

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 March 31, 2022  
 Millions of Mexican pesos

<b>INCOME BEFORE INCOME TAX</b>		<b>362</b>
<b>ADJUSTMENTS FOR ITEMS ASSOCIATED WITH INVESTING ACTIVITIES:</b>		
RESULT FOR VALUATION AT FAIR VALUE	24	
DEPRECIATION OF PROPERTY, FURNITURE AND EQUIPMENT	205	
AMORTIZATIONS OF INTANGIBLE ASSETS	92	
EQUITY IN EARNINGS OF UNCONSOLIDATED AFFILIATES	(11)	<u>310</u>
		672
<b>ADJUSTMENTS FOR ITEMS ASSOCIATED WITH FINANCING ACTIVITIES</b>		
INTERESTS ASSOCIATED WITH BANK AND OTHER BORROWINGS	(1)	
INTERESTS ASSOCIATED WITH FINANCIAL INSTRUMENTS THAT QUALIFY AS CAPITAL	(4)	<u>(5)</u>
		667
<b>CHANGE IN OPERATING ACTIVITIES</b>		
CHANGE IN MARGIN ACCOUNTS (DERIVATIVE FINANCIAL INSTRUMENTS)	23	
CHANGE IN INVESTMENT IN FINANCIAL INSTRUMENTS (ASSETS) (NET)	46,309	
CHANGE IN DEBTORS ON REPURCHASE/RESELL AGREEMENTS (NET)	(1,996)	
CHANGE IN LOAN PORTAFOLIO (NET)	(1,126)	
CHANGE IN FORECLOSED ASSETS (NET)	15	
CHANGE IN OTHER OPERATING ASSETS (NET)	(5,866)	
CHANGE IN DEPOSIT FUNDING	9,373	
CHANGE IN BANK LOANS AND OTHER BORROWINGS	(611)	
CHANGE IN CREDITORS ON REPURCHASE/RESELL AGREEMENTS	(48,011)	
CHANGE IN DERIVATIVES	(107)	
CHANGE IN SUBORDINATED DEBT ISSUED	208	
CHANGE IN OTHER OPERATING LIABILITIES	6,162	
CHANGES IN LIABILITIES FOR EMPLOYEES BENEFITS	83	
CHANGE IN OTHER PROVISIONS	(406)	
CHANGE IN VALUATION ADJUSTMENTS FOR FINANCIAL HEDGING ASSETS	76	<u>4,126</u>
<b>NET CASH FLOWS OF OPERATING ACTIVITIES</b>		<b>4,793</b>
<b>INVESTMENT ACTIVITIES</b>		
PROCEEDS FROM THE DISPOSAL OF PREMISES, FURNITURE AND EQUIPMENT	115	
PAYMENTS FOR ACQUISITION OF PREMISES, FURNITURE AND EQUIPMENT	(362)	
<b>NET CASH FLOWS OF INVESTMENT ACTIVITIES</b>		<b>(247)</b>
<b>NET INCREASE IN CASH AND CASH EQUIVALENTS</b>		<b>4,546</b>
<b>CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD</b>		<b>9,373</b>
<b>CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD</b>		<b>13,919</b>

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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 GUSTAVO MANUEL VERGARA ALONSO  
 CHIEF FINANCIAL OFFICER  
 FINANCE CONTROLLER

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 JESUS RICARDO GAMEZ DEL CASTILLO  
 CHIEF FINANCIAL OFFICER

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 DAVID GERARDO MARTÍNEZ MATA  
 DIRECTOR OF INTERNAL AUDIT