LIQUIDITY COVERAGE RATIO DISCLOSURE

In compliance with Annex 5 of Article 8 stipulated in section III of the General Provisions on liquidity requirements for Multiple Banking Institutions, the disclosure format of the liquidity coverage ratio for the third quarter 2022 is detailed.

LIQUIDITY COVERAGE COEFFICIENT DISCLOSURE FORM			
LIQUIDITY COVERAGE COEFFICIENT DISCLOSURE FORM (Figures in millions of Mexican Pesos)		Unweighted amount (average)	Weighted amount (average)
COMPUTABLE LIQUID ASSETS			
1	**Total Computable Liquid Assets**	**Not applicable**	**25,110**
CASH OUTFLOWS			
2	Unsecured Retail Financing	23,445	1,831
3	Stable funding	10,277	514
4	Less stable financing	13,168	1,317
5	Unsecured wholesale funding	39,276	18,351
6	Operational deposits	0	0
7	Non-operational deposits	39,276	18,351
8	Unsecured debt	0	0
9	Guaranteed Wholesale Financing	Not applicable	586
10	Additional requirements:	9,329	1,776
11	Outputs related to derivative financial instruments and other collateral requirements	1,321	1,257
12	Outputs related to losses from the financing of debt instruments	0	0
13	Lines of credit and liquidity	8,008	519
14	Other contractual financing obligations	22	22
15	Other contingent financing obligations	0	0
16	**TOTAL CASH OUTPUTS**	**Not applicable**	**22,566**
CASH INPUTS			
17	Cash inflows for guaranteed operations	74,708	33
18	Cash inflows for unsecured operations	7,121	4,767
19	Other cash inflows	5,465	5,465
20	**TOTAL CASH INPUTS**	**87,295**	**10,265**
			Adjusted amount
21	**TOTAL COMPUTABLE LIQUID ASSETS**	**Not applicable**	**25,110**
22	**TOTAL NET OF CASH OUTPUTS**	**Not applicable**	**12,301**
23	**LIQUIDITY COVERAGE COEFFICIENT**	**Not applicable**	**205.27%**

	Average Third Quarter 2022
Average daily individual CCL for the quarter	202.61%
Quarterly consolidated daily CCL average	205.27%

- 92 calendar days are considered for the quarter corresponding to July - September 2022.
- During the period under review, the main change was due to cash inflows from unsecured transactions and a decrease in other non-contractual obligations.
- The evolution of the composition of Eligible and Computable Liquid Assets was as follows:

July	August	September
6.19%	-2.20%	-7.76%

- Banca Afirme has no foreign currency mismatch.
- The centralization of liquidity management is concentrated in Banca Afirme.
- Within the flows reported in the form as informative, the flows for the quarter for Inputs and Outputs are detailed:

Month	Exits	Tickets
July	0	0
August	2	2
September	7	7

**figures in millions of pesos*

DISCLOSURE OF NET STABLE FUNDING RATIO

In compliance with Annex 10 of Article 8 stipulated in Section III of the General Provisions on Liquidity Requirements for Multiple Banking Institutions, the disclosure format of the net stable funding ratio for the third quarter 2022 is detailed.

		Individual Figures					Consolidated Figures				
		Unweighted amount by residual term				Weighted amount	Unweighted amount by residual term				Weighted amount
(Amounts in millions of pesos)		Without caducity	< 6 month	From 6 months to < 1 year	(1) year		Without caducity	< 6 month	From 6 months to < 1 year	(1) year	
ELEMENTS OF THE AMOUNT OF STABLE FINANCING AVAILABLE											
1	Capital:	8,266	-	-	2,269	10,535	8,266	-	-	2,269	10,535
2	*Fundamental capital and non-fundamental basic capital.*	8,266	-	-	-	8,266	8,266	-	-	-	8,266
3	*Other capital instruments.*	-	-	-	2,269	2,269	-	-	-	2,269	2,269
4	Retail deposits:	-	22,876	326	23	21,610	-	22,876	326	23	21,610
5	*Stable deposits.*	-	19,615	238	8	18,427	-	19,615	238	8	18,427
6	*Less stable deposits.*	-	3,260	89	15	3,183	-	3,260	89	15	3,183
7	Wholesale financing:	-	42,814	5,110	401	20,072	-	42,814	5,110	401	20,072
8	*Operational deposits.*	-	-	-	-	-	-	-	-	-	-
9	*Other wholesale financing.*	-	42,814	5,110	401	20,072	-	42,814	5,110	401	20,072
10	Interdependent liabilities	-	-	-	-	-	-	-	-	-	-
11	Other liabilities:	-	108,045	171	1,057	24,329	-	108,045	171	1,057	24,329
12	*Liabilities for derivatives for purposes of the Financing Coefficient*	Not applicable	-	-	-	Not applicable	Not applicable	-	-	-	Not applicable
13	*All liabilities and own resources not included in the categories previous.*	-	108,045	171	1,057	24,329	-	108,045	171	1,057	24,329
14	**Total Amount of Stable Financing Available**	Not applicable	Not applicable	Not applicable	Not applicable	76,546	Not applicable	Not applicable	Not applicable	Not applicable	76,546

ELEMENTS OF THE REQUIRED STABLE FINANCING AMOUNT											
15	Total liquid assets eligible for purposes of the Coefficient of Net Stable Financing.	Not applicable	Not applicable	Not applicable	Not applicable	607	Not applicable	Not applicable	Not applicable	Not applicable	607
16	Deposits with other financial institutions for purposes operational.	-	-	-	-	-	-	-	-	-	-
17	Current loans and securities:	-	204,463	9,233	28,483	49,581	-	201,309	9,989	28,722	50,511
18	*Guaranteed financing granted to financial institutions with liquid assets level I eligible.*	-	183,194	158	174	13,036	-	183,194	158	174	13,036
19	*Guaranteed financing granted to financial institutions with different eligible liquid assets level I.*	-	-	-	-	-	-	-	-	-	-
20	*Guaranteed financing granted to counterparties other than financial institutions, the which:*	-	14,383	8,584	27,744	35,235	-	15,083	9,339	27,984	36,166
21	*They have a credit risk weighting less than or equal to 35% according to the Basel Standard Method for Credit Risk II.*	-	11,040	5,736	24,079	28,772	-	11,344	5,779	24,114	28,974
22	*Housing loans (in force), of which:*	-	-	-	-	-	-	-	-	-	-
23	*They have a credit risk weighting less than or equal to 35% according to the Standard Method established in the Provisions.*	-	299	683	9,126	8,248	-	299	683	9,126	8,248
24	*Debt and equity securities other than Eligible Liquid Assets (that are not in default).*	-	6,886	491	564	1,309	-	3,032	491	564	1,309
25	Interdependent assets.	-	-	-	-	-	-	-	-	-	-
26	Other Assets:	1,247	6,368	3,812	355	2,112	1,247	6,574	4,021	357	2,133
27	*Physically traded commodities, including gold.*	-	-	-	-	-	-	-	-	-	-
28	*Initial margin awarded in transactions in derivative financial instruments and contributions to the loss absorption fund of central counterparties*	Not applicable	-	-	-	-	Not applicable	-	-	-	-
29	*Assets by derivatives for purposes of the Net Stable Financing Coefficient.*	Not applicable	-	-	-	-	Not applicable	-	-	-	-
30	*Liabilities for derivatives for purposes of the Net Stable Financing Coefficient before deduction for the change in the initial margin*	0.6	-	-	-	0.6	0.6	-	-	-	0.6
31	*All assets and operations not included in the above categories.*	1,247	6,368	3,812	355	2,111	1,247	399	237	250	2,133
32	Off-balance sheet operations.	Not applicable	-	-	-	-	Not applicable	-	-	-	-
33	**Total Amount of Stable Financing Required.**	Not applicable	Not applicable	Not applicable	Not applicable	52,299	Not applicable	Not applicable	Not applicable	Not applicable	53,251
34	**Net Stable Financing Coefficient (%).**	**Not applicable**	**Not applicabl e**	**Not applicabl e**	**Not applicabl e**	**146.36%**	**Not applicable**	**Not applicabl e**	**Not applicabl e**	**Not applicabl e**	**143.75%**

	Average Third Quarter 2022
Average individual CFEN for the quarter	146.36%
Average consolidated CFEN for the quarter	143.75%

The evolution of the composition of the Available Stable Funding Amount and Stable Funding Required is as follows:

Net Stable Funding Ratio	July 2022	August 2022	September 2022
Amount of Stable Financing Required	54,014.05	53,425.51	54,662.51
Amount of Stable Financing Available	80,009.92	74,692.46	74,935.17

**figures in millions of pesos*

AFIRME GRUPO FINANCIERO ENTITIES THAT COULD RECEIVE FINANCIAL SUPPORT

In accordance with Annex 11 of the Liquidity Provisions, the entities listed below, members of AFIRME Grupo Financiero may receive financial support up to the amount indicated in accordance with the approval of the Board of Directors' meeting held on October 26, 2021:

Name of the Entities	Amount of Financing	Type of operation
Arrendadora Afirme, SA de CV, SOFOM	$2.00	Line of credit derived from a term loan agreement
Factoraje Afirme, SA de CV, SOFOM	$0.50	Line of credit derived from a term loan agreement
Almacenadora Afirme, S.A. de C.V., Auxiliary Credit Organization	$2.06	Line of credit derived from a term loan agreement
Banco de Inversión Afirme, SA de CV, Multiple Banking Institution	$4,850	Call money line

The entities listed below, which are members of AFIRME Grupo Financiero, are the ones that consolidate for the calculation of the ratios:

Name of the Entities	Amount of Financing
Arrendadora Afirme, SA de CV, SOFOM	$2.00
Factoraje Afirme, SA de CV, SOFOM	$0.50

In addition, to address liquidity problems, the Institution has a Contingency Plan for Banca Afirme that was approved by the Board of Directors in July 2021, which contains corrective actions to address liquidity stress situations.

Principal Sources of Financing

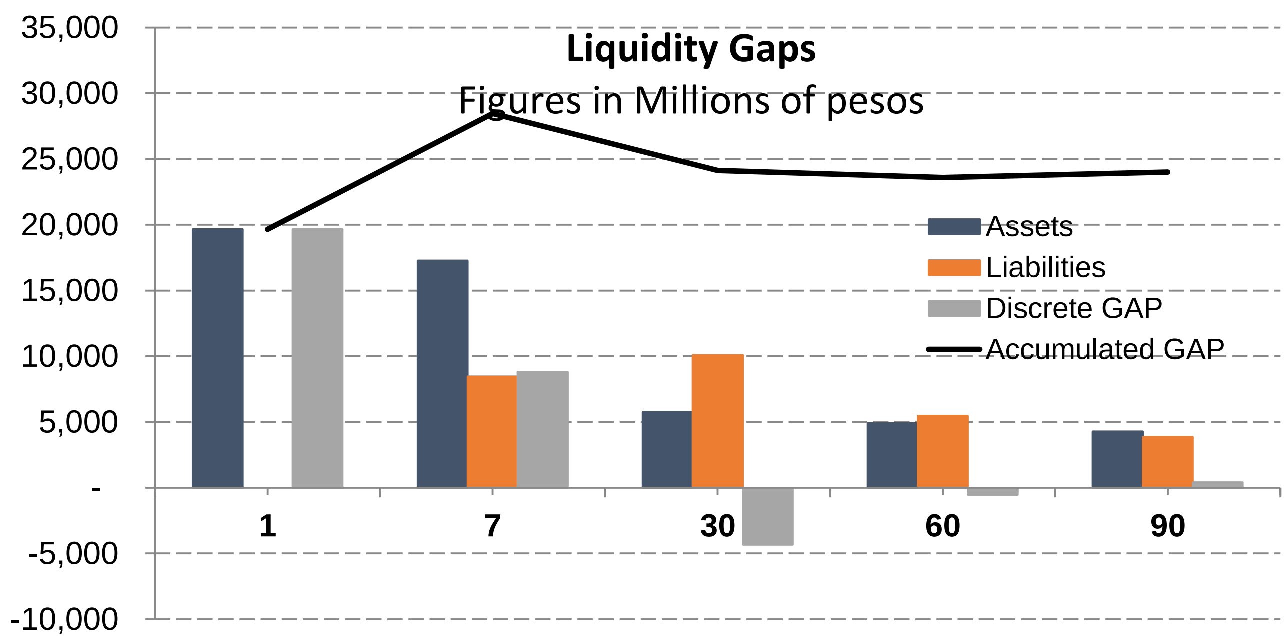
In general, the financing needs of the Institution's loan portfolio are covered by traditional fundraising; however, other liquidity elements are maintained in case they are required, such as credit lines and the capacity to issue bank paper in the market, with no legal, regulatory or operational limitations.

Traditional Capture September 30, 2022	
Demand deposits	37,443
Time deposits	37,907
Debt Securities Issued	-
Capture without movement	85
Total	**75,435**

Liquidity Risk

Liquidity Risk is defined as the potential loss due to the impossibility of renewing liabilities or contracting others under normal conditions for Banca Afirme due to the premature or forced sale of assets at unusual discounts to meet its obligations. To measure liquidity risk, the Liquidity Coverage Ratio (LCR) and liquidity bands are determined, considering the nature of the assets and liabilities of the balance sheet over a period of time.

Banca Afirme's accumulated 60-day band was $23,593 million pesos at the end of 3Q 2022, a level that respected the established limit. The bands per term up to 90 days would be as follows:



The Liquidity Coverage Ratio (LCR) is monitored on a daily basis, as the Supervisory Authority imposes a minimum to promote short-term resilience of the liquidity risk profile, ensuring that the Institution has sufficient high-quality liquid assets to overcome a significant stress scenario during a 30-day period.

At September 30, 2022, the Liquidity Coverage Ratio is 191%. In order to show the performance of the CCL, the values at the end of 3Q 2022 compared to the previous quarter are shown below.

CCL Evolution	June 2022	September 2022
Computable Liquid Assets (Weighted)	31,106	28,615
Net 30-day outflows	17,310	14,966
CCL	**180%**	**191%**

Below is the evolution of Computable Liquid Assets compared to the immediately preceding quarter:

Evolution of Computable Liquid Assets (Unweighted)	June 2022	September 2022
Liquid Assets Level 1	31,063	28,615
Liquid Assets Level 2	50	-
Total Liquid Assets	**31,113**	**28,615**

As of September 30, 2022, the Net Stable Funding Ratio is 140.20%.

Net Stable Funding Ratio	June 2022	September 2022
Amount of Stable Financing Required	49,510	54,663
Amount of Stable Financing Available	75,198	74,935
CFEN	**152%**	**137%**

The liquidity-adjusted market VaR is interpreted as the loss incurred by the bank for the time it would take to liquidate the securities position in the market, for which the liquidity-adjusted VaR is estimated as the product of the daily market VaR times the square root of 10.

In order to show the behavior of the VaR adjusted for liquidity, the values at the end of 3Q 2022 compared to the previous quarter are shown below.

Trading Business Unit	VaR adjusted for liquidity	
	30-Jun-2022	30-sep-2022
Money Desk	(17.52)	(25.46)
Treasury	(13.90)	(13.94)
Global	**(17.28)**	**(29.34)**

Below is the average Value at Risk adjusted for liquidity of the monthly closings of the corresponding quarter of the different business units.

Trading Business Unit	VaR adjusted for average liquidity
	jul 2022 - sep 2022
Money Desk	(21.65)
Treasury	(14.36)
Global	**(23.69)**

In general, the financing needs of the Institution's loan portfolio are covered by traditional fundraising; however, other liquidity elements are maintained in case they are required, such as lines of credit and the capacity to issue bank paper in the market, with no legal, regulatory or operational limitations.

Traditional Capture September 30, 2022	
Demand deposits	37,443
Time deposits	37,907
Debt Securities Issued	-
Capture without movement	85
Total	**75,435**

It is important to mention that the financial desks use a strategy of financing through repurchase agreements of live positions, except for those securities that remain in order to maintain an adequate level of liquid assets.

Liquidity risk management is executed in the Treasury and Risk Management areas.

The Treasury area performs daily monitoring of current and future liquidity requirements, taking the necessary steps to ensure that the necessary resources are available. On the other hand, the Risk Management area performs liquidity risk analysis by analyzing liquidity gaps and repricing, as well as the effects on the structural balance of possible adverse scenarios. Both areas have a constant coordination.
To monitor the various risks to which the Institution is exposed, in particular liquidity risk, it has an organizational structure the following decision-making areas and bodies participate in:

- The Treasury area as the one in charge of managing resources.

- The Risk Management area as the area in charge of monitoring and reporting to the Risk Policy Committee on liquidity risk measurements and stress tests, as well as reporting to the Board of Directors on compliance with the established limits by said Council.
- The Assets and Liabilities Committee is in charge of monitoring the balance sheet and proposing balance management strategies, as well as authorizing hedging strategies.
- The Risk Policies Committee is in charge of approving risk measurement methodologies, stress test scenarios, risk monitoring and, where appropriate, establishing courses of action.
- The Board of Directors establishes the maximum tolerance to the risks to which the Institution is exposed, as well as authorizing contingency action plans in case of requiring liquidity.

As mentioned before, the Treasury and Risks areas generate reports that are distributed and presented to the Committees in charge of liquidity risk management, such as cash flow gaps, repricing gaps, stress test analysis and uptake compared to portfolio structure.

The bank's liquidity strategy is based mainly on two main objectives, the first is to maintain an amount of liquid assets that is significantly higher than the bank's liquidity needs and; the second is to extend the term of its collection. With the foregoing, all its clients and counterparties are guaranteed compliance with the commitments assumed by the bank.

The bank's centralized financing strategy is based on traditional deposits through the commercial network. With this strategy, fund-raising generates greater diversification and stability. The bank has significant incentives to generate higher deposits, particularly in terms of term. Our network has been increased to be able to penetrate with new clients in different geographical areas, deconcentrating our clients. In addition to the above, there are sources of financing in the formal market, as they have ample credit lines.

The monitoring of the different indicators mitigates the liquidity risk since these indicators induce the diversification of the deposits, to extend the term of the same, increase the liquid assets and punish the concentration both in term and in clients and the reduction of the liquid assets.

Stress tests consist of applying scenarios where there are situations that could be adverse for the Institution and thus being able to verify the Institution's capacity to face the realization of said scenarios. In the particular case of liquidity risk, scenarios are made based on variables characteristic of financial crises that affect the liquidity of banks in general. This evidence is presented to the Risk Policy Committee on a monthly basis for analysis. The variables used to construct adverse scenarios are mainly stage 3 portfolio, interest rates and sources of financing.

In accordance with the regulations applicable to credit institutions, the Institution has liquidity contingency plans in case situations arise that could affect the Institution. These plans contain the functions of the personnel who would participate in the necessary actions, the authorization levels and the required information flow. The aforementioned actions are specifically identified and designed to generate liquidity, considering the Bank's structure for this purpose and are divided according to the severity of possible scenarios.