

BANCA AFIRME, S. A.
 Institución de Banca Múltiple,
 Afirme Grupo Financiero y Subsidiaria
 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 Institución de Banca Múltiple, the disclosure format of the liquidity coverage ratio for the third quarter of 2024 is detailed.

LIQUIDITY COVERAGE COEFFICIENT DISCLOSURE FORM					
		Individual Calculation		Consolidated Calculation	
LIQUIDITY COVERAGE COEFFICIENT DISCLOSURE FORM (Figures in millions of Mexican Pesos)		Unweighted amount (average)	Weighted amount (average)	Unweighted amount (average)	Weighted amount (average)
COMPUTABLE LIQUID ASSETS					
1	Total Computable Liquid Assets	Not applicable	24,735	Not applicable	24,735
CASH OUTFLOWS					
2	Unsecured Retail Financing	28,292	1,973	27,984	1,973
3	Stable funding	16,691	825	16,509	825
4	Less stable financing	11,601	1,147	11,475	1,147
5	Unsecured wholesale funding	42,955	19,737	42,334	19,510
6	Operational deposits	0	0	0	0
7	Non-operational deposits	42,955	19,737	42,334	19,510
8	Unsecured debt	0	0	0	0
9	Guaranteed Wholesale Financing	Not applicable	308	Not applicable	308
10	Additional requirements:	12,325	1,146	11,643	1,072
11	Outputs related to derivative financial instruments and other collateral requirements	629	429	623	429
12	Outputs related to losses from the financing of debt instruments	0	0	0	0
13	Lines of credit and liquidity	11,696	717	11,020	643
14	Other contractual financing obligations	2	2	2	2
15	Other contingent financing obligations	0	0	0	0
16	TOTAL CASH OUTPUTS	Not applicable	23,165	Not applicable	22,865
CASH INPUTS					
17	Cash inflows for guaranteed operations	50,961	5	50,407	5
18	Cash inflows for unsecured operations	7,212	4,464	7,313	4,538
19	Other cash inflows	5,753	5,690	5,690	5,690
20	TOTAL CASH INPUTS	63,926	10,158	63,411	10,233
21	TOTAL COMPUTABLE LIQUID ASSETS	Not applicable	24,735	Not applicable	24,735
22	TOTAL NET OF CASH OUTPUTS	Not applicable	13,007	Not applicable	12,632
23	LIQUIDITY COVERAGE COEFFICIENT	Not applicable	190.17%	Not applicable	195.81%

Information before Banxico replicas.

	Average Third Quarter 2024
Average daily individual CCL of the quarter	190.17%
Consolidated daily CCL average of the quarter	195.81%

- 92 calendar days are considered for the quarter corresponding to July - September 2024.
- During the period in question, the main change was due to cash outflows from unsecured wholesale financing.
- The evolution of the composition of the Eligible and Computable Liquid Assets was as follows:

July	August	September
18.66%	-3.92%	-7.24%

- Banca Afirme does not have a currency mismatch.
- The centralization of liquidity management is concentrated in Banca Afirme.
- Within the flows reported on the form as informational, the flows of the for the concept of Entries and Exits:

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Month	Exits	Tickets
July	1.0	0.4
August	0.9	0.2
September	0.9	0.1

*Amounts in millions of pesos

REVELATION OF THE 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 of 2024 before Banxico replicas is detailed.

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	< 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:	9,362	-	-	2,561	11,922	9,362	-	-	2,561	11,922
2	<i>Fundamental capital and non-fundamental basic</i>	9,362	-	-	-	9,362	9,362	-	-	-	9,362
3	<i>Other capital instruments</i>	-	-	-	2,561	2,561	-	-	-	2,561	2,561
4	Retail deposits:	-	27,747	241	13	26,275	-	26,033	229	13	26,275
5	<i>Stable deposits</i>	-	23,560	156	5	22,222	-	22,069	149	5	22,222
6	<i>Less stable deposits</i>	-	4,187	84	8	4,053	-	3,965	80	8	4,053
7	Wholesale financing:	-	48,097	2,067	2,968	23,808	-	19,844	1,239	2,968	24,051
8	<i>Operational deposits</i>	-	-	-	-	-	-	-	-	-	-
9	<i>Other wholesale financing</i>	-	48,097	2,067	2,968	23,808	-	19,844	1,239	2,968	24,051
10	Interdependent liabilities	-	-	-	-	-	-	-	-	-	-
11	Other liabilities:	4,481	183,650	100	1,856	33,420	-	33,341	76	3	33,420
12	<i>Liabilities for derivatives for purposes of the Financing Coefficient Stable Net</i>	Not applicable	-	-	-	Not applicable	Not applicable	-	-	-	Not applicable
13	<i>All liabilities and own resources not included in the categories previous</i>	4,481	183,650	100	1,856	33,420	-	33,341	76	3	33,420
14	Total Amount of Stable Financing Available	Not applicable	Not applicable	Not applicable	Not applicable	95,425	Not applicable	Not applicable	Not applicable	Not applicable	95,668

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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	< 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 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	1,163	Not applicable	Not applicable	Not applicable	Not applicable	1,163
16	Deposits with other financial institutions for purposes operational.	-	-	-	-	-	-	-	-	-	-
17	Current loans and securities:	-	298,456	12,885	31,970	54,320	-	22,051	6,320	26,848	55,220
18	<i>Guaranteed financing granted to financial institutions with liquid assets level I eligible.</i>	-	281,774	633	-	14,100	-	14,100	-	-	14,100
19	<i>Guaranteed financing granted to financial institutions with different eligible liquid assets level I.</i>	-	-	-	-	-	-	-	-	-	-
20	<i>Guaranteed financing granted to counterparties other than financial institutions, the which:</i>	-	15,623	12,252	30,146	39,482	-	7,936	6,320	26,126	40,382
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>	-	12,345	7,902	24,625	30,822	-	6,330	4,151	21,085	31,565
22	<i>Housing loans (in force), of which:</i>	-	-	-	38	38	-	-	-	38	38
23	<i>They have a credit risk weighting less than or equal to 35% according to the Standard Method established in the Provisions.</i>	-	417	866	11,320	10,264	-	208	433	9,622	10,264
24	<i>Debt and equity securities other than Eligible Liquid Assets (that are not in default).</i>	-	1,059	-	1,786	699	-	15	-	684	699
25	Interdependent assets.	-	-	-	-	-	-	-	-	-	-

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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	< 6 month	From 6 months to < 1 year	≥1 year		Without caducity	< 6 month	From 6 months to < 1 year	≥1 year		
26	Other Assets:	14,250	10,028	5,682	276	8,196	5,816	2,107	247	-	8,171
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	3.8	-	-	-	3.8	3.8	-	-	-	3.8
31	All assets and operations not included in the above categories.	14,246	10,028	5,682	276	8,192	5,812	2,107	247	-	8,167
32	Off-balance sheet operations.	Not applicable	-	-	-	-	-	-	-	-	-
33	Total Amount of Stable Financing Required.	Not applicable	Not applicable	Not applicable	Not applicable	63,678	Not applicable	Not applicable	Not applicable	Not applicable	64,553
34	Net Stable Financing Coefficient (%).	Not applicable	Not applicable	Not applicable	Not applicable	149.86%	Not applicable	Not applicable	Not applicable	Not applicable	148.20%

Information before Banxico replicas.

	Average Third Quarter 2024
Individual CFEN average for the quarter	149.86%
Consolidated CFEN average of the quarter	148.20%

Information before Banxico replicas.

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

Net Stable Funding Ratio	July 2024	August 2024	September 2024*
Amount of Stable Financing Required	65,945.70	65,995.83	61,717.57
Amount of Stable Financing Available	98,161.10	97,020.02	91,822.96

Figures in millions of pesos. *Information before Banxico replicas.

ENTITIES OF AFIRME FINANCIAL GROUP THAT COULD RECEIVE FINANCIAL SUPPORT

According to Annex 11 of the Liquidity Provisions, the entities listed below, members of AFIRME Financial Group, could receive financial support up to the amount indicated according to what was approved in the Board of Directors' session on July 23, 2024:

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Name of the Entities	Amount of Financing	Type of operation
Arrendadora Afirme, SA de CV, SOFOM	\$1,990	Line of credit derived from a term loan agreement
Factoraje Afirme, SA de CV, SOFOM	\$1,000	Line of credit derived from a term loan agreement
Almacenadora Afirme, SA de CV, Organización Auxiliar de Crédito	\$2,690	Line of credit derived from a term loan agreement
Seguros Afirme	\$25	CCC for firm deposits and overdrafts.
Banco de Inversión Afirme, SA de CV, Institución de Banca Múltiple	\$6,830	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	\$1,990
Factoraje Afirme, SA de CV, SOFOM	\$1,000

Additionally, to address liquidity issues, the Institution has the Banca Afirme Contingency Plan, which was approved by the Board of Directors on April 25, 2023, and contains corrective actions to deal with liquidity stress situations.

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.

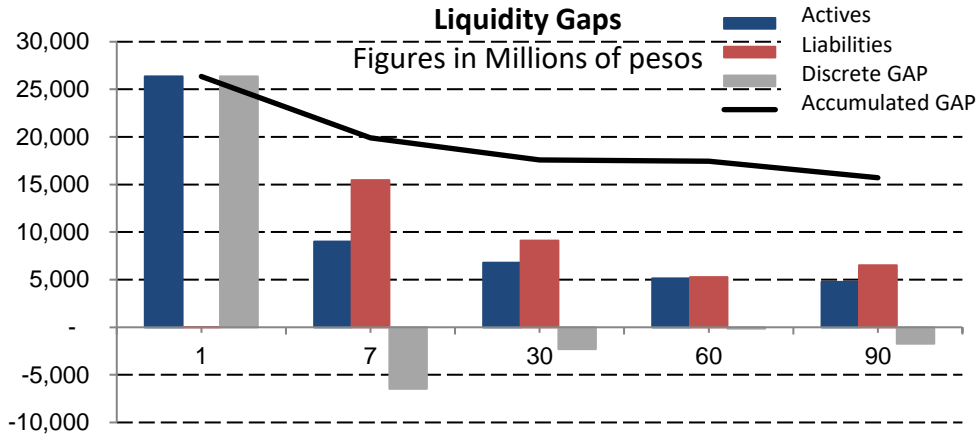
Traditional Catchment End of September 2024	
Immediate enforceability deposits	41,800
Fixed term deposits	44,686
Credit Securities Issued	-
Capture without movements	182
Total	86,668

Liquidity risk

Liquidity Risk is defined as the potential loss from the impossibility of renewing liabilities or contracting others under normal conditions for the Bank, or from the early or forced sale of assets at unusual discounts to meet its obligations. To measure the liquidity risk, the Liquidity Coverage Ratio (CCL) 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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The accumulated band at 60 days of Banca Afirme was \$17,436 million pesos at the close of 3Q 2024, 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 the end of September 2024, the Liquidity Coverage Ratio is 174.07%. In order to show the behavior of the CCL, the closing values for Q3 2024 are presented below, compared to the previous quarter.

CCL evolution	june 2024	September 2024*
Computable Liquid Assets (Weighted)	28,441	28,987
Net Exits at 30 days	16,278	16,652
CCL	175%	174%

*Information before replicas.

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

Computable Liquid Assets Evolution (Unweighted)	June 2024	September 2021
Liquid Assets Level 1	27,088	27,419
Liquid Assets Level 2	1,593	1,845
Total Liquid Assets	28,680	29,264

*Information before replicas.

As of the end of September 2024, the Net Stable Funding Ratio is 148.78%.

Net Stable Funding Ratio	June 2024	September 2021
Required Stable Financing Amount	64,965	61,718
Stable Financing Amount Available	105,742	91,823
CFEN	163%	149%

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*Information before replicas.

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 Q3 2024 are presented below compared to the previous quarter.

Trading Business Unit	Liquidity-adjusted VaR	
	June-2024	September-2024
Money table	(31.65)	(26.40)
Treasury	(2.94)	(3.50)
Global	(31.29)	(26.80)

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 2024 – Sep 2024
Money table	(25.23)
Treasury	(3.39)
Global	(26.18)

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 End of September 2024	
Immediate enforceability deposits	41,800
Fixed term deposits	44,686
Credit Securities Issued	-
Capture without movements	182
Total	86,668

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:

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- 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 build adverse scenarios are overdue portfolio, interest rates and sources of financing, mainly.

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 for this purpose the the Bank's structure and are divided according to the severity of possible scenarios.

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Annex 11:



CERTIFICATE

Mr. Mario Alberto Chapa Martinez, as in my official capacity as the Pro-Secretary of the Board of Directors of **Banca Afirme S.A., Institución de Banca Múltiple, Afirme Grupo Financiero**, I hereby provide the formal certification for the purpose of general decisions regarding Liquidity Requirements for multiple banking institutions. At the board of Directors meeting held on July 23, 2024, the Board of Directors of the aforementioned institution determined that the following entities, which are members of Afirme Grupo Financiero, are eligible to receive support up to the respective amounts indicated in the following table:

Entities Denomination	Financial Amount	Type of Operation
Arrendadora Afirme, SA de CV SOFOM	1,900	Line of credit derived from a contract with a term.
Factoraje Afirme SA de CV SOFOM	\$1,000	Line of credit derived from a contract with a term.
Almacenadora Afirme SA de CV Organización Auxiliar de Crédito	\$2,690	Line of credit derived from a contract with a term.
Seguros Afirme	\$25	CCC for time deposits and overdrafts.
Banco de Inversión Afirme SA de CV Institución de Banca Múltiple	\$6,830	Call Money Line

Furthermore, the Board of Directors determined that, due to the nature of the financial entities within the Financial Group, the following financial entities shall be consolidated for the calculation of the coefficients, as listed in the table below:

Entities Denomination	Financial Amount
Arrendadora Afirme, SA de CV SOFOM	\$1,990
Factoraje Afirme SA de CV SOFOM	\$1,000

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As a result of this determination, the Board of Directors hereby states that there is no explicit or implicit commitment, and it is not foreseen to provide financial support by the Institution to the financial entities within the Group that have not been included in the aforementioned list, in the event that they face an adverse liquidity scenario. This includes the provision of financing or engaging in buy-sell transactions with said financial entities, when such operations could have a negative impact on the liquidity position of the Institution itself.

Sincerely,

[Signature]

Mr. Mario Alberto Chapa Martínez

Pro-Secretary of the Board of Directors

Banca Afirmé, S.A., Institución de Banca Múltiple, Afirmé Grupo Financiero