



Banca Afirme, S. A.  
 Institución de Banca Múltiple, Afirme Grupo Financiero  
 Ave. Juárez No. 800 Sur, Zona Centro, Monterrey, N. L.  
 Consolidated Balance Sheet, March 31, 2021  
 (Millions of Mexican pesos)

This financial statement has been translated from the Spanish language original and for the convenience of foreign/English-speaking readers.

A S S E T S		L I A B I L I T I E S   A N D   S T O C K H O L D E R S '   E Q U I T Y	
Cash and cash equivalents	7,118	Deposit funding:	
Margin call accounts	203	Demand deposits	33,438
		Time deposits	23,936
		General public	21,821
		Money market	2,115
Investment securities		Marketable debt securities	231
Trading	105,278	Global deposit account without movements	102
Held-to-maturity	211		57,707
	105,489		
Debtors on repurchase/resell agreements	8,841	Bank and other borrowings:	
Derivatives		Short-term	2,323
Trading purposes	12	Long-term	3,998
Hedging purposes	143		6,321
	155		
Current loan portfolio		Creditors on repurchase resell agreements	99,362
Commercial loans:	31,014		
Business or commercial activity	28,190	Derivatives:	
Financial entities	521	Trading purposes	16
Government entities	2,303	Hedging purposes	135
Consumer loans	7,763		151
Residential mortgage loans:	7,897		
Medium-income housing and residential	7,886	Other accounts payable:	
Low-income housing	11	Income tax payable	14
	11	Employee statutory profit sharing payable	21
Total current loan portfolio	46,674	Sundry creditors and other accounts payable	2,086
Past-due loan portfolio			2,121
Commercial loans:		Subordinated debt issued	2,734
Business or commercial activity	945		
Consumer loans	231	Deferred credits	54
Residential mortgage loans:			
Medium-income housing and residential	634	Total liabilities	168,450
Total past-due loan portfolio	1,810		
Total loan portfolio	48,484	Stockholders' equity:	
Less:		Paid-in capital:	
Allowance for loan losses	2,282	Capital stock	2,498
	2,282	Premium on share subscription	263
Loan portfolio, net	46,202	Additional paid-in capital	1,132
Valuation adjustments of hedging financial assets	59	Earned capital:	
Other accounts receivable, net	2,159	Statutory reserves	2,660
Foreclosed assets, net	204	Prior year's result	321
Premises, furniture and equipment, net	3,782	Result from valuation of cash flow hedge instruments	74
Investments in subsidiaries	89	Remeasurement of defined employees' benefits	(22)
Deferred income tax, net	599	Net income	104
Other assets:			3,137
Other assets, deferred income charges and intangibles, net	580	Total controlling interest	7,030
		Non-controlling interest	-
		Total stockholders' equity	7,030
Total assets	175,480	Total liabilities and stockholders' equity	175,480
Memorandum accounts:			
Guarantees granted		1,027	
Loan commitments		7,706	
Assets in trust or under mandate			
Trust		41,623	
Mandate		65	41,688
Assets in custody or under management		190,041	
Collaterals received by the entity		54,784	
Collaterals received and sold or pledged by the entity		46,071	
Investments on behalf of customers, net		19,958	
Interest accrued but not collected of past-due loan portfolio		93	
Other memorandum accounts		153,021	
		514,389	

The consolidated balance sheet 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 balance sheet was approved by the Board of Directors under the responsibility of the following signing officers:  
 The historical capital stock amounts \$2,224.

JESÚS ANTONIO RAMÍREZ GARZA  
 Chief Executive Officer

GUSTAVO MANUEL VERGARA ALONSO  
 Chief Financial Officer  
 Finance Controller

JESÚS RICARDO GÁMEZ DEL CASTILLO  
 Chief Financial Officer

DAVID GERARDO MARTÍNEZ MATA  
 Director of Internal Audit