

**BANCA AFIRME, S. A.**  
 Institución de Banca Múltiple,  
 Afirme Grupo Financiero and Subsidiary  
 Notes to the Consolidated Financial Statements  
 (Mexican pesos in millions, except when otherwise indicated)

**DISCLOSURE OF LIQUIDITY COVERAGE COEFFICIENT**

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 Coefficient for the first quarter 2022 is detailed.

| LIQUIDITY COVERAGE COEFFICIENT DISCLOSURE FORM   |   |                                   |                                 |
|--|---|-----------------------------------|---------------------------------|
| LIQUIDITY COVERAGE COEFFICIENT DISCLOSURE FORM<br>(Figures in Millions of Mexican pesos) |   | Unweighted<br>amount<br>(average) | Weighted<br>amount<br>(average) |
| <b>COMPUTABLE LIQUID ASSETS</b>  |   |                                   |                                 |
| 1  | Total Computable Liquid Assets  | Does not apply                    | 20,477                          |
| <b>CASH OUTFLOWS</b>   |   |                                   |                                 |
| 2  | Unsecured Retail Financing  | 23,833                            | 1,789                           |
| 3  | Stable funding  | 11,895                            | 595                             |
| 4  | Less stable financing   | 11,938                            | 1,194                           |
| 5  | Unsecured wholesale funding   | 33,268                            | 14,698                          |
| 6  | Operational deposits  | 0                                 | 0                               |
| 7  | Non-operational deposits  | 32,672                            | 14,102                          |
| 8  | Unsecured debt  | 596                               | 596                             |
| 9  | Guaranteed Wholesale Financing  | Does not apply                    | 315                             |
| 10   | Additional requirements:  | 9,056                             | 985                             |
| 11   | Outputs related to derivative financial instruments and other collateral requirements | 585                               | 469                             |
| 12   | Outputs related to losses from the financing of debt instruments                      | 0                                 | 0                               |
| 13   | Lines of credit and liquidity   | 8,471                             | 516                             |
| 14   | Other contractual financing obligations   | 155                               | 48                              |
| 15   | Other contingent financing obligations  | 0                                 | 0                               |
| 16   | <b>TOTAL CASH OUTFLOWS</b>  | <b>Does not apply</b>             | <b>17,835</b>                   |
| <b>CASH INPUTS</b>   |   |                                   |                                 |
| 17   | Cash inflows for guaranteed operations  | 64,132                            | 21                              |
| 18   | Cash inflows for unsecured operations   | 7,793                             | 5,100                           |
| 19   | Other cash inflows  | 4,099                             | 4,099                           |
| 20   | <b>TOTAL CASH INPUTS</b>  | <b>76,024</b>                     | <b>9,220</b>                    |
|  |   |                                   | Adjusted amount                 |
| 21   | <b>TOTAL COMPUTABLE LIQUID ASSETS</b>   | <b>Does not apply</b>             | <b>20,477</b>                   |
| 22   | <b>TOTAL NET OF CASH OUTFLOWS</b>   | <b>Does not apply</b>             | <b>8,615</b>                    |
| 23   | <b>LIQUIDITY COVERAGE COEFFICIENT</b>   | <b>Does not apply</b>             | <b>272,29%</b>                  |

- \* 90 calendar days of the quarter corresponding to January - March 2022 are considered.
- During the period in question, the main change was due to cash inflows from unsecured operations and the decrease in other non-contractual obligations.
- The evolution of the composition of the Eligible and Computable Liquid Assets was as follows:

| January | February | March  |
|---------|----------|--------|
| -7.32%  | 17.64%   | 26.62% |

- Banca Afirme does not have a currency mismatch.
- The centralization of liquidity management is concentrated in Banca Afirme.

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- Within the flows reported in the form as informative, the flows for the quarter for Inputs and Outputs are detailed:

| Month    | Outflow | Income |
|----------|---------|--------|
| January  | 9       | 9      |
| February | 49      | 49     |
| March    | 22      | 0      |

\*Amounts in millions of pesos

**DISCLOSURE OF NET STABLE FUNDING RATIO**

| Amounts in millions of pesos  | Individual Figures   |                |                           |                |                 | Consolidated Figures               |                |                           |                |                 |                |
|---|--|----------------|---------------------------|----------------|-----------------|------------------------------------|----------------|---------------------------|----------------|-----------------|----------------|
|   | Unweighted amount by residual term   |                |                           |                | weighted amount | Unweighted amount by residual term |                |                           |                | weighted amount |                |
|   | Without caducity   | (1) months     | From 6 months to < 1 year | (1) year       |                 | Without caducity                   | (1) months     | From 6 months to < 1 year | (1) year       |                 |                |
| <b>FINANCIAL RESOURCES FOR THE STABLE AMOUNT OF THE AVAILABLE FUNDING</b> |  |                |                           |                |                 |                                    |                |                           |                |                 |                |
| 1   | Capital  | 8,133          | -                         | -              | 2,601           | 10,734                             | 8,133          | -                         | -              | 2,601           | 10,734         |
| 2   | <i>Fundamental capital and non-fundamental capital.</i>                    | 8,133          | -                         | -              | -               | 8,133                              | 8,133          | -                         | -              | -               | 8,133          |
| 3   | <i>Other capital instruments.</i>  | -              | -                         | -              | 2,601           | 2,601                              | -              | -                         | -              | 2,601           | 2,601          |
| 4   | Retail Deposits:   | -              | 23,607                    | 102            | 326             | 22,430                             | -              | 22,007                    | 97             | 326             | 22,430         |
| 5   | <i>Stable Deposits</i>   | -              | 22,619                    | 79             | 317             | 21,465                             | -              | 21,073                    | 75             | 317             | 21,465         |
| 6   | <i>Deposits less Liabilities</i>   | -              | 988                       | 23             | 9               | 966                                | -              | 934                       | 22             | 9               | 966            |
| 7   | Wholesale Funding:   | -              | 39,536                    | 1,838          | 734             | 13,351                             | -              | 12,221                    | 813            | 317             | 13,351         |
| 8   | <i>Operational deposits</i>  | -              | -                         | -              | -               | -                                  | -              | -                         | -              | -               | -              |
| 9   | <i>Other wholesale funding</i>   | -              | 39,536                    | 1,838          | 734             | 13,351                             | -              | 12,221                    | 813            | 317             | 13,351         |
| 10  | <i>Interdependent liabilities</i>  | -              | -                         | -              | -               | -                                  | -              | -                         | -              | -               | -              |
| 11  | <i>Other liabilities</i>   | -              | 140,849                   | 507            | 44              | 27,101                             | -              | 26,602                    | 456            | 44              | 27,101         |
| 12  | <i>Liabilities for Derivatives for End of Funding Ratio Net Assets</i>     | Not applicable |                           |                | -               | Not applicable                     | Not applicable |                           |                | -               | Not applicable |
| 13  | <i>All liabilities and equity not included in the categories previous.</i> | -              | 140,849                   | 507            | 44              | 27,101                             | -              | 26,602                    | 456            | 44              | 27,101         |
| 14  | <b>Total Amount of Stable Financing Available</b>                          | Not applicable | Not applicable            | Not applicable | Not applicable  | 73,617                             | Not applicable | Not applicable            | Not applicable | Not applicable  | 73,617         |

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| Amounts in millions of pesos   |  | Individual Figures                 |                |                           |                |                 | Consolidated Figures               |                |                           |                |                 |
|--|--|------------------------------------|----------------|---------------------------|----------------|-----------------|------------------------------------|----------------|---------------------------|----------------|-----------------|
|  |  | Unweighted amount by residual term |                |                           |                | weighted amount | Unweighted amount by residual term |                |                           |                | weighted amount |
|  |  | Without caducity                   | (1) months     | From 6 months to < 1 year | (1) year       |                 | Without caducity                   | (1) months     | From 6 months to < 1 year | (1) year       |                 |
| <b>FINANCIAL RESOURCES FOR THE STABLE AMOUNT OF THE AVAILABLE AND REQUIRED FUNDING</b> |  |                                    |                |                           |                |                 |                                    |                |                           |                |                 |
| 15   | Total eligible liquid assets for purposes of the coefficient of Net Stable Financing.  | Not applicable                     | Not applicable | Not applicable            | Not applicable | 755             | Not applicable                     | Not applicable | Not applicable            | Not applicable | 755             |
| 16   | Deposits in other financial institutions for purposes operational.   | -                                  | -              | -                         | -              | -               | -                                  | -              | -                         | -              | -               |
| 17   | Current loans and securities:  | 1,194                              | 282,476        | 3,634                     | 30,020         | 44,727          | 1,194                              | 282,476        | 3,634                     | 30,020         | 44,727          |
| 18   | <i>Guaranteed financing granted to financial entities with liquid assets Tier I eligible.</i>                                      | -                                  | 198,551        | -                         | -              | 13,311          | -                                  | 198,551        | -                         | -              | 13,311          |
| 19   | <i>Guaranteed financing granted to financial entities with different eligible liquid assets level I</i>                            | -                                  | 67,330         | -                         | -              | -               | -                                  | 67,330         | -                         | -              | -               |
| 20   | <i>Guaranteed financing granted to counterparties other than financial entities, the which:</i>                                    | 1,078                              | 13,505         | 3,507                     | 25,333         | 27,253          | 1,078                              | 13,505         | 3,507                     | 25,333         | 27,253          |
| 21   | <i>They have a credit risk weighting less than or equal to 35% according to the Basel Standard Method for credit risk II.</i>      | -                                  | 10,236         | 2,064                     | 19,839         | 19,045          | -                                  | 10,236         | 2,064                     | 19,839         | 19,045          |
| 22   | <i>Housing Loans (current), of which:</i>  | -                                  | 865            | 127                       | 4,686          | 4,047           | -                                  | 865            | 127                       | 4,686          | 4,047           |
| 23   | <i>They have a credit risk weighting less than or equal to 35% according to the Standard Method established in the Provisions.</i> | -                                  | 96             | 70                        | 2,987          | 2,025           | -                                  | 96             | 70                        | 2,987          | 2,025           |
| 24   | <i>Debt securities and shares other than Eligible Liquid Assets (that are not in default).</i>                                     | 116                                | 2,226          | -                         | -              | 116.2           | 116                                | 2,226          | -                         | -              | 116             |

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| Amounts in millions of pesos | Individual Figures                 |                |                           |                |                 | Consolidated Figures               |                |                           |                |                 |
|------------------------------|------------------------------------|----------------|---------------------------|----------------|-----------------|------------------------------------|----------------|---------------------------|----------------|-----------------|
|                              | Unweighted amount by residual term |                |                           |                | weighted amount | Unweighted amount by residual term |                |                           |                | weighted amount |
|                              | Without caducity                   | (1) months     | From 6 months to < 1 year | (1) year       |                 | Without caducity                   | (1) months     | From 6 months to < 1 year | (1) year       |                 |
| 25                           | -                                  | -              | -                         | -              | -               | -                                  | -              | -                         | -              | -               |
| 26                           | 6,645.3                            | 4,423          | 1,497                     | 663            | 2,508           | 6,645.3                            | 4,423          | 1,497                     | 663            | 2,508           |
| 27                           | -                                  | -              | -                         | -              | -               | -                                  | -              | -                         | -              | -               |
| 28                           | Not applicable                     | 4              |                           |                | 4               | Not applicable                     | 4              |                           |                | 4               |
| 29                           | Not applicable                     | -              | -                         | -              | -               | Not applicable                     | -              | -                         | -              | -               |
| 30                           | 0.2                                | -              | -                         | -              | 0               | 0.2                                | -              | -                         | -              | 0               |
| 31                           | 6,645                              | 4,419          | 1,497                     | 663            | 2,504           | 6,645                              | 4,419          | 1,497                     | 663            | 2,504           |
| 32                           | Not applicable                     | -              | -                         | -              | -               | Not applicable                     | -              | -                         | -              | -               |
| 33                           | Not applicable                     | Not applicable | Not applicable            | Not applicable | 47,990          | Not applicable                     | Not applicable | Not applicable            | Not applicable | 47,990          |
| 34                           | Not applicable                     | Not applicable | Not applicable            | Not applicable | 153.4%          | Not applicable                     | Not applicable | Not applicable            | Not applicable | 153.4%          |

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

| Net Stable Financial Ratio          | January 2022 | February 2022 | March 2022 |
|-------------------------------------|--------------|---------------|------------|
| Amount of Stable Financing Required | 48,826       | 47,486        | 48,298     |

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|                                      |        |        |        |
|--------------------------------------|--------|--------|--------|
| Amount of Stable Financing Available | 72,410 | 77,328 | 71,114 |
|--------------------------------------|--------|--------|--------|

**MAIN SOURCES OF FINANCING**

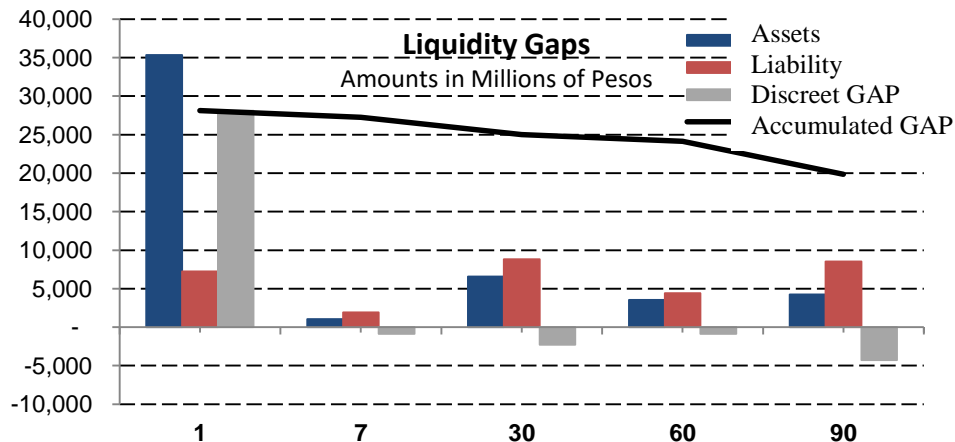
In general, the financing needs of the Institution's loan portfolio are covered by traditional fund-raising, however, other liquidity elements are maintained if required as credit lines and the ability to issue bank paper in the market, not encountering legal, regulatory or operational limitations.

| Traditional Catchment<br>March 31, 2022 |               |
|---|---------------|
| Deposits of immediate demand            | 37,207        |
| Time deposits                           | 34,817        |
| Credit Securities Issued                | -             |
| Capture without movements               | 74            |
| <b>Total</b>                            | <b>72,097</b> |

**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 the liquidity risk, the Liquidity Coverage Ratio ("CCL" for its acronym in Spanish) and the liquidity bands are determined, considering the nature of the assets and liabilities on the balance sheet over a period of time.

Banca Afirme's accumulated 60-day band was \$24,142 million pesos at the end of 1Q 2022, a level that respected the established limit. The bands for term up to 90 days would be the following:



On a daily basis, the Liquidity Coverage Coefficient (CCL) is monitored, since the Supervisory Authority imposes a minimum to promote the short-term resistance of the liquidity risk profile, guaranteeing that the

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Institution has sufficient high-quality liquid assets to overcome a significant stress scenario over a 30-day period.

As of March 31, 2022, the Liquidity Coverage Ratio is 198 % . In order to show the behavior of the CCL, the values at the close of 1Q 2022 compared to the previous quarter are presented below.

| <b>CCL evolution</b>                | <b>December 2021</b> | <b>March 2022</b> |
|-------------------------------------|----------------------|-------------------|
| Computable Liquid Assets (Weighted) | 21,264               | 27,571            |
| Net Exits at 30 days                | 11,048               | 13,923            |
| <b>CCL</b>                          | <b>192%</b>          | <b>198%</b>       |

The evolution of Computable Liquid Assets compared to the immediately preceding quarter is shown below:

| <b>Computable Liquid Assets Evolution (Unweighted)</b> | <b>December 2021</b> | <b>December 2021</b> |
|--|----------------------|----------------------|
| Liquid Assets Level 1                                  | 21,264               | 27,571               |
| Liquid Assets Level 2                                  | -                    | -                    |
| <b>Total Liquid Assets</b>                             | <b>21,264</b>        | <b>27,571</b>        |

As of March 31, 2022, the Net Stable Funding Ratio is 147.24%,

| <b>Net Stable Financial Ratio</b>    | <b>December 2021</b> | <b>March 2022</b> |
|--------------------------------------|----------------------|-------------------|
| Amount of Stable Financing Required  | 49,668               | 48,298            |
| Amount of Stable Financing Available | 69,025               | 71,114            |
| <b>CFEN</b>                          | <b>139%</b>          | <b>147%</b>       |

For its part, the market VaR adjusted for liquidity, which is interpreted as the loss that the bank would incur due to the time it would take to liquidate the position of the securities in the market, for this the VaR adjusted for liquidity is estimated as the product of the daily market VaR times the square root of 10.

In order to show the behavior of the liquidity-adjusted VaR, the values at the end of 1Q 2022 are presented below compared to the previous quarter.

| <b>Trading Business Unit</b> | <b>Liquidity-adjusted VaR</b> |                     |
|------------------------------|-------------------------------|---------------------|
|                              | <b>Dec 31, 2021</b>           | <b>Mar 31, 2022</b> |
| Money Table                  | (37.35)                       | (59.42)             |
| Treasury                     | (6.08)                        | (16.69)             |
| <b>Global</b>                | <b>(36.80)</b>                | <b>(64.70)</b>      |

The following shows the average liquidity-adjusted Value at Risk of the monthly closings of the corresponding quarter of the different business units.

| <b>Trading Business Unit</b> | <b>VaR adjusted for average liquidity</b> |
|------------------------------|---|
|------------------------------|---|

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|               | Jan 2022 – Mar 2022 |
|---------------|---------------------|
| Money Table   | (40.51)             |
| Treasury      | (9.36)              |
| <b>Global</b> | <b>(43.16)</b>      |

In general, the financing needs of the Institution's loan portfolio are covered by traditional fund-raising, however, other liquidity elements are maintained if required as credit lines and the ability to issue bank paper in the market, not encountering legal, regulatory or operational limitations.

| Traditional Catchment<br>March 31, 2022 |               |
|---|---------------|
| Deposits of immediate demand            | 37,207        |
| Time deposits                           | 34,817        |
| Credit Securities Issued                | -             |
| Capture without movements               | 74            |
| <b>Total</b>                            | <b>72,097</b> |

It is important to mention that the financial desks use a financing strategy via repurchase of direct 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.

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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. Said tests are presented to the Risk Policies Committee on a monthly basis for analysis. The variables used to build adverse scenarios are overdue portfolio, interest rates and sources of financing, mainly.

The institution, in accordance with the regulations applicable to Credit Institutions, has liquidity contingency plans in case at any time 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.