Reporting Template for Implementation of the Principles for Responsible Banking

CS Ahorro y Crédito, 2021
This report on implementation of the Principles for Responsible Banking corresponds to the accountability of CS Ahorro y Crédito for the 2021 period.

CS Ahorro y Crédito is part of Grupo CS, so the references provided come from the group’s 2021 Sustainability Report, which is available at the following website:

www.ahorroycredito.cr

For more information on this Sustainability Report or the Principles for Responsible Banking template, contact the Corporate Relations area at the following email address: relacionescorporativas@cs.fi.cr.
**Principle 1: Alignment**

*We will align our business strategy to be consistent with and contribute to individuals’ needs and society’s goals, as expressed in the Sustainable Development Goals, the Paris Climate Agreement and relevant national and regional frameworks.*

<table>
<thead>
<tr>
<th>Reporting and Self-Assessment Requirements</th>
<th>High-level Summary of Bank’s Response (limited assurance required for responses to highlighted items)</th>
<th>Reference(s) / Link(s) to bank’s full response / relevant information</th>
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</thead>
</table>

1. **Describe** (high-level) your bank’s business model, including the main customer segments served, types of products and services provided, the main sectors and types of activities, and where relevant the technologies financed across the main geographies in which your bank has operations or provides products and services.

Grupo CS is a sound and sustainable conglomerate that seeks to drive economic, social, and environmental wellbeing using a triple wellbeing model, flexibly creating value centered on and for people.

Its main business areas are consumer banking with personal loan products and commercial banking aimed at boosting businesses.

Grupo CS is comprised by a multidisciplinary team of 774 employees, of whom 410 are women and 364 are men. Employees are spread out over 23 branches located throughout the Costa Rican territory.

Its headquarters are located in Barrio México, San Jose, Costa Rica.

1.2 **Describe** how your bank has aligned and/or is planning to align its strategy to be consistent with and contribute to society’s goals, as expressed in the Sustainable Development Goals (SDGs), the Paris Climate Agreement, and relevant national and regional frameworks.

Our alignment with society’s goals and sustainability is evidenced by our triple wellbeing strategy by means of which we transform the economic wellbeing of our business strategy into social and environmental wellbeing for all our stakeholders.

In addition, through all the social and environmental commitments subscribed by the organization we have been able to evidence our alignment with the national and regional frameworks promoting sustainable development and the sustainability of our line of business, focusing on our consumer banking loan portfolio and visualizing joint work opportunities with commercial banking by providing assistance for improving the sustainable practice of these sectors.

CS Grupo 2021 Sustainability Report:
- Profile of the Organization, page 23
- Employees, page 111
We maintain continuous management of the sustainability aspects of our organization through our INTE G35:2012 (based on ISO 26000), ISO 14001:2015, and INTE B5:2016 certifications.

| Contribution to | SDGs, page 168 |
| Contribution to the Principles of Responsible Banking, page 175 |

Please provide your bank’s conclusion/statement if it has fulfilled the requirements regarding Impact Analysis.

**Progress on Principle 1:**

In this area we updated the materiality assessment, including consultation with selected CS Ahorro y Crédito stakeholder groups. We thus determined the Sustainable Development Goals (SDGs) towards which the organization will prioritize its efforts.

In 2021, we implemented evaluation of granted loans using the Social and Environmental Risk Assessment System (SARAS) and worked on policies and manuals for proper management.

We continued to work on identifying CS Ahorro y Crédito’s potential operating risks in environmental, social, and governance (ESG) matters.

The main scope in services offered by business areas is consumer banking.
Principle 2: Impact and Target Setting
We will work to continuously increase our positive impacts while reducing the negative impacts on, and managing the risks to, people and environment resulting from our activities, products and services. To this end, we will set and publish targets where we can have the most significant impacts.

2.1 Impact Analysis:
*Show* that your bank has identified the areas in which it has its most significant (potential) positive and negative impact through an impact analysis that fulfills the following elements:

a) **Scope:** The bank’s core business areas and products/services across the main geographies that the bank operates in as described under 1.1. have been considered in the scope of the analysis.

b) **Scale of Exposure:** In identifying its areas of most significant impact the bank has considered where its core business / its major activities lie in terms of industries, technologies and geographies.

CS Ahorro y Crédito systematically analyzes pertinent matters and the impacts of its activities.

a) The materiality chapter of the Sustainability Report shows the methodology we use to update our materiality. The material topics of CS Ahorro y Crédito applicable to 2021 are:

**ECONOMIC AREA**
- Sustainable finances (emphasis on climate strategy and sustainable products and loans)
- Experience in service and innovation
- Digital transformation
- Cybersecurity and cyber resilience
- Crisis management (emphasis on occupational health and safety)
- Business continuity
- Corporate governance

**SOCIAL AREA**
- Prevention of over-indebtedness
- Financial inclusion
- Employee development
- Transparent customer and employee communications

The main business areas have been considered in the analysis regarding management of the impacts and due diligence of CS Ahorro y Crédito, jointly with the UNEP FI Impact Analysis Tool (personal loans, mortgage loans, working capital loans, and savings accounts).

In addition, since 2016 CS Ahorro y Crédito has had a social responsibility system certified under INTEGRAS:2012, the essential working basis for which is to mitigate the negative impacts and foster the positive impacts generated by the organization on the environment and society.
c) **Context and Relevance:** Your bank has taken into account the most relevant challenges and priorities related to sustainable development in the countries/regions in which it operates.

d) **Scale and Intensity/Salience of Impact:** In identifying its areas of most significant impact, the bank has considered the scale and intensity/salience of the (potential) social, economic and environmental impacts resulting from the bank’s activities and provision of products and services. (Your bank should have engaged with relevant stakeholders to help inform your analysis under elements c) and d).

Show that, building on this analysis, the bank has

b) CS Ahorro y Crédito carries out due diligence through identification and assessment of impacts by interdisciplinary task teams with employees from different areas related to the core subjects of social responsibility established in ISO 26000: organizational governance, human rights, labor practices, environment, fair operating practices, consumer issues, and community involvement and development.

c) and d) From the analysis using the UNEP-FI tool with the “Context” data and due to the scale and intensity of impact, the key responses concern overindebtedness in the consumer banking sector and climate change and financial inclusion in the commercial banking sector.

Given these three significant impacts, in 2021 CS Ahorro y Crédito signed two commitments with the UNEP-FI, the Commitment to Net Zero Carbon Emissions in 2050 and the Commitment to Financial Health and Inclusion, for which we have action lines within the organization’s strategy.

Every two years the organization consults with the following prioritized stakeholders: social agencies, investors, customers, business partners, strategic partners, suppliers, employees, community, government, and regulatory authorities.
• Identified and disclosed its areas of most significant (potential) positive and negative impact, and
• Identified strategic business opportunities in relation to the increase of positive impacts / reduction of negative impacts.

Please provide your bank’s conclusion/statement if it has fulfilled the requirements regarding Impact Analysis.

The organization has a robust and consolidated sustainability management system in place through which for more than four years it has been continually identifying and assessing the positive and negative impacts of our activities and carrying out due diligence.

With our commitment to the Principles of Responsible Banking and the use of the Impact Analysis Tool, as of 2019 we have identified each of the most significant areas and analyzed in greater depth the kinds of activities being financed, aligning our strategy with the Sustainable Development Goals and the Principles of Responsible Banking.

We thus took into account the challenges and priorities of CS Ahorro y Crédito as they relate to our country’s needs and identified strategic business opportunities for increasing positive impacts and reducing negative impacts.

This is evidenced in our continued recertification in INTEG35:2012 and ISO 14001, our signing of the Principles of Responsible Banking and Net Zero Banking Alliance, and in 2021 the signing of the new Commitment to Financial Health and Inclusion. This all backs our commitment to managing our impacts on society, people, and the environment.
2.2 Impact and Target Setting

Show that the bank has set and published a minimum of two Specific, Measurable (can be qualitative or quantitative), Achievable, Relevant and Time-bound (SMART) targets, which address at least two of the identified “areas of most significant impact”, resulting from the bank’s activities and provision of products and services.

Show that these targets are linked to and drive alignment with and greater contribution to 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 against a particular year) and have set targets against this baseline.

Show that the bank has analyzed and acknowledged significant (potential) negative impacts of the set targets on other

Within its strategic, operational, and tactical objectives, CS Ahorro y Crédito aligns the material subjects, the most significant impacts, and the targets it wishes to reach on the three sustainability dimensions.

Based on our triple wellbeing strategy, we proposed targets for:

- Sound, profitable, and sustainable growth
- Innovation and digital acceleration
- Excellence and improvement management
- Image and reputation
- Social and environmental management
- Regulatory process management
- Human, organizational, and knowledge capital

Within the Integrated Management System, in turn, are the commitments and subjects on which CS Ahorro y Crédito is working, which include the core subjects under Responsibility according to ISO 2600.

The strategic objectives of CS Ahorro y Crédito end in 2022, so this year the challenge is to define long-term objectives regarding the impacts of financial health and inclusion and climate change.

CS Grupo 2021 Sustainability Report:

The results of these subjects are shown in all the chapters of the 2021 Sustainability Report.

- 2021 Milestones, page 22
- Contribution to the Principles of Responsible Banking, page 83
- Social Responsibility Management System and IMS Policy, page 81
dimensions of the SDG / climate change / society’s goals and that it has set out relevant actions to mitigate those as far as feasible to maximize the net positive impact of the set targets.

Please provide your bank’s conclusion/statement if it has fulfilled the requirements regarding Target Setting.

The organization has set targets and areas of improvement in its organizational strategy that involve aspects of sustainability and metrics for its monitoring, control, and follow-up.

### 2.3 Plans for Target Implementation and Monitoring

*Show that your bank has defined actions and milestones to meet the set targets.*

*Show that your bank has put in place the means to measure and monitor progress against the set targets. Definitions of key performance indicators, any changes in these definitions, and any rebasing of*

The organization has put in place actions for monitoring the strategy, targets, and action plans.

All the targets and their related commitments are monitored within the strategy area.

The results are reported and delivered quarterly, every six months, and annually, and are communicated to the established upper-level decision-making bodies.

The final results are shown in the GRI report prepared every year by Grupo CS, which includes CS Ahorro y Crédito as one of its companies.

CS Grupo 2021 Sustainability Report:

- Corporate Governance, page 35
baselines should be transparent.

The organization has set up a specific area for monitoring all targets and their related commitments and reporting regularly on their scope to the established governance bodies.

### 2.4 Progress on Implementing Targets

For each target separately:

*Show* that your bank has implemented the actions it had previously defined to meet the set target.

*Or explain* why actions could not be implemented / needed to be changed and how your bank is adapting its plan to meet its set target.

*Report* on your bank’s progress over the last 12 months (up to 18 months in your first reporting after becoming a signatory) towards achieving each of the set targets and the impact your progress resulted in (where feasible and appropriate, banks

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<td>- Contribution to the Principles of Responsible Banking, page 83</td>
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The organization’s results are reported in the GRI report.

#### 2021 Milestones:

- Launch of the new Grupo CS identity;
- First Latin American cooperative to sign the Net Zero Banking Alliance (UNEP FI);
- First Latin American cooperative to sign the Commitment to Financial Health and Inclusion (UNEP FI);
- Commitment to PCAF (Partnership for Carbon Accounting Financials);
- More than €39 billion placed as financial relief due to COVID-19;
- More than €600 million in social investment;
- A total of €6,195 million in SARAS-evaluated loans;
- 118 beneficiary members of the Financial Coaching program;
- €373,244,509 million [sic] invested in education and training;
- €6,904 million provided to help small businesses recover from the pandemic;
- 1,042,120 transactions on digital channels;
- €2,183 million in loans for financing green projects;
- 70% of employees working from home;
- Score of 89 on the Great Place to Work evaluation; and
- 251 new households in the “Blue Household” initiative.
Please provide your bank’s conclusion/statement if it has fulfilled the requirements regarding Progress on Implementing Targets.

Progress on Principle 2:

We are continuing our work on identifying significant impacts and operating impacts of Grupo CS in ESG matters.

We continue to assess risks and impacts (positive and/or negative) with regard to the country’s situation.

We continue to strengthen our portfolio with products and services that generate positive impacts for members and customers, fostering financial inclusion and ensuring their financial health.

With regard to consumer banking, the main impact is financial health and inclusion, so in December we signed the UNEP FI’s Commitment to Financial Health and Inclusion.

At present the organization is expanding its operation to members with their own businesses. The most significant impacts for this segment are climate change and financial inclusion.

In addition, as a result of our signing of the UNEP FI’s Net Zero Banking Alliance we are creating a carbon footprint baseline for defining targets.

Principle 3: Clients and Customers (of goods and services)

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

3.1 Provide an overview of the policies and practices your bank has in place and/or is planning to put in place to promote responsible relationships with its customers. This should include high-level Sustainable finances refer to investments according to environmental and social criteria. This approach enables customers to ensure that their investments generate a return and positively impact society and/or the environment. Moreover, it enables financial institutions to contribute directly to sustainability through their products and services.
information on any programmes and actions implemented (and/or planned), their scale and, where possible, the results thereof.

CS Ahorro y Crédito is aware of the importance of working on this subject and during 2021 it focused on evolving a portfolio of financial products and services that can benefit different social sectors, such as, for instance, nonbankarized women over the age of 18, for the purpose of encouraging gender equality and strengthening businesses and entrepreneurs from vulnerable economic strata.

The following are the three sustainable products on which CS Ahorro y Crédito worked for its customers and members during 2021:

- **Éxito credit card:** The Exito credit card came out of a partnership with the catalogue sales company El Éxito Betancur, whose main target public is women.

  This financial product gives this sector of the population a payment option aimed at increasing their working capital and overall wellbeing and inserting them into the national financial system.

  In addition, during 2021 a total of ¢235 million colones was billed through 187 credit cards.

  The 2025 target for CS Ahorro y Crédito is to place approximately 5,000 Exito credit cards.

- **FIDEIMAS training and finance trust:**

  The IMAS trust is aimed at financing additional and deficiency guarantees through loans with favorable interest rates for businesses and companies in vulnerable sectors.

  These financing conditions seek to help and boost a market segment that faces difficulties for economic development and business growth.

  During 2021, we placed six formalized transactions representing 14.8 million colones.

- **Credito Plus:**

  The goal of Credito Plus is to provide financing to individuals or businesses for purchasing technologies that promote more efficient natural resource use and...
savings in electrical energy and potable water consumption or for supporting mobility projects with low or no carbon emissions.

Each of these categories has policies, methodologies, products, and integrated programs in place to help consumers prevent and mitigate over-indebtedness and improve their liquidity and quality of life.

For this period, the programs had 276 customers for a total of 2,183,541,727 million [sic] colones.

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

- **Rescate (Rescue) Plan:**

  Rescate Plan 1.0 is a solution aimed at members whose personal and family finances are in jeopardy. It offers them a credit option with a preferential interest rate to consolidate their internal and external debts. A total of $2,677 million was approved throughout 2021 for 225 debt consolidations.

  Rescate Plan 2.0: Credit aimed at members who express an interest in paying off their current installments but find themselves in problems because their income has been negatively affected. Some 699 members were benefitted by a placement of $8,960 million.

- **Loan extensions:**

  To mitigate the economic impact caused by the health crisis, at the start of the pandemic CS Ahorro y Crédito implemented an across-the-board three-month extension to members so that they could suspend loan payments without falling into arrears for a specific period and their families could use the money instead for dealing with the crisis.

- **Impulso Program:**

  Impulso is CS Ahorro y Crédito’s financial education program. Its goal is to raise awareness and empower members of the cooperative and consumers in general with regard to their personal and family finances using tools and methodologies that boost their individual and family wellbeing as well as the organization’s business sustainability.

Please provide your bank’s conclusion/statement if it has fulfilled the requirements regarding Progress on Implementing Targets.
Progress on Principle 3: We have the Social and Environmental Risk Assessment System (SARAS) in place to prevent negative impacts from the business portfolio. At the same time, we are promoting good environmental, social, and governance (ESG) practices among customers and members.

Principle 4: Stakeholders
We will proactively and responsibly consult, engage and partner with relevant stakeholders to achieve society’s goals.

4.1 Describe which stakeholders (or groups/types of stakeholders) your bank has consulted, engaged, collaborated or partnered with for the purpose of implementing these Principles and improving 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.

The sustainability developed in CS Ahorro y Crédito enables it to use its line of business to transform the economic wellbeing of its business strategy into social and environmental wellbeing for its stakeholders.

The organization has a commitment to sustainability and triple wellbeing, which includes within its operating processes the identification of and relationship with stakeholders as well as a determination of the focus of their involvement with the organization.

It involves, in turn, consultation with stakeholders regarding their expectations and needs, as established in ISO 26000 and good social responsibility practices. This enables us to concentrate on the sustainability commitments we have undertaken as a socially responsible organization and with regard to national and international frameworks.

CS Grupo 2021 Sustainability Report:
- Stakeholder Identification and Evaluation, page 160

Please provide your bank’s conclusion/statement if it has fulfilled the requirements regarding Progress on Implementing Targets.

Progress on Principle 4:

As part of the materiality exercise, interest groups (stakeholders) were again identified and made participants in the process.
Different communication and approach channels are maintained in addition to the encouragement of ongoing dialogue with each stakeholder according to its relationship and activity with CS Ahorro y Crédito.

Every two years the organization consults with the following prioritized stakeholders: social agencies, members and delegates, employees, customers, government and regulatory authorities, business partners, strategic partners, suppliers, and community. This should be carried out in 2022.
### 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 / is planning to put in place to manage significant positive and negative (potential) impacts and support effective implementation of the Principles.

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<tr>
<th>Description</th>
<th>CS Grupo 2021 Sustainability Report:</th>
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<tr>
<td>With regard to CS Ahorro y Crédito’s management of impacts and due diligence, the organization’s social responsibility system has been certified since 2014 under INTE G35:2012, the fundamental working basis of which is to mitigate negative impacts and strengthen positive impacts caused by the organization on the environment and society.</td>
<td>- Ethics and Compliance, page 67</td>
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<tr>
<td>The management of this standard is led by the Sustainability team and involves the Integrated Management System (IMS) Administration, which is the cross-cutting body that encompasses all certification-related initiatives.</td>
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<tr>
<td>This management is regulated by internal procedures that permit monitoring and continuous work with respect to social responsibility management and specifically the impacts and their due diligence.</td>
<td>- Social Responsibility Management System and IMS Policy, page 81</td>
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<td>The IMS results, and specifically the main Sustainability developments, are presented to the corporate office as part of the senior management review to be used as inputs for the organization’s strategic decision-making.</td>
<td>- Certifications, page 33</td>
</tr>
<tr>
<td>In turn, the organization has duly formalized policies and procedures in place for managing risks proactively and taking advantage of opportunities arising from the daily course of business. These policies and procedures are duly formalized and supported by the respective governance bodies; this is shown in the section on corporate governance.</td>
<td></td>
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5.2 Describe the initiatives and measures your bank has implemented or is planning 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, amongst others.

As part of its social responsibility efforts, the organization delegated the leadership and incorporation of these principles in the organization’s strategy to the sustainability and strategic planning unit and to the talent and sustainability committee that began working in 2021.

Through an analysis of the principles and existing initiatives and projects, the main results of the 2021 Sustainability Report were aligned with the responsible banking requirements; a section was created in the report for showing the analysis and its compliance.

This was done through the respective technical areas involved in the reporting and is specifically shown in the section of the report entitled “Contribution to the Principles for Responsible Banking.”

At the same time, with the startup of the interdisciplinary talent and sustainability committee, which reports monthly to upper management, we were able to better promote the culture of responsible banking throughout the organization.

5.3 Governance Structure for Implementation of the Principles

Show that your bank has a governance structure in place for the implementation of the PRB, including:

a) target-setting and actions to achieve targets set, and
b) remedial action in the event of targets or milestones not being achieved or unexpected negative impacts being detected.

Grupo CS’s triple wellbeing strategy encourages all the organization’s decisions to have the three sustainability pillars - the environmental, social, and economic areas - as a foundation. This is an essential part of the goal of implementing the Principles for Responsible Banking.

In addition, because Grupo CS’s social responsibility management system is mature, the contribution to the Principles and incorporation of responsible banking aspects into the system could be included in INTE G35:2012 and sustainability management.

Existing activities in Grupo CS related to this standard, such as stakeholder identification and consultation, due diligence, legal compliance, and materiality provide significant initial headway on implementing these Principles.

In 2020, Grupo CS’s corporate governance also played an essential role in consolidating the
management model by ratifying the generation of the following individual strategies for addressing relevant risks:

- Strategic Risk Management Strategy
- Project Risk Management Strategy
- Environmental/Social Risk Management Strategy
- Money Laundering and Terrorism Financing Risk Management Strategy
- Fraud Risk Management Strategy

Implementation in 2021 of the internal talent and sustainability committee is expected to provide a mechanism for accountability on issues of sustainability for the organization. One of those commitments is fulfillment of the banking principles.

Please provide your bank’s conclusion/ statement if it has fulfilled the requirements regarding Governance Structure for Implementation of the Principles.

Grupo CS has robust sustainability management that enables it to tackle the challenges entailed by its commitment to global initiatives for responsible banking. It also has sustainable leadership that drives us to maintain the triple wellbeing of our stakeholders and fulfillment of society’s goals.

Progress on Principle 5:

Every year Grupo CS establishes objectives relating to its commitment to the PRB. Due to our solid corporate governance and the commitment of senior management, these objectives permeate all areas of the organization and this commitment to stakeholders and society in general is made public.

With the signing of these two new UNEP FI commitments concerning the two main impacts, we will be defining in 2022 these long-term objectives to address said impacts.
**Principle 6: Transparency and Accountability**

We will periodically review our individual and collective implementation of these Principles and be transparent about and accountable for our positive and negative impacts and our contribution to society’s goals.

### 1.1 Progress on Implementing the Principles

*Show* that your bank has progressed on implementing the six Principles over the last 12 months (up to 18 months in your first reporting after becoming a signatory) in addition to the setting and implementation of targets in a minimum of two areas (see 2.1-2.4).

*Show* that your bank has considered existing and emerging international/regional good practices relevant for the implementation of the six Principles for Responsible Banking. Based on this, it has defined priorities and ambitions to align with good practice.

*Show* that your bank has implemented / is working on implementing changes in existing practices to reflect and be in line with existing and emerging international/regional good practices and has made progress on its implementation of these Principles.

Grupo CS is submitting the annual sustainability report covering the work done by CS Ahorro y Crédito, CS Corredora de Seguros, and Nova Hub from January 1 to December 31, 2021.

The goal of this report is to transparently render accounts to stakeholders, presenting the environmental, social, and economic results achieved during this period.

This report has been prepared in accordance with the Core option of the Global Reporting Initiative (GRI) Standards, adhering to the GRI content and quality principles. The sustainability reporting promoted by these standards is a precise, exhaustive, and balanced practice on the part of organizations.

Pursuant to the foregoing, in 2021, Grupo CS updated its materiality, taking into account the effects of the COVID-19 pandemic to determine the priority topics to report.

In addition, the organization has worked to document and demonstrate its real contribution as a conglomerate to the Sustainable Development Goals (SDGs), focusing on the ones that are strategic for the organization. This information is also shown in the Report.

To promote the transparency of its operations, each chapter describes how Grupo CS manages each material issue from the viewpoint of sustainability, giving the achievements and opportunities for improvement.

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Please provide your bank’s conclusion/ statement if it has fulfilled the requirements regarding Progress on Implementing the Principles for Responsible Banking.

For Grupo CS that humane and supportive nature is and has always been the core of our organization, and even more so in 2021. For this reason we have joined many initiatives that have enabled us to help more people,
provide more wellbeing, give more support, and be there when Costa Rica has most needed us. Implementation of the Principles of Responsible Banking has strengthened our efforts and helped us to keep working on our triple wellbeing strategy.

Progress on Principle 6:

Every year we prepare the Sustainability Report under the international GRI standards and we have embedded the new GRI standards in our 2021 report.