



Financial
Inclusion

At BMV Group we are aware that financial inclusion is essential for Mexico's growth. As a Stock Exchange, we play a critical role in markets development and a great challenge lies ahead so that more people and companies can manage their finances, knowing the different investment alternatives and making informed decisions.

We know that an improvement in financial education in the country will provide a desirable financial resilience, enabling society to:

- Benefit from opportunities that arise from financial crises, as has been the case in the past when people are informed and know how to use the available information.
- Be encouraged to invest in assets with the certainty of identifying the multiple risks derived from the behavior of the market.
- Increase the social well-being, the ultimate goal of financial awareness.
- Possess the tools to level economic and social inequalities.

In this understanding, our commitment to financial inclusion encompasses:

1. **Strengthening financial education for vulnerable and underserved groups** to help them identify investment and savings opportunities, as well as prevent over-indebtedness due to lack of knowledge.
2. **Innovating and developing tools** that facilitate access to information.
3. Expanding reach through **strategic partnerships** with key stakeholders.
4. Development of **products and platforms that help financial institutions** profile both the client and the securities. In this way, we ensure that the investor invests in a suitable product based on their needs and risk profile
5. **Training to BMV's employees** to strengthen their own financial culture and, in turn, act as promoters of financial education.
6. **Dissemination of information** through Grupo BMV's communication channels, considering the profile and needs of our stakeholders.

It is worth mention that this commitment, as well as the initiatives derived from it, are supervised at the highest level of the organization (Executive Committee).

For this reason, we have a **Financial Awareness and Inclusion Strategy which main pillar is Educational** with the purpose of providing financial education to as many people as possible to demystify the concept of finance.

We do this on three fronts:

- **Escuela Bolsa Mexicana (Bolsa Mexicana School)** – Through educational programs, we promote financial knowledge, covering contents of basic finance, savings, investment, even certifications in strategical investment. Additionally, we hold conferences on the current context of the stock and derivatives market in Mexico, creating a financial well-being ecosystem.
- **Museo de la Bolsa Mexicana (BMV's Museum)**- Space that seeks to make new generations more aware of the role that the economy plays in the country's development by narrating the history of the Mexican Stock Exchange accompanied by interactive activities inside the museum.
- **Dissemination through social networks and digital platforms**, such as Social Media, a Podcast, Blog, to name a few.

We also encourage small businesses or disadvantaged social groups to learn about financing alternatives, which allows for greater financial inclusion. We do this through Capacity Building on technical knowledge and small businesses or social groups.

On the other hand, we carry out Investment Contests and Challenges, where, with the support of strategic partners, short courses on how to start investing and manage it over time, as well as simulate the life of an investor. The beneficiaries earn a context of the financial market and the financial indicators that move the market every day. We remain committed to spreading the advantages of financing and equity investment from different standpoints with the help of the Financial Culture area's educational ecosystem.

Finally, **we have developed tools such as BolsApp**, which is the first platform of its kind in Mexico developed by a stock exchange to provide educational and market information to new investors. BolsApp aims to provide users with quantitative and qualitative information on Mexico's main listed companies, local ETFs and investment funds; in relation to their achievements, financial results and initiatives in sustainable matters. . The application has a section that groups brokerage firms serving the retail sector, which can be used to publish relevant market information and even help the user to open an investment account. It is also a source of financial education, as the Mexican Stock Exchange publishes information ranging from news, market indicators, blogs, and the podcast, to its investment decision-making courses.

It should be noted that it has been detected that the App's target audience is mainly young people, who have historically been disadvantaged with educational content that allows them to learn more and make decisions that for one hand benefit their pockets and on the other, strengthen Mexico's economy.

The Mexican Stock Exchange is convinced that BolsApp will continue to strengthen the democratization of investments in our country.

Anonymous whistleblower hotline



An appropriate and secure communication mechanism for any employee, client, or supplier of Grupo BMV, as well as any third party, to confidentially and, if applicable, anonymously report any potential irregularity.

<https://secure.ethicspoint.com/domain/media/es/gui/79675/index.html>