



INTEGRATED ANNUAL REPORT
NACIONAL MONTE DE PIEDAD

2021



*«We contribute to the
building of a sustainable
Mexico through actions and
strategies that create value»*

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01

Integrated Annual
Report 2021
Presentation

General Director Statement

With the sum of our actions and service channels, we provide solutions and support to more than one million households.

We know that the last two years have been challenging for Mexico and the world; however, in 2021 together with thousands of agents of change who work daily for Mexico we demonstrated --once again-- our responsibility even in an emergency context such as COVID-19. I am referring to entrepreneurs, traders, household fathers and mothers, and independent workers who went to one of our 319 branches distributed throughout the country or, instead, contact us to process a personal loan through Financiera Monte de Piedad.

Under the founding mandate of "Help Those in Need", our clients benefited from our portfolio of products and services, which were an invaluable support for all individuals and families who needed capital to undertake a new project or cover their different needs. At the same time, our digital innovation grows, bringing us even closer to those who are further away. With the sum of our actions and service channels, we provide solutions and support to more than one million households.

With the result of our operation, we make donations to hundreds of civil society organizations that are dedicated to generating collective good. In this way, all Mexicans, by accessing our financing sources and mechanisms with unmatched conditions, become part of a Helping Virtuous Circle. The commitment of our clients reflects in the benefit of someone else. In 2021 we benefited 1.3 million people, addressing issues around Diverse Social Problems, Training for Decent Work and Financial Inclusion.

Through the "Transformamos de Fondo" (*We Transform Deeply*) initiative, we have put our methodology, infrastructure and portfolio of social investment projects at the service of companies and individuals, in order to help them ensure that their donations reach the cause they want to transform in an integral, transparent and effective manner. Our objective is to promote philanthropy to direct it towards a broader and deeper social work.





*With this Report
we endorse our
commitment to
the 10 principles of
the United Nations
Global Compact*

With this Report we endorse our commitment to the 10 principles of the United Nations Global Compact, to which we subscribed in 2015. We contribute to the building of a sustainable Mexico through actions and strategies that create value, in accordance with good practices in the environmental, labor and governance spheres, with high social impact, as well as accessible, competitive and ethical financial products. The foregoing keeps us in line with the goals established in the UN Sustainable Development Goals for 2030.

Finally, we continue to be governed by the same values that gave us origin a quarter of a millennium ago, and that have made us an ally of the Mexican people. Together, regardless of the circumstances, we do not give up, but constantly seek new ways to grow and move forward.

Sincerely,

**Javier De la Calle Pardo,
Director General de Nacional Monte
de Piedad, I.A.P.**

Scope

This 2021 report is the sixth that we have submitted to the United Nations Global Compact

The 2021 Integrated Annual Report outlines the main actions carried out in the field of sustainability by Nacional Monte de Piedad I.A.P. and Financiera Monte de Piedad.

The information included here covers everything related to secured or pledge loans and personal credit operations throughout the Mexican territory, as well as Social Investment initiatives and programs.

In order to generate a strategic vision of sustainability at Nacional Monte de Piedad, for this report we carry out an in-depth reflection on the way in which we create economic, social and environmental value. We analyze the existing link with the different stakeholders within this value creation process and align it with specific goals within the 17 Sustainable Development Goals. It is also worth mentioning that a specific section for the actions carried out during the second year of the COVID-19 pandemic has been included.

This 2021 report is the sixth that we have submitted to the United Nations Global Compact, and for its preparation we used as a reference the current Global Reporting Initiative (GRI) Standards in their essential option and without external verification.

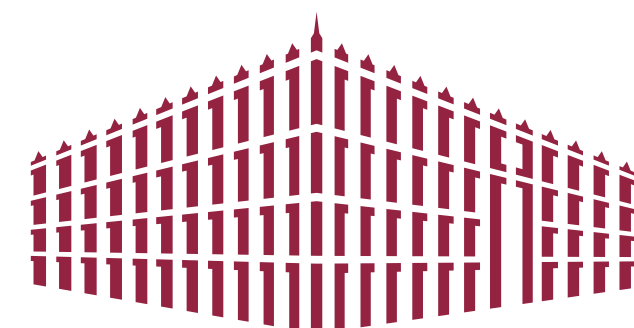
These reports are published annually covering the relevant events from January 1 to December 31 of each year.

The area responsible for coordinating the Monte Sustainability team and integrating the information required to carry out this process was the Institutional Relations sub-department, supervised by the Legal, Compliance, Risks and Institutional Relations Department.

For any information about this report or issues related to sustainable management at Nacional Monte de Piedad, please contact:

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Nacional Monte de Piedad®



02

Nacional Monte
de Piedad: an
institution that
creates and shares
value for Mexico
and the world

The essence of Monte de Piedad

*In our 246 years
of existence, we
have endeavored
to create value
for the Mexican
society*

Nacional Monte de Piedad is a non-profit Private Assistance Institution (in Spanish: IAP Institución de Asistencia Privada) founded in 1775 by Don Pedro Romero de Terreros with the mission of "Help Those in Need".

In our 246 years of existence, we have endeavored to create value for the Mexican society by developing actions always in accordance with the context and conditions of each time period.

Today our value creation process is aligned with the 17 Sustainable Development Goals of the United Nations, thus seeking to transcend beyond Mexican borders.

Monte's mission materializes through two fundamental lines of action:

- **Financing services: pledge loan and personal loan.**

We offer strategic financing options, either with a pledge loan, through Nacional Monte de Piedad, I.A.P., or with an unsecured personal loan, through Financiera Monte de Piedad.

- **Social Investment Actions**

Since our origin we have honored and fulfilled the commitment to "Help Those in Need".

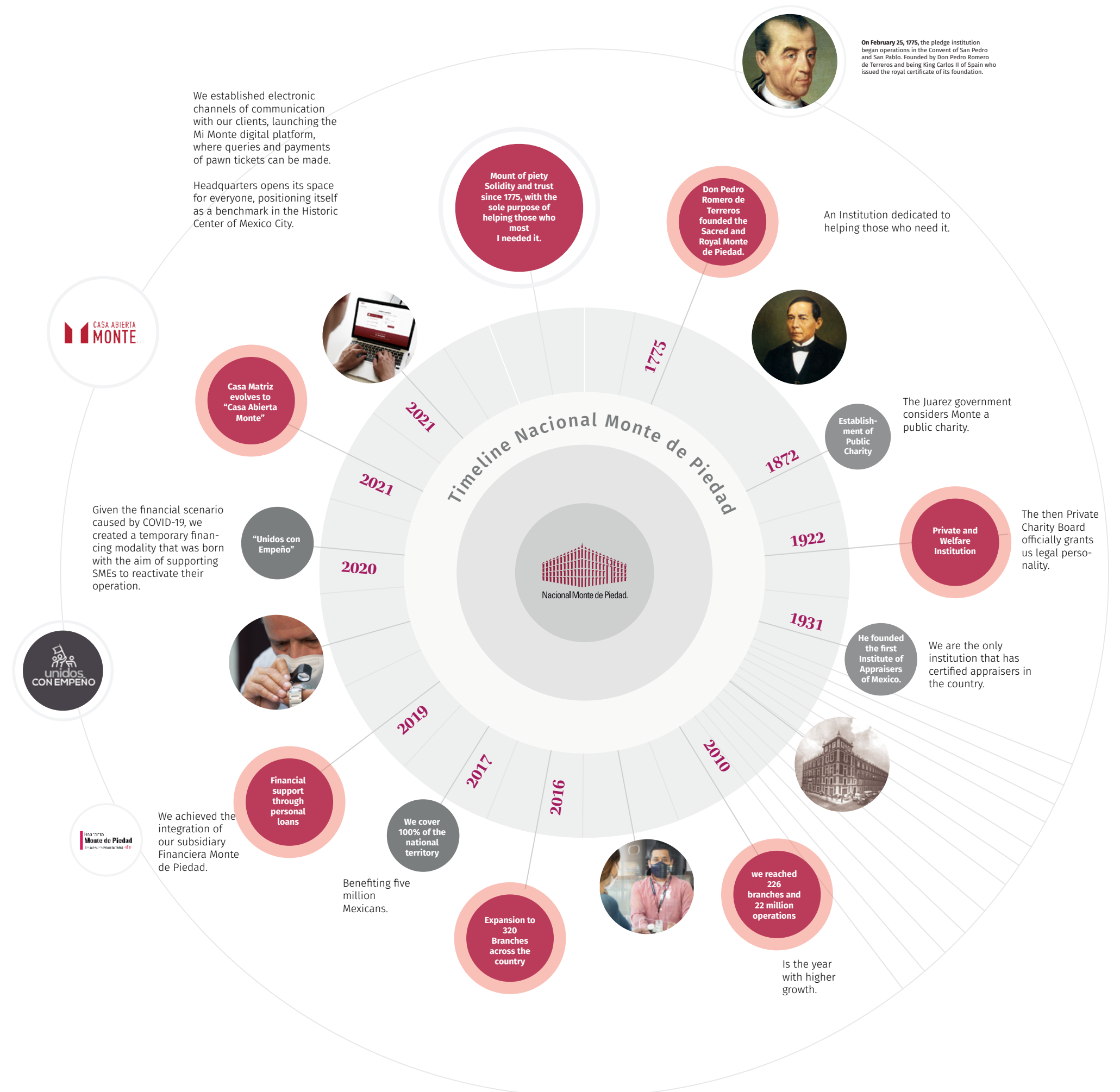
Today, we fulfill this mission allocating a large part of our operating surplus to the support, professionalization and operational strengthening of Civil Society Organizations with which we work annually.

In 2021, we supported a total of 577 allied institutions with our operating remnants; which work with the most vulnerable population in the country on various topics such as: Diverse Social Problems, Training for Decent Work, and Financial Inclusion.

History of Nacional Monte de Piedad

The history of Monte de Piedad is rich and transcendental. We were founded in 1775 when the territory that today makes up the Mexican Republic constituted New Spain, a dependency of the then Spanish Empire. Therefore, our first name was “Sacro y Real Monte de Piedad de Ánimas”, (Sacred and Royal Montepio of Souls) with the aim of providing New Spain with an institution that would help the most vulnerable population in their urgent needs and save them from resorting to moneylenders or usurers. **This is how we became the first financing body on the American continent.**

Our founder is Don Pedro Romero de Terreros, an important miner and one of the richest men in New Spain, who since then established that this institution would not pursue profit or any remuneration, that its mission would be to “Help Those in Need” and with a mandate of Perpetuity that has been fully fulfilled for 246 years.



Since last year, our building forgot all conventions and lined up with the new face of Nacional Monte de Piedad and opened its space for everyone.

Opening of Casa Abierta Monte

Casa Abierta Monte, a one-of-a-kind space located in the heart of Mexico City and part of the legacy of this pledge Institution. Formerly known as the Nacional Monte de Piedad Building within the Historic Center is not only an icon of the history of Mexico, but a living witness of it. Starting in 2021, each one of its rooms, corridors and patios has been given a new use.

Its origins date back to pre-Hispanic times, as Axayácatl's palace, it became the official accommodation of Hernán Cortés at the time of the conquest and became a fundamental piece of the Mexican economy, and it continues to offer strategic financing by means of pledge loans. The building is considered a World Heritage Site by UNESCO and, on top of that, it recently obtained the Leed Gold Level certification for the sustainable practices that were applied during the remodeling works that

began in 2013 --proper of a more environment-responsible and conscious style.

In addition to housing the "Versión Celeste" stained glass window inside, a work of art created by Vicente Rojo, Casa Abierta Monte has spaces designed to offer innovative experiences, ranging from artistic exhibitions, concerts and cultural events, to archaeological discoveries; it now houses rooms for workshops, presentations and work groups, patios for social events, exhibition galleries, an auditorium, and it will soon open areas for gastronomic experiences.

Since last year, our building forgot all conventions and lined up with the new face of Nacional Monte de Piedad and opened its space for everyone.





Founding mandates

Founding mandates

Since its creation in 1775, Monte de Piedad has been governed by three founding mandates:

1. Help those in need through pledge loans, to achieve the financial inclusion of Mexicans.
2. Assist every person who has a need, with no discrimination of race, sex, religion, age, or economic situation.
3. Fight usury and operate in perpetuity.

We have fully complied with these three mandates, with all the challenges and institutional transformations that this has implied. Today we are prepared to maintain the leadership with the vision of perpetuity that characterizes us.

Today we are prepared to maintain the leadership with the vision of perpetuity that characterizes us.

Mission

Help those in need, through pledge loans, financial services, and activities and investments with a social impact.

Vision

To be the most admired Private Assistance Institution, by supporting six million Mexican families by 2025.

Values

- **Efficiency:** We carry out our daily tasks with the best practices, performing optimal, innovative, and guaranteed processes.

- **Passion for Serving:** We give people the best and warm treatment, offering solutions that exceed the expectations of our clients.

- **Integrity:** We act respectfully, honestly and responsibly, transparently managing resources.

- **Social Awareness:** We fulfill our social responsibility actively participating in the conservation of the environment and favoring the development of Mexico.

Monte Value Creation Model

Since its inception, Nacional Monte de Piedad has promoted the creation of social and economic value for Mexico (New Spain at its foundation). **During 2021 we took on the task of analyzing the processes through which this value creation is generated**, to systematize it and align it with the initiative of the 17 Sustainable Development Goals, to which we adhere through our commitment to the UN Global Compact.

Below, we present the main results of this analysis.

Monte Value Creation Elements

The National Monte de Piedad shared value creation model is articulated through three fundamental elements:

- The **Actions** carried out by Monte.
- The **Stakeholders** involved.
- The generated **Impacts**, as classified in the SDGs and their specific goals.



Actions

Correspond to the specific actions and contributions made by the pledge loans institution, which are the origin of its value creation.

These Actions are grouped into five major elements:

- Accessible, competitive and ethical financing services.
- Social Investment Strategies.
- Good governance practices.
- Good labor practices.
- Good environmental practices.

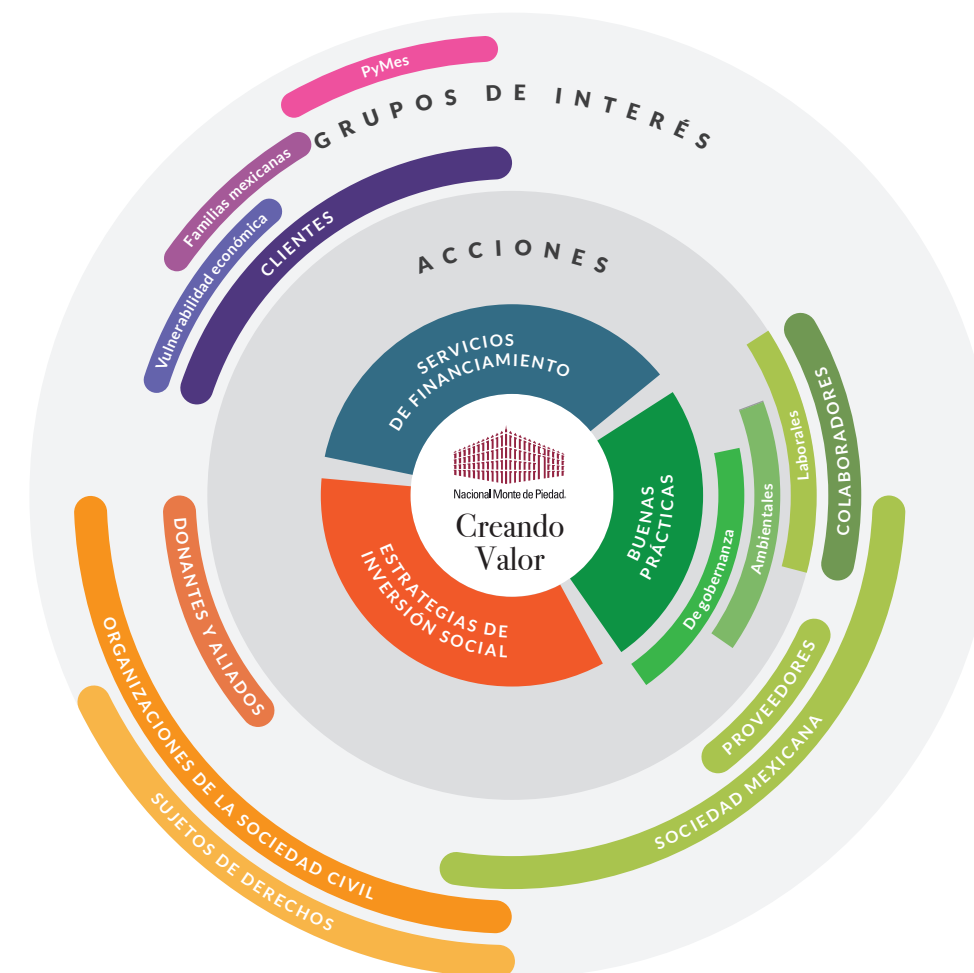


Stakeholders

The stakeholders are the individuals or organizations linked to the different actions carried out by Nacional Monte de Piedad that benefit in some way from the value created.

The stakeholders included in the Monte Value Creation Model are:

- **Clients, which in turn are grouped into:**
 - *People in a situation of vulnerability.*
 - *Mexican families.*
 - *Micro and SMEs.*
- **Collaborators.**
- **Suppliers.**
- **Donors and allies.**
- **Civil society organizations.**
- **Mexican society.**



Impacts

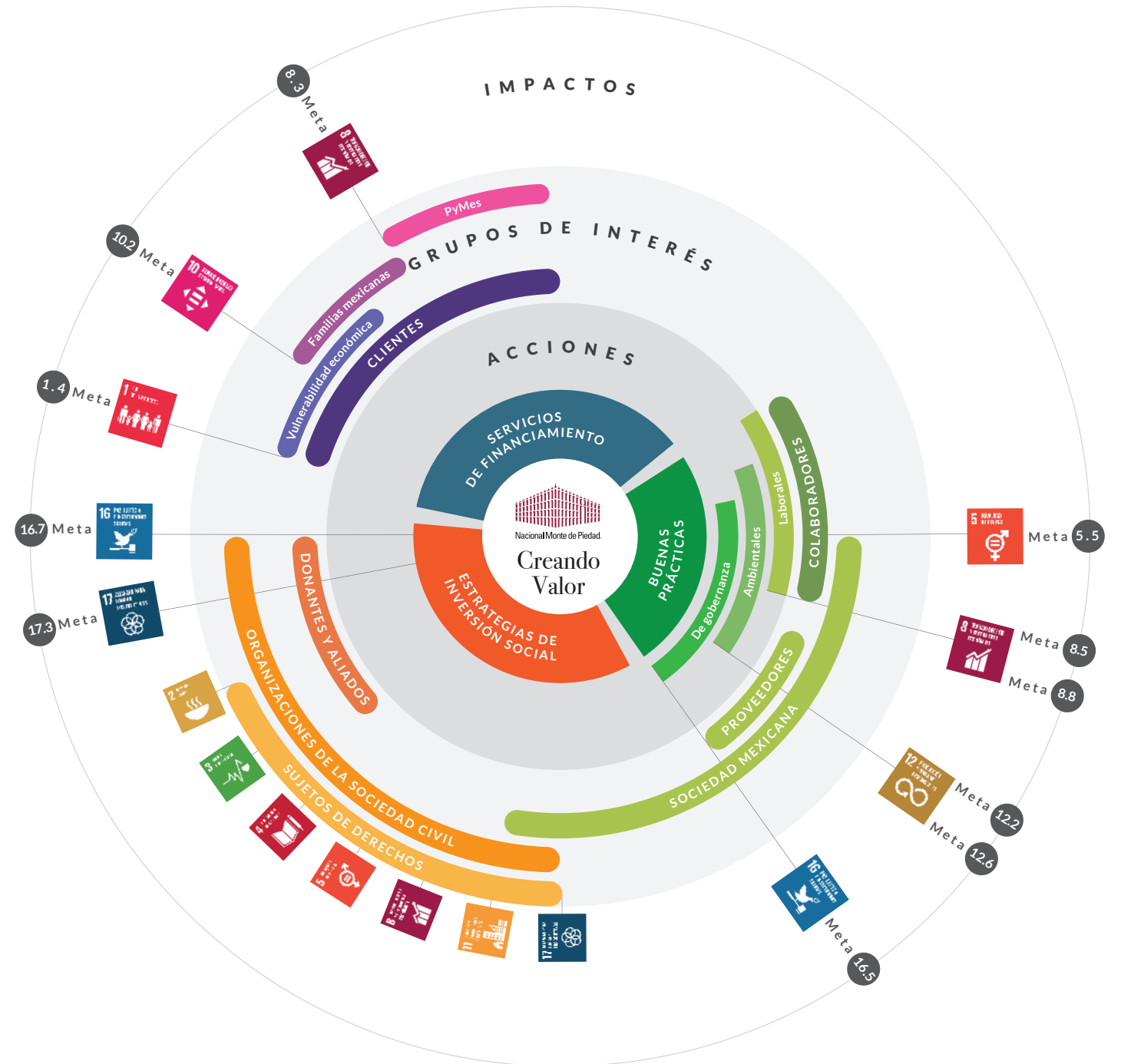
The impacts correspond to the specific way in which Nacional Monte de Piedad creates value through its actions.

To systematize and conceptualize these impacts, they are associated with the specific goals of the Sustainable Development Goals (SDG).

Thus, Monte's value creation is aligned with an international initiative such as the 2030 Agenda and the SDGs.

In its value creation process, Monte has a direct impact on 7 of the 17 SDGs and 14 of its specific goals --these will be detailed in the specific sections.

In its value creation process, Monte has a direct impact on 7 of the 17 SDGs and 14 of its specific goals





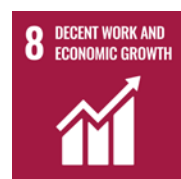
Goals impacted
by the Value
Creation of
Nacional Monte
de Piedad.

SDG Specific Goals

Financing Services



1.4 By 2030, ensure that all men and women, in particular the poor and most vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control of land and other assets, inheritance, natural resources, new technologies and economic services, **including microfinance.**



8.3 Promote development-oriented policies that support productive activities, the creation of decent jobs, entrepreneurship, creativity and innovation, and **foster the formalization and growth of micro, small and medium-sized business, including through access to financial services.**

8.10 Strengthen the capacity of national financial institutions to promote and expand access to banking, financial and insurance services for all.



10.2 By 2030, empower and promote the social, economic and political inclusion of all people, regardless of age, gender, disability, race, ethnicity, origin, religion or economic or other status.

SDG Specific Goals

Social Investment Actions



16.6 Create effective and accountable transparent institutions at all levels.



17.3 Mobilize additional financial resources from multiple sources for developing countries.

17.17 Encourage and promote effective partnerships in the public, public-private, and civil society spheres, building on the experience and resourcing strategies of partnerships.



Goals impacted
by the Value
Creation of
Nacional Monte
de Piedad.

SDG Specific Goals

Good Governance Practices



- 16.5 Substantially reduce corruption and bribery in all their forms
- 16.6 Create effective and accountable transparent institutions at all levels
- 16.4 By 2030, significantly reduce illicit financial and arms flows, **strengthen the recovery and return of stolen assets**, and combat all forms of organized crime

Good labor practices



- 5.5 Ensure the full and effective participation of women and equal opportunities for leadership at all decision-making levels in political, economic and public life.



- 8.5 By 2030, achieve full and productive employment and **decent work for all women and men, including youth and persons with disabilities**, as well as equal pay for work of equal value.
- 8.8 **Protect labor rights and promote a safe and secure working environment for all workers**, including migrant workers, in particular women migrants and those in precarious employment.

SDG Specific Goals

Good environmental practices



- 12.2 By 2030, achieve sustainable management and efficient use of natural resources.
- 12.6 Encourage companies, especially large companies and transnational corporations, to **adopt sustainable practices and incorporate sustainability information into their reporting cycle**.

Indirect SDGs through civil society organizations supported by Social Investment



Help Virtuous Circle

Our founding vocation —to “Help Those in Need”— takes form through the Virtuous Circle of Help that begins in each one of the branches around the Mexican Republic.

This circle not only supports those who solve a financial need with a pledge loan and financial services, but also promotes economic and social development by financing businesspeople and entrepreneurs in their businesses, with excellent conditions and the longest payment terms. Likewise, with subsidized loans that do not cover global operating expenses.

The remnants of the pledge operation are invested in projects for the Sustainable Development of Mexico, through initiatives focused on health, education, food and other diverse social problems. Likewise, with actions of high social impact focused on Training for Decent Work and Financial Inclusion, joining forces with Civil Society Organizations (CSOs) and other social actors.





2.3

Value Through
Our Financing
Services

2.3

Value Through Our Financing Services

GRI 102-2, 102-6, 102-7, 201-1,
203-2.

Nacional Monte de Piedad creates shared value through its financial products thanks to the good practices it carries out, through which it fulfills the "Help Those in Need" mission and which will be described below.

Pledge Loan

The pawn or pledge loan is the loan that is received in exchange for a valuable object to be left as collateral.

The amount of the loan will depend on the value delivered as collateral and the current state of the article, which will be defined by a Certified Expert Appraiser. It is immediate because the money is delivered a few minutes after the value of the pledged items is estimated.

When the total of the loan has been covered, plus the interest and VAT generated, the "Des-empeño" (to retrieve a pawned item – Retrieval) can be carried out, obtaining the pledged item back.

Or if extending the payment day is requested, the interest generated before the payment deadline has to be covered, every 5 months and only three times. A "Countersign" can only be made if jewelry or cars are pawned without safekeeping.

Likewise, a reappraisal of an item already pawned and that is currently in the warehouse or Tienda Monte can be made. This can be done to update the value of the item and receive another loan for it.

If the loan is not covered on time, there is the opportunity to pay an "Extemporaneous Retrieval."

After this last term, the articles are sold in the Monte Store. Items already sold cannot be recovered, but if they were disposed of for a price greater than the debt, that surcharge called "Excess" is delivered. The excess is a good practice present in few collateral loan institutions.



To know more about our pledge loan options and the different objects you can pawn, scan this QR code.



3.08 million subsidized loans in 2021.

We identify three different interest groups that resort to the pledge credit of Nacional Monte de Piedad and now we analyze their characteristics and the positive impacts that are generated.

2.3.1.1 For families in vulnerable situations through our subsidized loans

Nacional Monte de Piedad grants pledge loans of low amounts whose operating costs exceed the accrued interest. In other words, Monte de Piedad subsidizes these loans, since each operation exceeds the operating expenses on the pawned pledge, but positive social value is created since these loans help vulnerable families to resolve pressing situations.

Therefore, in its vocation to “Help Those in Need”, Nacional Monte de Piedad assumes this “financial loss” knowing that it generates a much larger social value by favoring the well-being of families in the vulnerable scenario.

Data:

The subsidized **loans** do not cover the expenses of the global operation and are granted **starting at \$30 pesos.**

3.08 million subsidized **loans** in 2021.



Nacional Monte de Piedad, by tradition, is one of the main options where Mexican families obtain immediate financing.

Micro and SMBs

Nacional Monte de Piedad supports micro, small and medium-sized businesses by providing them with agile and competitive financing.

Data

2 out of 3 pledge loans are intended for the MSMB sector.

80% of the **loans** granted through Nacional Monte de Piedad I.A.P., are related to productive activities.

55% of the **personal loans** granted through Financiera Monte de Piedad are for clients with businesses.

Through Financiera Monte de Piedad, we joined the **“Capital Para Ti” (Capital For You)** initiative, with the aim of providing financial support and training to micro-businesses operating in Mexico City, which were strongly affected by the COVID-19 pandemic.

For all Mexican families through our traditional pledge credit

Nacional Monte de Piedad, by tradition, is one of the main options where Mexican families obtain immediate financing, with reasonable interest rates and with the best market practices, which allows them to recover the items in most cases.

Data

In **2021, 1.2 million Mexicans** financed themselves through the pledge of their assets in one of the branches of Nacional Monte de Piedad.

63% of the total of these collateral **loans** were granted to **women** and **37%** to **men**, who had access to a financial solution without consulting the credit bureau, without commissions for opening, and without presenting articles of incorporation.



In 2021 we established electronic communication channels with our clients.

Relevant Actions 2021 - Pledge Loan

Development of digital channels for interaction with customers

As part of our digital transformation, we established electronic communication channels with our clients, we launched a digital platform called "Mi Monte" available on our website or as a mobile application.

On this site, our customers can make online payments from Monday to Sunday from 07:00 to 19:50, check their pawn tickets, find out their customer level, and review their account statements.

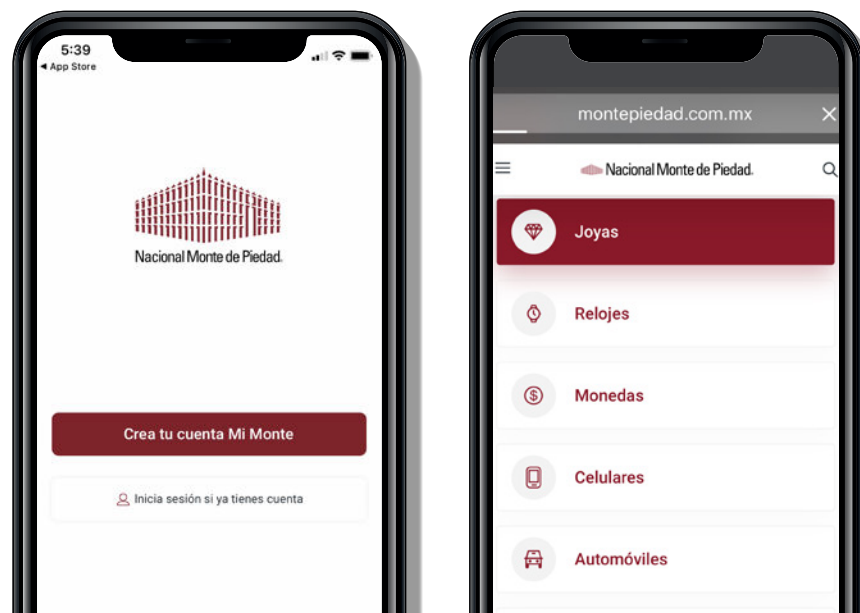
New Means of Payment

Similarly, we made more payment channels available to users, so that they do not have to go to one of our branches and can carry out transactions from the comfort of their homes:

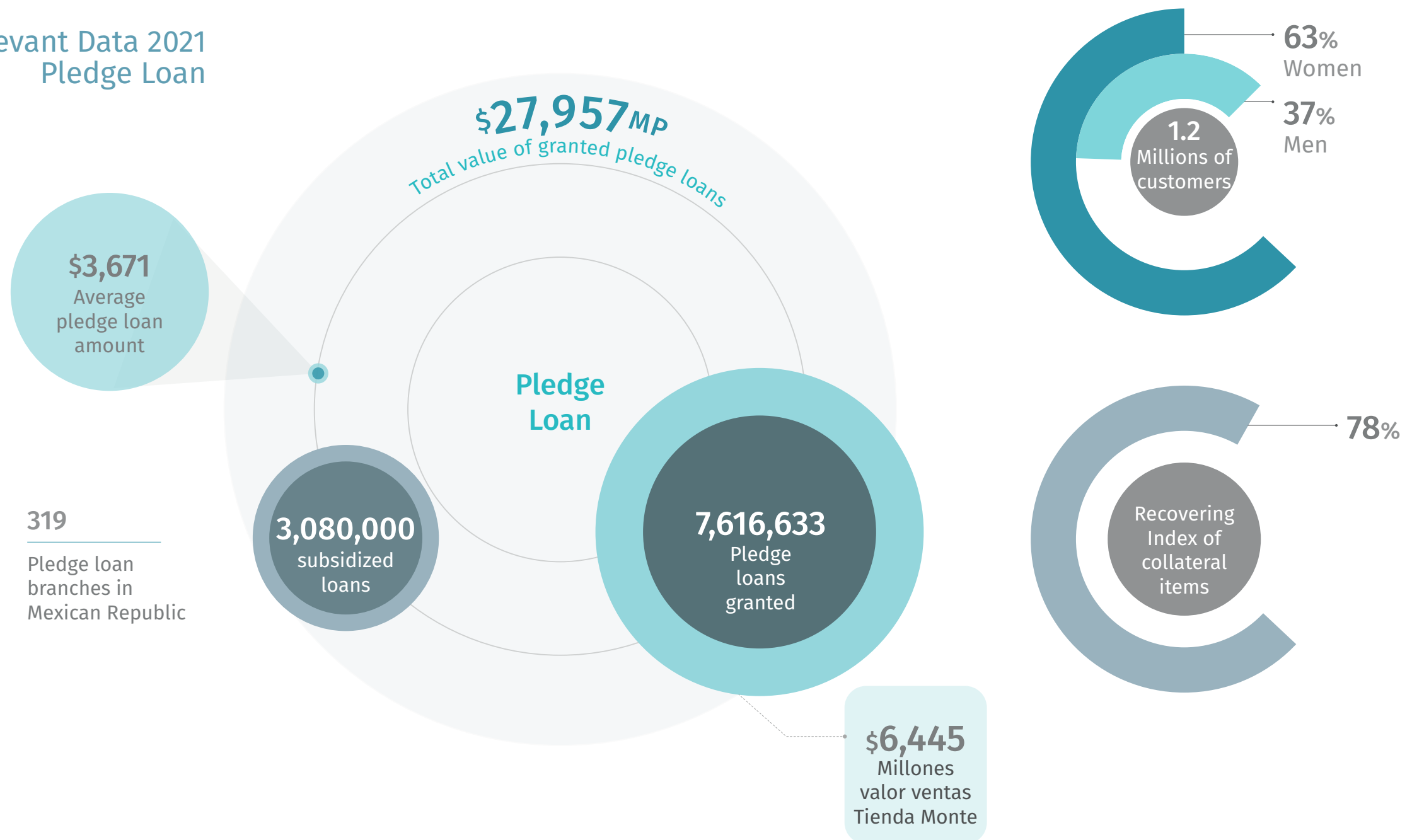
- Payment in the Mi Monte portal
- Payment in the Mi Monte App
- Payment in branches
- Payment in Citibanamex

New Jewelry Line: Dorado Monte

A project that was launched at the end of 2021 and that will gain relevance within the consumer- and life-style of our society is the new jewelry line: Dorado Monte. In this innovative offer, customers of Nacional Monte de Piedad will be able to discover exclusive jewelry models to highlight their personality or to remember that special moment. Dorado Monte has a wide catalog including rings, necklaces, bracelets, and pendants, all made of 14k gold, with models inspired by the latest trends in jewelry and accessories. They can be purchased at Tienda Monte Branch: Casa Abierta Monte, branches 290, 313, 316, 318, 319 and now also through Tienda Monte Online.

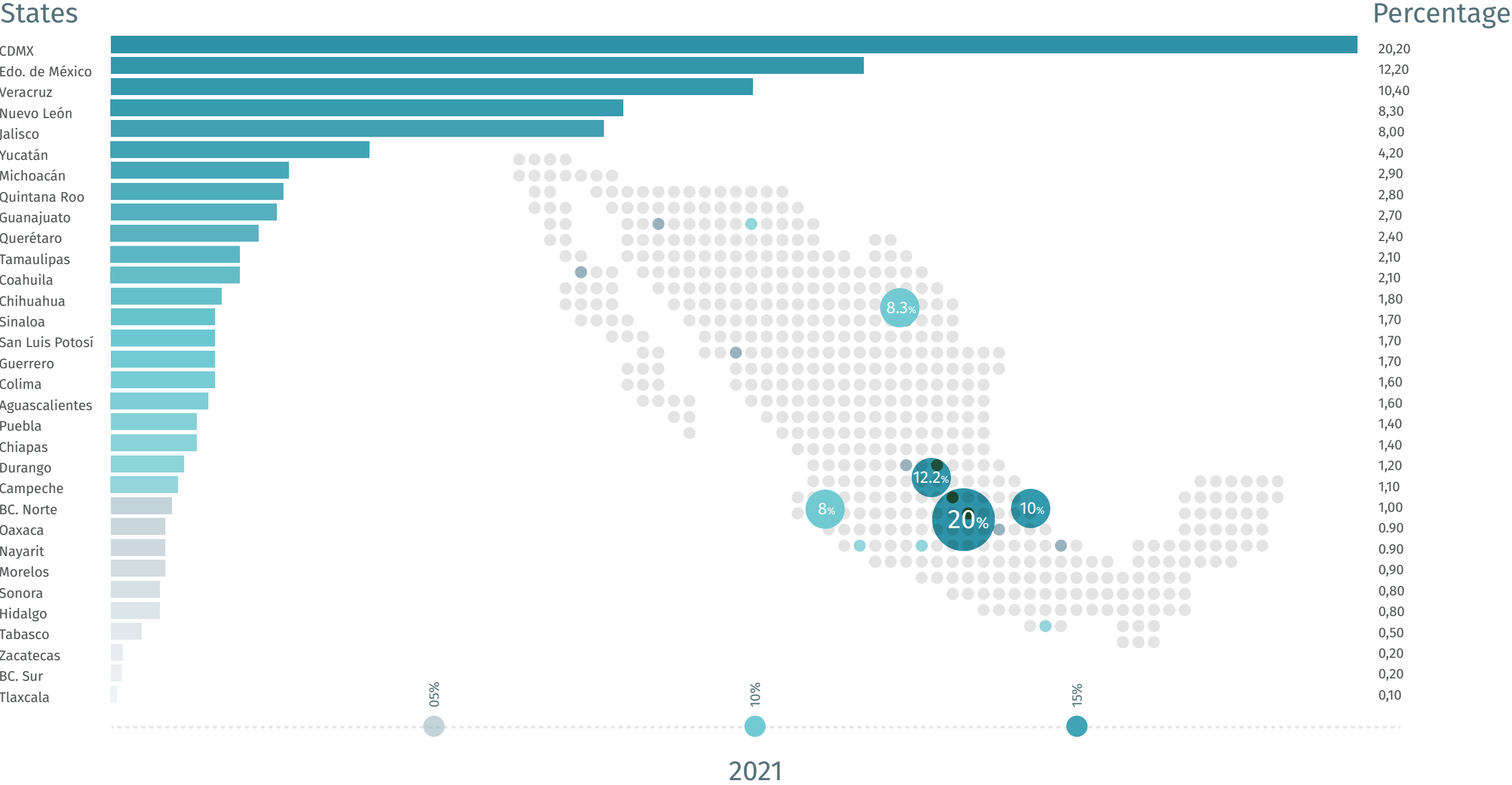


Relevant Data 2021 Pledge Loan



Financing
Services

Participation by
state, of the total
loaned in 2021



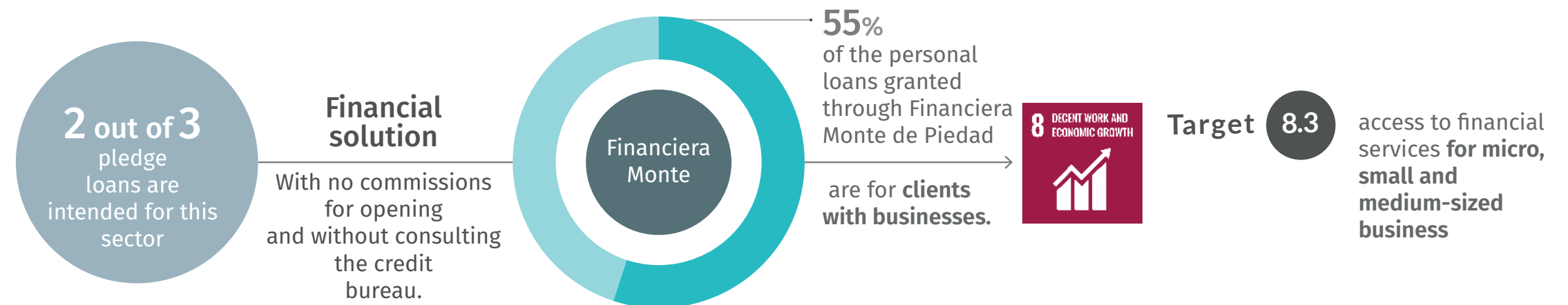
Financing Services

Stakeholders and SDG impacted

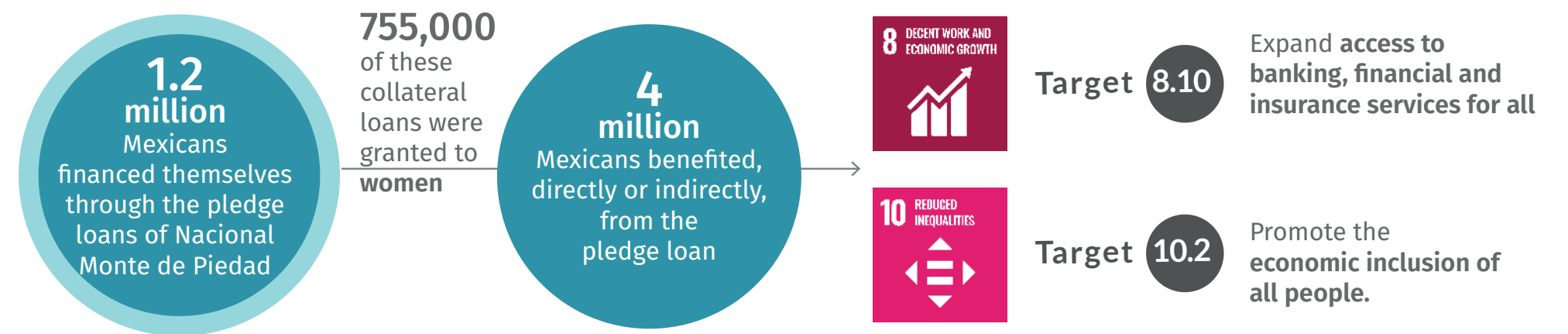
Subsidized loans



Businesses loans



Pledge loans



Personal Credits

Financiera Nacional Monte de Piedad

In 2016 National Monte de Piedad, I.A.P. acquired Sociedad Financiera Popular La Paz.

In 2017, it obtained authorization from the CNVB (National Banking and Securities Commission) to operate the Unsecured Personal Loan, and Sociedad Financiera Popular La Paz changed its name to **Financiera Monte de Piedad**.

Financiera Monte de Piedad, is a financial institution backed by Nacional Monte de Piedad, with 246 years in the market.

Through Financiera Monte de Piedad we contribute to the financial inclusion of thousands of people by offering them personal loans.

- Unsecured personal loan
- Debt consolidation credit
- Renewal credit

2.3.2.2 Relevant Actions 2021 Personal Loan

In 2021, a digital channel was developed so that potential customers can request a loan 24

hours a day, seven days a week in real time and 100% remotely.

The experience begins by asking the client about their financial needs, then they are given a personalized offer that, if they like it, allows them to establish a long-term relationship. In this way Financiera Monte de Piedad helps them achieve their financial goals.

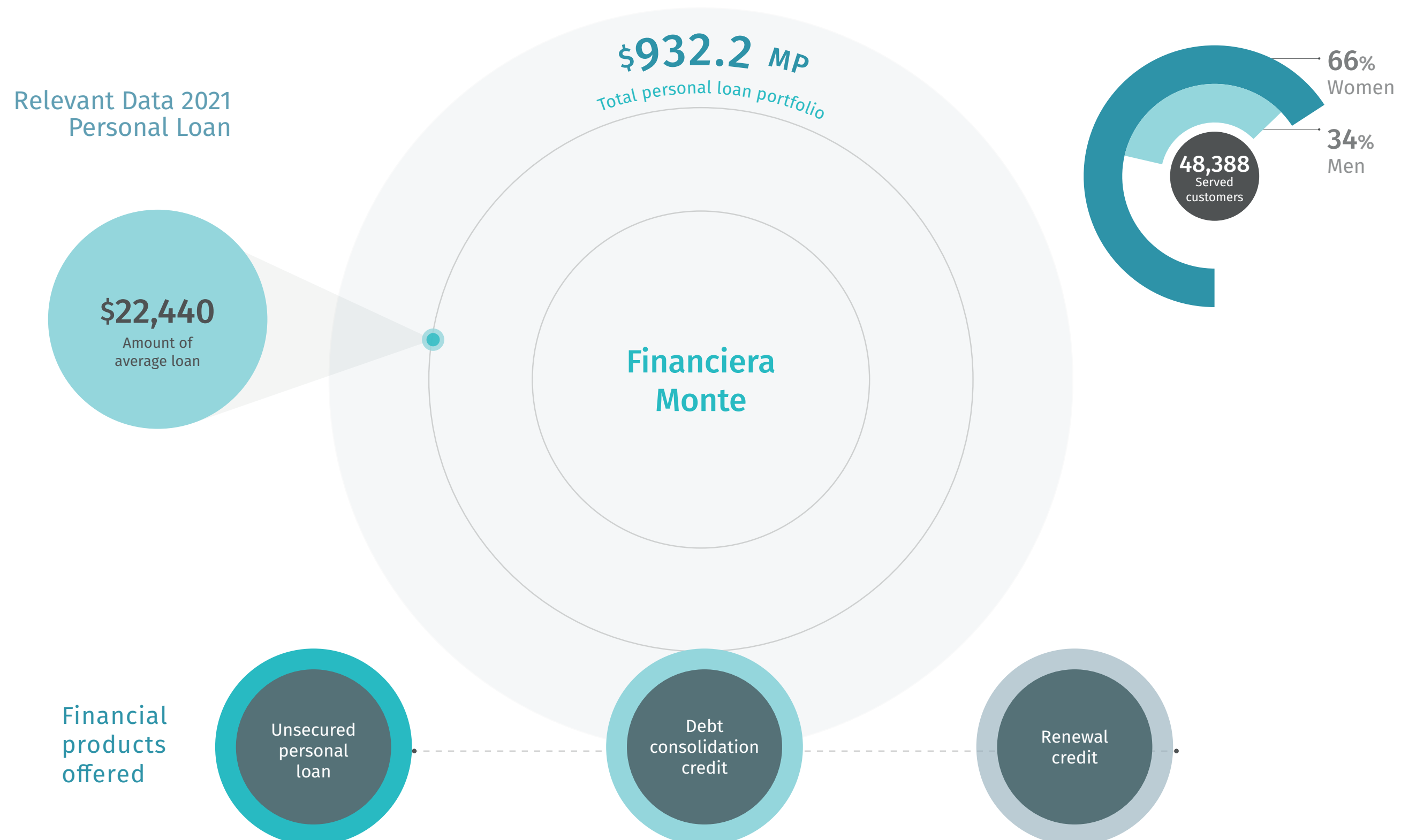
All the management is done online through the client herself, since they are the ones who upload their personal data, upload their documents pending a credit evaluation and the response to their procedure. This process happens in a matter of minutes.

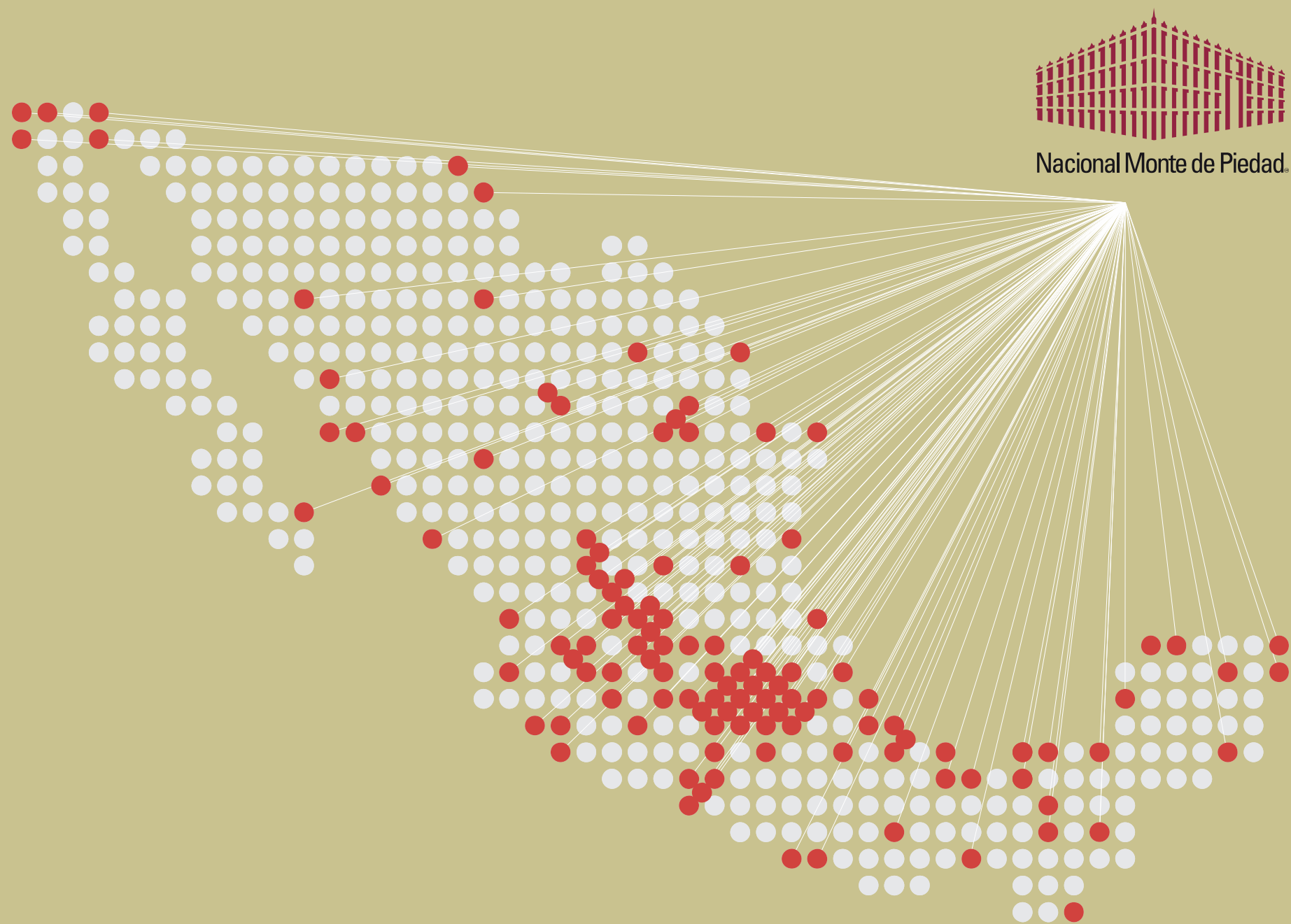
Similarly, in 2021, various payment options were made available to customers so that they can choose the most convenient:

- Direct Debiting
- SPEI (Money transfer) Payment
- Citibanamex Web Service
- Citibanamex Branch
- OXXO – convenience store
- Pay link - Call Center

Scan this QR code to know more information regarding the products offered by financial Monte and their characteristics.







Branch Network

During 2021 Nacional Monte de Piedad operated with 319 pledge loan branches.

We have a presence in each of the states of the Mexican Republic.

Presence in Mexico of Financiera Monte de Piedad

Financiera Monte de Piedad has a presence in the following states, where customers are served directly and personalized:

- CDMX
- Edo. de México
- Veracruz
- Jalisco
- Nuevo León
- Yucatán
- Coahuila
- Durango
- Michoacán
- Guanajuato
- Aguascalientes
- Querétaro
- Hidalgo
- Puebla
- Tlaxcala
- Morelos
- Quintana Roo
- San Luis Potosí
- Colima



2.4

Value Through
Our Social
Investment
Actions

2.4

Value Through Our Social Investment Actions

Nacional Monte de Piedad's Social Investment of has the objective of contributing to the sustainable development of Mexico

Our founding vocation of Helping those in need is achieved through the Virtuous Circle of Help that begins in each of the branches around the Mexican Republic.

This circle not only supports those who solve an economic emergency with a pledge loan and financial services, but also promotes economic and social development by financing businessmen and entrepreneurs in their businesses, with the lowest interest rate in the market and subsidizing loans that do not cover their operating costs.

The remainder of the pledge operation and financial services are invested in projects for the Sustainable Development of Mexico, through initiatives for health, education, decent work, financial inclusion, food security, community development, among others, joining efforts with Civil Society Organizations (CSO) and other social actors.

¹ Help Virtuous Circle is explained in more detail on page 20 of this report.

GRI 201-1, 203-1, 203-2, 413-1.

Nacional Monte de Piedad's Social Investment of has the objective of contributing to the sustainable development of Mexico and with this, it seeks to generate substantive changes in the conditions of people who live in situations of vulnerability.

We return value to society through our social investment model, by accompanying and strengthening the interventions of more than 550 allied CSOs. In this way, together we build a fairer country with equal opportunities for the more than 1.3 million people with whom these organizations work.



Nacional Monte de Piedad Social Investment Model

Contributing to the Sustainable Development Goals (SDG) of the 2030 Agenda is the ultimate goal of our Social Investment Model. To achieve it, we operate through two strategies: Strengthening and Leverage. Each one is executed through three lines of action. These strategies that make up the model are supported by the Management for Development Results and Human Rights approaches.

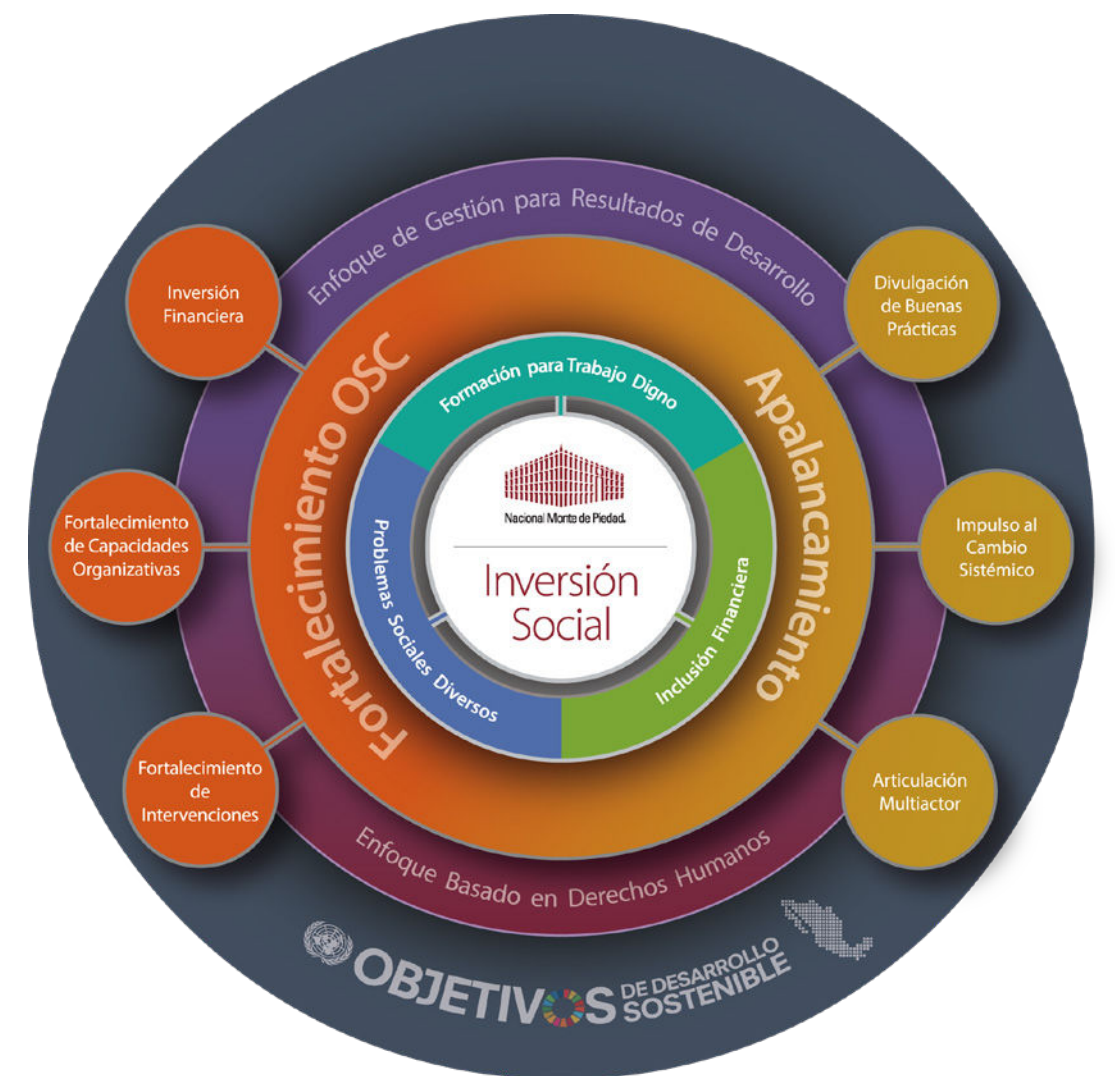
Through the Strengthening strategy, we make financial investment and promote the improvement of both clients' organizational capacities and the CSOs interventions.

In turn, the Leverage strategy consists of the dissemination of good practices carried out by the organizations, the promotion of systemic change and, finally, in the articulation of different actors to favor actions that contribute to the sustainable development of Mexico.

The actions indicated in the model are executed differently, depending on the issues supported by the Social Investment Department:

- Various Social Problems
- Training for Decent Work
- Financial Inclusion

In addition, we have a fundraising strategy to invite other companies to channel their social investment through Nacional Monte de Piedad and co-invest in our portfolio of institutions, motivated by the ideal of multiplying the amount of donations available to solve problems through a value proposal based on transparency, accountability and impact.



Nacional Monte de Piedad 2021 Social Investment

From Social Investment we work in favor of the professionalization of Civil Society Organizations, to have an intervention with a human rights approach, the measurement of results and the promotion of the articulation of the sector.

On Social Investment		
Donations oriented to Civil Society Organizations		\$ 310,195,379
Amount invested in	Various Social Problems	\$ 254,907,864 - 82%
	Training for Decent Work	\$ 48,863,515 - 16%
	Financial Inclusion	\$ 6,424,000 - 2%
Supported Organizations		577
Supported People		1,378,039
Distribution by Age Group	Infants	93,395 - 7%
	Girls, Boys and Adolescents	578,360 - 42%
	Youths	254,171 - 18%
	Adults	335,599 - 24%
	Elderly People	116,514 - 8%

Social Investment Programs 2021

Various Social Problems

Under this category, we promote the effectiveness of Private Assistance Institutions and Private Charity Institutions (I.A.P. and I.B.P.) to help improve the living conditions of people in situations of vulnerability and to reinforce the exercise of their rights, on issues such as: health, quality education, community development, gender equality, food security, among others.

Actions 2021 – Various Social Problems

- A learning community was created with 28 participating CSOs from different entities (Nuevo León, Colima, Michoacán, Yucatán, Querétaro, Puebla, Sinaloa, CDMX and Aguascalientes).
- During 2021, 51 sessions were held to generate and exchange knowledge, the topics addressed were:
 - Institutional manual, policies, regulations, functions and responsibility
 - Regulations
 - Procurement of funds
 - Need for social benefits (work schemes according to the Law)
 - Emotional salary as part of the policies

On Various Social Problems			
Amount Invested	Various Social Problems	\$	254,907,864
Supported Organizations			525
Supported People			1,302,761
Distribution by Age Group	Infants		93,241 – 7%
	Girls, Boys and Adolescents		570,015 – 44%
	Youths		237,417 -18%
	Adults		287,712 – 22%
	Elderly People		114,376 – 9%
Number of intervention level assessments (ILA)			529
Number of organizational capacity assessments (OCA)			195

Social Investment Programs 2021

Training for Decent Work

We support initiatives, projects and programs that allow us to contribute to improving access and quality of employment for young people, domestic workers and self-employed workers in Mexico. .

Actions 2021 – Training for Decent Work

- A learning community was created with 5 CSOs working with children and young people without parental care who are in transition to independent living.
- The purpose of this community is to promote the collective learning of CSOs that wish to promote an outlet focused on the employability of young people who are and/or have been users of their services, through: a space of participation --of young people, CSOs and companies--, that is collaborative, co-creative, of active participation, and peer learning development with practical tools that strengthen links and collaboration.

On Training for Decent Work			
Amount Invested	Training for Decent Work	\$	254,907,864
Supported Organizations			525
Supported People			1,302,761
Distribution by Age Group	Domestic Workers		93,241 – 7%
	Youths		570,015 – 44%
	Self-employed Workers		237,417 -18%
Distribution of investment by target population	Domestic Workers		9%
	Youths		57%
	Self-employed Workers		34%
Number of intervention level assessments (ILA)			84

Social Investment Programs 2021

Financial Inclusion

Working on this category, we seek to promote financial inclusion as a means for the economic and social inclusion of people living in conditions of vulnerability.

It should be noted that in 2021 the first call for Financial Education was launched.

Acciones 2021 – Inclusión Financiera

- Se creó una comunidad de aprendizaje con las OSC que recibieron apoyo en la convocatoria, alineado a nuestra estrategia de Fortalecimiento y en alianza con Sparkassens-tiftung. Estas 17 OSC trabajan con mujeres y jóvenes, específicamente.
- A diferencia de las comunidades de aprendizaje de las otras temáticas, esta nació con una columna de temas de interés común que buscan promover la aplicación de programas que fomenten las ciencias del comportamiento y el enfoque de género.

On Financial Inclusion		
Amount Invested	Financial Inclusion	\$6,424,000
Supported Organizations		18
Personas apoyadas		5,266
Distribution by Age Group	Infants	154 - 3%
	Girls, Boys and Adolescents	1,732 - 33%
	Youths	1,375 - 26%
	Adults	1,830 - 35%
	Elderly People	175 - 3%

Social Investment Programs 2021

Procurement of Funds

We have a fundraising strategy to invite other companies to channel their social investment through Nacional Monte de Piedad and co-invest in our portfolio of institutions, driven by the ideal of multiplying the amount of donations available to solve public problems, through a value proposition based on transparency, accountability and impact.

- The first voluntary contribution campaign was carried out by employees of Monte de Piedad "Together, we transform the Fund this Christmas", which raised \$606,755 from 275 employees of Nacional Monte de Piedad, in which for each peso donated by employees, the institution contributed 2 more pesos. This reflects the commitment and desire to live the mission of helping those in need.

Actions 2021 – Procurement of Funds

- Within the Fundraising strategy, Nacional Monte de Piedad set out to attract resources from international donors. In this way, the alliance with Charities Aid Foundation was established, and in the first year of joint operation, NMP raised \$28,047,902 from the United States.

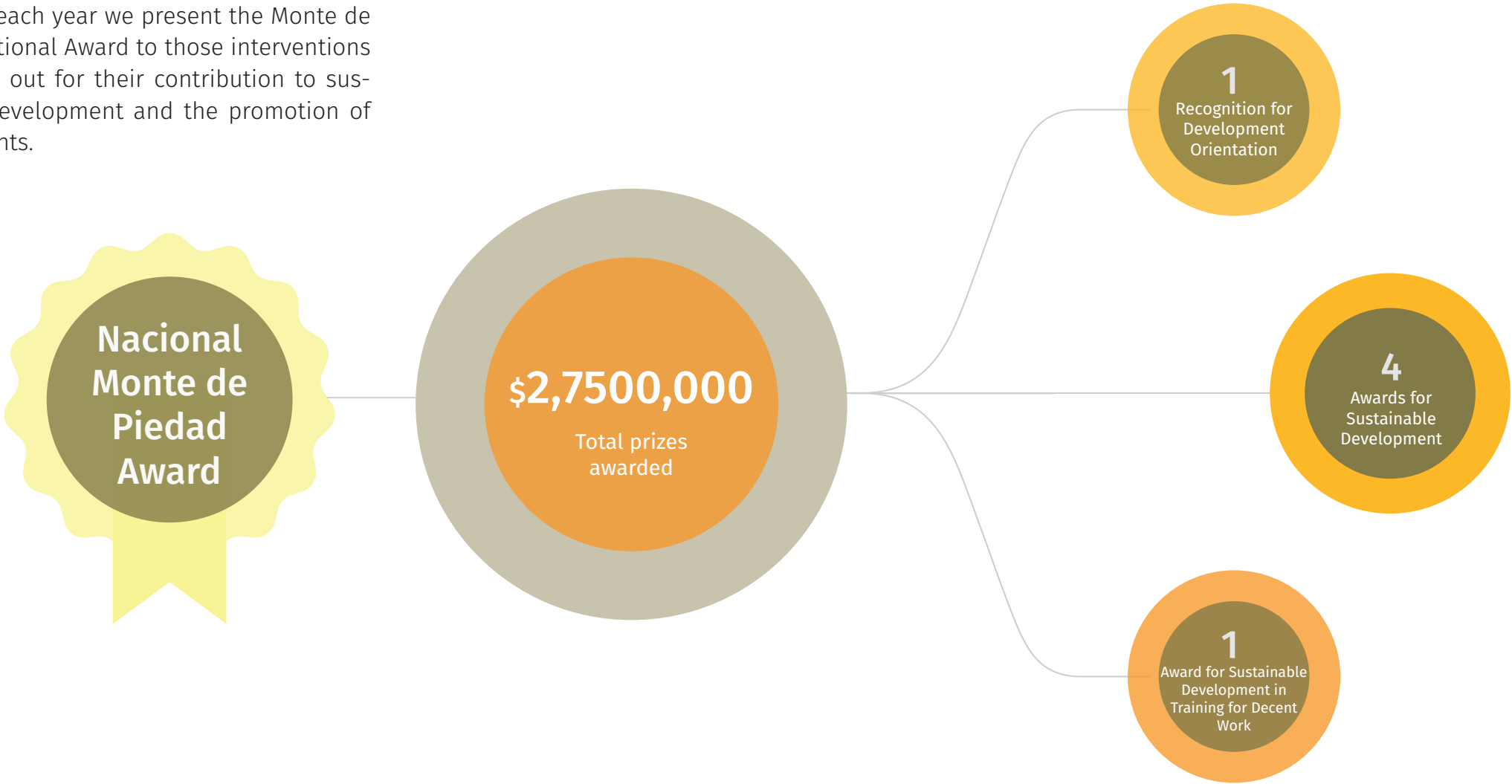
Procurement of Funds	
Procurement of Funds in 2021	\$36,756,536
Donors	13
Supported CSOs	20

Nacional Monte de Piedad 2021 Award		
1 Recognition for Development Orientation	Total prizes awarded: \$2,750,000	CENTROS DE PREVENCIÓN COMUNITARIA REINTEGRA, I.A.P.
4 Awards for Sustainable Development		DAUNIS GENTE EXCEPCIONAL, I.A.P. SOCIEDAD BOTÁNICA Y ZOOLOGICA DE SINALOA, I.A.P. FUNDACIÓN LEÓN XIII, I.A.P. ASOCIACIÓN DE PADRES Y COMPADRES, I.A.P.
1 Award for Sustainable Development in Training for Decent Work		ALIANZA BÉCALOS E INTERNATIONAL YOUTH FOUNDATION

Social Investment Programs 2021

Nacional Monte de Piedad 2021 Award

In gratitude for the work carried out by the Civil Society Organizations with which we collaborate, each year we present the Monte de Piedad National Award to those interventions that stand out for their contribution to sustainable development and the promotion of human rights.





Relevant Actions 2021 – Social Investment

Launch of the Monitoring and Evaluation System

- A framework of results was designed to account for the direct and indirect effects and results of the Social Investment Model (MIS) from an aggregate perspective, thus allowing monitoring and evaluation of the contribution of Nacional Monte de Piedad in the short, medium, and long terms.

Participation in the publication "Institutional Philanthropy in Latin America" of the Center for Philanthropy and Social Investments (CEFIS) of the Adolfo Ibáñez University

- Nacional Monte de Piedad was positioned as a strategic player in strengthening the social sector in Latin America (Chile, Colombia, Argentina, Peru and Mexico).
- Participation in the second edition of the report "Private Philanthropy for Develop-

ment" of the Organization for Economic Co- operation and Development (OECD)

- First participation of Nacional Monte de Piedad in the gathering of information at a global level.

Participation in LATIMPACTO

- We participate in a community called Latimpacto, which supports leading organizations that have the will to generate positive, sustainable and long-term changes in Latin America and the Caribbean, and where valuable knowledge and connections between regional and international actors are promoted.
- Latimpacto invited us to make the strategy of Strengthening our Social Investment Model part of the toolbox on non-financial support that is being built to share with the community.

Global Opportunity Youth Network (GOYN)

- Nacional Monte de Piedad is co-founder and member of the strategic advisory committee for the network of opportunities for young people in Mexico City, hand in hand with 32 allies. Likewise, Nacional Monte de Piedad has participated in the collaborative design of GOYN solutions in four technical groups.

- This network seeks to improve employability and decent work for 65,000 young people in Mexico City by the year 2026.

Third generation of the training model to move towards a focus on rights, sustainable develop- ment and inclusion, in partnership with UNDP

- We taught in Alliance with UNDP, the third generation of the "Training Model to move towards a focus on rights, sustainable development and inclusion".

Relevant Actions 2021 – Social Investment

- The program seeks for organizations to take ownership of rights, social inclusion and sustainable development approaches, so that their activities are guided towards and committed to achieving the 2030 Agenda.

- This generation was financed by Nacional Monte de Piedad, I.A.P., Quiera Fundación de la Asociación de Bancos de México, A.C., and Dibujando un Mañana, A.C.

- Number of participating organizations: 127.

- Number of participants: 260

Second generation of AliadOSC

- We started the second generation of capacity building through "A Management for Development Results (MfDR) approach".

- This generation was financed by Nacional Monte de Piedad, I.A.P., Quiera Fundación de la Asociación de Bancos de México, A.C., Promotora Social México, A.C. and Drawing a Tomorrow, A.C.

- Number of participating organizations: 115

- Number of participants: 230

Acciona

- The first generation of strengthening organizational capacities was completed, with which we seek to contribute to increasing the stability and performance of CSOs before the institutional challenges they face in fulfilling their role as holders of responsibilities.

- Number of participating CSOs: 38.

- Number of participants: 66.



Programs Supported by Social Investment 2021

Bicentennial Generation Scholarships

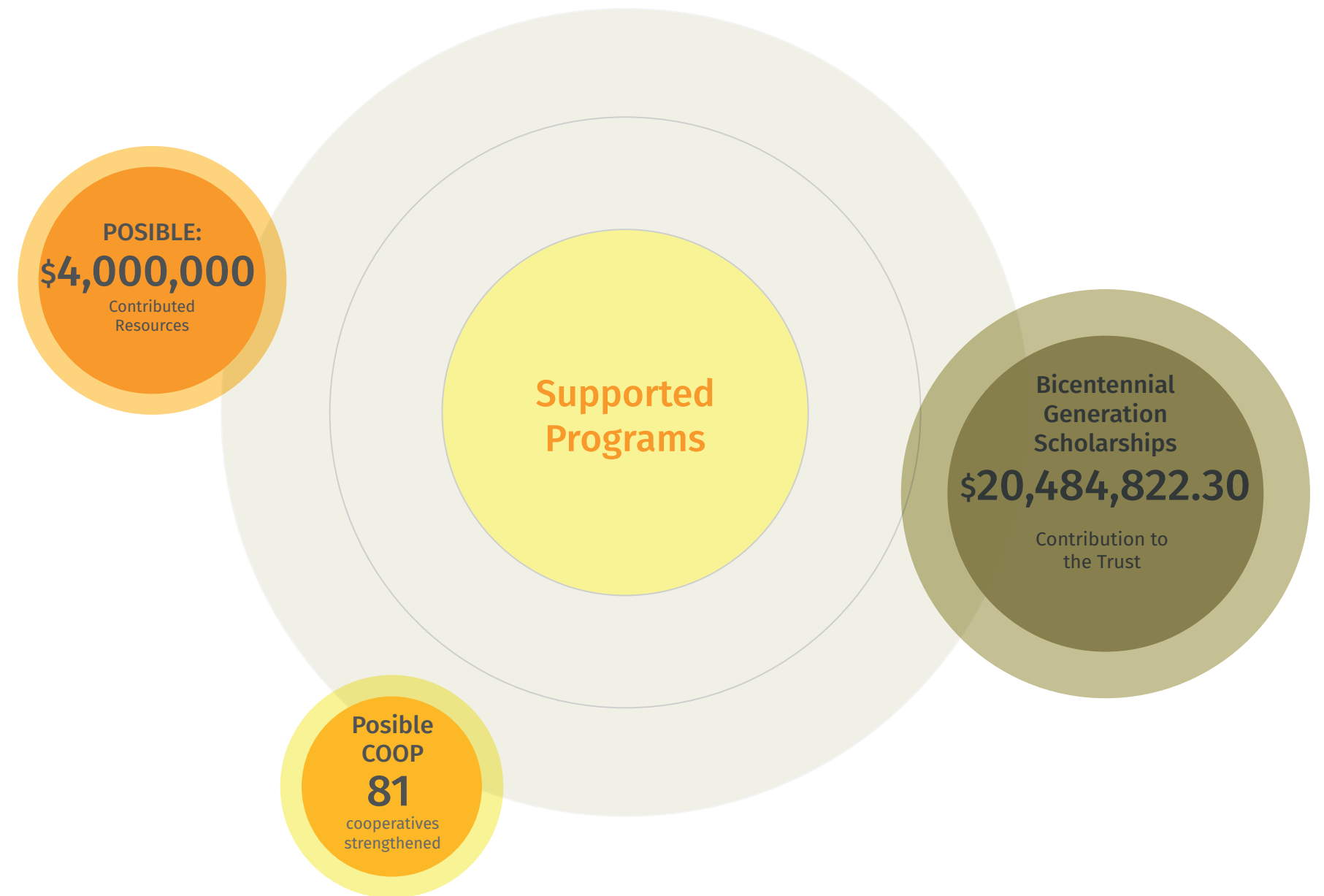
- Number of active fellows: 338 fellows
- Number of Graduates: 120 fellows
- Contribution to the Trust: \$20,484,822.30

POSIBLE

- \$4,000,000 Contributed Resources
- 78,258 people registered on the platform
- 13,904 business models completed
- 1,756 people trained through online courses

Participation in Posible COOP

- 81 cooperatives strengthened in 7 locations
- 2,861 direct jobs preserved
- Launch of the third edition in 3 states: Puebla, State of Mexico and Mexico City.
- A finance talk was given for cooperatives, in partnership with the German Savings Banks Foundation, Sparkassenstiftung.



Multiactor Alliances

Alliance to promote the social and solidarity economy

- This initiative led by the following institutions: Citizen Action Against Poverty, CO-PAEMEX (Commission for Welfare and Social Inclusion), Popular Autonomous University of the State of Puebla (UPAEP), International Center for Studies of the Social and Solidarity Economy of the Iberoamerican University (CIESS) and Oxfam Mexico, seeks to build the foundations for strengthening the social economy sector and contribute to placing the importance of the social and solidarity economy on the public agenda, through initiatives that promote its visibility, generate evidence and strengthen its viability.

Domestic Workers Alliance

- This initiative led by the Simone de Beauvoir Leadership Institute (ILSB) convenes more than 12 actors from organized civil society, international cooperation agencies and the government as a technical ally, to promote advocacy actions on international standards that promote public debate,

generation of alliances and the creation of policies that protect, promote, guarantee, and justify the rights of domestic workers in Mexico.

Youth with Decent Work Alliance

- This initiative led by Fondation Forge, Youthbuild Mexico, Servicios a la Juventud, Alianza NEO, and Acción Ciudadana Contra la Pobreza, brings together the commitment and interest of 57 organizations and actors from the youth employability ecosystem with the purpose of maintaining and strengthening public advocacy initiatives in favor of decent work for young people in the economic recovery of the country.

German Savings Banks Foundation, Sparkassenstiftung

- Thanks to the Technical Alliance of collaboration with the German Savings Banks Foundation since 2017, this year it was possible to strengthen the Financial Education

programs aimed at micro-entrepreneurs and entrepreneurs strengthened by organizations such as: Proempleo Productivo, Cáritas de México and Promover.

Citibanamex

- The technical alliance was finalized with Citibanamex, a financial institution with more than 16 years of experience in financial education, which seeks to strengthen and improve financial education programs aimed at the most vulnerable population in Mexico. This is usually excluded from training opportunities and therefore, becomes excluded from the formal financial system.
- This collaborative project in alliance with Citibanamex and Laboratoria seeks to develop a financial education program for graduates in Mexico, with a view to scaling it to other countries in which the organization also has a presence. On the other hand, the contents of the financial education program aimed at the participants of the intensive Laboratoria workshops will be reviewed and adapted.



Stakeholders and Impacted SDGs

Directly, Nacional Monte Piedad, through the Department of Social Investment, generates impacts on Goal 16.6, referring to SDG 16 of "Peace, Justice and Solid Institutions".



16.6 Create effective and accountable transparent institutions at all levels.



17.3 Mobilize additional financial resources from multiple sources for developing countries.

17.17 Encourage and promote effective partnerships in the public, public-private, and civil society spheres, building on the experience and resourcing strategies of partnerships.

Through the actions that we carry out from the Social Investment Department, we contribute directly to SDG 16 "Peace, Justice and Solid Institutions" and SDG 17 "Alliances to Achieve the Objectives"; including, the dissemination of good practices, strategies to strengthen CSOs, strategic alliances, co-investment agreements, impact evaluations and the articulation of platforms for systemic change.

In addition to the direct contribution to these objectives, through our lines of action, the Social Investment Department encourages CSOs to direct their services towards meeting the objectives of the 2030 Agenda and to align their actions in favor of people, the planet and prosperity.

Indirectly, through the actions carried out by the donees, impacts are generated on the following SDGs:

Distribución de las OSC por Objetivo de Desarrollo Sostenible	%
1 End poverty	1%
2 ZERO HUNGER	16%
3 GOOD HEALTH AND WELL BEING	32%
4 QUALITY EDUCATION	30%
5 GENDER EQUALITY	2%
8 DECENT WORK AND ECONOMIC GROWTH	11%
10 REDUED INEQUALITIES	6%
11 SUSTAINABILITY CITIES AND COMMUNITIES	2%
17 PARTHNERSHIPS FOR THE GOALS	1%
Total	100%

And through the actions of the donees, impacts are generated in the following SDGs:

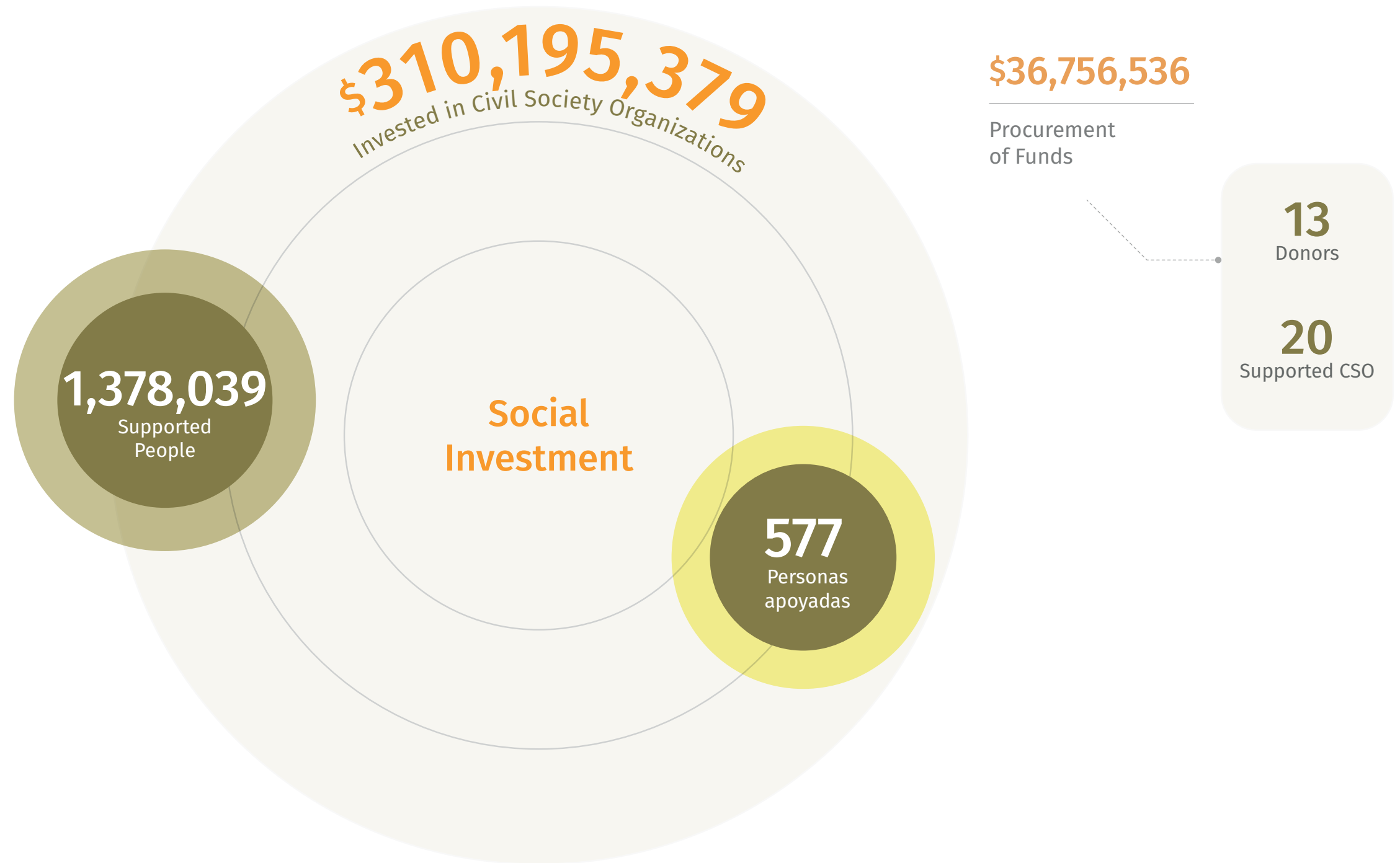


Fingerprint
Social
Monte de
Piedad

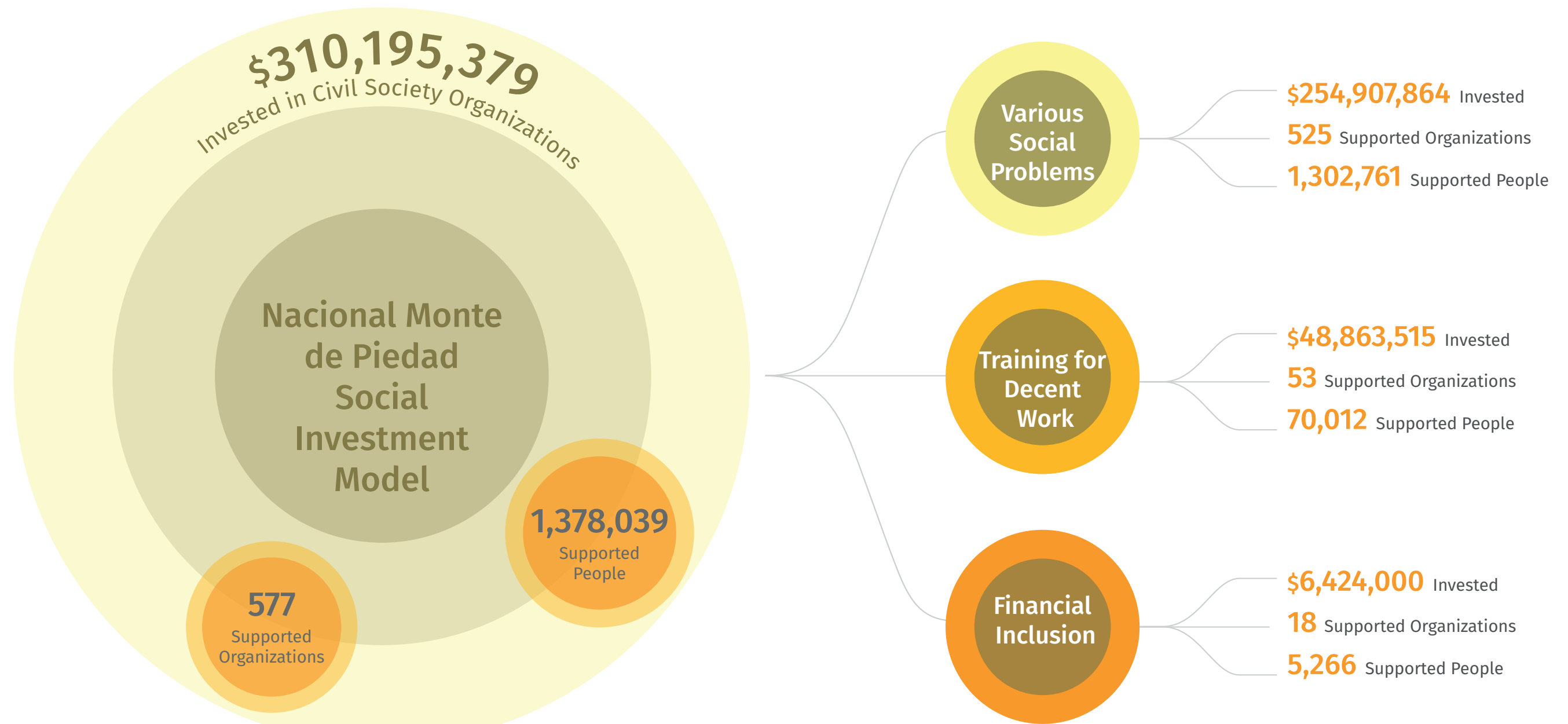
								SDG 1	SDG 2	SDG 3	SDG 4	SDG 5	SDG 8	SDG 10	SDG 11	SDG 17
States	Total financial investment	Amount awarded PSD	Amount Awarded FTD	Amount granted IF	Supported Organizations	Total population	Bicentennial Generation Scholarship Program Scholars									
Aguascalientes	\$1,916,000	\$1,916,000	\$-	\$-	3	344	5	0	1	2	0	0	0	0	0	0
Baja California Norte	\$5,734,000	\$4,534,000	\$1,200,000	\$-	7	63401	13	0	0	4	1	0	1	0	1	0
Baja California Sur	\$383,000	\$383,000	\$-	\$-	1	10000	-	0	0	0	1	0	0	0	0	0
Campeche	\$1,698,000	\$298,000	\$1,400,000	\$-	4	858	6	0	1	1	0	0	2	0	0	0
Chiapas	\$10,842,700	\$5,742,700	\$4,400,000	\$700,000	12	21108	10	0	2	0	4	0	5	0	0	1
Chihuahua	\$4,588,000	\$3,388,000	\$1,200,000	\$-	8	1296	7	0	1	3	2	0	1	1	0	0
Ciudad de México	\$131,809,221	\$109,985,148	\$19,889,173	\$1,934,900	174	547634	14	0	30	46	67	6	20	10	2	0
Coahuila	\$-	\$-	\$-	\$-	0	0	3	0	0	0	0	0	0	0	0	0
Colima	\$3,844,419	\$3,844,419	\$-	\$-	31	4545	4	1	10	11	5	1	0	3	0	0
Durango	\$205,000	\$205,000	\$-	\$-	1	168	3	0	0	1	0	0	0	0	0	0
Estado de México	\$31,328,582	\$28,528,582	\$2,800,000	\$-	51	24033	12	0	12	20	11	2	5	1	0	0
Guanajuato	\$5,370,900	\$3,421,400	\$1,600,000	\$349,500	4	18379	3	0	0	1	2	1	0	0	0	0
Guerrero	\$1,000,000	\$-	\$1,000,000	\$-	1	2030	4	0	0	0	0	0	1	0	0	0
Hidalgo	\$1,144,300	\$445,000	\$-	\$699,300	5	3014	8	0	0	3	0	1	1	0	0	0
Jalisco	\$1,917,350	\$1,567,350	\$-	\$350,000	4	2047	13	0	0	1	2	0	1	0	0	0
Michoacán	\$3,556,671	\$3,556,671	\$-	\$-	16	19222	3	0	1	11	2	0	1	1	0	0
Morelos	\$2,629,000	\$2,629,000	\$-	\$-	2	4382	6	0	0	1	1	0	0	0	0	0
Nayarit	\$293,600	\$-	\$-	\$293,600	1	298	3	0	0	0	0	0	0	0	0	0
Nuevo León	\$26,761,350	\$22,711,350	\$4,050,000	\$-	60	93968	6	1	5	17	26	0	8	2	1	2
Oaxaca	\$5,006,200	\$2,206,800	\$2,100,000	\$699,400	7	2785	6	1	0	0	1	0	4	1	1	0
Puebla	\$12,197,005	\$9,099,705	\$2,400,000	\$697,300	19	170119	10	1	3	5	5	0	3	1	0	0
Querétaro	\$17,583,672	\$17,233,672	\$-	\$350,000	44	30032	8	0	5	12	16	1	4	4	0	0
Quintana Roo	\$1,200,000	\$1,200,000	\$-	\$-	2	235	6	0	0	0	2	0	0	0	0	0
San Luis Potosí	\$1,200,000	\$-	\$1,200,000	\$-	2	380	5	1	0	0	0	0	1	0	0	0
Sinaloa	\$13,325,140	\$13,325,140	\$-	\$-	51	318899	7	0	10	16	15	1	0	6	3	0
Sonora	\$10,346,198	\$9,646,198	\$700,000	\$-	52	30764	8	1	11	22	9	1	3	4	1	0
Tabasco	\$1,400,000	\$-	\$1,400,000	\$-	2	130	3	0	0	0	0	0	2	0	0	0
Tamaulipas	\$-	\$-	\$-	\$-	0	0	6	0	0	0	0	0	0	0	0	0
Tlaxcala	\$305,000	\$305,000	\$-	\$-	1	68	8	0	0	0	1	0	0	0	0	0
Veracruz	\$8,137,080	\$7,437,080	\$700,000	\$-	5	1619	12	0	0	2	1	0	1	0	1	0
Yucatán	\$4,472,991	\$1,298,649	\$2,824,342	\$350,000	15	6281	6	0	2	6	1	0	4	3	0	0
Zacatecas	\$-	\$-	\$-	\$-	0	0	4	0	0	0	0	0	0	0	0	0
TOTAL	\$310,195,379	\$254,907,864	\$48,863,515	\$6,424,000	577	1,378,039	212	6	94	185	175	14	68	37	10	3

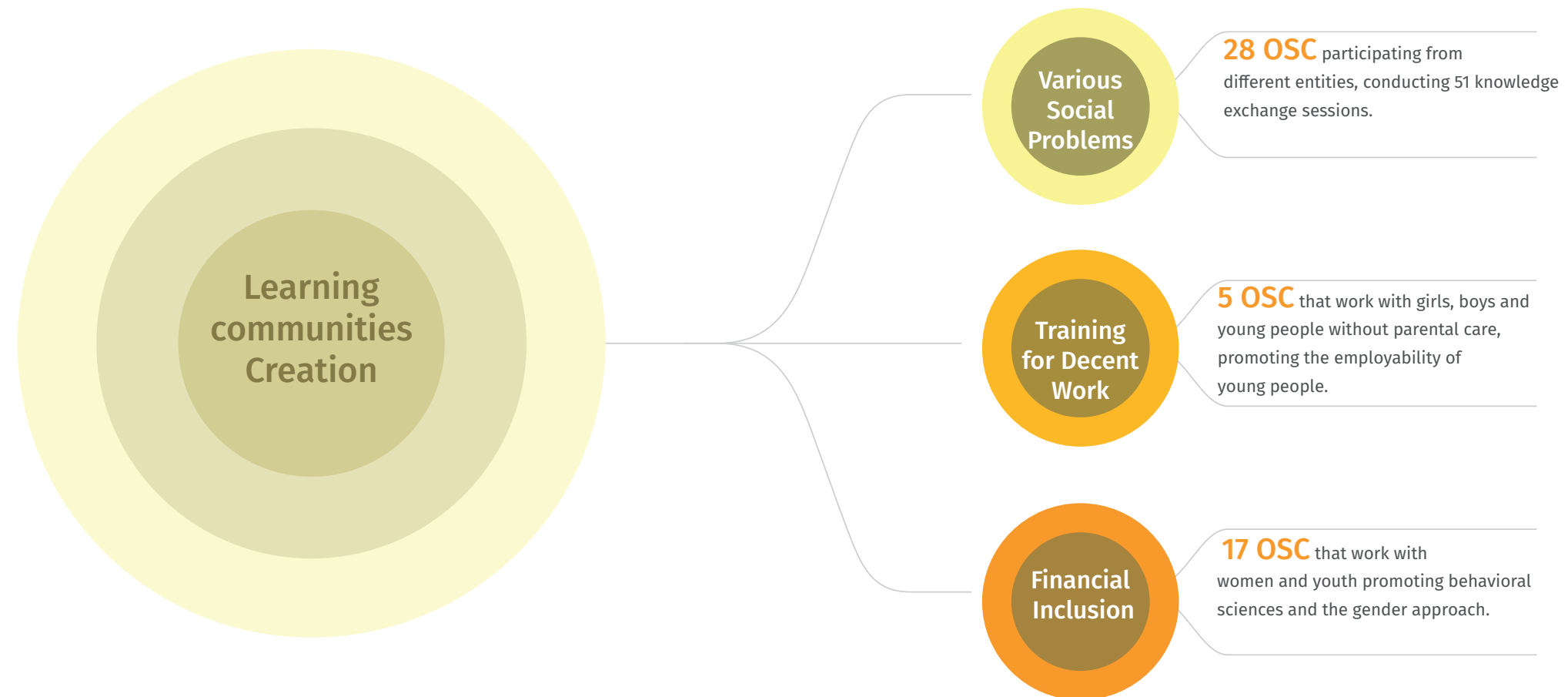
Social Investment

Essential Data



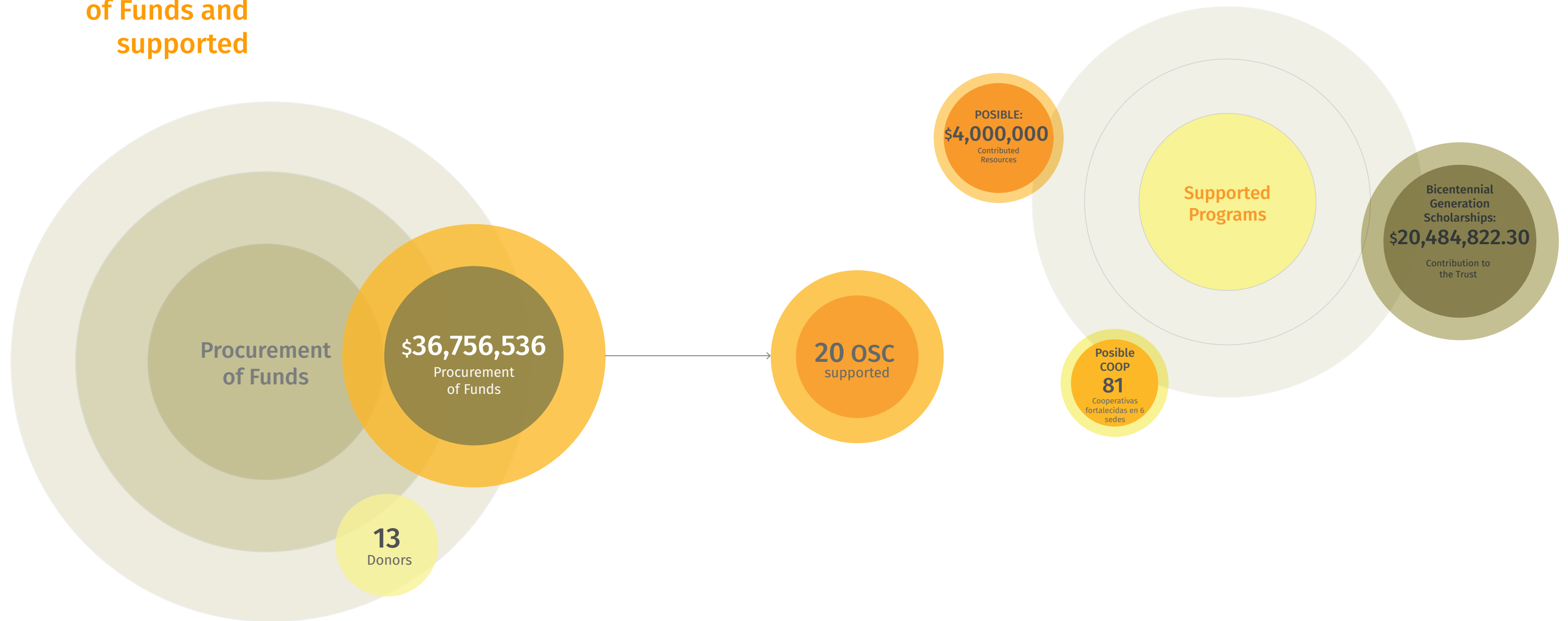
Social Investment Model





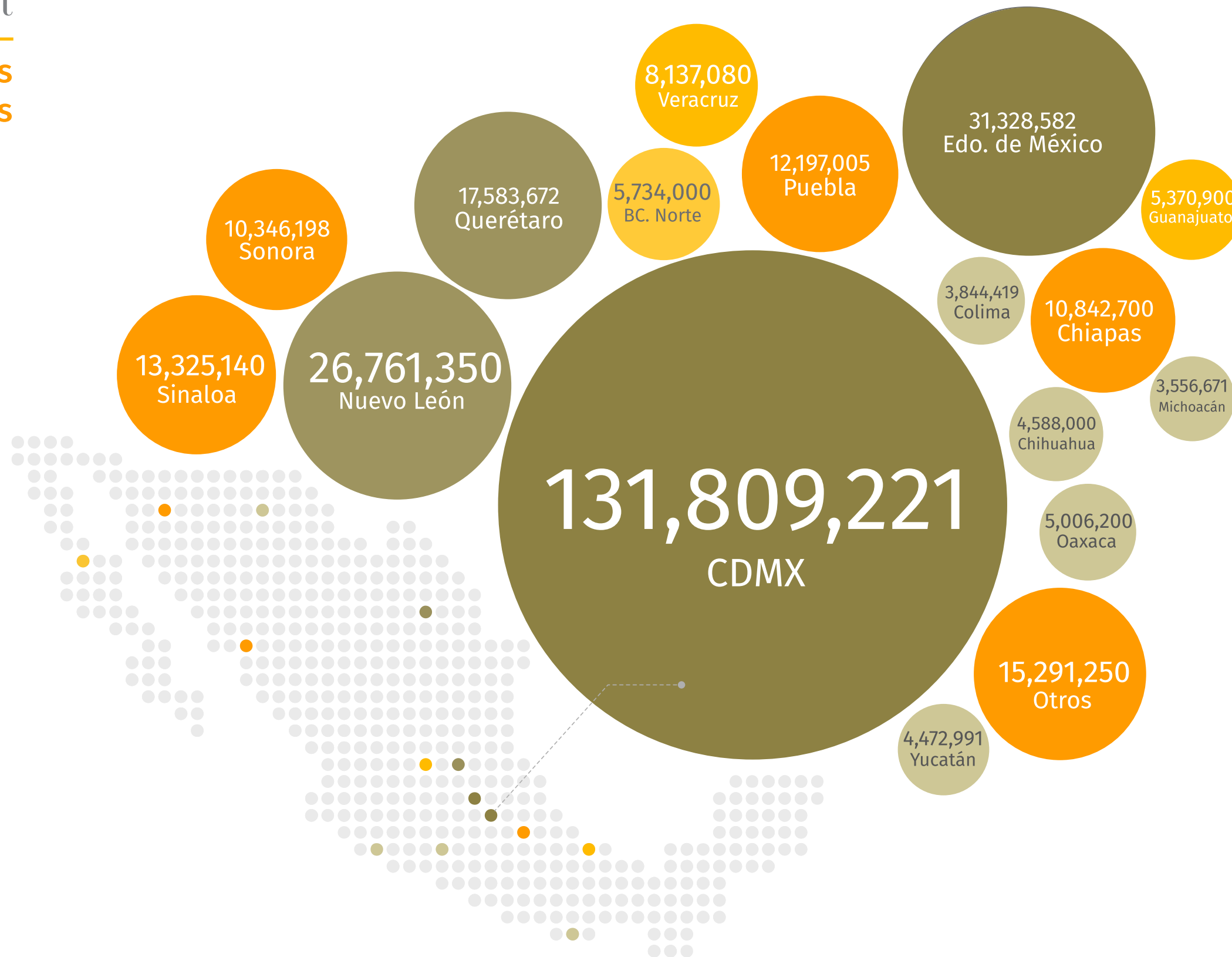
Social Investment

Procurement of Funds and supported



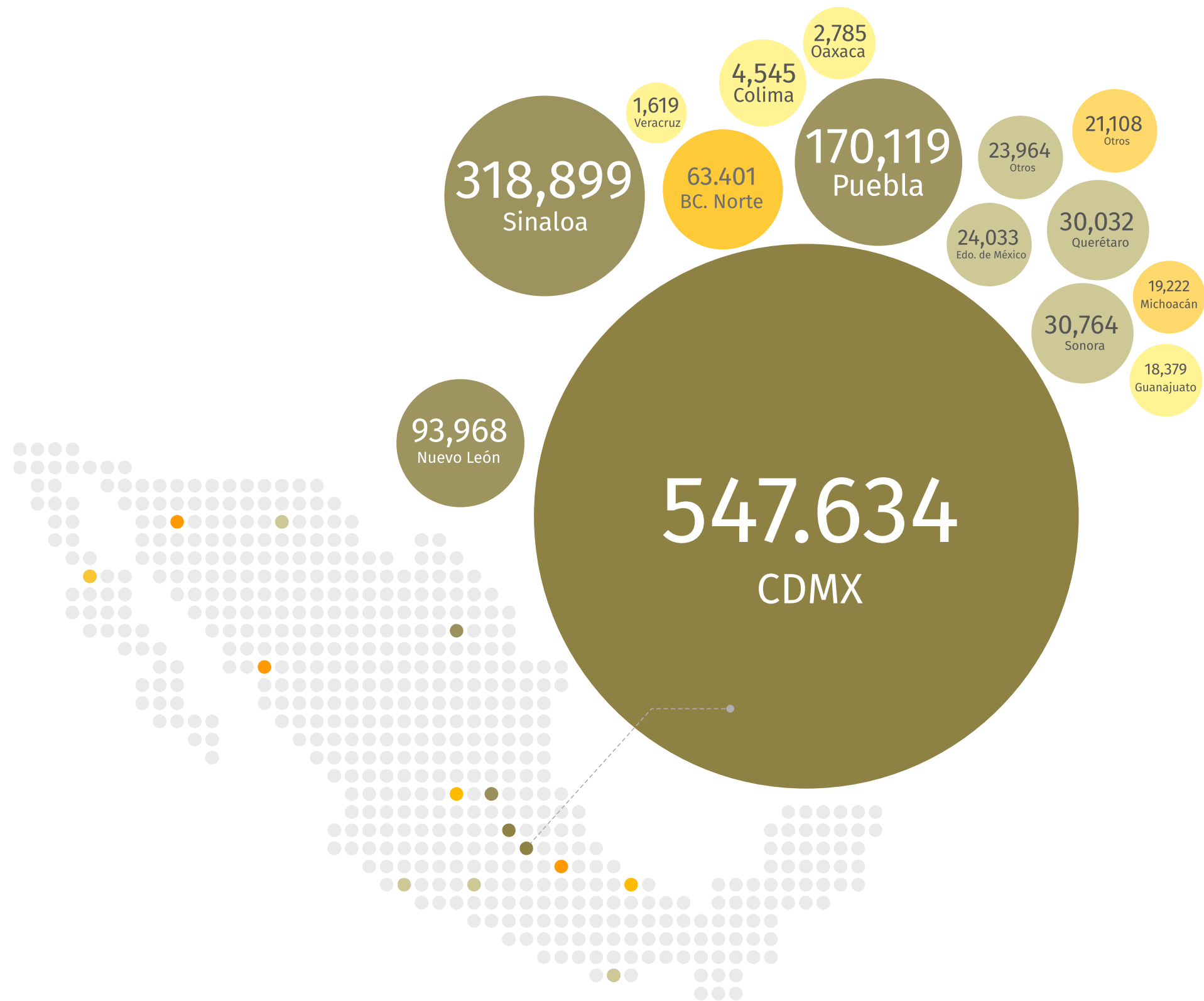
Social Investment

Invested resources
in mexican pesos



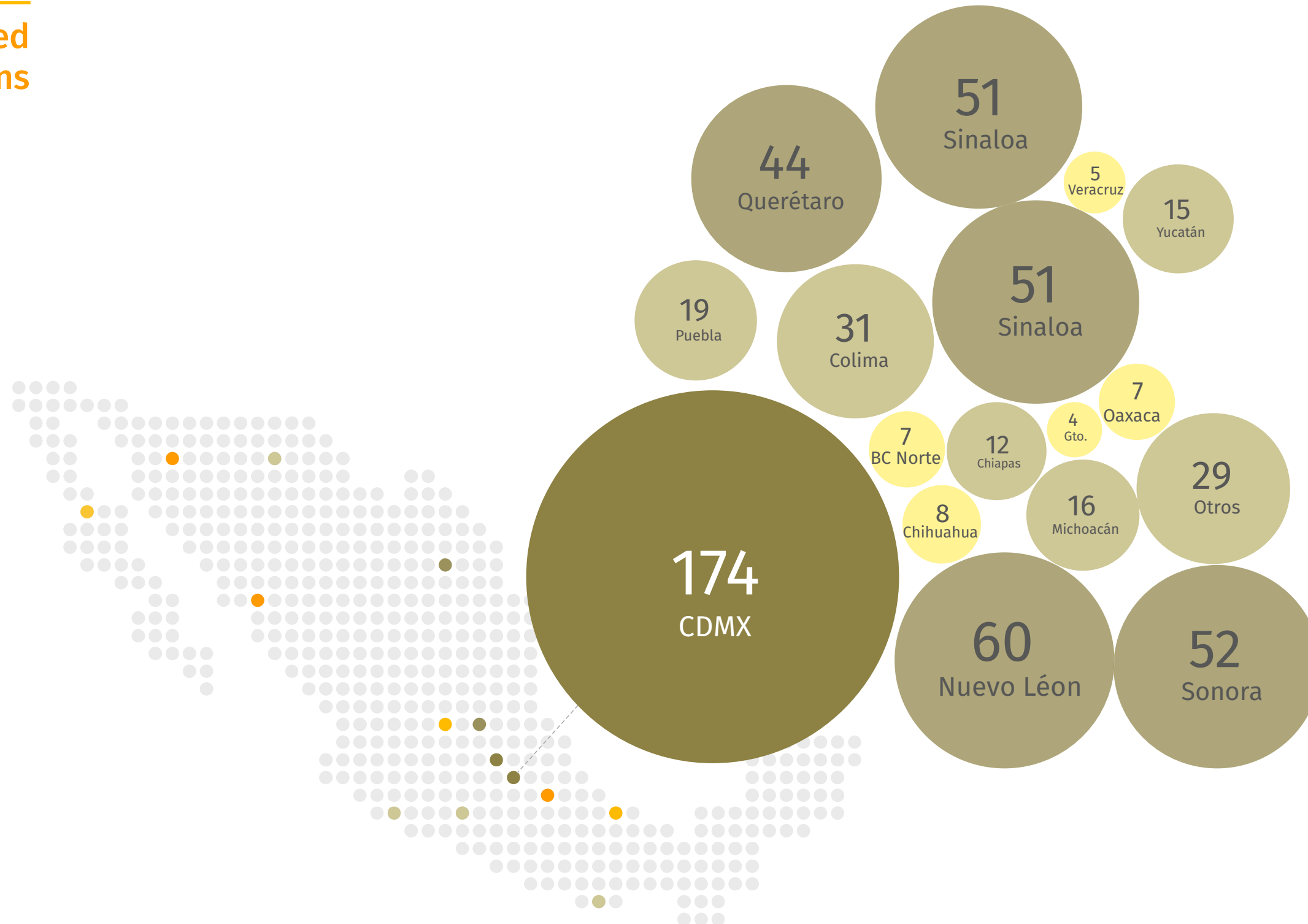
Social Investment

Supported
people



Social Investment

Supported organizations





2.5

Value for Good
Practices in
Ethics and
Governance

2.5

Value for Good Practices in Ethics and Governance

For 246 years, at Nacional Monte de Piedad we have worked to safeguard its good future and that of the collaborators that make it up

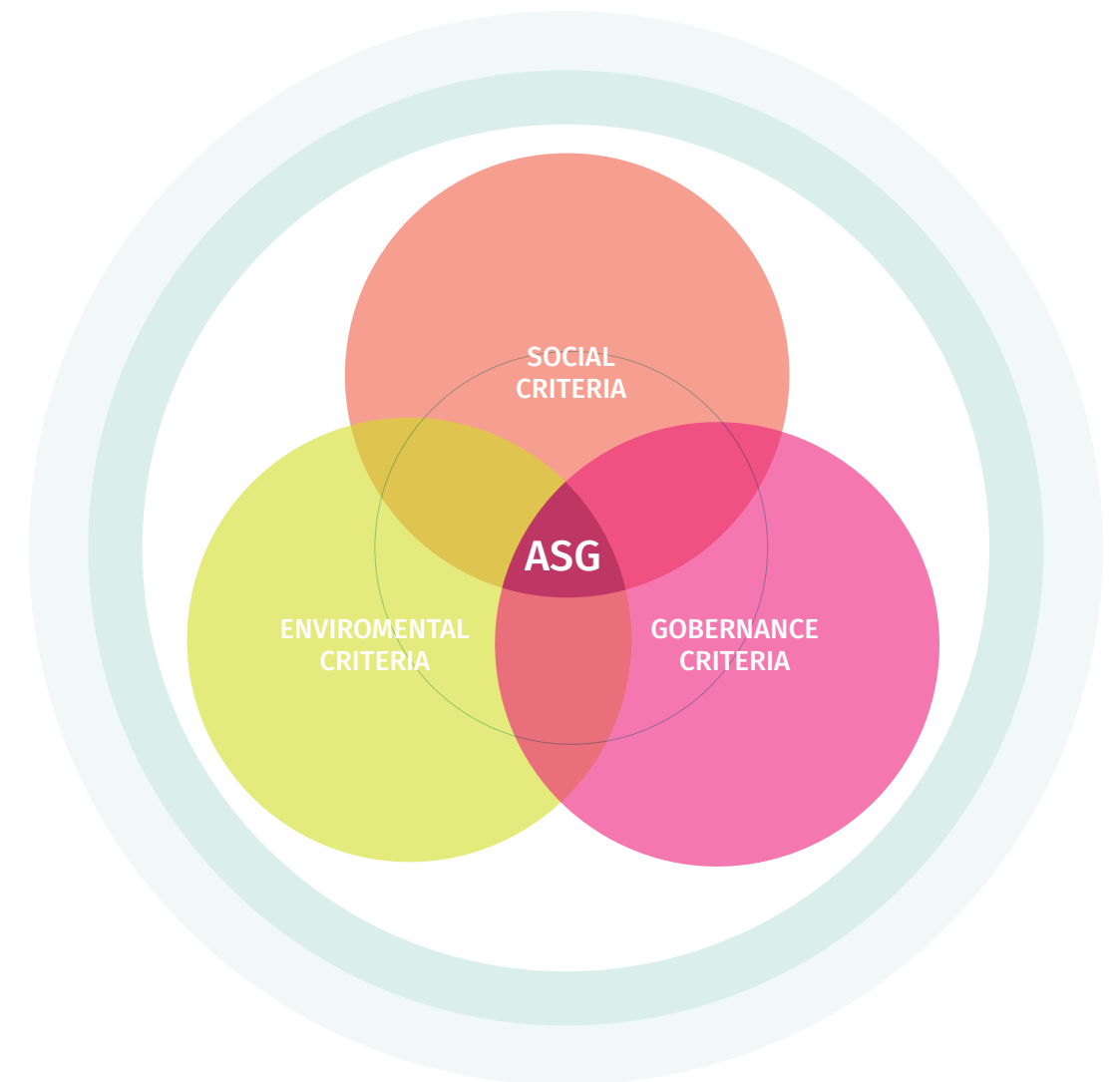
Operating with ESG (Environmental, Social & Governance) criteria is in the Nacional Monte de Piedad DNA, even before these same criteria were a trend or even existed, and now we explain why.

Essentially, we can say that a conscious consortium that does good for society and the planet while it operates is a consortium that meets ESG criteria, and if this organization is mandated, like us, to help those in need, it must do so with a strong Social commitment and with a solid Corporate Governance to be accountable to society and maintain the social license to operate. We have done this in our institution, adding the Environmental part since 2015 when

GRI 102-16, 102-17, 102-18, 205-1, 205-2, 419-1.

we joined the United Nations Global Compact to comply with its 10 principles.

Our value creation focuses on ensuring the viability and sustainability of the Institution to continue providing financing and social assistance services, for the benefit of the popular economy. For 246 years, at Nacional Monte de Piedad we have worked to safeguard its good future and that of the collaborators that make it up, since we have the firm conviction that common well-being enhances teamwork and guarantees the continuity of our work, always channeled in improving the Mexican social fabric.

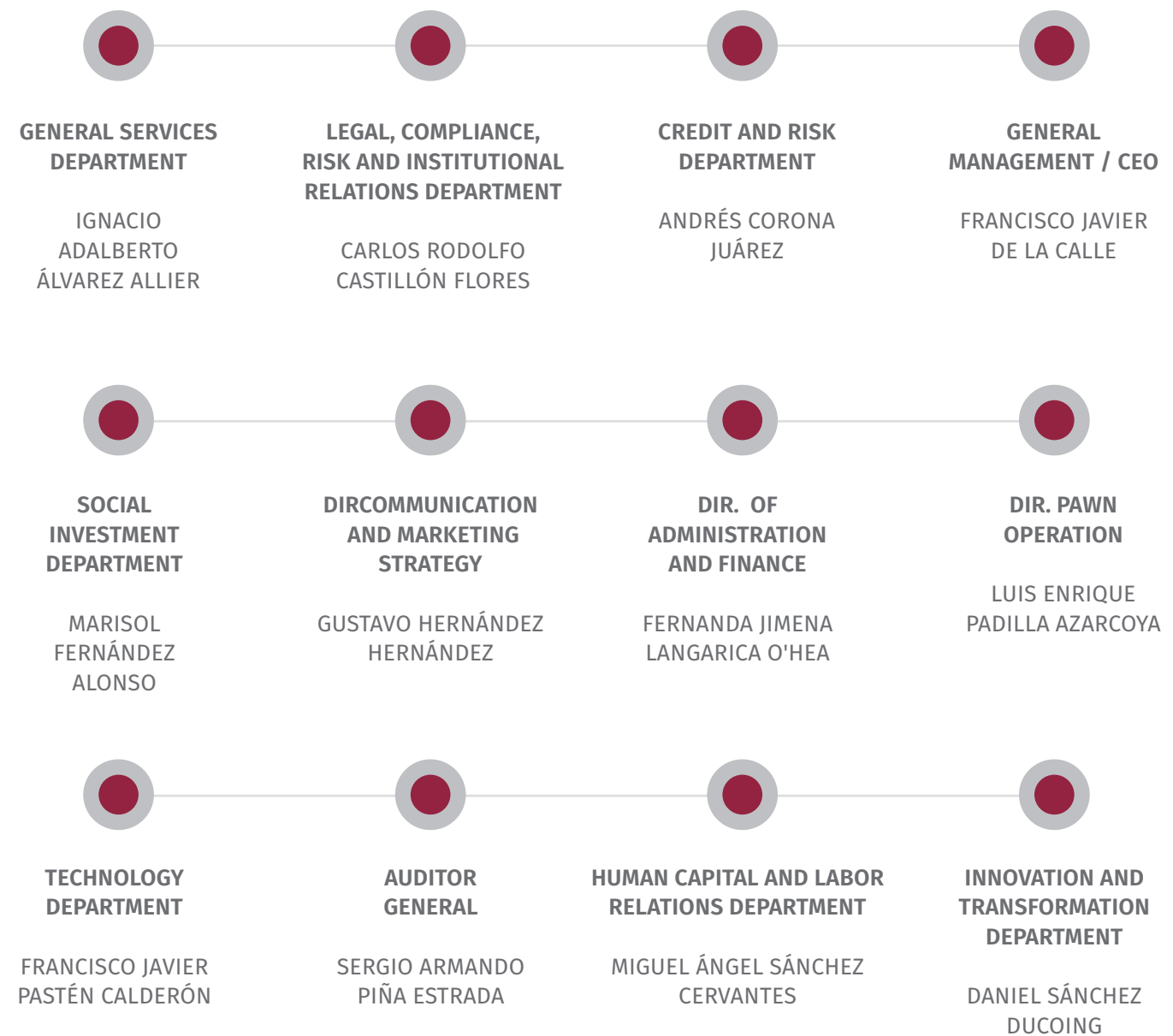




Government Structure and Operation

Being a Private Assistance Institution, **the highest governing body of Nacional Monte de Piedad is the Hon. Board of Trustees**, which is responsible for ensuring the interests and assets of the institution in order to maintain the operation in perpetuity and ensure the continuity of the statutory mandate of the founder. It is made up of seven members --outstanding and exemplary Mexican men and women.

In its operational structure, Nacional Monte de Piedad has a General Director who leads a team of 10 departments and a general audit.



Comprehensive Ethics System

It seeks to ensure healthy relationships between employees, customers, suppliers, donees and society in general

At Nacional Monte de Piedad we are committed to the continuous strengthening of the Control environment, seeking to promote an organizational environment increasingly better, of discipline and structure.

We have implemented a Comprehensive Ethics System that seeks to ensure healthy relationships between employees, customers, suppliers, donees and society in general, articulated on the basis of respect, honesty and responsibility.

This system is made up of actions, tools and personnel aimed at preventing, --and where appropriate, correcting--, practices that threaten the integrity of the collaborators, goods or assets of the Institution and our clients.

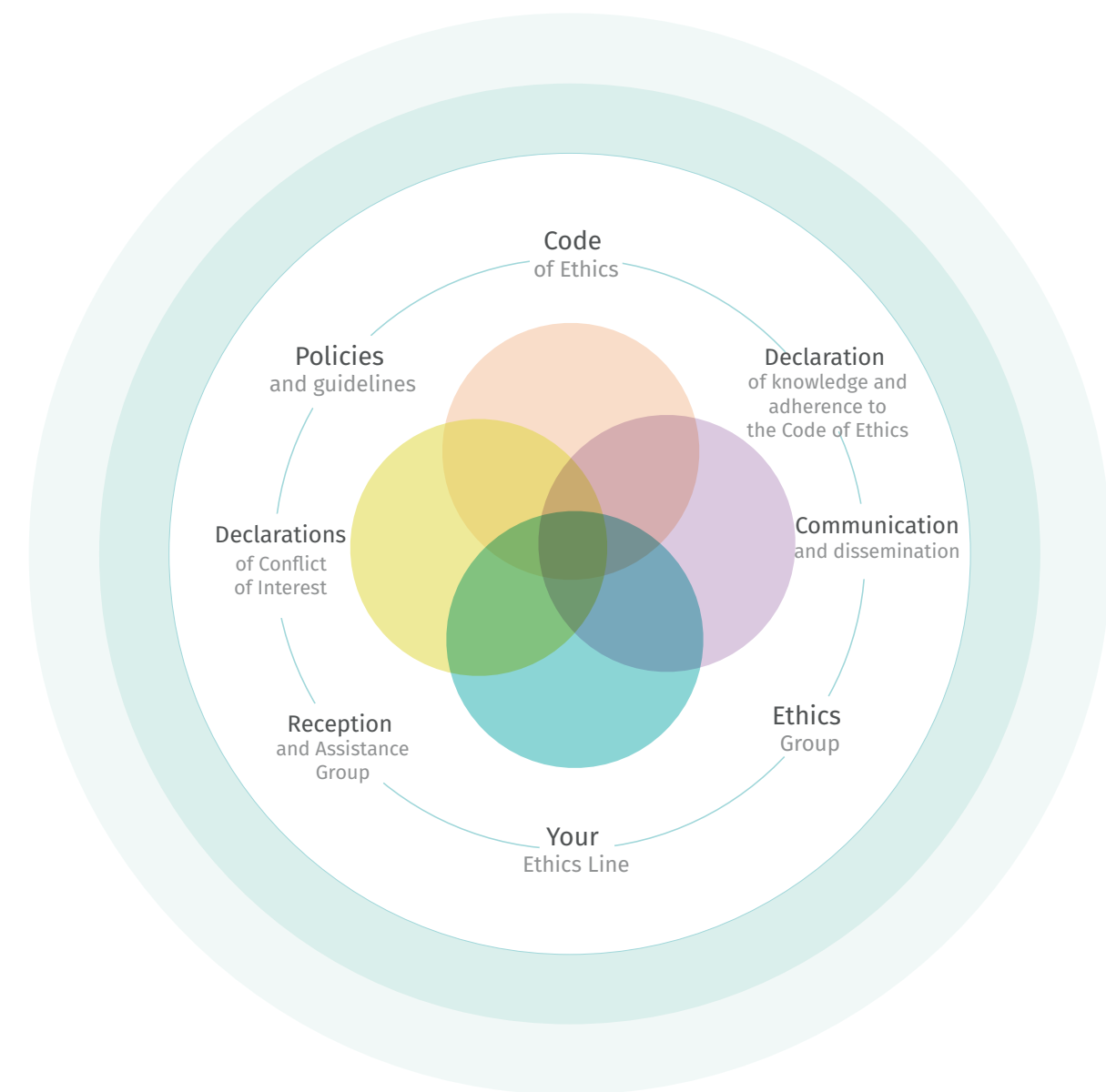
The elements included in the Comprehensive Ethics System are:

1. Code of Ethics
2. Declaration of knowledge and adherence to the Code of Ethics
3. Communication and dissemination
4. Ethics Group
5. Your Ethics Line
6. Reception and Assistance Group
7. Declarations of Conflict of Interest
8. Policies and guidelines

Code of Ethics

It provides a clear guide to the behavior expected of all those involved with the Consortium, covering issues of global concern, which show the attention that Nacional Monte de Piedad pays to the current needs and requirements of society and government.

It is made up of nine guiding axes that seek to promote environments of healthy coexistence, integration, equity and inclusion and with more forcefulness in sanctioning behaviors that are in defiance of our code, laws and regulations.



Financiera Monte de Piedad became a member of the Ethics Committee of the Mexican Association of Popular Finance Companies (AMSOFIPO).

Relevant actions 2021 – Comprehensive Ethics System

- The Zero Tolerance Policy was created, with scope on problems of Commission of Crime, Bribery and Corruption, Violence and Discrimination; problems that have the highest prohibition for collaborators, in the performance of their activities inside and outside the Consortium.
- The criteria and restrictions in the purchase operations carried out by our collaborators in branches within the Consortium were strengthened. This is to ensure that purchases are made on fair terms and without gaining an early advantage. These criteria and restrictions were reflected in the update to the Policy for the Use and Treatment of Privileged Information in the Processes

of Sale of Pledged Items. With this we guarantee that our operations and product offering happen under principles of integrity, fairness and honesty.

- For the best attention to the complaints received in the internal line established for this purpose, more efficient service levels were formalized, communication protocols were expanded between areas to deal with high-risk problems, and confidentiality and use of information controls were extended. The objective is to raise the levels of quality and confidence in the use of the main tool for internal complaints in the Consortium.
- To the Code of Ethics, we have added clear pronouncements and guidelines that frame our commitment to protect the integrity and dignity of people, respect for human rights

and tolerance of diversity in all the interactions we have between collaborators and with third parties.

- Financiera Monte de Piedad became a member of the Ethics Committee of the Mexican Association of Popular Finance Companies (AMSOFIPO). This incorporation reaffirms our commitment to contribute to improving people's quality of life through financial inclusion and the offer of our credit services, adhering to best practices and contributing to the institutional strengthening of associates and allies.

Money Laundering Prevention

We are committed to complying with the laws and regulations that apply to us

In the National Monte de Piedad consortium, we are committed to complying with the laws and regulations that apply to us, as well as carrying out best practices, which encourage us to improve day by day, and to shield the Institution from aspects that impact its reputation, stability and permanence.

In particular, in the area of prevention of money laundering and financing of terrorism, we carry out actions that protect us from being part of these illicit processes that cause so much damage to society.

To carry out the above, in the 3 entities we have established processes according to the following:

- We document our processes and policies, so that we internally regulate our activities and responsibilities, which allows adequate management and control.
- We report to the competent authority, the operations that meet the established criteria.

- We have 4 consecutive years providing staff training, disseminating important concepts, and measures to comply with the regulation, and avoid being part of the money laundering process.
- On an annual basis, we submit our processes to an audit review, in order to have an independent evaluation of the level of compliance and corresponding inherent risk.
- We have a corporate government consisting of Committees that meet regularly, and where relevant issues in the matter are reviewed.

Relevant actions 2021 - Prevention of money laundering

During 2021, the strategy to improve our processes in each of the entities consisted of the following:

- Nacional Monte de Piedad. We implemented

a methodology that allows us to monitor in a timely manner, the transactional behavior of our clients, which allow us to take the necessary actions, in case of detecting any inconsistency.

- **Financiera Monte de Piedad** We carry out a validation of the credit applicants, to determine, before starting the commercial relationship, the level of risk that it represents for the Institution, and take the corresponding measures.

- **Fundación Monte de Piedad.** We apply an enhanced due effort for the reception of relevant donations, in order to better understand the person who makes the donation, and the origin of the funds.

GRI 102-16, 102-17, 102-18, 205-1, 205-2, 407-1, 408-1, 409-1, 414-1, 414-2, 418-1, 419-1.

Collaboration agreements with prosecutors

We have signed collaboration agreements with prosecutors from different states of the Mexican Republic.

The objectives of these agreements are:

- Take advantage of Monte's presence in more than 300 points in the country.
- Streamline information for investigation.
- Delimit the spaces for the commercialization of objects obtained with crime.
- Make pledge loans activities transparent.

Anti-corruption actions with Suppliers and Donees

To prevent bad practices by its suppliers, Nacional Monte de Piedad applies the following management process:

1. Supplier registration: the signing of documents that imply a commitment to the good practices promoted by Monte de Piedad is required.
2. Evaluation of suppliers in terms of financial risk and risk of fraud and compliance.
3. Validation of the information provided by the supplier.

In the case of Donees, in the event of any mal-

Rights of Monte Clients - Information Security

practice detected by officials of the institution, they can report it through the "Tu Línea Ética" reporting channels.

At the level of information security and protection of personal data, we comply with the regulations required by law, we align ourselves with best information security practices (ISO/IEC 27001) and data processing, we have robust policies and controls to ensure our clients the Integrity and Confidentiality of the data they entrust to us.

We show our clients the privacy notices through different channels (web pages, call centers, visible acrylics in branches) where the treatment that we give to their data is clearly indicated as well as how they can exercise the ARCO rights (Access, Rectification, Cancellation, Opposition of their data).

Scan the following QR codes to obtain more information regarding the privacy notices of Monte de Piedad and how you can exercise your ARCO rights.



Good ethics
and governance
practices

Hon. Board of
Trustees
Highest governing
body



Corporate Governance

Corporate government consisting of Committees that meet regularly, and where relevant issues in the matter are reviewed.

2021 Actions Ethics and Governance



- Policies, procedures and strategies for preventing money laundering in Monte de Piedad Consortium.
- 27 collaboration agreements with prosecutors from different states of the Mexican Republic.
- Annual independent audit for evaluate the level of compliance and risk.
- Best information security practices (ISO/IEC 27001) and data processing policies and controls.
- 33 actions of sanction and strengthening of Institutional Control.
- Zero Tolerance Policy creation.
- Financiera Monte de Piedad became a member of the Ethics Committee of the Mexican Association of Popular Finance Companies (AMSOFIPO).
- Pronouncements and guidelines to protect the integrity and dignity of people, respect for human rights and tolerance of diversity.



2.6

Value for Good Practices in Labor

2.6

GRI 102-7, 102-8, 401-1, 401-2, 401-3, 405-1, 406-1, 408-1, 409-1.

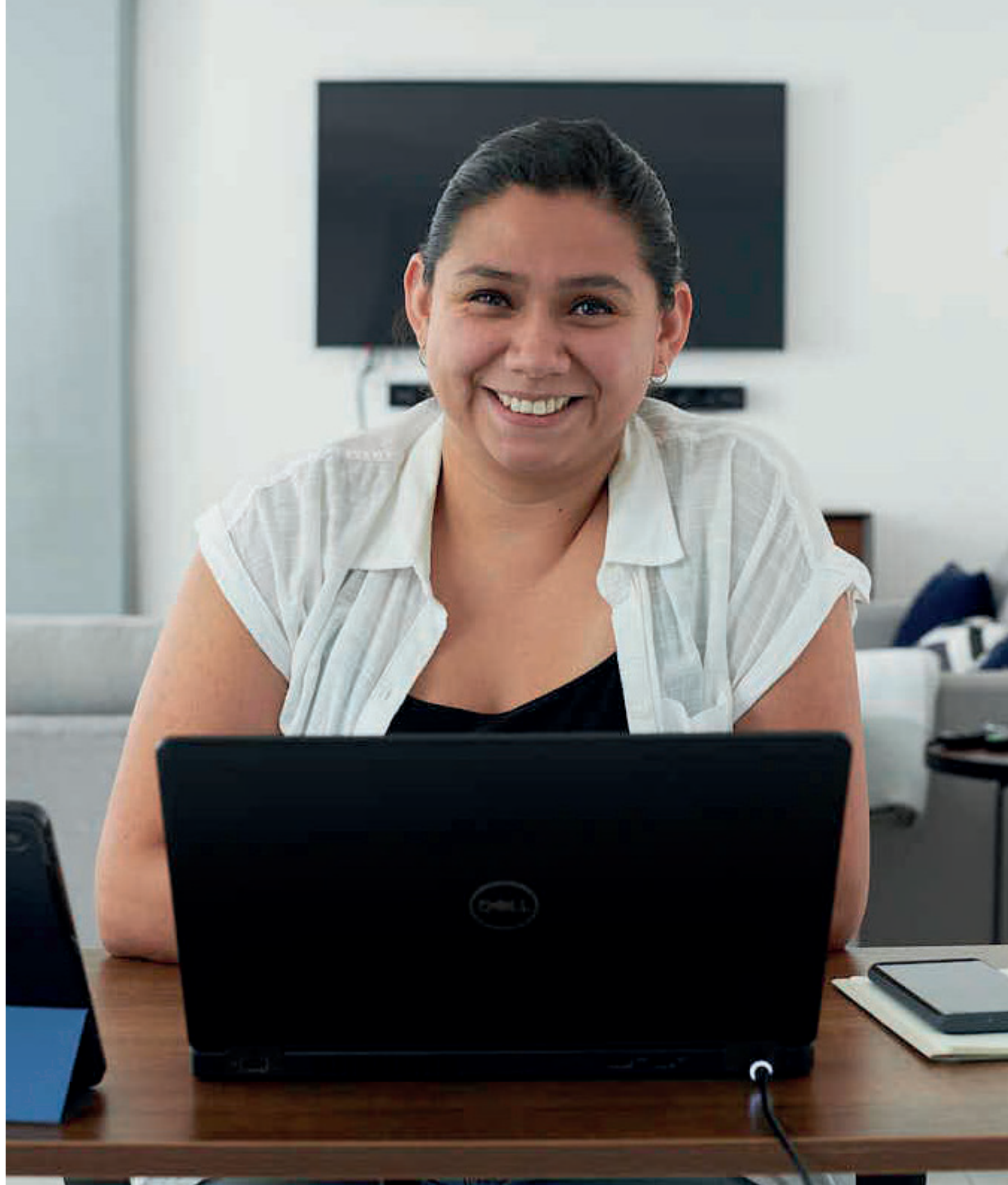
Value for Good Practices in Labor

Being the leading pledge loans institution in Mexico would not be possible without the commitment and dedication of our collaborators

For 246 years, at Nacional Monte de Piedad we have worked to safeguard the good future of our Institution and of the collaborators that make it up, since we have the firm conviction that common well-being enhances teamwork and guarantees the continuity of our work, always focused on activating the economy of millions of Mexicans and the social fabric of the country.

Being the leading pledge loans institution in Mexico would not be possible without the commitment and dedication of our collaborators who, day after day, perpetually uphold our mission of helping those in need through pledge loans, financial services, and social impact activities and investments.

The permanence of the team and the low turnover, without a doubt, are a sign that the Institution offers competitive working conditions that generate in our people a stable environment and a high sense of pride and belonging to the Institution.



Quality work environment with full respect for human rights

In the work environment of Monte de Piedad there is unrestricted respect for human rights. We fully comply with current legislation, and apply all the necessary policies and procedures to prevent labor abuses, whether due to discrimination, child labor, forced labor, or any other undesirable labor behavior, which we extend throughout our value chain.

Among the recent actions, it is worth highlighting the development of the corresponding policy for the implementation of NOM 035, which is being carried out in accordance with what the authority marks, with questionnaires that allow us to identify and implement the necessary changes within the Institution.

We are a source of formal and stable employment, offering benefits that are superior to those required by law

Above-average job benefits

We are a source of formal and stable employment, offering benefits that are superior to those required by law, near work environments – even from a distance – and an excellent platform for professional and personal development, where inclusion, equity, well-being and health are priority issues.

Here it is worth highlighting the medical service, which we provide to unionized personnel and their families, seeking to ensure the comprehensive health of workers. This is one of our main benefits and one with the greatest social impact.

Our unionized mothers-to-be collaborators receive 10 days of sick leave before giving birth and 80 days after, one month of additional salary, one hour of breastfeeding on their return, as well as diapers and milk in the first six months of the baby's life.

For several years, at Nacional Monte de Piedad we have offered our trusted administrative staff staggered schedule options and one day a week for home office so that they can balance work and family. With the health crisis due to COVID-19, the remote work scheme became the new way of working for all of them. Thanks to the fact that since 2019 we had implemented *Microsoft Teams* to facilitate collaboration between teams, it was easier to face social distancing and working from home.

In branches, once we were able to resume face-to-face service, we implemented the safety and hygiene protocols defined by the health and labor authorities, we facilitated reduced working hours and other strategies to protect our team and maintain the operation with the available personnel.

Gender Equity Promotion

Gender Equity Promotion

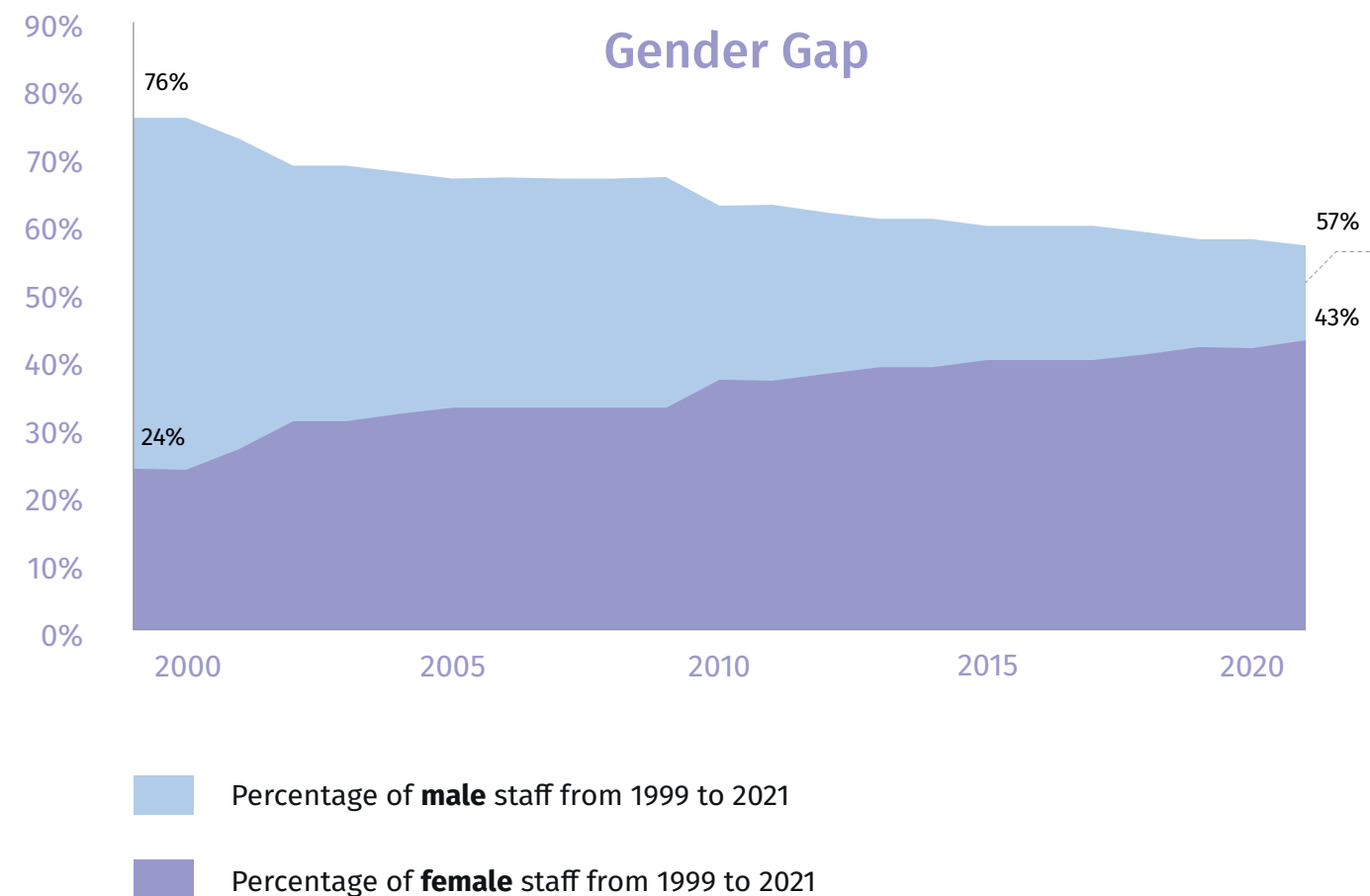
We are committed to promoting gender equity. We offer equal hiring opportunities; we grant fringe benefits and benefits that generate value without discrimination.

The participation of women in the workforce in 2021 amounts to 43%, which implies an increase of 1% compared to 2020, despite the pandemic we are going through.

Currently the gender gap is 7% which, although it is still relatively high, represents a very important advance, since 20 years ago it was 26%.

Thus, in 21 years, Monte de Piedad went from being a markedly masculine institution to being close to equitable participation between women and men.

In our work environment we promote gender equity, health, association, tolerance and respect for the person.



We systematically implemented policies that promote gender equity. This allowed to decrease the gender gap in the last 20 years **from 26% to only 7%**

Work environment

The Collective Agreement benefits 2,586 active employees

Free Association

In Nacional Monte de Piedad there is a whole history of full freedom of association.

It was in 1938 when the first collective negotiations were held between Nacional Monte de Piedad and a group made up of 33 collaborators.

On July 5, 1955, the Monte de Piedad Union was established and the first Collective Bargaining Agreement was signed. In 2010 it expanded its name, now being: National Union of Employees and Workers of Nacional Monte de Piedad and Pledge Loan Companies.

In 2018, a new minority union association was formed, to which all the prerogatives of the Collective Bargaining Agreement apply.

The Collective Agreement benefits 2,586 active employees; 1,177 women and 1,409 men.

151 collaborators are affiliated with SITNMP and the remaining 2,435 with SNETNMPEPPYSF.

Relevant actions 2021 – Work environment

IDI culture (Equality, Diversity and Inclusion)

During 2021 in a joint work of the areas of compliance, human resources, internal communication and with the support of the United Nations Development Program and within the framework of the 2030 Agenda, work is being done on the reformulation and establishment of policies, protocols and mechanisms that guarantee that the Consortium promotes, cares for and encourages environments of inclusion, diversity and equality.

We carried out a diagnosis on diversity and inclusion where it stands out that 92% of the collaborators consider that sexual diversity is respected in their work area.

- 90% identified as heterosexual
- 4.3% as LGBTI+ people
- And 5.3% preferred not to identify themselves in this category.

As part of the follow-up to this diagnosis, a special committee was implemented, made up of collaborators from different areas and hierarchical levels, with the aim of strengthening the capacities of this working group so that it has a critical perspective to reflect on the recognition and respect for the dignity of people and propose transformative actions and policies free of prejudice, gender stereotypes and in favor of social inclusion.

This has led us to train ourselves in dealing with cases of workplace violence, workplace harassment, sexual harassment, sexual harassment and discrimination; with a gender perspective and with the required sensitivity and professionalism.

Work environment

Relevant figures 2021 Work environment

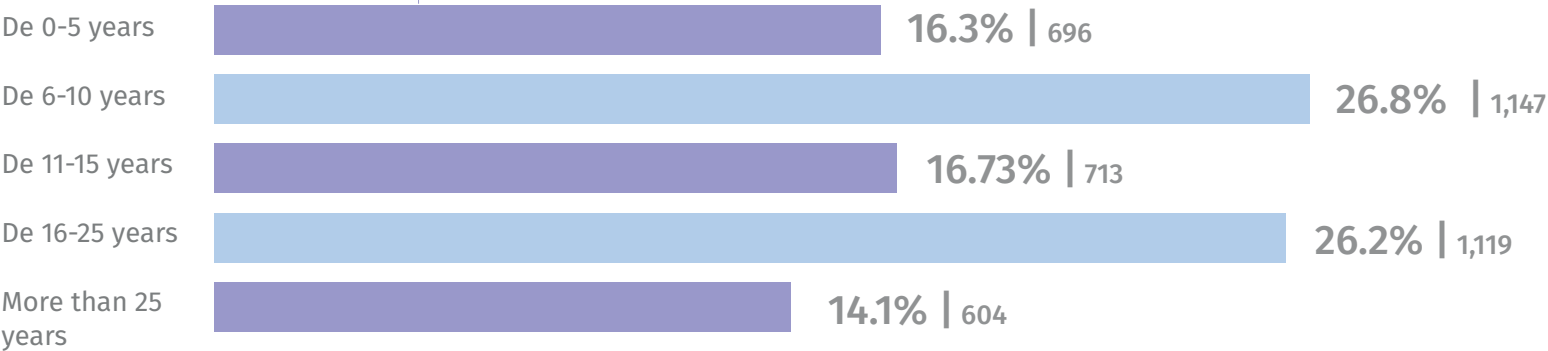
2,586 active unionized employees
 442 Valuation Experts
 1,242 Trusted Employees
 1,303 Retirees

- 4,279 Direct Jobs
- 1,303 Sustained Retirements

The average length of employment is 15 years of antiquity

40% of our collaborators have more than 15 years of seniority
 The average job tenure is 15 years old against the reported in 2020 which was 14 years.

Antiquity



Collaborators

Organizational Development

Aimed at increasing the performance of employees through different training and development initiatives

At Nacional Monte de Piedad, we are committed to attracting, retaining and developing talent, which is why we continuously take actions to train and promote people's development, enhancing their skills so that they can grow within the organization, develop skills and abilities that allow them to serve our clients and Mexican society in general with passion.

To this end, we have an Organizational Development model aimed at increasing the performance of employees through different training and development initiatives, which contribute to making work meaningful in an inclusive, diverse and flexible environment, promoting different moments that impact your experience with a wellness approach.

Relevant actions 2021 - Organizational Development

Organizational Climate Survey – “Your Voice Echoes”

To listen to the voice of the employees, an Organizational Climate Survey was carried out to identify initiatives that contribute to improving the work environment and their experience related to day-to-day interaction in the work environment. 74% expressed their opinion, which made it possible to identify areas

with greater and lesser favorability within the Institution. These results will serve to implement continuous improvement initiatives so that each and every one of us can build a better place to work.

Leadership Assessment – 360°

The environment in which we live requires managing teams with assertiveness and sensitivity to balance their well-being and at the same time ensure the achievement of results. Thus, a diagnosis was implemented for the leaders of the institution that included a self-assessment, as well as the feedback from managers, peers and direct reports. The results are an opportunity to reflect on how others appreciate the Monte team's leadership style by identifying the competencies, objectives, main challenges and capacities required for the successful performance of leadership. 3,107 evaluations corresponding to 204 leaders were applied.

Induction of New Collaborators

This program facilitates the integration of new collaborators to strengthen their commitment by providing information that allows them to adapt to the Monte culture. 208 newly hired Collaborators were trained.

Compliance 2021

Knowledge of the regulation is a practice that shows Monte's commitment to the authority and to our institutional policies, for this reason the entire team participates in different courses to acquire the knowledge that supports compliance with regulatory obligations. 9,985 participations were achieved.

Product Training

In order to remain the best option in the pledge loans market to respond to the requirements and expectations of our customers, we have updated and made improvements to our services and products. To continue helping and transforming the lives of thousands of Mexican families, we train our network of branches in:

AutoAvanza Sin Resguardo (Free payments, Update and Bookings) – 792 participations

Automatic re-roll - 1,343 shares

Organizational Development

SumaMOSS Certification

With the aim of standardizing the service, certifying knowledge of operating processes and strengthening leadership skills to facilitate management in the Branch network, Managers were trained via MOODLE, achieving 5,415 participations.

246th Anniversary

In 2021, 1,048 collaborators who celebrated five years of seniority were recognized. Their uninterrupted work and the commitment, affection and loyalty with which they carry out their work help thousands of Mexican families.

Technical Training

When employees need to strengthen their knowledge to improve the performance of their duties, they participate in refresher, specialization and certification courses. 100 employees requested technical specialization courses.

IDI Workshop "Equality, Diversity and Inclusion"

To strengthen skills and knowledge that lead to reflection on inclusion and equality practices, as well as to identify and address possible cases of discrimination, workplace harassment, and sexual harassment in favor of social inclusion, a workshop was held for 28 employees with a duration of 30 hours.

Civil Protection

As part of the measures established by the local and federal authorities in matters of Civil Protection, the Branch Brigades and corporate areas were trained in First Aid, Fire Prevention and Fighting, and Evacuation issues. Additionally, an update on COVID-19 Security Measures was incorporated, with a total of 4,958 participations through the online course and practice videos.

IDI culture initiative

Equality, Diversity and Inclusion

- Developed in 2021 and has involved the reformulation and establishment of policies, protocols and mechanisms to guarantee environments of inclusion, diversity and equality.
- In conjunction with the United Nations Development Program (UNDP) and within the framework of the 2030 Agenda.
- The diagnosis indicates that 92% of the collaborators **consider that sexual diversity is respected in the work area.**



Organizational Development

2.6.3.2 Relevant figures 2021 – Organizational Development

- 1,048** collaborators completed five years of seniority
- 208** collaborators received remote induction via Teams
- 233** participations in IDI Workshop "Equality, Diversity and Inclusion"
- 5,415** participations of Branch Managers in SumaMOSS certification courses
- 7,944** participations of Branch Managers in OBEI Compliance 10% Leadership and development
- 4,958** participations of Branch Brigades and Corporate buildings in Civil Protection Course and COVID-19 Security Measures
- 2,750** participations of Collaborators in courses on new pledge loans products
- 9,985** participations in courses on Money Laundering Prevention, Code of Ethics, PRO-FECO, Risk Management, Business Continuity and Personal Data Protection

Training Programs: Courses and Workshops	Participations	Hours-man
IMSS Course: Unionized Proofs and Valuation Experts	696	16
Organizational Climate Survey 2021	1147	27
360° evaluation - 3,107 evaluations corresponding to 204 leaders were applied	713	17
Development and implementation of courses for corporate areas. Enabled in internal training platform	119	26

Institute of Appraisers (IVAL) of National Monte de Piedad

IVAL has a long history, since it was founded in 1931.

The Institute of Appraisers (IVAL) of Monte de Piedad exists to train certified appraisers that give certainty to the client that they are receiving a fair loan for their pledged item.

Its objective is to update and reinforce the technical knowledge of the Expert Appraisers in matters of Metals, Precious Stones, Watches, Miscellaneous and Cars, in order to provide them with tools that allow them to have the knowledge for the proper development of their daily work at the counter or in activities related to valuation.

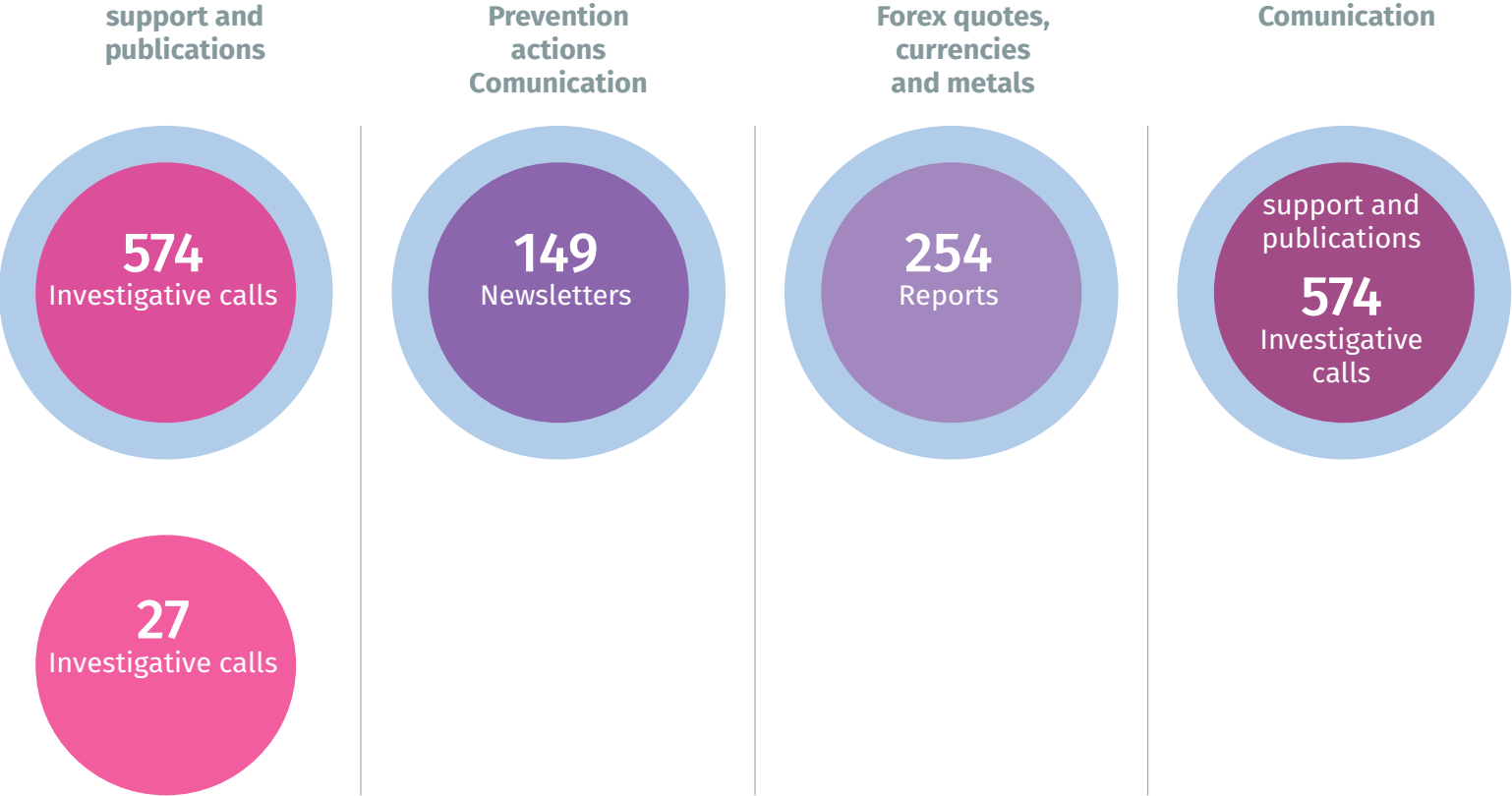
In addition to the education, updating and training programs, the Institute provides additional services that support the Expert Appraiser in his daily work. One that stands out is the report of clients and items that could represent a risk for the institution if they were fraudulent, as well as the daily price of precious metals.

Relevant actions 2021 - IVAL

Synthetic Diamond Course

In collaboration with the Mllopiis gemological laboratory in Spain, the mixed training program (online and face-to-face) on Synthetic Diamonds was developed and given to our Appraisers in our Monte Open House in CDMX as well as in some branches both in CDMX and abroad.





Training Programs: Courses and Workshops	Participations	Man-hours
Autoavanza 2021		
Introductory * Cartoon	305	2,440
Update * Cartoon	54	432
Update	65	520
Special	24	192
Autoavanza 2021		
Risk management	350	700
Business continuity	334	668
Prevention of Money Laundering	262	524
Data Protection	251	502
PROFECO	193	386
Code of ethics	174	348
Synthetic Diamonds		
Synthetic Diamonds	348	2,784
Total hours		946

Internal communication

Through these live talks, we contribute to employees' sense of pride and belonging

The Internal Communication Management of Nacional Monte de Piedad is a key area for an optimal and effective work environment, the relationships between employees and their motivation. **Through its communication actions, strategic and objective values can be conveyed, creating identity and a sense of belonging to the institution.**

Relevant actions 2021 - Internal Communication

Interviews Connect

During this year we conducted a series of seven remote live interviews, using the Teams tool as a streaming platform, with the aim of strengthening communication with the Management team and also fostering closer communication between Equipo Monte collaborators. During the interview, people could get to know the guests in a more personal way, by talking about topics from their personal lives, and in the case of the directors, learn more about the objectives and plans of each department.

Interviews with the Institutions we support

Through these live talks, we contribute to employees' sense of pride and belonging by raising awareness about the issues we support. During this year we held 6 talks on topics such as disability, food bank, domestic workers, education and children in need.

Covid Reinforcement Campaigns

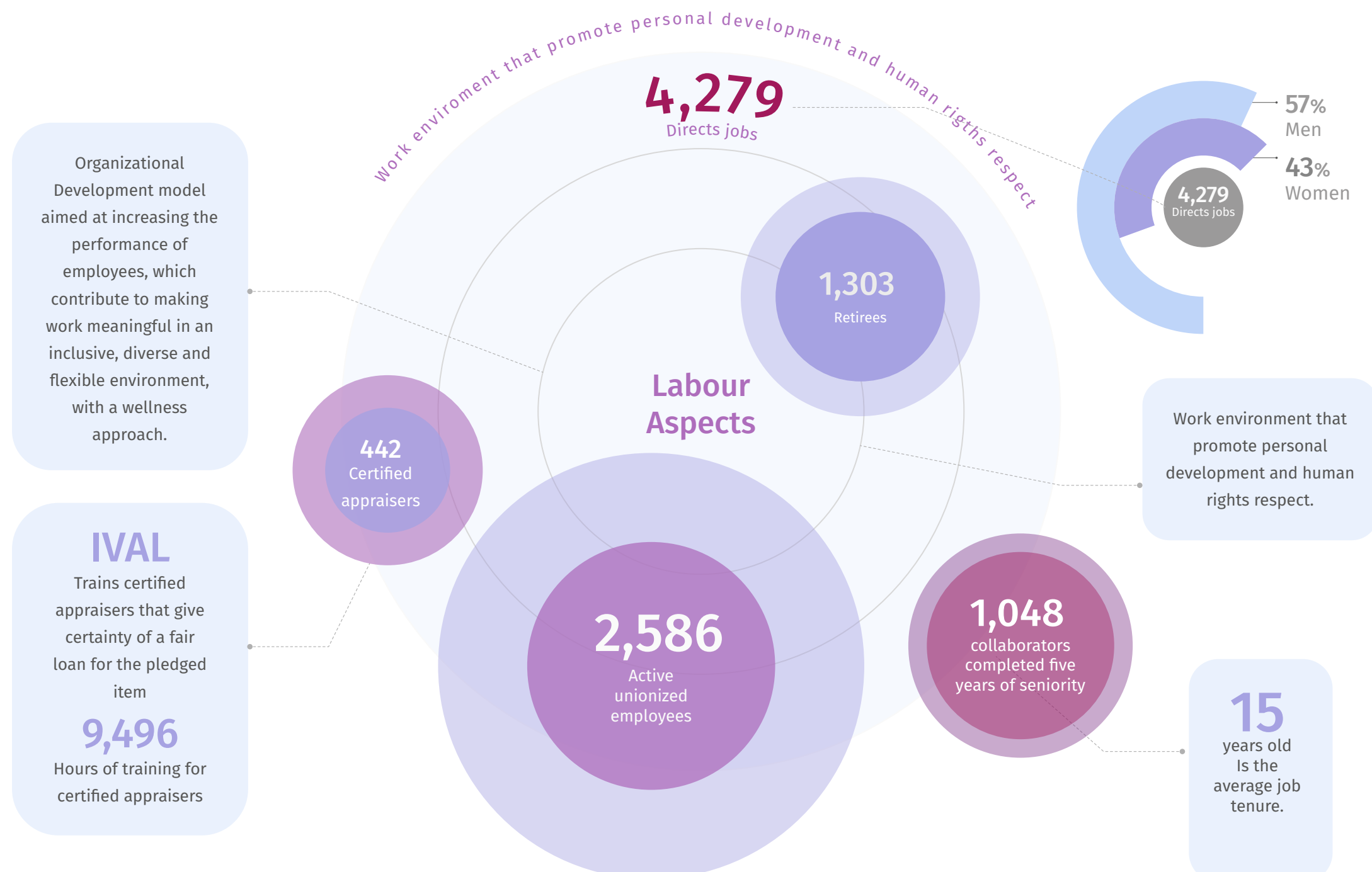
During this year we maintained constant communication through internal media to continue reinforcing safety and hygiene measures, as well as care and staying safe.

Activities in Diversity and Equality

During this year, in March and June in the framework of Women's Day and the commemoration of the LGBTI+ movement, respectively, we held two virtual conferences with specialists on gender issues, videos with detailed information in order to learn more about these groups in vulnerable situations. We also designed wallpapers for video calls in Teams.

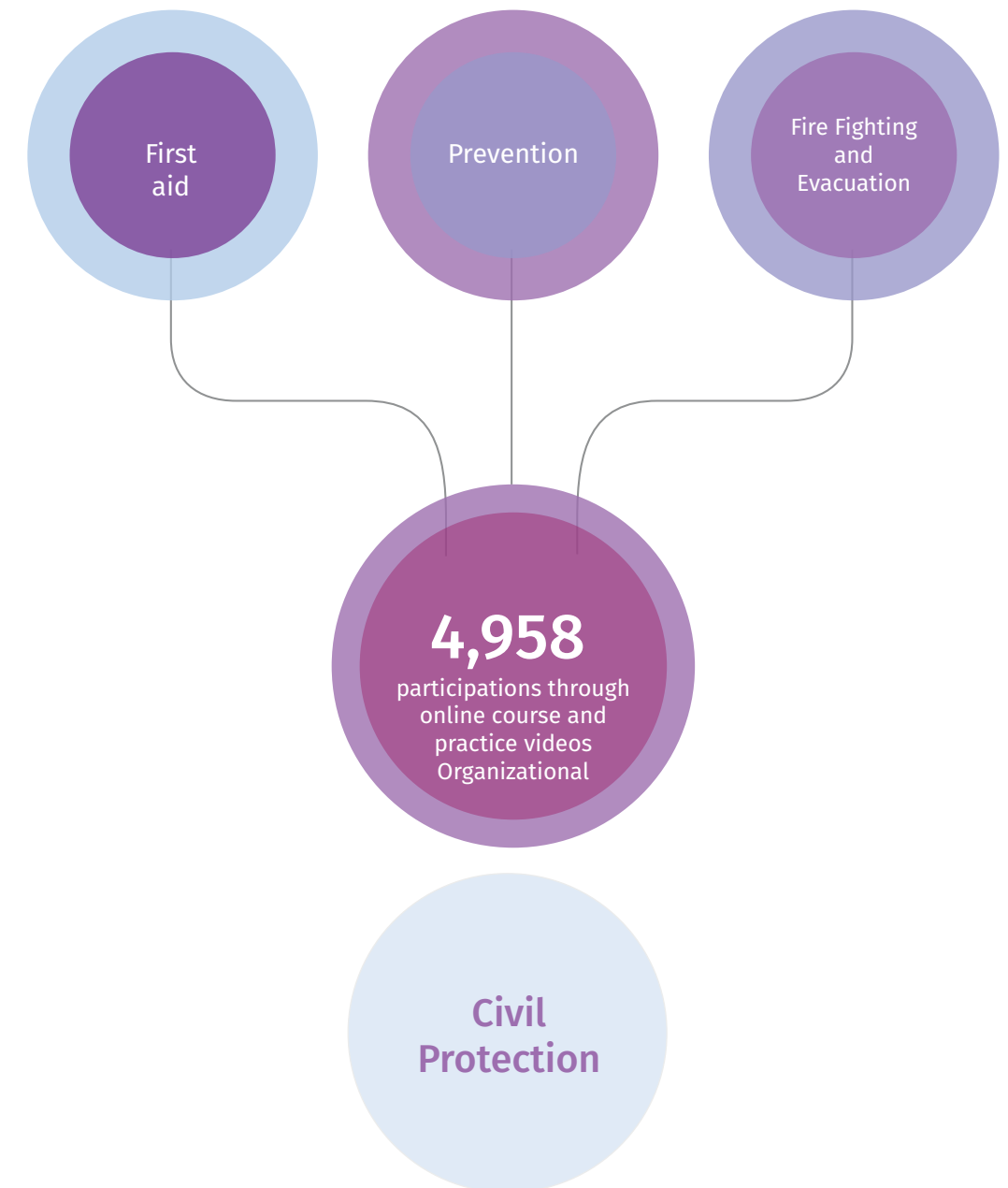
Labor Practices

General information



Labor Aspects

Organizational Development



Labor Aspects

Organizational Development

Actions

- Organizational Climate Survey “Your Voice Echoes”.
- Leadership Assessment – 360°
- Induction of New Collaborators
- Compliance 2021
- Product training
- SumaMOSS Certification
- 246th Anniversary

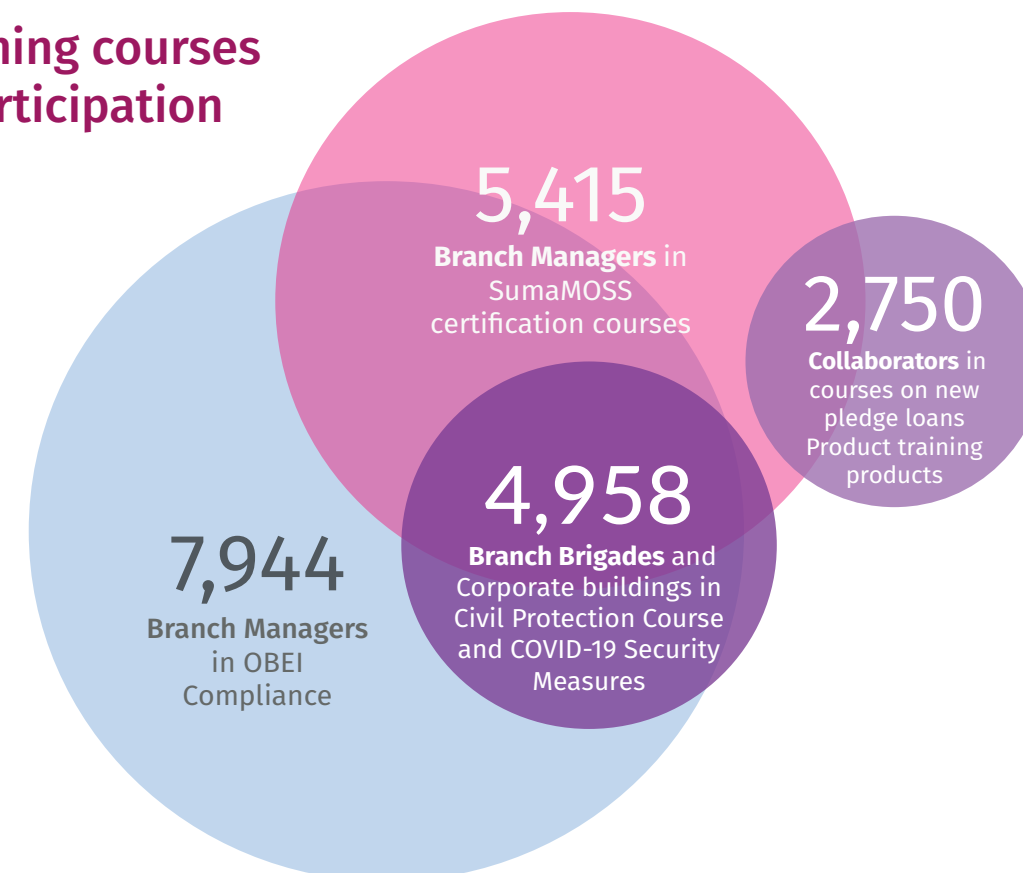
208

208 collaborators received remote induction via Teams

233

IDI Workshop “Equality, Diversity and Inclusion” participations

Training courses participation



Medical Service Description

We ensure medical care to more than 9,800 beneficiaries, including employees and their families

The medical service of Nacional Monte de Piedad is a benefit that promotes the integral health of the collaborators. We ensure medical care to more than 9,800 beneficiaries, including employees and their families, throughout the country.

The main services provided are:

- Hospitalizations.
- Medicines.
- Consultation.
- Medical fees.
- Imaging.
- Laboratory.
- Emergencies.
- Surgeries.

Clínica Monte

The Monte Clinic is a fundamental element of the medical service, providing care to unionized employees and their beneficiaries.

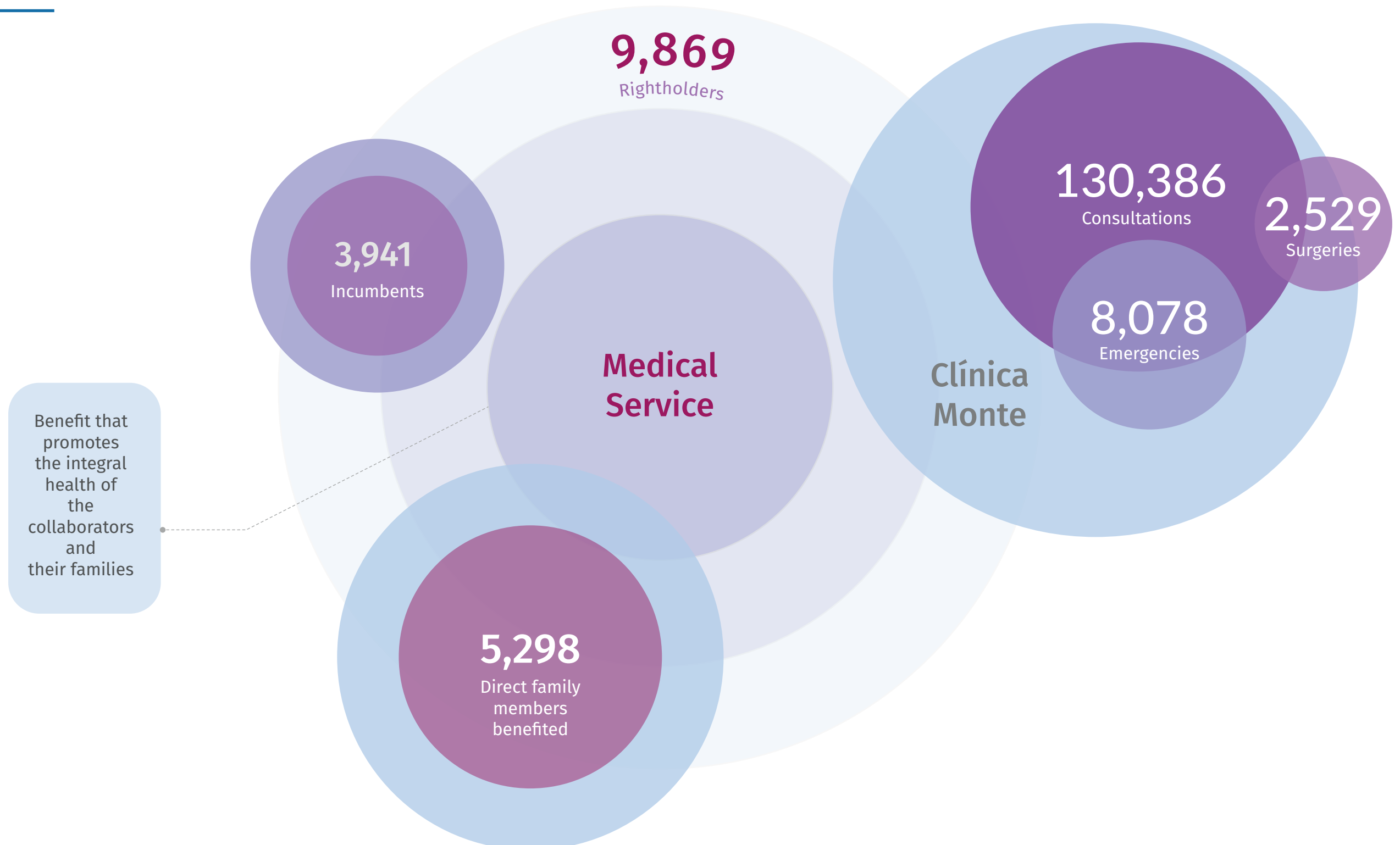
It is located in the Coyoacán mayor's office in Mexico City, having been inaugurated in 1966. It has 40 doctors and health specialists, 13 nurses and 1 social worker.

The specialties offered are:

- General Medicine.
- Gynecology and Obstetrics.
- Cardiology.
- Orthopedics.
- Ophthalmology.
- Nutrition.
- Psychology.
- Physical Therapy.
- Geriatrics.
- Family Medicine.
- Internal Medicine.
- Pediatrics.
- Psychiatry.
- Dentistry.
- Radiology.



Medical Service





2.7

Value for Good
Practices for the
Environment

2.7

Value for Good Practices for the Environment

Environmental Sustainability Model of Nacional Monte de Piedad

*Fostering a
solid culture of
responsibility
that maximizes
the positive
social impacts
and reduces the
environmental
impacts of the
Institution*

With the firm objective of creating social and environmental value, Nacional Monte de Piedad has developed a Sustainability Model, which has the objective of fostering a solid culture of responsibility that maximizes the positive social impacts and reduces the environmental impacts of the Institution. For this reason, we make sure that all our practices are aligned with the Principles of the Global Compact and the UN Sustainable Development Goals.

As part of our sustainability strategy, we believe that due to our history, structure and dedication to service, we have the potential to promote the creation of shared, environmental and social value, thus collaborating with the development of both Mexico and planet Earth.

Nacional Monte de Piedad has an Eco-efficiency strategy, which aims to make its value of "social awareness" operational, and which, in

GRI 102-9, 102-11, 308-1, 308-2,
407-1, 408-1, 409-1, 414-1, 414-2.

turn, guides all its allies to actively participate in the preservation and care of the environment.

In 2015, an Environmental Sustainability model was established for Nacional Monte de Piedad, which is divided into two fundamental axes:

- **Sustainable value chain.**
- **Eco-efficiency actions.**

The main actions and progress in this regard are described below.



Sustainable Value Chain

We work with our suppliers to integrate a sustainable value chain that allows us to operate competitively with good environmental and social standards, while supporting them in their business development.

Transparency Practices

We seek to establish fruitful, long-term business relationships, with ethical behavior and in a framework of absolute adherence to the law. The main actions carried out in this area are shown below:

- Management of suppliers by categories and regions in order to prioritize local suppliers to provide them with development opportunities.
- Review and updating of contracts.
- Supply system automation.
- Clarity and transparency guarantee in bidding and negotiation processes.
- Tenders and auctions through the Ariba platform.

- Strengthening of commercial relations for the development of new projects and strategies.
- Electronic signature in contracts

Socially Responsible Supplier Management

For the management of our suppliers, we develop socially responsible policies aimed at generating shared value, of which we highlight the following:

- We guarantee to work with Suppliers aligned with the principles of the Global Compact, through the signing of the document "Declaration of Commercial and Sustainability Principles NMP" which is aligned with the principles of the Global Compact and the 2030 Agenda.
- We analyze and evaluate suppliers prior to contracting them.
- We visit strategic suppliers to ensure that

within their policies, processes, activities and organization they fulfill their commitments in the field of sustainability.

- We promote alliances with suppliers that have social and/or environmental certifications.
- We seek to maximize the return on invested resources through alliances with Suppliers that allow the development of new projects.
- In compliance with the provisions of the *Secretaría del Trabajo y Previsión Social* (Ministry of Labor and Social Welfare), we work with suppliers that comply with the Registry of Providers of Specialized Services and Specialized Works (REPSE).

Building Communities Through the Supply Chain

In accordance with our mission of “Help Those in Need”, we seek to support the development of communities through the following practices of local productive chain:

- We strengthen local production chains in various regions of the national territory.
- We promote the consumption of goods and services from the region in the following areas:
 - **Maintenance:** contracting local Suppliers to shorten the response time and optimize spending, as well as contribute to the local economy.

- **Construction:** materials and labor are locally acquired for the adaptation of Branches.
- **Surveillance:** even if the supplier has its fiscal domicile in CDMX, surveillance personnel for the Branches are hired locally.
- **Agencies:** because the agents are required to carry out procedures in each locality, specifically the DROs (Building Work Responsible Director) are hired locally.

Eco-efficiency Actions

In addition to generating a local economic benefit, it reduces CO2 emissions by shortening the transfer of materials.

We developed an eco-efficiency strategy aimed at managing and reducing the environmental footprint of our daily operations, of which we highlight the following actions:

Sustainable Purchases

- HVAC equipment with catalytic purifying filter to reduce energy consumption.

Digital Electronic Signature Initiative

- Pilot project for the electronic signature of pawn tickets.
- This will eliminate the issuance of 10 million physical contracts substituted with digital contracts (2022-2023) and reduces the use of paper.

Responsible Waste Management

We currently hold the responsible management of solid waste collection management in Branches of the State of Mexico, certified by the government:

In addition, we continued with the printer ink cartridge recovery program with the support of Lexmark, through which 2,966 empty units were collected.

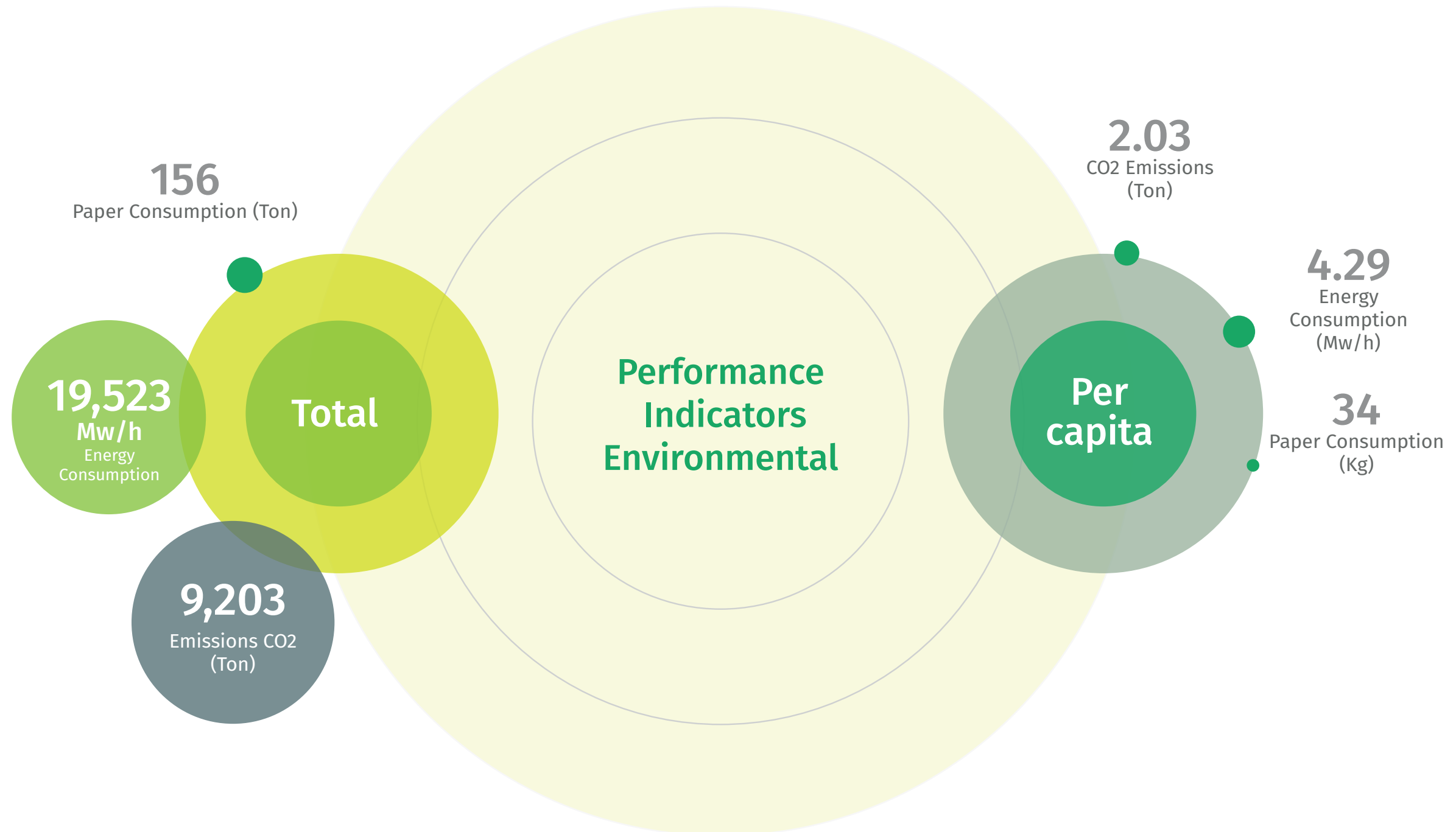
Sustainable Fleet

- In 2021, 40 hybrid cars (Toyota Prius) were purchased for the entire country, thus reducing the consumption of fossil fuels.



GRI 301-1, 302-1, 302-3, 305-1,
305-2, 305-4.

Environmental Performance Indicators



Sustainable value chain

Practices

Strategies to operate competitively with good environmental and social standards, while supporting our suppliers in their business development.



Eco-efficiency Actions





03

Actions
Carried Out
in 2021
Against
COVID 19

3.1

Actions Carried Out in 2021 Against COVID 19

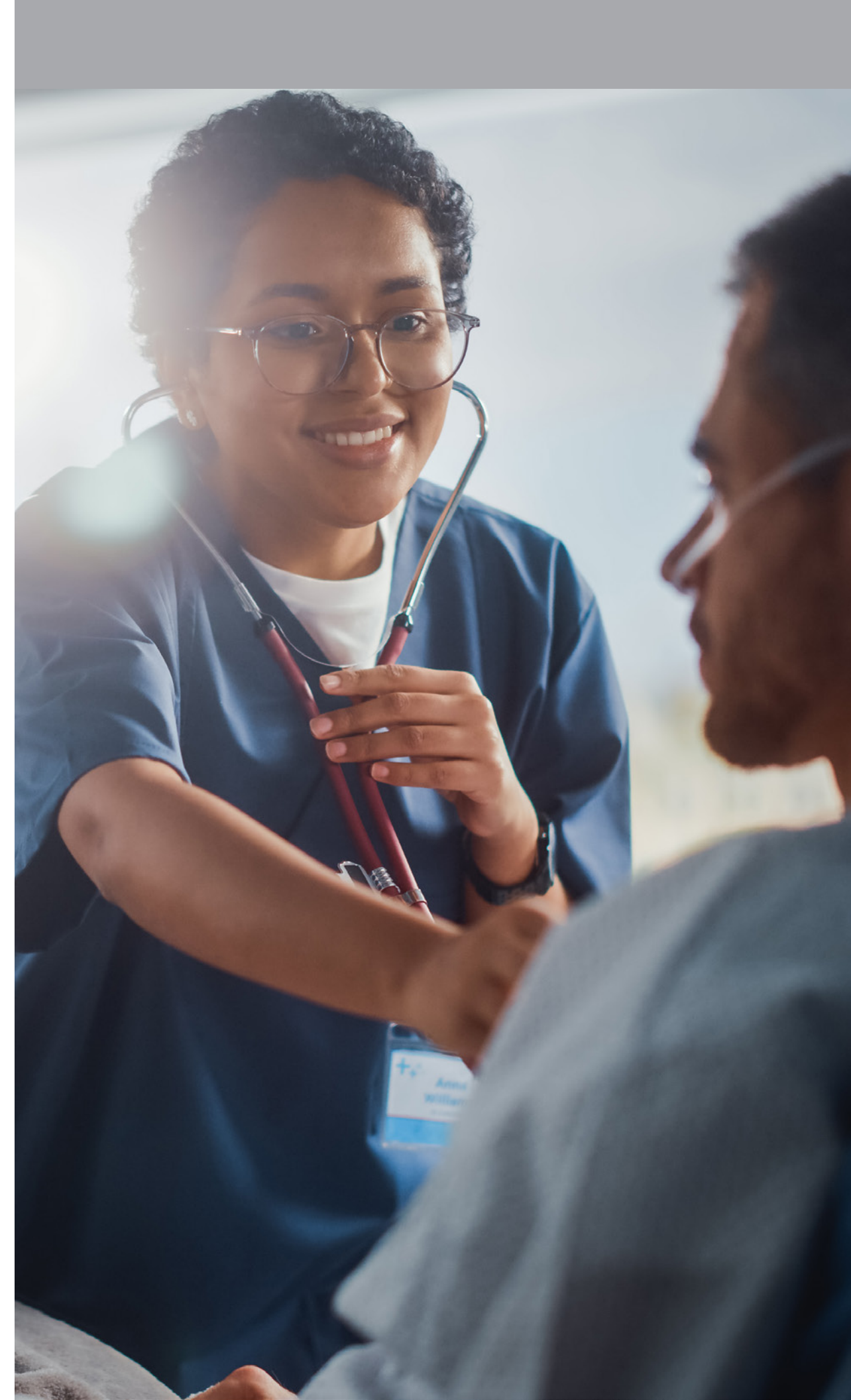
Institutional Posture

*By complying with
these good practices
throughout the
health contingency,
it provides the
possibility of making
strategic decisions
in the personal and
business spheres*

As a result of the SARS-Cov-2 virus pandemic, which causes the COVID-19 disease, and in order to achieve social distancing, as well as the mitigation of internal and external infections, Nacional Monte de Piedad considered it imperative to adhere to the risk analysis and estimation process, which, in accordance with the epidemiological threat level index, requires the provision of a series of temporary restrictions on social, labor, educational and business activities, in accordance with the general criteria issued by the federal and state health secretariats , analyzing the particularities of each city, municipality, metropolitan area and state where Nacional Monte de Piedad has operations.

The adoption of permanent monitoring and follow-up of the evolution of this health emergency, guaranteeing the highest compliance in health and hygiene matters at the federal and local levels, has as its central objective the health and well-being of our collaborators and clients.

Likewise, by complying with these good practices throughout the health contingency, it provides the possibility of making strategic decisions in the personal and business spheres and endorses our commitment and respect for the health authorities, the communities and territories in which the entire value chain of Nacional Monte de Piedad operates.



Actions Carried Out in 2021 Against COVID 19

During this year that the health crisis continued, our management collaborators kept the total remote work scheme, thus preventing them from going to the corporate offices.

In branches, we maintained regulatory compliance with the recommendations of the health and labor authorities, to protect our team and maintain the operation with the available personnel. Therefore, we articulated the following actions together with our Medical Service:

- Sanitization in case of positive cases in the branch.
- Branch closure in the event of outbreaks to stop the chain of contagion in the workplace (during this year we closed 71 workplaces).
- Census of vaccinated personnel for the reincorporation of activities in work centers.

- We continued with the application of rapid antigen tests at Casa Abierta, applying 324 tests, of which only 4 were positive.

- These results were reported biweekly through the reporting contacts to the CDMX government and the Institution's Crisis Committee.

- We maintained the identification of collaborators considered vulnerable and we applied the modifications in the regulations integrating collaborators with a complete vaccination schedule.

Similarly, our *Medical Service followed up on all the cases of contagion that were reported during this year, carrying out the following actions:

- We maintained agreements with hospital units to ensure care for our beneficiaries. 248 COVID hospitals and 864 beds for intensive care.

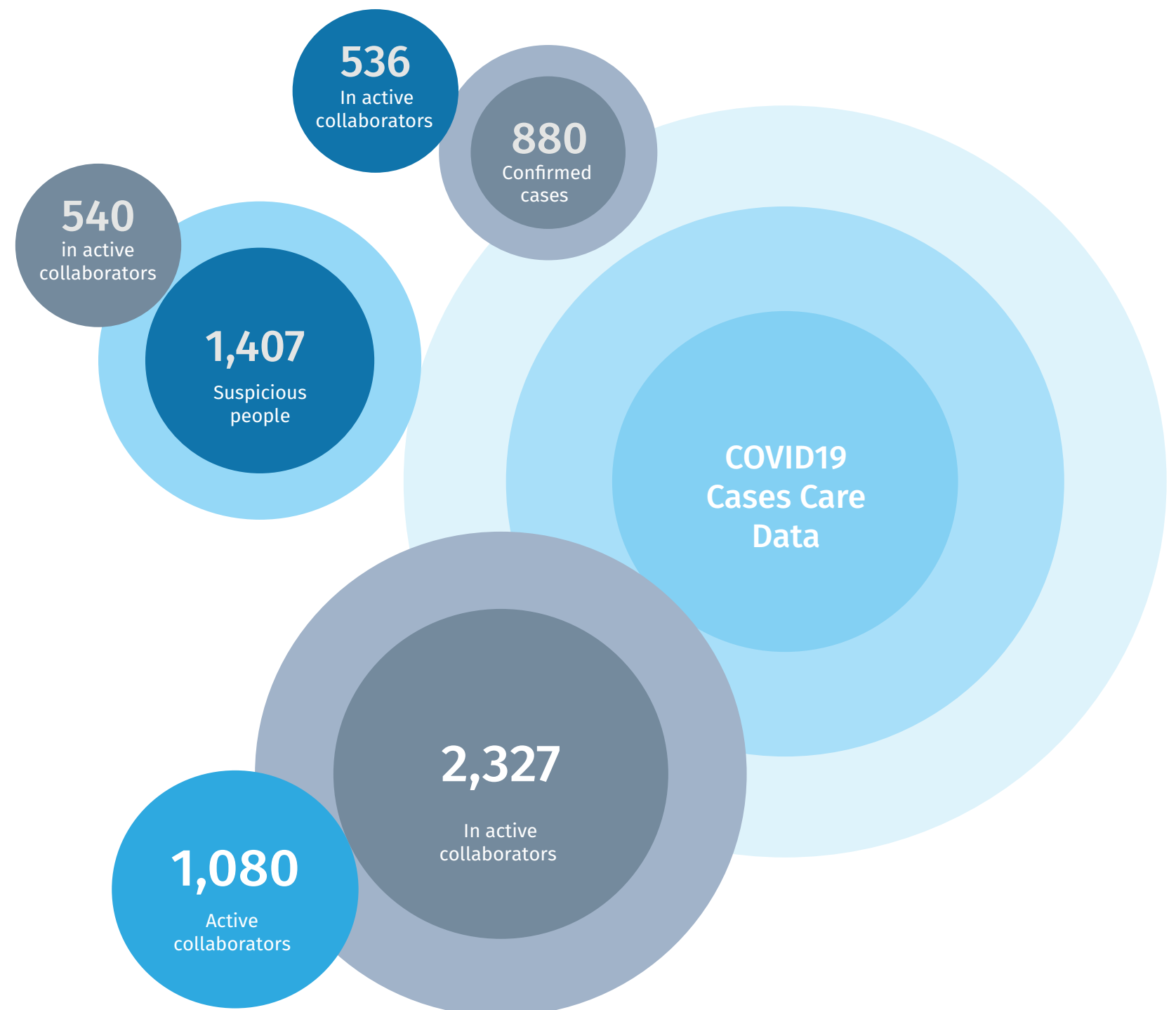
- Our call-center continued to operate, answering 1,416 incoming calls and making 39,945 calls to follow up on cases and guide employees.

- We continued to offer all our collaborators the attention of the "Emotional Line" as therapeutic support, giving advice and emotional guidance remotely at the national level. We answered 1,562 calls, benefiting 1,416 employees.

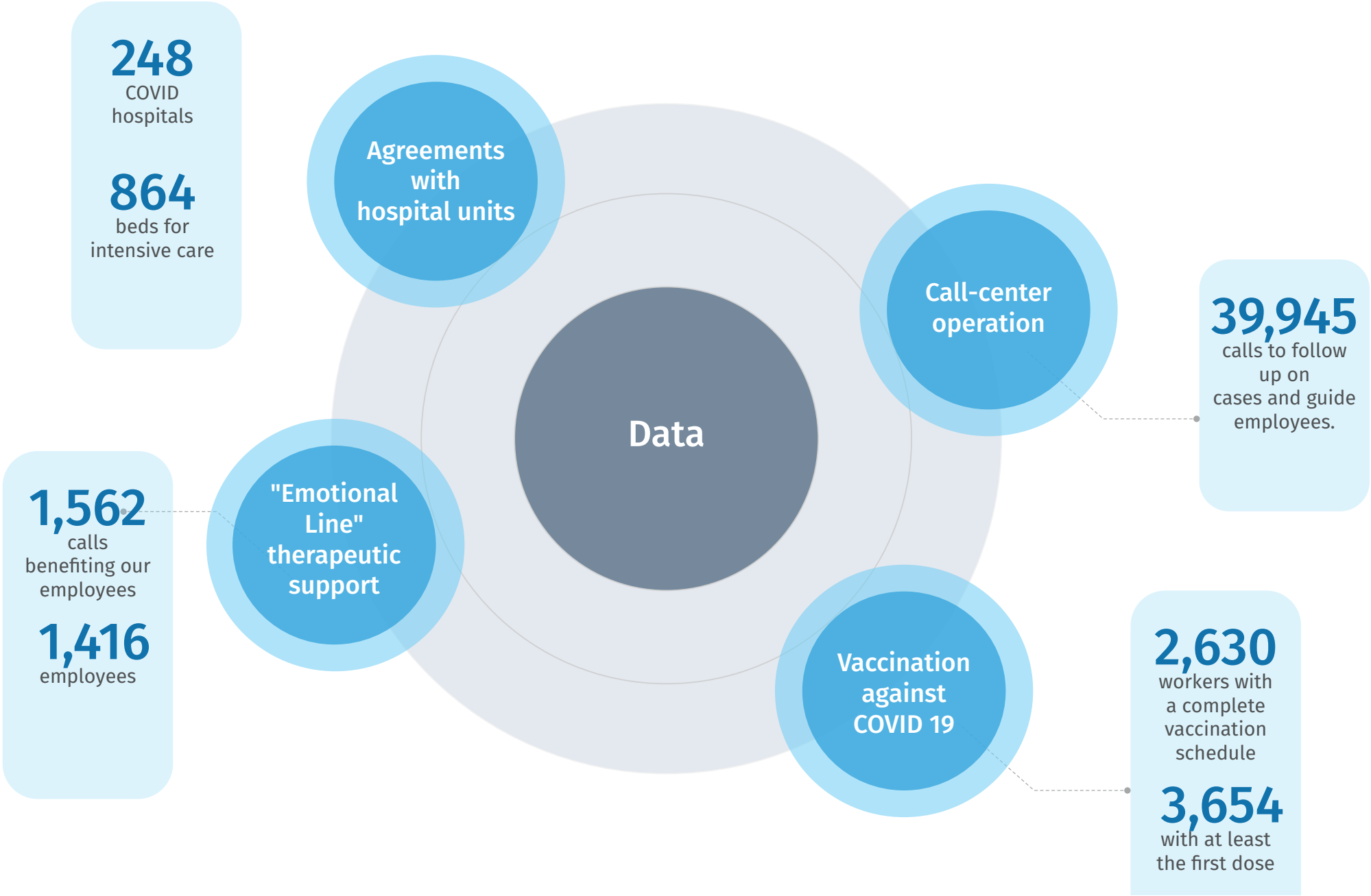
- We carried out vaccination for the winter season: 1,241 influenza vaccines applied.

Relevant figures 2021 – Actions against COVID 19

- 248 Hospitals for COVID care.
- 864 census beds for intensive care:
 - 530 *intensive therapy*
 - 259 *intermediate therapy*
 - 75 *coronary*
- 39,945 follow-up calls
- 1,416 suspicious and positive follow-up calls to COVID-19
- 213 WhatsApp
- 1,562 consultations and/or emotional orientations
- 1,416 number of patients treated
- The identification of collaborators considered vulnerable who, due to their comorbidities, are at risk of developing a serious infection by COVID19 was maintained. The modifications in regulations were applied, integrating collaborators with a complete vaccination scheme.
- Modifications were generated in the case monitoring protocols, based on national and international recommendations and guidelines:



Actions against COVID 19



Actions Done

- Sanitization in case of positive cases in the branch.
- Branch closure in the event of outbreaks to stop the chain of contagion in the workplace
- Census of vaccinated personnel for the reincorporation of activities in work centers.
- Application of rapid antigen tests
- Biweekly reporting through the contacts to the CDMX government and the Institution's Crisis Committee.
- Identification of collaborators considered vulnerable.



04+

Annexes

**SUSTAINABLE
DEVELOPMENT GOALS**

4.1

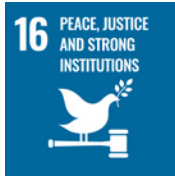

Global Compact
Ten Principles
Index

Global Compact Principles	Section of the Report where the principles of the Global Compact are reviewed
HUMAN RIGHTS	
Principle 1 Businesses should support and respect the protection of internationally proclaimed human rights.	<ul style="list-style-type: none"> Value for Good Practices in Labor Organizational Development Value for Good Practices in Ethics and Governance Value Through Our Financing Services
Principle 2 Make sure that they are not complicit in human rights abuses.	<ul style="list-style-type: none"> Value for Good Practices in Labor Value for Good Practices in Ethics and Governance Sustainable Value Chain Anti-corruption actions with Suppliers and Donees
LABOUR	
Principle 3 Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.	<ul style="list-style-type: none"> Free association
Principle 4 The elimination of all forms of forced and compulsory labour.	<ul style="list-style-type: none"> Value for Good Practices in Labor Sustainable Value Chain Anti-corruption actions with Suppliers and Donees
Principle 5 The effective abolition of child labour.	<ul style="list-style-type: none"> Value for Good Practices in Labor Sustainable Value Chain Anti-corruption actions with Suppliers and Donees
Principle 6 The elimination of discrimination in respect of employment and occupation.	<ul style="list-style-type: none"> Value for Good Practices in Labor Organizational Development Comprehensive Ethics System
ENVIRONMENT	
Principle 7 Businesses should support a precautionary approach to environmental challenges.	<ul style="list-style-type: none"> Sustainable Value Chain Environmental Performance Indicators
Principle 8 Undertake initiatives to promote greater environmental responsibility.	<ul style="list-style-type: none"> Sustainable Value Chain Eco-efficiency Actions Environmental Performance Indicators
Principle 9 Encourage the development and diffusion of environmentally friendly technologies.	<ul style="list-style-type: none"> Sustainable Value Chain Eco-efficiency Actions
ANTI-CORRUPTION	
Principle 10 Businesses should work against corruption in all its forms, including extortion and bribery.	<ul style="list-style-type: none"> Value for Good Practices in Ethics and Governance Comprehensive Ethics System Money Laundering Prevention Anti-corruption actions with Suppliers and Donees

Impacted SDGs
and their Goals



SDG	Specific Goals
Financing Services	
	1.4 By 2030, ensure that all men and women, in particular the poor and most vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control of land and other assets, inheritance, natural resources, new technologies and economic services, including microfinance.
	8.3 Promote development-oriented policies that support productive activities, the creation of decent jobs, entrepreneurship, creativity and innovation, and foster the formalization and growth of micro, small and medium-sized business, including through access to financial services. 8.10 Strengthen the capacity of national financial institutions to promote and expand access to banking, financial and insurance services for all.
	10.2 By 2030, empower and promote the social, economic and political inclusion of all people, regardless of age, gender, disability, race, ethnicity, origin, religion or economic or other status.

SDG	Specific Goals
Social Investment Actions	
	16.6 Create effective and accountable transparent institutions at all levels.
	17.3 Mobilize additional financial resources from multiple sources for developing countries. 17.17 Encourage and promote effective partnerships in the public, public-private, and civil society spheres, building on the experience and resourcing strategies of partnerships.

Impacted SDGs
and their Goals



SDG	Specific Goals
Good Governance Practices	
	<p>16.5 Substantially reduce corruption and bribery in all their forms</p> <p>16.6 Create effective and accountable transparent institutions at all levels</p> <p>16.4 By 2030, significantly reduce illicit financial and arms flows, strengthen the recovery and return of stolen assets, and combat all forms of organized crime</p>
Good labor practices	
	<p>5.5 Ensure the full and effective participation of women and equal opportunities for leadership at all decision-making levels in political, economic and public life.</p>
	<p>8.5 By 2030, achieve full and productive employment and decent work for all women and men, including youth and persons with disabilities, as well as equal pay for work of equal value.</p> <p>8.8 Protect labor rights and promote a safe and secure working environment for all workers, including migrant workers, in particular women migrants and those in precarious employment.</p>

SDG

Specific Goals

Good environmental practices

12

PRODUCCIÓN Y CONSUMO RESPONSABLES

12.2

By 2030, achieve sustainable management and efficient use of natural resources.

12.6

Encourage companies, especially large companies and transnational corporations, to **adopt sustainable practices and incorporate sustainability information into their reporting cycle.**

Indirect SDGs through civil society organizations supported by Social Investment

2

HAMBRE CERO

3

SALUD Y BIENESTAR

4

EDUCACIÓN DE CALIDAD

5

IGUALDAD DE GÉNERO

8

TRABAJO DECENTE Y CRECIMIENTO ECONÓMICO

11

CIUDADES Y COMUNIDADES SOSTENIBLES

17

ALIANZAS PARA LOGRAR LOS OBJETIVOS

GRI Standars
Index

GRI Standards	Section of the Report
GRI 102 Contenidos Generales	
Organizational profile	
102-1 - Name of the organization	General Director Statement Nacional Monte de Piedad IAP Financiera Monte de Piedad, S.A. de C.V., S.F.P.
102-2 - Activities, brands, products, and services	The essence of Monte de Piedad Value Through Our Financing Services
102-3 - Location of headquarters	The corporate office of Nacional Monte de Piedad is located at: Avenida Ejército Nacional 843-B, Antara II, Blvd. Miguel de Cervantes Savedra, Colonia Granada, CP 11520 Ciudad de México.
102-4 - Location of operations	Personal Credit Nacional Monte de Piedad operates in the 32 states of the Mexican Re- public.
102-5 - Ownership and legal form	The essence of Monte de Piedad Nacional Monte de Piedad operates under the legal form of a Private Assistance Institution, being supervised by the Private Assistance Board of Mexico City. Financiera Monte de Piedad operates under the form of SA de CV, SFP, supervised by regulatory entities such as the CNBV and CONSAR.
102-6 - Markets served	Value Through Our Financing Services Personal credits
102-7 - Scale of the organization	Value Through Our Financing Services Value for Good Practices in Labor
102-8 - Information on employees and other workers	Value for Good Practices in Labor
102-9 - Supply Chain	Sustainable Value Chain

GRI Standards	Section of the Report
102-11 - Precautionary Principle or approach	Sustainable Value Chain
1102-12 - External initiatives	General Director Statement
Strategy	
102-14 - Statement from senior decision-maker	General Director Statement
102-15 - Key impacts, risks, and opportunities	Materiality analysis
Ethics and integrity	
102-16 - Values, Principles, standards, and norm of behavior	Founding mandates Value for Good Practices in Ethics and Governance
102-17 - Mechanisms for advice and concerns about ethics	Value for Good Practices in Ethics and Governance
Governance	
102-18 - Governance structure	Value for Good Practices in Ethics and Governance
Stakeholder engagement	
102-40 - List of stakeholder groups	Materiality analysis
102-41 - Collective bargaining agreements	Free Association
102-42 - The basis for identifying and selecting stakeholders with whom to engage	Materiality analysis
102-43 - Approach to stakeholder engagement	Materiality analysis
102-44 - Key topics and concerns raised	Materiality analysis

GRI Standards	Section of the Report
Reporting practice	
102-45 - Entities included in the consolidated financial statements	Scope
102-46 - Defining report content and topic Boundaries	Scope
102-47 - List of material topics	Materiality analysis
102-48 - Restatements of information	Scope
102-49 - Changes in reporting	Scope
102-50 - Reporting Period	Scope
102-51 - Date of the most recent report	Scope March 2021, presented to the United Nations Global Compact with information from January to December 2020.
102-52 - Reporting cycle	Scoop Annual
102-53 - Contact point for questions regarding the report	Scope Ramón Peña - rpenafr@montepiedad.com.mx Karen Romero - kromero@montepiedad.com.mx
102-54 - Claims of reporting in accordance with GRI Standards	Scope “This report has been prepared based on the GRI standards, Essential option, without external verification”;
102-55 - GRI content index	Reciprocation table GRI Standards
GRI 103: Management Approach	
103-1 - Explanation of the material topic and its Boundary	Materiality analysis

GRI Standards	Section of the Report
103-2 - The management approach and its components	Monte Value Creation Model
103-3 - Evaluation of the management approach	Monte Value Creation Model
GRI 200: Economic	
GRI 201: Economic Performance	
201-1 - Direct economic value generated and distributed	Value Through Our Financing Services Value Through Our Social Investment Actions
201-3 - Defined benefit plan obligations and other retirement plans	Medical Service
GRI 203: Indirect Economic Impacts	
203-1 - Infrastructure investments and services supported/td>	Value Through Our Social Investment Actions
203-2 - Significant indirect economic impacts	Value Through Our Financing Services Value Through Our Social Investment Actions
GRI 204: -Procurement Practice	
204-1 - Proportion of spending on local suppliers	Building communities through the supply chain
GRI 205: - Anti-corruption	
205-1 - Operations assessed for risks related to corruption	Value for Good Practices in Ethics and Governance
205-2 - Communication and training about anti-corruption policies and procedures	Value for Good Practices in Ethics and Governance
GRI 300: Environmental	
GRI 301: Materials	
301-1 -Materials used by weight or volume	Environmental Performance Indicators

GRI Standards	Section of the Report
GRI 302: Energy	
302-1 - Energy consumption within the organization	Environmental Performance Indicators
302-3 - Energy intensity	Environmental Performance Indicators
302-4 -Reduction of energy consumption	Eco-efficiency Actions
GRI 305: Emissions	
305-1 - Direct (Scope 1) GHG emissions	Environmental Performance Indicators
305-2 - Energy indirect (Scope 2) GHG emissions	Environmental Performance Indicators
305-4 - GHG emissions intensity	Environmental Performance Indicators
305-5 - Reduction of GHG emissions	Eco-efficiency Actions
GRI 306: Effluents and Waste	
306-2 - Waste by type and disposal method	Eco-efficiency Actions
GRI 308: - Supplier Environmental Assessment	
308-1 - New suppliers that were screened using environmental criteria	Sustainable Value Chain
308-2 - Negative environmental impacts in the Supply Chain and actions taken	Sustainable Value Chain
GRI 400: Social	
GRI 401: Employment	
401-1 - New employee hires and employee turnover	Value for Good Practices in Labor
401-2 - Benefits provided to full-time employees that are not provided to temporary or part-time employees	Value for Good Practices in Labor

GRI Standards	Section of the Report
401-3 - Parental leave	Value for Good Practices in Labor
GRI 403: Occupational Health and Safety	
403-3 - Occupational health and safety management system	Medical Service
403-4 - Worker participation, consultation, and communication on occupational health and safety	Medical Service
GRI 404: Training and Education	
404-1 - Average hours of training per year employee	Organizational Development
404-2 - Programs for upgrading employee skills and transition assistance programs	Organizational Development
404-3 - Percentage of employees receiving regular performance and career development reviews	Organizational Development
GRI 405: - Diversity and Equal Opportunity	
405-1 - Diversity of governance bodies and employees	Value for Good Practices in Labor
GRI 406: Non-discrimination	
406-1 - Incidents of discrimination and corrective actions taken	Value for Good Practices in Labor
GRI 407: Freedom of association and collective bargaining	
407-1 - Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	Libre asociación Anti-corruption actions with Suppliers and Donees Sustainable Value Chain

Estándares GRI	Contenidos del Reporte
GRI 408: Child Labor	
408-1 - Operations and suppliers at significant risk for incidents of child labor	Anti-corruption actions with Suppliers and Donees Value for Good Practices in Labor Sustainable Value Chain
GRI 409: Forced or Compulsory Labor	
409-1 - Operations and suppliers at significant risk for incidents of forced or compulsory labor	Anti-corruption actions with Suppliers and Donees Value for Good Practices in Labor Sustainable Value Chain
GRI 412: Human Rights Assessment	
412-2 - Employee training on human rights policies or procedures	Organizational Development
GRI 413: Local Communities	
413-1 - Operations with local community engagement, impact assessments, and development programs	Value Through Our Social Investment Actions
GRI 414: Supplier Social Assessment	
414-1 - New suppliers that were screened using social criteria	Anti-corruption actions with Suppliers and Donees Sustainable Value Chain
414-2 - Negative social impacts in the supply chain and actions taken	Anti-corruption actions with Suppliers and Donees Sustainable Value Chain
GRI 418: Customer Privacy	
418-1 - Substantiated complaints concerning breaches of customer privacy and losses of customer data	Rights of Monte Clients - Information Security
GRI 419: Socioeconomic Compliance	
419-1 - Non-compliance with laws and regulations in the social and economic area	Value for Good Practices in Ethics and Governance

Indicators

Financing Services Indicators

Pledge credit information

	2019	2020	2021
Number of branches	321	321	321

Pledge Loan	2019	2020	2021
Number of operations	10,546,995	7,843,269	7,600,000
Awarded Amount	32,503,847,822	28,191,847,667	27,957,000
Average monthly amount	3,081	3,594	3,671
Subsidized loans	3,960,000	3,157,147	3,080,000
Unique customers served	1,700,000	1,251,631	1,200,000
% women clients	60%	62%	63%
Monte Store Sales	\$6,632,000,000	\$5,460,000,000	\$6,445,000,000

	2019	2020	2021
Garment Recovery	80%	78%	78%

Monte Financial	2019	2020	2021
Portfolio	1,004,030,267	877,305,000	932,200,000
Annual Average Credit	23,115	23,478	22,440

Social Investment	2019	2020	2021
Remnants for IS	376,918,508	357,078,755	310,195,379
People supported	1,691,782	1,606,196	1,378,039
Supported Institutions	611	602	577

Amount per type of garment	2020	2021
Jewelry	88.7%	88.8%
watches	6.9%	7.1%
Miscellaneous Objects	2.8%	2.6%
Without storing	1.5%	1.4%
Vehicles	0.2%	0.1%

Social Investment Indicators

Labor Indicators

Distribution by type of gender and job category

The gender gap changes by 1% compared to what is mentioned in the body of the report because re-tired personnel are included here.

Collaborators	2019	2020	2021
Active unionized employees	2,677	2,644	2,595
Trust employees	1,236	1,305	1,242
Appraisers	477	463	442
Active	4,390	4,412	4,279
Retirees	1,318	1,295	1,303
Total	5,708	5,707	5,582

Gender distribution	2019	2020	2021
Men	58%	57%	56%
Women	42%	43%	44%

Age distribution	2019	2020	2021
0 to 5	18%	18%	16%
6 to 10	36%	36%	27%
11 to 15	9%	9%	17%
16 to 25	23%	24%	26%
26 or more	14%	13%	14%

Laboral category	Women	Men	Women	Men
Directors	2	11	0%	0%
Deputy Directors	16	26	0%	0%
Managers	56	44	1%	1%
Appraisers	115	327	2%	6%
Operative	1,393	1,789	25%	32%
Administrative	244	256	4%	5%
Retirees	634	669	11%	12%
Total	2,460	3,122	44%	56%

Medical Service	2019	2020	2021
Consultations granted	142,818	131,691	130,386
Medications granted	502,669	456,465	457,112

Compliance and comprehensive ethics system indicators

Number of complaints received

Derived from the COVID-19 pandemic, the year 2020 had an atypical behavior in terms of the number of complaints received in the complaint line (Ethic Line), given the problems that customers mainly had, such as complaints and doubts due to branch closures, payment and performance procedures, requests for extension of deadlines, among others. Due to the above, it is not considered convenient to compare 2021 vs 2020 but with 2019.

In 2021 there was a 4% increase in the reception of complaints compared to 2019.

Complaints received		Var. % vs 2019	
2019	476		
2020	789	↑	66%
2021	496	↑	4%

Service levels

In 2021, we managed to reduce the average attention and closing times of the reports received through Ethic Line, which evolved from 3.9 months in 2019, to 2.9 in 2020 and 2.7 in 2021; thus giving prompt attention to the irregularities presented.

Year	Service level (monthly)	Var. % vs 2019	
2019	3.9		
2020	2.9	↓	25%
2021	2.7	↓	31%

Identification levels

The identification (providing their name) of the complainants allows a better targeting of the complaints and shows that users have confidence in the mechanism and operation of the line.

In 2021 we had higher levels of identification compared to 20219 and 2020. We went from 71% in 2019 to 78% in 2021.

Particularly, in the collaborators users of the Ethic Line for filing complaints, identification has grown. The representativeness of employees who gave their names without fear of reprisals went from 37% in 2019 to 57% in 2021.

Year	% identification	Var. % vs 2019
2019	71%	
2020	78%	↑ 7%
2021	78%	

Year	% Collaborators identification	Var. % vs 2019
2019	37%	
2020	40%	↑ 3%
2021	57%	

Environmental performance indicators

Environmental Indicators - Total	2019	2020	2021
Paper consumption (Ton)	187	144	156
Electricity consumption (Mw/h)	22,557	19,944	19,523
CO2 emissions (Tons)	10,451	9,238	9,233

Environmental Indicators - Per Capita	2019	2020	2021
Paper consumption (Ton)	0.041	0.032	0.034
Electricity consumption (Mw/h)	4.96	4.38	4.29
CO2 emissions (Tons)	2.30	2.03	2.03

Materiality analysis

Methodology

In order to identify the key issues for Monte de Piedad in economic, social and environmental aspects, required for the preparation of this report, in 2019 our first Materiality study was carried out.

Being a first, non-exhaustive exercise, it was an exploratory and preliminary study. In the internal interest groups, we worked with collaborators representing the different Monte areas involved in sustainable management processes, who participated in interviews and validation exercises.

Based on the information provided by these collaborators, the different interest groups related to the operation of Nacional Monte de Piedad in its different areas were identified, as well as the relevant aspects that affect the operation.

Clients were included in the external interest groups, using information prepared by Market Intelligence, who periodically conduct interviews and focus groups to find out their perception of the Institution and the services it provides.

GRI 102-15, 102-40, 102-42, 102-43, 102-44, 102-47, 103-1.

Stakeholders

The stakeholders of Nacional Monte de Piedad that were considered for the preparation of this analysis are:

- Board of Trustees.
- Collaborators.
- Customers.
- Suppliers.
- Donees.
- Subjects of rights of the Social Investment programs.

Relevant Aspects Identification

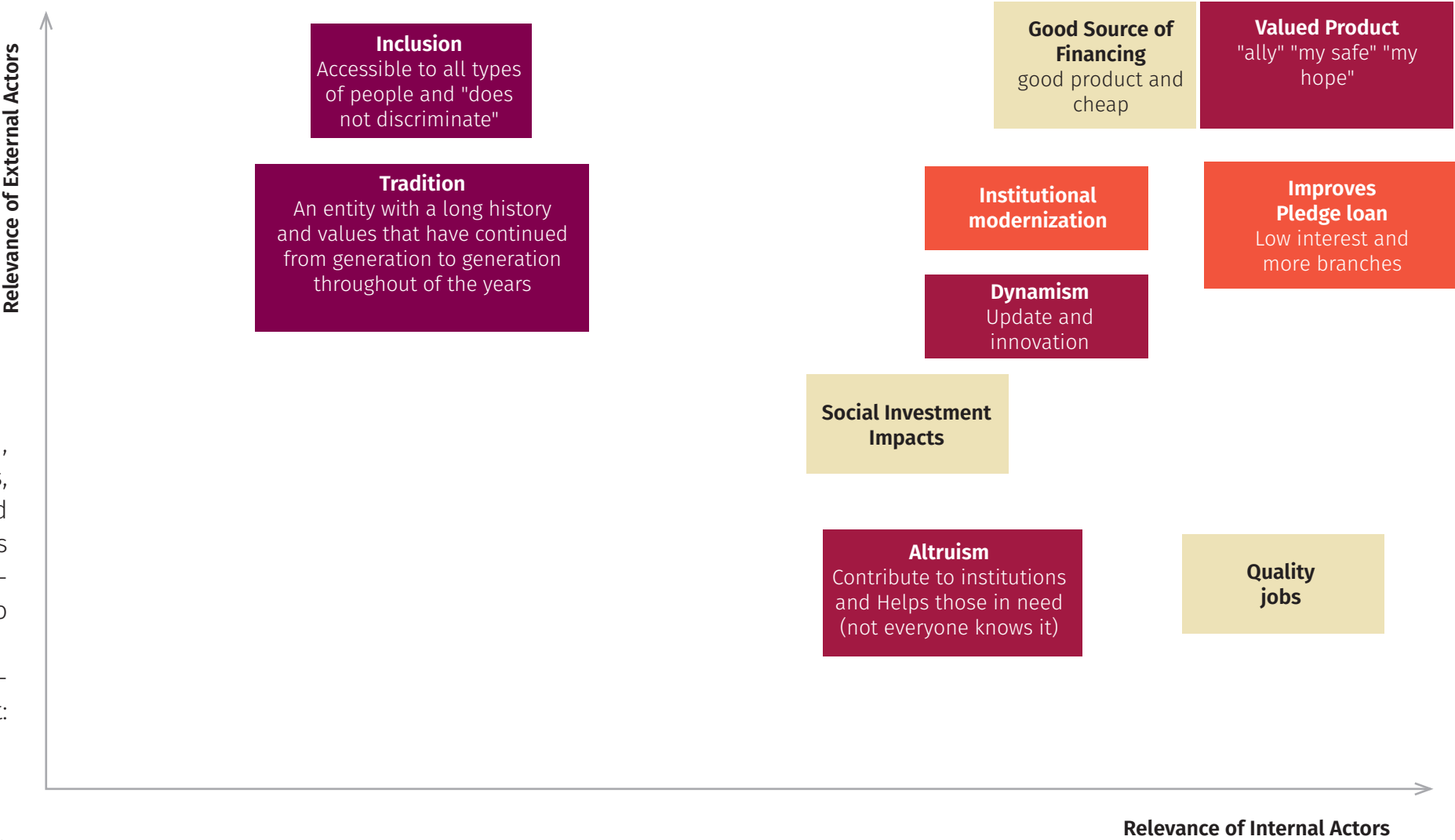
The most relevant aspect of Monte de Piedad, identified by the participating stakeholders, is the granting of pledge loans. Clients and collaborators coincide in mentioning that it is "the best option in the market", with significant advantages and strengths compared to the offer of other institutions.

Clients also incorporate a positive emotional charge in their mentions of pledge credit: "My ally, my safe deposit box, my hope."

And two things stand out:

- **Monte is Inclusive in the granted credit:** it is accessible to all types of people and “does not judge you”.
- **The Tradition of Monte.** Customers highlight the tradition of the Institution, both in services and values, as a relevant element for their choice and loyalty.

Both clients and collaborators agree that Monte de Piedad is a dynamic Institution, which not only relies on its long history and tradition, but is also in a constant process of improvement and modernization results are visible and relevant.



The positive impacts generated by Social Investment actions are known and valued by practically all employees.

On the other hand, only a minority of clients are clear that Monte is an altruistic Institution and that "Helps those who need it".

Monte's collaborators highlight the good working conditions that Monte offers them, they are clear that they work in an Institution that offers above-average working conditions.

Nacional Monte de Piedad Sustainability Team

1. **Francisco Javier De la Calle Pardo**, General Management / CEO.
2. **Carlos Rodolfo Castellón Flores**, Legal, Compliance, Risk and Institutional Relations Department.
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27. **Miguel Sánchez Escobedo**, General Services Department.
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30. **Raymundo Hernández Camacho**, Human Capital and Labor Relations Department.
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Nacional Monte de Piedad®

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