

**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, 2023**  
**(Millions of Mexican pesos)**

<b>RESULT BEFORE INCOME TAX</b>		<b>490</b>
<b>ADJUSTMENTS FOR ITEMS ASSOCIATED WITH INVESTING ACTIVITIES:</b>		
RESULT FOR VALUATION AT FAIR VALUE	(9)	
DEPRECIATION OF PROPERTY, FURNITURE AND EQUIPMENT	422	
AMORTIZATIONS OF INTANGIBLE ASSETS	-	
EQUITY IN EARNINGS OF UNCONSOLIDATED AFFILIATES	(28)	<u>385</u>
		<b>875</b>
<b>CHANGE IN OPERATING ACTIVITIES</b>		
CHANGE IN MARGIN ACCOUNTS (DERIVATIVE FINANCIAL INSTRUMENTS)	(52)	
CHANGE IN INVESTMENT IN FINANCIAL INSTRUMENTS (SECURITIES) NET	(98,527)	
CHANGE IN REPO DEBTORS, NET	50,693	
CHANGE IN DERIVATIVE FINANCIAL INSTRUMENTS (ASSET)	(45)	
CHANGE IN LOAN PORTAFOLIO (NET)	(3,858)	
CHANGE IN FORECLOSED ASSETS (NET)	34	
CHANGE IN OTHER OPERATING ASSETS (NET)	(1,451)	
CHANGE IN TRADITIONAL CAPTURE	13,208	
CHANGE IN INTERBANK LOANS AND FROM OTHER ORGANIZATIONS	(562)	
CHANGE IN CREDITORS BY REPO	87,471	
CHANGE IN CREDITORS FOR COLLATERAL SOLD OR PLEDGED	(47,699)	
CHANGE IN OUTSTANDING SUBORDINATED DEBENTURES	16	
CHANGE IN OTHER OPERATING LIABILITIES	589	
CHANGES IN EMPLOYEE BENEFIT LIABILITIES	22	
CHANGE IN OTHER PROVISIONS	(124)	
CHANGE IN HEDGING DERIVATIVE FINANCIAL INSTRUMENTS (OF HEDGED ITEMS RELATED TO OPERATING ACTIVITIES)	(6)	(291)
<b>NET CASH FLOWS OF OPERATING ACTIVITIES</b>		<u><b>584</b></u>
<b>INVESTMENT ACTIVITIES</b>		
PROCEEDS FOR DISPOSITION OF PROPERTY, FURNITURE AND EQUIPMENT	748	
PAYMENTS FOR THE ACQUISITION OF PROPERTY, FURNITURE AND EQUIPMENT	(1,663)	
<b>NET CASH FLOWS OF INVESTMENT ACTIVITIES</b>		<u><b>(915)</b></u>
<b>NET INCREASE IN CASH AND CASH EQUIVALENTS</b>		<b>(331)</b>
<b>CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR</b>		<u><b>7,875</b></u>
<b>CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR</b>		<u><u><b>7,544</b></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.

\_\_\_\_\_  
 JESUS ANTONIO RAMIREZ GARZA  
 CHIEF EXECUTIVE OFFICER

\_\_\_\_\_  
 LIC. 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