Banco Nacional de Comercio Exterior, S. N. C.,
Institución de Banca de Desarrollo and Subsidiaries
Periférico Sur 4333, Mexico City
Consolidated Statements of Comprehensive Income

For the years ended December 31, 2025 and 2024

(Millions of Mexican Pesos)

These financial statements have been translated from the Spanish language original and for the convenience of foreign/English-speaking readers

		2025	2024
Interest income (notes 6, 7, 9 and 24a)	$	47,324	51,673
Interest expense (note 24a)		(37,589)	(41,947)
Financial margin (note 24a)		9,735	9,726
Allowance for loan losses (note 9b)		(2,145)	(2,701)
Financial margin adjusted for loan losses		7,590	7,025
Commission and fee income (note 24b)		1,376	1,282
Commission and fee expense		(32)	(51)
Financial intermediation income (note 25)		203	323
Other operating income (expense) (note 26)		(9,948)	(9,261)
Administrative and promotional expenses		(3,045)	(3,113)
		(11,446)	(10,820)
Operating income (loss)		(3,856)	(3,795)
Equity in other entities' net result (note 14)		(49)	41
Result before income tax		(3,905)	(3,754)
Income tax (note 20)		(404)	(229)
Result from continuing operations		(4,309)	(3,983)
Net income (loss)		(4,309)	(3,983)
Other comprehensive income			
Valuation of financial instruments to collect and sell (note 6)		(1)	-
Remeasurements of defined employee benefits (note 19)		(1,231)	2,023
Result from holding of non-monetary assets		-	-
Equity in OCI of other entities (note 14)		-	-
		(1,232)	2,023
Comprehensive income	$	(5,541)	(1,960)
Net income attributable to:			
Controlling interest		(4,309)	(3,983)
Non-controlling interest		-	-
	$	(4,309)	(3,983)
Comprehensive income attributable to:			
Controlling interest		(5,541)	(1,960)
Non-controlling interest		-	-
	$	(5,541)	(1,960)

The accompanying clarification notes are an integral part of these consolidated financial statements.

These consolidated statements of comprehensive income were 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 Credit Institutions Law, which are of general and mandatory observance, consistently applied, reflecting all the income and expenses derived from operations carried out by the institution during the above mentioned periods, which were carried out and valued in accordance with sound banking practices and the applicable legal and administrative provisions.

These consolidated statements of comprehensive income were approved by the Board of Directors under the responsibility of the undersigned officers.

The web site of the global network called Internet of Banco Nacional de Comercio Exterior, S.N.C., where the information regarding this statements is located is http://www.bancomext.com/conoce-bancomext/bancomext-en-cifras/estados-e-indicadores-financieros. The web site of the National Banking and Securities Commission where you can consult the financial information of Bancomext is https://www.gob.mx/cnbv.

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