



Banco General



RSE

Responsabilidad
Social Empresarial
de Banco General

Corporate Social Responsibility Report **2021**

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Message from the Chairman

102-14



Raúl Alemán
Chairman

We end 2021 still facing the impact of the Covid-19 pandemic but with an optimistic look towards the future thanks to science and vaccination. At Banco General, we have 96% of our personnel vaccinated with two doses and a clear mission to be part of the economic recovery of our country.

In 2021, we continued to prioritize the protection and well-being of our employees, maintaining the hybrid work model in various areas of the organization, and managing strict protocols for biosecurity and attention to cases of Covid-19, as well as the continuous promotion of vaccination. This year we maintained programs that were born with the pandemic, such as Estrellas al Volante to promote car pool and the work stress management program with free psychological care available to our employees. We also carried out an organizational health survey to understand in which areas we can improve our relationship with employees.

Aware of our responsibility, we continued to support our personal and business customers in their economic recovery, providing financial relief of different kinds to more than 40,000 personal banking customers and some 650 companies, who will surely begin to recover as the economy progresses. We entered this crisis together with our customers and we will come out together with them.

We continued to work with the community through the Fundación Sus Buenos Vecinos, which celebrated its 25th anniversary in 2021, and our corporate volunteer program Vecinos en Acción. We deepened our relationship with the Gorgas Institute for Health Studies, donating the resources to start the Covid-19 molecular surveillance program and awarding two scholarships for advanced sciences to two researchers. We continue our close relationship with more than 150 nonprofit organizations, talking with them to understand the new challenges they face in serving the most vulnerable populations.

In order to contribute to the challenges posed by climate change, Banco General became a signatory to the Principles for Responsible Banking, committing to take steps to contribute to these challenges and promote sustainability from the financial sector. Our Environmental and Social Risk Management System continues to be strengthened and we are taking important steps to venture into green financing. In 2021, we received \$50 million from the International Finance Corporation (IFC) to place in sustainable projects and participated in a consultancy on sustainable construction, in which we included customers of interim construction loans from the Bank, laying the groundwork to create the foundations of sustainability in this important industry. As an additional initiative, we launched a new financing product to encourage the purchase of electric or hybrid cars.

We reiterate our commitment to the 10 principles of the United Nations Global Compact, the Principles for Responsible Banking, the Sustainable Development Goals and the comprehensive development of the communities where we operate.

Despite the challenging outlook, we are optimistic about the future of our country. In 2022, with renewed enthusiasm, we will continue our mission of supporting our shareholders, employees, customers, suppliers, allies, and the community in general, in our mission of contributing to making their economic recovery a reality and supporting the social and environmental development of our country.

Sincerely,
Raúl Alemán
President

“

We entered this
crisis together
with our
customers and
we will come
out of it with
them.

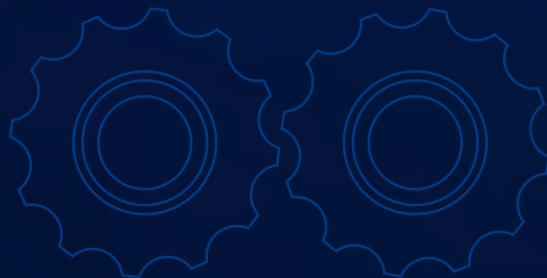
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About us

102-1, 2, 3, 4, 5, 6, 7, 12, 13, 45; 201-1

Banco General, S.A. and subsidiaries

- BG Securities
- General Insurance
- Overseas Capital Markets, Inc. and subsidiaries
- Banco General (Costa Rica), S.A.
- General Finance, SA and subsidiaries
- BG Investment Co., Inc.
- ProFuturo – Pension and Unemployment Fund Administrator, S.A.



Products and services

- Consumer Banking
- Business Banking
- Patrimonial
- Pension and Severance Funds



Legal form

Banco General is a private bank with Panamanian capital. Its subsidiaries offer related services that include insurance and pension funds, among others. The company holding 100% of the shares of Banco General and subsidiaries, SA is Grupo Financiero BG, which is listed on the Panama Stock Exchange. Grupo Financiero BG is, in turn, owned by Empresa General de Inversiones (60%) and 490 registered shareholders (40%). Empresa General de Inversiones is also listed on the Panama Stock Exchange.

Regional Offices

Banco General
Costa Rica
8 branches

Panama Headquarters

represents

97%
of the operation

Representative Offices

Mexico, Guatemala,
El Salvador, Colombia
and Peru

Company dimensions

Indicator	2020	2021
Total number of employees	4,554	4,521
Total number of customers	1,186,250*	1,389,161*
Net profit	\$321,160,448	\$408,187,490
Total Assets	\$18,616,782,955	\$18,781,997,604
Heritage	\$2,633,210,734	\$2,691,048,286
Total capitalization divided in terms of debt and equity	14.14%	14.33%
Quantity of products and services	43	45

*Only includes Banco General

Principles or commitments to which Banco General is adhered

- Signatory company of the United Nations Global Compact.
- Member of the Financial Initiative of the United Nations Environment Program.
- Signatory company of the protocol of sustainable finances of the Banking Association of Panama.

Associations and guilds to which Banco General belongs

Banking Association of Panama

Panamanian Association of Real Estate Brokers and Promoters

American Chamber of Commerce of Panama

Chamber of Commerce, Industry and Agriculture of Panama

Panamanian Chamber of Construction National Housing Council

Economic Performance

	2020	2021
Direct economic value created	\$928,871,646	\$1,008,941,337
Income less provisions plus net commissions	\$928,871,646	\$1,008,941,337
Distributed economic value	\$901,140,815	\$884,568,867
Operating costs	\$114,468,582	\$127,222,357
Salaries and Benefits for Employees	\$166,277,636	\$162,629,168
Payments to Capital suppliers	\$570,594,436	\$544,045,730
Payments to governments (by country)		
Panamá	\$39,826,853	\$42,695,610
Costa Rica	\$480,534	\$958,033
vestment in the community	\$9,492,774	\$7,017,968
Retained Economic Value	\$27,730,831	\$124,372,470
Dividends Paid	\$238,862,127	\$265,000,000
Deferred Taxes	(\$54,567,490)	-\$18,815,020
Net profit	\$321,160,448	\$408,187,490

For complete financial information, you can refer to the Financial Statements of Banco General SA, available at www.bgeneral.com.

About this Report

102-46,47,50,51,52,53

This Social Responsibility Report contains information on the Social Responsibility processes and programs of Banco General and all its subsidiaries, the achievements made in 2021 and proposed goals for the coming years.

The content and structure of this Report are based on the lines of action of social responsibility defined by our organization.

Additionally, we include the Donations Report and the Audited Financial Statements of the Fundación Sus Buenos Vecinos, since Banco General channels most of its social contributions to the community through the foundation.





Scope of the Report

This Report covers the programs, progress from January 1 to December 31, 2021, and is done annually; the last Social Responsibility Report of Banco General, SA and Subsidiaries was published in 2021.

Given that 97% of the bank's operations are carried out in Panama, the 2021 Social Responsibility Report reflects the initiatives and progress in terms of social responsibility of the offices in Panama and only the most relevant data from the other countries where the bank has operations are presented.

It should be noted that this report includes certain information from our suppliers, limited to topics that are relevant to our stakeholders; possibly there is additional information not necessarily analyzed or verified, in any case, by Banco General.

This Report must be reviewed together with our Annual Report, Consolidated Financial Statements, our Code of Ethics and Conduct, and our Corporate Governance Manual, which are available at www.bgeneral.com.

For questions or suggestions, you can contact the Social Responsibility Manager (jsouter@bgeneral.com).



Governance

205-2, 102-16, 18,40,42,43,44,47



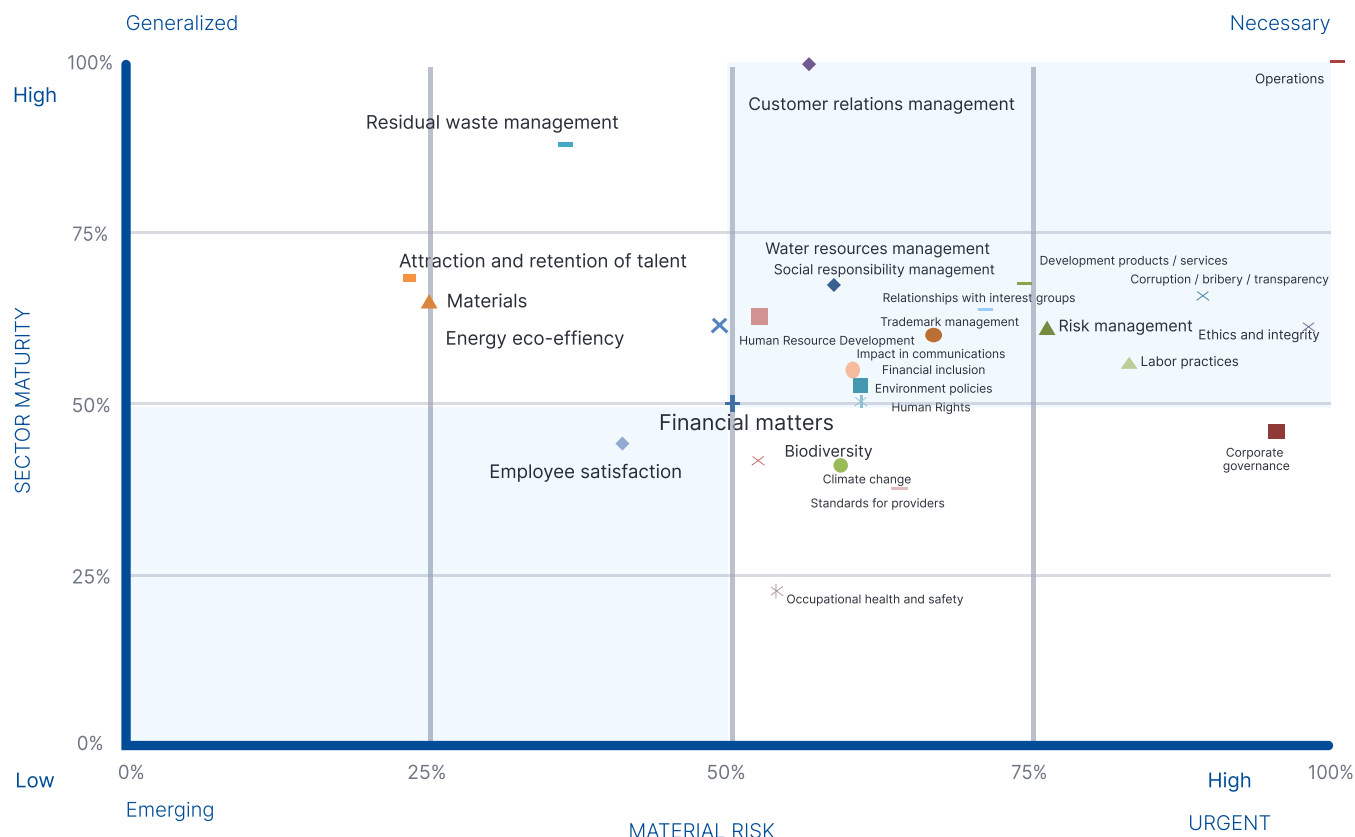
Since 1955, Banco General has carried out its operations with strict financial discipline, a corporate culture based on clearly defined values, a commitment to serve customers with excellence and the responsibility to bring value to society together with all its stakeholders.

For Banco General it is important to listen to the expectations of its stakeholders and work on the continuous improvement of the way we operate. In 2021, we maintained our strong relationships with these groups, already defined.



Group of Interest	Communication Method	Frequency	Description
Shareholders	General Meeting of Shareholders	Annual	On Thursday, April 29, 2021, the General Meeting of Shareholders of Grupo Financiero BG was held virtually.
	Shareholders Office	Permanent	Banco General has a team dedicated exclusively to handling relations with shareholders and addressing their concerns; the office operates in person at Torre Banco General.
	Communication from the President	Quarterly	Shareholders receive a quarterly communication from the Chairman in which he makes himself available to receive any concerns.
Employees	Organizational Health Survey	Variant	It was held from May 17 to 22, 2021 with the participation of 92% of the staff.
	Secure Line	Permanent	Telephone line available to all employees where they can report violations of the Code of Ethics and Conduct anonymously.
Customers	Suggestion boxes in branches and websites	Permanent	Suggestions deposited in mailboxes or sent through the website are received and evaluated by the Customer Service area.
	Social media	Permanent	Queries and complaints received through social networks are channeled through the Customer Service area (call center).
	Personalized surveys outside branches	Annual	They are carried out by an external supplier and analyzed by the Customer Service area.
	Customer service	Permanent	Call center available during extended hours.
	Customer service by chat and WhatsApp	Permanent	Customers can "chat" with Customer Service executives through www.bgeneral.com
Suppliers	Purchasing management	Permanent	The purchasing area is available to receive calls and complaints from suppliers.
Community	Project visits	Permanent	In 2021, the Fundación Sus Buenos Vecinos was able to resume face-to-face visits, keeping all biosafety measures and was able to monitor 66% of the non-profit organizations we support on site. Additionally, follow-up was complemented through calls and meetings via Zoom.
	Personal appointments	Permanent	The team of Fundación Sus Buenos Vecinos receives various NGOs in its offices weekly to attend to requests and concerns. In 2021, face-to-face meetings were resumed, keeping all biosecurity measures, and meetings via zoom continued, so we were able to expand the number of NGOs with whom we maintain weekly contact.
Regulatory entities	On-site/regulatory	Permanent	As indicated in our Code of Ethics, we maintain open communication with regulatory entities and through the appropriate channels. Many visit the bank and are received by different areas.

Materiality Chart



Social Responsibility Management

In addition to the materiality study carried out in 2013, which has guided us on the material issues that Banco General should focus on, in 2019, together with the Strategic Planning area, we developed a Social Responsibility Plan that defined the areas in which we wanted to concentrate. When the Covid-19 pandemic arrived, this plan went through some modifications to address the health emergency, but the basis did not change and we continue to work on each of these pillars, which are also aligned with the Sustainable Development Goals and connected with objectives that we develop as signatories of the Principles for Responsible Banking.





Strengthen our culture of ethics and values

The basis of our Strategic Plan focuses on the governance, conduct, and culture of Banco General, that is, how decisions are made in our organization and how directors, executives, and employees of the organization are expected to behave. Our Corporate Governance Manual, available at www.bgeneral.com, details the organization's corporate governance management. This is a living document and its last modifications were made in October 2021.

Additionally, in 2021 we updated our Code of Ethics and Conduct, simplifying its structure, making it easier to read and adding minor modifications. This new version is more in line with new trends and seeks to be a document for daily use and consultation. These changes were communicated to all staff through internal means. In 2021, 98.7% of our employees also received training on ethics virtually.



Close gender gaps and contribute to the well-being of our male and female employees

To advance in this area of focus, we developed the objective **"Implement the Gender Action Plan in partnership with the United Nations Development Program (UNDP) and the Ministry of Labor and Labor Development (Mitradel)"** and we can report that in 2021 we were certified again with the Gold Level Gender Seal, by complying with the proposed plan. In the section Our People, we explain in more detail how in 2021 we have worked for the well-being of our employees in the complex context that the pandemic has presented us.

In 2021, 98.7% of our employees also received training on ethics virtually.





Strengthen the structure and mission of the Fundación Sus Buenos Vecinos

We can report that in 2021 the foundation already has three directorates (administration, education and projects), 9 employees and has progressively increased its investment in education, as it had been proposed a few years ago. The objective **"Increase investment in education quality by 50%"** in partnership with the government and civil society was met, by donating \$2,144,617.21 in education in 2021. In the Our Community section we explain in more detail how this donation was invested.



Educate about finances and the use of banking products

In 2021, we launched for the first time a five-episode podcast in partnership with the production company Longitude de Onda, which tells various human stories to teach basic concepts of finance; the first episode had 1,472 listens, and we continue to promote it. In addition, we held 169 webinars through our Digital U and in partnership with renowned social media influencers. The objective **"Double the impact of the financial education program"** to which we aspired in 2019, was fulfilled this year by reaching 8,236 people through various channels, sowing in them knowledge and curiosity about the importance of understanding financial concepts.



Do business looking for environmental criteria and responsible consumption

In this area we made significant progress by placing green loans and launching a credit product for the first time to finance electric and hybrid cars. The SMART objective of **Executing funds for the development of solar energy water heaters** could not be met since this initiative was aimed especially at the tourism sector, which has been hit hard by the pandemic. However, in the Environment section, we explain in detail how other green financing was placed.



Communicate our social responsibility management more effectively

We continue to communicate our management more effectively and in 2021, we made a communication effort to celebrate 25 years of the Fundación Sus Buenos Vecinos through explanatory videos of various Foundation programs, as well as other important initiatives on our social networks and own platforms.

OBJECTIVE #1	2017	2018	2019	2020	2021
50% increase in investment in education quality in partnership with the state and civil society. Total investment per year.	\$ 1,786,579.00	\$ 1,991,334.00	\$ 2,166,442.54	\$ 2,270,845.00	\$ 2,144,617.21
<hr/>					
OBJECTIVE #2					
Double the impact of the financial education program.	1,433	997	2,500	24,648 unique page views were received in My Financial Guide	8,236
People who received training in financial matters.					
<hr/>					
OBJECTIVE #3					
Implement the gender action plan in partnership with the United Nations Development Program (UNDP) – Ministry of Labor	N/A	N/A	Start performance	Covid measures were implemented for employees with a gender approach.	The plan was implemented and we were once again certified with the gender seal.
<hr/>					
OBJECTIVE #4					
Run up to \$3.1 billion in funding for the development of solar-powered water heaters.	N/A	N/A	Start performance	Did not run	Did not run





...all Banco General personnel receive annual training on the financing of the proliferation of weapons of mass destruction; constant training and monitoring are key to prevent it.

Compliance and Security Management

At Banco General, we comply with and act in accordance with applicable laws and regulations both nationally and internationally. The Compliance and Corporate Security area aims to ensure that all operations of the bank and its subsidiaries are in accordance with banking rules and regulations, especially Law 23 of April 27, 2014 "which adopts measures to prevent money laundering, the financing of terrorism and the financing of the proliferation of weapons of mass destruction, as well as the Agreement of the Superintendency of Banks of Panama No.10-2015 of July 27, 2015 on the "Prevention of the improper use of banking services and fiduciaries". The structure of the Compliance Vice Presidency is available at www.bgeneral.com.

By regulation, all Banco General, personnel receive annual training on the financing of the proliferation of weapons of mass destruction; constant training and monitoring are key to prevent it.

Risk Management

Banco General has a comprehensive risk management system that is based on a set of objectives, policies, procedures, structures and limits of comprehensive risk management; supported by the appropriate documentation of the same and records generated in the process; staff with the necessary skills and experience to fulfill the roles of responsibility; resources needed to carry out the work; and information tools and technologies in accordance with the sophistication of the corresponding methodologies and activities. The bank has a Comprehensive Risk Management Manual that details all these procedures and the structure of the Risk Vice Presidency is available at www.bgeneral.com, Social Responsibility section.

The principles established for the comprehensive risk management of the banking group with regard to credit risk, market risk, liquidity risk and operational risk are available in Note 31 of the 2021 Consolidated Financial Statements of Banco General, SA, published on our website www.bgeneral.com, in the Corporate Information section. The principles established for the management of the risk of money laundering, financing of terrorism and the financing of the proliferation of weapons of mass destruction are detailed in the previous section (Compliance and Security Management) of this Report. Likewise, the principles established for environmental and social risk management can be found in this Report, Environment section.

Our people

102-8; 202-1; 404-1, 2, 3; 405-1, 2



Our employees are the most important asset of the organization. During 2021, as during 2020, we focused on protecting them during the crisis caused by the pandemic, supporting them in this difficult context and continuing to provide them with tools for their professional and personal well-being.





Covid-19 Measures

In 2021, we continue to implement special measures due to the Covid-19 crisis, reinforcing our primary commitment to protect our employees, maintaining the Bank's operations.

As we reported last year, since March 2020 we have assumed the commitment to adhere to all the provisions of the National Government during the pandemic, management that represented the development of multiple initiatives that were continued from five pillars: regulatory management, prevention and protection, distancing, hygiene measures, culture and communication.

Regulatory management

Compliance with biosafety measures continued throughout 2021, allowing the Bank's buildings and branches to obtain certifications of compliance with the post-Covid protocol, this being a safe pass to return to work on site.

At the end of the year, certification was obtained for 15 of our branches and the Banco General Operations Center, confirming our responsibility for maintaining a safe environment.

Prevention and protection

Measures continued in 2021, but with a focus on educating our employees and customers. We offered webinars with recognized local doctor on the aftermath and care of people who have suffered from the Covid-19 disease and the importance of vaccination, clarifying doubts about the efficacy and safety of vaccines. As of December 31, 2021, we managed to reach 96% of employees vaccinated with a complete scheme (two doses) of protection against the Covid-19 disease.

We continue to carry out Covid tests to prevent internal infections, ending the year with 5,542 tests carried out at a cost of \$189,169.51.

Additionally, to strengthen the health of all personnel and protect them in the current context, Banco General managed a voluntary and free vaccination day against Influenza aimed at all employees in the company. During four consecutive days, more than 1,300 doses against Influenza were applied in the facilities of the Operational Center.

Psychological care and support

Contributing to a healthy work environment is an ongoing task that the Bank decided to preserve, promoting emotional health care as a fundamental pillar of personal well-being. Employees and their families benefited from the care of specialized therapists from the psychological care and support line, a free and confidential service attended by the Tierra Firme Clinic. At the end of 2021, 439 individual therapy sessions were completed with an investment of more than \$20,000.

To manage grieving situations, a service aimed at healing therapy managed by the Piero Rafael Martínez De La Hoz Foundation remained active, offering group and individual sessions.

Distancing

Continuing to operate during the pandemic and the return to normality required continuing to adjust the infrastructure to adapt physical spaces: this included placing acrylic dividers and reorganizing workstations so that employees could work simultaneously while maintaining distance, an initiative led by the Architecture and Engineering, Technology and Administration teams. The investment in infrastructure adaptation in 2021 amounted to \$13,000.

Respecting the approved density measures to work on site and the law that regulates this practice, we continue with the remote work modality, and the Bank has paid more than \$300,000 in subsidies for electricity and internet expenses during the year 2021.

Hygiene measures

The strict cleaning and disinfection protocol continued as part of the administrative operation during 2021 with periodic sanitization sessions for each of the buildings, fleet cars, facilities and branches, in addition to sanitizations on demand in response to alerts.

Ensuring a permanent supply of gels, napkins and other cleaning items in all transit areas, cafeterias, meeting rooms, entrances to buildings, facilities and branches is another Bank initiative that requires continuous logistics.

The Administration team, in charge of inspecting and monitoring compliance with this protocol, made more than 1,500 visits to buildings and branches and the total investment for the year in both areas was more than \$268,000.



Culture and communications

The “Keep taking care of yourself” campaign, an inclusive campaign for employees, customers, suppliers and visitors, has contributed to raising awareness of personal care. Weekly communication pieces are prepared, which are distributed in all internal communication channels, maintaining current information in each delivery. At the end of 2021, 104 communications were made, which included information boards on the situation of Covid-19 in the country and in the Bank, and the progress of vaccination.

Summary of expenses as of December 2021 to attend to Covid-19

DESCRIPTION OF THE EXPENSE	2020	2021
REGULATORY MANAGEMENT	\$120,409.00	\$540.35
Occupational health advice	\$1,214.00	\$0.00
Administrative expenses	\$119,195.00	\$540.35
PREVENTION AND PROTECTION	\$540,440.00	\$216,955.29
Emotional support and stress management	\$10,350.00	\$23,551.25
Health advice	\$13,795.00	\$2,033.00
Personal protective equipment	\$330	\$1,495.33
Covid 19 laboratory implementation	\$4,543.00	\$0.00
Masks	\$75,399.00	\$0.00
Covid-19 tests	\$318,278.00	\$189,169.51
Thermometers	\$87,745.00	\$706.20
DISTANCE	\$330,663.00	\$340,394.23
Remote work implementation	\$206,743.00	\$326,440.00
Installation of acrylics and spacers	\$81,409.00	\$12,606.19
Working area reorganization	\$35,038.00	\$320.84
Signs and labels	\$7,473.00	\$1,027.20
HYGIENE MEASURES	\$386,363.00	\$267,801.17
Personal hygiene items	\$271,823.00	\$27,002.55
Cleaning / sanitizing	\$114,540.00	\$240,798.62
TOTAL COST	\$1,377,875.00	\$825,691.04

Work environment and organizational health

From May 17 to 22, 2021, the Organizational Health survey was sent to all employees of Banco General and its subsidiaries, with a participation rate of 92% (3,982), receiving more than 19,000 comments. It evaluates elements of leadership and management that we require to serve our customers, employees and shareholders, maintaining the custody of our organizational culture as the main asset and differentiator. It is based on three measurements which are alignment, execution and ability to renew; and 9 health dimensions: Management, Responsibility, Coordination and control, External orientation, Leadership, Innovation and learning, Capacities, Motivation and work environment; thus allowing the generation of analysis of the strengths and the main challenges for the Bank. The results of the survey were analyzed and will be taken into account for the 2022 plans.

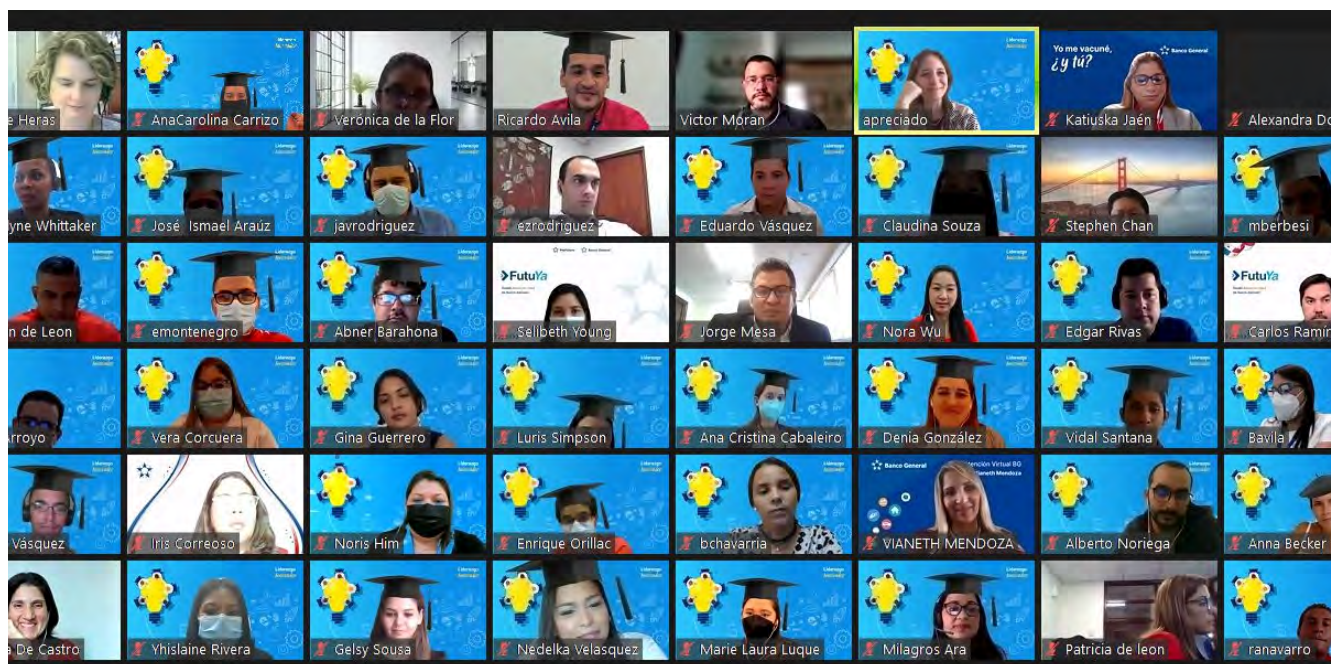


Training and Career Development

The main commitment of the Banco General Corporate University (UCBG) is to promote professional and personal growth, through the continuous training of our human talent. During 2021, we continue to provide training programs focused on promoting the development of the talent of our most important asset, our people. Through different learning experiences, important strategic alliances and the hard work of the Bank's qualified personnel, we managed to design and execute an updated and varied Academic Offer; in order to provide the more than 4,000 employees of Banco General and subsidiaries with the knowledge and skills necessary to efficiently perform their duties and responsibilities.

INDICATOR		2019	2020	2021
Total employees trained		5,071	4,740	4,740
Total man-hours of training		198,882	97,665	122,558
Total average hours of training per employee		39	20	26
Average hours of training per employee Executive and managerial positions	Executive and managerial positions	38	36	33
	Middle management positions	35	29	38
	Specialist and administrative positions	40	15	20
	Male	39	23	31
	Female	39	19	23
Total investment in internal training		\$716,074.33	\$392,799.95	\$533,452.65
Total investment in external training		\$655,556.83	\$210,228.24	\$159,361.65
Total investment in training		\$1,371,631.16	\$603,028.19	\$692,814.30

For greater clarity of the data, the total hours shown correspond to round numbers



2021 allowed us to carry out innovative programs in alliance with prestigious educational entities such as the Instituto Tecnológico de Monterrey, and the Data Science Institute. Our goal was to raise the level of educational quality, and make an academic experience developed by outstanding professionals in new technologies and trends available to employees, thus enhancing digital skills that involve the development of critical, logical-mathematical thinking, troubleshooting and the safe use of information technologies.

Thanks to the execution of the agile methodology within the Human Capital area, the customization and design of programs tailored to the needs of the Bank became one of the great achievements of 2021. A product of teamwork and collaboration, which resulted in the creation of comprehensive work dynamics, strengthening communication channels between areas and resulting in the creation of programs that respond to current business challenges.

Aware of digital knowledge as a determining factor for the evolution and competitiveness of the business, in 2021, the UCBG, together with the Technology area, instituted the Digital Faculty. An initiative based on three pillars of academic training, soft skills, techniques and agile methodology, which allowed us to train different work teams through training routes characterized by the evaluation of knowledge and continuous review.

...make available to employees an academic experience developed by outstanding professionals...



An integral vision

The UCBG is characterized by developing training actions in an integral manner that seek to respond to the needs of the entire organization. We highlight two initiatives that made a difference in 2021:

Through the Occupational Health programs, various actions were carried out in response to the large number of queries, and with the commitment to transfer adequate and truthful information. Together with the team from the Health area, qualified doctors and representatives of the All Panama Movement, we held various webinars to make our employees aware of the importance of following biosafety protocols, the side effects of COVID-19 and the positive impact it would have vaccination upon arrival in our country. With a total audience of 325 participants, through these actions, the exhibitors answered questions, created a space to raise awareness about the effects of the pandemic, and shared a hopeful message about the scientific advances that will allow us to move forward from this pandemic.

2021 was a year to evolve, reconnect and apply the accumulation of learning and experiences acquired throughout a highly challenging 2020.

Aware of this, in August we managed to make our first massive virtual event broadcast live through the bank's digital platforms a reality. A total of 3,599 employees were part of the SIGAMOS Event, an event led by our General Manager, Mr. Juan Raúl Humbert, and the participation of Bank leaders who invited their teams to be part of the experience through their interventions and trivia questions. SIGAMOS was the perfect space to reconnect the entire Banco General family with the Bank's customer service standards and values, which are the backbone of our culture. A unique and memorable moment that with great enthusiasm allowed us to reaffirm our commitment to serving the community, remembering that at Banco General... we always serve with pride and passion!

We are enthusiastically preparing for 2022 where we will continue to offer learning spaces, with a comprehensive, bold and creative approach, which allows us to respond to the changing environment. For us at Banco General, the culture of continuous learning that characterizes us and the development of our intellectual capital becomes the best investment and strategy in the short, medium and long term.



Performance Conversation

Our model aims to establish a space for feedback to our staff, strengthen the work team, highlight the strengths and reinforce improvement areas for employees through open, objective and empathic communication within a changing environment that presents us with great challenges. As its name "Performance Conversation" indicates, a message is transmitted that reaffirms our culture of trust with honesty, integrity and commitment. Its content incorporates behaviors for each of the competencies observed: adaptation to change, organizational ethics and commitment, communication and negotiation, work execution, team and resource management, decision making, and empowerment and delegation. It is important to clarify that we are reporting the results of 2020, that the performance conversation for 2020 was held in 2021, with some delay due to the context of the pandemic.

INDICATOR		2018	2019	2020
Number of employees participating in the process		4,421	4,487	4,513
Number of employees evaluated		4,206	4,312	4,376
% of the population evaluated		95.14%	96.10%	96.96%
Percentage of employees evaluated	Executive and managerial positions	9.30%	9.44%	8.98%
	Middle management positions	19.92%	20.41%	19.90%
	Specialist positions	14.38%	14.84%	15.13%
	Administrative charges	56.40%	55.31%	55.99%
	Male	31.76%	31.63%	31.83%
	Female	68.24%	68.37%	68.17%

Food Voucher Benefit

In 2021, we continue with the Food Voucher Benefit, previously named the Food Subsidy Program. This benefit is granted to permanent staff in administrative positions and specialists, who work in the Republic of Panama. Its main purpose is to contribute to the monthly expenses of the basic family necessities, through the delivery of vouchers for a total of \$100.00 per month, redeemable for food, medicine and school supplies in various establishments in the country.

FOOD VOUCHER	2019	2020	2021
Average Employees Benefited	3,176	3,109	3,014
Annual investment	\$ 3,978,687	\$ 3,894,233	\$3,775,784

*Figures corresponding to BG & Subsidiaries of Panama.



Composition of the workforce

INDICATOR		2019	2020	2021
Total employees		4,741	4,554	4,521
Women		68%	68%	67%
Men		32%	32%	33%
Employees by type of Contract	Undefined	4,714	4,554	4,510
	Defined	27	0	11
Employees by Region	Panama	4,548	4,387	4,366
	Women	68%	68%	67%
	Men	32%	32%	33%
	Costa Rica	163	144	132
	Women	65%	65%	64%
	Men	35%	35%	36%
	Region (Peru, Mexico, Guatemala, El Salvador y Colombia)	25	23	23
	Women	48%	52%	52%
	Men	52%	48%	48%
	Executives	107	105	109
	Women	50%	50%	50%
	Men	50%	50%	50%
Employees by level*	Management	363	350	350
	Women	73%	73%	74%
	Men	27%	27%	26%
	Middle Management	956	928	1,000
	Women	63%	63%	61%
	Men	37%	37%	39%
	Specialists	687	676	663
	Women	69%	69%	66%
	Men	31%	31%	34%
	Administrative	2,628	2,495	2,399
	Women	69%	69%	69%
	Men	31%	31%	31%

Classification based on the table of levels of Banco General and Subsidiaries.

Hiring and rotation indicators

During 2021, due to the pandemic, the hiring of external candidates whose profiles were highly technical or specialized was prioritized.

INDICATOR		2019	2020	2021
Total hires		347**	80**	210**
By gender	Women	60%	51%	39%
	Men	40%	49%	61%
By age	18-35 years old	319	66	180
	36 years old or more	28	14	30
By region	Panama	311	72	165
	Costa Rica	36	8	45
	Region	0	0	0

**Indefinite staff of Banco General, SA and Subsidiaries in Panama, Costa Rica and the Region. All those people hired in the year are considered. Employer substitutions and transfers are not considered.

INDICATOR		2019	2020	2021
Rotation rate		6.76%	5.20%	5.63%
By gender	Women	6.05%	4.77%	5.09%
	Men	8.26%	6.13%	6.74%
By age	18-35 years old	9.39%	4.20%	6.25%
	36 years old or more	4.32%	6.07%	5.06%
By region	Panama	6.11%	4.77%	4.52%
	Costa Rica	23.80%	17.23%	43.26%
	Region	13.14%	9.96%	0%

Remuneration and gender equity indicators

Ensuring timely payment to our employees in these times continues to be a great commitment for us.

INDICATOR		2019	2020	2021
Minimum wage ratio in Panama*	Minimum wage paid at Banco General and subsidiaries	\$ 635	\$ 655	\$ 655
	Minimum wage paid in Panama **	\$ 632	\$ 652	\$ 652
% paid above the legal minimum wage		0.5%	0.5%	0.5%
Average salary ratio between genders	Male Average Monthly Salary – Executive and Managerial Positions	\$ 7,320	\$ 7,232	\$7,339
	Female Average Monthly Salary – Executive and Managerial Positions	\$ 5,399	\$ 5,362	\$5,309
Monthly variation		35.56%	34.88%	38.25%
Average salary ratio between genders	Male average monthly salary – Middle management and specialist positions	\$ 2,154	\$ 2,117	\$2,158
	Average female monthly salary – Middle management and specialist positions	\$ 2,015	\$ 1,979	\$1,996
Monthly variation		6.90%	6.98%	8.12%
Average salary ratio between genders	Male average monthly salary – administrative positions	\$ 995	\$ 993	\$1,025
	Female average monthly salary – administrative positions	\$ 949	\$ 943	\$962
Monthly variation		4.86%	5.28%	6.54%

*We consider Panama as the only significant location since 96% of our workforce is located here.

**Panama's minimum wage is calculated in rat per hour; the monthly amount placed assumes a 46-hour workday.

Client Relations

102-43, 102-44



At Banco General, we understand the role we play in the economic recovery of the country and our customers; therefore, in 2021 we continue to support our personal and business customers with personalized financial relief solutions. In 2021, postponements were offered to more than 41,000 consumer customers and more than 650 companies.

We are proud to report that during this year we added 349,311 new customers, between personal and businesses, to close the year with a total of 1,389,161 customers. In addition, we are facilitating banking for people through our digital products and services, as well as supporting small business owners who can now receive their payments through our Yappy platform.



Access to banking through digital transformation

In 2021 we reached the figure of 1 million customers registered in Yappy, the leading digital payment platform in Panama. It is, however, more important to highlight how this digital transformation and the adoption of new technologies have a positive impact on the lives of our customers and society in general. Here are some examples of this impact:

- More than 15,000 companies and enterprises of all sizes appear in the Yappy directory to receive face-to-face or remote payments easily and safely.
- In the month of December 2021, more than 12 million transactions were reached through Yappy, of which 3% went to companies or ventures. Many of these payments are made remotely, enabling them a new means of sale.
- In 2021, 219,763 new savings accounts were opened - from people who were not Banco General customers - digitally, over the phone just by taking a picture of the ID and a selfie, which has given people who did not previously have a bank account the opportunity to have one.
- Similarly, in 2021, 232,420 additional accounts were opened digitally (regular, Mi Meta and Christmas), from people who were already Banco General customers.
- 305 Non-Profit Organizations (including non-profit civil associations, non-profit foundations and patronages) can receive donations through the Yappy Directory at no cost, facilitating their fundraising, which was greatly impacted during the pandemic. As of November 2021, \$3.8 million in donations had been received.



**Ya somos más de
*un millón***



- 55% of all bank transactions are carried out through digital means, helping our customers to use less cash and move less.

Additionally, in 2021 we installed 13 multifunctional ATMs in the City and in the provinces of Chiriquí, Veraguas, Los Santos, Herrera and Coclé, in which our customers can make deposits without entering the branch and during non-office hours.



Financial Education

One of our pillars of social responsibility is to contribute with educating, guiding and advising our customers and the community in general on financial and banking issues, the importance of proper management of our personal finances and the use of our products and services, so that they can use the credit in their favor and take advantage of everything that a financial entity offers.

We continue with our efforts to offer workshops to students, professionals and customers on managing personal finances. In 2021 we continue with the goal of reaching 5,000 people with financial education workshops; In total, we managed to reach 8,236 people, including 6,971 people who attended webinars on various topics in our Digital U and 1,265 who received a workshop on personal finance management in person or virtually.

In 2021, in partnership with the production company Longitude de Onda, we also launched for the first time a series of five podcast episodes on finances, called **Don't let the wave take you**; the first episode was listened to by 1,472 people and we continue to promote it.

In 2021 we also signed a memorandum of understanding with the Superintendency of Banks of Panama to support them in the promotion of their digital platform Tu Balboa con Sentido, which contains valuable financial education information; we committed to using our platforms to promote their content.

Service Quality

During the first semester of 2021, 3 comprehensive studies were carried out that allowed us to know the level of satisfaction of our customers. Specialized external suppliers performed these studies.

INDICATOR	2019	I Quarter 2020	I Quarter 2021
General experience in Banco General	4.6	4.7	4.5

*General Experience Indicator of the survey carried out by UNIMER from March 1 to June 30, 2021. The calculation range is from 1 to 5, with 1 being very bad and 5 being excellent.



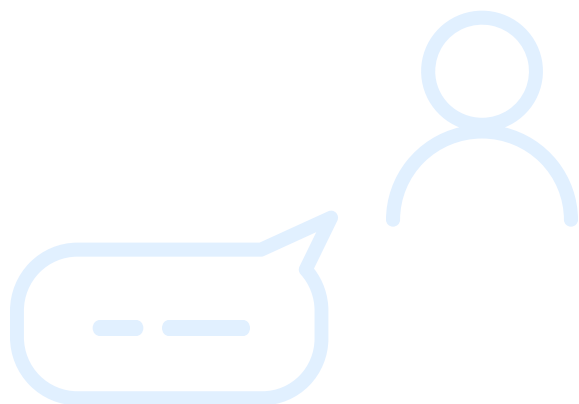
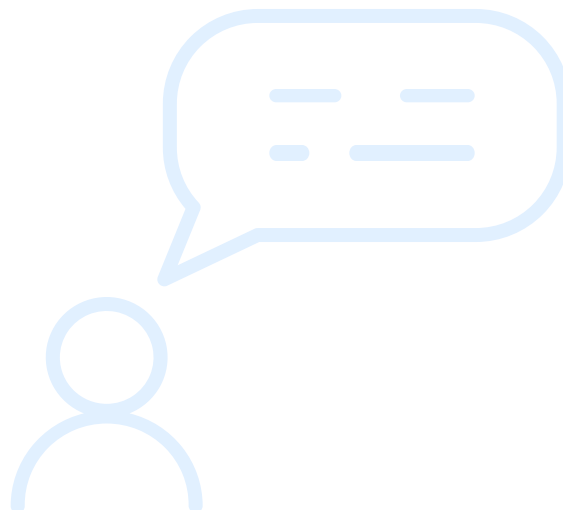
Handling of requests and claims

The Customer Service area directed all its efforts to the migration of the Claims Handling System to the new Engage tool, aiming at improving and boosting the efficiency of our customers' claims and requests management processes.

This migration began in the month of October 2021 and will conclude during the month of January 2022, allowing the self-management of our customers through our digital channels, thanks to its scope with new technologies and integration with the Stella customer service system.

In 2021, we received 478,483 cases categorized as requests and complaints, which represents an increase of 14% compared to the previous year. 20% of these cases are concentrated in requests for Exchange of Stars – Credit to Cards.

The attention to claims and requests were processed in an average time of two business days; in addition, 96% of the cases were resolved within the service agreements agreed with the customer, 5% more compared to 2020.



Cases submitted to regulatory entities

Of the total claims and requests from customers received in 2021, 46 complaints were filed with the Superintendence of Banks of Panama and 42 complaints with ACODECO.

A fine was paid to the Superintendency of Banks for \$15,000.00 corresponding to an administrative complaint raised in 2017 and fines to ACODECO for a total of \$8,750 corresponding to seven complaints from previous years.

Fair Operating Practices

204-1, 408-1, 409-1, 414-2

At Banco General we understand that we have a responsibility to all those stakeholders outside the company and that are part of our value chain.

In 2021, we continued to execute our "Know Your Supplier" policy, a due diligence process for new suppliers implemented in 2018, with the required adjustments due to the pandemic.

During the last year, steps were taken to create 440 suppliers. We currently have 2,827 active suppliers that meet the requirements of the policy.

On the other hand, a new technological platform was implemented for the creation, maintenance and payments to suppliers. Those suppliers that maintained activity from 2018 onwards were migrated.

Here we present the most important indicators in terms of suppliers:

INDICATORS	2020	2021
Number of suppliers	2,447	2,827
Number of suppliers paid by the bank	1,266	1,415
Average payment period after processing the invoice	15 días	15 días
Total disbursed to local suppliers	\$184,774,581	\$218,397,767
Total disbursed to foreign suppliers	\$12,220,701	\$15,008,340
Total disbursed in payment to suppliers	\$196,995,282	\$233,406,108



Environment

201-2; 301-1,2; 302-1, 2, 4, 5; 303-1;
305-1, 2, 5; 409-1; 412-1,2; 414-2

We are committed to providing solutions, from our role as a Panamanian financial institution and company, to address the environmental challenges facing our planet. For this we have defined in our Strategic Plan the objective: "Do business taking into account environmental criteria that seek responsible consumption and fight against climate change". We do this on three fronts:

- Ensuring environmentally responsible financing through our Environmental and Social Risk Management System.
- Constantly improving environmental efficiency in our operations.
- Helping our customers face climate change and other environmental challenges through financing.

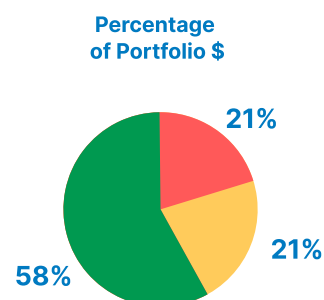
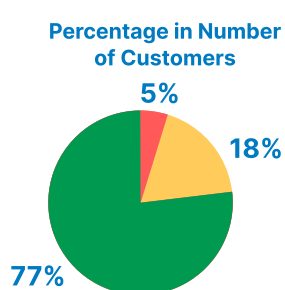


Environmental and Social Risk Management System (SGAS)

Our Environmental and Social Risk Management System consists of an analysis of the environmental and social risks within our credit process. When analyzing the granting of a loan, not only is the company's financial status analyzed, but the customers' performance is also evaluated through the management of potential environmental and social risks inherent to its sphere of action. In order for the system to work optimally, customers have been classified by risk profile and a rigorous follow-up of industries with high risks is followed. It also includes an Exclusion List that details specific industries in which Banco General has decided not to participate due to the environmental or social risks associated with them.

Number of customers by environmental or social risk profile

Category	Amount	Amount (US\$MM)
A	313	\$1,801
B	1135	\$1,820
C	4922	\$5,055
Total	6370	\$8,676



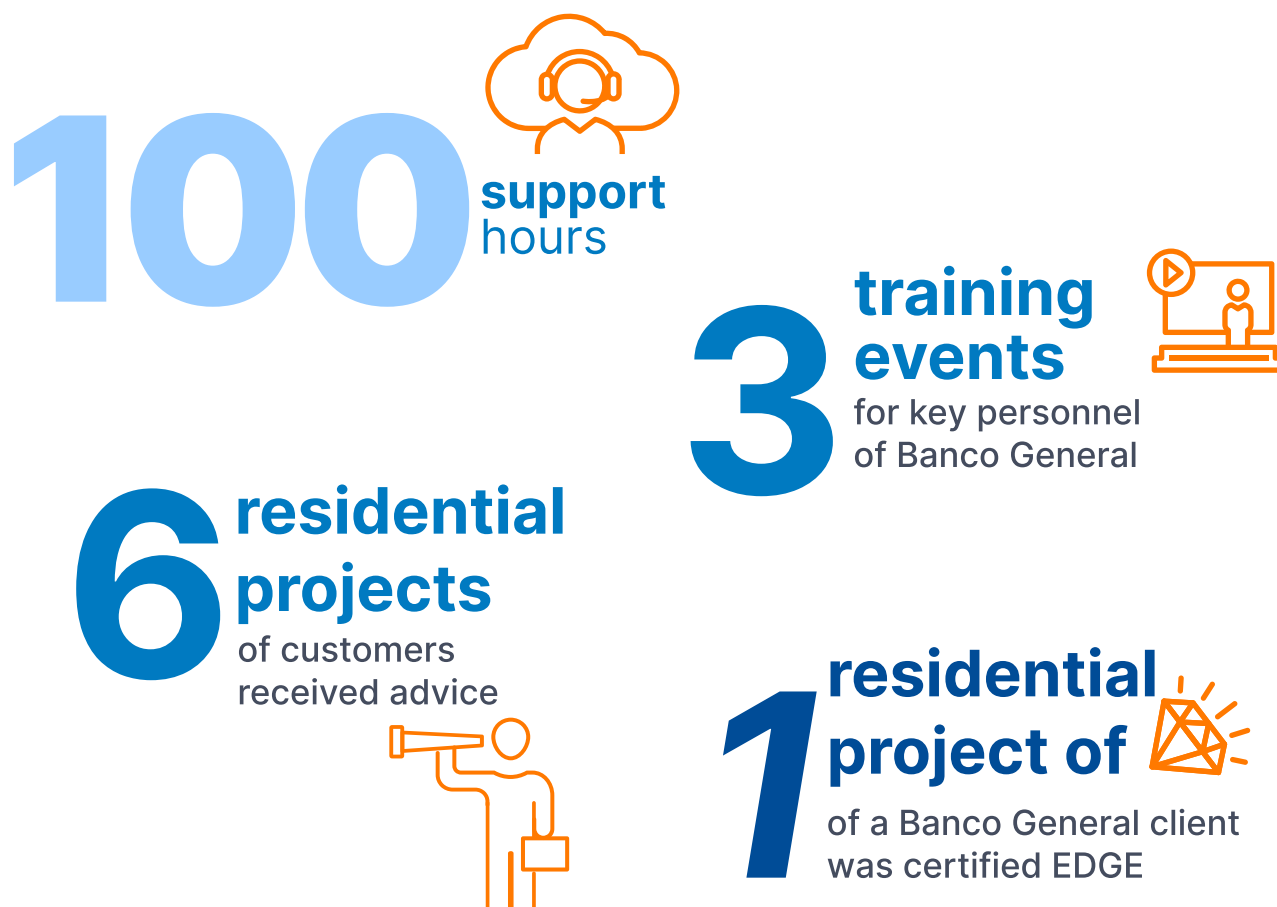
Cases evaluated in the SGAS

Cases evaluated in the SGAS (Jan. 2021 – Dec. 2021)

SECTORS	Approved amount (Thousands USD)	Percentage of loan amounts for the period	Number of loans approved for the period	Number of loans approved for the period	Types of Service or Sub-Sectors
Construction	(Panama) \$916,206	25.4%	55	\$16,658	Development of residential and commercial projects, contractors.
	(Region) \$137,000	3.8%	1	\$137,000	
Industry	(Panama) \$337,037	9.4%	60	\$5,617	Manufacture of food products, paper industry, cement manufacturing.
	(Region) \$615,970	17.1%	27	\$22,814	Refineries, plastic product manufacturing, water processing and bottling, food processing.
Energy	(Panama) \$138,250	3.8%	4	\$34,562	Generation and Distribution of electricity.
	(Region) \$25,000	0.7%	1	\$25,000	
Others	(Panama) \$1,187,129	32.9%	235	\$5,051	Financial, real estate, wholesale and retail sales of various products, restaurants, hotels.
	(Region) \$247,100	6.9%	27	\$9,152	
Total	\$3,603,692	100%	410	\$8,789	

Green financing

In 2020, the World Bank's International Finance Corporation (IFC) granted Banco General a \$50 million loan to place green loans for sustainable construction, which included consulting hours internally and with customers. In 2021, the project was executed, resulting in:



The rest of the funds were placed in various areas of clean energy production and other green industries. This first experience promoting sustainable construction with our customers was significant because we were able to see the customers' interest in these issues and to learn.

On the Consumer Banking side, at the end of 2021 a consumer product was launched for the first time to finance electric and hybrid cars. This product has a preferential rate.

On the other hand, the market development project for solar water heaters in Panama (Panama Thermosolar Project) has not prospered since the pandemic has hit the hotel industry, who were the largest potential customers of this initiative. Banco General remains committed to financing up to \$3.1 million for the project, for customers who apply.

Carbon Footprint

In 2021, Banco General joined the Reduce Your Corporate Footprint (Corporate RTH) program, "the first voluntary State program for the management of the carbon and water footprint at the organizational level in the Republic of Panama."

This program establishes a standardized process to identify, calculate, report and verify the carbon and water footprint within the operational limits of public, private and civil society organizations that are legally constituted in the national territory.

For this reason, the way we report our Carbon Footprint has changed. To calculate the 2021 Carbon Footprint, Banco General used this new calculation tool for GHG (Greenhouse Gases) provided by the Ministry of the Environment of Panama; This tool has updated emission factors that will be used by all companies. The most relevant factor of the new tool is the emission factor for Scope 2 that corresponds to the CO2 equivalent for the consumption of electrical energy acquired; for which only the factor established by the Ministry of the Environment was used.

In this sense, the new factor used to calculate GHG emissions for 2021 was 0.15200 Kg CO2 eq/kWh established by the Ministry of the Environment; compared to the factor used in 2020 of 0.58 kg CO2/kWh established by the GHG Protocol. To facilitate the comparison of GHG emissions for 2020 and 2021, the following table shows the calculation of 2020 emissions using both factors (GHG Protocol and Ministry of Environment).



For the calculation of emissions for mobile sources and fixed sources (Scope 1), the 2020 and 2021 emission factors remain the same in the new tool. The CO2 eq for electricity 2021 had a comparative decrease with 2020 due to changes in branch hours, however, we see an increase in CO2 eq for mobile sources due to the fact that the economy and the courier fleet stabilized a little more further increased their daily use.

Banco General continues with its strategy of energy efficiency initiatives, making changes in 2021 from fluorescent lamps to LED lamps in all branches and the use of more efficient air conditioning units; by 2022, the use of solar energy will be increased in several branches.

TON CO2 EQ.			
	2020 (GHG PROTOCOL Factor)	2020 (MIAmbiente Factor)	2021 (MIAmbiente Factor)
ELECTRIC POWER	7,782.21	2,005.25	2,003.97
STATIONARY	28.75	28.75	34.56
DIESEL MOBILE	45.21	45.21	68.11
MOBILE PETROL	150.86	150.86	225.82
LPG GAS	4.88	4.88	0.00
TOTAL	8,011.91	2,234.95	2,332.46
NUMBER OF EMPLOYEES*	4,235	4,235	4,224
TON CO2 PER EMPLOYEE	1.8918	0.5277	0.5521

*Figure corresponds to employees of Banco General, BG Securities and General de Seguros.

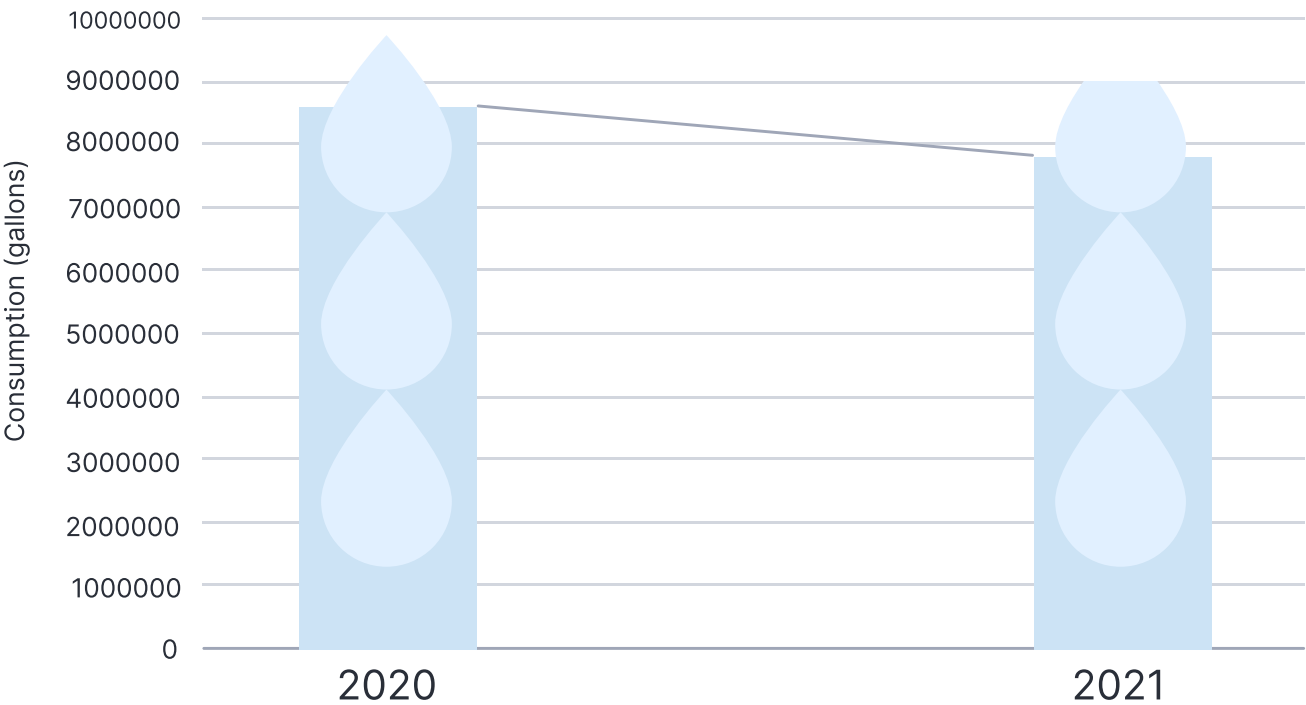


Water Footprint
Operational Center Water Reuse System

As part of the Reduce your Footprint program, we are also measuring our water footprint. In 2020 we installed a water reuse system in our Operations Center, the largest building in the organization and with the largest population. This system consists of collecting rainwater and the water generated by the building's air conditioning system. The collected water is stored in a 21,000-gallon flexible tank and used in the irrigation of green areas and the vehicle washing service.

In 2021, 381,222.5 gallons of water were reused. Additionally, 746,611.62 gallons of drinking water were saved compared to 2020.

Drinking water consumption 2020 to 2021 at the Operations Center



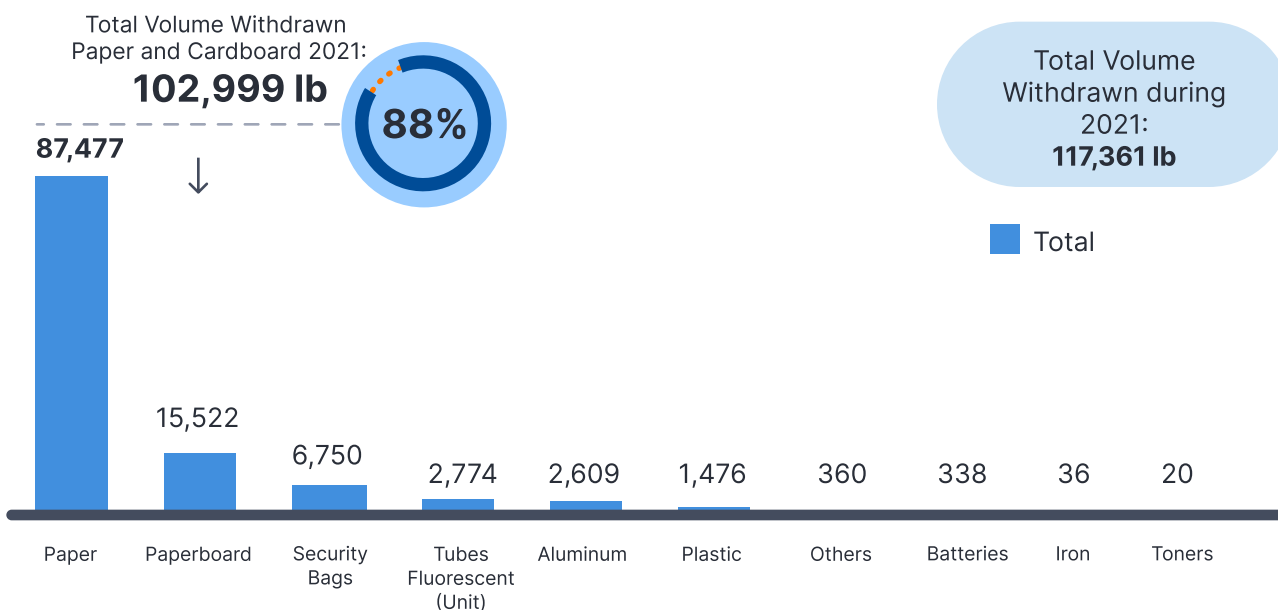
Paper consumption and recycling

In 2021, the Bank's operations returned to normal, so a little more paper was consumed, but the recycling program continued and 75% of the purchased paper was delivered to the recycling company.

	TOTAL POUNDS PURCHASED	TOTAL POUNDS RECYCLED	% OF RECYCLING
	PURCHASED	RECYCLED	REDUCTION
2017	148,728	36,472	25%
2018	144,520	40,984	29%
2019	142,043	96,001	68%
2020	112,397	99,908	89%
2021	116,253	87,477	75%

Other materials

Total Products Withdrawn 2021



Community Commitment

102-43, 102-44, 203-1



In 2021, we continue to be present in the community, supporting the non-profit organizations with which we have alliances and reinventing our way of investing in the social development of our country.





Vecinos en Accion Volunteer Program

The corporate volunteer program Vecinos en Accion (VEA) y Bienestar are designed to provide Banco General employees and their families the opportunity to participate in different volunteer activities in line with the vision, mission, values and our Code of Ethics and Conduct.

Our volunteer program has a history of 20 years in which we have been able to participate as volunteers in areas according to the needs of the community and with long-term alliances.

Our volunteers carry out their social work under the approach of four work pillars:

- Skills-based volunteering
- Support and emotional accompaniment
- Infrastructure and care of the planet
- Solidarity

All the activities were developed and executed considering the face-to-face and virtual modality, given the context of the pandemic that we are experiencing. It should be noted that since 2020, volunteers serve the community outside the organization, but also the internal community, that is, our employees and their families.



Skills-based Volunteering

Volunteering our knowledge is the most effective way for a professional to help. For this reason, skills-based volunteering is so important within our program. Some activities that we can mention are:

- Financial education training in schools and companies
- Training about Banking Confidentiality
- Workshop "My life, My project - Basic concepts of project management for personal life"
- Workshops "Creating my style and professional brand" for students
- Entrepreneurship workshops
- Excel Workshops
- Cultural Workshops
- Vocational guidance workshops
- Recycling and home garden workshops
- Workshops on ideas to share good study habits
- Tutoring to strengthen school subjects
- Computer security trainings
- Techniques for writing stories
- Latin American Laboratory for Citizen Action (LLAC 2021)



Support and emotional accompaniment

In this pillar, our volunteers support non-profit organizations, participating in their activities and giving their time to give human warmth to people in vulnerable conditions.

Some activities that we can mention are:

- Christmas celebration, virtual games and storytelling at Hogar Luz y Vida and San José Cabuyita de Pacora
- Conversation with Special Olympics athletes
- Delivery of pillows to patients of the National Oncology Institute, with covers embroidered by volunteers with positive messages
- Soccer field in alliance with volunteers from Fútbol con Corazón
- Christmas celebrations at Casa Nazareth and Centro Diurno Alajuelita at Costa Rica



Infrastructure and protecting the planet

Many nonprofit organizations need hands to work and physical effort; to meet these needs we have this pillar, in which we carry out these activities.

- Cleaning of beaches and coasts
- Construction of emergency houses together with TECHO volunteers
- Parque Camino de Cruces seedling rescue
- Seedling planting at San Cristóbal Sur Desamparados in Costa Rica



Solidarity

The most vulnerable people need a helping hand. Our solidarity is for them, with the following activities:

- Delivery of baskets and briefcases with baby items made by our volunteers and donated to the Children's Hospital.
- Six days of blood donation drives were held at Banco General and Profuturo and 94 pints of blood were donated, thus benefiting approximately 282 patients.
- Organization and delivery of bags of food to associations and low-income families. Donation of Christmas and Children's Day gifts at ALCCI.
- Donation of milk, gifts and farm animals at Hogar Fe Viva in Costa Rica.



The wishes of 31 boys and girls with life-threatening illnesses were fulfilled together with the Make a Wish Foundation.

For the first time, a mentoring program was carried out, in which a group made up of 17 Bank executives spent eight consecutive months with 18 graduating students who received scholarships from the Fundación Sus Buenos Vecinos, to help them develop their life purpose, personal and professional.

We participated with 11 volunteers in CLAVE Day, the first volunteer project in conjunction with member companies of the Latin American Council of Corporate Volunteering (CLAVE) for the benefit of young people from associations in the region.

Our volunteers carried out several programs for students of the San Pedro Nolasco School, such as a reading club, cultural activities, entrepreneurship workshops and educational excellence.

Some important achievements of **2021** that we can highlight

Volunteers from the Technology area carried out the Hour of Code for the first time, an activity to promote programming learning, an important skill for future professionals. This was at the San Pedro Nolasco School.

The Mi Proyecto de Innovación BG program was created, a space created for the benefit of sons and daughters of employees between the ages of 13 and 17, so that with the guidance and experience of Bank volunteers as mentors, they could develop innovation projects in the technological and environmental fields. 26 young people participated who developed 15 projects, which were evaluated by a group of judges to select the winning projects.

Many virtual workshops were given to Universidad Tecnológica de Panamá students, with the objective of complementing their knowledge through experience and practice in order to impulse professionals with technological initiatives.

A new group of volunteers was created, in charge of carrying out educational activities that help in the development of boys and girls between the ages of 0 to 10.



Our Foundation: Fundación Sus Buenos Vecinos (Your Good Neighbors)

Like the rest of the world, the pandemic presented us with new challenges, realities and, above all, revealed many structural shortcomings, which, although documented, were not as palpable as they are now.

The extension of the pandemic, which is not over yet, had a significant impact on the beneficiary organizations of the Your Fundación Sus Buenos Vecinos. Their work has increased and their resources have decreased, which has caused many to reinvent themselves and approach their programs more effectively. Others have had difficulty executing for various reasons.

In this scenario, the Fundación Sus Buenos Vecinos, in addition to being a financial provider for the organizations, has provided them with advice to improve their way of requesting funds and presenting results. Likewise, it has promoted alliances, as indicated in Sustainable Development Goal number 17.

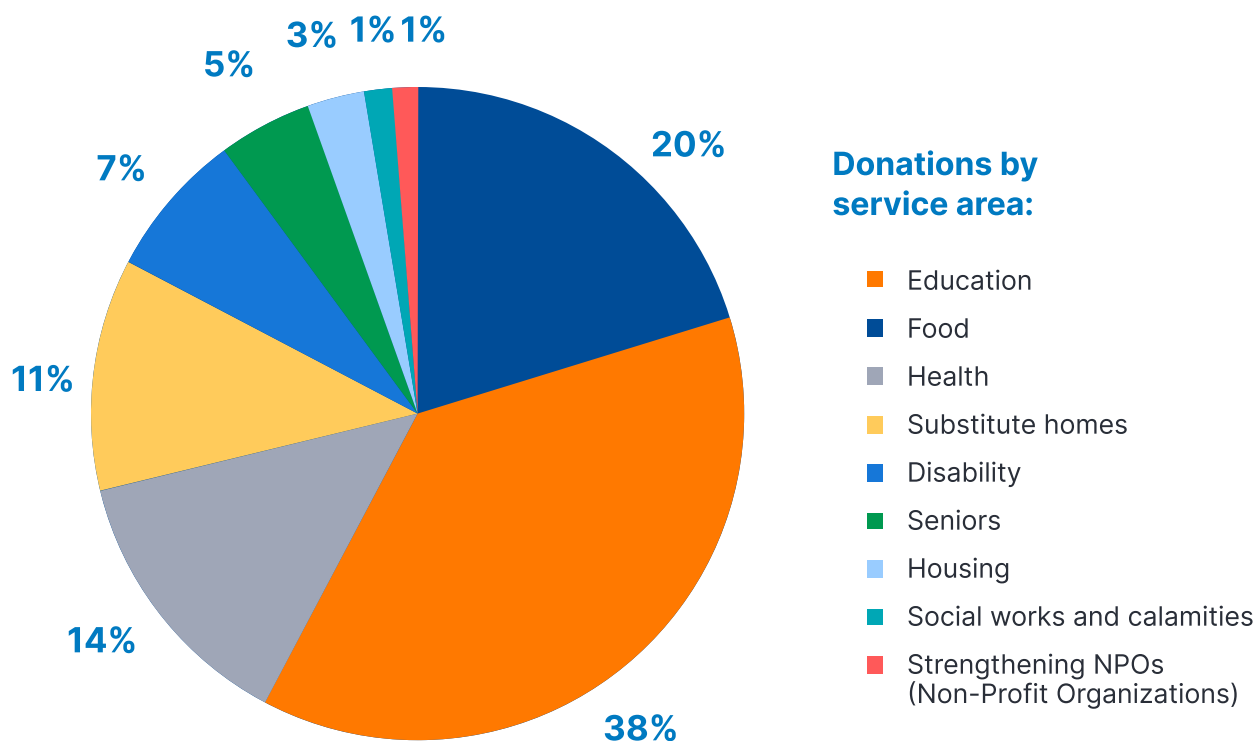
Internally, the foundation strengthened the programs it develops following the strategic plan and making the necessary adjustments that a pandemic of this magnitude imposes.

In addition, support for programs that promote science and investigation has been strengthened thanks to the relationship forged with the Gorgas Commemorative Institute for Health Studies. We will be promoting the training of its scientists through a program so that two scientists per year have financial support to attend refresher courses at renowned educational centers specializing in science worldwide.



CORPORATE SOCIAL RESPONSIBILITY REPORT 2021

In 2021, Fundación Sus Buenos Vecinos granted \$5,690,013.17, among it's service areas. We present the data for each area as follows:



Service Area	Donation
Education	\$2,144,617.21
Food	\$1,141,842.20
Health	\$ 769,844.77
Substitute homes	\$ 641,079.17
Disability	\$ 413,098.86
Seniors	\$ 272,425.95
Housing	\$ 158,100.00
Social works and calamities	\$ 86,541.97
Strengthening NPOs (Non-Profit Organizations)	\$ 62,463.04
2021 Total	\$5,690,013.17



Programs managed by us

Scholarships for Excellence

This program offers scholarships to public school students with academic excellence to study their entire high school in a private school with a recognized track record. It is complemented by a 5-year English course and human development workshops, as well as support for their families in developing their potential.

Program graduates by 2021	176
Scholars in 2021	158
New Scholars in 2022	33
Retention rate*	97.5%

*as of January 13, 2022

We measure the program with two impact indicators, one, the retention of those selected until they complete their high school, which is in the order of 97.5% and the second, the number of graduates who complete their university career and get a job.

Of the 176 graduates, 98% continue with a university degree, 15 have completed their degree and 11% of the graduates have already entered the labor force.

Sus Buenos Vecinos Scholarships

This program offers scholarships to children of employees who maintain a good academic performance to pursue secondary studies in a private school with a recognized track record.



San Pedro Nolasco School and Federico José Humbert Azcárraga School

In 2021, accreditation was obtained from the Ministry of Education to open the Colegio Federico Humbert Azcárraga, a private social school. This was carried out with the vision of migrating the San Pedro Nolasco School to a new private model of a social nature. It operates in the same center and under the direction of the San Pedro Nolasco Educational Foundation, of which the Your Good Neighbors Foundation is a member.

In March, we started virtual classes, following the Ministry for Education guidelines. By 2020, all the actions that would guarantee a quality virtual education accessible to a vulnerable population had been carried out; the required technological tools, Internet access and training were provided to parents and students in the use of technology.



All the adaptations were made and we were recognized as a Safe School, in order to return.

We made sure that all teaching and administrative staff had their Covid-19 vaccination chart. At the community level, we organized talks with doctors to provide information and promote vaccination. The facilities were put under the orders of the Ministry of Health and two vaccination days were held for parents, students who were of vaccination age and the community that welcomes us.

In the month of September, face-to-face classes began following all biosafety protocols and 100% face-to-face attendance was achieved.

Year	Student
2020	480
2021	536

Achievements of the year:

- Start of the virtual year and last face-to-face quarter
- Safe School with Covid-19 protocols.
- Zero school dropouts.
- 100% of teaching and administrative staff and students over 12 years of age vaccinated.
- Extracurricular program organized by Vecinos en Acción, our corporate volunteer program, executed virtually and in person.
 - Folklore
 - Theater
 - Micro-entrepreneurship
 - The Hour of Code (programming)
 - Electricity workshop for parents
 - Workshop on home gardens for parents



Improving My Community

“Improving My Community” (MMC) provides a joint and multisectoral response to the situation of social vulnerability and citizen insecurity that affects the communities of Ciudad Radial and La Concepción in the Juan Díaz area. The Your Good Neighbors Foundation carries out this project in conjunction with 4 well-known non-profit organizations: Casa Esperanza, Asociación Pro-Niñez Panameña, Fundación Calicanto, and Fundación Fútbol Con Corazón, collaborating with multiple actors in the community.

Social Interventions

During 2021, 4 social interventions reached more than 460 personas of objective community.

Early Stimulation Program

45 children between 0 to 4 years old obtained early stimulation with a responsible adult.

Recruitment Program (CAPTA):

to promote entrepreneurship: 90 adults (60 women and 30 men) trained and receiving follow-up.

Community Strengthening Program:

125 children and their families receive guidance and comprehensive monitoring in nutrition, health, education and personal development.

Community Empowerment Project:

200 children and adolescents and their families empowered with life skills through soccer.

Support to the community

- 1 rehabilitated bus stop in Ciudad Radial.
- 1 school equipped with cleaning and biosafety supplies (José María Torrijos School).
- Donation of medical equipment to the Juan Díaz Health Center.



Alliance with Dona Vida

We are proud to be a founding member of the Dona Vida Foundation, a non-profit organization that emerged from the "Dona Vida Voluntary Blood and Platelet Donor Program", which began 9 years ago as a joint program of Fundacáncer and Fundación Felipe Motta in alliance with the Ministry of Health, and with the support of Fundación Sus Buenos Vecinos and other donors and allies.

Fundación Dona Vida's mission continues to be to promote voluntary blood donation throughout the country. Their work benefits thousands of patients at the National Oncology Institute, the Santo Tomás Hospital and the Children's Hospital.

Under the auspices of the Fundación Sus Buenos Vecinos, in 2021 an alliance was consolidated between the National Association Against Cancer (ANCEC) Veraguas and the Dr. Luis "Chicho" Fábrega Regional Hospital to adapt and inaugurate the Dona Vida Santiago Center, adding this institution to the list of hospitals receiving blood donations. Additionally, the Panama Donate Life Center will relocate to a new, more comfortable location with the capacity to serve more donors, which will be ready in early 2022.

In 2021, 12,328 units of blood were collected in the centers of Panama and Santiago and in the 107 collections made with the Donate Life Mobile Unit in companies, schools, and others. 22% of these donations were voluntary.

Partnerships with Non-Profit Organizations (NPOs)

We work with 114 NPOs in 157 social programs, mostly focused on education, food and health. We also invest in programs and projects developed by NPOs that work with substitute homes, older adults, inclusion of people with disabilities, housing, self-management and social works focused on philanthropy.

We implemented a Risk Management System, which allows us to have more up-to-date information on the beneficiaries.



FUNDACIÓN SUS BUENOS VECINOS

(Panamá, República de Panamá)

**Estado de Situación Financiera Resumido y
Estado de Actividades Resumido**

31 de diciembre de 2021

(Con el Informe de los Auditores Independientes)



INFORME DE LOS AUDITORES INDEPENDIENTES SOBRE LOS ESTADOS FINANCIEROS RESUMIDOS

Al Consejo de Síndicos de
Fundación Sus Buenos Vecinos

Opinión

Los estados financieros resumidos, los cuales comprenden el estado de situación financiera resumido al 31 de diciembre de 2021, y el estado de actividades resumido, por el año terminado en esa fecha, se derivan de los estados financieros auditados de Fundación Sus Buenos Vecinos al 31 de diciembre de 2021.

En nuestra opinión, los estados financieros resumidos adjuntos son consistentes, en todos sus aspectos importantes, con los estados financieros auditados de la Fundación al 31 de diciembre de 2021, de conformidad con la base de contabilidad descrita en la nota 2 a los estados financieros auditados.

Estados Financieros Resumidos

Los estados financieros resumidos no incluyen las revelaciones previstas por la base de contabilidad descrita en la nota 2 a los estados financieros auditados. Por lo tanto, la lectura de los estados financieros resumidos y este informe de los auditores independientes, no sustituye la lectura de los estados financieros auditados de Fundación Sus Buenos Vecinos y el informe de los auditores independientes.

Estados Financieros Auditados y Nuestro Informe de Auditoría

Nosotros expresamos una opinión sin salvedades sobre los estados financieros auditados en nuestro informe con fecha 1 de febrero de 2022. Nuestro informe de auditoría sobre los estados financieros auditados incluye un asunto de énfasis relacionado con la base de contabilidad que se describe en la nota 2 a los estados financieros auditados. Los estados financieros han sido preparados para asistir a la Fundación en cumplir con los requerimientos de información financiera referidos del Consejo de Síndicos. En consecuencia, los estados financieros podrían no ser apropiados para otro propósito. Nuestra opinión no se modifica con respecto a este asunto.

Responsabilidad de la Administración por los Estados Financieros Resumidos

La administración es responsable por la preparación de los estados financieros resumidos de conformidad con la base de contabilidad descrita en la nota 2 a los estados financieros auditados.

Responsabilidad del Auditor

Nuestra responsabilidad es expresar una opinión acerca de si los estados financieros resumidos son consistentes, en todos sus aspectos importantes con los estados financieros auditados con base en nuestros procedimientos, los cuales llevamos a cabo de conformidad con la Norma Internacional de Auditoría (NIA) 810 (Revisada), *Trabajos para dictaminar sobre estados financieros resumidos*.

Otros requerimientos legales de información

En cumplimiento con la Ley 280 del 30 de diciembre de 2021, que regula la profesión del contador público autorizado en la República de Panamá, declaramos lo siguiente:

- Que la dirección, ejecución y supervisión de este trabajo de auditoría se ha realizado físicamente en territorio panameño.
- El socio que ha elaborado este informe de los auditores independientes es Jorge E. Castrellón.
- El equipo de trabajo que ha participado en la auditoría a la que se refiere este informe, está conformado por Karim Shaik, Director; Alejandro Morcillo, Gerente Senior; Nedo Cingolani, Gerente; Rubén Carrillo, Supervisor Senior; Patricia Casasola, Supervisor Senior.

KPMG

Panamá, República de Panamá
1 de febrero de 2022



Jorge E. Castrellón
Socio
C.P.A. 5505

FUNDACIÓN SUS BUENOS VECINOS

(Panamá, República de Panamá)

Estado de Situación Financiera Resumido

31 de diciembre de 2021

(Cifras en Balboas)

<u>Activos</u>	<u>2021</u>	<u>2020</u>
Depósitos en bancos	15,085,582	16,014,613
Valores de inversión recibidos en donación	6,595,000	6,595,000
Intereses por cobrar	269,162	129,415
Mobiliario, equipo y mejoras a local arrendado y otros activos	69,193	456
Total de activos	<u>22,018,937</u>	<u>22,739,484</u>
<u>Pasivos</u>		
Otros pasivos	104	3,487
Total de pasivos	<u>104</u>	<u>3,487</u>
<u>Activos Netos</u>	<u>22,018,833</u>	<u>22,735,997</u>

Los estados financieros resumidos no incluyen todas las revelaciones previstas por la base de contabilidad descrita en la nota 2 a los estados financieros auditados. Los estados financieros auditados se encuentran disponibles en la página web de la Fundación.

Véase el Informe de los Auditores Independientes sobre los estados financieros resumidos.

FUNDACIÓN SUS BUENOS VECINOS

(Panamá, República de Panamá)

Estado de Actividades Resumido

Por el año terminado el 31 de diciembre de 2021

(Cifras en Balboas)

	<u>2021</u>	<u>2020</u>
<u>Ingresos</u>		
Donaciones recibidas	4,050,400	9,633,924
Ingresos por intereses sobre depósitos en bancos	374,399	379,884
Dividendos recibidos	543,000	468,000
Total de ingresos	<u>4,967,799</u>	<u>10,481,808</u>
<u>Gastos</u>		
Donaciones otorgadas	5,674,600	9,963,207
Honorarios profesionales	5,738	13,595
Otros gastos, neto	4,625	10,642
Total de gastos	<u>5,684,963</u>	<u>9,987,444</u>
(Déficit) exceso de ingresos sobre gastos	<u>(717,164)</u>	<u>494,364</u>

Los estados financieros resumidos no incluyen todas las revelaciones previstas por la base de contabilidad descrita en la nota 2 a los estados financieros auditados. Los estados financieros auditados se encuentran disponibles en la página web de la Fundación.

Véase el Informe de los Auditores Independientes sobre los estados financieros resumidos.

Progress Communication with the Community

United Nations Global Pact

Human Rights Principles

Principle 1:

Companies must support and respect the protection of Human Rights proclaimed in the international arena.

Principle 2:

Businesses must ensure that they are not complicit in human rights abuses.

1

Assessment, Policies and Objectives

Human Rights are rights inherent to all human beings. In our Code of Ethics and Conduct we express Banco General's commitment to defend and respect Human Rights and our values as an organization guide us to defend them. All our policies, regulations and, of course, our corporate culture, have respect for human beings as a fundamental principle.

2

Implementation

Our Environmental and Social Risk Management System, in which we assess environmental and social risks in credit proposals, ensures that we are not complicit in human rights abuses through our business.

Similarly, we support more than 150 non-profit organizations, many of which fight for the rights of the most vulnerable people.

3

Measurement of results

In several sections of our 2021 Social Responsibility Report, we can see the progress and our results in the area of human rights. Relevant GRI indicators: 412-1, 2, 3

Principles of Labor Standards

Principle 3:

Companies must respect the freedom of association and the effective recognition of the right to collective bargaining.

Principle 4:

Businesses must eliminate all forms of forced or compulsory labor.

Principle 5:

Businesses should effectively abolish child labour.

Principle 6:

Businesses must eliminate discrimination with respect to employment and occupation.

1

Assessment, Policies and Objectives

The responsibility we have with our employees goes beyond complying with the law. At Banco General, we seek to create a challenging, positive work environment, and comprehensive growth for the person. Our policies regarding our work practices are detailed in our Code of Ethics and Conduct.

Banco General does not have any mechanism that allows the establishment of associations that promote the right to collective bargaining. Therefore, we are committed to implementing initiatives that seek to give collaborators spaces and opportunities to express their opinions. For them we have the organizational health survey, email mailboxes, a secure line for anonymous complaints and an environment of trust between the various hierarchies.

2

Implementation

In 2021, we continue with the priority of protecting the health of our employees and their families. With this in mind, we implemented a series of important initiatives that allowed us to keep them working safely, some in person, others remotely and others in a hybrid mode.

This year we were also awarded the Gold Level Gender Seal again, in recognition of our work in diversity and gender equity.

3

Measurement of results

In the Our People section of our 2021 Social Responsibility Report, results can be seen on the topic of Labor Practices. A very encouraging result is our healthy turnover rate. Relevant GRI indicators: 102-41; 401-1, 2, 3, 4; 404-1, 2, 3

Environmental Principles

Principle 7:

Companies must maintain a preventive approach that favors the environment.

Principle 8:

Companies should encourage initiatives that promote greater environmental responsibility.

Principle 9:

Businesses should encourage the development and diffusion of environmentally friendly technologies.

1

Assessment, Policies and Objectives

The Covid-19 pandemic has shown us how interdependent we all are, and how vulnerable we are on the large scale of planet Earth. Climate phenomena affect us more and more and it is up to us to fight it. At Banco General, we have detailed our commitment in the Code of Ethics and Conduct, and our objective is to reduce our environmental impact, grant loans responsibly and promote green financing.

2

Implementation

In 2021 we made significant progress in financing green products in Business and Consumer Banking. We also continue working so that our operation is responsible in the consumption of energy, water and other natural resources.

3

Results Measurement

In the Environment section of our 2019 Social Responsibility Report you can see results on the subject. Relevant GRI indicators: 301-1, 2, 4, 5; 303-1; 305-1, 2, 5

Anti-Corruption Principles

Principle 10:

Businesses should work against corruption in all its forms, including extortion and bribery..

1

Assessment, Policies and Objectives

One of the most serious social problems in our country and region is corruption. Being one of the largest companies in Panama, we are committed to working hard against corruption in all its forms, educating our stakeholders on the subject and ensuring that we have clear and consistent policies, which are detailed in our Code of Ethics and Conduct.

2

Implementation

We have clear anti-corruption policies, reporting and monitoring methods, and values-based leadership. Our collaborators receive an ethics course annually, and we reinforce the values of integrity, honesty and transparency throughout the year.

3

Results Measurement

In the Governance and Fair Operating Practices sections you will find the detailed measurement of our results.

Relevant GRI indicators: 205-2, 3

Principles of Responsible Banking Index

Progress of the Implementation of the Principles of Responsible Banking

Principle	Page
<p>Principle 1: Alignment</p> <p>We will align our business strategy to be consistent with and contribute to the needs of people and the goals of society, as expressed in the Sustainable Development Goals, the Paris Climate Agreement, and relevant national and regional frameworks.</p>	
<p>1.1 Describe (at a high level) your bank's business model, including the principal segments of customers served, types of products and services, the main sectors and types of activities, and when relevant, the types of technologies financed in your bank's operational regions or wherever it offers products and services.</p>	<p>About us p.5-8</p>
<p>1.2. Describe how your bank has aligned or plans to align its strategy to be consistent with society's objectives and contribute to them, as explained on the Sustainable Development Goals, Paris Climate Agreement and national and regional topics.</p>	<p>Governance p. 11-13</p>
<p>Principle 2: Impact and goal setting</p> <p>We will continually increase our positive impacts while reducing negative impacts and managing the risks to people and the environment that result from our activities, products and services. To this end, we will set and publish targets where we can have the most significant impacts.</p>	
<p>2.1. Impact analysis: Demonstrate that your bank has identified the areas in which it has its most significant (potential) positive and negative impact through an impact analysis that meets the following elements:</p> <p>a) Scope: The main business areas of the bank, the products/services in the main geographies in which the bank operates have been those described in 1.1. and have been considered in the scope of the analysis.</p>	<p>Governance p. 11-13</p>

2.2 Goal Setting:

Demonstrate that the bank has established and published a minimum of two specific, measurable (can be qualitative or quantitative), achievable, relevant and time-bound (SMART) goals, which address at least two of the "areas of most significant impact " identified, resulting from the bank's activities and the provision of products and services. Show that these goals are linked to and drive alignment with and further contribution to the appropriate Sustainable Development Goals, the goals of the Paris Agreement and other relevant international, national or regional frameworks. The bank should have identified a baseline (assessed with respect to a particular year) and set targets against this baseline. Demonstrate that the bank has analyzed and recognized significant (potential) negative impacts of the stated goals on other dimensions of the SDGs/climate change/society goals and that it has established relevant actions to mitigate them to the extent possible to maximize the result net positive. impact of the established objectives.

Governance
p. 14-17

2.3 Plans for the implementation and monitoring of goals. Show that your bank has defined actions and milestones to meet the established objectives. Show that your bank has put in place the means to measure and monitor progress against stated goals. The definitions of key performance indicators, any changes to these definitions, and any changes to baselines must be transparent.

Governance
p. 14-17

2.4. Progress in the implementation of goals. For each goal separately: Show that your bank has implemented the actions that you had previously defined to reach the established goal. Or explain why the actions could not be implemented / needed to be changed and how your bank is adapting its plan to meet its stated objective. Report on your bank's progress over the past 12 months (up to 18 months in your first report after becoming a signatory) towards achieving each of the stated goals and the impact your progress had (where feasible and appropriate, banks must include quantitative disclosures).

Principle 3: Customers and Customers

We will work responsibly with our customers and customers to encourage sustainable practices and enable economic activities that create shared prosperity for current and future generations.

Governance
p. 14

Principle 3: Clients and Clients

We will work responsibly with our clients to nurture sustainable practices and develop economic activities that evolve in prosperity to current and future generations.

3.1 Provide an overview of the policies and practices your bank has in place and/or plans to implement to promote responsible customer relationships. This should include high-level information on the programs and actions implemented (and/or planned), their scale and, where possible, their results.

Relationship with customers
p. 32-34

3.2. Please describe how your bank has worked and/or plans to work with its customers and customers to encourage sustainable practices and enable sustainable economic activities. This should include information on the actions planned/implemented, the products and services developed and, where possible, the impacts achieved.

Relationship with customers
p. 40

Principle 4: Stakeholders

We will proactively and responsibly consult, engage and collaborate with relevant stakeholders to achieve society's goals.

4.1. Please describe which stakeholders (or groups/types of stakeholders) your bank has consulted, engaged, collaborated with or associated with for the purpose of implementing these Principles and enhancing your bank's impacts. This should include a high-level overview of how your bank has identified relevant stakeholders and what issues were addressed/results achieved.

Governance
p. 12

Principle 5: Governance and culture

We will implement our commitment to these Principles through effective governance and a culture of responsible banking.

5.1. Describe the relevant governance structures, policies and procedures your bank has in place/plans to put in place to manage significant positive and (potential) negative impacts and support the effective implementation of the Principles.

Governance
p. 11-13

5.2 Describe the initiatives and measures that your bank has implemented or plans to implement to foster a culture of responsible banking among its employees. This should include a high-level overview of capacity building, inclusion in remuneration structures, and performance management and leadership communication, among others.

Our People
p. 19-31

5.3 Governance structure for the implementation of the principles

Demonstrate that your bank has a governance structure for the implementation of the PRB, which includes: a) establishment of objectives and actions to achieve the established objectives b) corrective action in case of failure objectives or milestones are achieved or unexpected negative impacts are detected.

Governance
p. 11-13

Principle 6: Transparency and responsibility

We will periodically review our individual and collective implementation of these Principles and we will be transparent and responsible for our positive and negative impacts and our contribution to the objectives of society.

6.1. Progress in implementing the Principles for Responsible Banking

Demonstrate that your bank has made progress in implementing all six principles over the last 12 months (up to 18 months in your first report after becoming a signatory), as well as establishing and implementing of objectives at least two areas (see 2.1-2.4). Demonstrate that your bank has considered existing and emerging international/regional good practices relevant to the implementation of the six Principles for Responsible Banking. On this basis, it has defined priorities and ambitions to align with best practices. Demonstrate that your bank has implemented/is working to implement changes to existing practices to reflect and align with existing and emerging international/regional good practice and that it has made progress in implementing these Principles.

Governance
p. 11-13

Global Reporting Initiative

Content Index GRI STANDARDS

“CORE” OPTION 102-55

GRI 101	Foundations 2016	
GRI 102	General Disclosures 2016	
Profile Information	Description	Cross-Reference/Direct Response
	Organization Profile	
102-1	Organization's name.	About us, p. 5
102-2	Main brands, products and/or services.	About us, p. 5
102-3	Location of the organization's headquarters.	About us, p. 6
102-4	Number of countries in which the organization operates and name of the countries in which it carries out significant activities specifically with respect to the sustainability aspects addressed in the report.	About us, p. 6
102-5	Nature of ownership and legal form.	About us, p. 6
102-6	Markets served (including geographic breakdown, sectors served, and types of customers/beneficiaries).	Consumer banking and Business market
102-7	Dimensions of the organization.	About us, p. 7
102-8	Breakdown of the group of workers by type of employment, by contract, by region and by sex.	Our people, p. 29
102-9	Description of the organization's supplier chain	Fair Operating Practices, p. 37
102-10	Significant changes during the period covered by the report in the size, structure, supply chain and ownership of the organization.	There were no significant changes
102-11	Report on how the precautionary principle is applied by the organization.	Governance, p. 11-13 <u>Code of Ethics and Conduct</u>
102-12	List of principles or external commitments of which the organization is a part.	About us, p. 7
102-13	List of organizations in which the organization actively participates.	About us, p. 7
	Strategy	
102-14	Statement from the highest decision-maker in the organization.	Message from the Chairman, p. 3

CORPORATE SOCIAL RESPONSIBILITY REPORT 2021

	Ethics and Integrity	
102-16	Description of the values, principles, standards and norms of conduct of the organization.	<u>Code of Ethics and Conduct Governance</u> , p. 14
	Governance	
102-18	Governance structure of the organization, including the committees of the highest governance body responsible for tasks such as the definition of the strategy or the supervision of the organization.	<u>Corporate Governance Manual</u> , p. 14
	Inclusion of Interest Groups	
102-40	List of interest groups that the organization has included.	Governance, p. 11-12
102-41	Percentage of workers covered by a collective bargaining agreement	Performance Communication, p. 64
102-42	Basis for the identification and selection of interest groups with which the organization is committed.	Governance, p. 11
102-43	Participation mechanisms for interest groups, including frequency by type	Governance, p. 12
102-44	Main issues and handling of concerns that have arisen	Governance, p. 12
	Report Parameters	
102-45	Companies included in the organization's consolidated financial statements	<u>Financial statements</u> www.bgeneral.com
102-46	Process for defining report content and Aspect boundaries	About this Report, p. 9-10, Governance, p. 13
102-47	List of all the material Aspects identified in the process of defining the content of the Report	About this Report, p. 9-10, Governance, p. 13
102-48	Description of the effect that the restatement of information belonging to previous reports may have, together with the reasons that have motivated said restatement (for example, mergers and acquisitions, change in reporting periods, nature of the business, or valuation methods).	There was a change in the way of measuring our Carbon Footprint, it is explained in the Environment section, p. 41
102-49	Significant changes relative to previous periods in the scope, coverage or valuation methods applied in the report.	There was no significant change
102-50	Period covered by the information contained in the report.	About this Report, p. 10
102-51	Date of the most recent memory.	About this Report, p. 10
102-52	Report presentation cycle.	About this Report, p. 10
102-53	Point of contact for questions related to the report or its content.	About this Report, p. 10
102-54	Report Statement	This Report has been prepared in accordance with the Essential option of the Global Reporting Initiative.

CORPORATE SOCIAL RESPONSIBILITY REPORT 2021

102-55	Table indicating the location of the basic contents of the report.	Index, p. 2
102-56	External certification	Verification letter, p. 71-78
103-1	For each material Aspect, report the Limit of the Aspect	About this Report, p. 9- 10
103-2	For each material Aspect, report on management tactics and their components	About this Report, p. 9- 10
103-3	For each material Aspect, report on the evaluation of the management of the Aspect	About this Report, p. 9- 10
102-44	Main themes and concern management	Governance, p. 12
	Economic Indicators	
201-1	Direct economic value generated and distributed, including revenue, operation costs, employee retributions, donations and other investments in the community, undistributed profits and payments to capital providers and to governments.	Governance, p. 8
201-2	Financial implications and other risks and opportunities for the organization's activities due to climate change.	Environment, p. 38-39
201-3	Coverage of the organization's obligations due to social benefit programs.	Banco General complies with mandatory retirement plans in the countries in which it operates.
201-4	Significant financial assistance received from government.	No significant government aid received
	Market Presence	
202-1	Range of ratios between the standard starting salary broken down by sex and the local minimum wage in places where significant operations are carried out.	Our people, p. 31
202-2	Proportion of senior managers from the local community in places where significant operations are carried out.	On the Board of Directors, only one director is not Panamanian; in senior management only one Executive Vice President is not Panamanian.
	Indirect Economic Impacts	
203-1	Development and impact of infrastructure investments and services provided primarily for public benefit through commercial, pro bono, or in-kind engagements.	Commitment to the community, p. 45 - 46
203-2	Understanding and description of significant indirect economic impacts, including the extent of such impacts.	Are not reported

	Hiring Practices	
204-1	Expenditure on local suppliers in places where significant operations are carried out	Fair Operating Practices, p. 37
	Corruption	
205-1	Percentage and total number of business units analyzed for risks related to corruption.	Through the Operational Risk area, a comprehensive analysis of the operational risk of all areas is promoted, this includes risks related to corruption. However, areas are not analyzed especially for these risks.
205-2	Percentage of employees trained in the organization's anti-corruption policies and procedures.	Governance, p. 14
205-3	Measures taken in response to incidents of corruption.	If an incident of internal corruption occurs, the Human Capital area decides the disciplinary measure to be taken.
	Unfair Competitive Behavior	
206-1	Total number of actions for causes related to monopolistic practices and against free competition, and their results.	There were no actions for causes related to monopolistic practices or against free competition
	Environmental Indicators	
	Environmental Indicators	
301-1	Materials used, by weight or volume.	Environment, p. 43
301-2	Percentage of materials used that are recycled materials.	No recycled materials are used
	Energy	
302-1	Direct energy consumption by primary source.	Environment, p. 41-42
302-2	Indirect energy consumption by primary source.	Environment, p. 41-42
302-3	Energy intensity	Environment, p. 41-42
302-4	Reduction in energy consumption	Environment, p. 41-42
302-5	Initiatives to provide energy-efficient or renewable energy-based products and services, and reductions in energy consumption as a result of such initiatives.	Environment, p. 41-42

	Emissions, Discharges and Waste	
305-1	Direct greenhouse gas emissions (Scope 1)	Environment, p. 41-42
305-2	Indirect greenhouse gas emissions (Scope 2)	Environment, p. 41-42
305-3	Other greenhouse gas emissions (Scope 3)	Has not been measured
305-4	Intensity of greenhouse gas emissions	Environment, p. 41-42
305-5	Greenhouse gas reduction	Environment, p. 41-42
305-6	Emission of ozone-depleting substances (ODS)	Has not been measured
305-7	NO, SO and other significant air emissions by type and weight	Has not been measured
	Environmental Compliance	
307-1	Non-compliance with environmental laws and regulations	There were no breaches
	Evaluation of Suppliers with Environmental Criteria	
308-1	New suppliers that were analyzed on environmental issues	All Banco General suppliers sign a CSR agreement that establishes environmental policies that they must follow. See Fair Operating Practices
308-2	Significant actual and potential negative environmental effects in the supply chain and actions taken	We do not assess actual or potential negative environmental effects in the supply chain.
	Social: Labor Practices and Decent Work	
	Employment	
401-1	Total number of employees and rate of new hires and average employee turnover, broken down by age group, gender and region.	Our people, p. 30
401-2	Social benefits for full-time employees, which are not offered to temporary or part-time employees, broken down by significant locations of activity	There are no employees who work part-time
401-3	Levels of return to work and retention after maternity or paternity leave, broken down by sex.	Banco General complies with mandatory maternity leave plans in the countries in which it operates.

	Company/Employee Relations	
402-1	Minimum notice period(s) relating to organizational changes, including whether these notices are specified in collective agreements.	There is no established period of notice regarding organizational changes
	Training and Education	
404-1	Average hours of training per year per employee, broken down by gender and by employee category.	Our people, p. 24
404-2	Skills management and ongoing training programs that promote the employability of workers and support them in managing the end of their professional careers.	Our people, p. 24
404-3	Skills management and ongoing training programs that promote the employability of workers and support them in managing the end of their professional careers.	Our people, p. 24
	Equal Remuneration Between Women and Men	
405-1	Diversity based on sex, age, and others between positions and all employees	Our people, p. 29
405-2	Relationship between the base salary of men with respect to that of women, broken down by professional category.	Our people, p. 30
	Nondiscrimination	
406-1	Total number of incidents of discrimination and corrective measures taken.	There were no reported incidents of discrimination
	Freedom of Association and Collective Agreements	
407-1	Operations and significant suppliers identified in which the right to freedom of association and to benefit from collective agreements may be violated or may be at significant risk, and measures adopted to support these rights.	Operations or suppliers are not evaluated or identified with these criteria
	Child Exploitation	
408-1	Significant operations and suppliers identified as carrying a significant risk of child labor incidents, and measures taken to contribute to the effective abolition of child labor.	Fair Operating Practices, p.37; Environment, p.38
	Forced Labor	
409-1	Significant operations and suppliers identified as having a significant risk of being the origin of incidents of forced or compulsory labor, and the measures adopted to contribute to the elimination of all forms of forced or compulsory labor.	Fair Operating Practices, p.37
	Security Practices	
410-1	Percentage of security personnel who have been trained in the organization's policies or procedures on aspects of human rights that are relevant to the activities.	The security personnel is subcontracted; has not been trained in aspects of human rights.

	Investment and Sourcing Practices	
412-1	Percentage and total number of operations that have been subject to human rights reviews or impact assessments.	Impacts in terms of human rights are not evaluated.
412-2	Total hours of employee training on policies and procedures related to those aspects of human rights that are relevant to their activities, including the percentage of employees trained.	Governance p. 11, Security and Compliance
412-3	Percentage and total number of significant investment contracts and agreements that include clauses that incorporate human rights concerns or that have undergone human rights analysis.	Through the environmental risk management system, the social risk that includes the violation of human rights is analyzed
	Social: Society	
	Local Communities	
413-1	Percentage of operations where development programs, impact assessments and local community participation have been implemented.	Commitment to the community, p. 44-56
413-2	Operations with potential or actual significant negative impacts on local communities.	There were no impacts
413-3	Percentage and total number of operations that have been subject to human rights reviews or impact assessments.	No operations have been reviewed or evaluated with these criteria, apart from our Social and Environmental Risk Management System
	Evaluation of Suppliers for their Impacts on Society	
414-1	Percentage of new suppliers that were evaluated with labor criteria	Our suppliers are not formally evaluated with labor criteria but we send letters of commitment, see Fair Operating Practices
414-2	Potential or actual negative impacts on society found in the supply chain and actions taken	Fair Operating Practices, p.38
	Public Politics	
415-1	Total value of financial and in-kind contributions to political parties or related institutions, by country.	Banco General did not make financial or in-kind contributions to any political party or related institution in any country where it has operations.

	Social: Product Responsibility	
	Labeling of Products and Services	
417-1	Types of information on products and services that are required by current procedures and regulations, and percentage of products and services subject to such information requirements.	We comply 100% with the regulations regarding the types of information that are required regarding products and services
417-2	Total number of breaches of regulations and voluntary codes relating to information and labeling of products and services, distributed according to the type of result of said incidents.	There were no breaches
417-3	Total number of incidents due to non-compliance with regulations related to marketing communications, including advertising, promotion and sponsorship, distributed according to the type of result of said incidents.	There were no incidents
	Customer Privacy	
418-1	Total number of duly substantiated complaints in relation to respect for privacy and the loss of customer personal data.	There were no claims
	Management of Complaints of Impacts on Society	
419-1	Number of complaints filed through formal mechanisms on impacts on society filed, evaluated and resolved	No complaints filed



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Informe de Aseguramiento de Seguridad Limitada sobre los Contenidos de los Estándares del *Global Reporting Initiative ("GRI") (Información no Financiera)*

A la Administración de Banco General, S.A.

Fuimos contratados por la Administración de Banco General, S.A. (en lo sucesivo "Banco General") para reportar sobre los Contenidos de los Estándares del *Global Reporting Initiative ("GRI")* (Información no Financiera) preparados y presentados por la Gerencia de Mercadeo y RSE de Banco General incluidos en el Informe de Responsabilidad Social 2021 de Banco General, S.A. por el periodo comprendido del 01 de enero al 31 de diciembre de 2021 (El Informe), que se detallan en el Anexo A, en la forma de una conclusión independiente de seguridad limitada, respecto a si, con base en nuestro trabajo realizado y la evidencia obtenida, nada llamó nuestra atención que nos lleve a creer que los Contenidos no están preparados en todos los aspectos materiales, de conformidad con los criterios establecidos en los requerimientos de los Estándares del GRI.

Responsabilidades de la Administración

La Administración de Banco General, a través de su Gerencia de Mercadeo y RSE, es responsable de la preparación y presentación de la información sujeta a nuestra revisión, y la información y aseveraciones contenidas dentro de ésta.

La Administración de Banco General es responsable del diseño, implementación y mantenimiento del control interno relevante para la preparación y presentación de la información sujeta a nuestra revisión, que está libre de errores materiales, ya sea por fraude o error. Así mismo la Administración de Banco General, a través de su Gerencia de Mercadeo y RSE, también es responsable de prevenir y detectar el fraude, así como de identificar y asegurar que Banco General cumple con las leyes y regulaciones aplicables a sus actividades.

La Administración de Banco General, a través de su Gerencia de Mercadeo y RSE, también es responsable de asegurar que el personal involucrado en la preparación de los Indicadores se encuentra adecuadamente capacitado, los sistemas de información están debidamente actualizados y que cualquier cambio en la presentación de datos y/o en la forma de reportar, incluya todas las unidades de reporte significativas.

Nuestras responsabilidades

Nuestra responsabilidad es revisar la información concerniente a los Contenidos incluidos en El Informe y reportar sobre ello en la forma de una conclusión independiente de seguridad limitada con base en la evidencia obtenida. Realizamos nuestro trabajo con base en la Norma Internacional sobre Trabajos de Aseguramiento (ISAE) 3000, "Trabajos de Aseguramiento Distintos a Auditorías o Revisiones de

Información Financiera Histórica”, emitida por el Consejo de Normas Internacionales de Auditoría y Aseguramiento (International Auditing and Assurance Standards Board), dicha norma requiere que planeemos y realicemos nuestros procedimientos para obtener un nivel de seguridad o fiabilidad limitada respecto a si, con base en nuestro trabajo y la evidencia obtenida, nada llamó nuestra atención que nos lleve a creer que los Contenidos incluidos en El Informe por el periodo comprendido del 01 de enero al 31 de diciembre de 2021, no están preparados en todos los aspectos materiales, de conformidad con los criterios establecidos en los requerimientos de los estándares del GRI, que se adjuntan como Anexo A en este informe.

KPMG en Panamá (la Firma) aplica la Norma Internacional sobre Control de Calidad 1 y, por consiguiente, mantiene un sistema integral de control de calidad, incluyendo políticas y procedimientos documentados sobre el cumplimiento de requisitos éticos, normas profesionales y requerimientos legales y regulatorios aplicables.

Hemos cumplido con los requerimientos de independencia y demás requisitos éticos del Código de Ética para Contadores Profesionales emitido por el Consejo de Normas Internacionales de Ética para Contadores, que se basa en los principios fundamentales de integridad, objetividad, competencia profesional y debido cuidado, confidencialidad y comportamiento profesional.

Los procedimientos seleccionados dependen de nuestro entendimiento y experiencia en los Contenidos incluidos en El Informe y otras circunstancias del trabajo, y nuestra consideración de las áreas en las que es probable que surjan errores materiales.

Al obtener un entendimiento de los Contenidos incluidos en El Informe, y otras circunstancias del trabajo, hemos considerado el proceso utilizado para preparar los Contenidos, con la finalidad de diseñar procedimientos de aseguramiento que sean adecuados en las circunstancias, mas no con la finalidad de expresar una conclusión en cuanto a la efectividad del control interno de Banco General sobre la preparación de los Contenidos incluidos en El Informe.

Nuestro trabajo también incluye la evaluación de lo apropiado de la preparación del Informe, la idoneidad de los criterios utilizados por Banco General en la preparación de los Contenidos, evaluando lo apropiado de los métodos, políticas y procedimientos, y modelos utilizados.

Los procedimientos aplicados en un trabajo de seguridad limitada difieren en naturaleza, oportunidad y alcance que en un trabajo de seguridad razonable. Por consiguiente, el nivel de aseguramiento que se obtiene en un trabajo de seguridad limitada es significativamente menor que el aseguramiento que se habría obtenido en caso de efectuar un trabajo de seguridad razonable.

Criterios

Los criterios sobre los cuales se ha evaluado la preparación de los Contenido de conformidad con los requerimientos de los Estándares del GRI se detallan en el Anexo A.

Limitaciones inherentes

Debido a las limitaciones inherentes a cualquier estructura de control interno es posible que pudieran ocurrir errores o irregularidades en la información presentada en el Informe y no ser detectados. Nuestra revisión no está diseñada para detectar todas las debilidades en los controles internos sobre la preparación y presentación del Informe, ya que nuestra revisión no se ha llevado a cabo de manera continua durante todo el período y los procedimientos fueron realizados con base en una muestra.

Conclusión

Nuestra conclusión ha sido formada con base a y está sujeta a lo que se detalla en este informe.

Consideramos que la evidencia que hemos obtenido proporciona una base suficiente y adecuada para nuestra conclusión.

Basados en nuestra revisión y la evidencia obtenida, no tuvimos conocimiento de situación alguna que nos haga pensar que los Contenidos mencionados en el segundo párrafo de este informe, preparados por la Gerencia de Mercadeo y RSE, e incluidos en El Informe de Banco General por el periodo comprendido del 01 de enero al 31 de diciembre de 2021, no están preparados en todos los aspectos materiales, de conformidad con los criterios de los requerimientos de los Estándares del GRI, que se adjuntan detallan en el Anexo A.

Restricción de uso de nuestro informe

Nuestro informe no debe ser considerado como adecuado para usarse ni considerarse por cualquiera de las partes que deseen adquirir derechos frente a nosotros distintos de la Gerencia de Mercadeo y RSE y la Junta Directiva de Banco General para ningún propósito o bajo cualquier otro contexto. Cualquier parte distinta de la Gerencia de Mercadeo y RSE y la Junta Directiva de Banco General que obtenga acceso a nuestro informe o una copia de este y elija basarse en nuestro informe (o en cualquier parte de él) lo hará bajo su propio riesgo. En la medida en que lo permita la ley, no aceptamos ni asumimos ninguna responsabilidad y negamos cualquier responsabilidad de nuestro trabajo a cualquier parte que no sea Banco General por este informe independiente de seguridad limitada o por las conclusiones a las que hemos llegado.

Nuestro informe es emitido para Banco General sobre el entendimiento que este informe no debe ser copiado, ni hacer referencia a él o divulgado en su totalidad o en partes sin nuestro previo consentimiento por escrito.

Otros requerimientos legales de información

En cumplimiento con la Ley 280 del 30 de diciembre de 2021, que regula la profesión del contador público autorizado en la República de Panamá, declaramos lo siguiente:



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(Continúa)

- Que la dirección, ejecución y supervisión de este trabajo de aseguramiento se ha realizado físicamente en territorio panameño.
- El socio que ha elaborado este informe de aseguramiento independiente es Eduardo Choy.

KPMG

Panamá, República de Panamá
01 de abril de 2022

Eduardo Choy
Eduardo Choy
Socio
C.P.A. 4019

Anexo A

Descripción de los Indicadores objeto del trabajo de aseguramiento de seguridad limitada:

GRI Standard	Contenido	Descripción
Contenidos Generales	102-1	Nombre de la organización
	102-2	Actividades, marcas, productos y servicios
	102-3	Ubicación de la sede
	102-4	Ubicación de las operaciones
	102-5	Propiedad y forma jurídica
	102-6	Mercados servidos
	102-7	Tamaño de la organización
	102-8	Información sobre empleados y otros trabajadores
	102-9	Cadena de suministro
	102-10	Cambios significativos en la organización y su cadena de suministro
	102-11	Principio o enfoque de precaución
	102-12	Iniciativas externas
	102-13	Afiliación a asociaciones
	102-14	Declaración de altos ejecutivos responsables de la toma de decisiones
	102-16	Valores, principios, estándares y normas de conducta
	102-18	Estructura de gobernanza
	102-40	Lista de grupos de interés
	102-41	Acuerdos de negociación colectiva
	102-42	Identificación y selección de grupos de interés
	102-43	Enfoque para la participación de los grupos de interés
	102-44	Temas y preocupaciones clave mencionados
	102-45	Entidades incluidas en los estados financieros consolidados
	102-46	Definición de los contenidos de los informes y las coberturas del tema
	102-47	Lista de temas materiales
	102-48	Reexpresión de la información
	102-49	Cambios en la elaboración de informes
	102-50	Periodo objeto del informe
	102-51	Fecha del último informe
	102-52	Ciclo de elaboración de informes
	102-53	Punto de contacto para preguntas sobre el informe
	102-54	Declaración de elaboración del informe de conformidad con los Estándares GRI
	102-55	Índice de contenidos GRI
	102-56	Verificación externa

Asuntos Materiales		
Desempeño Económico		
GRI 103 Enfoque de Gestión	103-1	Explicación del tema material y su Cobertura
	103-2	El enfoque de gestión y sus componentes
	103-3	Evaluación del enfoque de gestión
GRI 201 Desempeño Económico 2016	201-1	Valor económico directo generado y distribuido
	201-2	Implicaciones financieras y otros riesgos y oportunidades derivados del cambio climático
	201-4	Asistencia financiera recibida del gobierno
Presencia de Mercado		
GRI 103 Enfoque de Gestión	103-1	Explicación del tema material y su Cobertura
	103-2	El enfoque de gestión y sus componentes
	103-3	Evaluación del enfoque de gestión
GRI 202 Presencia en el Mercado 2016	202-1	Ratio del salario de categoría inicial estándar por sexo frente al salario mínimo local
	202-2	Proporción de altos ejecutivos contratados de la comunidad local
Impactos Económicos Indirectos		
GRI 103 Enfoque de Gestión	103-1	Explicación del tema material y su Cobertura
	103-2	El enfoque de gestión y sus componentes
	103-3	Evaluación del enfoque de gestión
GRI 203 Impactos Económicos Indirectos 2016	203-1	Inversiones en infraestructuras y servicios apoyados
Prácticas de Contratación		
GRI 103 Enfoque de Gestión	103-1	Explicación del tema material y su Cobertura
	103-2	El enfoque de gestión y sus componentes
	103-3	Evaluación del enfoque de gestión
GRI 204 Prácticas de Adquisición 2016	204-1	Proporción de Gastos en Proveedores Locales
Corrupción		
GRI 103 Enfoque de Gestión	103-1	Explicación del tema material y su Cobertura
	103-2	El enfoque de gestión y sus componentes
	103-3	Evaluación del enfoque de gestión
GRI 205 Anticorrupción 2016	205-2	Comunicación y formación sobre políticas y procedimientos anticorrupción

Comportamiento de Competencia Desleal		
GRI 103 Enfoque de Gestión	103-1	Explicación del tema material y su Cobertura
	103-2	El enfoque de gestión y sus componentes
	103-3	Evaluación del enfoque de gestión
GRI 206 Competencia Desleal 2016	206-1	Acciones jurídicas relacionadas con la competencia desleal y las prácticas monopólicas y contra la libre competencia
Materiales		
GRI 103 Enfoque de Gestión	103-1	Explicación del tema material y su Cobertura
	103-2	El enfoque de gestión y sus componentes
	103-3	Evaluación del enfoque de gestión
GRI 301 Materiales 2016	301-1	Materiales utilizados por peso o volumen
	301-2	Insumos reciclados
Emisiones, Vertidos y Residuos		
GRI 103 Enfoque de Gestión	103-1	Explicación del tema material y su Cobertura
	103-2	El enfoque de gestión y sus componentes
	103-3	Evaluación del enfoque de gestión
GRI 305 Emisiones 2016	305-2	Emisiones indirectas de GEI al generar energía (alcance 2)
Cumplimiento Ambiental		
GRI 103 Enfoque de Gestión	103-1	Explicación del tema material y su Cobertura
	103-2	El enfoque de gestión y sus componentes
	103-3	Evaluación del enfoque de gestión
GRI 307 Cumplimiento Ambiental 2016	307-1	Incumplimiento de la legislación y normativa ambiental
Evaluación de Proveedores por Criterios Ambientales		
GRI 103 Enfoque de Gestión	103-1	Explicación del tema material y su Cobertura
	103-2	El enfoque de gestión y sus componentes
	103-3	Evaluación del enfoque de gestión
GRI 308 Evaluación Ambiental de Proveedores 2016	308-1	Nuevos proveedores que han pasado filtros de evaluación y selección de acuerdo con los criterios ambientales

Empleo		
GRI 103 Enfoque de Gestión	103-1	Explicación del tema material y su Cobertura
	103-2	El enfoque de gestión y sus componentes
	103-3	Evaluación del enfoque de gestión
GRI 401 Empleo 2016	401-1	Nuevas contrataciones de empleados y rotación de personal
	401-2	Prestaciones para los empleados a tiempo completo que no se dan a los empleados a tiempo parcial o temporales
Relación Empresa / Trabajadores		
GRI 103 Enfoque de Gestión	103-1	Explicación del tema material y su Cobertura
	103-2	El enfoque de gestión y sus componentes
	103-3	Evaluación del enfoque de gestión
GRI 402 Relación Trabajador – Empresa 2016	402-1	Plazos de aviso mínimos sobre cambios operacionales
Formación y Educación		
GRI 103 Enfoque de Gestión	103-1	Explicación del tema material y su Cobertura
	103-2	El enfoque de gestión y sus componentes
	103-3	Evaluación del enfoque de gestión
GRI 404 Formación y Enseñanza 2016	404-1	Media de horas de formación al año por empleado
	404-2	Programas para mejorar las aptitudes de los empleados y programas de ayuda a la transición
	404-3	Porcentaje de empleados que reciben evaluaciones periódicas del desempeño y desarrollo profesional
Igualdad de Retribución entre Mujeres y Hombres		
GRI 103 Enfoque de Gestión	103-1	Explicación del tema material y su Cobertura
	103-2	El enfoque de gestión y sus componentes
	103-3	Evaluación del enfoque de gestión
GRI 405 Igualdad y Diversidad de Oportunidades 2016	405-1	Diversidad en órganos de gobierno y empleados
	405-2	Ratio del salario base y de la remuneración de mujeres frente a hombres
No discriminación		
GRI 103 Enfoque de Gestión	103-1	Explicación del tema material y su Cobertura
	103-2	El enfoque de gestión y sus componentes
	103-3	Evaluación del enfoque de gestión
GRI 406 No Discriminación 2016	406-1	Casos de discriminación y acciones correctivas emprendidas

Explotación Infantil		
GRI 103 Enfoque de Gestión	103-1	Explicación del tema material y su Cobertura
	103-2	El enfoque de gestión y sus componentes
	103-3	Evaluación del enfoque de gestión
GRI 408 Trabajo Infantil 2016	408-1	Operaciones y proveedores con riesgo significativo de casos de trabajo infantil
Trabajo Forzados		
GRI 103 Enfoque de Gestión	103-1	Explicación del tema material y su Cobertura
	103-2	El enfoque de gestión y sus componentes
	103-3	Evaluación del enfoque de gestión
GRI 409 Trabajo Forzoso u Obligatorio 2016	409-1	Operaciones y proveedores con riesgo significativo de casos de trabajo forzoso u obligatorio
Prácticas de Seguridad		
GRI 103 Enfoque de Gestión	103-1	Explicación del tema material y su Cobertura
	103-2	El enfoque de gestión y sus componentes
	103-3	Evaluación del enfoque de gestión
GRI 410 Prácticas en Materias de Seguridad 2016	410-1	Personal de seguridad capacitado en políticas o procedimientos de derechos humanos
Práctica de Inversión y Abastecimiento (Evaluación)		
GRI 103 Enfoque de Gestión	103-1	Explicación del tema material y su Cobertura
	103-2	El enfoque de gestión y sus componentes
	103-3	Evaluación del enfoque de gestión
GRI 412 Evaluación de Derechos Humanos 2016	412-1	Operaciones sometidas a revisiones o evaluaciones de impacto sobre los derechos humanos
	412-3	Acuerdos y contratos de inversión significativos con cláusulas sobre derechos humanos o sometidos a evaluación de derechos humanos
Comunidades Locales		
GRI 103 Enfoque de Gestión	103-1	Explicación del tema material y su Cobertura
	103-2	El enfoque de gestión y sus componentes
	103-3	Evaluación del enfoque de gestión
GRI 413 Comunidades Locales 2016	413-1	Operaciones con participación de la comunidad local, evaluaciones del impacto y programas de desarrollo
	413-2	Operaciones con impactos negativos significativos –reales o potenciales– en las comunidades locales

Evaluaciones de Proveedores por sus Impactos en la Sociedad		
GRI 103 Enfoque de Gestión	103-1	Explicación del tema material y su Cobertura
	103-2	El enfoque de gestión y sus componentes
	103-3	Evaluación del enfoque de gestión
GRI 414 Evaluación Social de los Proveedores 2016	414-1	Nuevos proveedores que han pasado filtros de selección de acuerdo con los criterios sociales
Política Pública		
GRI 103 Enfoque de Gestión	103-1	Explicación del tema material y su Cobertura
	103-2	El enfoque de gestión y sus componentes
	103-3	Evaluación del enfoque de gestión
GRI 415 Política Pública 2016	415-1	Contribución a partidos y/o representantes políticos
Etiquetado de Producto y Servicios		
GRI 103 Enfoque de Gestión	103-1	Explicación del tema material y su Cobertura
	103-2	El enfoque de gestión y sus componentes
	103-3	Evaluación del enfoque de gestión
GRI 417 Marketing y Etiquetado 2016	417-1	Requerimientos para la información y el etiquetado de productos y servicios
	417-2	Casos de incumplimiento relacionados con la información y el etiquetado de productos y servicios
	417-3	Casos de incumplimiento relacionados con comunicaciones de marketing
Privacidad del Cliente		
GRI 103 Enfoque de Gestión	103-1	Explicación del tema material y su Cobertura
	103-2	El enfoque de gestión y sus componentes
	103-3	Evaluación del enfoque de gestión
GRI 418 Privacidad del Cliente 2016	418-1	Reclamaciones fundamentadas relativas a violaciones de la privacidad del cliente y pérdida de datos del cliente
Manejo de Quejas para Impactos en la Sociedad		
GRI 103 Enfoque de Gestión	103-1	Explicación del tema material y su Cobertura
	103-2	El enfoque de gestión y sus componentes
	103-3	Evaluación del enfoque de gestión
GRI 419 Cumplimiento Socio - económico 2016	419-1	Incumplimiento de las leyes y normativas en los ámbitos social y económico