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## PRESENTATION

We present the executive summary of the 2023 Integrated Annual Report of Nacional Monte de Piedad I.A.P, which lists the actions carried out in the field of sustainability in 2023 by this institution, also including what was done in this regard by Financiera Monte de Piedad.

The information includes collateral (pawn) loan and personal credit activities throughout Mexican territory, Social Investment initiatives and programs, and institutional operations.

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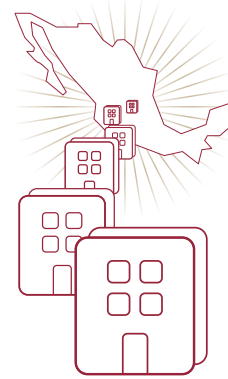
# NACIONAL MONTE DE PIEDAD, PIONEER OF SUSTAINABLE DEVELOPMENT IN MEXICO

We were born with the mission **“To Help those in Need”**

After 248 years, we continue to positively impact Mexican society with our entire operation.

Therefore, we carried out practices aligned with sustainability long before this concept even existed.

**That is why we can name ourselves pioneers of sustainable development in Mexico.**



## Creating Social Value for Mexico since 1775

In 2023 we supported 550 institutions **Benefiting 811.000** countrypeople.

## We work in a responsible and sustainable

We operate with **good** economic, labor, government and environmental practices



## We Finance the Dreams of Millions of Mexicans

In 2023 we delivered **7.2 millions in Pledge Loans** and over **55.000 personal credits**



## Monte de Piedad is Tradition in Mexico

We have **248 years** of succes stories of to tell



## We promoted sustainability way before the concept was mentioned

In 2023 we directly impacted on **7 UN Sustainable Development Goals** in **14 of its Specific Goals.**



# NACIONAL MONTE DE PIEDAD, CREATING SOCIAL VALUE FOR MÉXICO SINCE 1775

## **We Operate Responsibly and Sustainably**

In daily management we operate with good economic, labor, government and environmental practices.

## **We Finance the Dreams of Millions of Mexicans**

We are especially known for offering “pawns” (pledge loans)\* through Nacional Monte de Piedad I.A.P. and in our transformation process to meet the needs of new times, we now grant personal loans without guarantee through Financiera Monte de Piedad.

In 2023, we made 7.2 million pledge loans to 1.1 million clients and granted personal loans to more than 45 thousand households with comfortable terms and competitive conditions.

## **We co-create value with civil society through our Social Investment program**

During 2023 we worked with a total of 549 allied institutions, benefiting more than 800 thousand Mexicans.



## MONTE IN FIGURES

**248**  
years

being part of  
Mexico's history

**301**

**Branch Offices**  
spread over the 32 States  
of the Mexican Republic

**+23,000**

**Unsecured Personal  
Credits**  
delivered by or Financiera  
Monte de Piedad

**549**

**Civil Society  
Organizations**  
technically and financially  
strengthened

**1,162,000**

**Clients**  
financed their projects or  
dreams through our pawning  
modalities

**3,816**

**Employment positions**  
generated

**811,963**

**People Served**  
by the Civil Society  
Organizations we supported  
in 2023

**7,203,993**

**Pawn Loans**  
delivered throughout  
the year

**31,570**

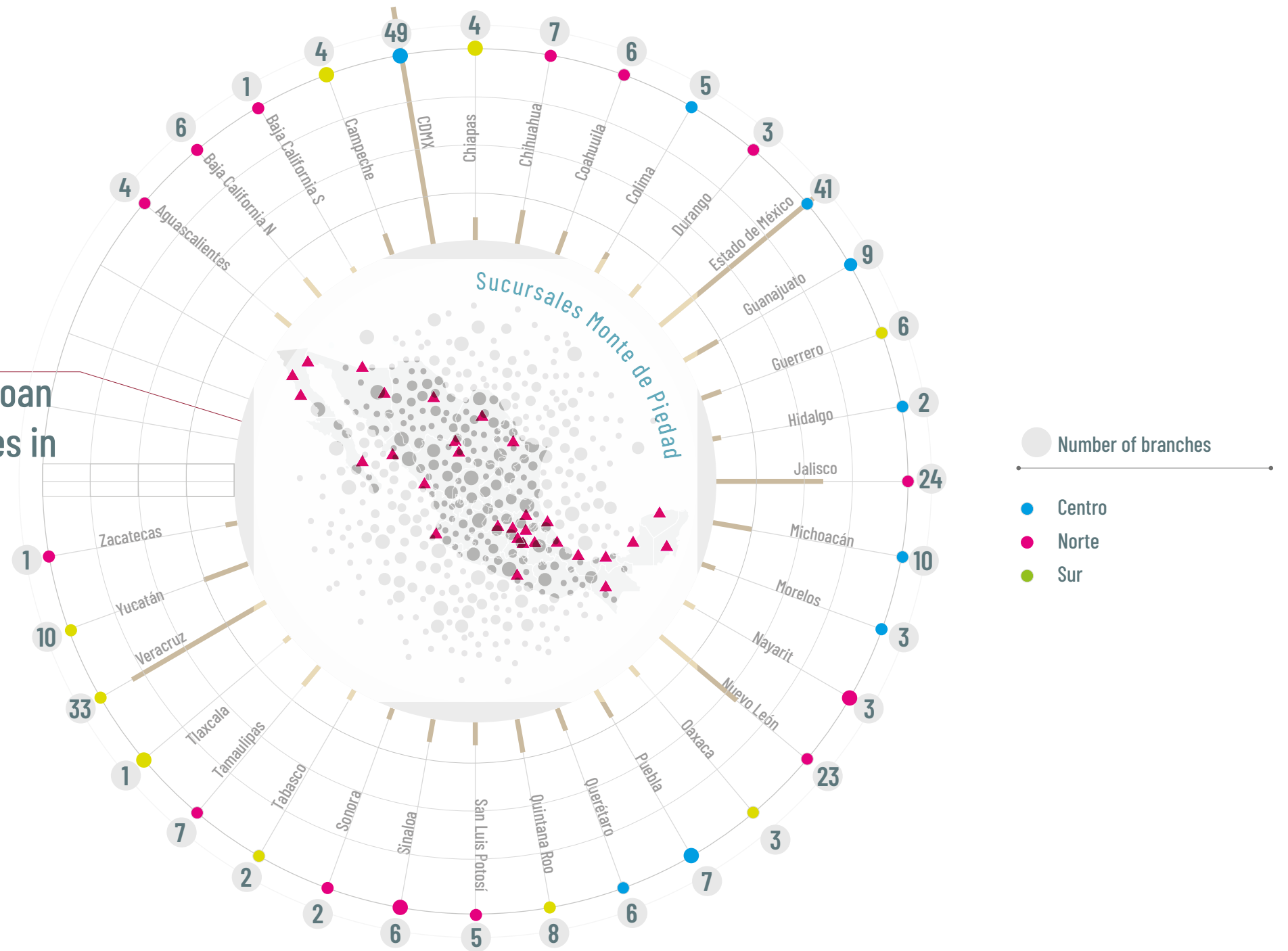
**Men Hours**  
emitted by our operation

# PRESENCE IN THE MEXICAN REPUBLIC

We have presence in the 32 states of the Mexican Republic.

In 2023 we operate in 301 branches:

**301**  
Pledge loan  
Branches in  
Mexico



# MONTE DE PIEDAD VALUE CREATION MODEL

We develop a Value Creation Model that analyzes the processes through Nacional Monte de Piedad creates social value interacting with the involved Stakeholders.

## 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

## 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 UN SDGs.

In its value creation process, Monte has a direct impact on 7 of the 17 SDGs and 10 of its specific goals.



# SOCIAL INVESTMENT

A significant amount of the remainder of the pledge operation and financial services are invested in projects for the Sustainable Development of Mexico.

We operate through two strategies: Strengthening and Leveraging.

The themes developed in both strategies are:

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

In addition, there is a fundraising strategy to co-invest with other institutions in our project portfolio.





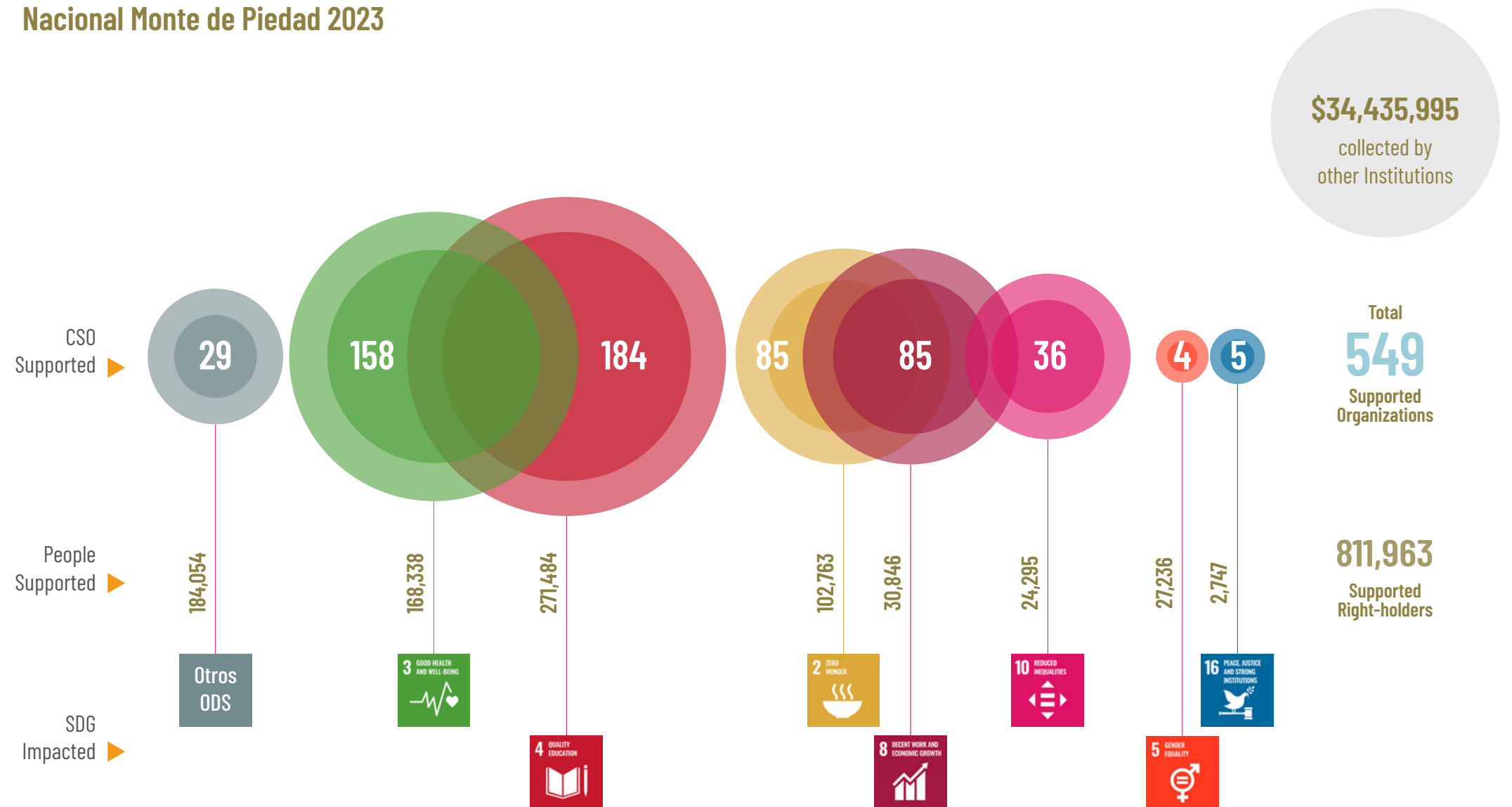
# SOCIAL INVESTMENT

In the Social Investment initiatives that we promote, a significant part of the mission of **“Helping those in need”** materializes.

Some of these projects are carried out directly by Nacional Monte de Piedad, but the vast majority are carried out by civil society organizations and other social actors supported with our resources. Thus, we are the meeting point to generate networks and synergies in favor of sustainable development in Mexico.

In 2023 we support 549 organizations and 811,963 right holders.

## Social Investment Nacional Monte de Piedad 2023



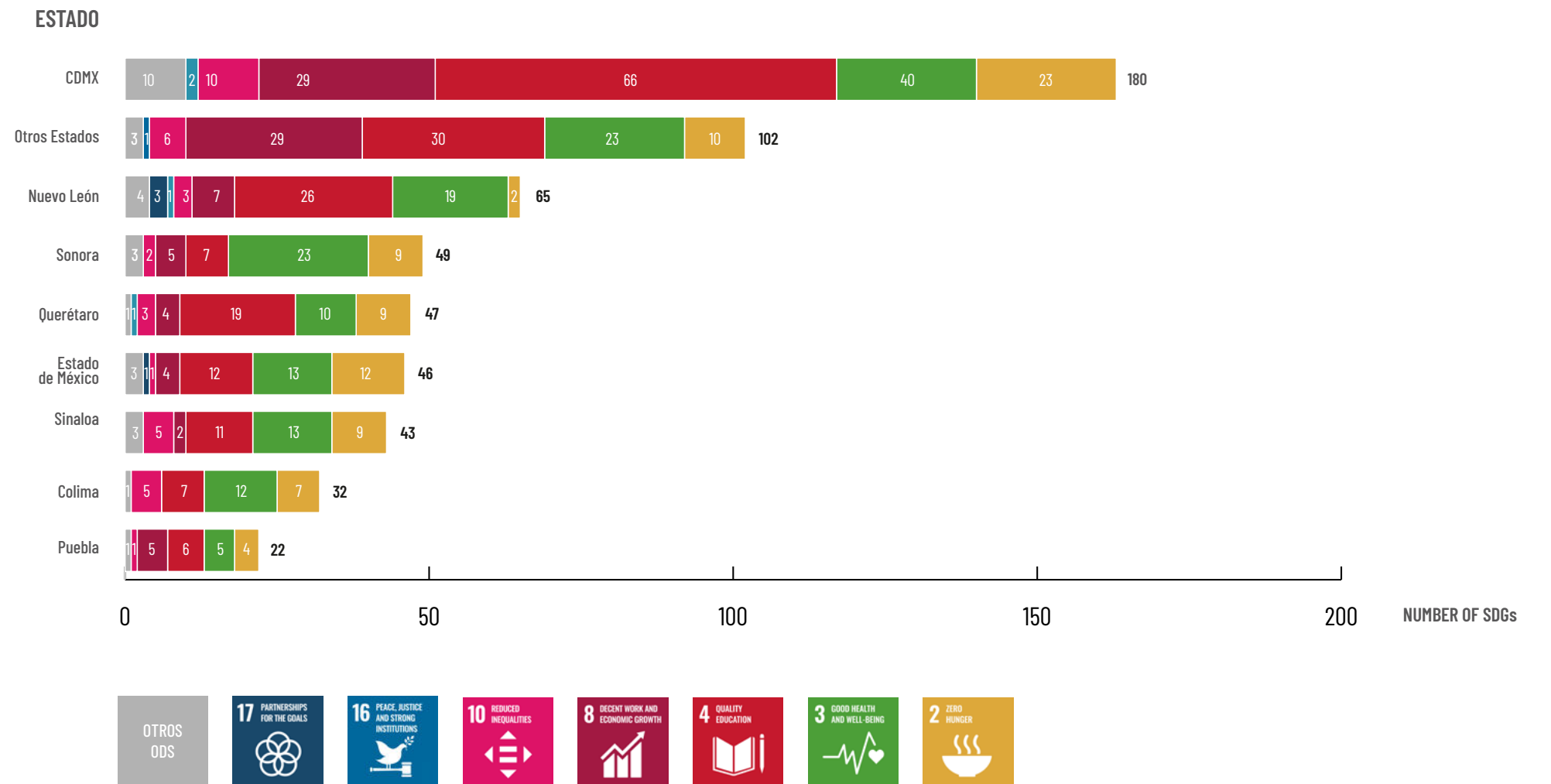
# SOCIAL INVESTMENT

Through our Social Investment model, we seek to generate impact in favor of the 17 Sustainable Development Goals (SDG) of the United Nations.

We carry out direct actions aligned with SDG 16: Peace, Justice and Solid Institutions and 17: Alliances to achieve the objectives.

Furthermore, the most significant impact comes indirectly, through projects and interventions by Civil Society Organizations (CSOs) that we finance and support, thus contributing to five SDGs as shown in the adjacent infographic.

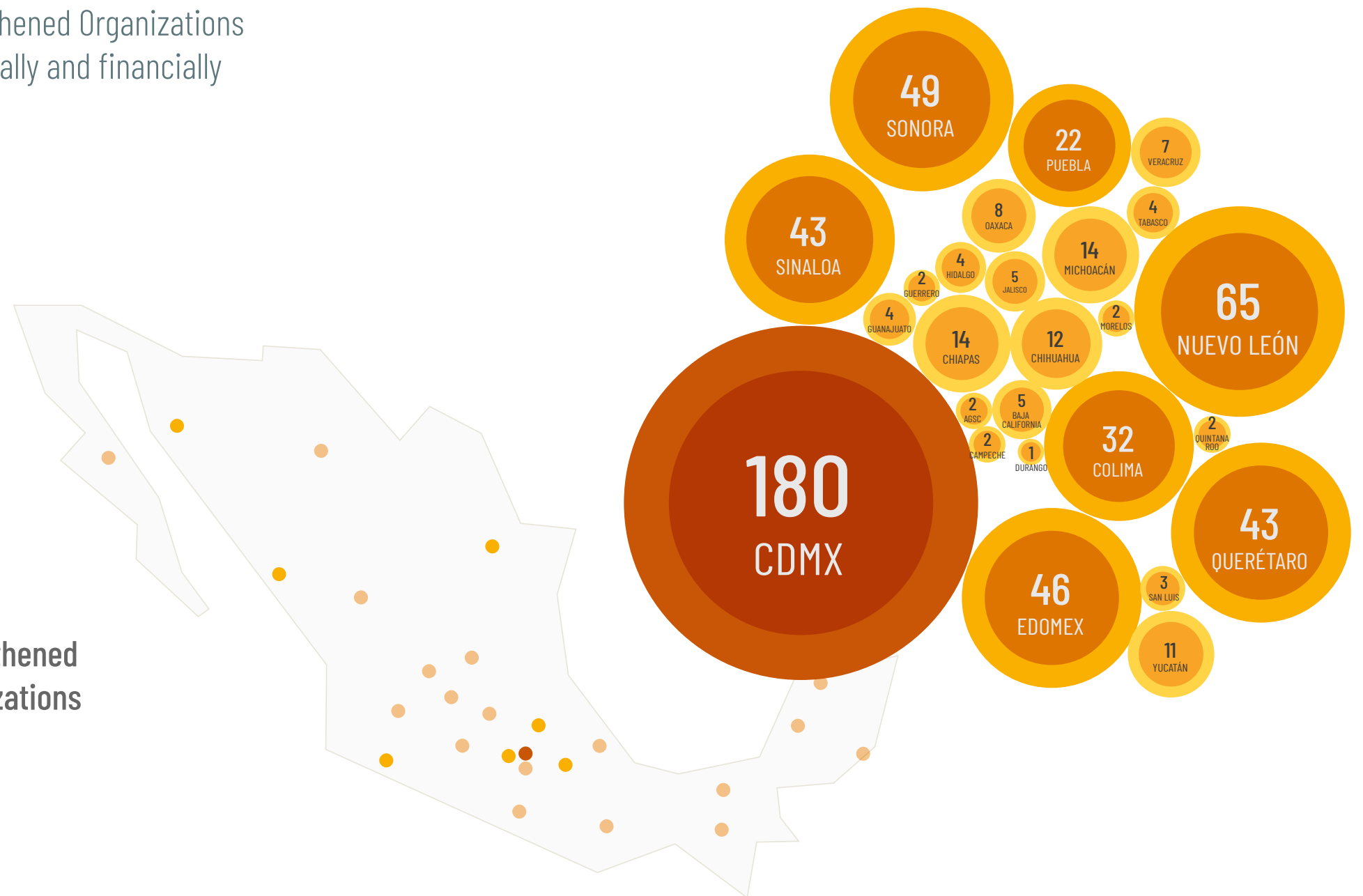
## Social Investment - SDGs supported by the CSO in the States in 2023



# SOCIAL INVESTMENT

Strengthened Organizations technically and financially in 2023

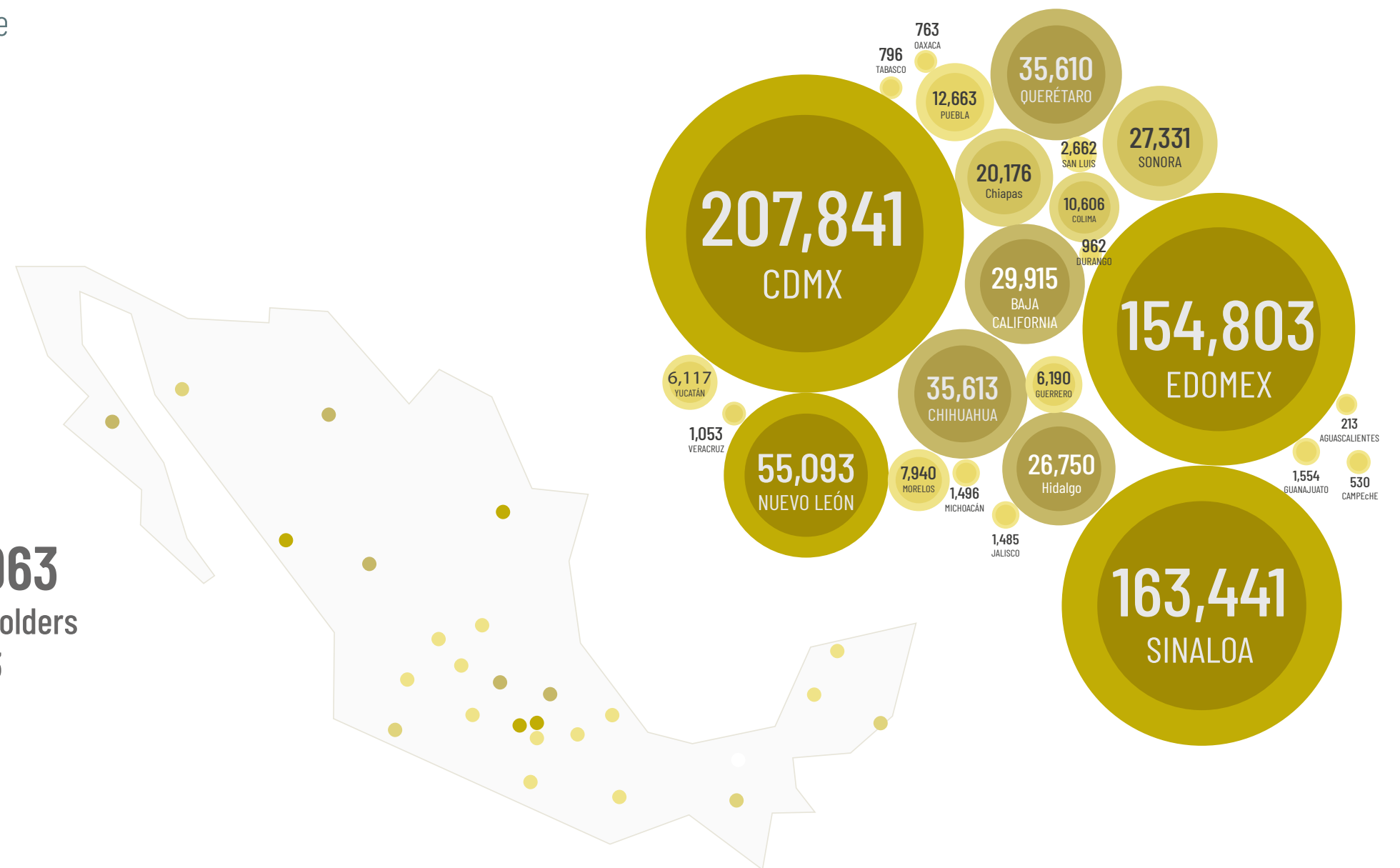
**549**  
Strengthened Organizations



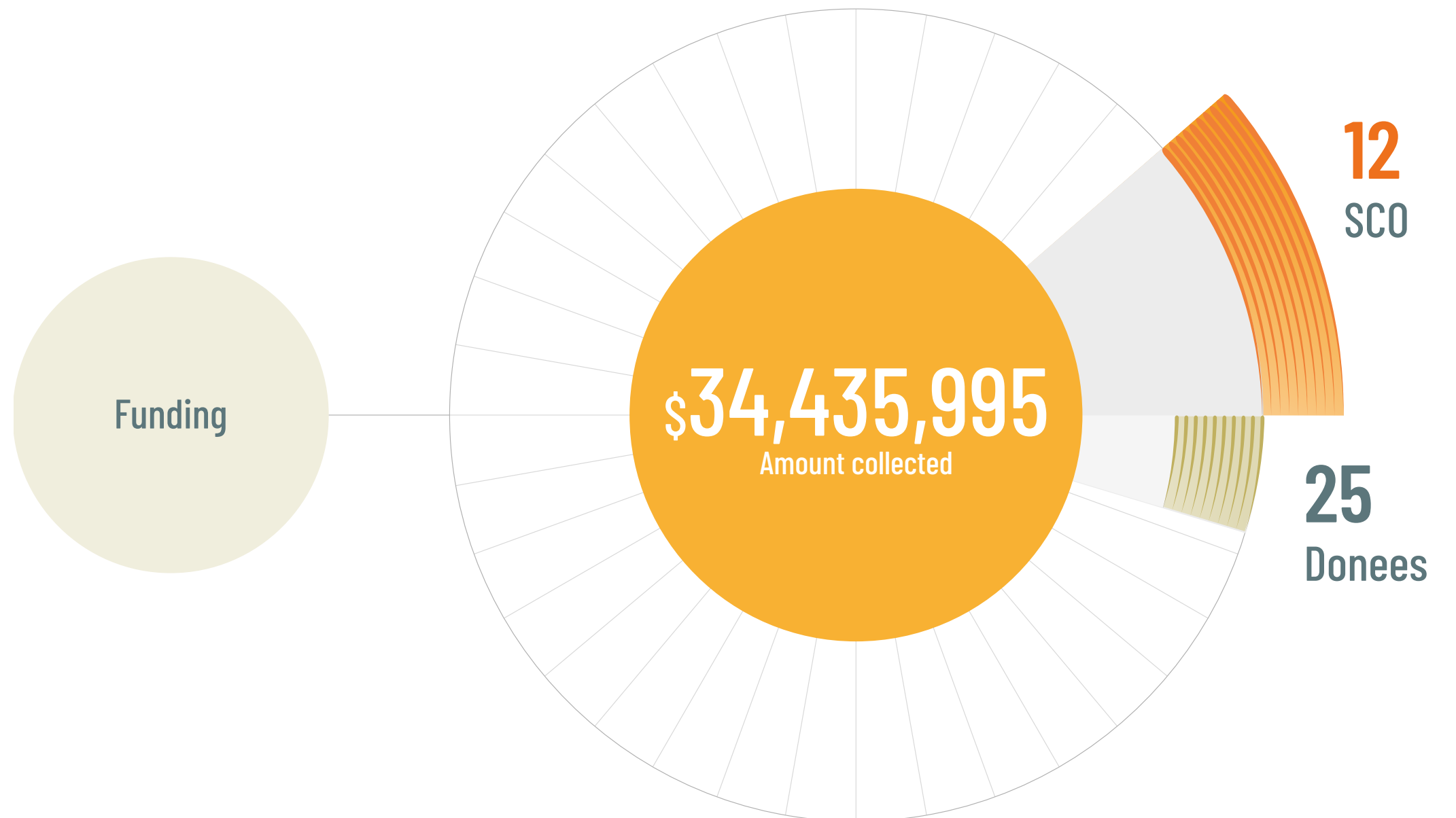
# SOCIAL INVESTMENT

Right holders (Beneficiaries) by State

**811,963**  
Right holders  
in 2023



# SOCIAL INVESTMENT



# GOOD LABOR PRACTICES

As part of our policies and the commitments acquired with the Principles of the UN Global Compact, we maintain strict respect for the human and labor rights of our collaborators.

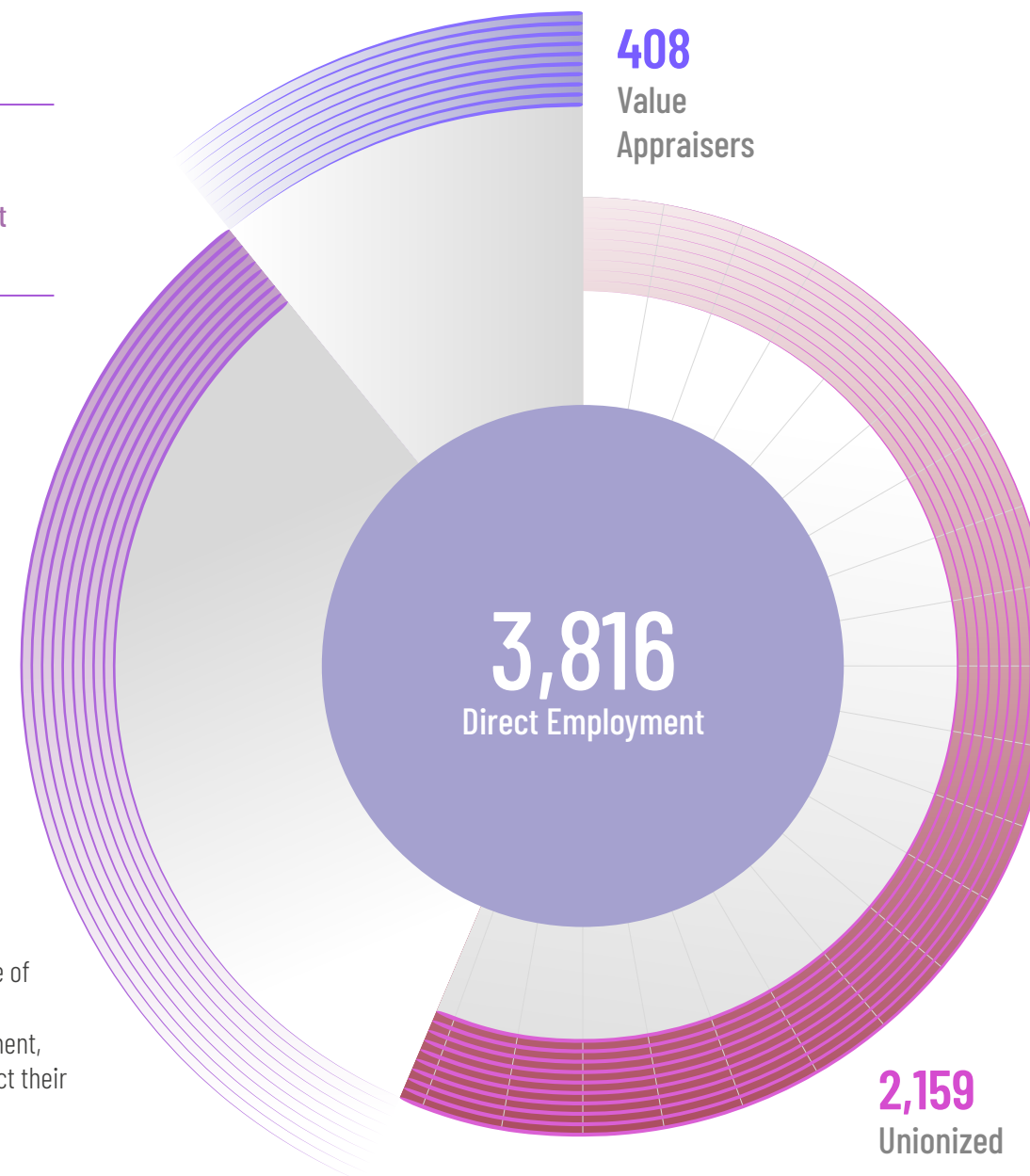
We promote gender equality and offer benefits well above what is legally established.

And we strive to offer an excellent work environment that encourages personal and professional development.

Work environment that promotes personal development and respect for human rights

There is a commitment to attract, retain and develop people.

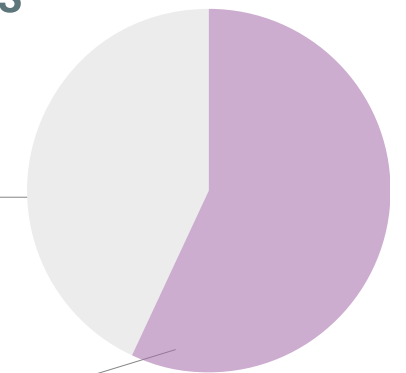
We promote the performance of collaborators, in an inclusive, diverse and flexible environment, promoting actions that impact their experience with a well-being approach.



1,362 Sustained Retirements

43% Men

57% Women



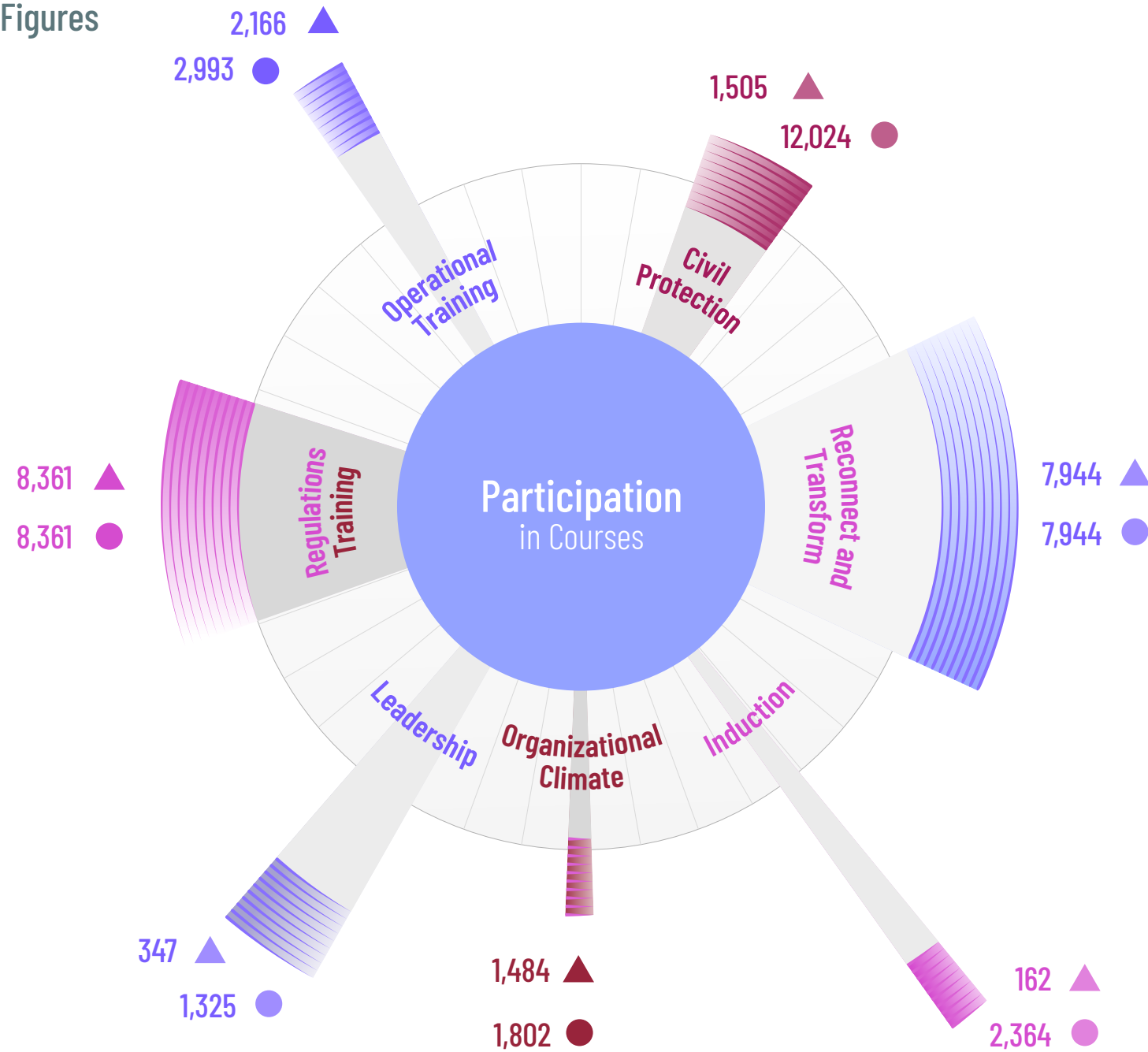
31,570 Training Hours

# ORGANIZATIONAL DEVELOPMENT

We operate with a model that promotes the development of collaborators both professionally and personally.

We systematically offer training along with various activities and initiatives that foster a better work environment.

## Relevant Figures Training



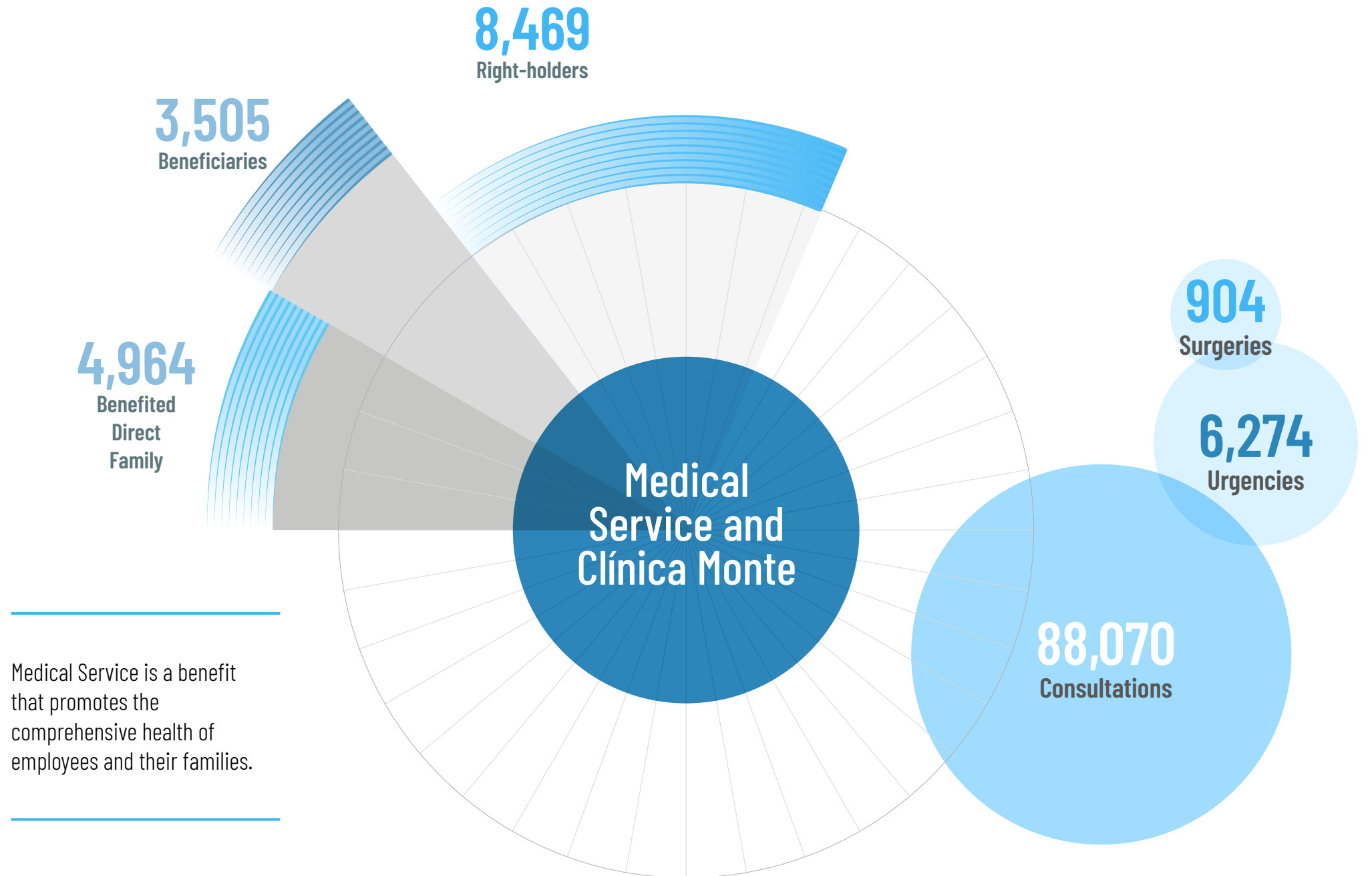
▲ Participants  
● Men Hours

# MEDICAL SERVICE

Provision that provides quality medical care to more than 8,400 beneficiaries throughout the country.

A fundamental pillar is the **Clínica Monte**, located in the Mayor's office of Coyoacán, CDMX, which provides care to unionized collaborators and appraisers, as well as their beneficiaries.

Currently, it has 29 health professionals, 13 nurses and 1 social worker.



Medical Service is a benefit that promotes the comprehensive health of employees and their families.



# ETHICS AND CORPORATE GOVERNANCE

Nacional Monte de Piedad is legally constituted as a Private Assistance Institution (IAP) and in accordance with current legislation is supervised by the Private Assistance Board of Mexico City.

Under this legal figure, the highest governing body corresponds to a Board of Trustees, which is made up of seven members, prominent and exemplary Mexicans.

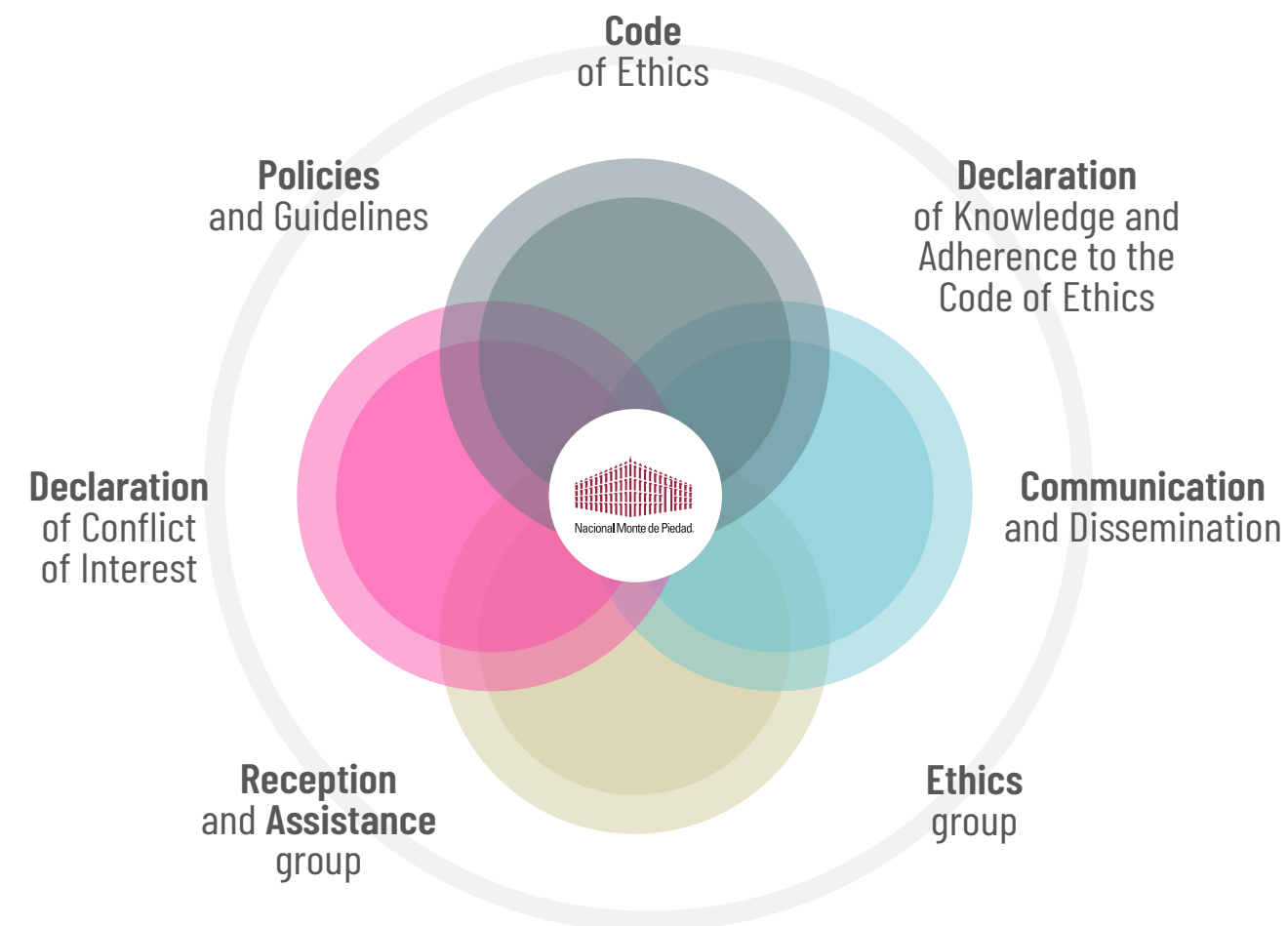
To carry out its daily work and fulfill its mission, Nacional Monte de Piedad has an operational structure organized into nine departments and a general audit. In 2023, Engineer Javier de la Calle led this team as CEO.

## Comprehensive Ethics System

A key element in the ethics and governance structure of Nacional Monte de Piedad is its Comprehensive Ethics System, which is the set of actions, people and processes that seek to foster relationships between collaborators, clients, suppliers, donees and society in general that are ethical, transparent and free of corruption, operating under the bases of respect, honesty and responsibility.

Its components are:

- Code of ethics
- Declarations of knowledge and adherence to the Code of Ethics
- Communication and dissemination
- Ethics Group
- Your Ethics Line
- Reception and Care Groups
- Declarations of Conflict of Interest
- Policies and guidelines



# SUSTAINABLE MONTE

Our daily operation is carried out applying good practices in environmental aspects and supply chain.

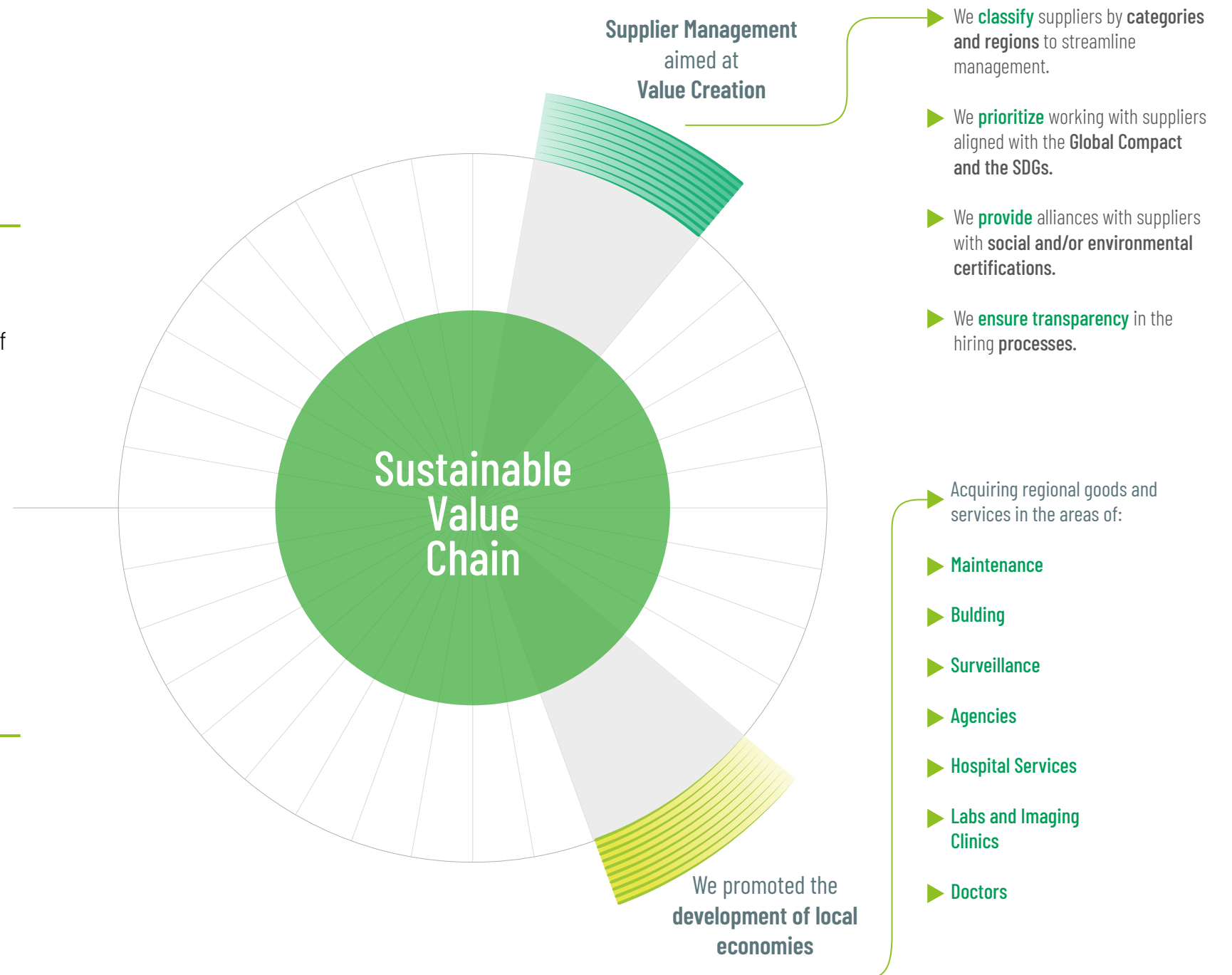
In this way we minimize environmental impacts and seek to create value through the responsible management of our suppliers.

## Sustainable Value Chain

We carry out socially responsible practices in our value chain in order to promote the development and competitiveness of our most vulnerable suppliers such as local, small and medium-sized companies.

We carry out socially responsible practices in order to promote the development of our vulnerable suppliers such as local, small and medium-sized companies.

In 2023 we worked with over **700 active suppliers**

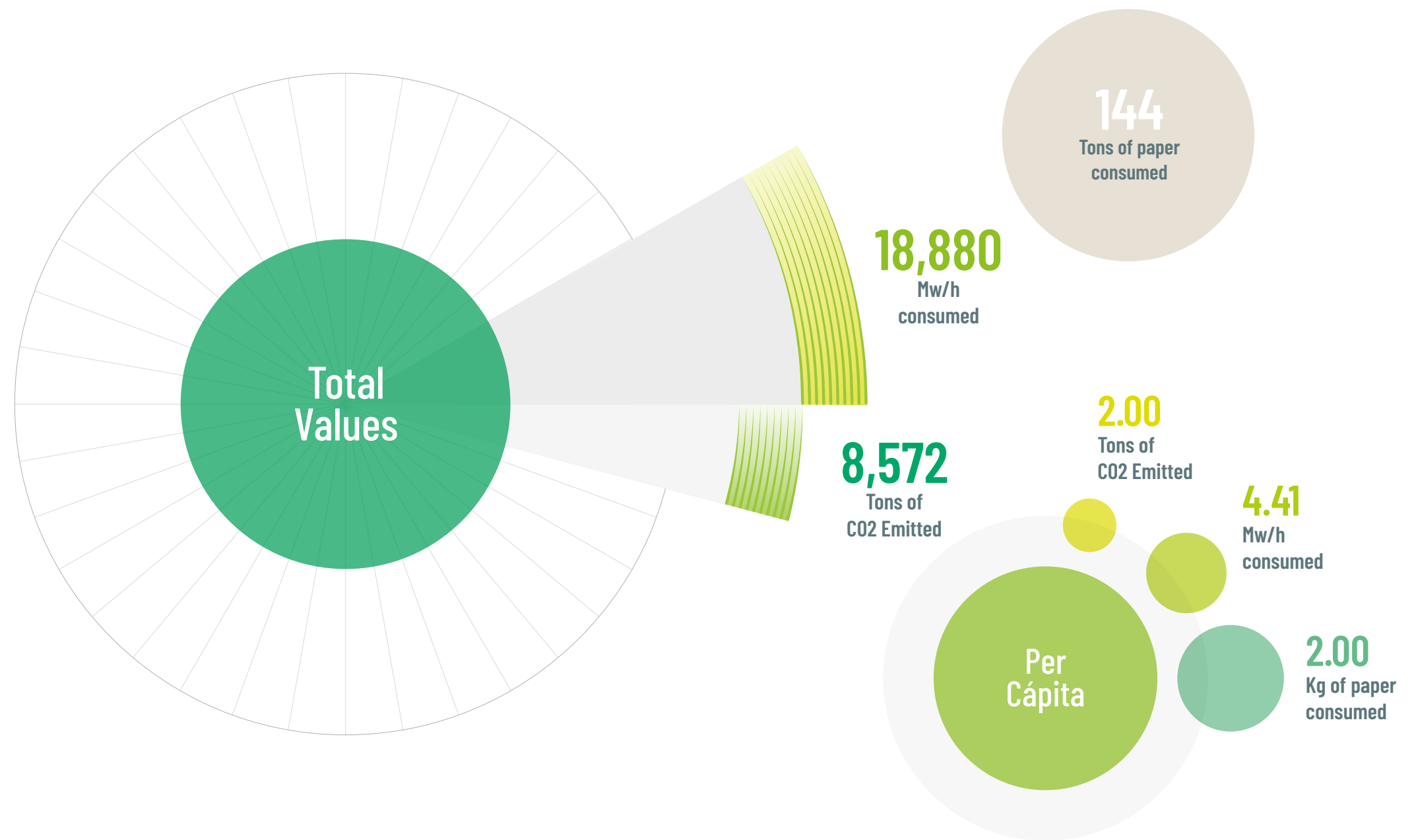


# ECOEFFICIENCY ACTIONS

In our Value Model we align with goals 12.2 and 12.6 of SDG 12 of "Responsible production and consumption" regarding sustainable management and the efficient use of natural resources.



# ENVIRONMENTAL PERFORMANCE INDICATORS



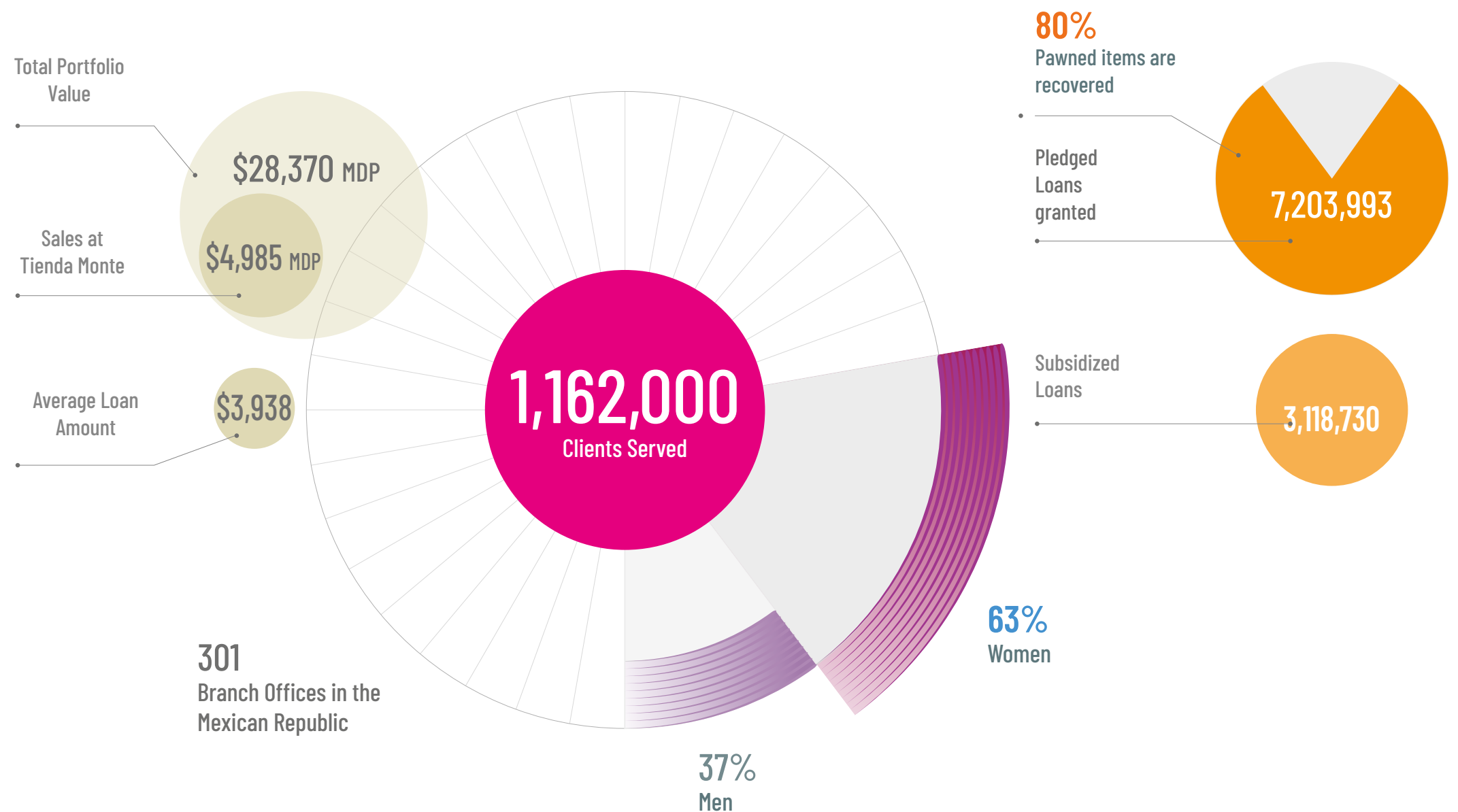
# FINANCING SERVICES

## PLEDGE LOAN

Also known as a “pawn”, it is one that is received in exchange for an object of value to be left as collateral.

The resources are delivered immediately, just minutes after the valuation process by a certified expert. And when the total loan is covered along with the accrued interest, the collateral is returned.

For more information about our collateral loan options follow this link: [Conoce qué empeñar | Nacional Monte de Piedad](#)

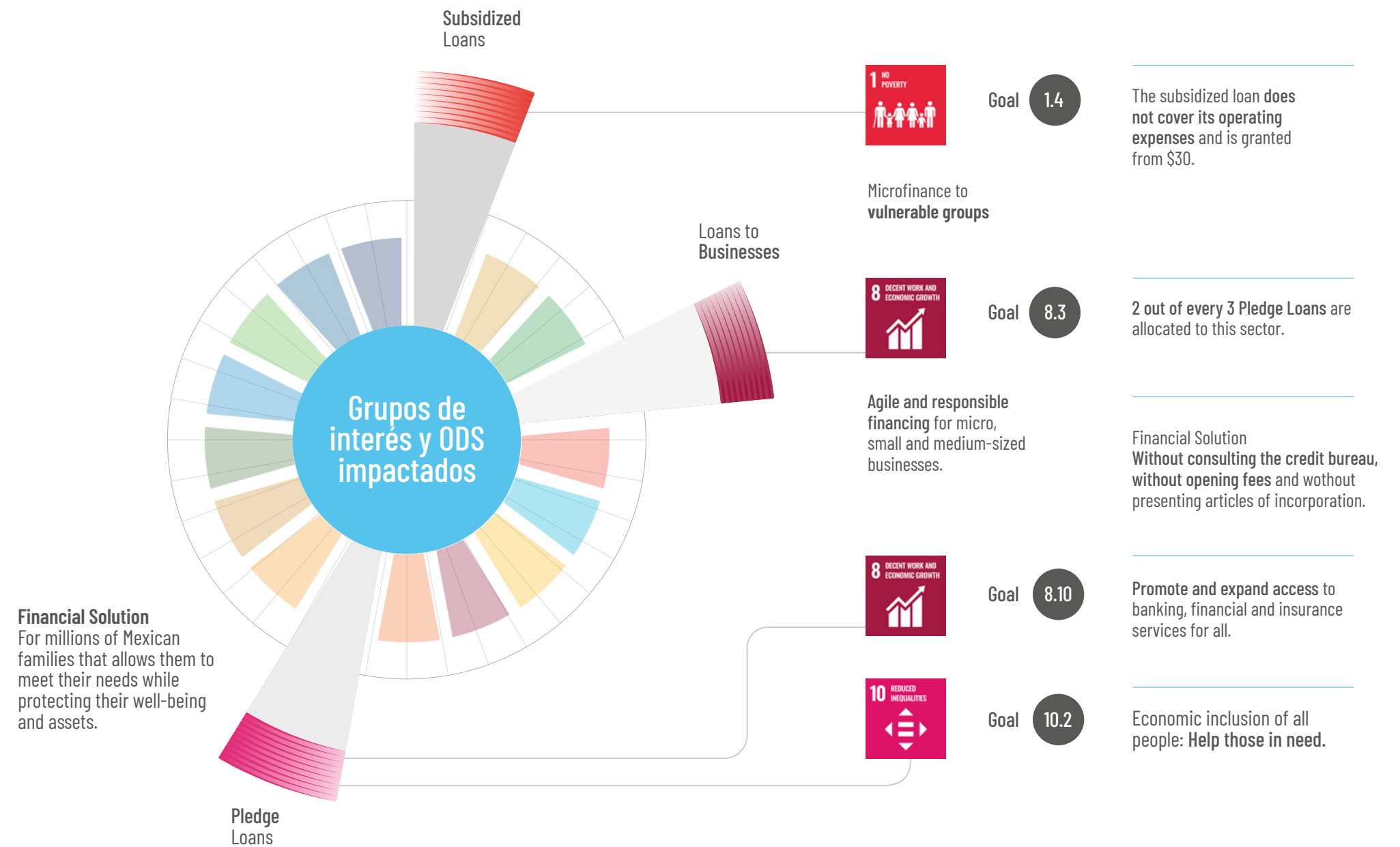


# PLEDGE LOAN IMPACT

The National Monte de Piedad pledge loan fundamentally impacts three interest groups:

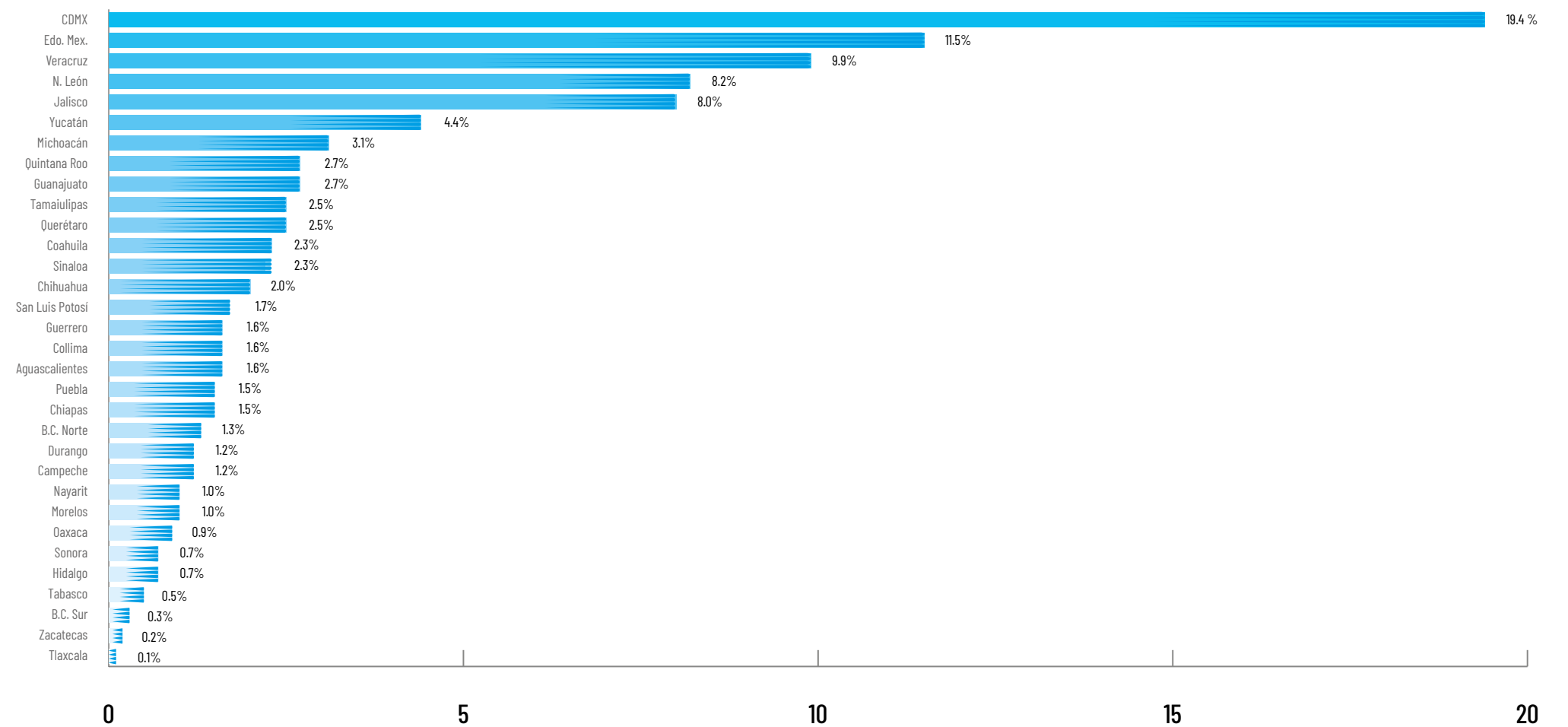
- Vulnerable groups
- Micro, small and medium business
- Mexican families that require agile financing with ethical standards

These interest groups are represented in this infographic along with the Sustainable Development Goals and the specific goals that are positively impacted.



# PLEDGE LOAN IN THE MEXICAN REPUBLIC

**Pledge Loan**  
Participation by state, of the total loaned in 2023



# PERSONAL CREDIT

Personal Credit is an unsecured personal loan delivered through Financiera Monte de Piedad.

It is aimed at new generations, offering them agile, competitive financial services that use digital platforms for different procedures and, above all, with the support of the tradition and prestige of Nacional Monte de Piedad.

The financial products offered by Financiera Monte in 2023 were:

- Credit Account
- Liabilities Consolidation
- Personal credit with payroll discount (IMSS)
- Unsecured credit (automatic offers)
- Presta Monte Simple

For more information visit: [Financiera Monte de Piedad](https://www.financiera.com.mx)

