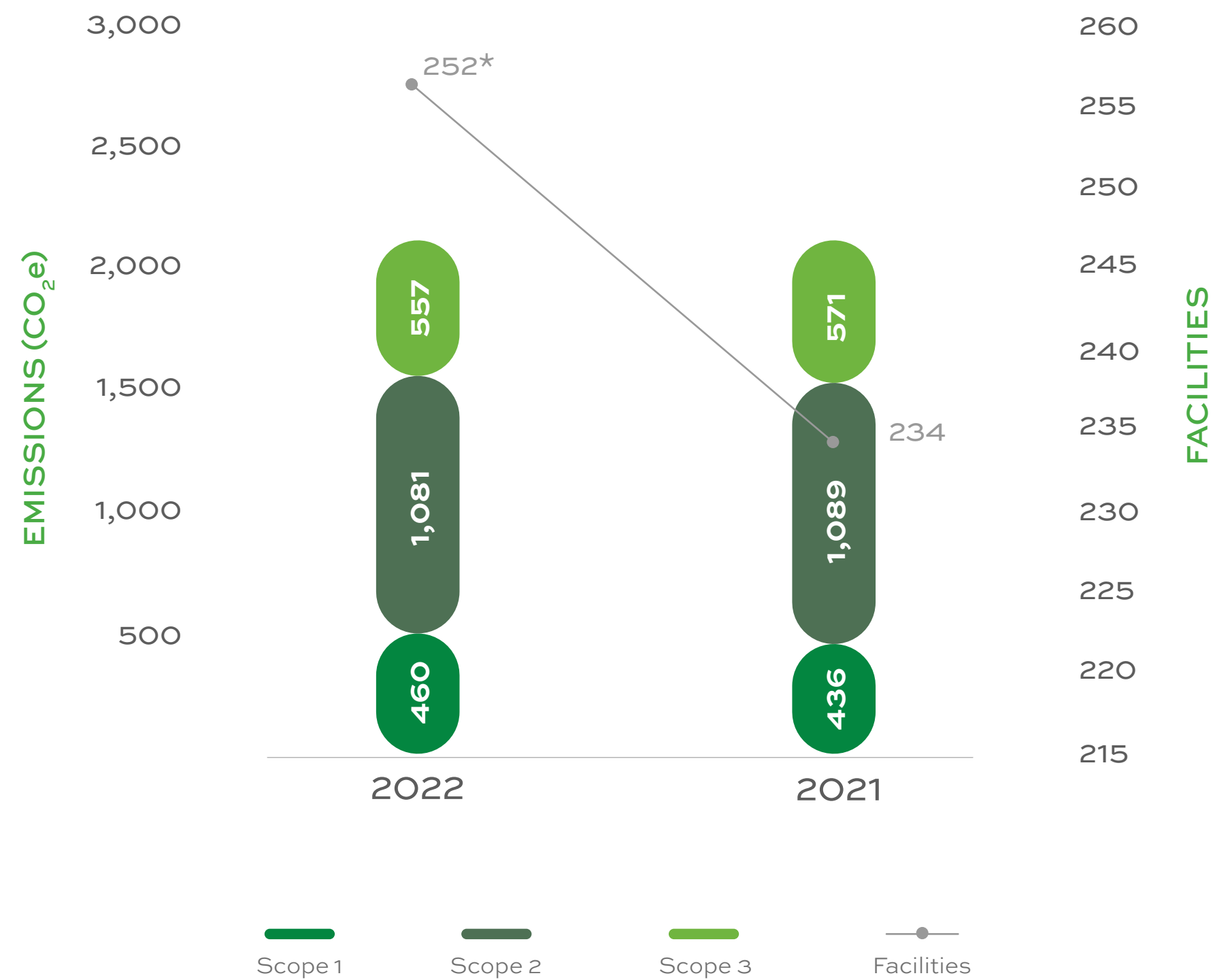
Climate change is an issue that affects our stability and future as a society to its mitigation with financial products that help to reduce emissions (CIPanel Solar), with exclusion and evaluation criteria for our credits in order to avoid adverse social and environmental impacts (Equator Principles), and, finally, with the management of our environmental footprint.

We report transparently and voluntarily on the material and energy flows most relevant to the operation in our environmental footprint report. The following diagram below specifies the consumption and limits of the operation for the accounting of our environmental footprint:

 **Consult our 11 Environmental Footprint reports [here](#).**

13 CLIMATE ACTION  **GRI 305-1, 305-2, 305-3 AND 3-3**
GOAL 13.2
INCORPORATE MEASURES AGAINST CLIMATE CHANGE





Greenhouse gas (GHG) emissions equivalent to tons of carbon dioxide (tCO₂) reached 2,097 tCO₂ e in 2022, the same amount as in 2021: our emissions did not increase, although our operation did, as we went from 220 facilities in 2021 to 229 in 2022. The scopes covered are as follows: Scope 1 (22%) refers to stationary sources, mobile sources (fuels for support plants and utility vehicles), and fugitive sources (refrigerant gases for air conditioners); Scope 2 (51%) refers to emissions from electricity consumption; Scope 3 (27%) includes commercial flights and gas per diems used for the bank's operations.

Our emissions remained the same as in 2021, but our operation grew, and we opened **9 new branches.**

*Commercially, we will close the year 2022 with 229 facilities, including corporate buildings, regional centers and branches; however, for the environmental footprint analysis, basements and warehouses, among other subdivisions of corporate buildings, are taken into account.

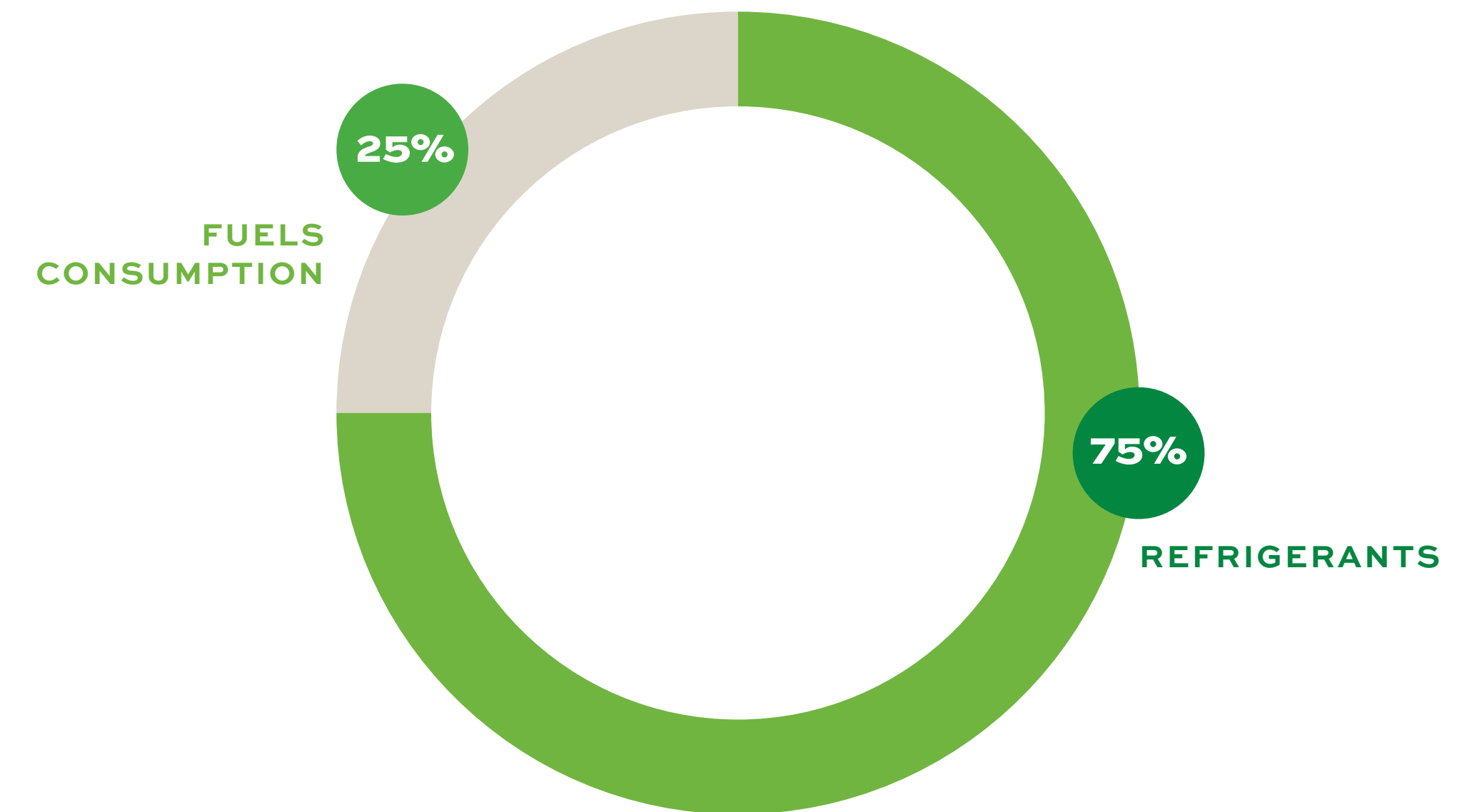


SCOPE 1

Fuels	Quantity		Emissions (tCO ₂ e)	
	2021	2022	2021	2022
Diesel (liters)	1,494	2,016	4	6
Gasoline (liters)	51,378	44,892	122	107
LP Gas (liters)	1,150	1,116	2	2
Refrigerants (kg)	146	165	306	345
Total	54,168	48,189	434	460

In 2022, Scope 1 emissions totaled 460 tCO₂e. Emissions from refrigerant gases accounted for 75%, while fuel consumption accounted for 25%. This distribution remained almost the same as in the previous year, yet emissions increased by 5% compared to the previous year. Emissions from refrigerant gases accounted for 75%, while fuel consumption accounted for 25%.

Emissions from refrigerant gases accounted for **75%**, while fuel consumption represented **25%**.



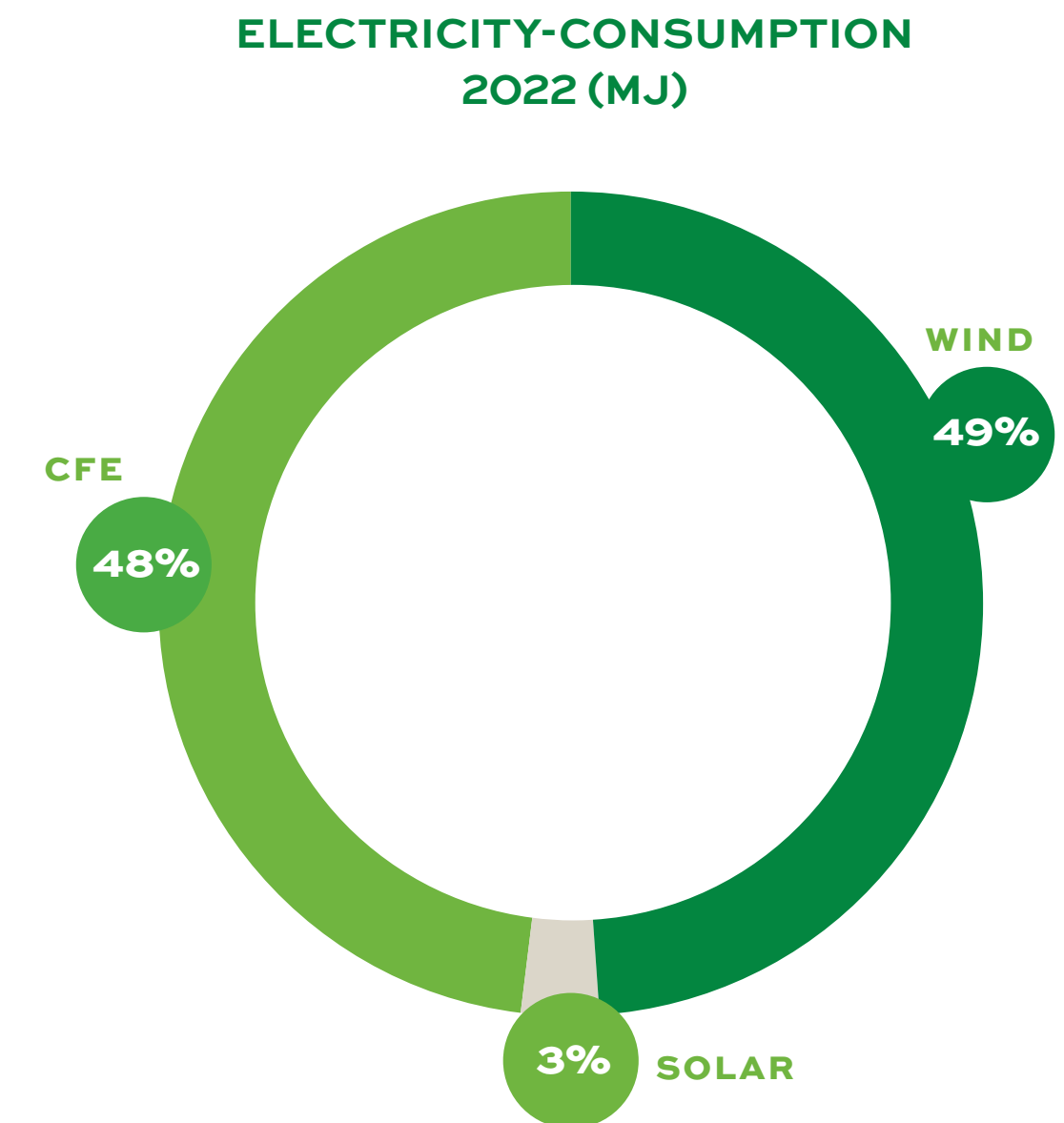
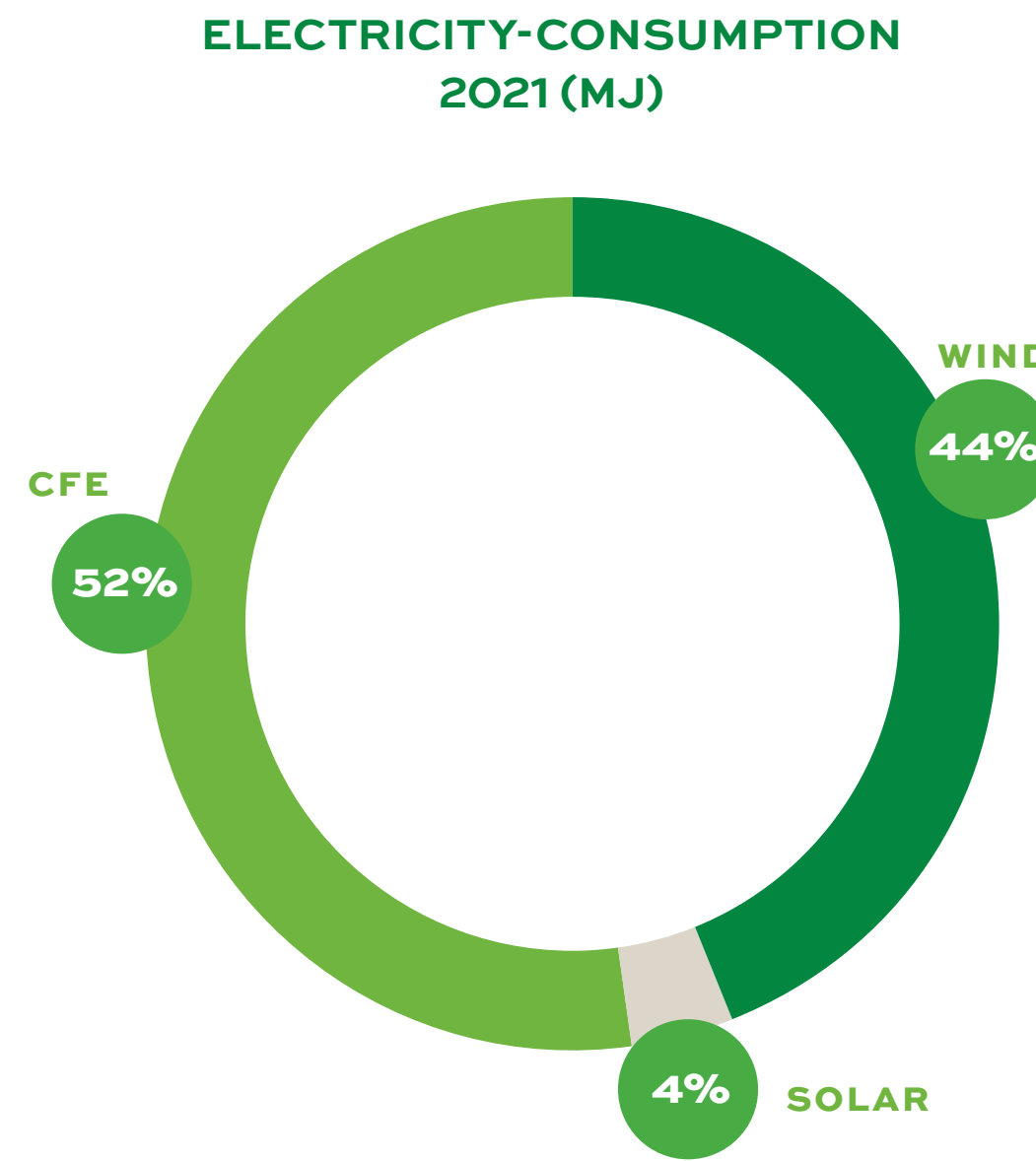


SCOPE 2

Electricity – Usage	2021 (MJ)	2022 (MJ)	Change
Wind Energy	7,811,370	8,960,965	15%
Solar	760,054	589,002	-23%
Federal Electricity Commission (CFE)	9,272,729	8,943,293	-4%
Total	17,844,153	18,493,260	3.6%

We used renewable energy in close to 50% of our facilities nationwide, which significantly reduced our emissions, increasing the proportion of renewable energy used by 4 percentage points compared to the previous year. Thanks to the use of solar and wind energy, we avoided generating 1,154 tCO₂e.

Scope 2 emissions, equivalent to the CFE’s electricity consumption, went from 1,089 tCO₂e in 2021 to 1,081 tCO₂e in 2022, a 1% reduction in emissions.





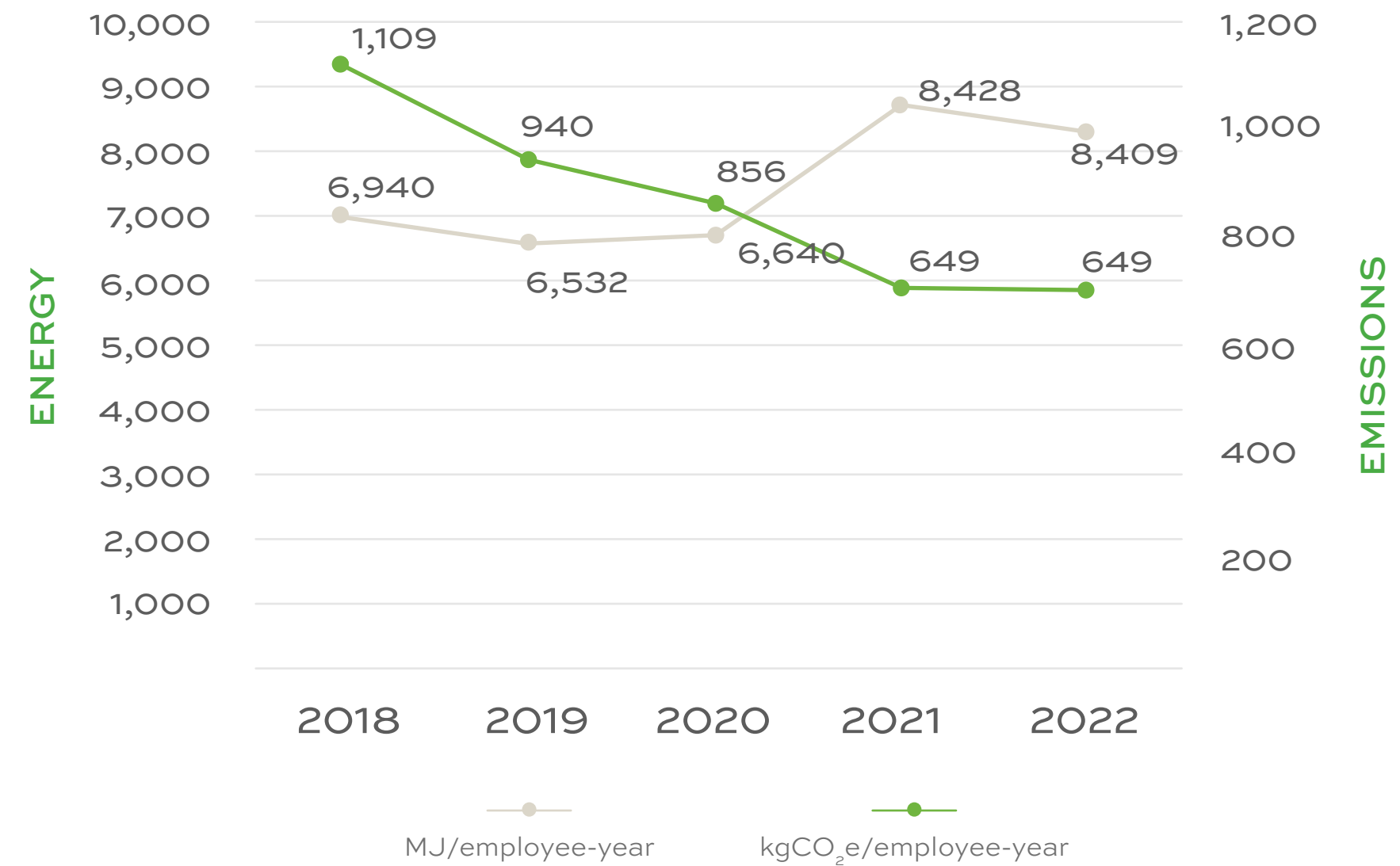
SCOPE 3

Emissions (tCO ₂ e)				
2021		2022		
571	556	Flights	48	9%
		Travel Expenses	508	91%

Emissions from flights increased from 29 tCO₂e for 126 air trips to 48 tCO₂e for 206 flights. On the other hand, emissions from per diems decreased slightly, from 542 tCO₂e in 2021 to 508 tCO₂e, representing 91% of Scope 3 emissions.

Gasoline consumption associated with road transportation began to be included in the measurement of this scope since 2021. As in the previous year, this scope represents 26% of emissions.

Emissions and energy consumption per collaborator remained the same as in the previous year, largely because the number of collaborators did not increase, and likewise consumption remained the same despite the increase in operations.



Energy consumption and emissions generation per employee remained the same as in the previous year.



MATERIALS AND waste *(paper)*



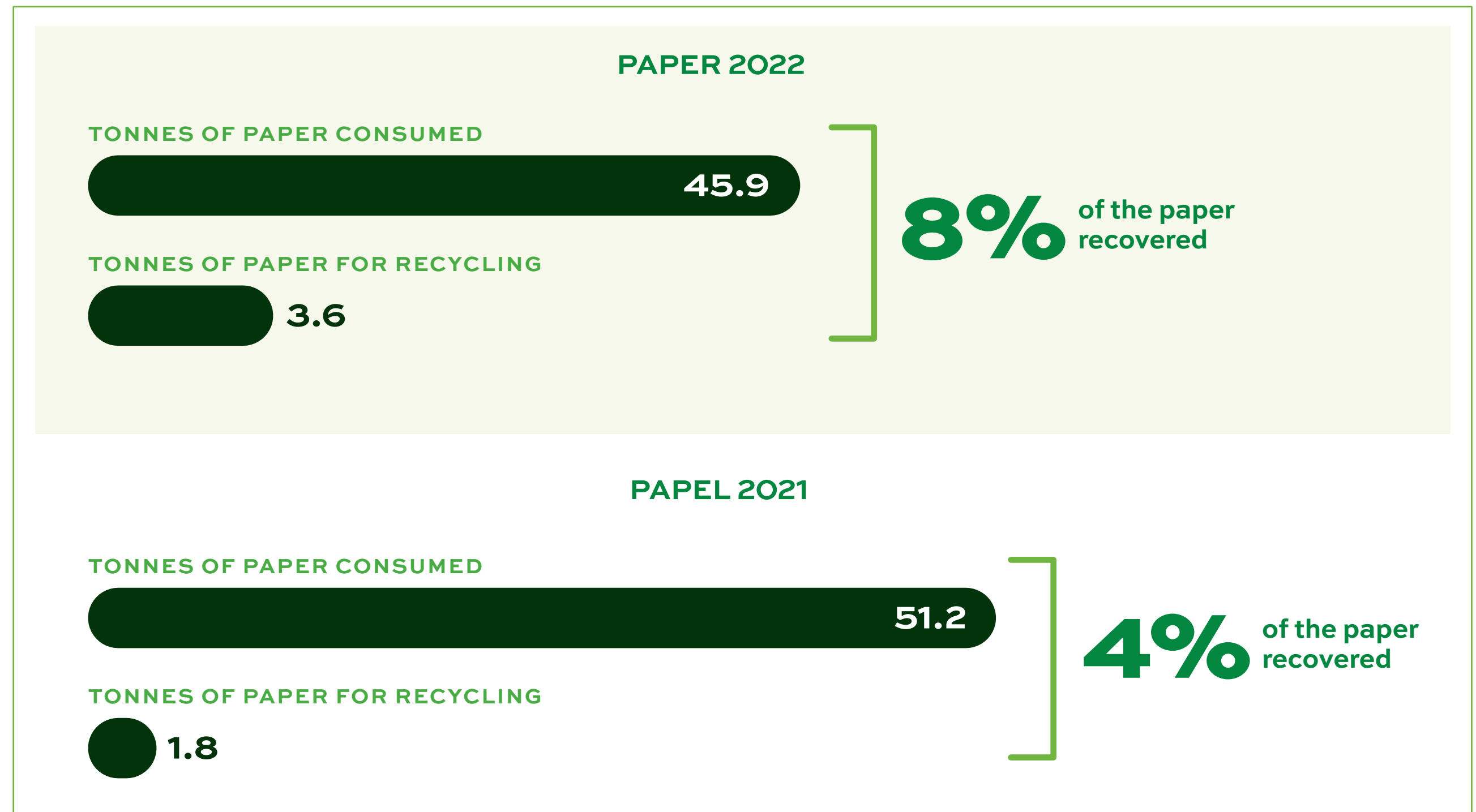
GRI 301-1, 301-2 AND 3-3

GOAL 12.5
BY 2030, SIGNIFICANTLY REDUCE WASTE GENERATION THROUGH PREVENTION, REDUCTION, RECYCLING AND REUSE.

Paper is a key input for our operation, because although many of our services and products are intangible, it is with paper that our agreements are materialized.

In order to ensure that this material, its use and final disposal are environmentally friendly, the paper we use is recycled; we also have policies for double-sided printing to reduce consumption and we have mailboxes for the disposal and collection of used paper in three regional centers in the cities of Monterrey, Guadalajara and CDMX. During 2022, 3.6 tons of paper were collected for recycling, equivalent to 8% of the total paper consumed during the year.

We reduced paper consumption by 10%
and recycling increased 98% compared
to the previous year.





Technical note

Scope 1 emissions include those from direct energy consumption (natural gas, LPG and diesel) and fugitive emissions from refrigerants, as defined by the GHG Protocol. direct energy consumption (natural gas, LPG and diesel) and fugitive emissions from refrigerants, as defined by the GHG Protocol. The greenhouse gases resulting from this scope are: carbon dioxide (CO₂), methane (CH₄), nitrous oxide (N₂O) and refrigerant gases (HCFC-22, HFC-32 and HFC-125).

Scope 2 emissions are those resulting from the production of electricity consumed at the facilities. In this case, CO₂e (carbon dioxide equivalent) emissions are reported.

For the calculation of these emissions, the official constants applicable for Mexico were considered. In the case of electricity, the factor reported for the national electricity system 2022 was used. In the case of fuels, the emission factors for CO₂, CH₄ and N₂O reported in the AGREEMENT that establishes the technical particularities and formulas for the application of methodologies for the calculation of greenhouse gas or compound emissions, of Semarnat, were used. Likewise, the calorific values of the fuels were reported in the list of fuels and equivalences of the

Sener's National Energy Balance. The global warming potentials were The global warming potentials were those reported in the AGREEMENT that establishes the greenhouse gases or compounds that are grouped together for the purposes of reporting emissions, as well as their warming potentials, by Semarnat.

Finally, Scope 3 emissions are those derived from air travel and per diems paid for gasoline consumption in ground transportation. In the case of air travel, available factors were applied per route per passenger available in the corresponding application of the International Civil Aviation Organization (ICAO). As in the case of Scope 2, the calculated emissions are given in terms of CO₂e. For the estimation of gasoline consumption, the 2022 national average price reported by the CRE was used, and the same emission factors used to estimate emissions from mobile sources that use gasoline in the Scope 1 category.

The calculation was performed considering the approach of previous years. There were no significant changes in the methodology used for the consolidation of emissions, which is financial control.



ABOUT THIS report

We present to all our stakeholders and to society the eighth CIBanco sustainability report under the Global Reporting Initiative (GRI) methodology. For the sixth consecutive year, the report has an external assurance process, which this year was developed by Valora, and the publication of the previous report was in July 2022.

This report includes all the entities that make up CIBanco in Mexico, its main country of operation. All actions and material issues covered by the report make up the most relevant actions and initiatives in terms of sustainability and corporate responsibility of the company for the period covered (January to December 2022).

This report has one significant change with respect to the previous year: the inclusion of the digital transformation issue to our material issues, however, we continue to maintain similar standards with respect to the period

covered, the organization of the content and the coverage of the topics.

The content of this report was determined by the materiality study conducted in 2021, in alignment with the principles established by the GRI standards that reflect the most important ethical, social, environmental and economic aspects for CIBanco under the perspective of the analysis of maturity and influence of the topics, and the relevance that these have for the institution's stakeholders.

The material issues reported here reflect the Bank's most significant internal and external economic, environmental and social impacts, allowing stakeholders to evaluate the institution's performance, as each issue is reported with accuracy, balance, clarity, comparability, reliability and timeliness. The following chart illustrates CIBanco's material issues:

Statement of Use

CIBanco S.A., Institucion de Banca Múltiple has prepared the report in accordance with the GRI Standards for the period January 1 to December 31, 2022.

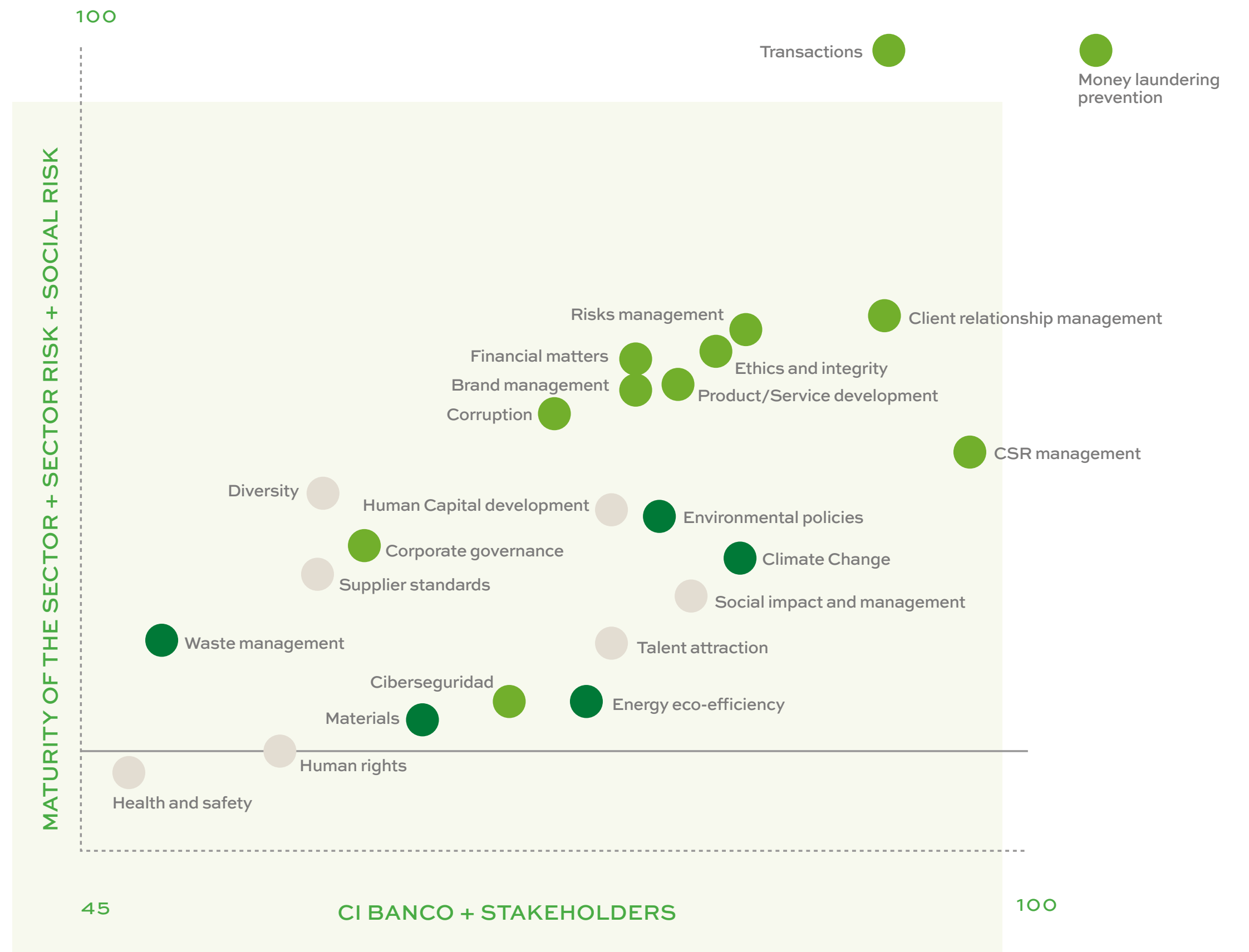
GRI 1 used

GRI 1: Fundamentals 2021

Applicable GRI Sector Standards

GRI 4: Finance Sector 2014

GRI 2-2, 2-3, 2-4, 2-5, 3-1 AND 3-2





GRI *table of contents*

CONTENTS	DESCRIPTION	OMISSIONS	PAGE NO. / DIRECT RESPONSE	ASSURANCE
GRI 2: General Contents 2021				
2-1	Organizational details		3-7	
2-2	Entities included in sustainability reporting		75	
2-3	Reporting period, frequency and contact point		75	
2-4	Updating of information		75	
2-5	External verification		75	
2-6	Activities, value chain and other business relationships		3-7 and 59	
2-7	Employees		49	
2-8	Non-employee workers		49	
2-9	Governance structure and composition		14-21	
2-10	Appointment and selection of the highest governance body		14-16	
2-11	Chairman of the highest governing body		14-16	
2-12	Role of the highest governance body in overseeing impact management		14-21	x
2-13	Delegation of responsibility for impact management		14-23	x
2-14	Role of the highest governance body in sustainability reporting		14-23	
2-15	Conflicts of interest		35	
2-16	Communication of critical concerns		14-21	
2-17	Collective knowledge of the highest governance body		14-16	
2-18	Performance evaluation of the highest governance body		Not developed in 2022	
2-19	Compensation policies		21	
2-20	Process for determining compensation		21	



CONTENTS	DESCRIPTION	OMISSIONS	PAGE NO. / DIRECT RESPONSE	ASSURANCE
2-21	Total annual compensation ratio	Confidentiality of information, reason: security		
2-22	Sustainable Development Strategy Statement		2	
2-23	Commitments and policies		26 and 27	
2-24	Incorporation of commitments and policies		26 and 27	
2-25	Processes to remediate negative impacts		22-23 and 31-32	x
2-26	Mechanisms for seeking advice and raising concerns		26 and 27	
2-27	Compliance with laws and regulations		26-27 and 31	
2-28	Membership in associations		61	
2-29	Approach to stakeholder engagement		45	
2-30	Collective bargaining agreements	Confidentiality of information, reason: security		
GRI 3: Material Topics 2021				
3-1	Process for determining the material issues		75	
3-2	List of material items		75	



CONTENTS	DESCRIPTION	OMISSIONS	PAGE NO. / DIRECT RESPONSE	ASSURANCE
GRI 200: Economic Standards				
Material Issue: Financial matters GRI 201: ECONOMIC PERFORMANCE 2016				
201-1	Direct economic value generated and distributed		46	
201-2	Financial implications and other risks and opportunities arising from climate change		32 and 39-40	
3-3	Management of material issues		46	
Material Issue: Standards with suppliers GRI 204: PROCUREMENT PRACTICES 2016				
204-1	Proportion of spending on local suppliers		59-60	x
3-3	Management of material issues		59-60	
Material Issue: Prevention of Money Laundering and Corruption GRI 205: ANTI-CORRUPTION 2016				
205-3	Confirmed corruption incidents and actions taken		33-35	x
3-3	Management of material issues		33-35	
GRI 300 Environmental standards				
Material Issue: Materials -Paper Use GRI 301: MATERIALS 2016				
301-1	Materials used by weight or volume		73	x
301-2	Recycled inputs used		73	
3-3	Management of material issues		73	
Material Issue: Energy eco-efficiency GRI 302: ENERGY 2016				
302-1	Energy consumption within the organization		67	x
3-3	Management of material issues		67	



CONTENTS	DESCRIPTION	OMISSIONS	PAGE NO. / DIRECT RESPONSE	ASSURANCE
Material Issue: Climate change GRI 305: EMISSIONS 2016				
305-1	Direct GHG emissions (Scope 1)		68-72	x
305-2	Indirect GHG emissions from energy generation (Scope 2)		68-72	x
305-3	Other indirect GHG emissions (scope 3)		68-72	x
3-3	Management of material issues		68-72	
Material Issue: Waste management				
3-3	Management of material issues		66	
Material Issue: Environmental policies				
3-3	Management of material issues		66	
GRI 400 Social standards				
Material Issue: Talent attraction and retention GRI 401: EMPLOYMENT 2016				
401-1	Hiring of new employees and staff turnover		50-52	x
3-3	Management of material issues		50-52	
Material Issue: Occupational health and safety GRI 403: OCCUPATIONAL HEALTH AND SAFETY 2018				
403-1	Occupational health and safety management system		53	x
3-3	Management of material issues		53	
Material Issue: Human capital development GRI 404: TRAINING AND EDUCATION 2016				
404-1	Average number of training hours per year per employee		54-56	x
404-3	Percentage of employees receiving regular performance and professional development evaluations.		57	
3-3	Management of material issues		54-57	



CONTENTS	DESCRIPTION	OMISSIONS	PAGE NO. / DIRECT RESPONSE	ASSURANCE
Material Issue: Diversity and Equal Opportunity GRI 405: DIVERSITY AND EQUAL OPPORTUNITY 2016				
405-1	Diversity of governing bodies and employees		16 and 58	x
3-3	Management of material issues		16 and 58	
Material Issue: Management and social impacts GRI 413: LOCAL COMMUNITIES 2016				
413-1	Operations with local community involvement programs, impact evaluations and development		61-64	x
3-3	Management of material issues		61-64	
Material Issue: Customer Relationship Management GRI 418: CUSTOMER PRIVACY 2016				
418-1	Substantiated complaints regarding breaches of customer privacy and loss of customer data		30	x
3-3	Management of material issues		30	
Material Issue: Digital transformation				
3-3	Management of material issues		29	
Material Issue: Brand management				
3-3	Management of material issues		43-44	
Financial Sector Supplement				
Material Issue: Product and service development				
FS15	Policies for the correct design and offer of financial products and services		37-42	x
3-3	Management of material issues		37-42	



SASB *Indicators*

CODE	TOPIC DESCRIPTION	OMISSIONS	PAGE NO. / DIRECT RESPONSE	ASSURANCE
SASB Standard: Commercial Banks 2018				
Accounting parameter				
SASB Topic: Information security				
FN-CB-230a.1	(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected.		36	
FN-CB-230a.2	Description of the approach to identifying and addressing data security risks.		36	
SASB Topic: Inclusion and financial capacity building				
FN-CB-240a.1	(1) Number and (2) amount of outstanding loans qualified for programs designed to promote small business and community development.		None	
FN-CB-240a.2	(1) Number and (2) amount of past due and nonperforming loans qualified for programs designed to promote small business and community development.		None	
FN-CB-240a.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers.		None	



CODE	TOPIC DESCRIPTION	OMISSIONS	PAGE NO. / DIRECT RESPONSE	ASSURANCE
FN-CB-240a.4	Number of participants in financial education initiatives for unbanked, underbanked or underserved clients.		None	
SASB Topic: Incorporation of environmental, social and management factors in credit analysis				
FN-CB-410a.1	Commercial and industrial credit exposure, by sector.		39	
FN-CB-410a.2	Description of the approach to incorporating environmental, social and corporate governance (ESG) factors into credit analysis.		32	
SASB Topic: Business Ethics				
FN-CB-510a.1	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.		31	x
FN-CB-510a.2	Description of whistle-blowing policies and procedures.		33-36 and 26-27	
SASB Topic: Systemic risk management				
FN-CB-550a.1	Global systemically important bank (G-SIB) assessment score, by category		CIBanco is not considered a Global Systemically Important bank.	
FN-CB-550a.2	Description of the approach for incorporating mandatory and voluntary stress test results into long-term capital adequacy planning and corporate strategy.		Resistance tests do not apply	



EXHIBITS

Assurance Letter



MADRID - A CORUÑA
AMSTERDAM – LONDRES – PARIS - ISTANBUL
CIUDAD DE MÉXICO – CIUDAD DE PANAMÁ – CIUDAD DE GUATEMALA – QUITO

Limited Independent Assurance Report of CIBanco S.A.

To management of CIBanco, S.A., Institución de Banca Múltiple. (hereinafter "CIBanco"),

Scope

According to your request, we have been required to provide a limited level of assurance on the performance indicators selected by CIBanco; included in the "Sustainability Report 2022" (hereinafter "Sustainability Report") and mentioned in "Annex A" for the fiscal year from January 1 to December 31, 2022.

CIBanco Responsibilities

CIBanco has been responsible for the preparation, content and presentation of the "Sustainability Report" including the compliance of the contents proposed (criteria) in the *Global Reporting Initiative (GRI) Standards* and the accounting parameters of the Sustainability Accounting Standards Board (SASB) for the Banking industry.

This responsibility considers the design, implementation and maintenance of the internal control that is considered necessary to allow the information contained in the "Sustainability Report" to be free of material misstatement due to fraud or error.

Valora Consultores Responsibilities

Our responsibility consisted in expressing a conclusion of the presentation of indicators and information listed in Annex A, according to the GRI Standards and the SASB accounting parameters for the Banking industry.

To ensure that the process of independent assurance accomplishes the ethical requirements necessary to ensure the independence of our work as non-financial information auditors. Our work was developed according with the ISAE 3000 Standard, *Assurance Engagements other than Audits or Reviews of Historical Financial Information*, issued by the *International Auditing and Assurance Standard Board (IAASB)* of the *International Federation of Accountants (IFAC)*.

Procedures performed

The scope of our independent assurance, as well as the evidence gathering procedures performed, was of limited assurance level, which is less than a reasonable security job and therefore also the level of security being provided. This Independent Assurance Report should in no way be understood as an audit report.

The procedures we perform are described below:

- Selection of information to review based on the materiality and prior knowledge of the company.
- Interviews with employees responsible for generating and providing the information contained in the Report to learn the principles, systems and applied management approaches.
- Review of data collection, internal control and consolidation processes.
- Review of the scope, relevance and integrity of the information included in the Report based on the operations and previously identified material aspects.
- Review of evidence based on a sampling of information according to a risk analysis.
- Review of the application of what is required in accordance with the GRI and SASB Standards.

Conclusion

Based on our review and the evidence presented by CIBanco we were not aware of any situation that causes us to believe that the indicators contained inside the "Sustainability Report 2022" of CIBanco, has not been reliably obtained, is not fairly presented, has significant deviations or omissions, or has not been prepared in accordance with the requirements established in the GRI Standards and the SASB accounting parameters.

Luis Miguel Vilatela Riba
Director General. Valora Sostenibilidad e Innovación S.A. de C.V.
June 20th, 2023: Mexico City.



Annex A.

Detail of the revised criteria for the GRI and SASB standards within the organization:

Information contents

GRI	Information content name	Compliance level of the GRI content (clauses)
2-12	Role of the highest governance body in overseeing the management of impacts	a, b, c
2-13	Delegation of responsibility for managing impacts	a, b
2-26	Mechanisms for seeking advice and raising concerns	a
403-1	Occupational health and safety management system	a, b
413-1	Operations with local community engagement, impact assessments, and development programs	a.iv.
FS15	Policies for the fair design and sale of financial products and services	The policies describe the scope, principles, operating mechanisms. As well as the areas that must be ensured that it is followed up.

Performance indicators

GRI	Name of the content or indicator	Scope of information	Compliance level the GRI content (clauses)	Reported information	Unit
204-1	Proportion of spending on local suppliers	All operations	a, b, c	97	Percentage of total spending on national suppliers
205-3	Confirmed incidents of corruption and actions taken	All operations	a, b, c, d	0	Number of incidents of corruption
301-1	Materials used by weight or volume	All operations	a	3,715.8	Total paper purchased in kg
302-1	Energy consumption within the organization	All operations	a, b, c, d, e, f, g	8,943,293	Total energy consumption in MJ
305-1	Direct (Scope 1) GHG emissions	All operations	a, b, c, d, e, f, g	460.02	Total Scope 1 emissions in tCO ₂
305-2	Energy indirect (Scope 2) GHG emissions	All operations	a, b, c, d, e, f, g	1,080.65	Total Scope 2 emissions in tCO ₂
305-3	Other indirect (Scope 3) GHG emissions	All operations	a, b, c, d, e, f, g	556.70	Total Scope 3 emissions in tCO ₂
401-1 ¹	New employee hires and employee turnover	All operations	a, b	804	Number of new hires
				380	New hires men
				424	New hires women
				376	Hires <30 years
				262	Hires between 31-40 years
				122	Hires between 41-50 years
				44	Hires > 50 years
				24.91	Total new hire rate
				1.27	Rate of new hires in the State of Mexico area
				12.86	Rate of new hires in the Metropolitan area
0.40	Rate of new hires in the northern area				

¹ The breakdown of casualties by region is not reported. The breakdown of new hires by region is not reported.



GRI	Name of the content or indicator	Scope of information	Compliance level the GRI content (clauses)	Reported information	Unit
				1.05	Rate of new hires in the northeast area
				0.65	Rate of new hires in the Northwest area
				2.51	Rate of new hires in the West area
				1.58	Rate of new hires in the Eastern area
				2.76	Rate of new hires in the Southeast area
				0.43	Rate of new hires in the Baja California area
				792	Total number of leave
				391	Lay off men
				401	Lay off women
				316	Lay off <30 years
				293	Lay off between 31-40 years
				109	Lay off between 41-50 years
				74	Lay off > 50 years
				48.69	Turnover rate <30 years
				27.13	Turnover rate 31-40 years
				12.5	Turnover rate 41-50 years
				12.4	Turnover rate >50 years
				24.77	Overall turnover rate
404-1	Average hours of training per year per employee	All operations	a (i, ii)	11	Average hours per employee
				11	Average hour men
				10	Average hour women
				9	Average hours directors
				8	Average hours assistant directors
				16	Average hours managers
				10	Average administrative and operational hours
405-1	Diversity of governance bodies and employees	All operations	a, b	60	Average age of directors
				15	Women directors
				36	Women assistant directors
				172	Women managers
				1,407	Administrative and operational women
				74	Men directors
				67	Men assistant directors
				269	Men managers
				1,187	Administrative and operational men
				26.56	Percentage of female managers and assistant directors
				362	Women under 30 years of age
				566	Women 31-40 years
444	Women 41-50 years				
258	Women older than 51 years				



GRI	Name of the content or indicator	Scope of information	Compliance level the GRI content (clauses)	Reported information	Unit
				271	Men under 30 years of age
				512	Men aged 31-40 years
				445	Men 41-50 years old
				369	Men older than 51 years
				33.41	Percentage of employees between 31 and 40 years old
				252,679.25	Community Engagement Donations in MXN
413-1	Operations with local community engagement, impact assessments, and development programs	All operations	a	2,970,000.39	Donations for Social Allies in MXN
				750,000	Sponsorships with cause in MXN
				3,972,679.64	Total donations in MXN
				8,314	Total beneficiaries
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	All operations	a, b, c	0	Total number of customer privacy violation claims

SASB	Name of the content or indicator	Information coverage	Reported information	Unit
FN-CB-510 a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	All operations	0	Total amount of monetary losses



Equator Principles Report 2022

The management of CIBanco’s business, products and services is subject to the voluntarily acquired commitment to privilege sustainability. The ultimate goal of this commitment is to promote and safeguard respect for the environment and people, and in this sense, we present the eighth Equator Principles IV report for non-designated countries, covering the period between January 1, 2020, and December 31, 2021.

Since joining the Equator Principles in 2012, procedures were developed for the identification, assessment and monitoring of social and environmental risks arising from our activity with Clients, for their monitoring and control according to their level or category of impact.

The Equator Principles are a set of ten guidelines under which the adopting financial institutions undertake, on a voluntary basis, to assess and take into consideration the social and environmental risks associated with the investments they finance, in order to ensure the sustainability of the activities financed.

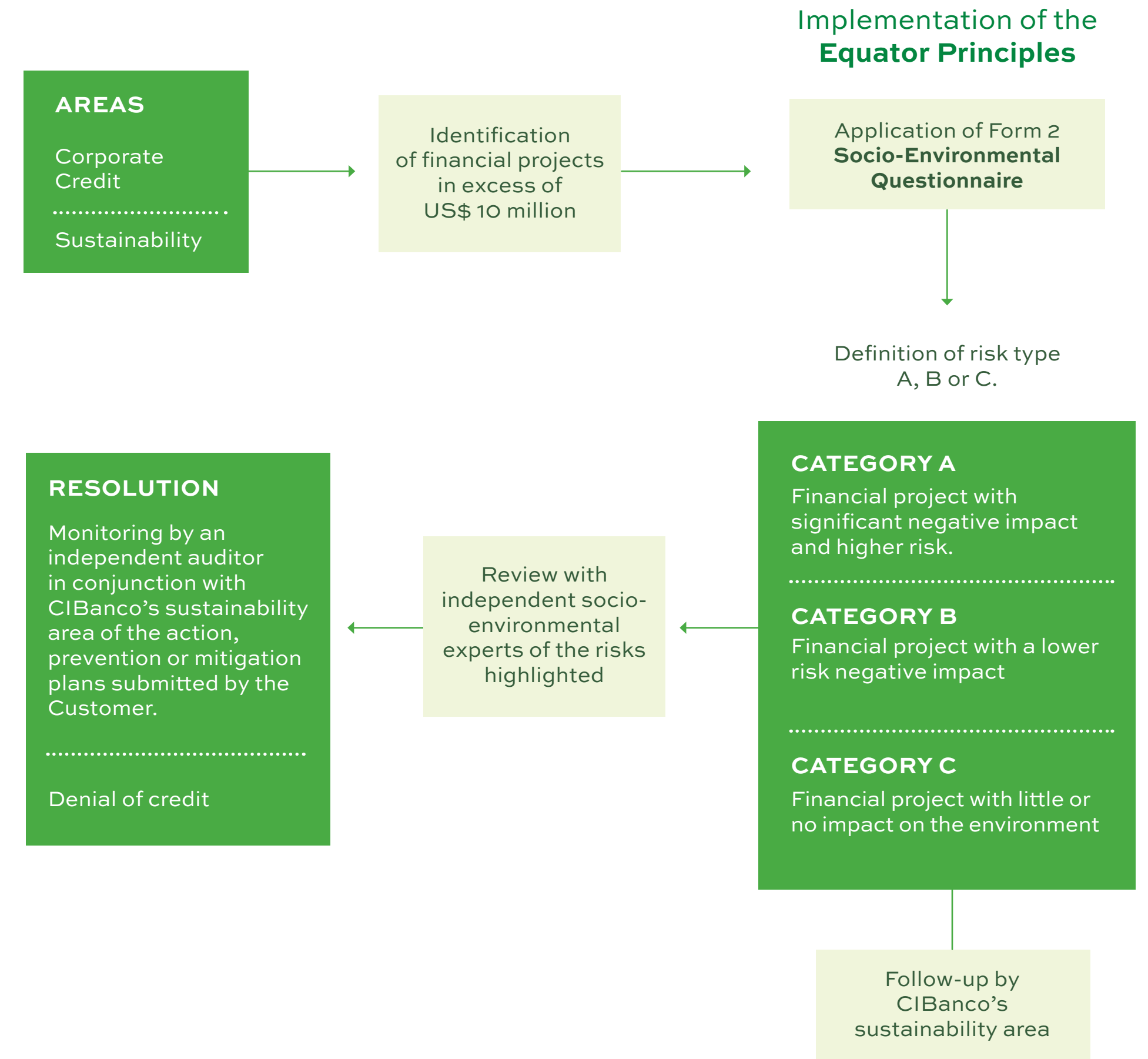
Since October 1st, 2020, Version IV of the Equator Principles went into effect, a significant change was the alignment to the Task Force on Climate-related Financial Disclosures (TCFD) recommendations on climate change, their management and reporting.

In CIBanco, we understand that the risks derived from climate change are classified as physical risks and transition risks. The first ones come from consequences of climate and geological events and changes to the equilibrium of ecosystems, which can be gradual or abrupt. They can signify physical damages to assets (infrastructure, estate), disruptions to the production or supply chain and/or changes to productivity of economic activities (agriculture, energy production).

On the other hand, transition risks are associated with the fight against climate change and the transition to a low-carbon economy. They include factors such as changes in regulations and standards, the development of alternative energy-efficient technologies, changes in market preferences or reputational factors associated with the activities with the greatest impact.



You can consult our profile and reports with the Equator Principles here.





The Bank's Sustainability Department is responsible for the implementation of the Principles and, with the support of the Corporate Credit area, identifies loans in excess of US\$ 10 million. If indeed the credit reaches this amount or exceeds it, we proceed to the application of specific evaluation questionnaires of environmental social impact with external experts, to give a proper categorization.

Categorization of projects

The categorization of projects involves the application of a questionnaire to assess social and environmental risks and define whether the proposed operation or project presents a high, medium or low probability of incurring negative environmental or social risks, or having high, medium or low consequences that could affect natural resources. The categories may be: Risk A (high), Risk B (low) and Risk C (low or no risk), for more information review Project Category Annex.

Environmental and social risk assessment

Depending on its category, the client must conduct or not an environmental and social assessment of the project (category A and category B) and develop an Action Plan that demonstrates how impacts and risks are mitigated and controlled, disclose information and consult with the project's affected communities, and establish a grievance mechanism, as appropriate.

This categorization and evaluation is carried out with the support of independent experts, not linked to CIBanco or clients, to evaluate and monitor project compliance with complete objectivity.

2022 Equator Principles Report

During 2021 CIBanco did not grant loans in excess of US\$10 million. CIBanco's loan portfolio presents no environmental risks and is consistent with Mexican environmental laws and regulations.

PROJECT FINANCE ADVISORY SERVICES

CATEGORY

TOTAL	
Sector	0
General Manufacturing	0
Infrastructure	0
Fuel and gas	0
Energy	0
Transportation	0

CATEGORY

Region	
America	N/A
Europe	N/A
Asia	N/A

FINANCIAL PROJECTS

TOTAL	CATEGORY A	CATEGORY B	CATEGORY C
Sector	0	0	0
General Manufacturing	0	0	0
Infrastructure	0	0	0
Fuel and gas	0	0	0
Energy	0	0	0
Transportation	0	0	0

Region			
America	N/A	N/A	N/A
Europe	N/A	N/A	N/A
Asia	N/A	N/A	N/A

By country designation			
Designated	N/A	N/A	N/A
Not designated	N/A	N/A	N/A

Independent Review			
Yes	N/A	N/A	N/A
No	N/A	N/A	N/A



PROJECT-RELATED CORPORATE LOANS

TOTAL	CATEGORY A	CATEGORY B	CATEGORY C
Sector	○	○	○
General Manufacturing	○	○	○
Infrastructure	○	○	○
Fuel and gas	○	○	○
Energy	○	○	○
Transportation	○	○	○
Region			
Americas	N/A	N/A	N/A
Europe	N/A	N/A	N/A
Asia	N/A	N/A	N/A
By country designation			
Designated	N/A	N/A	N/A
Not designated	N/A	N/A	N/A
Independent Review			
Yes	N/A	N/A	N/A
No	N/A	N/A	N/A

CRITERIA FOR EXCLUSION

CIBanco has exclusion criteria and by these we mean those products, services or productive processes that question a sustainable development of society. In this sense, CIBanco does not finance projects or undertakings that contribute more than 10% of their activity in the following areas:

Non-sustainable businesses

- **Substances which are hazardous to 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 are involved in activities that promote prostitution.
- **Tobacco.** Organizations and activities that produce or sell tobacco products or tobacco-related articles.
- **Weapons industry.** Organizations and activities that produce and sell arms and provide arms-related services. Including conventional weapons, such as firearms and rockets, and non-conventional weapons, such as nuclear, chemical, biological weapons and integrated weapons systems.

Non-sustainable processes

- **Intensive agricultural production.** Organizations and activities that use animals intensively for consumption, are environmentally unfriendly and do not protect animals. Credits 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 that use animal testing for non-medical purposes, or that sell non-medical products that have been tested on animals.

When there is a controversy of level A or B categorization, the sustainability area defines the category.



EXHIBIT PROJECT CATEGORY

RESULT	PROPOSED CATEGORY	COMMENTS AND PROPOSED ACTIONS
If you answer YES to one or more questions marked A	A	The operation has a high probability of negative environmental and social impacts, with a significant impact on natural resources, and is classified as level A (High Risk).
		The operation must be referred to the Sustainability Committee and any necessary studies or agreements must be consulted: <ul style="list-style-type: none"> • Environmental Assessment • Environmental Management Plan • Environmental Impact Assessment • Strategic Environmental Assessment • Stakeholder consultation • Information availability requirements • Monitoring (periodic reports) • Socio-environmental risk clauses
If YES to one or more questions marked with B	B	The operation has a high probability of having local and short-term environmental and social impacts, for which there are effective and accessible mitigation measures; therefore, it is classified as level B (Medium Risk).
		The operation should be referred to the Sustainability Committee and any necessary studies or agreements should be consulted: <ul style="list-style-type: none"> • Environmental and social analysis of identified issues • Environmental Management Plan • Stakeholder consultation • Monitoring requirements (periodic reporting)
If you answer NO to all questions	C	It would be an operation with a low probability of presenting an environmental-social impact. It is classified in category C (Low Risk).
		Does not require approval

CONTACT

Jorge Rey Gehrke
Sustainability Director
jrey@cibanco.com

