

Gentera S.A.B. de C.V. Greenhouse Gas Emissions Report

Year 2019

GENTERA ®

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Chapter 1: Introduction

Our company and activities

For over 30 years, we have been committed to placing people at the center of everything we do while trusting in their ability to develop. We boost our clients dreams by meeting their financial needs with a human touch, thus providing opportunities for financial inclusion to promote their development and improve their quality of life now and forward.

As microfinance is an industry that was born from this social concern, we understand that its characteristics are unique, and we are convinced that its greatest contribution is in the creation of social value. In this regard, we offer solutions for loans, savings, insurance and payment channels that are suitable and accessible, while incorporating Customer Protection principles into our service. At Gentera, we have consolidated ourselves as a market leader, with more than 3.7 million clients located in Mexico, Peru and Guatemala through seven companies and a foundation.

Three of the companies in our Group are currently focused on offering financial services: in Mexico (Compartamos Banco), Peru (Compartamos Financiera) and Guatemala (Compartamos S.A.).

The other four companies are dedicated to design and operate microinsurance services (Aterna), to pay family remittances (Intermex¹), to manage a network of banking correspondents

(Yastás) and to develop solutions for financial inclusion through an innovation laboratory (Fiinlab).

Finally, Fundación Gentera² is mainly focused on supporting educational and early childhood projects.



Figure 1. Our companies and international coverage.

¹As of 2020, Intermex is no longer part of Gentera.

² As of 2020, the name of Fundación Gentera was changed to Fundación Compartamos.

We boost financial inclusion by promoting shared value through our operations in Mexico, Peru, and Guatemala.

Mexico

Compartamos Banco

This financial institution has been offering loans, insurance, savings and payment channels to entrepreneurs in Mexico for 30 years. It has a national presence, and all its financial services include Client Protection Principles and financial education.

Peru

Compartamos Financiera

This financial entity offers loans, savings and insurance to entrepreneurs in Peru; it specializes in group and individual loans. Its goal is to be the leader in financial services in Peru and currently serves more than 692,000 clients in 19 of the country's departments.

Guatemala

Compartamos S.A.

This financial institution in Guatemala has been providing entrepreneur women with loans and insurance accompanied by client protection and financial education programs for over eight years.

Yastás

Through the largest banking correspondent administrator in Mexico, Yastás provides people with access to financial operations, service payments, multi-level marketing payments, prepaid cell phone time

and remittance payments, where banking infrastructure is limited or nonexistent.

It offers its service through point of sale (POS) terminals placed in small stores such as grocery stores, stationery stores, hardware stores and pharmacies, among others.

Aterna

Aterna started operations in 2012 as a result of the strategic alliance between Generar and INTERprotección. It is an insurance agent responsible for designing and operating prevention services in Mexico, Peru and Guatemala, so that people are protected against unexpected events to which they are vulnerable, working as an intermediary between the insurance sector and distribution channels. It is currently the most important microinsurance broker in Latin America.

Intermex

Intermex has more than 20 years in the market as a remittance payment company specializing in remote geolocations with no nearby financial services.

Fiinlab

This finance innovation laboratory, along with the entrepreneurial ecosystem, is responsible for creating and accelerating solutions for financial inclusion through the innovation of sustainable models enabled by disruptive technologies. Fiinlab also offers a development platform for startups providing with access to Generar and its companies' infrastructure, to contribute to the creation and dissemination of an entrepreneurial and innovative culture.

Fundación Generera

It is the driving force that inspires and encourages the social work of the entire organization to promote the development and well-being of the communities. The causes it serves are education and early childhood, being guided by the founding principles of inclusion, altruism, and transcendence.

The foundation encourages the participation of employees by promoting volunteering initiatives, the culture of donation and support to communities during emergencies.

Environmental commitment

We are committed to disseminating and promoting activities that benefit the environment and encourage sustainable development while creating added value to our stakeholders.

For this reason, we have established environmental courses of action such as the following:

- For more than six years in a row we have calculated the Greenhouse Gas (GHG) emissions for the entire Group.
 - We have minimized the impacts to the environment from our operations by using materials and processes with less environmental impact.
 - We comply with current environmental regulations applicable to our sector.
 - We raise awareness among our employees, clients and community about caring for the environment.

In addition, we have obtained LEED Silver certification in our corporate building located in Mexico City by undertaking some relevant actions for the benefit of the environment.

- Use of waste separation containers and environmental awareness campaigns.
- Application of the program for the adequate management of electronic waste.
- Optimization in the use of water by installing saving systems in sinks and toilets.
- Reforestation and forest cleaning with the support of employees.
- Energy efficiency initiatives and awareness campaigns on the importance of saving electricity.
- Participation in campaigns to recycle cartridges and toners.
- Selection of materials and resources with reduced impact on the environment.

In addition, for more than nine years, we have been part of the Sustainability Index of the Mexican Stock Exchange (BMV, by its acronym in Spanish) in recognition of our responsible management.

To face the potential risks in our operations generated by hydrometeorological events, we have mapped the most vulnerable localities while allocating financial provisions and a contingency plan to serve employees, clients and communities in the occurrence of natural disasters.

Responsibility to report emissions

Climate change represents a great challenge for organizations and governments, since it entails environmental, social and economic impacts that directly affect the population, infrastructure, production systems and ecosystems. Therefore, we carry out constant monitoring of our GHG emissions so we can have a general overview of the carbon footprint of the organization while acknowledging the volume of our emissions.

As part of our environmental commitment, since 2012 we have prepared the annual report of GHG emissions associated with our activities. This document refers to the results corresponding to our operations in 2019.

This report was prepared by Department of External Relations in accordance with the guidelines from the Greenhouse Gas (GHG) Protocol from the World Resources Institute (WRI) and the World Business Council for Sustainable Development (WBCSD), the National Emissions Registry (RENE, by its acronym in Spanish) and its Regulations, the Technical Guidelines for Carbon Footprint in Peru, supported by the Ministry of the Environment and the Intergovernmental Panel on Climate Change (IPCC) 2006 Guidelines for GHG inventories (GL 2006).

Chapter 2: Description of the GHG emissions report

Objective and scope

The objective of this emissions report is to present the results of the quantification of GHG emissions associated with the activities of the companies that comprise Gentera for the period from January 1 to December 31, 2019.

The scope of this report includes:

Scope 1, Direct emissions

Produced in processes and activities due to the consumption of fuel from fixed and mobile sources owned by our organization.

Scope 2. Indirect emissions

Generated during the production of purchased electricity.

Organizational limit

When defining the organizational limits for consolidating our GHG emissions, we must select an approach that allows us to identify the business units and operations that make up the company. This can be based on shareholding or control exerted over certain organizational operations.

In this report, the consolidation of Gentera's GHG emissions is addressed from the **operational control** approach since we have influence on the adoption of measures that contribute to the efficient use of resource as well as on the implementation of operational policies in our service offices, motor vehicles and corporate buildings (CEAS) located in Mexico, Peru and Guatemala. Under this approach, we are committed to accounting for the GHG emissions related to the operations that Gentera controls.

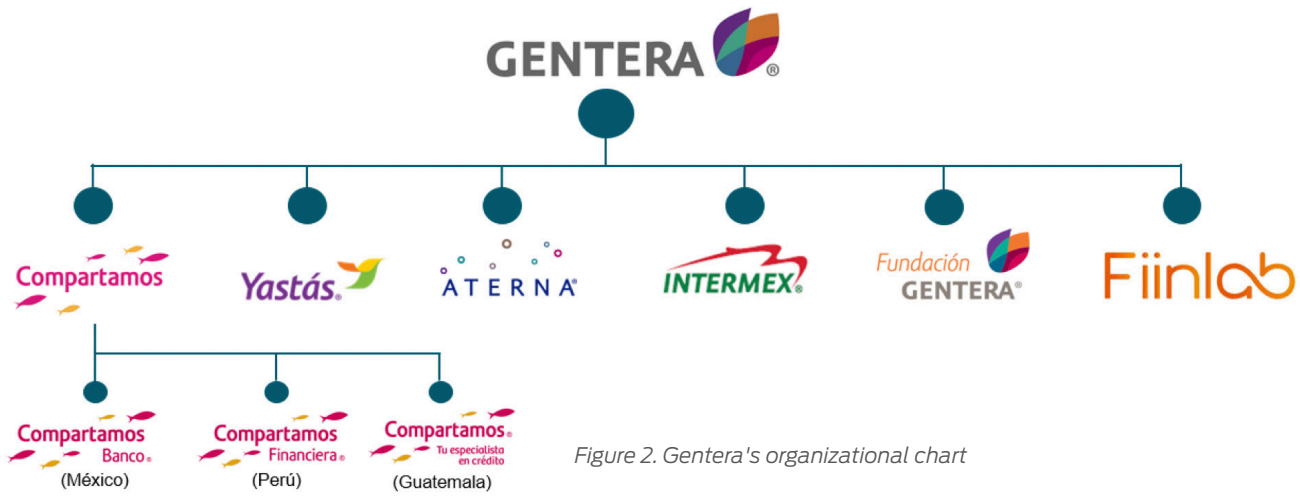


Figure 2. Gentera's organizational chart

Operational limit

Managing GHG emissions effectively and setting appropriate operational limits helps the organization to identify opportunities along the value chain, which is why we have defined operational limits according to the following scopes.

Scope 1. Direct GHG emissions

This corresponds to the compounds and GHG emissions produced by the organization's processes and activities and emitted by fixed or mobile sources that are owned or leased and used to perform its processes and activities. For example, emissions from the burning of fuels in boilers, furnaces, and vehicles, among others, controlled by the company.

Based on the analysis of our motor vehicles and collected fuel consumption data, we have determined that gasoline will be the only fuel included in our GHG emissions report this year.

Country	Gasoline consumption (liters)
Mexico	2,356,255
Peru	577,956
Guatemala	147,030
Total	3,081,241

Table 1. Gasoline consumption by country

Scope 2. Indirect GHG emissions

This corresponds to compounds and emissions associated with electricity consumption, including GHG emissions due to the generation of electricity purchased and consumed by the organization. These emissions occur physically in the plant where the electricity is generated, but they are driven by the organization's demand for electricity.

Due to the nature of our activities, the quantification of electricity consumption corresponds to all our facilities, located in the three countries where we operate.

Exclusions

The GHG emissions produced by fuel consumption at fixed sources, within our facilities, as well as hydrofluorocarbons (HFCs) due to the use of refrigerants have been excluded from this report. Although these consumptions are under our operational control, we are in the process of identifying Gentera's responsibility for the quantification of these emissions.

Additionally, other indirect GHG emissions from Scope 3 produced by our employees' trips are excluded from this report. Based on the availability of information, we hope to include them in future efforts and become fully aware of the full extent of our activities

País	Electricity consumption (MWh)
México	15,130
Peru	4,059
Guatemala	640
Total	19,830

Table 2. Electricity consumption by country.

Chapter 3: Methodology

The method used to obtain the GHG emissions calculation is based on the application of recorded emission factors. These calculated factors link GHG emissions to a measure of activity at an emission source. Additionally, the regulations on GHG emissions in force in each country where we operate were considered.

Mexico

For Mexico, the General Law of Climate Change establishes the creation of various public policy instruments, among them, the National Emissions Registry (RENE) and its Regulations, which will enable the collection of the required information regarding the emission of Compounds and Greenhouse Gases (C and GHG) by our operations in the country.

Peru

The facilities located in the Republic of Peru used the Technical Guideline for Carbon Footprint in Peru, which is an innovative tool for climate action supported by the Ministry of the Environment, based on the IPCC 2006 Guidelines for GHG Inventories (GL 2006), the ISO-14064 standard and the Corporate Accounting and Reporting Standard (GHG Protocol).

Guatemala

The facilities located in the Republic of Guatemala used the methodology based on the Greenhouse Gas Protocol (GHG Protocol) based on the "IPCC Guidelines for National Greenhouse Gas Inventories".

Reported Greenhouse Gas emissions

The greenhouse gases considered in this report, according to the guidelines outlined in the methodologies for Mexico, Peru and Guatemala respectively, are carbon dioxide (CO₂), methane (CH₄) and nitrous oxide (N₂O). These gases are reported in tons of carbon dioxide equivalent (t CO₂ eq) based on their global warming potential, in order to assess different greenhouse gases against a common denominator.

Emission factors, net calorific values and global warming potentials

To estimate GHG emissions, emission factors proposed by official sources or by the institutions responsible for the national environmental policy in each of the countries where Gentera operates were used.

According to the scope of this report, to calculate direct emissions, only emissions from the use of gasoline as vehicle fuel for operations are reported, which emission factors are shown in the Table 3.

Country	Emission factors		
	CO ₂ (kg/MJ)	CH ₄ (kg/MJ)	N ₂ O (kg/MJ)
Mexico ³	0.0693	2.50E-05	8.00E-06
Peru ⁴	0.0693	2.50E-05	8.00E-06
Guatemala ⁵	0.0693	2.50E-05	8.00E-06

Table 3. Gasoline emission factors from mobile combustion.

The electrical emission factors, corresponding to the calculation of emissions for Scope 2 were updated based on official references for each of the countries. The electrical factors used for the calculation in our report are shown in Table 4.

Country	Emission factor (t CO ₂ e/MWh)
Mexico ⁶	0.505
Peru ⁷	0.2611
Guatemala ⁸	0.3671

Table 4. Electrical emission factors.

³DOF: 03/09/2015. AGREEMENT that establishes the technical characteristics and formulas to apply the methodologies to calculate of greenhouse gases or compounds emissions.
⁴IPCC, 2006. 2006 IPCC Guidelines for National Greenhouse Gases Inventories. Volume 2: Energy. Chapter 3: Mobile Combustion.
⁵Idem.
⁶Energy Regulatory Commission. 2020. National Electrical System Emission Factor 2019.
⁷Ministry of Environment. 2015. From COP20/CMP10 to the world: GHG Calculation and Neutralization Manual for COP/CMP.

Global Warming Potentials (GWPs) are used as a relative measure to compare a gas's greenhouse effect, using carbon dioxide as a reference. The GWPs used in our organization's calculations are shown in Table 5 and correspond to the different methods indicated in this document.

GEI	Chemical formula	GWP
Carbon dioxide	CO ₂	1
Methane	CH ₄	28
Nitrous oxide	N ₂ O	265

Table 5. Global Warming Potentials.

Finally, the calorific value used for gasoline in our report is shown in Table 6.

Country	Calorific value	Units
Mexico ¹⁰	5,593	MJ/bl
Peru ¹¹	44.3	MJ/kg
Guatemala ¹²	44.3	MJ/kg

Table 6. Calorific values.

⁸Ministry of Energy and Mines. 2018. Energy Balance 2017.
⁹Agreement that establishes greenhouse gases or compounds that are grouped for the purpose of reporting emissions, as well as their warming potentials. DOF: 14/08/2015.
¹⁰SEMARNAT. 2020. The 2020 list of fuels that will be considered to identify users with a high consumption pattern, as well as the factors to determine equivalencies in terms of barrels of oil equivalent.
¹¹IPCC, 2006. 2006 IPCC Guidelines for National Greenhouse Gases Inventories. Net default calorific value. Volume 2: Energy. Chapter 1.
¹²Idem.

Chapter 4: Results

2019 GHG Emissions

There was a total of 16,626 tons of carbon dioxide equivalent (t CO₂ eq) quantified GHG emissions from our operations in 2019. As referred in Figure 3, 46% of these emissions were direct emissions from Scope 1, while 54% were indirect emissions from Scope 2.

GHG emissions (t CO ₂ e)				
Country	Mexico	Peru	Guatemala	Total
Scope 1	5,978	1,365	348	348
Scope 2	7,641	1,060	235	235
Total	13,619	2,424	583	583

Table 7. Total emissions by scope and country.

Our quantified indirect emissions from Scope 2 are due to purchased electricity consumed at our facilities in the three countries in which we operate.

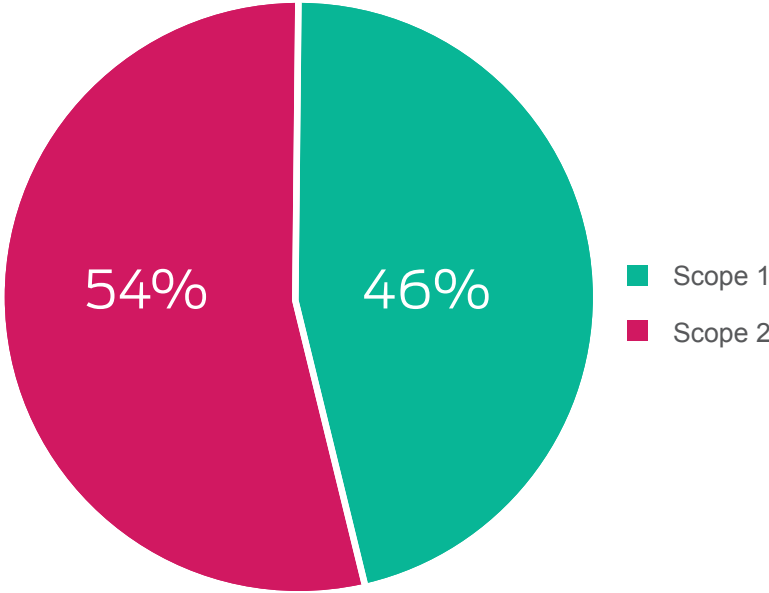


Figure 3. Percentage contribution of emissions by scope.

Concerning the contribution of each of the countries where we operate, Figure 4 shows that Mexico accounts for 82% of the total emissions, because most of our activities are located there, followed by Peru and by Guatemala, accounting for 15% and 3% respectively.

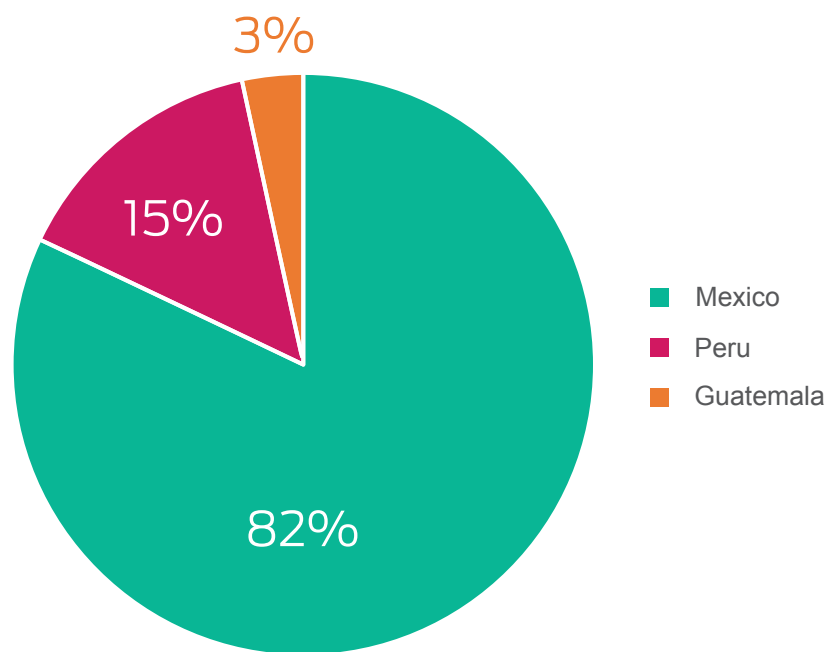


Figure 4. Percentage contribution of emissions by country.

Analysis of results

Scope 1. Direct emissions

We conducted a three-year comparison of our quantified emissions from Scope 1 and 2. As shown in Table 8, our direct emissions from our operations increased by 2% in Mexico and by 58% in Peru, as compared to 2018. The latter is due to the growth of operations in this country over the last few years and it is also related to the increase of our fleet. As for Guatemala, the performance of our operations during last year has allowed us to decrease our emissions by 9%.

Scope 1 GHG emissions (t CO ₂ e)				
Country	2017	2018	2019	Variation
Mexico	6,490	5,865	5,978	+ 2%
Peru	300	861	1,365	+ 58%
Guatemala	394	383	348	- 9%
Total	7,184	7,110	7,690	8%

Table 8. Comparison of variation in 2017-2019 Scope 1 emissions by country.

Overall results show that total direct emissions increased by 8%, which is related to the results of our operations in Peru. Overall results show that total direct emissions increased by 8%, which is related to the results of our operations in Peru.

Scope 2. Indirect emissions

As shown in Table 9, Scope 2 indirect emissions for purchased electricity consumption increased by 47% in Peru and by 5% in Guatemala; as opposed to Mexico, where emissions decreased by 5%.

Scope 2 GHG emissions (t CO ₂ e)				
Country	2017	2018	2019	Variation
Mexico	8,832	8,064	7,641	- 5 %
Peru*	541	720	1,060	+ 47%
Guatemala	191	224	235	+ 5%
Total	9,564	9,008	8,936	- 1%

*Recalculated emissions using updated emission factor.

Table 9. Comparison of variation in 2017-2019 Scope 2 Emissions by country.

Total indirect GHG emissions decreased by 1% due to the reduction in emissions from Mexican operations which represent the most significant contribution to our carbon footprint.

Additionally, Peru's GHG emissions from Scope 2 for the last four years have been recalculated, setting 2015 as the base year, in order to use an emission factor corresponding to the country's National Interconnected Electric System. Recalculations are shown in Table 10.

Year	Electricity consumption (MWh)	Emissions (t CO ₂ e)
2015	2,926	764
2016	3,007	785
2017	2,071	541
2018	2,756	720
2019	4,059	1,060

Table 10. Recalculated Scope 2 emissions for operations In Peru.

Employee emissions

During the last few years, we have monitored the estimated GHG emissions of our employees through the tCO₂eq/employee indicator. This metric provides information on the relationship across our operations and their contribution to our carbon footprint which allows us to quantitatively compare our environmental performance related to the nature of our activities, as well as its variation over time.

Likewise, this information will be useful for decision making related to climate change as well as to set potential actions and direct efforts towards the reduction of carbon emissions.

Number of employees per country 2015-2019					
Country	2015	2016	2017	2018	2018
Mexico	17,272	17,253	17,735	16,843	16,296
Peru	2,379	3,133	3,627	4,017	5,470
Guatemala	528	799	953	921	960

Table 11. Variation in the number of employees per country from 2015 to 2019

The variation in the number of employees per country over the last few years confirms the relationship between the increase or decrease in operations and energy consumption with the corresponding GHG emissions. Thus, we can observe the total emissions estimated per employee during 2019 in Table 12.

Country	tCO ₂ e /employee
Mexico	0.84
Peru	0.44
Guatemala	0.61

Table 12. CO₂ emissions estimated per employee.

Chapter 5: Conclusions

For the 2019 GHG emissions calculation report, we have considered emissions produced by fossil fuel combustion in our vehicle fleet as Scope 1 direct emissions, and purchased electricity consumption at 801 operations in Mexico, 112 in Peru and 58 in Guatemala as Scope 2 indirect emissions. Total quantified GHG emissions accounted for 7,690 tCO₂eq and 8,936 tCO₂eq from Scope 1 and Scope 2, respectively, adding up a total of 16,626 tCO₂eq emitted during the reported year.

Given the nature of Gentera, our operations are mainly concentrated across different types of properties used to perform our activities, such as service offices, agencies, branches and administrative centers, among others. These activities are directly related to the power consumption of the facilities and is therefore the main environmental impact in terms of GHG emissions, as observed in the result of tons of CO₂ equivalent from Scope 2.

Likewise, since most of our facilities and employees are located in Mexico, this is the main contributor to our direct and indirect GHG emissions, as referred in Figure 3. Our operations in Peru have also enlarged in recent years, increasing by 53% total GHG emissions from the country in 2019 (Table 13).

GHG emissions (t CO ₂ eq)				
Country	2017	2018	2019	Variation
Mexico	15,322	13,929	13,619	-2%
Peru*	841	1,581	2,424	53%
Guatemala	585	608	583	-4%

* Recalculated emissions using updated electric emission factor.

Table 13. Comparison of variation in 2017-2019 total emissions by country.

Progress has been observed in the development of GHG inventories in Peru, since the environmental authority has developed the "Peru Carbon Footprint" tool, which allows organizations to calculate their carbon footprint and report it voluntarily.

For 2019 we have carried out the quantification of identified GHG emissions corresponding to our operations in this country in accordance with the methodology established in this tool, with the purpose of anticipating regulations and obligations that may arise in the upcoming future.

Chapter 6: Opportunities for improvement

As a result of the calculation exercise, we have identified that some of our facilities located in Mexico have other sources of energy consumption emissions, specifically diesel to operate emergency plants. Concerning Peru, there is also the use of refrigerants, while in Guatemala information is being analyzed to be clear on the matter.

Based on the gathered information and aiming to reinforce monitoring and data collection to calculate our carbon footprint, we have defined a series of actions that will allow us to determine if the identified emission sources will be significant for a subsequent GHG emissions inventory exercise.

1. Identify those responsible parties for providing quantitative information on energy and refrigerant consumption at different levels of the organization, considering the owner of information at the facilities and the consolidation of data. In addition, evaluate the potential information providers for unidentified emission sources and consumptions that are not monitored.
2. Analyze the responsibility for monitoring emission sources that have been excluded so far.
3. Carry out procedures to map emission sources through interviews with those responsible for the information.

4. Subsequently, determine our responsibility on GHG emissions quantification, depending on:

- 4.1 The inclusion or exclusion of these consumptions and related responsibilities of payment in maintenance services provided by third parties.
- 4.2 If the provider of these services keeps track of and monitors such consumption for a proper calculation of GHG emissions.

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Annex A

Formulas obtained from IPCC 2006 for national greenhouse gases inventories - Volume 2: Energy

GHG Emissions Scope 1: Calculation of emissions from using owned transportation

Energy consumption calculation: Consists of estimating the fuel consumption in TJ.

$$\text{Consumption } TJ_{\alpha} = \sum (\text{Fuel Consumption}_{\alpha} \times VCN_{\alpha})$$

Where:

TJ_{α} Consumption in TJ, per year, by type of fuel for transportation (road, air, rail, maritime and river).

EF_{GHG} Fuel consumed in each transportation type (gal, m3, t).

NHC_{α} Net calorific value by type of fuel.

Calculation of CO₂, CH₄ and N₂O emissions

$$\text{GHG Emissions CO}_2 \alpha = TJ_{\alpha} \text{ Consumption} \times EF_{\alpha}$$

$$\text{GHG Emissions CH}_4 \alpha = TJ_{\alpha} \text{ Consumption} \times EF_{\alpha}$$

$$\text{GHG Emissions N}_2\text{O} \alpha = TJ_{\alpha} \text{ Consumption} \times EF_{\alpha}$$

Where:

GHG Emissions CO₂ α emissions by fuel type (α) CO₂ in tCO₂/year.

GHG Emissions CH₄ α CH₄ emissions by fuel type (α) in tCO₂/year.

GHG Emissions N₂O α N₂O emissions by fuel type (α) in tCO₂/year.

TJ Consumption_α TJ consumption by fuel type (α)

EF_α Emission factor by fuel type

$$\text{GHG Emissions} = \text{CO}_2 \text{ Emssions} + \text{CH}_4 \text{ Emssions} \times GWP_{CH_4} + \text{N}_2\text{O Emssions} \times GWP_{N_2O}$$

Where:

- GHG Emissions** Indirect GHG emissions, expressed in t of **CO₂e**, eq, produced by the annual electricity consumption.
- EF_{GHG}** Emission factor for electricity consumption, by type of **CO₂, CH₄ and N₂O**
- GWP** Global warming potential by type of GHG: **CO₂, CH₄ and N₂O**

Where:

- Electricity consumption** Represents electricity consumption, this electricity is generated by a third party and is expressed in KWh/year or MWh/year.
- EF_{GHG}** Emission factor for electricity consumption, by type of GHG: **CO₂, CH₄ and N₂O**

GHG Emissions Scope 2: Calculation of emissions from electricity consumption

Calculation of GHG emissions: It consists of estimating the emissions of each GHG, produced from electricity consumption.

$$\text{GHG emissions from electricity consumption} = \text{Electricity consumption} \times \text{EF}_{\text{GHG}}$$

Annex B

The following tables show the historical comparison from 2012 to 2019 of total CO₂e emissions, fuel and electrical energy consumption, as well as emissions per employee and the total number of employees.

Consumption and emissions	2012		2013		2014		2015		2016		2017*		2018*		2019*	
	Net	Per employe	Net	Per employe	Net	Per employe	Net	Per employe	Net	Per employe	Net	Per employe	Net	Per employe	Net	Per employe
Fuel (Litres)	757,084	45.60	1,653,519	85.5	2,188,122	115.17	2,386,953	118.29	3,232,495	152.58	2,955,998	132.47	2,928,740	134.46	2,081,241	135.58
Electricity (MWh)	11,382	0.69	12,856	0.66	24,713	1.3	16,958	0.84	17,167	0.81	17,637	0.79	17,222	0.79	19,830	0.87
Scope 1 emissions (t CO ₂ e)	1,608	0.10	3,720	0.19	5,111	0.27	5,536	0.27	7,480	0.35	7,184	0.32	7,110	0.33	7,690	0.34
Scope 2 emissions (t CO ₂ e)	6,144	0.37	6,415	0.33	10,586	0.34	7,170	0.36	7,853	0.37	9,564	0.43	9,008	0.41	8,936	0.39
Total emissions (t CO ₂ e)	7,752	0.47	10,135	0.52	15,698	0.61	12,707	0.63	15,334	0.72	16,748	0.75	16,118	0.74	16,626	0.73

* Emissions recalculated with the update electrical emission factor
 Table 14. Comparison of consumption and emissions for the years 2012 to 2019.

Employees	2012	2013	2014	2015	2016	2017	2018	2019
	16,601	19,339	18,999	20,179	21,185	22,315	21,781	22,726

Table 15. Comparison of total employees for the years 2012 to 2019.

Annex C

The following table shows the emissions generated by the activities in Mexico, broken down by type of operation.

Operation	Scope 1 emissions (tCO ₂ e)	Scope 2 emissions (tCO ₂ e)	Total emissions (tCO ₂ e)
Banco	3,491	6,175	9,666
Administrativo	1,735	1,466	3,953
Aterna	16	*	*
Intermex	41	*	*
Yastás	695	*	*
Total	5,978	7,641	13,619

Table 16. Emissions by type of operation in Mexico.

*Scope 2 and total emissions of these companies are already considered in the "Administrative" category.

