



Hacienda
Secretaría de Hacienda y Crédito Público



BANCOMEXT

Bancomext

As of September 2025



2025
Año de
**La Mujer
Indígena**

Contents



Hacienda
Secretaría de Hacienda y Crédito Público



BANCOMEXT

1

Who We Are

2

Loan Portfolio

3

Portfolio Composition

4

Financial Performance

5

Diversified Fund Structure

6

NPL's and Capitalization

7

Government Charges

8

Sustainable Bond Framework Update

9

Second Party Opinion

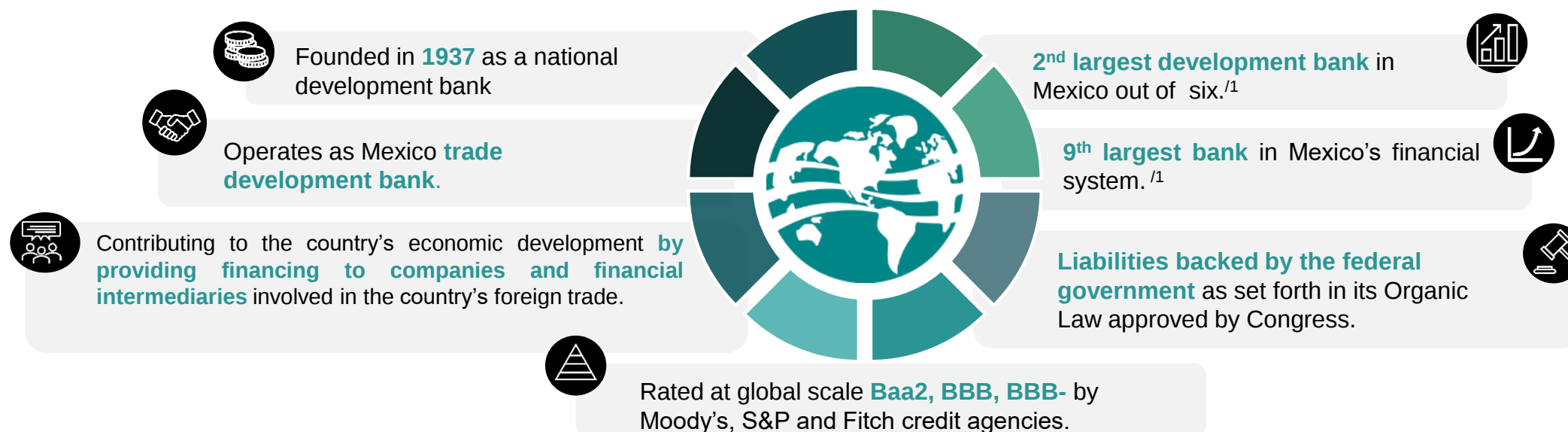


Mission

To **promote foreign trade financing** and **currency generation** in the country by supporting the expansion and internationalization of export companies, through quality services that include financing programs, guarantees, and other specialized financial tools.

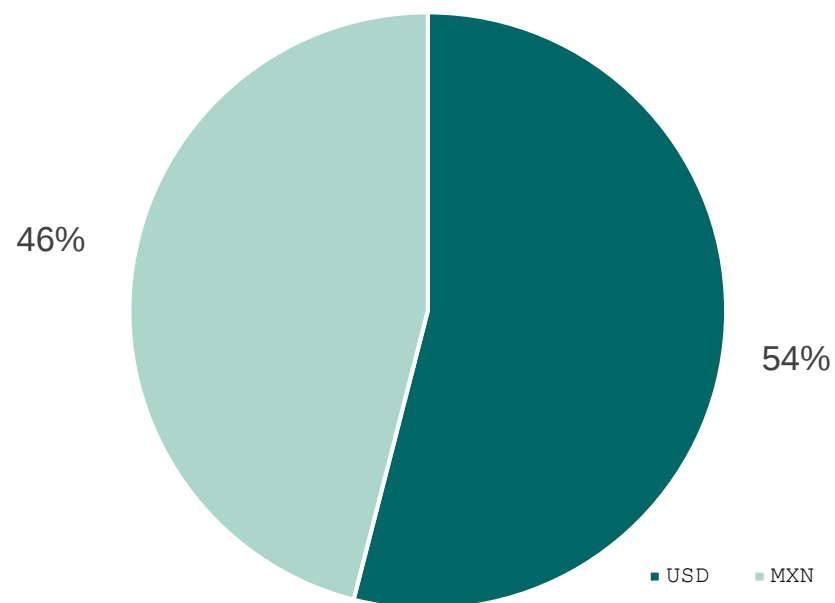
Vision

To be the **main driver for the development of foreign trade**, driven by innovation, quality and a team committed to shared values.





Portfolio composition by currency^{1/}
%



1/ Bancomext. Sustainable Committee. Sept 2025

Loan Portfolio (stages 1, 2 and 3)^{2/}
USD Millions



2/ CNBV. Total loan balance. Excludes guarantees and letters of credit. Sep 2025.

3 Portfolio Composition

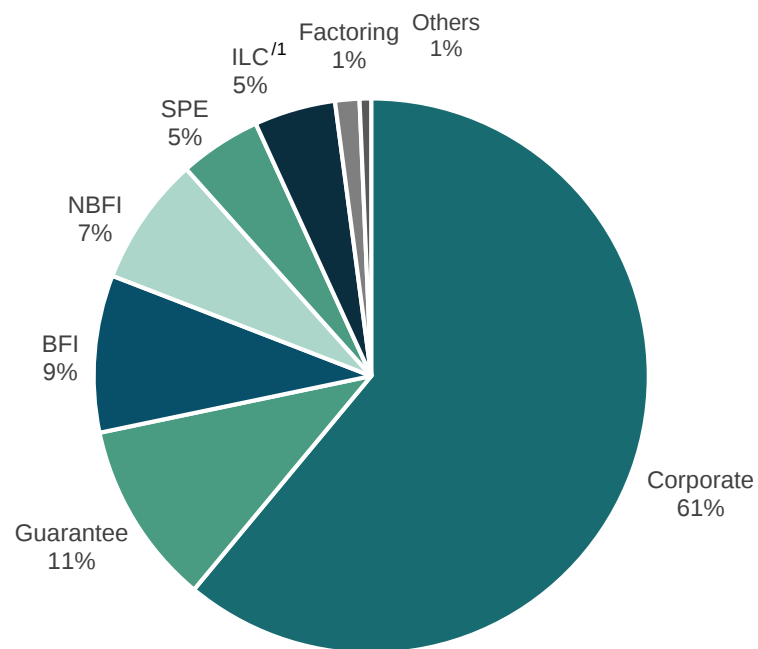


Hacienda
Secretaría de Hacienda y Crédito Público



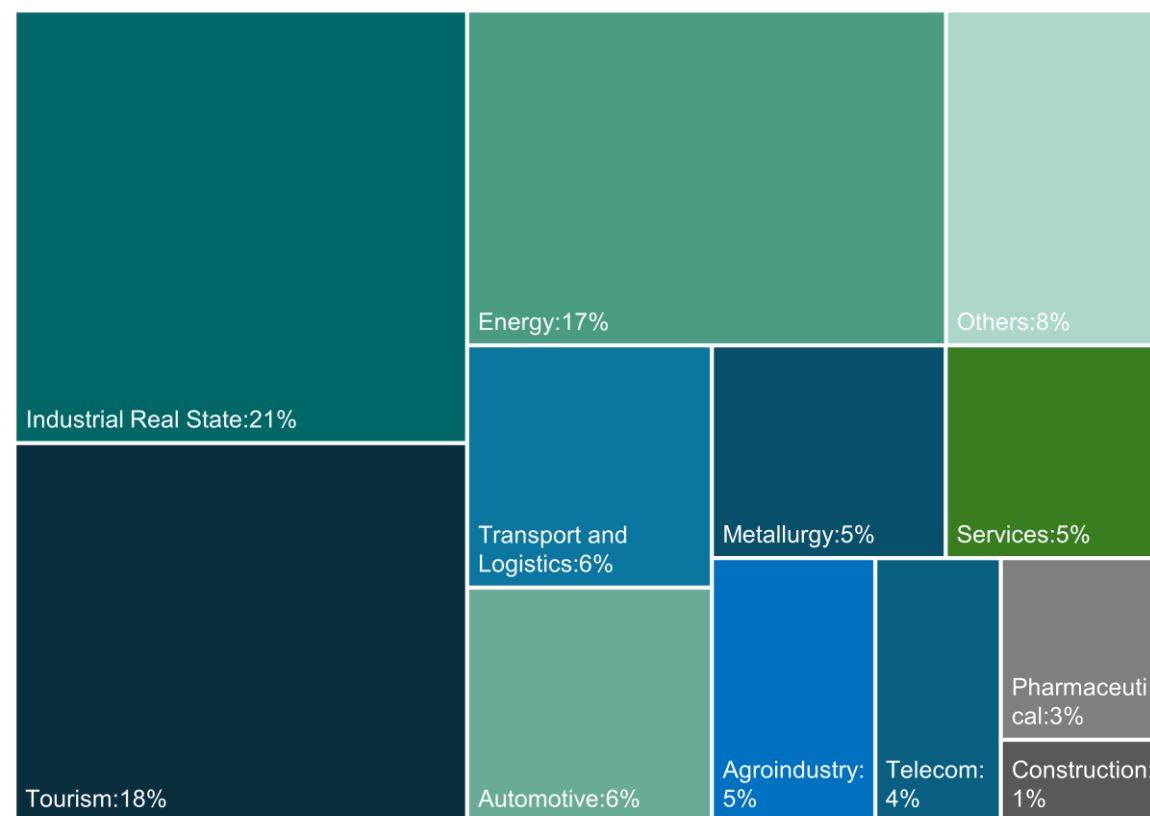
BANCOMEXT

Total Portfolio by Product
%

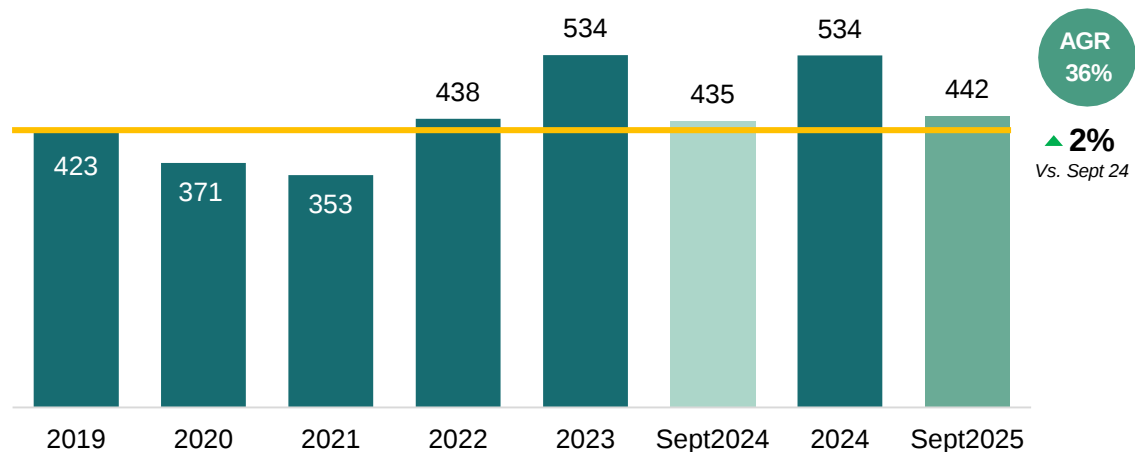
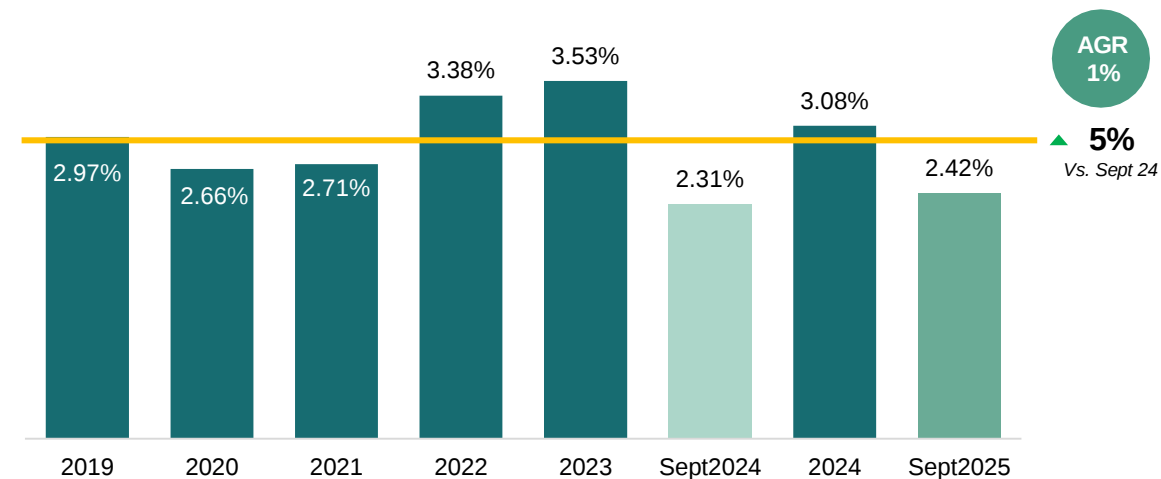
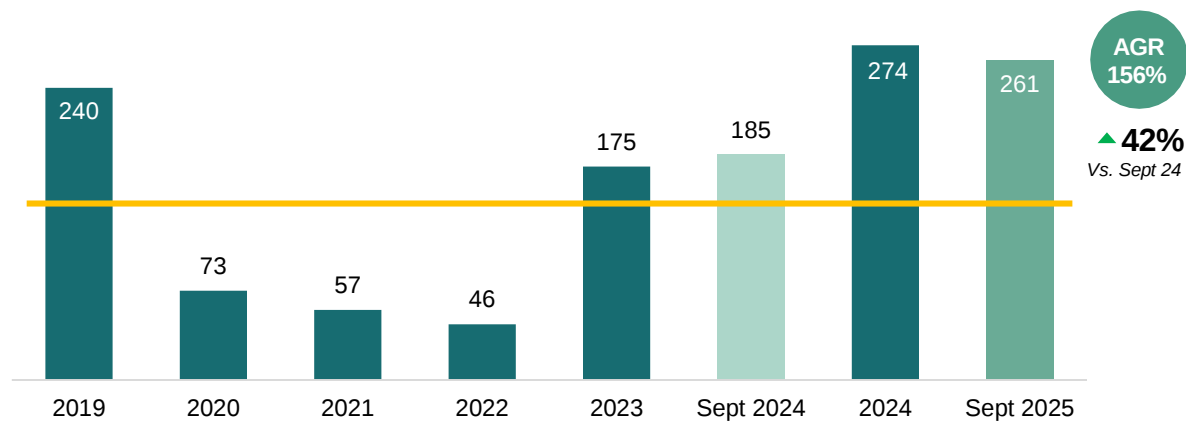


1/ ILC: International Letters of Credit; SPE: State Productive Enterprises; BFI Banking Financial Intermediaries; NBFI: Non-banking financial intermediaries. Sept 2025

Corporate Loan Portfolio^{2/}
%

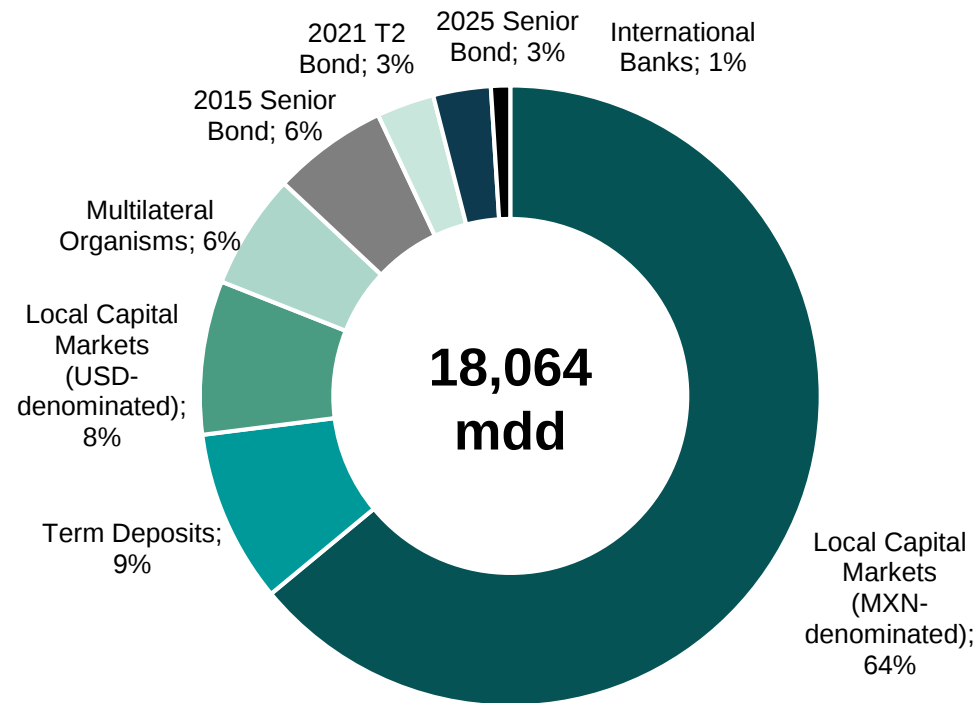


2/ Does not include induced credit or overdue loans. Sept 2025

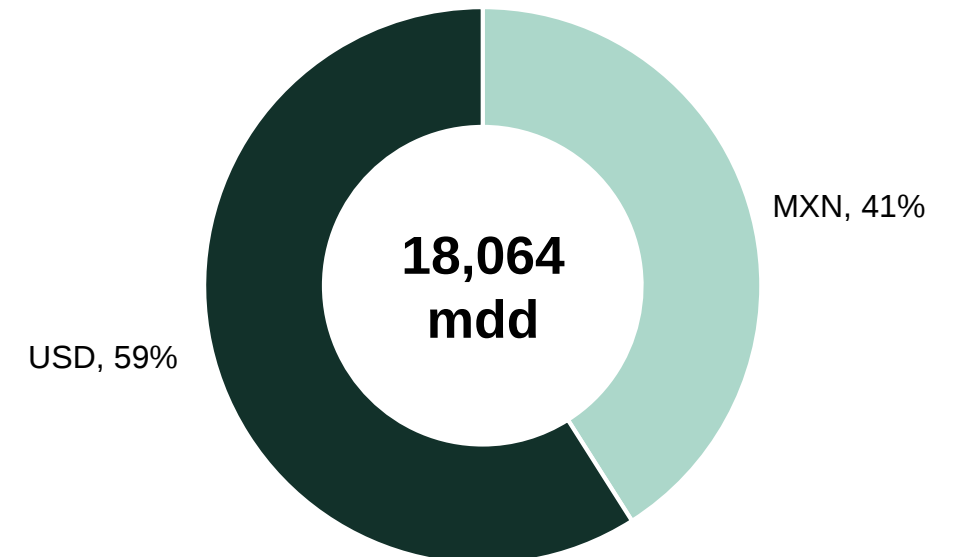

Financial Margin plus Commissions (USD million)

Financial Margin plus Commissions / Total Portfolio (%)

Profit before taxes and government charges (USD million)


Funding sources diversified across product and currency
Figures as of the end of September 2025

By Product



By Currency



6 NPL's and Capitalization



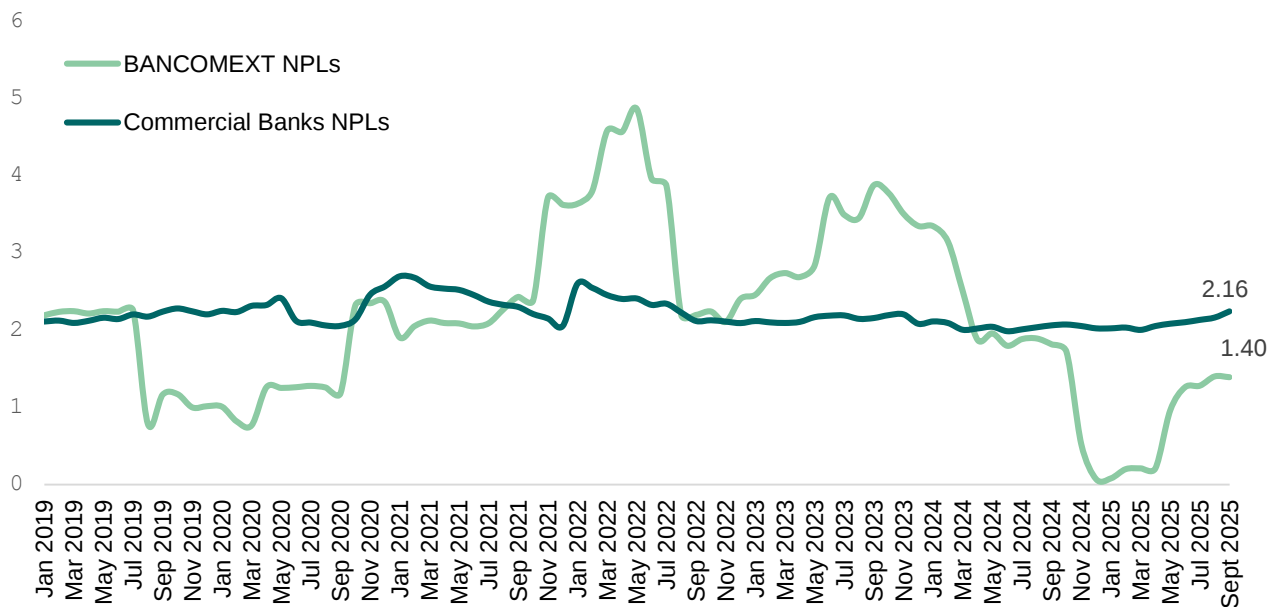
Hacienda
Secretaría de Hacienda y Crédito Público



BANCOMEX

Non Performing Loans ratio: Bancomext vs Commercial Banks¹

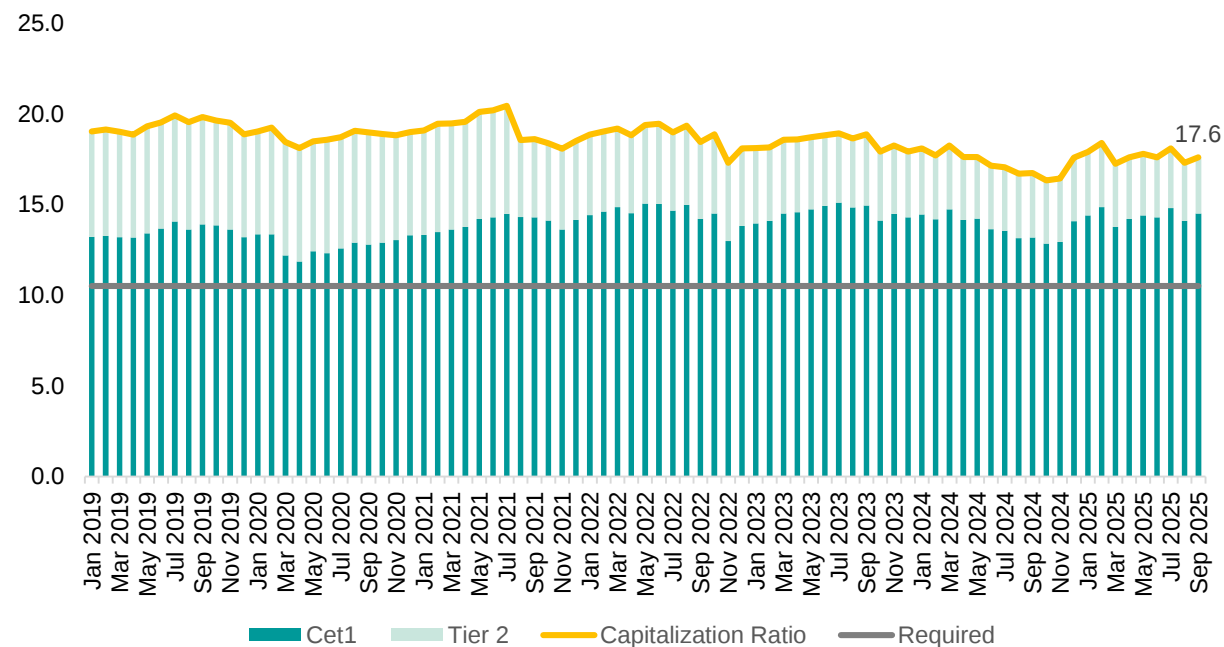
%



1/ CNBV. Total loan balance as of Sept 2025.

Capital Ratios²

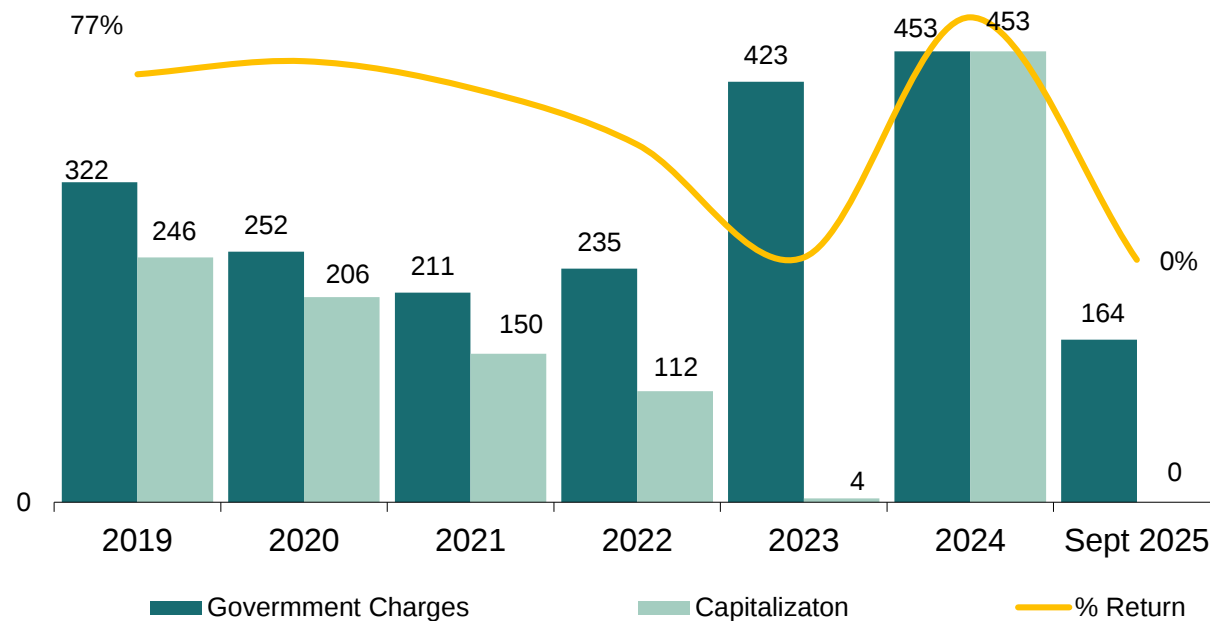
%



2/ CNBV. Total loan balance as of Sept 2025.



Government charges and capital contributions USD million and %



8 Sustainable Bond Framework Update

8 Eligible categories



Social

- Gender equality
- Socio-Economic Advancement and Empowerment



Green

- Clean Transportation
- Renewable energy
- Sustainable water management
- Green Buildings
- Pollution control and prevention



Scope expansion: From a Bond Framework to a Comprehensive Sustainable Framework.



Racionalization of the structure : From 8 to 10 eligible categories.



The green categories are fully aligned with **Mexico's Sustainable Taxonomy** ¹.



Reduction of the **lookback period** from 36 to 24 months ².

1/ 1) Substantial Contribution Criteria; 2) Do No Significant Harm; 3) Minimum Safeguards.

2/ This update underscores Bancomext's commitment to aligning operations with the best practices of sustainable finance.



Excelente



Bueno

Alineado

No Alineado



MEX TAXONOMY
ALIGNED



**Sustainable
Fitch**
a FitchSolutions Company

Alignment with Mexico's Sustainable Taxonomy

Alignment with the Environmental Aspects of the MST - Summary of the Criteria Applied in Mexico

Use of Funds	Technical Evaluation Criteria (TEC)												Minimun Safeguards	Full Alignment
	Substantial Contribution Criteria						Do No Significant Harm							
	O A 1	O A 2	O A 3	OA4	OA5	OA6	O A 1	O A 2	O A 3	O A 4	O A 5	O A 6		
Sustainable Water Managment	✓	n.a.	—	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓
Clean Transportation	✓	n.a.	—	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓
Renewable Energy	✓	n.a.	—	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓
Energy Efficiency	✓	n.a.	—	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓
Green Buildings	✓	n.a.	—	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓
Pollution control and prevention	✓	n.a.	—	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓
Overall Alignment of the Sovereign Debt Framework														✓



Hacienda
Secretaría de Hacienda y Crédito Público



BANCOMEXT

Ismael Villanueva Zúñiga

Head of Issuances and International Relations Unit

ivillanu@bancomext.gob.mx

Jonathan Zavala Pinet

DCM Vice President

vleon@bancomext.gob.mx

Víctor Arturo León García

DCM Manager

rparada@nafin.gob.mx



2025
Año de
**La Mujer
Indígena**