













# GRI Content Index




Santander México has reported in accordance with the GRI Standards for the period January 1 to December 31, 2022.








GRI 1 GRI 1: Foundation 2021






GRI Standard	Disclosure	Location	Omission			External verification	SDG	Responsible Banking Principles
			Requirement(s) omitted	Reason	Explanation			
<b>GRI 2: General Disclosures 2021</b>								
<b>1. The organization and its reporting practices</b>								
2-1	Organizational details	a and b. Banco Santander México, S.A., Institución de Banca Múltiple, Grupo Financiero Santander México. c. Corporate Offices located at Avenida Prolongación Paseo de la Reforma 500, Colonia Lomas de Santa Fe, Delegación Álvaro Obregón, C.P. 01219, Mexico City. Global Santander headquarters are found in Madrid, Spain. d. All significant operations, investments, recruitment and relevant data contained in this Report refer to Mexico as a region given that global information about Santander's operations around the world is contained in the Report for Spain and on page 4 of this Report.				✓	 Principle 5: Governance and Culture	
2-2	Entities included in the organization's sustainability reporting	p. 125 a. The list of entities that are part of the Responsible Banking Report are: -Banco Santander México, S.A. Institución de Banca Múltiple, Grupo Financiero Santander -Santander Inclusión Financiera, S.A. de C.V., Sociedad Financiera de Objeto Múltiple, Entidad Regulada -Santander Servicios Corporativos, S.A. de C.V. -Santander Servicios Especializados, S.A. de C.V. -Santander Tecnología México, S.A. de C.V. b. The subsidiaries that are part of the 20F and that do not appear in the report are: -Santander Consumo, S.A. de C.V., Sociedad Financiera de Objeto Múltiple, Entidad Regulada -Centro de Capacitación Santander, A.C. -Fideicomiso 100740 Banco Santander, S.A. -Fideicomiso GFSSLPT, Banco Santander, S.A. -Openbank Santander México, S.A. de C.V., Sociedad Financiera de Objeto Múltiple, Entidad Regulada c. The information reported is consolidated for all the entities listed above, including indicators such as: workforce, operations, environmental indicators, among others. c. i. No adjustments to information for minority interests were presented. c. ii. There were no mergers, acquisitions, and disposal of entities or parts of entities during the reporting period. c. iii. There were no changes in the disclosures during the reporting period.				✓	 Principle 6: Transparency and Accountability	
2-3	Reporting period, frequency and contact point	Annual. b. The financial reporting is annual and reports from January 1 to December 31, 2022.				✓	 Principle 6: Transparency and Accountability	



GRI Standard	Disclosure	Location	Omission			External verification	SDG	Responsible Banking Principles
			Requirement(s) omitted	Reason	Explanation			
2-4	Restatements of information	p. 98 i and ii. No restatements of information from previous reporting periods were presented, as there were no errors made, change in the measurement methodologies, in the definitions used, or in the nature of the business.				✓	 Principle 6: Transparency and Accountability	
2-5	External assurance	p. 98				✓	  Principle 6: Transparency and Accountability	
<b>2. Activities and workers</b>								
2-6	Activities, value chain and other business relationships	p. 9, 95-96, 110 a. Our products and services are available throughout Mexico. They are aimed mainly at the manufacturing, agribusiness, communications and transport, trade, tourism, mining, state government and retail sectors, among others. b. i. No product or service offered by Santander is prohibited. Prohibited activities are contained in the Environmental, Social and Climate Change Risk Management Policy: <a href="https://www.santander.com/content/dam/santander-com/es/contenido-paginas/nuestro-compromiso/pol%C3%ADticas/do-politica-de-gestion-de-riesgo-socioambiental-y-climatico-es.pdf">https://www.santander.com/content/dam/santander-com/es/contenido-paginas/nuestro-compromiso/pol%C3%ADticas/do-politica-de-gestion-de-riesgo-socioambiental-y-climatico-es.pdf</a> b. ii. For further information, p. 96 of this Report. b. iii. Our downstream entities are our customers that make use of our products and services. For further information p. 110 of this report. c. No other relevant business relationships in the value chain were presented. d. There were no significant changes during the reporting period.				✓	 Principle 4: Stakeholders	
2-7	Employees	a. All significant operations, investments, recruitment and relevant data contained in this Report refer to Mexico as a region. b. ii. Santander has 337 female temporary employees and 330 male temporary employees. b. iv. 14,184 female full-time employees y 11,806 male full-time employees. c. This data was compiled from information extracted from the Human Resources systems. e. There were no significant fluctuations in the number of employees during the reporting period.	b. iii and v.	Not applicable	At Santander México we do not have non-guaranteed hours employees nor part-time employees.		 Principle 5: Governance and Culture	







GRI Standard	Disclosure	Location	Omission			External verification	SDG	Responsible Banking Principles
			Requirement(s) omitted	Reason	Explanation			
2-8	Workers who are not employees		a, b and c	Not applicable	In compliance with the Labor Reform Decree, Santander México no longer has workers hired by outsourcing.	✓	 Principle 5: Governance and Culture	
<b>3. Governance</b>								
2-9	Governance structure and composition				p. 17-18, 74, 77-78, 81-83, 116-120 C. iv y vi. Each person's number of significant posts and commitments, the nature of these commitments, and his/her affiliation with underrepresented social groups can be found in Appendix III "Profile of the Board of Directors" p. 116-120. C. vii. The competencies relevant to the impacts of the organization are found in Appendix III "Profiles of the Board of Directors" p. 116-120. C. viii. Stakeholder representation is through a Lead Independent Director, whose function is to support the Chair and serve as a trusted intermediary with Non-Executive Directors. An independent director must be understood as a person who is not related to the administration of the company, and who meets the requirements and conditions determined by the National Banking and Securities Commission in the general provisions referred to in article 45 K of the Credit Institutions Law, which will also establish the cases under which a director will be deemed to cease to be independent. Executive directors are employees of the company, and hold an executive function (e.g. CEO, CFO, etc).	✓	 Principle 5: Governance and Culture	
2-10	Nomination and selection of the highest governance body				p. 75-76 b. i. For the Board of Directors Appointment Process, there is the participation of the relevant stakeholders for this process, such as the Shareholders' Meeting.	✓	 Principle 5: Governance and Culture	
2-11	Chair of the highest governance body				a and b. Laura Diez Barroso, Chairwoman of the Board of Directors, only holds this position and does not hold any other executive position within the organization.	✓	 Principle 5: Governance and Culture	






GRI Standard	Disclosure	Location	Omission			External verification	SDG	Responsible Banking Principles
			Requirement(s) omitted	Reason	Explanation			
2-12	Role of the highest governance body in overseeing the management of impacts	p. 12-13, 75 b i y ii. The Chairman of the Responsible Banking Committee must report on the resolutions and progress of the committee's meetings to the Corporate Practices Committee of the Board of Directors. The Responsible Banking Committee has the following powers: 1. Take care for the Bank's corporate reputation and non-financial/commercial communication. 2. Create the narrative and relationship with stakeholders and key audiences. 3. Prepare the semi-annual report to Corporate Practices Committee and Board of Directors. On the other hand, the development of some policies, such as the General Sustainability Policy, is the responsibility of the Responsible Banking function, whose owner is the Board of Directors of Banco Santander. Prior to approval, the policy was reviewed by the Responsible Banking, Sustainability and Culture Committee.				✓	 Principle 5: Governance and Culture	
2-13	Delegation of responsibility for managing impacts	p. 17-18, 75 a. i. The Chairman of the Responsible Banking Committee must report on the resolutions and progress of the committee's meetings to the Corporate Practices Committee of the Board of Directors.	a. ii.	Not applicable.	Santander México's Responsible Banking Committee is responsible for managing the organization's impact on the economy, the environment and people, and therefore responsibility has not been delegated to other employees.	✓	 Principle 5: Governance and Culture	
2-14	Role of the highest governance body in sustainability reporting	p. 17-18 a. The Public Relations, Internal Communication and Responsible Banking area must coordinate the necessary actions with internal areas, suppliers and External Auditors to communicate the results of the Bank's sustainability strategy through the publication of the Responsible Banking Annual Report. It is the obligation of the internal areas providing information for the preparation of the Responsible Banking Annual Report, and in general for all information required by the "Appraiser", to provide it in due time and form to ensure its timely publication.					 Principle 5: Governance and Culture	






GRI Standard	Disclosure	Location	Omission			External verification	SDG	Responsible Banking Principles
			Requirement(s) omitted	Reason	Explanation			
2-15	Conflicts of interest	p. 90	b i, ii, iii and iv.	Information unavailable	Our Conflict of Interest Policy determines how the conflict of interest should be disclosed to the affected stakeholder. The possible types of conflicts of interest that may arise in the Bank's business are listed below but are not limited to: Conflicts of interest between customers. Conflicts of interest between the Group and its customers. Conflicts of interest between GFSM entities and members of the Board of Directors. Conflicts of interest between the Group and its employees. Conflicts of interest between the Group and its main business partners, third parties and suppliers. Conflicts of interest between the Corporation and its subsidiaries. Conflicts of interest between related transactions with directors and officers. Conflicts of interest between other GFSM entities. Conflicts of interest between business lines and/or Business Units.	✓	  Principle 6: Transparency and Accountability	
2-16	Communication of critical concerns	p. 90 b. No critical concerns were communicated to the highest governance body during the reporting period.					  Principle 5: Governance and Culture	
2-17	Collective knowledge of the highest governance body	p. 79				✓	 Principle 5: Governance and Culture	
2-18	Evaluation of the performance of the highest governance body	p. 80					 Principle 5: Governance and Culture	
2-19	Remuneration policies	p. 126					 Principle 5: Governance and Culture	






GRI Standard	Disclosure	Location	Omission			External verification	SDG	Responsible Banking Principles
			Requirement(s) omitted	Reason	Explanation			
2-20	Process to determine remuneration	p. 81, 84 a. iii. Remuneration consultants are not involved in the determination of remuneration.	a. ii. and b.	Not applicable.	Santander México's remuneration practices must always be aligned with the interests of shareholders, employees, customers and society, however, the process for determining remuneration does not include the votes of stakeholders.		 8	Principle 5: Governance and Culture
2-21	Annual total compensation ratio		a, b and c	Confidentiality constraints	We are not required under Mexican law to disclose on an individual basis the compensation of our Executive Officers, Directors or Committee Members, and we do not otherwise publicly disclose such information. In addition, CEO total annual compensation, represent a high risk due to security issues in the country.		 8	Principle 5: Governance and Culture
<b>4. Strategy, policies and practices</b>								
2-22	Statement on sustainable development strategy	p. 6-7 The verification by PwC focuses on the statements issued by those responsible for the decision-making process, in accordance with 2-22. Figures and data were not validated for this content in particular.					 16	Principle 6: Transparency and Accountability






GRI Standard	Disclosure	Location	Omission			External verification	SDG	Responsible Banking Principles
			Requirement(s) omitted	Reason	Explanation			
		p. 34, 45, 50 a. ii. Our policies for Environmental, Social and Climate Change Risk Management, Human Rights and Psychosocial Risk Prevention, workplace violence and the promotion of a favorable organizational culture, establish the due diligence process to identify, prevent and mitigate risks and bank impacts. a. iii. In order to protect the environment, we apply the precautionary principle through our Environmental Management System to avoid any negative environmental impacts as a result of our operations. We also use social and environmental criteria for the financing of projects, employing a responsible, ethical and transparent approach that is underpinned by environmental and social awareness, in addition to preventing environmental damage, as stipulated in our Environmental, Social and Climate Change Risk Management Policy. b. i. and c. The Human Rights Policy reported in this Report was in force until 2022. In February, 2023 the General Sustainability Policy and the Human Rights Policy merged to better integrate the objectives of both policies into existing processes. For further information: <a href="https://servicios.santander.com.mx/comprometidos/eng/politicas.php">https://servicios.santander.com.mx/comprometidos/eng/politicas.php</a> d. The Responsible Banking unit is responsible for drawing up this Human Rights policy. The owner of this policy is the Board of Directors of Banco Santander. Prior to approval, the policy was reviewed by the Responsible Banking, Sustainability and Culture Committee. e. Our Corporate policies apply across the corporation and, in so far as they reflect best practices, are considered a reference document that may be used as a guide for other units in the development of the subject area in question. f. Through internal communication campaigns and newsletters, we communicate the progress of our commitments, as well as policies of interest to our employees and business partners.						
2-23	Policy commitments						 16	Principle 5: Governance and Culture








GRI Standard	Disclosure	Location	Omission			External verification	SDG	Responsible Banking Principles
			Requirement(s) omitted	Reason	Explanation			
2-24	Embedding policy commitments	p. 18, 34, 45, 89, 91				✓		Principle 2: Impact and Target Setting
2-25	Processes to remediate negative impacts	p. 90 b. We do not have any other grievance mechanisms. c. We do not have additional processes to what is reported on p. 90 for remediation of negative impacts.	d and e.	Information unavailable	Responses for this content are being consolidated for future reports.	✓		Principle 2: Impact and Target Setting
2-26	Mechanisms for seeking advice and raising concerns	p. 90				✓		Principle 5: Governance and Culture
2-27	Compliance with laws and regulations	a and c. During the reporting period, there were no significant non-compliances. Significant is defined as any fine in excess of 0.01% of operating income (20F).	b and d.	Confidentiality constraints	As this is sensitive information, it is not possible to disclose this data.	✓		Principle 6: Transparency and Accountability
2-28	Membership associations	p. 23-24				✓		Principle 1: Alignment
<b>5. Stakeholder engagement</b>								
2-29	Approach to stakeholder engagement	p. 102 In compliance with the General Sustainability Policy, there are shareholder communication and consultation channels, via the Investor Relations area, whose involvement in the interviews undertaken during the Materiality Study is why it is included with this stakeholder as indirect dialog through area inputs. a. iii. The participation of interest groups is beneficial, since we have two-way, responsive and continuous communication. We provide understandable and accessible information to stakeholders through the communication channels indicated on p. 102.				✓		Principle 4: Stakeholders









GRI Standard	Disclosure	Location	Omission			External verification	SDG	Responsible Banking Principles
			Requirement(s) omitted	Reason	Explanation			
2-30	Collective bargaining agreements	p. 106 a. 31% of our employees a part of a collective bargaining agreement, i.e., they are unionized workers (5,295 women and 2,754 men). b. The allowances and benefits of employees who are not covered by collective bargaining agreements are applied indistinctly from those of employees who are unionized or covered by collective bargaining agreements.				✓		Principle 5: Governance and Culture
<b>GRI 3: Material Topics 2021</b>								
<b>2. Disclosures on material topics</b>								
3-1	Process to determine material topics	p. 99-101				✓		Principle 2: Impact and Target Setting
3-2	List of material topics	p. 99-101				✓		Principle 2: Impact and Target Setting
3-3	Management of material topics	p. 99-101						Principle 2: Impact and Target Setting
<b>GRI Topic Standards</b>								
<b>Environmental</b>								
<b>Sustainable Financing and ESG Product Design</b>								
<b>GRI 3: Material Topics 2021</b>								
3-3	Management of material topics	p. 28-31, 115						Principle 2: Impact and Target Setting







GRI Standard	Disclosure	Location	Omission			External verification	SDG	Responsible Banking Principles
			Requirement(s) omitted	Reason	Explanation			
<b>FINANCIAL SERVICES SECTOR DISCLOSURE 2013 G4 ASPECT: PRODUCT PORTFOLIO</b>								
FS1	Policies with specific environmental and social components applied to business lines	p. 32						Principle 2: Impact and Target Setting
<b>Environmental Footprint</b>								
<b>GRI 3: Material Topics 2021</b>								
3-3	Management of material topics	p. 36-39, 114						Principle 2: Impact and Target Setting
<b>GRI 301: Materials 2016</b>								
301-1	Materials used by weight or volume	p. 104	a. ii	Not applicable	We do not use renewable materials.	✓		Principle 2: Impact and Target Setting
<b>GRI 302: Energy 2016</b>								
302-1	Energy consumption within the organization	p. 104 b. We do not use renewable fuels within the organization. c. ii and iv. We do not use heating or steam. d. At Santander, we do not sell electricity, health-related items, refrigeration or steam. f. CFE electricity consumption is obtained from a centralized database, SKY EPS consumption is obtained from a detail file given by the provider. These consumptions are made up of the branch network, Corporate offices and ATM's. Due to the lack of availability of suppliers consumption invoices at the end of the year, the consumption of electric power and diesel in buildings was estimated for the month of December 2022. Estimates were made based on the latest available consumption bills. The estimated electricity consumption for the month of December 2022 is obtained by taking the consumption for that month and multiplying by a consumption rate of 95% based on historical records for previous periods.	c. iii	Not applicable	Cooling consumption does not apply since those responsible for reporting the CyGEI from the consumption of air conditioners and the use of refrigerants will be the companies that carry out the loading or maintenance thereof, applying the methodology established in the Agreement that establishes the technical characteristics and formulas for the application of methodologies for the calculation of emissions and CyGEI. (See document RENE National Emissions Registry User Guide, page 50 <a href="https://www.semarnat.gob.mx/sites/default/files/documentos/cicc/20160623_guia_rene.pdf">https://www.semarnat.gob.mx/sites/default/files/documentos/cicc/20160623_guia_rene.pdf</a> ) This was established to avoid duplication of data reported in the RENE. Therefore, Santander Mexico recharging and maintenance of the air conditioning is carried out by contractor companies, we are not subject to reporting these consumptions.	✓	 	Principle 1: Alignment

GRI Standard	Disclosure	Location	Omission			External verification	SDG	Responsible Banking Principles
			Requirement(s) omitted	Reason	Explanation			
<b>GRI 306: Waste 2020</b>								
306-1	Waste generation and significant waste-related impacts	p. 39, 104						Principle 2: Impact and Target Setting
306-2	Management of significant waste-related impacts	p. 39, 104						Principle 2: Impact and Target Setting
306-3	Waste generated	p. 39, 104						Principle 2: Impact and Target Setting
<b>Portfolio Alignment to Achieve Net Zero by 2050</b>								
<b>GRI 3: Material Topics 2021</b>								
3-3	Management of material topics	p. 26, 114						Principle 2: Impact and Target Setting
<b>GRI 305: Emissions 2016</b>								
305-1	Direct (Scope 1) GHG emissions	p. 104 c. We do not have any biogenic CO <sub>2</sub> emissions. d. The immediately preceding year (2021) is considered as the base year for the consumption of all contents. d. i. The immediately preceding year (2021) allows us to have an immediate traceable and comparable follow-up to measure the environmental performance of the organization. In an effort to standardize our local and global reporting, we have agreed to use this methodology. d. iii. There were no significant changes in emissions that would require new emission calculations for the base year. f. The consolidation approach used for emissions is operation control, which is why it is not affected by comparisons to the figures reported last year.				✓		Principle 1: Alignment






GRI Standard	Disclosure	Location	Omission			External verification	SDG	Responsible Banking Principles
			Requirement(s) omitted	Reason	Explanation			
305-2	Energy indirect (Scope 2) GHG emissions	p. 104 d. The immediately preceding year (2021) is considered as the base year for the consumption of all contents. d. i. The immediately preceding year (2021) allows us to have an immediate traceable and comparable follow-up to measure the environmental performance of the organization. In an effort to standardize our local and global reporting, we have agreed to use this methodology. d. iii. There were no significant changes in emissions that would require new emission calculations for the base year. f. The consolidation approach used for emissions is operation control, which is why it is not affected by comparisons to the figures reported last year.	b	Not applicable	Gross market-based energy indirect emissions not applicable since Santander Mexico reports only its own properties based on location. In this way, double counting of the figures related to the market-based method is avoided.	✓		Principle 1: Alignment
305-3	Other indirect (Scope 3) GHG emissions	p. 104 e. The immediately preceding year (2021) is considered as the base year for the consumption of all contents.						Principle 1: Alignment
<b>Social</b>								
<b>Education and Community Support</b>								
<b>GRI 3: Material Topics 2021</b>								
3-3	Management of material topics	p. 63-72, 115						Principle 2: Impact and Target Setting
<b>Customer Experience and Satisfaction</b>								
<b>GRI 3: Material Topics 2021</b>								
3-3	Management of material topics	p. 52-58, 112						Principle 2: Impact and Target Setting
<b>Financial Inclusion and Empowerment</b>								
<b>GRI 3: Material Topics 2021</b>								
3-3	Management of material topics	p. 59-62, 112						Principle 2: Impact and Target Setting








GRI Standard	Disclosure	Location	Omission			External verification	SDG	Responsible Banking Principles
			Requirement(s) omitted	Reason	Explanation			
<b>FINANCIAL SERVICES SECTOR DISCLOSURE 2013 G4 ASPECT: LOCAL COMMUNITIES</b>								
FS13	Access points in low-populated or economically disadvantaged areas by type	p. 59 Branches are opened in the regions based on the analysis of socioeconomic status determined by the AMAI. Out of a total of 84 puntos de acceso (83 sucursales y 1 kiosko) en áreas de escasa densidad de población o desfavorecidas económicamente, the percentage decrease in access points was 0% during the reporting period. 100% of Tuiio branches and kiosks are available in low-population areas or in economically disadvantaged areas. All significant operations, investments, contracts and relevant data in this report refer to Mexico as a region.				✓	 	Principle 3: Clients And Customers
<b>FINANCIAL SERVICES SECTOR DISCLOSURE 2013 G4 ASPECT: PRODUCT AND SERVICE LABELING</b>								
FS16	Initiatives to enhance financial literacy by type of beneficiary	p. 61, 108				✓	 	Principle 3: Clients And Customers
<b>Occupational Safety and Wellbeing</b>								
<b>GRI 3: Material Topics 2021</b>								
3-3	Management of material topics	p. 50-51, 113						Principle 2: Impact and Target Setting
<b>GRI 403: Occupational Health and Safety 2018</b>								
403-1	Occupational health and safety management system	p. 50-51					 	Principle 5: Governance and Culture

GRI Standard	Disclosure	Location	Omission			External verification	SDG	Responsible Banking Principles
			Requirement(s) omitted	Reason	Explanation			
403-2	Hazard identification, risk assessment, and incident investigation	p. 51					Principle 5: Governance and Culture	
403-3	Occupational health services	p. 50					Principle 5: Governance and Culture	
403-4	Worker participation, consultation, and communication on occupational health and safety	p. 50					Principle 5: Governance and Culture	
403-5	Worker training on occupational health and safety	p. 51					Principle 5: Governance and Culture	
403-6	Promotion of worker health	p. 50					Principle 5: Governance and Culture	
403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	p. 50-51					Principle 5: Governance and Culture	
403-8	Workers covered by an occupational health and safety management system		a, b and c	Information unavailable	Responses for this content are being consolidated for future reports.			Principle 5: Governance and Culture

GRI Standard	Disclosure	Location	Omission			External verification	SDG	Responsible Banking Principles
			Requirement(s) omitted	Reason	Explanation			
<b>Human Rights, Diversity and Inclusion</b>								
<b>GRI 3: Material Topics 2021</b>								
3-3	Management of material topics	p. 19, 45-49, 111					Principle 2: Impact and Target Setting	
<b>Talent Management and Development</b>								
<b>GRI 3: Material Topics 2021</b>								
3-3	Management of material topics	p. 44, 112					Principle 2: Impact and Target Setting	
<b>GRI 401: Employment 2016</b>								
401-1	New employee hires and employee turnover	p. 106 Turnover rate: Female employees: 25.13%. Male employees: 30.48% The methodology used to calculate the turnover rate is: Annual Turnover = $\frac{\sum \text{Total of dismissals accumulated in month iHC active 2 half of month i12i}}{\sum \text{Total employees by age group and gender}} \times 100$ . All significant operations, investments, recruitment and relevant data contained in this Report refer to Mexico as a region. The general turnover rate was 27.56%, in those aged under 30 years it was 35.14%; from 30 to 40 years old it was 23.64%; from 41 to 50 years old it was 21.30%; and those aged over 50 years it was 24.06%. The formula used to calculate the new hires rate is as follows: $\frac{\sum \text{Total hires by age group and gender}}{\sum \text{Total employees by age group and gender}} \times 100$ .					Principle 5: Governance and Culture	
<b>GRI 405: Diversity and Equal Opportunity 2016</b>								
405-1	Diversity of governance bodies and employees	p. 77-78, 105	a. iii and b. iii	Not applicable	Other diversity indicators do not apply to governing bodies or for employees.			Principle 5: Governance and Culture



GRI Standard	Disclosure	Location	Omission			External verification	SDG	Responsible Banking Principles
			Requirement(s) omitted	Reason	Explanation			
<b>Governance</b>								
<b>Operational and Business Resilience</b>								
<b>GRI 3: Material Topics 2021</b>								
3-3	Management of material topics	p. 114					Principle 2: Impact and Target Setting	
<b>Privacy, Data Protection and Cybersecurity</b>								
<b>GRI 3: Material Topics 2021</b>								
3-3	Management of material topics	p. 92-94, 113					Principle 2: Impact and Target Setting	
<b>GRI 418: Customer Privacy 2016</b>								
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	9,615 complaints related to the Personal Data Principle of Consumer Protection, mostly regarding issues involving customer fraud and identity theft, which does not mean that it was due to the loss of personal data by the Bank. Most of them are in favor of the Bank since it was shown that the Client exposed his data. Resolution timeframe: within legal timelines, 45 days. No substantiated complaints regarding the organization made by regulatory bodies were identified, there were no thefts or losses of customer data.					Principle 3: Clients And Customers	
<b>Corporate Governance</b>								
<b>GRI 3: Material Topics 2021</b>								
3-3	Management of material topics	p. 74-96, 114					Principle 2: Impact and Target Setting	
<b>Culture, Transparency and Business Ethics</b>								
<b>GRI 3: Material Topics 2021</b>								
3-3	Management of material topics	p. 89-91, 114					Principle 2: Impact and Target Setting	

GRI Standard	Disclosure	Location	Omission			External verification	SDG	Responsible Banking Principles
			Requirement(s) omitted	Reason	Explanation			
<b>Responsible Procurement</b>								
<b>GRI 3: Material Topics 2021</b>								
3-3	Management of material topics	p. 95-96, 115					Principle 2: Impact and Target Setting	
<b>GRI 414: Supplier Social Assessment 2016</b>								
414-1	New suppliers that were screened using social criteria	p. 95-96				 	Principle 4: Stakeholders	
<b>GRI 308: Supplier Environmental Assessment 2016</b>								
308-1	New suppliers that were screened using social criteria	p. 95-96				 	Principle 4: Stakeholders	
<b>Integration of ESG Criteria into Risk Management</b>								
<b>GRI 3: Material Topics 2021</b>								
3-3	Management of material topics	p. 33, 85-88, 113					Principle 2: Impact and Target Setting	
<b>FINANCIAL SERVICES SECTOR DISCLOSURE 2013 G4 ASPECT: PRODUCT PORTFOLIO</b>								
FS2	Procedures to assess and detect environmental and social risks in business lines	p. 85, 88					Principle 1: Alignment	