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ESG 2025

EXECUTIVE REPORT

Advancing the transformation toward a sustainable business future

Content

GRI 2-22

The year 2025 was a milestone in the history of Monex: we celebrated our 40th anniversary. Four decades during which we have accompanied thousands of companies in their development. The majority are import-export companies and subject to greater competition because they operate internationally, which is where they find their greatest advantage and how to be successful. The corporate background of our customers commits us to responsible and sustainable growth for the future.

We founded our Company with the conviction that economic value creation requires socially responsible management that respects the environment, and a sound structure for corporate governance. The incorporation of ESG (Environmental, Social, and Governance) criteria is today a strategic pillar in our Company, as well as a fundamental tool for strengthening the resilience of our long-term business model.

During the year we boosted our ESG value proposition by developing the abilities of our top management team in sustainable finance, ESMS (Environmental and Social Risk Management), and Sustainable Taxonomy. In addition, our role as a common representative was consolidated, ensuring an effective interaction between issuers and investors.

The creation of sustainable value was driven by mobilizing ESG capital through the **BondESG aligned with the SDGs**, issued by the SHCP (Mexican Secretariat of Finance and Public Credit), thus consolidating our leadership and channeling $124.2 billion pesos, as well as $17.3 billion pesos in bonds labeled as Sustainable (X) and issued by Banobras. We also operated a fund with sustainability criteria.

From a financial viewpoint, the business posted solid, double-digit growth of 12.4% over 2024. Total income amounted to $17.7 billion pesos, primarily as a result of our operation in Mexico (78.5%) and because of our international operations (21.5%).

Message from the **CEO**

GRI 2-22

We continued strengthening our solid Corporate Governance framework, based on ethics, transparency, regulatory compliance, and comprehensive risk management. These characteristics have proven key to building lasting and trusting relationships with our stakeholders, and also to responsibly accompanying Mexican entrepreneurs and businesses, who, it must be said, play a crucial role in creating employment, investment, and economic development.

In terms of the social field, our commitment to people inside the Company and those in the community has been reaffirmed. Our support for cyclists stands out as a social development tool for Mexico's youth, promoting values such as discipline, effort, perseverance, and teamwork. Initiatives such as this one, including the accompaniment of outstanding cyclists, such as Isaac del Toro, demonstrate our conviction that investing in the new generations of youth with potential, is akin to investing in the future of Mexico.

Moreover, we continue consolidating an organizational culture of inclusivity, diversity, and one which aims to develop talent, convinced that the well-being and growth of our employees are fundamental ways to achieve sustainability for our institution.

In terms of the environment, progress has been consistently achieved in identifying, measuring, and managing our impact, promoting an operation that is mindful of the efficient use of resources, and boosting our role as a financial intermediary in the transition to a more sustainable economy.

Having been created 40 years ago, we continue underscoring a long-term vision based on innovation, financial prudence, and corporate responsibility, fully certain that sustainability is an ongoing process that demands commitment, consistency, and absolute transparency.

I reiterate our commitment to the continued creation of economic, social and environmental value, thereby contributing to the positive and sustainable development of Mexico and to the markets in which we participate.

Mauricio Naranjo
CEO

This Report presents the performance of Grupo Financiero Monex y Arrendadora Monex, (hereinafter, Monex), unless otherwise stated. The information contained in this document covers the period of January 1st to December 31, 2025. There are no restatements of information presented in the report for the previous year.

The following is voluntarily reported:

- *Global Reporting Initiative* (GRI), which responds to socio environmental and governance impact materiality.
- *Sustainability Accounting Standards Board* (SASB) for the financial sector with asset management and safekeeping activities; for commercial and investment banking; and for brokerage services. These respond to requirement for business information, especially investors.
- *SDGs (Sustainable Development Goals)* adopted by the United Nations. We report on our contribution to achieving these goals, to address the great challenges faced by societies everywhere.
- *The UN Global Compact serves as CoP* (Communication on Progress) and provides continuity to the implementation of the ten guiding principles.
- *Responsible Banking Principles of the UNEP FI*, to strategically align the banking sector with the SDGs.

The drafting of this Report is the responsibility of the Sustainability Department, which reports to the Chief People and Corporate Affairs Officer. It is overseen by the working group of COSUSTENTA (Risk Analysis and Sustainable Opportunities Committee) and validated by the corresponding departments.

For any comments on the information presented, please visit our corporate website: MONEX Grupo-Financiero | Servicios y Productos Financieros or send us an email to: sustentabilidad@monex.com.mx

Reading the Report

This Report includes a message from the CEO and eight chapters.

On the bottom of each page is a menu that allows the reader to navigate to the chapter desired.

At the beginning of each page is the reference to the GRI contents and/or the SASB parameter.

The final chapter has the Attachments for Recognitions and Initiatives; the Glossary; and the Table of Contents for the GRI and SASB standards.

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1

Corporate Profile

Mision, Vision and Values

We are a 100% Mexican financial institution with 40 years of experience providing financial services to domestic and international companies. Service-oriented toward our customers in a reliable, transparent, and agile manner.

Mission

To help our customers achieve success through simple, comprehensive, global, and innovative financial solutions.

Vision

We seek to be the leading institution in financial businesses and international payments by offering comprehensive, global and innovative solutions, working with our customers so they may achieve their objectives.

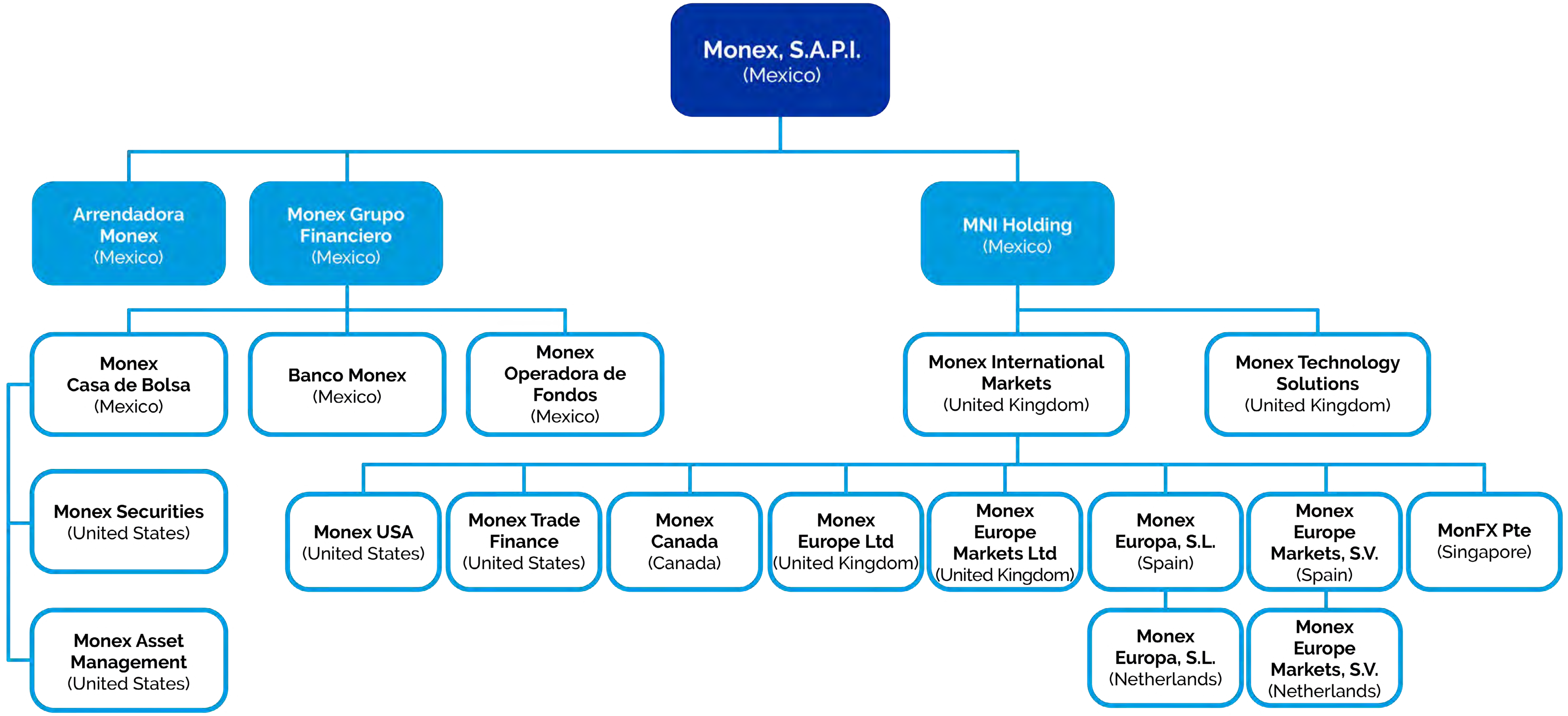
Values

- **Customer Orientation:** Untiredly supporting our customers so they may achieve their objectives.
- **Integrity:** Acting with honesty in all we do.
- **Adaptability:** Adapting with agility to changing conditions with innovative solutions.
- **Teamwork:** More is accomplished when we collaborate and work together.
- **Empowerment:** Boosting our team in developing their full potential.

Corporate Structure GRI 2-1, 2-2, 2-9

Monex, S.A.P.I. de C.V. is made by three branches: Arrendadora Monex, Grupo Financiero Monex, which in turns consists of Monex Casa de Bolsa, Banco Monex and Monex Operadora de Fondos, and MNI Holding, comprised by Monex Europa and Monex USA.

The main subsidiary is Grupo Financiero Monex, focused on conducting transactions such as foreign exchange transactions, international payments, and brokerage services.



Main Products and Services GRI 2-6

We have products and services for Corporate Banking, Private Banking, and for Individuals.

Individuals
- MONEX ONE

Monex International
- Canada, United States, Spain, United Kingdom, Netherlands, Singapore
- Monex Securities

DIGITAL ACCOUNT

Foreign Exchange and International Payments
- Foreign Exchange Trading
- International Payments
- Electronic Platform

Risk Management Instruments (OTC Derivatives)
- Forwards
- Options
- Interest Rate Swaps
- Cross Currency Swaps
- CAPs / Floors
- Structured Notes (hedging)

Credit
- Factoring
- Pledged Securities Loan
- Letters of Credit
- Simple Credit
- Exim Bank-guaranteed Loans
- Structured Credit
- Leasing

Cash Management
- Collections and Payments
- Monex Direct Digital Banking (H2H)
- Fund and Savings Account
- Wire4 API

Fiduciary Services
- Common Representation
- Trusts
- Bank Appraisals
- Execution of Guarantees
- Conditional Deposit
- Power Trust

BROKERAGE ACCOUNT

Private Banking
- Money Market
- Capital Market
- Own and third-party investment funds (open architecture)
- Derivatives and Structured Notes
- Fiduciary Services (Estate Planning)
- Pledged Securities Loan

Geographic Presence GRI 2-1, 2-2

International

Monex has a global presence in Mexico, the United States, Canada, the United Kingdom, Spain, the Netherlands, and Singapore. In Mexico, our branch network consists of 33 offices, including our corporate headquarters in Mexico City. Our geographic footprint enables us to provide national and international coverage, with presence in leading commercial and business centers.

USA

United States | Los Angeles, New York, Washington, D.C.

Securities

United States | Houston, San Antonio, San Diego

Europe

Spain | Madrid
United Kingdom | London
Netherlands | Amsterdam

Canada | Toronto, Vancouver

MONFX

Asia | Singapore

Geographic Presence GRI 2-1, 2-2

Mexico

Metropolitan Region
- México

Western Region
- Los Cabos
- Culiacán
- Guadalajara
- Puerto Vallarta

Northern Region
- Chihuahua
- Ciudad Juárez
- Matamoros
- Monterrey
- Nuevo Laredo
- Piedras Negras
- Reynosa
- Saltillo
- Tampico
- Torreón

Central Region
- Aguascalientes
- Irapuato
- León
- Manzanillo
- Morelia
- Puerto Interior
- Querétaro
- San Luis Potosí
- Metepec

Northwestern Region
- Ensenada
- Hermosillo
- Mexicali
- Tijuana

Southern Region
- Cancún
- Mérida
- Playa del Carmen
- Puebla
- Veracruz

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Economic Performance

Our corporate structure and leadership have been key elements in establishing a solid track record in the financial sector, building long-term relationships with our customers, and effectively adapting to a dynamic and competitive environment. Our employees' ongoing commitment to operational excellence and innovation has allowed us to establish ourselves as one of the country's leading financial institutions.

Financial overview

Below are the significant items from consolidated financial statements of Monex, S.A.P.I. de C.V.

CONCEPT	2024	2025
Total operational income	15.730	**17.676**
Overhead and promotion expenses	9.598	**11.001**
Operational results	6.132	**6.675**
% Operating margin	*38.98*	**37.76**
Net income	4.370	**4.725**
Total assets	279.571	**289.035**
Total liability	259.184	**265.444**
Total equity	20.387	**23.591**
Loan portafolio (net)	53.916	**63.014**
Deposits	72.280	**101.938**

Figures in billions of pesos

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2025 Results

Total operational income amounted to

$17.7
billion pesos
at the end of 2025

thus representing a **12%** growth over amounts reported at the end of 2024.

The income generated in 2025 consists primarily of:

- 35% from the **purchase-sale transactions with foreign currency and payments in Mexico;**
- 22% from f**oreign exchange operations and payments by subsidiaries abroad;**
- 19% from **the credit and deposit segment**;
- 11% from the **stock brokerage business.**

The **foreign exchange and international payments business in Mexico** reported an income of

$6.2
billions pesos
at the end of 2025,

thus representing **11%** growth over amounts reported at the end of the previous year.

The income from the **foreign exchange and international payment business abroad** grew to

$3.8
billion pesos
by the end of 2025,

which represents a **24%** increase over the previous year.

The stock **brokerage business** reported revenues of

$1.8
billion pesos
at the end of 2025,

representing **27%** growth compared to the income reported at the end of 2024.

Income from the **derivatives** business reached

$927
million pesos
at the end of 2025,

which represents a **13%** growth over income for the previous year.

Net income at the end of the **fourth quarter of 2025** totaled

$4.7
billion pesos,

representing **8%** growth compared to the net income reported at the end of 2024.

For greater information, see:

Financial Report Monex SAPI

Presentation - Monex SAPI

Credit Scores

Credit Rating****	Fitch Ratings Long Term	Fitch Ratings Short Term	Fitch Ratings Outlook	HR Ratings Long Term	HR Ratings Short Term	HR Ratings Outlook
Monex, S.A.P.I. (EN)	AA(mex)	F1+(mex)	Stable	HR AA	HR1	Stable
Banco Monex (EN)	AA(mex)	F1+(mex)	Stable	HR AA+	HR+1	Stable
Banco Monex (EG)	BB+	B	Stable	-	-	-
Monex CB (EN)	AA(mex)	F1+(mex)	Stable	HR AA+	HR+1	Stable

Figures in millions of USD.
** Return on Assets and Return on Equity in 2023 and 2024 = Annual Net Income / Average Assets or Equity in the fourth quarter of the year and the fourth quarter of the previous year. .
** Return on Assets and Return on Equity in Jan — Dec 2025 = Annual Net Income of 2025 / Average Assets or Equity in the fourth quarter of 2025 and the fourth quarter of 2024.
** Return on Assets and Return on Equity in 4Q25 = Annualized Net Income of the fourth quarter of 2025 / Average Assets or Equity in the fourth quarter of 2025 and the fourth quarter of 2024.
*** Capitalization ratio of Banco Monex published by Banxico (December 2025).
**** NS: National Scale. GS: Global Scale. CB: Casa de Bolsa.

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ESG Strategy

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We work under the highest standards, integrating our ESG criteria in our decision-making processes. We are strongly committed to environmental sustainability, social responsibility and to the best corporate governance practices, values that are reflected across the board in our relationship with our various stakeholders. Our responsible banking approach actively drives economic and social development, promotes environmental protection, and takes advantage of the opportunities that sustainable development offers our customers.

In this context and as part of this commitment, in 2022 our materiality analysis was carried, which outlined the initial roadmap for our ESG strategy, identifying key priorities that strengthen our sustainability management.

See the results of the materiality analysis

The ESG Strategy is coordinated by the Committee for Risk Analysis and Sustainable Opportunities (COSUSTENTA), which is in charge of supervising its progress and key performance indicators. Its purposes include:

- Strengthening the internal capacity for identifying and managing ESG risks in the loan portfolio and investments,
- Defining and following the ESG risk strategy, coordinating decision-making with other departments of the organization,
- Establishing a sustainable roadmap based on the identification of priority ESG issues, and promoting transparent dissemination of information.

The Committee meets quarterly, consisting of a high-level interdisciplinary team to ensure a comprehensive vision that is aligned with the strategic objectives.

In 2025 we updated our ESG model, adding a fifth pillar of corporate responsibility; thus, our ESG strategy is structured around five core pillars that guide our management and strengthen our contribution to sustainable development. Our institutional commitment is at the center of this model, which takes shape through our specific and measurable actions:

1. **Governance and Compliance:** We strengthen the corporate governance structure, promote a culture of ethics and compliance, and ensure information security as the foundation of our operations.
2. **Customer Centricity:** IWe promote digital transformation, encourage innovation and foster transparency, with the goal of building strong and trustworthy relationships with our customers.
3. **Committed Talen:** We help attract and retain top talent; we boost their overall development and ensure the well-being of our employees.
4. **Sustainable Finance:** We support our customer's growth, promote sustainable practices and encourage strategic partnerships that contribute to the development of the market. With the help of tools such as SARAS (Environmental and Social Risk Management System), we integrated ESG criteria in the management of our portfolio.
5. **Corporate Responsibility:** We develop social and environmental initiatives that have a positive impact, contributing to the well-being of our stakeholders and the environment in which we operate.

This model is supplemented with a cross-cutting approach towards our stakeholders, ensuring that each action is aligned with our strategic priorities and sustainability principles.

Stakeholder Relations GRI 2-29

Our purpose is to create value for all our stakeholders, which is reflected in the quality of our relationships and in our efforts to encourage their active participation. Stakeholders are all the individuals and entities that may be affected by our operations, as well as those with the capability to influence business development and performance.

The value proposition as well as the commitments made to each stakeholder group, aligned with their corporate and sustainability strategy, are described below:

STAKEHOLDERS	VALUE PROPOSITION	COMMITMENTS
Employees	Foster their overall development and work-life balance in a respectful environment.	Competitive salaries and benefits; wellbeing; training; non-discrimination; retention.
Customers	Provide effective service in order to drive their development.	Protect wealth; honesty and transparency; ensure satisfaction.
Shareholders, Investors and Equity Providers	Manage the business with prudence and transparency to generate returns.	Reliable information; ethical governance; professional management.
Suppliers	Relationships based on trust, mutual benefit, and transparency.	Transparent selection; honor commitments.
Authorities and Regulatory Bodies	Ensure regulatory compliance.	Law compliance; proactive collaboration.
Competitors and Trade Associations	Maintain ethical and fair relationships.	Respect; collaboration; promote sustainable finances.
Community	Contribute to overall development and quality of life.	Donations and support for foundations.

Contribution to Sustainable Development Goals (SDGs) GRI 3-2, 3-3

Our priority is maximizing our contribution to the UN SDGs. Our business model is based on a sustainability approach and the creation of shared value, thereby reflecting our commitment to address the most pressing challenges faced by society.

We have identified the strategic SDGs where we can have the greatest impact, considering our type of business, operations, and the various stakeholders we serve. This identification is incorporated into our ESG model and was developed based on the analysis of our material issues, assessed the environment in which we operate, and considered the needs and expectations of our community.

PILLARS	SDGs	OBJECTIVES	2025 RESULTS
1 Governance and Compliance	16 PAZ, JUSTICIA E INSTITUCIONES SÓLIDAS	Strengthen corporate governance by fostering a culture of ethics and anti-corruption; ensuring strict compliance with the regulatory framework; protecting information through robust cybersecurity practices; and disclosing financial information in a transparent and timely manner, thereby building trust among the stakeholders.	• **95% accreditation** rate on regulatory courses • **1 medium-risk and 1 low-risk** information security incident • **98% accreditation** rate for the PLD-FT course • **0 (zero) corruption** incidents or penalties for anti-competitive practices • **0 (zero) incidents** involving insider trading or unfair competition
2 Customer Centricity	9 INDUSTRIA, INNOVACIÓN E INFRAESTRUCTURA 10 REDUCCIÓN DE LAS DESIGUALDADES	Promote the organization's digital transformation by developing innovative products, enhancing customer's experience and service, and implementing transparent sales practices that ensure clear communication and accurate product information.	• **Customized solutions** (Monex ULTRA II and Foreign currency purchases) for different customer profiles • **Multichannel access** (website and app) with high security standards • **Secure 24/7** digital platform • **Real-time trading** of major currencies
3 Committed Talent	4 EDUCACIÓN DE CALIDAD 5 IGUALDAD DE GÉNERO 8 TRABAJO DECENTE Y CRECIMIENTO ECONÓMICO 10 REDUCCIÓN DE LAS DESIGUALDADES	Develop and foster an inclusive and sustainable work environment to promote the attraction and retention of talent, ensure diversity, equal opportunities, and strengthen employee training and ongoing development to enhance their performance and commitment to the organization.	• **2,899 employees trained in** different courses • **154,299 training hours** • **60 training hours** per employee • **48%** of the headcount are women • **34% of the executive-level staff are women** • **27% of the members** of the Board of Directors MONEX S.A.P.I. **are women** • **473** new hires

Contribution to Sustainable Development Goals (SDGs) GRI 3-2, 3-3

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PILLARS	SDGs	OBJECTIVES	2025 RESULTS
4 Sustainable Finance	9 INDUSTRIA, INNOVACIÓN E INFRAESTRUCTURA 12 PRODUCCIÓN Y CONSUMO RESPONSABLES 13 ACCIÓN POR EL CLIMA	Strengthen the sustainable impact of the organization by promoting responsible financing and investment, promoting financial inclusion, and comprehensive management of ESG risk at corporate level as well as in the portfolio, contributing to the economic development while considering environmental, social and governance criteria.	• **56.8%** of total transactions are foreign currency and international payments • **53.1%** of the total loan portfolio consists of SME loans • **4 placements** in **SDG** bond auctions, totaling **$124.2 billion pesos** • **$17.3 billion** pesos invested in **Banobras bonds labeled as Sustainable (X)**
5 Corporate Responsibility	3 SALUD Y BIENESTAR 4 EDUCACIÓN DE CALIDAD 13 ACCIÓN POR EL CLIMA 14 VIDA SUBMARINA	Promote sustainable development by implementing environmental and social actions that reduce environmental impact, strengthen the wellbeing of communities and create value for the stakeholders at the long term.	• **23 young** people participated in European cycling competitions • **1 project** was supported by cinematographic distribution • **8 volunteer sessions** in social and environmental activities • **1% increase** of **GHG** emissions as compared to 2024 • **99 kilograms** of recovered alkaline batteries

4

Governance and Compliance

In Monex, our governance is based on current regulations and best practices at both national and international levels, guiding our actions with the corporate bylaws we have designed to ensure the fulfillment of our strategic objectives and the creation of value for our shareholders and other stakeholders.

Board of Directors GRI 2-9, 2-10, 2-11, 405-1

Management is the responsibility of the Board of Directors and the CEO. The Board members are appointed or ratified during the Annual General Ordinary Shareholders' Meeting. The shareholders, or those representing a minimum of 10% of capital stock, have the right to appoint one Board member and the respective alternate.

The members of the Board of Directors hold their position for one year and perform their duties until replaced by the appointed alternates. The Board meets at least each quarter and holds extraordinary meetings when so necessary.

Makeup of the Board of Directors of MONEX, S.A.P.I. de C.V.

The makeup of the following bodies was ratified during the Annual General Ordinary Shareholders' Meeting held on April 9, 2005, which is structured as follows:

Directors	Alternates
Héctor Pío Lagos Dondé **(Chairman)**	Ana Isabel Lagos Vogt
Georgina Teresita Lagos Dondé	Julia Inés Lagos Vogt
Francisco Lorenzo Lagos Dondé	José Raúl Bitar Romo
Mauricio Naranjo González **(Deputy)**	

Independent Directors
David Aarón Margolín Schabes
José Francisco Meré Palafox
George Ian Anthony Mc Carthy Sandland
Moisés Tiktin Nickin

Secretary
Jacobo Guadalupe Martínez Flores

Assistant Secretary
Erik Alberto García Tapia

It consists of **eight regular members and three alternates, four of whom are independent.**

Makeup of the Board of Directors of Monex Grupo Financiero, S.A. de C.V.

The makeup of the Board of Directors was ratified during the Annual General Ordinary Shareholders' Meeting held on April 9,2025; which is structured as follows:

Directors	Alternates
Héctor Pío Lagos Dondé **(Chairman)**	Patricia García Gutiérrez
Mauricio Naranjo González	José Raúl Bitar Romo
Georgina Teresita Lagos Dondé	
Francisco Lorenzo Lagos Dondé	
Jorge Hierro Molina	

Independent Directors

- David Aarón Margolín Schabes
- Jorge Jesús Galicia Romero
- María del Carmen Arreola Steger

Secretary

- Jacobo Guadalupe Martínez Flores

Assistant Secretary

- Erik Alberto García Tapia

It consists of **eight regular members and two alternates, three of whom are independent.**

Advisory Board Committees GRI 2-12, 2-13, 2-19, 2-20

The Board of Directors is assisted by collegial bodies known as Committees, which are established in accordance with the applicable law. The Committees are appointed by the Board of Directors, and their operation requires the presence of the majority of its members for decision-making.

Corporate Practices and Audit Committee of MONEX, S.A.P.I. de C.V.

Audit Committee of Monex Grupo Financiero, S.A. de C.V.

Assists the Board of Directors in defining, updating and assessing the objectives of the Internal Control System and guidelines for its implementation; it also ensures that the financial and accounting information is prepared in accordance with applicable financial reporting standards and legal provisions. This committee meets quarterly and holds extraordinary meetings when so necessary.

Members:

- David Aarón Margolin Schabes, President
- George Ian Anthony McCarthy Sandland, Board Member
- José Francisco Meré Palafox, Board Member
- Jacobo Guadalupe Martínez Flores, Secretary and Corporate Director of Legal
- Erik Alberto García Tapia, Assistant Secretary and Senior Assistant Director of Corporate Legal
- Gabriela Solórzano Espejel, Assistant Secretary and Assistant Director of Legal
- Patricio Bustamante Martínez, invitee and Corporate Director of Finance and Planning

Members:

- David Aarón Margolin Schabes, President
- Jorge Jesús Galicia Romero, Board Member
- José Francisco Meré Palafox, Board Member
- Jacobo Guadalupe Martínez Flores, Secretary and Corporate Director of Legal
- Erik Alberto García Tapia, Assistant Secretary and Senior Assistant Director of Corporate Legal
- Gabriela Solórzano Espejel, Assistant Secretary and Assistant Director of Legal
- Patricio Bustamante Martínez, invitee Corporate Director for Finance and Planning

Advisory Board Committees GRI 2-12, 2-13, 2-19, 2-20

Risk Committee

Its main purpose is comprehensive risk management and makes sure that the operations adapt to risk exposure limits defined in the objectives, guidelines and policies for comprehensive risk management. This Committee meets at least once a month and holds extraordinary meetings when so necessary.

Members:

- Mauricio Naranjo González, Board Member and CEO of the Financial Group
- David Aarón Margolin Schabes, Board Member
- Hernando Carlos Luis Sabau García, Independent Member
- Moisés Tiktin Nickin, Independent Member
- Alfredo Gershberg Figot, Chief Operations and Finance Officer
- Tomás Noriega Noriega, Chief Markets and Treasury Officer (Monex Casa de Bolsa only)
- Carlos Humberto Castro Gaytán, Chief Risks Officer
- Luis Alfonso Cisneros Flores, Director of Market and Liquidity Risk
- Silvia Cecilia Hernández Vargas, Director of Audit

Advisory Board Committees GRI 2-12, 2-13, 2-19, 2-20

Remuneration Committee

Its purpose is the implementation, maintenance and assessment of the Remuneration System, as well as assisting the Board of Directors with the development of standards and policies related to the administration and assessment of the remuneration plans; this Committee ensures that the ordinary and extraordinary remuneration of employees subject to the system is determined considering the current and potential risks posed by the activities carried out by such individual employees or staff. The Committee meets at least quarterly.

Members:

- Jorge Jesús Galicia Romero, President (Banco Monex only) and Board Member
- David Aarón Margolin Schabes, President (Monex Casa de Bolsa only) and Board Member
- Héctor Pío Lagos Dondé, Board Member
- Mauricio Naranjo González, Board Member and CEO of the Financial Group
- Luis Alfonso Cisneros Flores, Director of Market and Liquidity Risk
- Patricia García Gutiérrez, Chief People and Corporate Affairs Officer
- Patricio Bustamante Martínez, Director of Corporate Finance and Planning
- Silvia Cecilia Hernández Vargas, Director of Audit
- Carlos Humberto Castro Gaytán, Chief Risks Officer

We developed a Remuneration System in keeping with the standards set forth by the National Banking and Securities Commission, which adheres to the following criteria:

- Establishing the responsibilities for corporate bodies in charge of implementing remuneration packages.
- Setting policies and procedures that govern ordinary and extraordinary remunerations for those persons subject to the Remuneration System, consistent with a reasonable level of risk.
- Continuously reviewing the payment policies and procedures, and adjusting regarding risks, and which may pose a threat to the liquidity, solvency, stability, and reputation of institutions.

The Remuneration Committee exercises independent judgment, basing its decisions on the evaluation of risks assumed by Banco Monex and Monex Casa de Bolsa.

On the other hand, the Corporate Practices and Audit Committee is in charge of suggesting pay packages or comprehensive remuneration for the CEO and other relevant executives.

Communication and Control Committee

Its purpose is to execute and monitor compliance with the minimum measures and procedures needed to prevent and detect actions, omissions, or operations that could favor, render assistance, or cooperate in the commission of crimes such as local and/or international terrorism, and operations with illegally obtained resources, according to the Federal Penal Code.

Members

Regular Members:

Mauricio Naranjo González
Board Member and CEO of the Financial Group

Tomás Noriega Noriega
Chief Market and Treasury Officer

Alfredo Gershberg Figot
Chief Operations and Finance Officer

Antonio Nava Tamez
Executive Director of Private Institutional Banking and Equity Management Consulting

Marco Antonio Montiel Velázquez
Corporate Director of Risks (Compliance Officer)

América Alejandra Ferreyra Rivera
Assistant Director of PLD

Jacobo Guadalupe Martínez Flores
Director of Corporate Legal

Gilberto Salazar Salazar
Chief Commercial Banking Officer

Ana Soledad Valdés Sánchez
Regional Director of Commercial Banking Business, Metropolitan area

Patricio Bustamante Martínez
Director of Audit

Secretary
Erik Alberto García Tapia
Senior Assistant Director of Corporate Legal

Alternate members:

Ignacio Odriozola Garín
Chief Banking Products Officer

José Hudson Moreno
Director of Capital

Luis Raúl Arana Chacón
Corporate Director of Operations

Librado Sergio Martínez Ferretiz
Director of Private Banking, Metro South region

Laura Susana Bernal Ramírez
Manager of Analysis, Research and PLD Report

Nashely Uriza Ortiz
Manager of PLD Monitoring

Consuelo Aldana Zepeda
Assistant Director of Legal Litigation

José Manuel Chig Valenzuela
Regional Director of Commercial Banking, North region

Jesús Rodrigo Mata Paredes
Regional Director of Commercial Banking, Southern region

Augusto David Ricárdez Gopar
Manager of Management and Follow up

Assistant Secretary
Fernando Sotelo Chaparro
Assistant Manager of Corporate Legal

Advisory Board Committees GRI 2-12, 2-13, 2-19, 2-20

Committee for Risk Analysis and Sustainable Opportunities (COSUSTENTA)

Its specific objective is to develop the internal capability to identify, manage and report ESG risks in the credit portfolio and securities investments. It's in charge of identifying national and international topics related to ESGs, as well as coordinating the definition and follow up of ESG risk strategy, using a sustainable roadmap. The Committee meets quarterly, is chaired by Georgina Teresita Lagos Dondé, and is composed of senior management.

Other committees:

- Audit Committee (Banco Monex and Monex Casa de Bolsa)
- Credit Committee (Banco Monex)
- Assets and Liabilities Committee (Banco Monex)
- Investment Financial Products Analysis Committee (Banco Monex and Casa de Bolsa Monex)

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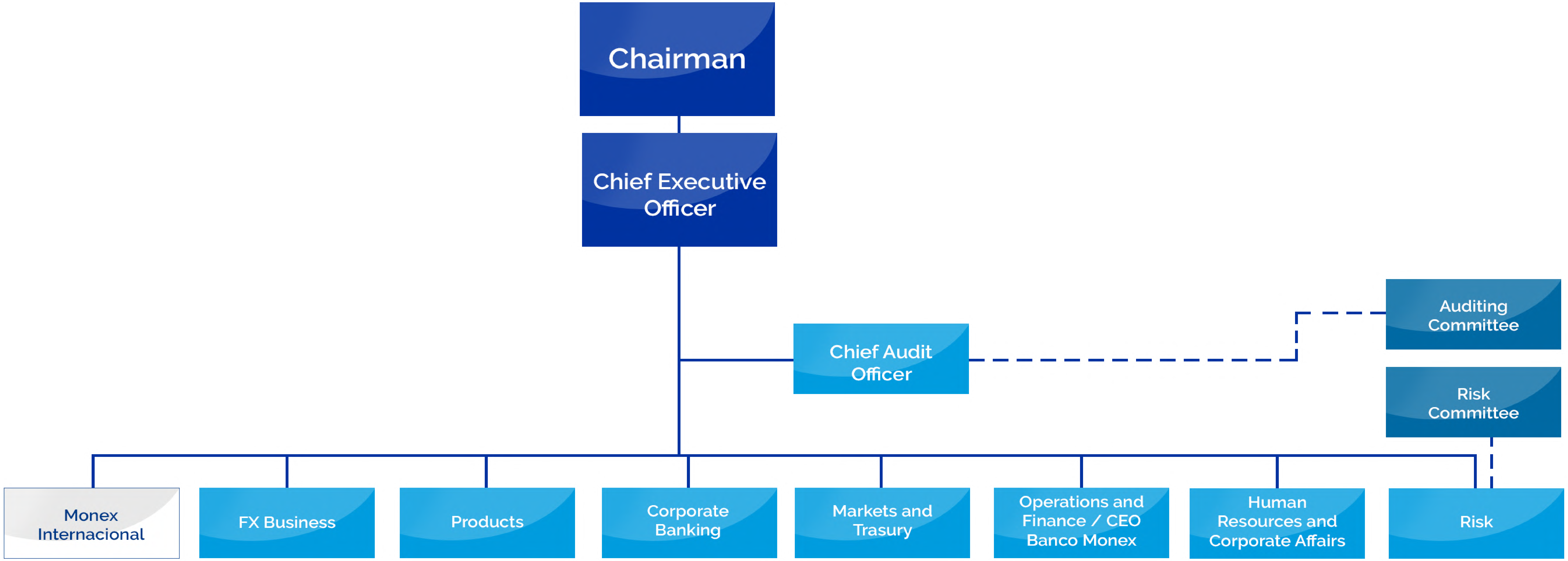
Executive Team GRI 2-9



Code of Ethics

GRI 2-23, 2-24, 2-27, 205-1, 205-2
SASB FN-IB-510A.2, FN-IB-510B.4, FN-CB-510A.2, FN-AC-510A.2

Our Code of Ethics establishes the general conduct principles, as well as the guidelines for treating people who are part of the group, both within and outside of the organization.

The Code of Ethics is aligned with our strategic planning, mission, vision and institutional values, and incorporates the guidelines and limits that we should follow at all times.

The document outlines the commitments that guide decision-making in our Company, related to the various groups with whom we interact such as: customers, employees, shareholders, suppliers, partners, the community, the environment, and competitors.

To view our Code of Ethics, click here

Ethics Hotline

GRI 2-15, 2-16, 2-25, 2-26

We have an external Ethics Hotline considered as essential to our institution because it allows us to strengthen our culture of transparency and ensures compliance with the Code of Ethics.

Through this channel, we provide a secure way to report misconducts or potential violations to our Code of Ethics and our Group's policies.

This hotline is intended for our employees, customers and suppliers, and we guarantee that all information will be handled in accordance with strict standards of confidentiality, respect and protection.

Channels to file a complaint:

Web page:
https://monex.lineaetica.mx

Email:
reportemonex@lineaetica.mx

Free phone call:
800 043 8422

App Móvil **EthicsGlobal**
free phone call

All reports made through our Monex Ethics Hotline are received and assessed by our Ethics Committee, integrated by four senior officials. This Committee is in charge of classifying each report for proper review and analysis.

We promptly follow up on all inquiries and concerns that we receive, and the members of the Ethics Committee are in charge of determining and supervising the actions taken in each case.

Information Security GRI 416-1, 416-2, 417-3, 418-1 SASB FN-CB-230A.2

For Monex, the security, confidentiality and integrity of customer data, as well as that of the Institution, are of vital importance. Therefore, for several years now, we have implemented a robust security strategy which includes multi-layered controls and protective measures, focused on safeguarding the most critical and sensitive information in each business process.

For more than 15 years, Monex has worked with a Comprehensive Security Master Plan, and its objective is to identify, assess and manage the risks associated with customer information. This system is based on strategies, controls and tools that ensure the ongoing confidentiality, integrity and availability of information.

Our information security strategy is reviewed on a regular basis by Senior Management, ensuring its alignment with the strategic objectives of the business, allowing us to focus our efforts on the most relevant risks that could prevent us from achieving our goals.

In addition, the most relevant issues are reported to the Audit and Risk Committees.

Also, in recent years we have improved our cybersecurity strategy by adopting a Zero Trust approach. Under this model, the access and privileges given to users and employees are governed by the principle of least privilege, taking into account the assigned duties and the level of information sensitivity used in each operational and business process. Access rights are assigned using tools that ensure control, visibility and traceability.

Monex's cybersecurity strategy, as well as its implementation, is subject to ongoing reviews, audits and tests done by both internal auditors and external consultants, enhancing the resilience of our systems, while strengthening the trust of our customers and shareholders.

In 2025, Banco Monex and Monex Casa de Bolsa received a total of 31 complaints, one request for clarification, and 17 claims, all of which were addressed through the Specialized Customer Attention Unit (UNE) and/or the CONDUSEF, including its Single Registration Portal (SIGE).

During the same period, no monetary losses were recorded as a result of legal procedures related to marketing practices, nor the disclosure of information about financial products to both new and existing customers. Also, no substantial inquiries were received involving violations of customer privacy, either by claims made by third parties and verified by the Institution, or due to comments from regulatory authorities.

Two cases were identified regarding incidents in terms of information security, classified as medium risk and low risk, respectively.

ISO Certifications GRI 2-1, 2-23, 2-24, 416-1, 418-1

We renew our certifications annually, in order to maintain our position as a financial institution recognized for the quality of its service, trustworthiness and transparency, and for its commitment to satisfying and surpassing our customers' expectations. In 2024, we improved our internal processes to obtain ISO 27001:2022 certification, aligning ourselves with the most recent version of this international standard.

	Quality Management System 9001:2015	Information Security Management ISO/IEC 27001:2022
Year the certification began	2007	2011
Objectives	• Improve the level of satisfaction of our internal and external customers • Manage performance indicators to assess the effectiveness of the quality model • Develop staff to strengthen their performance level • Promote a culture of quality within the team	• Maintain the confidentiality of customer information • Guarantee the integrity of customer information • Ensure the availability of customer information • Develop activities and controls that ensure information security
Scope	Prevention, detection and report of operations with funds derived from illicit sources, as well as the comprehensive management of the PLD and the risks in all domestic and international financial products.	Protection of the confidentiality, integrity and availability of customer information in the information systems, in accordance with the last version of the Statement of Applicability.

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5

Customer Centricity

We focus on presenting innovative solutions that anticipate our customers' needs and deliver the best possible experience and usability. Therefore, we promote a relationship of transparency and truth through comprehensive financial solutions, providing an efficient and value-added service that protects and contributes to the development and management of the customers' wealth.

Our objective is to remain the leading provider of financial products and services for customers with international operations, and with the help of our team's extensive experience and technology, build lasting relationships and offer specialized attention. We improve our customers' experience, giving access to a wide range of specialized products and services that meet their needs for banking services and international payments, guided by honesty and transparency, ensuring their complete satisfaction.

Our competitive advantages include:

- A leading position in the foreign exchange and international payments market.
- A cutting-edge, agile, and reliable electronic platform for foreign exchange transactions and payments.
- Rigorously maintained risk management and anti-money laundering practices, while also adhering to best practices in corporate governance.
- A top management team with extensive experience and market know-how.
- Product offerings that are increasingly diverse, enabling the possibility to capitalize on cross-selling opportunities.
- A proven strategic vision for entering new markets and innovating attractive products for our customers.
- A diverse customer portfolio comprising companies of all sizes, both global and local, served by a highly trained sales team.
- Services and operations supported by robust technological platforms, delivering quality and efficiency.

These market differentiators have allowed us to build a portfolio of recurring customers, whose ongoing demand provides a steady source of revenue and a solid foundation for our growth.

Our products and services offerings have diversified through the incorporation of risk management solutions, banking and fiduciary services, stock market brokerage, financial asset management, and leasing. This diversification enables us to increase our revenue streams and expand our customer portfolio, thus consolidating our market position.

We have a wide variety of customers for each one of our different products. Our main customers work in manufacturing, wholesale trade, and financial and insurance services sectors, among others.

Customer Service

In order to have effective communication with our customers, we have established different service channels. With the objective to keep our cutting-edge technology and security solutions available to our customers, we have a telephone service center, an online banking platform, and WhatsApp support for the Digital Banking segment.

Telephone service center: Through this channel, our customers can conduct foreign exchange transactions, make payments and transfers, and also banking investments.

Likewise, they can receive customized consulting for: technical issues with token and/or user activation within Digital Banking or the mobile App.

Online Banking Platform: Digital Banking began with the foreign exchange module, which allows our customers to trade and conduct foreign exchange transactions. The other modules that were added are transfers, payments, investments, and transactional history.

As added value, our customers can manage their money in the original currency and decide which transactions they want carry out using their digital account.

WhatsApp for customers of Monex On: Personalized consulting for individuals related to: technical issues with token and/or user activation within Digital Banking or the mobile App.

These channels allow us to provide flexible options that enable our customers to perform their financial transactions.

Digital Transformation

Our business model is based on payment processing efficiency, customer service and the long-term relationships we maintain with our customers. By the same token, we have a dedicated marketing team committed to providing high-quality, personalized service and support, using a robust technology platform.

Our marketing team has built a reputation based on the offering of efficient services and long-term relations, which allowed us to be recognized for offering foreign exchange and payment services, characterized by speed and reliability. Using technological systems and payment processing platforms, we have set ourselves apart from our competitors and offer a superior level of service, optimizing the operative efficiency of our business and ensuring confidentiality, integrity, availability and compliance with anti-money laundering policies.

We have developed new foreign exchange services and transfer solutions for our customers. Most of the products and digital platforms have been developed internally and are backed by cutting-edge technology. Third-party technologies are also used to offer innovative solutions, adapted to our customers' needs.

Our digital currency platforms strengthen the relationship with our customers, who benefit from personalized consulting, and from the analysis and experience of our executives, by managing their operations through a state-of-the-art technological tool that meets all the safety standards to ensure the best experience.

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Digital Banking

A digital channel is offered so our customers can perform foreign exchange transactions through our website and/or mobile app, from wherever they are.

We are evolving towards new digital banking that considers a customer-centric approach and aims to provide a clear, intuitive, customized, accessible, and secure digital experience. Our commitment to improve the user's experience is reflected in the improvements made in the different modules of the app.

Support materials are constantly being created for digital channels and processes, as well as tutorials and quick guides.

We are constantly updating the content that supports the use of our digital channels, such as tutorials and quick guides that are available to the customer.

These are some of the improvements made in Digital Banking regarding the customer experience in terms of processes, services and products:

- Each time the customer logs onto Digital Banking or contacts our telephone service center, double authenticity processes are applied; behind every validation process there is a system safeguarding their identity information
- Access to Digital Banking through a digital token and upgrading of the soft token activation process
- Resetting of the mobile App password from the home screen
- Product advertising prompts for the New Digital Banking on digital channels
- Customer support through WhatsApp from the Monex One account
- Button to enable/disable payment release using a token
- Scheduling of same-day payments
- Bulk subscriber sign-up
- Domestic and International payments
- Access to Ultra II foreign-currency platform
- Implementation of balance display

Internally, as best practices for the responsible use of customer information, we have areas that perform specific actions such as the information security office, which provides guidelines and issues preventing alerts to ensure the proper use of sensitive customer information; in addition, the area of internal control maintains strict validations to ensure that authorized individuals use the information correctly. Also, employees are trained in responsible information use.

Products and/or digital services:

- Online banking portal
- Mobile banking (App)
- CODI
- Exchange rate platforms
- Chatbot GAC (Central Service Group)
- DIMO

Cash Management

All cash management solutions operate through Monex Digital Banking, comprising both the web portal and "Monex Móvil" mobile app. These platforms allow our customers to check balances, execute transactions, obtain receipts, reference collection, make long-term investments, finalize foreign exchange transactions, and make payments and conduct transactions from their digital account.

Digital Banking offers intelligent services that allow remote access from anywhere. Thus, our digital strategy aims to enable some of our customers to manage their own affairs through the digital channels we offer, in order to provide a fast and innovative service, strengthen our security, and reduce operational risk for the benefit of our customers. We are committed to continuous improvement in our various digital channels and strategic partnerships, maximizing our business relations with the available products and digital services.

MONEX

6

Committed Talent

Committed Talent

SASB FN-IB-330A.1, FN-AC-330A.1

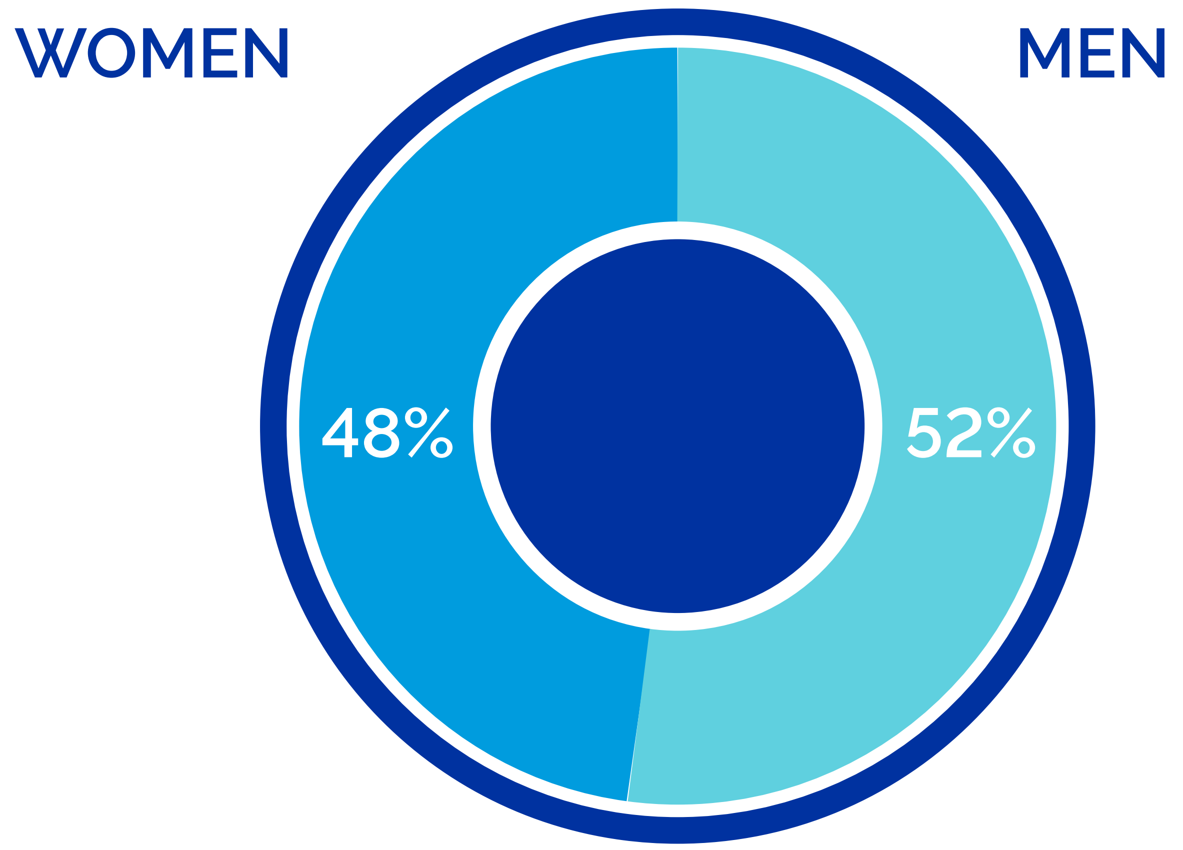
We promote a work environment based on respect, inclusion, and equal opportunities, encouraging the professional growth of our employees through a comprehensive remuneration, benefits, and wellness program designed to promote a healthy lifestyle.

Talent Attraction GRI 2-7, 404-2, 405-1

Our talent attraction, retention and development strategy is continuously strengthened to adapt to the needs of the financial sector, technological innovations and the challenges of the digital era. Aligned with our organizational culture, we promote family and work life balance, ensuring conditions that respect the dignity and labor rights of our employees.

Teamwork is one of our main institutional values, as well as a key strength to face the day-to-day challenges of the business and achieving our strategic goals.

The Corporate Banking Career Plan is part of our programs for capacity building and professional development, which promotes ongoing formation, knowledge transfer, and the talent development for strategic positions. The program aims to strengthen the formation of a new generation of Corporate Banking Advisors, either by adding trainees, with whom we share technical knowledge and organizational culture, or by attracting the best talent on the market to foster their development and growth within the Institution.



2,498 employees

Workforce by Age and Gender GRI 2-7

As part of our commitment with diversity, inclusion and equal opportunities, we track the makeup of our workforce by age and gender. This analysis allows us to promote a balanced work environment, and to reinforce policies that encourage equitable participation and talent development at every stage of the employee's career.

	Women	Men	Total
Under 30	246	286	532
From 30 to 50	730	730	1,460
Over 50	221	285	506
TOTAL	1,197	1,301	2,498

Hires, Dismissals and Turnover GRI 401-1

We responsibly manage the hiring and termination of employment processes, aligned with the needs of the business and our strategic workforce planning. Turnover rates are tracked in order to strengthen job stability, ensure the retention of key talent, and promote solid and committed teams.

Hires, Dismissals and Turnover	2025
Additions	473
Voluntary and involuntary dismissals	396
Total turnover rate	15.3%
Dropout rate (voluntary)	7.2%

Collective Bargaining GRI 2-30

A Collective Bargaining Agreement has been entered into with SINATIFBANC (the Banking, Office Employees, Similar and Allied Workers Union of the Mexican Republic), which accounts for 14.4% of our total workforce.

	Women	Men	Total	%
Non-unionized	992	1,147	2,139	86
Unionized	205	154	359	14
Total	1,197	1,301	2,498	100

Working conditions and terms of employment for the rest of the staff are determined according to applicable regulatory frameworks, internal policies of the organization, and the Company's remuneration and talent management practices.

Specifically, the terms are defined based on the following:

- Compliance with the current labor laws, including the Federal Labor Law provisions and other applicable regulations
- The Human Resources manual, which establishes clear guidelines regarding hiring, benefits, performance, professional development, and work conditions
- Wage competitiveness studies and market analysis to ensure fair practices that are aligned with the external environment
- Institutional processes of performance evaluation and meritocracy, allowing the determination of wage adjustments, promotions and level revisions
- Objective criteria related to job descriptions, assigned responsibilities, required experience, and the impact of each role within the organization

In this manner, we ensure that all employees —regardless of whether they are covered by collective bargaining agreements— have fair, transparent working conditions that comply with all regulations. During the reporting period, we hired 161 temporary employees.

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Development and Growth GRI 404-1, 404-2

Training and growth of our team is promoted through comprehensive training and development strategies aimed at strengthening the technical and professional skills of our employees, fostering their ongoing development in the organization.

Our training programs are updated on an ongoing basis to respond to new trends, especially in increasingly digital environments that were designed with the identification of specific needs, with the goal of enhancing the performance, employability, and growth of our talent.

Trained Employees

Job level	Employees		Hours		Employee hours
	Women	Men	Women	Men	
Operational (Analysts - Consultants)	1,081	1,038	53,160	53,715	50
Departmental(AssistantManager-Coordinators)	115	120	6,749	7,156	59
Executive (Managers - Specialists)	155	202	9,669	12,409	62
Strategic (Director - Assistant Directors)	50	138	2,865	8,578	61

2,899
employees

154,301
hours

53
average training hours per employee

MONEX

Development and Growth GRI 404-1, 404-2

Regulatory Training GRI 2-27

We implemented standard training courses to strengthen regulatory compliance and foster a culture of ethics and integrity among our employees. In 2025, the following courses were offered:

Regulatory Training 2025	Women	Men	Total employees	% Completion	Training Hours
Personal Data Protection	1,164	1,205	2,369	99%	9,476
Comprehensive Quality and Information Security Management System	1,143	1,184	2,327	98%	9,308
Business Continuity	975	968	1,943	97%	7772
Cybersecurity	1,146	1,189	2,335	98%	13,669
Code of Conduct for Foreign Exchange Transactions at Monex	1,155	1,219	2,374	99%	9,496
Prevention of Money Laundering and Terrorist Financing	1,139	1,249	2,388	98%	10,094
Operational Risk	1,118	1,198	2,316	99%	9,264
Fraud Prevention	1,148	1,249	2,397	98%	2,397
Safety, Hygiene and Civil Protection	1,139	1,216	2,355	96%	9,420
Gender Equality	230	256	486	80%	940
Lectures on Ethics	1,059	1,097	2,156	85%	4,312

Average accreditation of **95%**

Development and Growth GRI 404-1, 404-2

Scholarship Program and Discounts
GRI 403-6, 404-1, 404-2

Each year we invite our employees to participate in the Scholarships and Discounts Program that are established through agreements with prestigious universities for secondary education programs. This initiative fosters access to training opportunities and contributes to the ongoing professional development of our team, aligned with our training and skill development programs.

In addition, the program promotes the overall well-being of our employees by supporting their academic development, creating a positive impact in their motivation, stability and quality of life. In 2025, some 29 employees (16 women and 13 men) benefited from this program.

Summer Course
GRI 403-6, 404-2

With the objective of fostering well-being, family integration and comprehensive development, a Summer Course was implemented for children of employees aged 6 to 12. Through fun and educational activities, like building robots, we promote a culture of entrepreneurship and the development of key skills such as creativity, communication and teamwork.

In 2025, some 42 girls and 53 boys participated in activities that promoted creative development, collaboration, and the interest in technology through interactive games and virtual reality experiences, integrating financial literacy in a practical manner.

This initiative contributes to our workplace well-being programs, favoring a work-life balance for our employees. It also indirectly strengthens the development of skills and competencies at an early age.

Gender Equality GRI 2-7, 405-1

We promote work environments based on respect, equality and the diversity of ideas, since they are principles that direct our daily actions. Equal treatment and opportunities are guaranteed in all our internal and external processes, without any distinction based on gender, race, color, religion, political opinions, social condition, ethnic background, or disability, fostering an inclusive organizational culture free of discrimination.

On Women's International Day we held the Women's Forum, a program in which we commit to gender equality, women's empowerment, and diversity. Through the voices of our female employees, we share the stories behind their efforts and achievements, reflecting the impact each one of them has on Monex growth. By transmitting their experiences, personal and work growth is promoted among all our employees.

Executive Positions

	% Women	% Men
Director	26	74
Assistant Director	25	75
Manager	41	59

Promotions

Women	Men
47%	53%

Hirings

Women	Men
46%	54%

SASB FN-IB-330A.1, FN-AC-330A.1

Inclusive Culture

In collaboration with the Ojos que Sienten, A.C organization (Sight of Emotion) we conducted an inclusive cultural campaign, with the purpose of transforming paradigms regarding differently-abled people and promoting truly inclusive marketing. This initiative prompted activities that strengthened the empathy, awareness, and participation of our community, helping to normalize inclusion and highlight the social, cultural and human value that these individuals bring.

As part of the campaign, different activities were held as part of our Social Responsibility strategy; notable among these are:

Activities for our employees:

- "The power of collaboration: women and men leading with empathy and respect" lecture, given by Gina Badenoch, founder of Sight of Emotion, to reflect on inclusive leadership
- "Family Routine" stand-up routine, by Erika Bernal, addressing issues of diversity and inclusion with a touch of humor
- "Opportunities and Lessons Learned in Diversity and Inclusion in Marketing and Communication" panel, where experts shared their experiences, breaking the traditional stereotypes of persons with disabilities
- Corporate volunteering in sensory photography, which allowed our employees to have immersive experiences that promote empathy and perception beyond sight

Activities in public spaces:

- Photography exhibition held in the plaza at La Mexicana park, where new ways of perceiving the world, from an inclusive perspective, were highlighted
- Advertising campaign "Breaking Stereotypes: Re-framing Advertising", aimed at promoting more accurate and realistic portrayals in corporate messages

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Health and Wellness GRI 403-1, 403-2, 403-3, 403-4, 403-5, 403-6

Our employees' health, safety and wellness are a priority. Thus, we implemented programs that create a safe, healthy and supportive work environment to foster the personal and professional growth of our team. We contribute to improve the quality of life of our employees and families in a comprehensive manner through policies, training, communication, follow up and wellness promotion actions.

The Creating Wellness Program is a central part of our health and wellness strategy, and it includes four pillars: Staying Active, Resting, Nourishing Ourselves and Taking Care of Ourselves. With this program campaigns and initiatives are developed with a focus on health promotion, disease prevention, and the promotion of healthy habits and lifestyles.

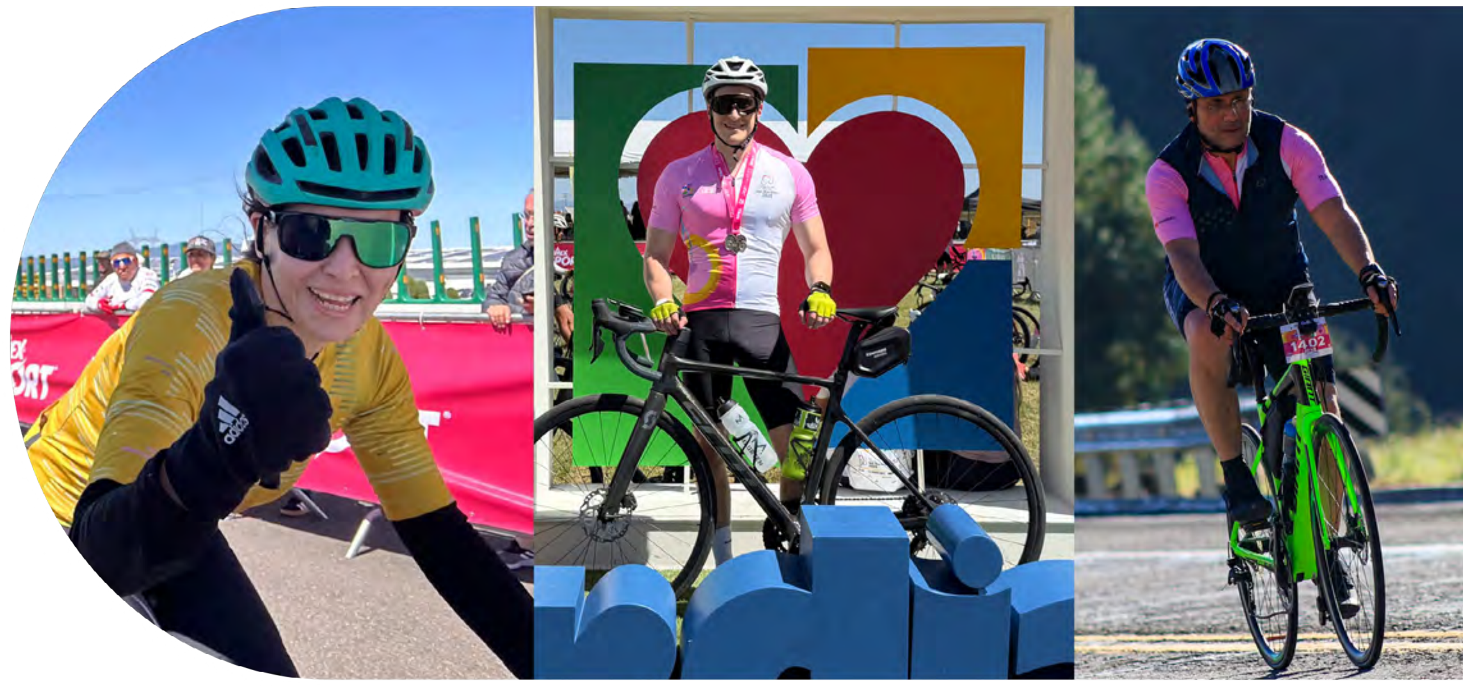
Gym and Fitness Classes

Physical activity and healthy lifestyles are encouraged through various initiatives, such as access to the gym and fitness classes (like yoga, functional training and dance fit), with an annual average attendance of 456 employees in Mexico City in 2025.

Banking Industry Games

Participation in the 60th edition of the Banking Industry Games. We obtained 28 medals across 13 winning events, with the participation of 136 employees. Also, we encouraged the participation in various charity runs, in which almost 100 employees participated in 2025.

These actions were supplemented through the organization of different sport activities, as well as assessment, consultations, and experiences focused on physical, financial and emotional well-being actions, such as activities for celebrating Women's Day, virtual classes, the "let's pick up the pace" challenge, and assessments of body makeup, physical fitness, and cognitive function.



Health and Wellness GRI 403-1, 403-2, 403-3, 403-4, 403-5, 403-6

Health Promotion and Risk Prevention Initiatives

We implemented different initiatives focused on promoting health, disease prevention, and the identification and mitigation of risks, with the purpose of protecting the physical, mental and emotional well-being of our employees.

- On-Site Medical Service: Available for tending to common illnesses, monitoring employees with conditions that require special attention, and also regular laboratory tests to monitor their health and detect potential risks early on.
- Annual Vaccination Campaigns: With the aim of strengthening prevention and promoting a culture of health, there are awareness and early detection programs for breast and prostate cancer, as well as informative webinars aimed at self-care and adopting healthy habits.
- Health and Safety at Work: General and specialized training courses are provided on work risks, dangerous activities and emergency situations; besides implementing measures and providing training to prevent ergonomic risks at the workplace.
- Employee Assistance Program (EAP): Active promotion of mental health through programs and resources focused on emotional well-being. It supports employees and their families in medical, psychological, nutritional, legal, financial, and other topics. This program also contributes to full compliance with NOM-035-STPS-2018.
- NOM-035-STPS-2018: As part of the psychosocial risk prevention strategy, psychosocial risk factors and ATS (Severe Traumatic Events) have been identified. In 2025, we conducted an assessment in accordance with regulations, obtaining a low risk level, with the participation of99% of the workforce.

Regarding regulatory compliance, all applicable provisions issued by the Secretariat of Labor and Social Welfare are followed at all our branches, in accordance with Mexican Official Standards 001, 002, 019, 025 and 026. Likewise, we have a Safety and Hygiene Commission at each branch facility, comprised by representatives from the Company and our employees, which conducts quarterly inspections to identify unsafe conditions and conducts follow-up on corrective actions.

Finally, we maintain active Civil Protection Brigades, whose members receive annual training, and we also reinforce internal communication on health, safety, and hygiene issues through various channels, with the objective of promoting safe workplaces and the best preventive practices.

7

Sustainable Finance

Responsible Banking

Responsible and sustainable financial development is promoted by incorporating cross-sectional ESG matters into our operations. We have actively participated in developing the green and sustainable finance market in Mexico through initiatives already included into our sustainable business model.

As signatories of PRB (the Principles for Responsible Banking) since 2020, under the coordination of UNEP FI, we are committed to integrating sustainability as a strategic pillar of our business. This commitment boosts our transition towards responsible financial practices and also promotes a more sustainable financial industry, aligned with the SDGs set by the United Nations, through a banking model that fosters economic and social development while also protecting the environment.

ESG Bonds Market

In keeping with our commitment to PRB (the Principles for Responsible Banking) of UNEP FI, during 2025 we strengthened our contribution to the development of a more sustainable financial system, through active participation in the green, social, and sustainable bond market in Mexico. These actions reflect the ESG criteria in our business model and our alignment with the SDGs, in accordance with Principle 2 of the PRB (impact and goal setting).

In the fiscal year of 2025, we participated in four bond auctions aligned with the Sustainable Development Goals (SDGs) set by SHCP (the Ministry of Finance and Public Credit), reaching a total awarded amount of $124.2 billion pesos. These instruments are part of the federal strategy for sustainable financing and they help promote projects with a positive social and environmental impact.

In addition, we placed $17.3 million pesos in bonds labeled "Sustainable (X)" issued by BANOBRAS, strengthening market share in thematic assets and favoring the allocation of resources through initiatives of sustainable infrastructure, mobility, water management, and regional development.

The sum of these operations represents a total amount of $364.3 billion in ESG-labeled bonds placed in the market since 2022. This reflects the institution's commitment to promoting responsible financial markets aligned with international standards and with a long-term vision aimed at creating sustainable value.

ESG Partnerships

We actively promote the development of sustainable finances in Mexico, by participating in various specialized committees and forums, both at national and international levels. This allows to monitor emerging tendencies, regulations, and standards, with the purpose of promptly identifying and managing initiatives that strengthen a sustainable business model and promote the best practices within Monex. We contribute to the development of thematic bonds in Mexico —including green, social, and sustainable bonds— as union members in the placement of government securities (BONDESG) and the Development Bank, promoting the issuance of stock certificates listed on both stock exchanges (BMV and BIVA).

We actively participate in the following partnerships and committees:

- ABM (Mexican Banking Association): Member of the Sustainability, Social Responsibility, Diversity and Inclusion committees. In November 2025, Javier Bernal Stoopen, Director of Markets, was assigned as Co-president of the Social Responsibility Commission, the body that coordinates and oversees the previously mentioned committees
- **AMIB (Mexican Association of Securities Institutions):** Member of the Sustainable Finance Committee
- **Financial Stability Council (SHCP, Banxico):** Member of the Sustainable Finance Committee
- **CMFS (Mexican Sustainable Finance Council),** as a founding member
- **Capital Mobilization Working Group of the Sustainable Finance Committee:** auxiliary body of the CESF (Mexican Financial Stability Board)

These organizations allow for supervising regulations and standards of the financial sector, managing initiatives in a proactive manner, and coordinating projects in education, governance, capital raising, and public policies.

Products and Services with ESG Criteria

In line with our commitment as a responsible financial institution and with the PRB (Principles of Responsible Banking), we promote inclusive access to financial products and services that aid social and economic development, especially for SMEs (micro, small, and medium size companies), and the country's strategic sectors.

The share of the total SME portfolio increased by nearly 23 percentage points compared to 2024. This increase is mainly due to simplifying the access to financing for SMEs, as well as the implementation of new digital channels for obtaining credit. This has provided easier access to financial products and services, reduced operational barriers and expanded geographical coverage, thus serving this segment more efficiently.

Year	Product/Service	Value (billions of pesos)	Representative % vs total portfolio
2025	Companies and sole proprietorships, with sales or annual net income lower than 14 million UDIS (Units of Investment)	$23.7	53.1
2024		$16.6	30.4

Likewise, we have a diversified offering of bank loans and development agencies, addressing priority sectors of the economy. They include funding systems for supply chains and digital credit through NAFIN (Nacional Financiera), as well as lines of credit granted in conjunction with FIRA (Trust Funds for Rural Development), intended for Mexico's agricultural and livestock, rural, and fishing sectors. Through these instruments, we help to promote financial inclusion, regional development, and the resilience of productive activities with a significant social impact.

By the same token, we engage in interbank lending and maintain credit lines that are used mainly for short-term funding and for fostering participation in interbank markets, thereby strengthening efficient liquidity management and financial stability. These activities support the continued availability of credit products and contribute to the proper functioning of the financial system.

Since 2022, we have an investment fund named MonxESG, with the aim to invest in companies that follow best practices in ESG performance, so our customers can make better investment decisions related to risk management and to the generation of long-term capital growth.

Financial Education

In 2025, we participated in the National Financial Literacy Week, a program promoted by CONDUSEF (the National Commission for the Protection and Defense of Financial Services Users), that endeavors to create awareness among the Mexican population regarding the importance of proper management of their personal finances in order to improve their financial health, and make efficient use of the available resources. In this edition, the event was developed under the slogan "Live the experience of financial well-being."

As part of our participation, various activities on financial literacy were held, such as lectures delivered both online and in person. These sessions were aimed at providing practical tools, basic knowledge, and advice on personal finance, savings, investment, and understanding different investment portfolios, thereby providing access to clear and accessible financial information.

The audience included all ages and levels of financial knowledge, which made it possible to expand the initiative's outreach and help foster a more solid and equitable financial culture from an early age and throughout different stages of life.

MONEX

8

Corporate Social Responsibility

Social Actions GRI 2-28

It is our strong belief that one of the most significant ways to contribute to Mexico's development is through actions aimed at protecting and caring for our environment. Monex has a corporate strategy aligned with the business that reflects our commitment to creating value for all our shareholders.

This strategy merges the economic, social, human, and environmental expectations of our employees, and it's strengthened through partnerships with various stakeholders that allow us to broaden the impact of our initiatives and promote sustainable development.

The five social pillars that direct the organization's actions, decisions, and initiatives related to social impact, are classified as:

Our five social pillars:

1. Cycling
2. Culture
3. Education
4. Social research
5. Community development

Social Actions GRI 2-28

1 Sports - Cycling

We promote Mexican athletic talent in the most important racing circuits of the world. Since 2019, we have sponsored the AR Monex Pro Cycling Team that supports young Mexican cyclists who, thanks to their talent, have excelled in international cycling. We provide comprehensive support in their physical, mental, and educational preparation, assisting them in each stage of their athletic development.

In 2025, some 23 young people participated in European cycling competitions, representing the team at Junior (17 year-olds) and Women's categories, as well as in men's sub-23 and sub-19. All of them receive physical, physiological, and nutritional training from a multidisciplinary team devoted to high-performance training.

The athletes find inspiration in Issac del Toro, ex-member of the AR Monex Pro Cycling Team, who has won several international competitions. He is an example of the high potential that Mexican talent has, combined with discipline, support, and opportunities.

2 Culture – Mexican Cinema

Support is given to Mexican cinema and the national film industry, helping the cultural and economic development of the country. An annual invitation is made to support *Eficine* projects for national cinematography production and distribution.

In 2025, we supported a distribution project, the movie *Viaje al país de los Tarahumaras*, thereby strengthening the creation and distribution of Mexican audiovisual content.

Total contribution: **$1,000,000 pesos**

3 Education

We support the education of children and young people through scholarships and comprehensive union services, like *Bécalos* and *Quiera* Foundation programs, seeking to reinforce their academic and personal development.

Total contribution: **$1,116,033 pesos**

4 Social Research

For the past 18 years we have supported the Award for Research on Civil Society that is promoted by Cemefi. The purpose is to recognize researchers who conduct innovative academic work with methodological discipline and who creatively contribute to the analysis of civil society-related matters in Mexico. Likewise, we contributed to the construction of *Cemefi Information Center*, a digital space designed for concentrating information and resources that support social initiatives of companies and organizations, using interactive boards.

Total contribution: **$500,000 pesos**

5 Community Development

We work hand-in-hand with various social organizations for the benefit of communities, conducting activities that amplify the positive impact of our actions, such as:

- Strengthening of supply chains
- Charity races
- In-kind donations (furniture and computer equipment)
- Reforestation and protection of marine life
- Fundraising among employees
- Corporate volunteerism

Total contribution: **$1,642,325 pesos**

Corporate Volunteerism GRI 2-28

As part of the activities of the Banking Volunteerism, in coordination with Quiera Foundation and with the aim to provide collective support to the institutions in its network, more than 130 employees and their families participated in five volunteer sessions. The sessions took place in collaboration with four foundations, positively impacting 212 children and young people in Mexico City, Guadalajara, and Monterrey.

Fundación Hogares Providencia, I.A.P.

Cleaning session
32 volunteers
29 beneficiaries

Tutoring
17 volunteers
30 beneficiaries

Fundación Familiar Infantil, I.A.P.

Recreational activity
32 volunteers
24 beneficiaries

Villas Asistenciales Santa María, A.B.P.

Space improvement
27 volunteers
49 beneficiaries

Fundación Santa María del Tepeyac, A.C.

Recreational activity
31 volunteers
80 beneficiaries

Also, there were three cleanup volunteerism events in the cities of Cancun, Tampico, and Veracruz, with the participation of 141 volunteers and their families. There were 759 kilograms of solid waste collected, including glass, plastic, and general trash.

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Environmental Actions GRI 2-28

Our commitment is focused on supporting actions aimed at protecting and improving the environment. We are constantly seeking opportunities to implement sustainable practices in our operations, including the adoption of more efficient technologies, proper waste management, promotion of sustainable mobility, and the optimization of energy and water consumption.

At the corporate office in Mexico City, we kept a battery container that was used to collect almost 100 kilograms of alkaline batteries for proper disposal in 2025.

GHG Emissions

Every year, we measure our GHG emissions inventory in order to identify areas of opportunity, as well as to establish goals that will reduce our environmental impact.

In 2025 we generated 2,556 metric tons of CO_2e, which represents a 1% increase compared to 2024. The calculation of the emissions is performed in accordance with the GHG Protocol guidelines, SEMARNAT (Mexico's Secretariat of the Environment and Natural Resources) and the EPA (U.S. Environmental Protection Agency).

Scope 1, 2, and 3 Emissions	tCO2e	%
Scope 1: Gasoline and Diesel	198	8
Scope 2: Power usage	1,541	60
Scope 3: Category 6 – Corporate trips	816	32
Total	**2,556**	**100**

Emissions by region	tCO2e	%	tCO2e, per employee
Mexico	1,815	71	1.14
United States	694	27	2.29
Europe	47	2	0.87
Total	**2,556**	**100**	

These results include **44 facilities and 2,833 employees.**

Environmental Actions

Reforestation Activities

We support projects aimed at protecting and taking care of the environment. As part of this commitment, we joined the reforestation initiatives conducted by *Reforestamos México, A.C.* and we planted 3,500 trees distributed in five localities, benefitting 108 people and 53 families.

	State of Mexico	Jalisco	Coahuila	Yucatán	Nuevo León
Place	*Nevado de Toluca* Flora and Fauna Protection Area	*La Primavera* Forest	CADNR 026 Lower San Juan River Protected Natural Area	Mayan Forest Corridor Bala´an K´aax Flora and Fauna Protection Area	*Cumbres de Monterrey* National Park Natural Area
Month	August	September	September	October	October
Trees planted	700	700	700	700	700
Beneficiaries	55	21	12	13	7
Families	15	6	12	13	7

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Environmental Actions

Marine Life Activities

As part of our sustainability strategy, this year we contributed with initiatives focused on creating awareness of the importance of protecting and conserving marine biodiversity, in partnership with *Fundación Yépez, A.C.*

Sea turtles	• Release of 6,600 endangered sea turtle hatchlings
Environmental education	• Raising awareness among 200 college students from various degree programs • Launch of activities to establish the Research Institute for the Conservation of Biodiversity and Ecological Balance
Beach cleanup	• Participation of 141 volunteers and their families from Cancun, Tampico, and Veracruz branch offices • Collection of 759 kilograms of solid waste of glass, plastic and general trash

These actions strengthen our commitment to the protection of ecosystems and the promotion of responsible practices that support the health of our oceans.

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Attachments

Attachment I. **Recognitions and Initiatives**

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Monex has been recognized by several organizations, which is a reflection of our commitment and dedication to offering our customers services of top quality and excellence.

Los Mejores Lugares Para Trabajar
Great Place To Work. MÉXICO 2025

22nd consecutive year - Best Place to Work Recognition in Mexico

- **2nd place** - The Best Place to Work Financial Services and Insurance sectors
- **3rd place** - Best Place to Work- Central Region
- **4th place** - The Best Place to Work, for 500 to 5,000 employees
- **14th place** - The Best Place to Work, for women

ESR Empresa Socialmente Responsable

21st consecutive year - Socially Responsible Enterprises, awarded by Cemefi.

United Nations Global Compact

UN Global Compact, **since 2005**.

UNEP FINANCE INITIATIVE | PRINCIPLES FOR RESPONSIBLE BANKING

Principles for Responsible Banking (PRB), **since 2020**.

Workplace Wellness Council-Mexico
Consejo Empresarial de salud y bienestar

11st consecutive year - Workplace Wellness Award (OSR)

Addiction-Free Company award.

24th consecutive year awarded by the Secretary of Labor and Social Services.

ESG	The ESG (Environmental, Social and Corporate Governance) criteria are tools investors use to measure a company's non-financial factors and analyze how it manages issues unrelated to its business activity.
ESG Bonds	Allocating capital to an investment vehicle to generate a financial return and positively impact the environment or society.
COSUSTENTA Committee	Oversees our ESG initiatives, whose objectives include developing the internal capability to identify, manage, and track ESG risks for our credit portfolio and for security investments, as well as establishing a sustainable roadmap.
Mexican Sustainable Finance Advisory Board	The Mexican Sustainable Finance Advisory Board (Consejo Mexicano de Finanzas Sostenibles) is a representative body of the Mexican financial sector to promote funding for investment projects and assets that generate environmental and social benefits through capacity building, the development of financial vehicles, and recommendations and proposals to promote sustainable development goals (SDGs).
GHG Emissions	Greenhouse Gases (GHG) are gaseous constituents of the atmosphere, both natural and anthropogenic, that absorb and emit infrared radiation, causing the greenhouse effect.
Sustainable Finance	They entail that ESG factors are considered in the investment decision-making process.
GRI	The GRI (Global Reporting Initiative) standards are sustainability reporting guidelines for organizations to transparently and consistently communicate their sustainability performance.
Materiality	Identification and assessment of ESG factors with a significant impact on the profitability of a company and its stakeholders.

Attachment II. **Glossary**

SDGs	The Sustainable Development Goals are a universal call to action to end poverty, protect the planet, and improve the lives and prospects of everyone, everywhere. In 2015, all United Nations Member States approved 17 Goals as part of the 2030 Agenda for Sustainable Development. This Agenda establishes a plan to achieve the Goals in 15 years.
Global Compact	The Global Compact is a United Nations corporate sustainability initiative. It is the largest corporate sustainability initiative. Its main objective is to promote responsible and sustainable business practices.
PRB	The Principles for Responsible Banking are voluntary standards promoted by the United Nations Environment Programme Finance Initiative (UNEP FI) to support banks in aligning their business strategy with the Sustainable Development Goals (SDGs) and the Paris Climate Change Agreement.
SASB	The SASB (Sustainability Accounting Standards Board) standards are specific guidelines for organizations to report ESG factors materially significant to their industry. They represent an international ESG information benchmark for investors.
Material Topics	These topics represent the most significant economic, environmental, and human impact of an organization, including impacts on human rights. They are identified and assessed to determine their relevance and impact on the company and its stakeholders. Material topics should be appropriately managed and, in some cases, reported because they are essential for a comprehensive sustainability strategy.
UNEP FI	UNEP FI or the United Nations Environment Programme Finance Initiative is a partnership between the United Nations and the global financial sector. UNEP FI has partnered with financial institutions worldwide to identify and promote links between sustainable development and financial topics.

Attachment III. **GRI and SASB Content Index**

UNIVERSAL STANDARDS			
Section	**Standard**	**Disclosure**	**Page(s)**
GRI 1: Foundation 2021			
GRI 2: General Disclosures 2021			
The organization and its reporting practices	GRI 2-1	Organizational details	7, 8, 10, 11, 33
	GRI 2-2	Entities included in the organization´s sustainability reporting	8, 10, 11
	GRI 2-3	Reporting period, frequency and contact point	5
	GRI 2-4	Restatements of information	5
	GRI 2-5	External assurance	-
Activities and workers	GRI 2-6	Activities, value chain and other business relationships	9
	GRI 2-7	Employees	41, 42, 47
	GRI 2-8	Workers who are not employees	-
Governance	GRI 2-9	Governance structure and composition	8, 23, 30
	GRI 2-10	Nomination and selection of the highest governance body	23
	GRI 2-11	Chair of the highest governance body	23
	GRI 2-12	Role of the highest governance body in overseeing the management of impacts	25 - 29
	GRI 2-13	Delegation of responsibility for managing impacts	25 - 29
	GRI 2-14	Role of the highest governance body in sustainability reporting	5
	GRI 2-15	Conflicts of interest	31
	GRI 2-16	Communication of critical concerns	31
	GRI 2-17	Collective knowledge of the highest governance body	-
	GRI 2-18	Evaluation of the performance of the highest governance body	-
	GRI 2-19	Remuneration policies	25 - 29
	GRI 2-20	Process to determine remuneration	25 - 29
	GRI 2-21	Annual total compensation ratio	-
Strategy, policies and practices	GRI 2-22	Statement on sustainable development strategy	3 - 4, 17 - 19
	GRI 2-23	Policy commitments	31, 33
	GRI 2-24	Embedding policy commitments	31, 33
	GRI 2-25	Processes to remediate negative impacts	31
	GRI 2-26	Mechanisms for seeking advice and raising concerns	31
	GRI 2-27	Compliance with laws and regulations	31, 45
	GRI 2-28	Membership associations	57 - 63
Stakeholder engagement	GRI 2-29	Approach to stakeholder engagement	19
	GRI 2-30	Collective bargaining agreements	43
GRI 3: Material Topics 2021			
	GRI 3-1	Process to determine material topics	17
	GRI 3-2	List of material topics	17 - 21
	GRI 3-3	Management of material topics	17 - 21

Attachment III: **Material Topics - GRI**

Material Topics	Section	Standard	Disclosure	Page(s)
Ethics and anti-corruption	GRI 205 ANTI-CORRUPTION 2016	205-1	Operations assessed for risks related to corruption	31
		205-2	Communication and training about anti-corruption policies and procedures	31
		205-3	Confirmed incidents of corruption and actions taken	-
	GRI 206: ANTI-COMPETITIVE BEHAVIOR 2016	206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	-
Generation of employments	GRI 401: EMPLOYMENT 2016	401-1	New employee hires and employee turnover	43
		401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	-
		401-3	Parental leave	-
Creating Wellness	GRI 403: OCCUPATIONAL HEALTH AND SAFETY 2018	403-1	Occupational health and safety management system	-
		403-2	Hazard identification, risk assessment, and incident investigation	-
		403-3	Occupational health services	-
		403-4	Worker participation, consultation, and communication on occupational health and safety	-
		403-5	Worker training on occupational health and safety	-
		403-6	Promotion of worker health	46, 49 - 50
		403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	-
		403-8	Workers covered by an occupational health and safety management system	-
		403-9	Work-related injuries	-
		403-10	Work-related ill health	-
Training and development	GRI 404: Training and Education 2016	404-1	Average hours of training per year per employee	44 - 46
		404-2	Programs for upgrading employee skills and transition assistance programs	41, 44 - 46
		404-3	Percentage of employees receiving regular performance and career development reviews	-
Diversity and Equal Opportunity	GRI 405: Diversity and Equal Opportunity 2016	405-1	Diversity of governance bodies and employees	23, 41, 47
		405-2	Ratio of basic salary and remuneration of women to men	-
Customer Health and Safety	GRI 416: Customer Health and Safety 2016	416-1	Assessment of the health and safety impacts of product and service categories.	32 - 33
		416-2	Incidents of non-compliance concerning the health and safety impacts of products and services.	32
Marketing and Labeling	GRI 417: Marketing and Labeling 2016	417-1	Requirements for product and service information and labeling.	32
Customer Privacy	GRI 418: Customer Privacy 2016	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	32 - 33

Attachment III: **Specific Topics - SASB**

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Sector	Topic	Code	Desclosure	Page(s)
NVESTMENT BANKING AND BROKERAGE	Activity Metrics	FN-IB-000.A	(1) Number and (2) value of (a) underwriting, (b) advisory, and (c) securitization transactions	-
	Activity Metrics	FN-IB-000.B	(1) Number and (2) value of proprietary investments and loans by sector	-
	Activity Metrics	FN-IB-000.C	(1) Number and (2) value of market making transactions in (a) fixed income, (b) equity, (c) currency, (d) derivatives, and (e) commodity products	-
	Employee diversity and inclusion	FN-IB-330A.1	Percentage of gender and racial/ethnic group representation for (1) executive management, (2) non-executive management, (3) professionals, and (4) all other employees	41 - 49
	Incorporation of Environmental, Social, and Governance Factors in Investment Management & Advisor	FN-IB-410A.1	Revenue from (1) underwriting, (2) advisory, and (3) securitization transactions incorporating integration of environmental, social, and governance (ESG) factors, by industry	-
		FN-IB-410A.2	(1) Number and (2) total value of investments and loans incorporating integration of environmental, social, and governance (ESG) factors, by industry	-
		FN-IB-410A.3	Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment banking and brokerage activities	-
	Business Ethics	FN-IB-510A.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anticompetitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	-
		FN-IB-510A.2	Description of whistleblower policies and procedures	31
	Professional integrity	FN-IB-510B.1	(1) Number and (2) percentage of covered employees with a record of investment-related investigations, consumerinitiated complaints, private civil litigations, or other regulatory proceedings	-
		FN-IB-510B.2	Number of mediation and arbitration cases associated with professional integrity, including duty of care, by party	-
		FN-IB-510B.3	Total amount of monetary losses as a result of legal proceedings associated with professional integrity, including duty of care	-
		FN-IB-510B.4	Description of approach to ensuring professional integrity, including duty of care	31
	Systemic Risk Management	FN-IB-550A.1	Global Systemically Important Bank (G-SIB) score, by category	-
	Employee Incentives & Risk Taking	FN-IB-550B.1	Percentage of total remuneration that is variable for Material Risk Takers (MRTs)	-
		FN-IB-550B.2	Percentage of variable remuneration of Material Risk Takers (MRTs) to which malus or clawback provisions were applied	-
		FN-IB-550B.3	Discussion of policies around supervision, control, and validation of traders' pricing of Level 3 assets and liabilities	-
COMMERCIAL BANKS	Activity Metrics	FN-CB-000.A	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business.	-
	Activity Metrics	FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	-
	Data Security	FN-CB-230A.1	(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	-
		FN-CB-230A.2	Description of approach to identifying and addressing data security risks	32
	Generation of financial capacity and inclusion	FN-CB-240A.1	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	-
		FN-CB-240A.2	(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	52 - 55
		FN-CB-240A.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customer	-
		FN-CB-240A.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	-
	Incorporation of Environmental, Social, and Governance Factors in Credit Analysis	FN-CB-410A.1	Commercial and industrial credit exposure, by industry	-
		FN-CB-410A.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	-
	Business Ethics	FN-CB-510A.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	-
		FN-CB-510A.2	Description of whistleblower policies and procedures	31
	Systemic Risk Management	FN-CB-550A.1	Global Systemically Important Bank (G-SIB) score, by category	-
		FN-CB-550A.2	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, longterm corporate strategy, and other business activities	-

Attachment III: **Specific Topics - SASB**

Sector	Topic	Code	Desclosure	Page(s)
ASSET MANAGEMENT AND CUSTODY ACTIVITIES	Activity Metrics	FN-AC-000.A	Total assets under management (AUM)	-
	Activity Metrics	FN-AC-000.B	Total assets under custody and supervision	-
	Transparent information & fair advice for customers	FN-AC-270A.1	(1) Number and (2) percentage of covered employees with a record of investment-related investigations, consumer-initiated complaints, private civil litigations, or other regulatory proceedings	-
		FN-AC-270A.2	Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of financial product-related information to new and returning customers	-
		FN-AC-270A.3	Description of approach to informing customers about products and services	35 - 39
	Employee, diversity & inclusion	FN-AC-330A.1	Percentage of gender and racial/ethnic group representation for (1) executive management, (2) nonexecutive management, (3) professionals and (4) all other employees	41 - 50
	Incorporation of Environmental, Social, and Governance Factors in Investment Management & Advisory	FN-AC-410A.1	Amount of assets under management, by asset class, that employ (1) integration of environmental, social and governance (ESG) issues, (2) sustainability-themed investing and (3) screening	52 - 55
		FN-AC-410A.2	2 Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment and/or wealth management processes and strategies	-
		FN-AC-410A.3	Description of proxy voting and investee engagement policies and procedures	-
	Business Ethics	FN-AC-510A.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, antitrust, anticompetitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	-
		FN-AC-510A.2	Description of whistleblower policies and procedures	31
	Systemic Risk Management	FN-AC-550A.1	Percentage of openend fund assets under management by category of liquidity classification	-
		FN-AC-550A.2	Description of approach to incorporation of liquidity risk management programs into portfolio strategy and redemption risk management	-
		FN-AC-550A.3	Total exposure to securities financing transactions	-
		FN-AC-550A.4	Net exposure to written credit derivatives	-

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ESG 2025 Executive Report

If you wish to receive more information and/or make any queries related to this report, you can contact us at the following email address: sustentabilidad@monex.com.mx

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