

# SASB

# Report 2020





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# Introduction

The Trusts Instituted in Relation to Agriculture (Spanish: Fideicomisos Instituidos en Relación con la Agricultura; “FIRA”) are four public trusts, dedicated to supporting the development of the rural, agricultural, forestry and fisheries sectors of Mexico through financial intermediaries and specialized companies, they grant credit, guarantees, training, technical assistance and transfer technology so that rural producers and companies can start or grow their productive projects.

Within the framework of the sustainability strategy of the 2020 – 2024 Institutional Program (IP20-24), FIRA established three priority goals (PG) focused on promoting financial inclusion,, increase productivity and efficiency in the agri-food industry, and contributing to the development of a responsible and sustainable rural, agricultural, forestry and fisheries sector. These PG are linked to 12 of the 17 Sustainable Development Goals of the UN 2030 Agenda. For more information see <https://www.fira.gob.mx/Nd/ESG.jsp> section “Programa Institucional”.

In 2020, FIRA received an ESG rating on a scale of BBB in the MSCI ESG Ratings assessment.



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FIRA recognizes the social and environmental impacts in the financial system to mitigate risks and promotes a sustainable agri-food sector, through collecting and reporting Environmental, Social and Governance (ESG) information that is comparable and consistent.

Therefore, following the recommendations and sound international practices, as well as to provide stakeholders sustainability information that is financially material and in line with FIRA's Sustainability Principles regarding the disclosure of policies and practices related to sustainability of the financial sector, takes the initiative to generate its first report under the Sustainability Accounting Standards Board (SASB) standards.

SASB has developed a set of **77 industry-specific standards**. FIRA uses the SASB Commercial Banks' standard. The disclosure topics for commercial banks are: i) data security, ii) financial inclusion and capacity building, iii) incorporation of environmental, social and governance factors in credit analysis, iv) business ethics and v) systemic risk management.



Below is the analysis for each topic:

# 1.- DATA SECURITY

## FN-CB-230a.1

Topic	Accounting Metric	Category	Unit of Measure	2018	2019	2020
Data security	(1) number of data breaches	Quantitative	Number	0	0	0
	(2) percentage involving personally identifiable information		Percentage	0%	0%	0%
	(3) number of account holders affected		Number	0	0	0

Within FIRA’s organizational structure, there is a team responsible for computer security and cybersecurity, in charge of infrastructure’s security, communications and systems development level; under this context the team:

- Provides perimeter security.
- Adequately deals with incidents in Information and Communication Technology (ICT) services.
- Secures environments for the development of systems, logs, data backups, and access controls.
- Develops and integrates disaster recovery plans.



Additionally, there is an Internal Comptroller area which establishes policies and controls related to information security, information security governance, defines controls, and manages information security. This area:

- Defines and operates the Information Security Management System
- Verifies ICT security incidents
- Analyzes ICT security risks
- Monitors control failures and ICT risk events
- Defines and operates the business continuity plan (BCP)
- Defines and operates the business impact analysis (BIA)

FIRA operates as a second -tier bank providing funding and guarantees through Commercial Banks and Non-Bank Financial Intermediaries and does not accept deposits. Therefore, it does not face the risk of personal information leaks related to deposits from individuals or companies.



## FN-CB-230a.2

### Approach to identifying and addressing data security risks

FIRA has, as part of its information security strategy, a Managed Security Service (Service) for the purpose of timely identifying and countering computer threats from the Internet or the Internal network, such as: attacks from adversaries, denial of services of communication channels saturation, due to traffic generated by malware or internal misuse of applications that could affect the availability, confidentiality and integrity of servers and computer services classified as critical for the Institution.

This service considers the supply of software, hardware and communication devices, among which the following stand out:

- Firewalls,
- Intrusion Prevention Systems (IPS)
- Security information and event manager (SIEM)
- Vulnerability Scans
- Web application firewalls (WAF)
- Perimeter Security Devices
- Protection against advanced threats
- Penetration tests (Pentest)
- Web content and email filtering, among others.



The service considers the monitoring of security services with a 24/7 coverage (24 hours a day, 7 days a week). Likewise, an Information Security Management System (ISMS) has been implemented as part of the Internal Control System, with which the information security level is monitored through security metrics (ICT services) and diagnostics of the information security at the business process level.

**The above mechanisms allow to reasonably ensure that cybersecurity services are satisfactory.**

Additionally, as part of the response mechanisms to cyber-attacks, FIRA has an ICT Security Incident Response Team (ERISC), which is part of the Incident Response Guiding Directive. Likewise, there is a document that establishes the ICT security incident response mechanism. For this care mechanism, the international standard established by the NIST (National Institute of Standards and Technology) was used.



Regarding ICT security risks, FIRA has a Risk Analysis Work Team (ETAR), which has the purpose of carrying out an ICT security risk analysis at least once a year, or in case of a change in processes, ICT infrastructures or when a new threat or vulnerability to information security is detected.

The methodology to carry out the analysis of security risks in ICT is based on the establishment of risk scenarios and on the determination of the probability and impact considered in the ORX (Operational Risk) reports and the financial impacts derived from the materialization of events of operational risks in FIRA.

## 2.- FINANCIAL INCLUSION AND CAPACITY BUILDING

### FN-CB-240a.1

Topic	Accounting metric	Category	Unit of measure	Classification	2018	2019	2020	
Financial Inclusion and capacity building	Number of loans outstanding qualified to programs designed to promote small businesses and community development	Quantitative	Number	<b>By Stratum</b>				
				E1 - Micro-enterprise	12,498	17,482	14,805	
				<b>E2 - Family business</b>	<b>6,771</b>	<b>10,755</b>	<b>12,745</b>	
	E3 - Small company	18,664	24,602	25,667				
					<b>By marginalization degree</b>			
					Very high	2,581	3,940	3,080
<b>High</b>					<b>9,165</b>	<b>13,531</b>	<b>12,161</b>	
Medium	12,059	14,585	14,252					
Amount of loans outstanding qualified to programs designed to promote small businesses and community development	Quantitative	Million (Mexican pesos)	<b>By Stratum</b>					
			E1 - Micro-enterprise	8,615	8,378	12,832		
			<b>E2 - Family business</b>	<b>3,260</b>	<b>4,050</b>	<b>3,934</b>		
E3 - Small company	14,244	15,519	14,703					
				<b>By marginalization degree</b>				
				Very high	463	654	744	
				<b>High</b>	<b>10,924</b>	<b>12,153</b>	<b>13,289</b>	
Medium	22,019	25,548	28,172					

## FN-CB-240a.2

Topic	Accounting metric	Category	Unit of measure	Classification	2018	2019	2020
Financial Inclusion and capacity building	Number of loans outstanding qualified to programs designed to promote small businesses and community development	Quantitative	Number	<b>By Stratum</b>	3,136	2,571	50
				E1 – Micro-enterprise	<b>436</b>	<b>364</b>	<b>221</b>
	E2 - Family business			1,265	1,084	1,370	
	E3 - Small company						
				<b>By marginalization degree</b>			
				Very high	22	23	36
				High	<b>481</b>	<b>443</b>	<b>430</b>
				Medium	1,516	1,441	589
Financial Inclusion and capacity building	Amount of loans outstanding qualified to programs designed to promote small businesses and community development	Quantitative	Million (Mexican pesos)	<b>By Stratum</b>	114	544	103
				E1 – Micro-enterprise	<b>262</b>	<b>74</b>	<b>150</b>
	E2 - Family business			841	378	1,056	
	E3 - Small company						
				<b>By marginalization degree</b>			
				Very high	23	20	13
				High	<b>318</b>	<b>351</b>	<b>374</b>
				Medium	618	717	524

## FN-CB-240a.3

Topic	Accounting metric	Unit of measure
Financial Inclusion and capacity building	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	FIRA does not open checking or savings accounts

## FN-CB-240a.4

Topic	Accounting metric	Category	Unit of measure	Classification	2018	2019	2020
Inclusion and financial capacity generation	New accredited	Quantitative	Number	E1 – Micro-enterprise	482,310	378,271	777,695
				<b>E2 – Family business</b>	<b>10,362</b>	<b>9,477</b>	<b>17,027</b>
				E3 – Small company	5,654	7,150	5,638
				<b>E4 – Medium Company</b>	<b>1,545</b>	<b>1,455</b>	<b>1,164</b>
				E5 – Big company	132	106	108

In Mexico, the rural area has a high concentration of the population living in poverty and a relatively low-income level. According to el Consejo Nacional de Evaluación de la Política de Desarrollo Social (CONEVAL, (2020) the rural area has 56.8% of its population with some degree of poverty and 54% of them are located in the three deciles with the lowest income.

Likewise, poverty and marginalization of the rural population is geographically targeted; In 2018, there were 1,115 rural municipalities with conditions of high or very high marginalization, 45% of the total number of municipalities in the country. Of these, 950 are geographically located in the southern and southeastern regions of the country (CONEVAL,2018).

Access to credit for agricultural production units has grown in recent years, however, it remains low. In Mexico, only 7% of the rural adult population has access to formal credit and financing for the primary sector still comes mainly from non-formal sources (INEGI, 2018).

**The rural population in Mexico that is dedicated to the production of food and commercialization of its products, is usually remote or marginalized from financial services, given the difficult access to many of the rural localities.**

This financial inclusion gap, reflected in the lack of or limited access to these services, represents a condition of vulnerability and a barrier to achieving sustainable development.



## Gender perspective

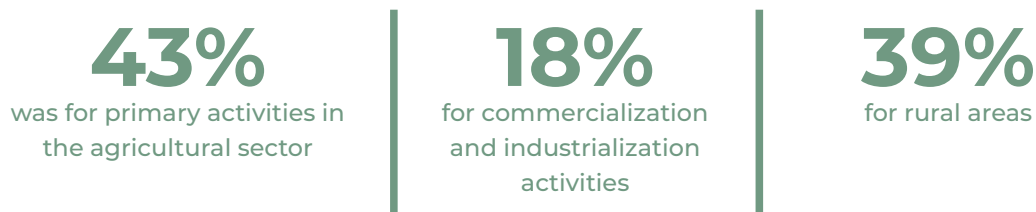


Through financial inclusion, FIRA promotes economic and social development with a gender approach, fostering a greater number of labor and productive initiatives, as well as entrepreneurship by women. The gender equality in the rural, agricultural, forestry and fisheries sectors is essential to recognize the importance and capacity of women as producers, and to guarantee the mechanisms and financing processes that allow them to achieve their development in the sectors.

From 2014 to 2020, the average annual growth rate of women who received funding or guarantees from FIRA was 19%.



As of December 2020, the portfolio balance aimed at women was \$ 28,646 million, where:



Additionally, FIRA considers that financial education begins with financial inclusion, which allows users to access information that increases financial capabilities. In this sense, FIRA offers financial services that contribute to a better and greater offer of financial products and services, in favor of satisfying the demand for credit.

FIRA favors the culture of well-granted credit, by monitoring and evaluating the projects to be financed, so that the credit is granted based on payment capacities and does not represent a future commitment that is difficult or rather impossible for the beneficiary to fulfill. Also, FIRA provides face-to-face and online courses through its Technological Development Centers (Spanish: Centros de Desarrollo Tecnológico; "CDT"), where users and financial intermediaries are trained to achieve a better relationship between the two, seeking a full understanding of financial services and their best practices for employing them, for example, promoting the purchase of agricultural insurance or price hedging, which provides certainty to credit users.

FIRA contemplates various strategies in its 2020 – 2024 IP, that contribute to reducing the backlog of producers in the agri-food and rural sector and breaking down barriers to accessing financial services.

## The main strategies are:

- **Designing financial products adapted to the needs of producers in order to increase financial inclusion, particularly those of vulnerable groups and women.**
- **Strengthening the channels through which financial services are offered to producers.**
- **Lowering information barriers and lack of collateral for producers.**
- **Encouraging producers to use financial services for risk management.**
- **Promoting among financial intermediaries the protection and financial education of the user of financial services.**

In the mid-term, the Institution considers, among its strategic projects, the development of technological tools to provide climatic, biological (detection of pests, diseases), technical and agronomic services, through satellite images available in the market, identifying their benefits and application; as well as through digital means so that producers and companies in the rural environment can access financial services such as: credit, agricultural insurance and technologies to collect, process and analyze data from agricultural properties.

Likewise, FIRA provides information to financial intermediaries to better understand and analyze the credit needs and possibilities of their clients in rural areas.

The inclusion effort also considers developing comparative tools for the various credit and insurance offers, with promotion mechanisms that allow transparent access for the producer.

Finally, another strategy is to facilitate digital payment mechanisms between the producer and the companies with whom it markets its products through correspondents or service points, taking advantage of cellphone technology.

To achieve greater financial inclusion, FIRA is continuously developing financial products that contribute to the induction of producers in the rural, agricultural, forestry and fisheries sectors, to increase access to financial products and services that serve as tools, that allow increasing the well-being of people, as well as reducing the degree of marginalization.

## Small companies

The target population is segmented into five (5) strata of borrowers according to their financing demand. The small companies' segment is comprised by the first three (3) strata, according to the following:

Stratum		Credit Amount per final Borrower (UDIS)*
Micro-enterprise	<b>E1</b>	Up to 10,000
Family business	<b>E2</b>	Up to 33,000
Small company	<b>E3</b>	Up to 160,000
Medium company	<b>E4</b>	Up to 4'000,000
Big company	<b>E5</b>	More than 4'000,000

Investment Units, as a reference its value as of December 31, 2020 was 6.605597 pesos.

## Community development

In Mexico, populations are classified according to their degree of marginalization: very low, low, medium, high and very high. This document reports financial services aimed at populations with medium, high and very high degrees of marginalization.

## New beneficiaries

FIRA considers that financial education begins with financial inclusion, which allows users to access information that increases financial capabilities. Therefore, the new borrowers who annually receive financing from FIRA are reported. These are producers who do not have a credit history with FIRA.





### 3.- ENVIRONMENTAL, SOCIAL AND GOVERNANCE FACTORS IN CREDIT ANALYSIS

#### FN-CB-410a.1

Topic	Accounting metric	Category	Unit of measure	Branch	2018	2019	2020
Incorporation of environmental, social and governance factors in the credit analysis	Credit exposure by branch	Quantitative	Millions (Mexican pesos)	Agriculture	110,981	121,641	126,599
				<b>Livestock</b>	<b>47,928</b>	<b>49,503</b>	<b>55,319</b>
				Forest	3,538	4,065	4,300
				<b>Fisheries</b>	<b>6,290</b>	<b>6,337</b>	<b>5,963</b>
				Rural Financing	26,771	31,311	40,774
				<b>Total</b>	<b>195,508</b>	<b>212,857</b>	<b>232,956</b>

#### FN-CB-410a.2

### Approach to incorporate environmental, social and governance (ESG) factors in credit analysis

The occurrence of negative environmental or social events may eventually affect the borrowers' ability to pay, as well as having repercussions on the reputation of the financial institutions involved in funding investment projects; Therefore, considering environmental and social risks in credit decisions allows FIRA to prevent and mitigate these risks as a sustainability strategy.

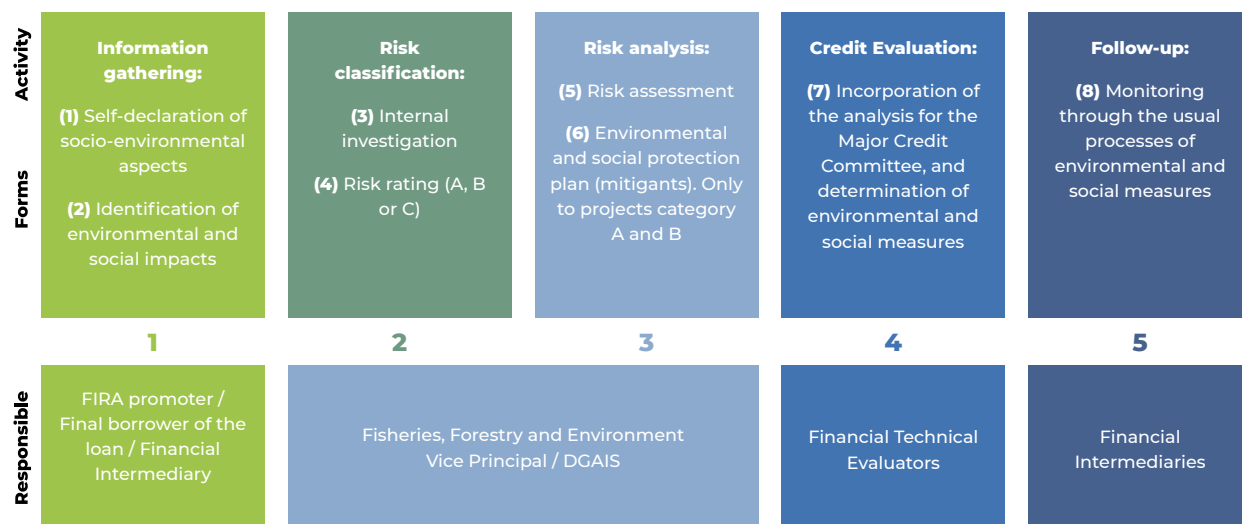
In this sense, with the support of International Financial Organizations, and considering the IFC's Environmental and Social Performance Standards, a methodology was designed to identify, assess and manage environmental and social risks, resulting in FIRA's Environmental and Social Risk Management System (Spanish: Sistema de Administración de Riesgos Ambientales y Sociales; "SARAS").

Taking the Equator Principles as a reference, the SARAS methodology is applied to all projects greater than USD \$ 10 million which require authorization in the Major Credits Committee and / or Special Credits and Programs Committee (normally 30 million UDIS onwards) from FIRA.



The SARAS is an integral part of FIRA's credit process and entered into force on May 1st, 2018 to identify and assess environmental and social risks when financing projects, as well as to propose mitigating measures for said risks.

## Social and environmental risk analysis process:



The SARAS risk classification corresponds to the environmental and social risks suggested in the Equator Principles (Principle 1: “Review and categorisation”), as described below:

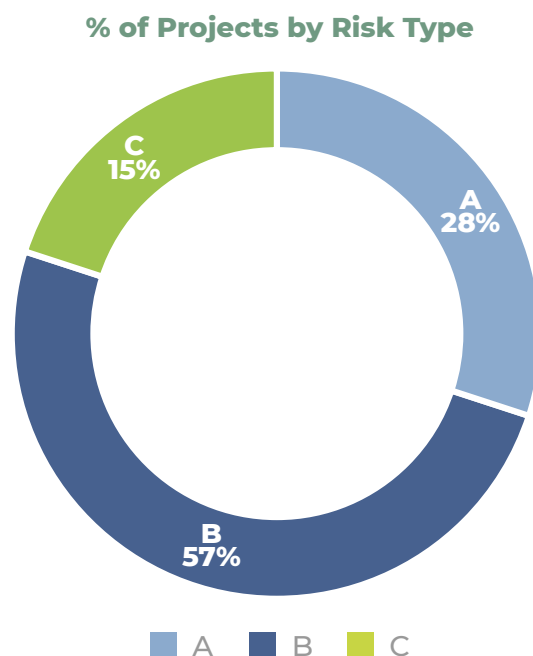
- Risk A** | There may be significant negative environmental and social impacts that may be irreversible and / or long-term, the magnitude and probability of which is difficult to determine. These impacts can affect a wider area than that of the location or facilities where physical works are carried out.
- Risk B** | Possible environmental and social impacts can be identified and are more easily reversible through preventive, mitigation, remediation and / or compensation measures.
- Risk C** | The environmental and social impacts are minimal or non-existent. No environmental and social protection measures are required for this classification.

As seen in stage 3, for financing projects in which risks are identified in categories “A” and “B”, a “Environmental and social protection plan” is drawn up. This plan is presented as part of the analysis for authorization by FIRA Committees, which approve the measures as part of the credit conditions.

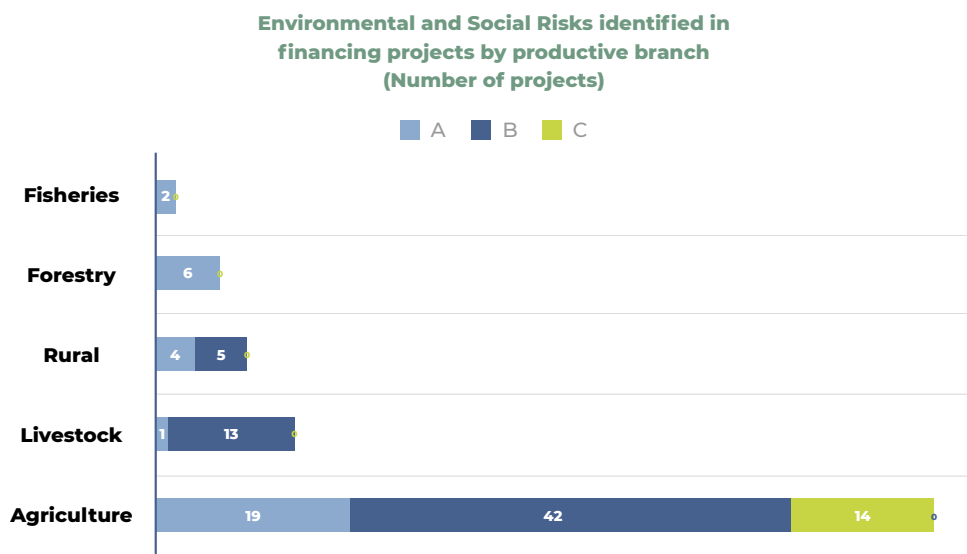
For its part, the risk analysis draws on IFC’s Environmental, Health and Safety Guidelines, as well as various scientific and governmental publications on the socio-environmental impacts in Mexico of the various activities analyzed.

FIRA is aware of the socio-environmental impacts of the sector and has developed products that help mitigate its negative effects, such as the Energy Efficiency Program and the Sustainable Projects Program

From May 1st, 2018 to December 31st, 2020, 106 investment projects have been approved through this methodology. Of these, 90 received conditions issued by the SARAS. The projects analyzed presented the following types of risk:



The risks identified, classified by branch of economic activity, are shown in the following graph:



The main environmental risks identified in the financing projects were related to the generation of hazardous waste (veterinary waste, oils, lubricants, among others), and special handling (excreta, agrochemical containers, among others); emission of sewage and annoying noise; as well as the use of chemical substances (pesticides, fertilizers, among others). On the other hand, social risks referred mainly to health and occupational safety impacts, handling of chemical and toxic substances, as well as noise generation.

As part of the Environmental and Social Protection Plans of type “A” and “B” projects, various recommendations were proposed to the members of the Committees. The recommendations primarily consisted in requiring the financed companies to obtain some proof of compliance with the applicable environmental regulation, both with the official Mexican standards, and with the environmental permits of the Ministry of the Environment and Natural Resources (Spanish: Secretaría de Medio Ambiente y Recursos Naturales; “SEMARNAT”), and state environmental licenses.

The agrifood sector addresses challenges at international and national levels, these challenges are incorporated since the elaboration of the PI20-24 and integrates the economic perspectives of the sector that can influence the institutional goals The 20 – 24 IPis carried out within the framework established by the National Development Plan (Spanish: Plan Nacional de Desarrollo; “PND”), the National Development Financing Program (Spanish: Programa Nacional de Financiamiento del Desarrollo; “PRONAFIDE”) and considers the UN Sustainable Development Goals (SDGs), addressing 12 of the 17 SDGs through primary objectives, strategies and specific actions.

## Analysis of the agri-food sector trends

ESG trends that FIRA views as broadly applicable in terms of their impact on sectors and industries are analyzed through the “Sectorial Intelligence area”. This area is in charge of:

- Prepare analysis and economic research in areas and topics related to FIRA's target sectors, in order to identify business opportunities and potential risks.
- Obtain, process, analyze and disseminate technical and financial information on the fishing and forestry sectors and on environmental issues; as well as to assist in the development of programs and monitoring and analyzing financing in these sectors and in projects related to the environment.



## 4.- BUSINESS ETHICS

### FN-CB-510a.1

Topic	Accounting metric	Category	Unit of measure	2018	2019	2020
Business Ethics	Total amount of monetary losses as result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	Quantitative	Mexican Pesos	0	0	0

### FN-CB-510a.2

## Description of whistleblower policies and procedures

FIRA has a Conduct Code, based on the values and behaviors that best describe the Mission and Vision of the Institution and reaffirms our commitment to public ethics.

FIRA's Conduct Code guides and gives certainty to FIRA's staff regarding the behaviors that are expected in the performance of their duties, which allow achieving institutional goals by applying the values of customer satisfaction, honesty, responsibility and respect in all its daily actions and decisions, in order to prevent conflicts of interest, acts of corruption and ethical risks.



CLIENT  
SATISFACTION



HONESTY



RESPECT



RESPONSIBILITY



**FIRA's Conduct Code**, also:

- Promotes identity and belonging so that the staff can identify the values of the Entity and make them their own.
- Guides ethical judgement and decision-making in difficult or complex situations that arise in the performance of their job, position or commission.

**FIRA's Conduct Code** is of mandatory observance and compliance, it applies to all employees who work in FIRA and to all people who carry out activities or provide their services in the Entity, regardless of the contracting scheme to which they are subject; as well as external members and anyone who participates in FIRA's Committees.

This document is constantly disseminated within the Institution and is available for consultation on the intranet and abroad on FIRA's website, at the following link: <https://www.fira.gob.mx/Nd/CodigoConducta2019.pdf>

To ensure compliance with the Conduct Code, FIRA's staff signs a **"Commitment Letter"** in which they state that they know and understand it and, therefore, assume the commitment to comply with it during the performance of their employment, position, commission. or function.

## Constitutional and legal principles governing public service

### Code of ethics

They are the constitutional and legal principles that govern public service and are described in the "Agreement by which the guidelines for the issuance of the Code of Ethics referred to in article 16 of the General Law of Administrative Responsibilities are disclosed." published in the Official Gazette of the Federation on October 12, 2018 (Guidelines).

### Integrity rules

They are the 13 Integrity Rules for the exercise of public function that are established in the "Agreement that aims to issue the Code of Ethics for public servants of the Federal Government, the Integrity Rules for the exercise of public function", and the "General Guidelines to promote the integrity of public servants and to implement permanent actions that favor their ethical behavior, through the Ethics and Conflict of Interest Prevention Committees".

## Ethical risks

Compliance with **FIRA's Conduct Code** allows the staff to deal with ethical risks, which are those situations in which principles, values or rules of integrity could potentially be transgressed.



The Ethics **Code, the Integrity rules and the Conduct Code** allow public servants to define their actions in specific situations that may arise according to the tasks, functions or activities that involve the operation and compliance of their plans and programs; as well as the identification of positions, processes, areas or administrative units that require special attention due to being exposed to ethical risks.

## Body in charge of interpretation, consultation and advice

FIRA has an Ethics and Conflict of Interest Prevention Committee (Spanish: Comité de Ética y Prevención de Conflictos de Interés; "CEPCI"), which is a Collegiate Body, democratically elected, in charge of interpreting, consulting and advising on matters related to the **observation and application of the Conduct Code**, in order to provide certainty to public servants and achieve a constant improvement of FIRA's organizational climate and culture.

**Complaints:** In the event of breaches of the FIRA's Conduct **Code**, any employee may report them to the Internal Control Body, which is the body responsible for determining whether an administrative offense is registered.

Likewise, the employee could report any situation to the CEPCI, which, as a preventive instance, may issue recommendations to improve the work environment and avoid the repetition of conduct contrary to the Code.

## Anti-corruption

During 2020, FIRA does not have records or reports of corruption practices in the execution of its activities.

FIRA has implemented control mechanisms in order to identify possible risks of this type, among which the following stand out:

### Identification of corruption risks in documentation or updating of FIRA procedures

In order to identify possible corruption risks in the execution of institutional activities, in each update or documentation of the institutional procedures, the necessary controls are reviewed and established in order to mitigate the possible risks that are identified. These controls are permanently monitored to evaluate their effectiveness and relevance.

At the end of 2020, FIRA had a total of 99 procedures, of which 100% have had the corresponding review.

### Communication to staff on anti-corruption policies and procedures:

Through the **CIUDADANOS ALERTADORES**, (whistleblower citizens) platform, available on the website <http://alertadores.funcionpublica.gob.mx>, the Ministry of Public Administration presents a tool so citizens and employees can make reports about bribery, embezzlement, diversion of public resources and abuse of functions in which federal public servants are involved. Through permanent email dissemination campaigns, FIRA encourages all its staff to use the platform. During 2020, no complaints of corruption were reported.





## 5.- SYSTEMIC RISK MANAGEMENT

### FN-CB-550a.1

Topic	Accounting metric	Category	Unit of measure
Systemic risk management	Global Systemically Important Bank score, by category	Quantitative	FIRA is not classified as a Commercial Bank Institution of Systemic relevance

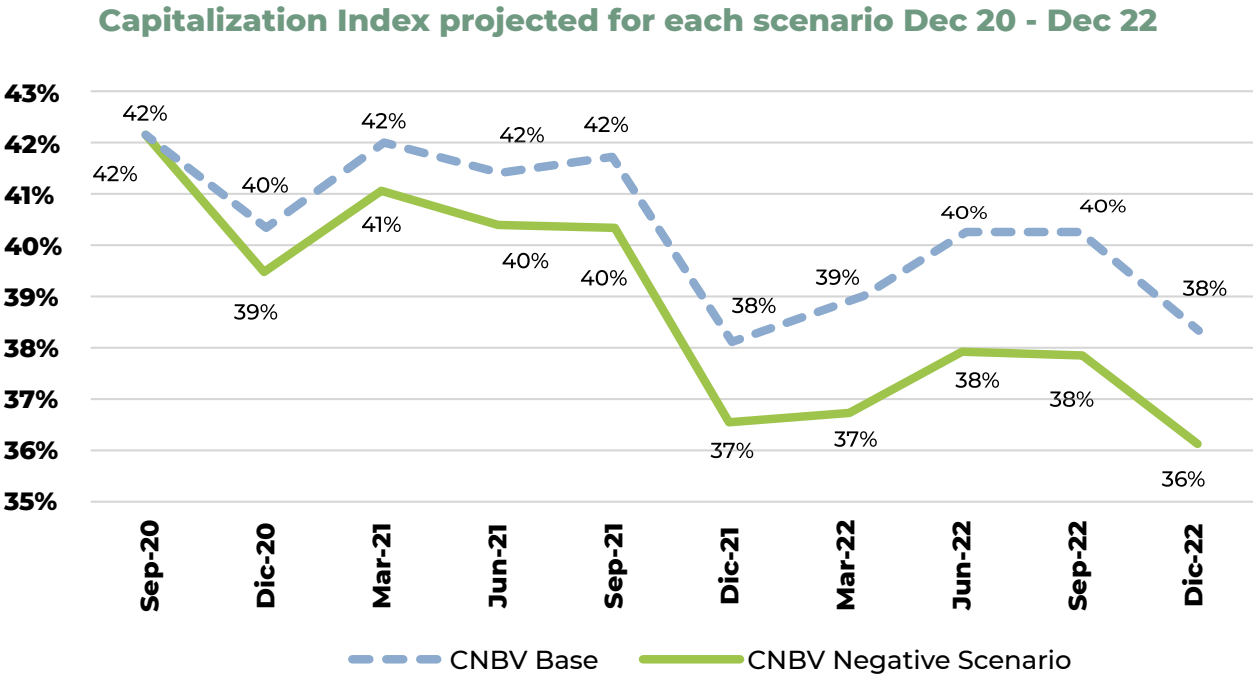
FIRA does not represent a risk for the stability of the financial system, nor for the payment system or for the country's economy according to Mexican regulation applicable to credit institutions issued by the National Banking Commission and Securities (Spanish: Comisión Nacional Bancaria y de Valores; "CNBV"). in article 1, section LXXXVI, which establishes that "Multiple Banking Institution of Local Systemic Importance" will be understood as that multiple banking institution that the CNBV classifies as such in accordance with Chapter VI Bis 1 of Title First Bis of said provisions and is approved by its Governing Board".

### FN-CB-550a.2

The purpose of the CNBV is to surveillance and regulate, within the scope of its competence, the entities that are part of the Mexican financial system, in order to ensure its stability and proper functioning, as well as to maintain and promote the healthy and balanced development of said system as a whole in protection of the interests of the public and, in accordance with articles 2, 4, sections I and XXXVIII, and 5 of the CNBV Law, 125, third and fourth paragraphs of the Credit Institutions Law.

In order for the CNBV to carry out the capital adequacy assessment, the entity must make financial projections to determine if its capital sufficient to cover possible losses derived from market, credit and liquidity risks in different stress scenarios, including those in which adverse economic conditions prevail.

In this regard, annual projections are made on FIRA's financial statements. The results obtained are presented below:



FIRA, as a promotor of the agri-food sector and in case of an economic or financial crisis, experiences a counter-cyclical behavior in such a way that in an adverse scenario there is an increase in demand of credit resources to meet the financing needs of companies and producers of the target sector.

In stress scenarios, the capitalization ratio continues to be high.

## Activity parameters

### FN-CB-000.A

Activity metric	Unit of measure
1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small businesses	FIRA does not open checking or savings accounts

### FN-CB-000.B

FIRA provides support to all market segments with specialized products and services, distributed through the appropriate channels. The number and flow of loans financed were:

Activity metric	Category	Unit of measure	Stratum	2018	2019	2020
Number of loans per stratum	Quantitative	Number	E1 – Micro-enterprise	13,942	14,471	14,474
			<b>E2 – Family business</b>	<b>5,439</b>	<b>8,738</b>	<b>12,131</b>
			E3 – Small company	15,086	21,274	27,492
			<b>E4 – Medium Company</b>	<b>22,274</b>	<b>23,650</b>	<b>25,976</b>
			E5 – Big company	34,703	33,250	49,129
			<b>Total</b>	<b>91,444</b>	<b>101,383</b>	<b>129,202</b>

Activity metric	Category	Unit of measure	Stratum	2018	2019	2020
Total Financing by stratum	Quantitative	Millions (Mexican pesos)	E1 – Micro-enterprise	13,022	12,323	14,333
			<b>E2 – Family business</b>	<b>4,339</b>	<b>5,203</b>	<b>5,261</b>
			E3 – Small company	18,681	20,296	21,397
			<b>E4 – Medium Company</b>	<b>52,986</b>	<b>58,270</b>	<b>64,039</b>
			E5 – Big company	198,541	222,311	311,268
			<b>Total</b>	<b>287,569</b>	<b>318,402</b>	<b>416,297</b>

**The segmentation referred to in the previous parameter (strata by credit amount) is as follows:**

**E1**

Credit amount of up to 10,000 investment units (Spanish: Unidad de Inversión; “UDI”).

**E2**

Credit amount greater than 10,000 UDI and up to 33,000 UDI.

**E3**

Credit amount greater than 33,000 UDI and up to 160,000 UDI.

**E4**

Credit amount greater than 160,000 UDI and up to 4,000,000 UDI.

**E5**

Credit amount of more than 4,000,000 UDI.



# FIRA

FIDEICOMISOS INSTITUIDOS EN RELACION CON LA AGRICULTURA