



SUSTAINABILITY  
ANNEX 2017

## RELATIONS WITH STAKEHOLDERS

We want to generate a shared value to each person with whom we have a relationship with. To achieve this we identify our internal and external stakeholders and define a dialogue strategy allowing us to know their expectations and interests on our performance.

### Results of the relationship with our stakeholders

Stakeholders	Communication channels	Expectations and Interests
Clients	<ul style="list-style-type: none"> <li>● Customer Service phone line</li> <li>● Website</li> <li>● Suggestion box</li> <li>● Promoter (direct communication)</li> <li>● Satisfaction surveys</li> <li>● Social media</li> </ul>	<ul style="list-style-type: none"> <li>● Excellent and quick delivery of products and services</li> <li>● Product security</li> <li>● Clear information about products and services</li> <li>● Information about financial administration (financial education)</li> </ul>
Employees	<ul style="list-style-type: none"> <li>● Internal communication (notice board, intranet, screens, mails, internal bulletins, and magazines)</li> <li>● Complaints channels from the Code of Ethics and Conduct</li> <li>● Integration meetings (monthly)</li> <li>● Sales and support services (CEAS) annual meeting</li> <li>● Annual workplace environment survey</li> <li>● Focus group for the Annual and Sustainability Report 2016</li> </ul>	<ul style="list-style-type: none"> <li>● Contribution to society through volunteering and donations</li> <li>● Work environment and organizational culture</li> <li>● Training opportunities and career development</li> <li>● Health and security in the work environment</li> <li>● Excellence in client satisfaction care</li> </ul>
Investors	<ul style="list-style-type: none"> <li>● Investors Relations Department</li> <li>● Comments and analysis about the administration</li> <li>● Consolidated financial statements (quarterly)</li> <li>● Notes about Consolidated Financial Statements (quarterly)</li> <li>● Corporate presentation (quarterly)</li> <li>● Conference call (quarterly)</li> <li>● Financial information package (quarterly)</li> <li>● Information of financial derivatives (quarterly)</li> <li>● Annual and Sustainability Report</li> <li>● Mexican Stock Exchange (BMV) quarterly reports</li> <li>● Mexican Stock Exchange (BMV) annual report</li> <li>● Audited Financial Statements (annual)</li> </ul>	<ul style="list-style-type: none"> <li>● Financial and operational results</li> <li>● Corporate strategy: business model, innovation and market positioning</li> </ul>

Stakeholders	Communication channels	Expectations and Interests
Suppliers	<ul style="list-style-type: none"> <li>● Procurement department</li> <li>● Code of Ethics and Conduct for suppliers</li> <li>● Audit for suppliers</li> <li>● Website</li> <li>● Complaint channels (transparency mailbox, telephone line)</li> </ul>	<ul style="list-style-type: none"> <li>● Ethics and integrity in operations</li> <li>● Efficiency in operational processes</li> <li>● Business growth</li> </ul>
Authorities, Regulators & legislators	<ul style="list-style-type: none"> <li>● 1x1 Meeting</li> <li>● Field visits</li> <li>● Presentations with business information</li> <li>● Fact sheets</li> <li>● Website</li> <li>● Annual and Sustainability Report</li> </ul>	<ul style="list-style-type: none"> <li>● Norm compliance</li> <li>● Condition for a favorable business environment</li> <li>● Risk prevention and management</li> </ul>
Community	<ul style="list-style-type: none"> <li>● Website</li> <li>● Email</li> <li>● Social media</li> <li>● Volunteering activities</li> </ul>	<ul style="list-style-type: none"> <li>● Information on how to manage finances (financial education)</li> <li>● Social and economic development possibilities offered by Genera's products and services</li> </ul>
Civil Society Organizations	<ul style="list-style-type: none"> <li>● Website</li> <li>● Email</li> <li>● Workshops for NGOs working with Genera</li> <li>● Annual and Sustainability Report</li> <li>● Education Call (annual)</li> <li>● Activities report of Fundación Genera</li> </ul>	<ul style="list-style-type: none"> <li>● Financial inclusion through the offered products and services</li> <li>● Contribution to the social and economic development of the customers and their environment</li> <li>● Promotion of financial education in society</li> </ul>
Competitors	<ul style="list-style-type: none"> <li>● Public financial results</li> <li>● Publicity campaigns</li> <li>● Website</li> <li>● Social media</li> </ul>	<ul style="list-style-type: none"> <li>● Corporate strategy and market positioning</li> <li>● Competition practices</li> <li>● Economic results</li> </ul>
Future Generations	<ul style="list-style-type: none"> <li>● Website</li> <li>● Social media</li> <li>● Initiatives with NGOs</li> <li>● Volunteering activities</li> <li>● Family Day (annual)</li> </ul>	<ul style="list-style-type: none"> <li>● Social and economic development</li> <li>● Financial education</li> </ul>



Stakeholders	Communication channels	Expectations and Interests
Media and Opinion Leaders	<ul style="list-style-type: none"> <li>● Positioning campaigns in mass media channels</li> <li>● Advertisements</li> <li>● Press bulletins</li> <li>● 1x1 Interviews</li> <li>● Website</li> <li>● Email</li> </ul>	<ul style="list-style-type: none"> <li>● Economic results, growth, and market positioning</li> <li>● Security and protection of client information</li> <li>● Business ethics and integrity</li> <li>● Innovation and integration of new technologies</li> </ul>
Allies	<ul style="list-style-type: none"> <li>● Partnership agreements</li> <li>● Social alliances</li> <li>● Fiinlab programs</li> </ul>	<ul style="list-style-type: none"> <li>● Contribution to social and economic development</li> <li>● Promotion of financial education in society</li> <li>● Ethics and integrity in operations</li> <li>● Innovation and integration of new technologies</li> </ul>
Networks, Associations, and Organizations	<ul style="list-style-type: none"> <li>● Participation in forums and committees</li> <li>● 1x1 Meetings</li> <li>● Delivery of business information</li> <li>● Website</li> </ul>	<ul style="list-style-type: none"> <li>● Contribution to socioeconomic development</li> <li>● Financial inclusion</li> <li>● Transparency, ethics and integrity</li> </ul>
Academia	<ul style="list-style-type: none"> <li>● Summer internship program, social service and professional internships (LED program)</li> <li>● Website</li> <li>● Email</li> </ul>	<ul style="list-style-type: none"> <li>● Business model and social impact</li> </ul>

## MATERIALITY

In compliance with the methodological framework of the GRI standards, we have chosen the contents included in our Annual and Sustainability Report, in accordance with the current materiality analysis which considers an integral approach of stakeholder participation, the perspective of the directors of Genera, as well as the consult of internal and external documents.

This materiality analysis was updated in 2016 and remains relevant given that in 2017 the organization has not undergone significant changes in its business that justified an additional revision.

### LIST OF MATERIAL ISSUES

Material Issue (GRI Standard 102-47)	Limits (Coverage)	
	Internal (GRI Standard 103-1)	External (GRI Standard 103-1)
Work environment	Genera <sup>1</sup>	N/A
Socio-economic development		Clients and active brokers
Economic performance		Investors and other capital providers, commission agents
Ethics and anti-corruption		N/A
Risk management		Investors and other capital providers, active brokers Clients
Inclusion and accessibility (responsible finance)		Active brokers Clients
Operational innovation and efficiency <sup>2</sup>		Active brokers Financial entities (credit delivery/reception) Clients
Market presence and brand value		Investors Active brokers
Customer satisfaction		Active brokers Clients

It is important to remember that our material issues and their location in the internal and external limits of Genera were obtained after an identification, prioritization, validation and review process over relevant matters.

## REVIEW AND IDENTIFICATION

### Genera's Approach

- Analysis of corporate documentation including among others, our code of ethics and some main policies.
- Interviews with key Genera executives, as well as our companies, which planned a wide array of topics.

### Perspective of our Stakeholders

- Analysis of the results obtained by Genera and our companies in the interaction we regularly maintain with stakeholders' groups, including the Great Place to Work (GPTW) survey and the main information requirements of investors, as well as appearances in press releases.
- Likewise, we conducted an analysis of the main topics reflected by the industry, as indicated in the prominent publications of the Global Reporting Initiative (GRI sectoral supplement of financial services, Sustainability Topics For Sectors), the annual analysis of RobecoSAM (Sustainability Yearbook), the materiality suggested by SASB, aspects included in the reference document of the PSI initiative of UNEP-FI and in the publication Financial Inclusion in Latin America and the Caribbean: Data and Trends 2015 of the IMF.<sup>1</sup>

## PRIORITIZATION AND VALIDATION

After generating a list of potentially relevant issues, we prioritized them and determined the material issues, once again considering the double perspective of the company's strategy and the approach of the stakeholders, in this case raised through:

### Genera Approach

- Importance delivered to the issues by the executives interviewed. entrevistados.

### Stakeholders Perspective

- Direct consult with our employees through a focus group, as well as an indirect consult with our clients by studies of brand perception, interviews with the team in charge of brand positioning and visiting various branches and active brokers located in the state of Puebla.

### Contribución a los Objetivos de Desarrollo Sostenible

As an organization, in 2016 we accepted the invitation made by the United Nations to focus efforts on the social, environmental and economic challenges faced throughout the world.

By accepting this commitment, we conducted an analysis to identify to which of the 17 Sustainable Development Goals (SDGs) we contribute to through our operations focusing on the purpose of financial inclusion, developing solutions aimed at the underserved segment, which will help them improve their socioeconomic situation and that of their families.

Based on this understanding in Genera we identified that our contribution is to:

SDG 1: End poverty in all its forms, everywhere.

SDG 5: Achieve gender equality and empower all women and girls.

SDG 10: Reduce inequality within and among countries.

---

<sup>1</sup> Sustainability Accounting Standard Board (SASB), Principles for Sustainable Insurance (PSI), The United Nations Environment Programme Finance Initiative (UNEP-FI), Fondo Multilateral de Inversiones (FOMIN).

## GENERAL PARAMETERS

We present our Annual and Sustainability Report 2017. This publication contains information on the financial and sustainability performance of Genera pursuant to our value generation model and in response to the relevant issues identified through our current materiality analysis. The coverage of the information presented corresponds to the period from January 1 to December 31, 2017.

The Executive Direction of External Relations and Corporate Responsibility and the Internal Audit Area have reviewed the content of this Report, who approves its publication once the quality of the information has been validated. The external verification of the report has not been considered this year.

We have considered the methodological framework of the Global Reporting Initiative for the preparation of the report, which is still the most recognized framework worldwide, since it allows the reader to have accurate, reliable, and comparable information for each financial year. This report has been prepared in accordance with the GRI standards: essential option. Furthermore, contents responding to the indicators of the GRI supplement for the financial services sector, linked to material issues were included.

Details on the measurement mechanisms and calculation formulas are explained throughout the Report, where necessary. We declare that there is no restatement of data with respect to what it is included in the 2016 Annual and Sustainability Report.

### To consult our 2017 issuance report, visit:

<https://www.genera.com.mx/wps/portal/genera/responsabilidadsocial/huellaambientall>

### Investor Relations

[investor-relations@genera.com.mx](mailto:investor-relations@genera.com.mx)

### Sustainability Information

[contacto@genera.com.mx](mailto:contacto@genera.com.mx)

# GRI CONTENT INDEX

Content	Page(s)
<b>1. Organization profile</b>	
102-1	Inner back cover
102-2	10, 12
102-3	Back cover
102-4	12
102-5	Inner back cover
102-6	6, 12
102-7	6, 14- 21, 63-67
102-8	28, 29
102-9	25
102-10	14, 25
102-11	60
102-12	43
102-13	33
<b>2. Strategy</b>	
102- 14	4, 7
102- 15	4, 7, 60
<b>3. Ethics and integrity</b>	
102-16	27, 59
102-17	59

Content	Page(s)
<b>4. Governance</b>	
102-18	52, 58,
102-19	54
102-20	54
102-21	57
102-22	58
102-23	58
102-24	57
102-25	52, 59
102-26	54, 58
102-27	52, 57
102-28	52, 57
102-29	54, 58
102-30	60
102-31	58, 60
102-32	7 (Annexed)
102-36	31, 58
102-37	58
<b>5. Participation in stakeholders' groups</b>	
102-40	2 (Annexed)
102-41	28
102-42	2 (Annexed)
102-43	2 (Annexed)
102-44	2 (Annexed)



Content	Page(s)
<b>6. Practices for the preparation of reports</b>	
102-45	12, 70
102-46	5 (Annexed)
102-47	5 (Annexed)
102-48	7 (Annexed)
102-49	7 (Annexed)
102-50	7 (Annexed)
102-51	7 (Annexed)
102-52	7 (Annexed)
102-53	7 (Annexed)
102-54	7 (Annexed)
102-55	8 (Annexed)
102-56	7 (Annexed)

Material Topic	GRI Standard	Content	Page(s)
Labor Environment	GRI 103: Management approach 2016	103-1	5 (Annexed)
		103-2	26
		103-3	26
	GRI 401: Employment 2016	401-1	30, 31
		401-2	31, 32
	GRI 404: Training and education 2016	404-1	34
		404-2	35, 36, 38
		404-3	37
	GRI 405: Diversity and opportunities equality 2016	405-1	28, 30, 53
	Socioeconomic Development	GRI 103: Management approach 2016	103-1
103-2			39
103-3			39
GRI 203: Indirect economic impacts 2016		203-1	40,41, 42
		203-2	43-47

Material Topic	GRI Standard	Content	Page(s)
Economic Development	GRI 103: Management approach 2016	103-1	5 (Annexed)
		103-2	63
		103-3	63
	GRI 201: Economic development 2016	201-1	68
		201-3	94, 114
		201-4	In Gentera we do not receive financial assistance of any kind from governments.
Ethics and anticorruption	GRI 103: Management approach 2016	103-1	5 (Annexed)
		103-2	59
		103-3	59
	GRI 205: Fight against corruption 2016	205-1	59, 61
		205-2	59, 61
		205-3	59, 61
GRI 415: Public policy 2016	415-1	In Gentera we do not make political contributions of any kind.	
Risk Management	GRI 103: Management approach 2016	103-1	5 (Annexed)
		103-2	60
		103-3	60
	GRI 412: Human Rights Evaluation	412-1	34
	GRI 410: Security related practices	410-1	34

Material Topic	GRI Standard	Content	Page(s)
Inclusion and accessibility (responsible finance)	GRI 103: Management approach 2016	103-1	5 (Annexed)
		103-2	22
		103-3	22
		FS1	22, 60
		FS2	60, 61
		FS4	34, 35, 36
		FS7	14, 15, 18, 20, 21
		FS13	20, 21
		FS14	20, 21
		FS16	22, 23
Innovation and operational efficiency	GRI 103: Management approach 2016	103-1	5 (Annexed)
		103-2	49, 50
		103-3	49, 50
	GRI 416: Customers health and security	416-1	11, 50
Market presence and brand value	GRI 103: Management approach 2016	103-1	5 (Annexed)
		103-2	14
		103-3	14
		FS6	14, 15, 18, 20, 21
Customer satisfaction	GRI 103: Management approach 2016	103-1	5 (Annexed)
		103-2	9
		103-3	9
	GRI 216: Customers health and security 2016	416-1	11, 50
		416-2	
	GRI 217: Marketing and labeling 2016	417-1	11, 50
		FS15	22, 60
GRI 418: Customers Privacy 2016	418-1	22	

GENTERA.COM.MX  
AV. INSURGENTES SUR 1458  
COL. ACTIPAN, DEL. BENITO JUÁREZ  
MEXICO CITY  
TICKER NO.  
(MEXICAN STOCK EXCHANGE)  
DURING 2017: GENTERA

  
Yastás

  
ATERNA

  
Compartamos

  
INTERMEX

Fiinlab

Fundación   
GENTERA