

Dear investor community,

We are happy to share with you that we have published the English version of our [2023 Integrated Annual Report](#), which displays our main financial and non-financial results, as well as progress in our overall strategy, including relevant milestones in our Sustainability pathway. We also published our [2023 TCFD Report](#) which discloses our measurement of climate-related risks and opportunities for the third consecutive year. We want to thank you for the feedback we have received throughout the year to help us raise the bar and become more transparent in our disclosures and increase the ambition of what we need to achieve.

In our Integrated Annual report, you will find information regarding the completion of our 1-2-3 Strategic Plan to become the #1 financial group in offering financial services to a digital world. You will also find our financial results for the year, and additional information on how our digitalization, analytics and technology are helping us to focus on Customer Experience and provide solutions that address our clients' needs. Last but not least, we provide information and key metrics that support progress in our decarbonization targets and strategy, our approach to financial education and inclusion, and a more transparent disclosure of our Governance structure.

This year we also developed an [ESG Indicators document](#), that provides an easy-access summary of key financial and non-financial statistics that will help you measure our progress across a broad range of indicators for each subsidiary and for the financial group as a whole.

We hope you find this information useful, please feel free to contact us with any questions.

Regards,

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