

Banca Afirme, S. A.
 Institución de Banca Múltiple, Afirme Grupo Financiero
 Av. Juárez No. 800 Sur, Zona Centro, Monterrey, N.L.
 Consolidated Statement of Cash flows
 Period from January 1, to September 30, 2022
 (Millions of Mexican pesos)

INCOME BEFORE INCOME TAX		651
ADJUSTMENTS FOR ITEMS ASSOCIATED WITH INVESTING ACTIVITIES:		
RESULT FOR VALUATION AT FAIR VALUE	(23)	
DEPRECIATION OF PROPERTY, FURNITURE AND EQUIPMENT	629	
AMORTIZATIONS OF INTANGIBLE ASSETS	153	
EQUITY IN EARNINGS OF UNCONSOLIDATED AFFILIATES	<u>(47)</u>	<u>712</u>
		1,363
ADJUSTMENTS FOR ITEMS ASSOCIATED WITH FINANCING ACTIVITIES		
INTERESTS ASSOCIATED WITH BANK AND OTHER BORROWINGS	(7)	
INTERESTS ASSOCIATED WITH FINANCIAL INSTRUMENTS THAT QUALIFY AS CAPITAL	<u>(18)</u>	<u>(25)</u>
		1,338
CHANGE IN OPERATING ACTIVITIES		
CHANGE IN MARGIN ACCOUNTS (DERIVATIVE FINANCIAL INSTRUMENTS)	7	
CHANGE IN INVESTMENT IN FINANCIAL INSTRUMENTS (ASSETS) (NET)	67,076	
CHANGE IN DEBTORS ON REPURCHASE/RESELL AGREEMENTS (NET)	4,822	
CHANGE IN LOAN PORTAFOLIO (NET)	(3,803)	
CHANGE IN FORECLOSED ASSETS (NET)	35	
CHANGE IN OTHER OPERATING ASSETS (NET)	(2,520)	
CHANGE IN DEPOSIT FUNDING	11,967	
CHANGE IN BANK LOANS AND OTHER BORROWINGS	(1,074)	
CHANGE IN CREDITORS ON REPURCHASE/RESELL AGREEMENTS	(78,466)	
CHANGE IN DERIVATIVES	(11)	
CHANGE IN SUBORDINATED DEBT ISSUED	628	
CHANGE IN OTHER OPERATING LIABILITIES	2,691	
CHANGES IN LIABILITIES FOR EMPLOYEES BENEFITS	93	
CHANGE IN OTHER PROVISIONS	(675)	
CHANGE IN VALUATION ADJUSTMENTS FOR FINANCIAL HEDGING ASSETS	<u>156</u>	<u>926</u>
NET CASH FLOWS OF OPERATING ACTIVITIES		2,264
INVESTMENT ACTIVITIES		
PROCEEDS FROM THE DISPOSAL OF PREMISES, FURNITURE AND EQUIPMENT	182	
PAYMENTS FOR ACQUISITION OF PREMISES, FURNITURE AND EQUIPMENT	<u>(549)</u>	
NET CASH FLOWS OF INVESTMENT ACTIVITIES		(367)
NET INCREASE IN CASH AND CASH EQUIVALENTS		1,897
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD		9,373
CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD		11,270

The consolidated statement of cash flows 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 cash flows was approved by the Board of Directors under the responsibility of the following signing officers.

 JESUS ANTONIO RAMIREZ GARZA
 CHIEF EXECUTIVE OFFICER

 GUSTAVO MANUEL VERGARA ALONSO
 CHIEF FINANCIAL OFFICER
 FINANCE CONTROLLER

 LUIS ARTURO ARIAS MEDINA
 CHIEF FINANCIAL OFFICER

 DAVID GERARDO MARTÍNEZ MATA
 DIRECTOR OF INTERNAL AUDIT