

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 third quarter 2021 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	15,627
CASH OUTFLOWS			
2	Unsecured Retail Financing	24,537	1,825
3	Stable funding	12,577	629
4	Less stable financing	11,960	1,196
5	Unsecured wholesale funding	27,748	11,836
6	Operational deposits	0	0
7	Non-operational deposits	27,748	11,836
8	Unsecured debt	0	0
9	Guaranteed Wholesale Financing	Not Applicable	136
10	Additional requirements:	8,939	815
11	Outputs related to derivative financial instruments and other collateral requirements	989	411
12	Outputs related to losses from the financing of debt instruments	0	0
13	Lines of credit and liquidity	7,951	404
14	Other contractual financing obligations	86	55
15	Other contingent financing obligations	0	0
16	TOTAL CASH OUTPUTS	Not Applicable	14,667
CASH INPUTS			
17	Cash inflows for guaranteed operations	42,721	6
18	Cash inflows for unsecured operations	7,977	5,559
19	Other cash inflows	4,227	4,227
20	TOTAL CASH INPUTS	54,924	9,792
			Adjusted amount
21	TOTAL COMPUTABLE LIQUID ASSETS	Not Applicable	15,627
22	TOTAL NET OF CASH OUTPUTS	Not Applicable	4,875
23	LIQUIDITY COVERAGE COEFFICIENT	Not Applicable	315.95%

- 92 calendar days of the quarter corresponding to July - September 2021 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.

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- The evolution of the composition of the Eligible and Computable Liquid Assets was as follows:

July	August	September
7.18%	-7.34%	10.41%

- Banca Afirme does not have a 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	Departures	Tickets
July	2	2
August	2	1
September	3	3

*Amounts in millions of pesos

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.

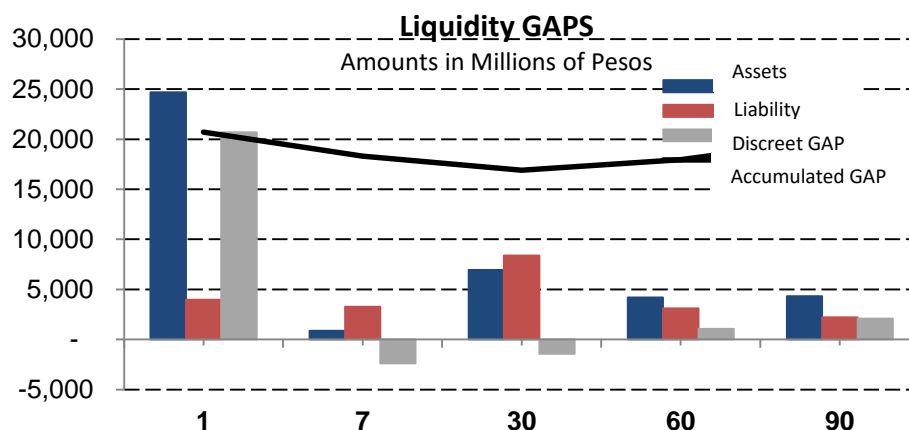
Traditional Catchment September 30, 2021	
Deposits of immediate demand	34,070
Time deposits	29,214
Credit Securities Issued	-
Capture without movements	73
Total	63,358

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.

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Banca Afirme accumulated 60-day band was \$ 17,967 million pesos at the end of the 3Q 2021, 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 Institution has sufficient high-quality liquid assets to overcome a significant stress scenario over a 30-day period.

As of September 30, 2021, the Liquidity Coverage Ratio is 241 % . In order to show the behavior of the CCL, the values at the close of 3Q 2021 compared to the previous quarter are shown below.

CCL evolution	June 2021	September 2021
Computable Liquid Assets (Weighted)	18,620	20,775
Net Exits at 30 days	10,512	8,631
CCL	177%	241%

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

Computable Liquid Assets Evolution (Unweighted)	June 2021	September 2021
Liquid Assets Level 1	17,395	20,241
Liquid Assets Level 2	1,440	628
Total Liquid Assets	18,836	20,869

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 the 3Q 2021 are shown below compared to the previous quarter.

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Trading Business Unit	Liquidity-adjusted VaR	
	Jun 30, 2021	Sep 30, 2021
Money Table	(30.66)	(70.04)
Treasury	(1.73)	2.58
Global	(47.32)	(30.86)

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

Trading Business Unit	VaR adjusted for average liquidity
	Jul 2021 - Sep 2021
Money Table	(42.91)
Treasury	(2.45)
Global	(42.39)

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Traditional Catchment September 30, 2021	
Deposits of immediate demand	34,070
Time deposits	29,214
Credit Securities Issued	-
Capture without movements	73
Total	63,358

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.

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- 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 lines of credit.

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.