

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, 2024  
 (Millions of Mexican pesos)

<b>RESULT BEFORE INCOME TAX</b>		<b>509</b>
<b>ADJUSTMENTS FOR ITEMS ASSOCIATED WITH INVESTING ACTIVITIES:</b>		
RESULT FOR VALUATION AT FAIR VALUE	(142)	
DEPRECIATION OF PROPERTY, FURNITURE AND EQUIPMENT	439	
EQUITY IN EARNINGS OF UNCONSOLIDATED AFFILIATES	(42)	
DEPRECIATION OF ASSETS FOR RIGHTS OF USE	345	<u>600</u>
		<b>1,109</b>
<b>CHANGE IN OPERATING ACTIVITIES</b>		
CHANGE IN MARGIN ACCOUNTS (DERIVATIVE FINANCIAL INSTRUMENTS)	(109)	
CHANGE IN INVESTMENT IN FINANCIAL INSTRUMENTS (SECURITIES) NET	2,465	
CHANGE IN REPO DEBTORS, NET	(13,541)	
CHANGE IN DERIVATIVE FINANCIAL INSTRUMENTS (ASSETS)	63	
CHANGE IN LOAN PORTAFOLIO (NET)	(1,594)	
CHANGE IN FORECLOSED ASSETS (NET)	(51)	
CHANGE IN OTHER OPERATING ASSETS (NET)	(2,288)	
CHANGE IN TRADITIONAL CAPTURE	4,106	
CHANGE IN INTERBANK LOANS AND FROM OTHER ORGANIZATIONS	(1,868)	
CHANGE IN CREDITORS BY REPO	(617)	
CHANGE IN CREDITORS FOR COLLATERAL SOLD OR PLEDGED	13,679	
CHANGE IN OUTSTANDING SUBORDINATED DEBENTURES	12	
CHANGE IN OTHER OPERATING LIABILITIES	944	
CHANGES IN EMPLOYEE BENEFIT LIABILITIES	17	
CHANGE IN OTHER PROVISIONS	(225)	
CHANGE IN HEDGING DERIVATIVE FINANCIAL INSTRUMENTS	(24)	<u>969</u>
<b>NET CASH FLOWS OF OPERATING ACTIVITIES</b>		<b>2,078</b>
<b>INVESTMENT ACTIVITIES</b>		
PROCEEDS FOR DISPOSITION OF PROPERTY, FURNITURE AND EQUIPMENT	614	
PAYMENTS FOR THE ACQUISITION OF PROPERTY, FURNITURE AND EQUIPMENT	(1,702)	
<b>NET CASH FLOWS OF INVESTMENT ACTIVITIES</b>		<u>(1,088)</u>
<b>FINANCING ACTIVITIES</b>		
COLLECTION OF CONTRIBUTIONS FOR FUTURE CAPITAL INCREASES	259	
COLLECTION OF DIVIDENDS FROM PERMANENT INVESTMENTS	17	
NET CASH FLOWS FROM FINANCING ACTIVITIES FOR LEASE LIABILITY PAYMENTS	(428)	
<b>NET CASH FLOWS FROM FINANCING ACTIVITIES</b>		<u>(152)</u>
<b>NET INCREASE IN CASH AND CASH EQUIVALENTS</b>		<b>838</b>
<b>CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD</b>		<u>9,633</u>
<b>CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD</b>		<u><u>10,471</u></u>

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.

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 JESUS ANTONIO RAMIREZ GARZA  
 CHIEF EXECUTIVE OFFICER

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 ALEJANDRO GARAY ESPINOSA  
 GENERAL DIRECTOR OF CORPORATE MANAGEMENT  
 FINANCE CONTROLLER

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 LUIS ARTURO ARIAS MEDINA  
 CHIEF FINANCIAL OFFICER

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 DAVID GERARDO MARTINEZ MATA  
 DIRECTOR OF INTERNAL AUDIT