



Banca Afirme, S. A.  
 Institución de Banca Múltiple, Afirme Grupo Financiero  
 Ave. Juárez No. 800 Sur, Zona Centro, Monterrey, N. L.  
 Consolidated Statement of Financial Position, June 30, 2024  
 ( Millions of Mexican Pesos )

<u>A S S E T S</u>		<u>LIABILITIES AND STOCKHOLDERS' EQUITY</u>	
CASH AND CASH EQUIVALENTS	5,365	DEPOSIT FUNDING:	
MARGIN ACCOUNTS (DERIVATIVE FINANCIAL INSTRUMENTS)	118	IMMEDIATED DEMAND DEPOSITS	39,531
INVESTMENTS IN FINANCIAL INSTRUMENTS		TIME DEPOSITS	45,491
NEGOTIABLE FINANCIAL INSTRUMENTS	173,144	FROM THE GENERAL PUBLIC	<u>45,491</u>
FINANCIAL INSTRUMENTS TO COLLECT PRINCIPAL AND INTEREST	176	CREDIT TITLES ISSUED	1,790
	173,320	GLOBAL COLLECTION ACCOUNT WITH NO MOVEMENTS	<u>154</u>
DEBTORS UNDER REPURCHASE AGREEMENTS	38,321		86,966
DERIVATIVES FINANCIAL INSTRUMENTS		INTERBANK LOANS AND LOANS FROM OTHER INSTITUTIONS:	
FOR TRADING	29	SHORT-TERM	670
FOR HEDGING PURPOSES	<u>339</u>	LONG-TERM	<u>3,327</u>
	368	CREDITORS UNDER REPURCHASE AGREEMENTS	145,672
VALUATION ADJUSTMENTS OF HEDGING OF FINANCIAL ASSETS	(142)	COLLATERALS SOLD OR GIVEN AS COLLATERAL (REPOS)	38,321
LOAN PORTFOLIO WITH STAGE 1 CREDIT RISK		DERIVATIVES FINANCIAL INSTRUMENTS	
COMMERCIAL LOANS:		FOR TRADING	2
BUSINESS OR COMMERCIAL ACTIVITY	34,190	FOR HEDGING PURPOSES	<u>92</u>
FINANCIAL ENTITIES	40	LEASE LIABILITY	1,539
GOVERNMENT ENTITIES	<u>2,305</u>		
CONSUMER LOANS	11,312	OTHER ACCOUNTS PAYABLE:	
MORTGAGE LOANS:	12,291	CREDITORS FOR LIQUIDATION OF OPERATIONS	13
MEDIUM AND RESIDENTIAL	12,282	CREDITORS FOR COLLATERALS RECEIVED IN CASH	70
OF SOCIAL INTEREST	<u>9</u>	CONTRIBUTIONS PAYABLE	136
	60,138	SUNDRY CREDITORS AND OTHER ACCOUNTS PAYABLE	<u>2,067</u>
TOTAL CREDIT PORTFOLIO WITH STAGE 1 CREDIT RISK			2,286
LOAN PORTFOLIO WITH STAGE 2 CREDIT RISK		FINANCIAL INSTRUMENTS THAT QUALIFY AS LIABILITIES	
COMMERCIAL LOANS:		SUBORDINATED DEBTURES OUTSTANDING	3,357
BUSINESS OR COMMERCIAL ACTIVITY	178		
CONSUMER LOANS	312	EMPLOYEES BENEFITS	114
MORTGAGE LOANS:	318		
MEDIUM AND RESIDENTIAL	318		
OF SOCIAL INTEREST	<u>-</u>		
	808		
TOTAL CREDIT PORTFOLIO WITH STAGE 2 CREDIT RISK			
LOAN PORTFOLIO WITH STAGE 3 CREDIT RISK			
COMMERCIAL LOANS:			
BUSINESS OR COMMERCIAL ACTIVITY	2,365	DEFERRED CREDITS ANTICIPATED COLLECTIONS	121
CONSUMER LOANS	376		
MORTGAGE LOANS:	748		
MEDIUM AND RESIDENTIAL	748		
OF SOCIAL INTEREST	<u>2</u>		
	3,491	TOTAL LIABILITIES	<u>282,467</u>
TOTAL CREDIT PORTFOLIO WITH STAGE 3 CREDIT RISK			
TOTAL LOAN PORTFOLIO	64,437		
(+/-) DEFERRED ITEMS	40		
(-) LESS:			
ALLOWANCE FOR LOAN LOSSES	<u>2,397</u>		
LOAN PORTFOLIO, NET	62,080		
		STOCKHOLDERS' EQUITY:	
OTHER ACCOUNTS RECEIVABLE, NET	1,574	PAID-IN CAPITAL:	
FORECLOSED ASSETS, NET	263	CAPITAL STOCK	3,655
ADVANCE PAYMENTS AND OTHER ASSETS, NET	1,807	PREMIUM ON SALE SHARES	263
PROPERTY, FURNITURE AND EQUIPMENT, NET	5,626		
ASSETS FOR RIGHTS OF USE OF PROPERTY, FURNITURE AND EQUIPMENT, NET	1,433	EARNED CAPITAL:	
PERMANENT INVESTMENTS	209	CAPITAL RESERVES	554
		ACCUMULATED RESULTS	3,868
DEFERRED INCOME TAX ASSET, NET	569	OTHER INTEGRAL RESULTS:	
		VALUATION OF DERIVATIVE FINANCIAL INSTRUMENTS TO	
		HEDGE CASH FLOWS	121
		REMEASUREMENT OF DEFINED EMPLOYEES' BENEFITS	<u>(17)</u>
			4,526
		TOTAL CONTROLLING INTEREST	8,444
		NON-CONTROLLING INTEREST	-
		TOTAL STOCKHOLDERS' EQUITY	8,444
TOTAL ASSETS	<u>290,911</u>	TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	<u>290,911</u>

ORDER ACCOUNTS	1,115
QUARANTEES GRANTED	13,711
CREDIT COMMITMENTS	
ASSETS IN TRUST OR MANDATE	
TRUST	63,145
MANDATE	<u>12</u>
ASSETS IN CUSTODY OR UNDER ADMINISTRATION AND INVESTMENT	63,157
COLLATERALS RECEIVED BY THE ENTITY	208,518
COLLATERALS RECEIVED AND SOLD OR DELIVERED AS COLLATERAL BY THE ENTITY	37,921
UNCOLLECTED ACCRUED INTEREST DERIVED FROM CREDIT PORTFOLIO	37,921
WHIT STAGE 3 CREDIT RISK	313
OTHER REGISTRATION ACCOUNTS	<u>332,671</u>
	<u>695,327</u>

The consolidated statement of financial position 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 the operations conducted 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 financial position was approved by the Board of Directors under the responsibility of the following signing officers. The historical capital stock amounts \$3,392.

JESUS ANTONIO RAMIREZ GARZA  
 CHIEF EXECUTIVE OFFICER

ALEJANDRO GARAY ESPINOSA  
 GENERAL DIRECTOR OF CORPORATE MANAGEMENT  
 FINANCE CONTROLLER

LUIS ARTURO ARIAS MEDINA  
 CHIEF FINANCIAL OFFICER

DAVID GERARDO MARTINEZ MATA  
 DIRECTOR OF INTERNAL AUDIT