

Banca Afirme, S. A.  
 Institución de Banca Múltiple, Afirme Grupo Financiero  
 Ave. Juárez No. 800 Sur, Zona Centro, Monterrey, N. L.  
 Consolidated Statement Income  
 Period from January 1, to September 30, 2021  
 Millions of Mexican pesos

Interest income		10,596
Interest expense		<u>(6,694)</u>
Financial margin		3,902
Allowance for loan losses		<u>(985)</u>
Financial margin for allowance for loan losses		2,917
Commissions and fees income	1,870	
Commissions and fees expense	(728)	
Financial intermediation income	19	
Other operating income, net	189	
Administrative and promotion expenses	<u>(3,690)</u>	<u>(2,340)</u>
Net operating income		577
Equity method in the results of operations of associates		<u>17</u>
Income before income tax		594
Current IT	(59)	
Deferred IT	<u>(82)</u>	<u>(141)</u>
Income before non-controlling interest		453
Non-controlling interest		<u>-</u>
Net income		<u><u>453</u></u>

The consolidated statement of income was prepared in accordance with the Accounting Criteria for Credit Institutions issued by the National Banking and Securities Commission based on articles 99, 101 and 102 of the Law for Credit Institutions, general and compulsory enforcement consistently applied, reflecting all the revenues and disbursements related to the transactions carried out by the Bank through the date mentioned above, which were carried out and valued in accordance with sound banking practices and the applicable legal and administrative rules.

This consolidated statement of income was approved by the Board of Directors under the responsibility of the following signing officers.

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 JESÚS ANTONIO RAMÍREZ GARZA  
 Chief Executive Officer

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 GUSTAVO MANUEL VERGARA ALONSO  
 Chief Financial Officer  
 Finance Controller

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 JESÚS RICARDO GÁMEZ DEL CASTILLO  
 Chief Financial Officer

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 DAVID GERARDO MARTÍNEZ MATA  
 Director of Internal Audit