BANCO NACIONAL DE COMERCIO EXTERIOR, S. N. C.

INSTITUCIÓN DE BANCA DE DESARROLLO AND SUBSIDIARIES
PERIFÉRICO SUR 4333
MEXICO, CITY

CONSOLIDATED STATEMENT OF FINANCIAL POSITION AT JUNE 30, 2022

(Millions of Mexican pesos)

ASSETS

CASH AND CASH EQUIVALENTS		24,759
INVESTMENT IN FINANCIAL INSTRUMENTS		
To trading	190,391	
To collect or sell	9,864	
To collect principal and interest (securities) (net)	192	200,447
DEBTORS ON REPURCHASE/RESALE AGREEMENTS		2,861
DERIVATIVES		
Trading	347	
Hedging	1,612	1,959
CREDIT PORTFOLIO WITH CREDIT RISK STAGE 1		
Commercial loans		
Business and commercial activities	174,507	
Financial entities	25,684	
Government entities	10,817	
Consumer loans	22	
Mortgage loans		
Medium-size and residential	73	
TOTAL CREDIT PORTFOLIO WITH CREDIT RISK STAGE 1	211,103	
CREDIT PORTFOLIO WITH CREDIT RISK STAGE 2		
Commercial loans		
Business and commercial activities	211	
Consumer loans	2	
Mortgage loans		
Medium-size and residential	7	
TOTAL CREDIT PORTFOLIO WITH CREDIT RISK STAGE 2	220	
CREDIT PORTFOLIO WITH CREDIT RISK STAGE 3		
Commercial loans		
Business and commercial activities	8,696	
Consumer loans	3	
Mortgage loans		
Medium-size and residential	3	
TOTAL CREDIT PORTFOLIO WITH CREDIT RISK STAGE 3	8,702	
TOTAL LOAN PORTFOLIO	220,025	
(+/-) DEFERRED ITEMS	(55)	
(-) LESS:		
ALLOWANCE FOR LOAN LOSSES	(11,491)	
TOTAL LOAN PORTFOLIO, NET		208,479
OTHER ACCOUNTS RECEIVABLE (NET)		11,616
FORECLOSED ASSETS (NET)		0
PREPAYMENTS AND OTHER ASSETS (NET)		1,492
PROPERTY, FURNITURE AND EQUIPMENT (NET)		475
PERMANENT INVESTMENTS		808
DEFERRED INCOME TAX ASSETS (NET)		3,967
TOTAL ASSETS		**456,863**

LIABILITIES AND STOCKHOLDERS' EQUITY

DEPOSITS		
Time deposits		
Money market	89,942	
Debt instruments issued	72,360	162,302
DUE TO BANKS AND OTHER INSTITUTIONS		
Payable on demand	8,554	
Short-term	22,013	
Long-term	29,958	60,525
CREDITORS FROM REPURCHASE/RESALE AGREEMENTS		170,280
COLLATERALS SOLD OR GIVEN IN GUARANTEE		
Repurchase/resale agreements (credit balance)	1,900	1,900
DERIVATIVES		
Trading	259	
Hedging	9,141	9,400
OTHER ACCOUNTS PAYABLE		
Settlement transactions	1,481	
Collateral received in cash	0	
Contributions payable	14	
Sundry creditors and other accounts payable	1,903	3,398
FINANCIAL INSTRUMENTS THAT QUALIFY AS LIABILITIES		
Subordinated debt issue	10,136	10,136
INCOME TAX PAYABLE		279
LIABILITY FOR EMPLOYEE BENEFITS		1,251
DEFERRED CREDITS AND ADVANCE COLLECTIONS		613
TOTAL LIABILITIES		420,084
STOCKHOLDERS' EQUITY		
CONTRIBUTED CAPITAL		
Capital stock	40,175	
Contributions for future capital stock increases formalized by the Institution's Governing Body	3,060	
Share premium	81	43,316
EARNED (LOST) CAPITAL		
Capital reserves	854	
Cumulative results	(6,230)	
Other comprehensive income		
Valuation of financial instruments to collect or sell	5	
Remeasurement of defined benefits to employees	(1,190)	
Result from holding of non-monetary assets	(25)	
Participation in OCI of other entities	49	(6,537)
Non-controlling interest		0
TOTAL EQUITY		36,779
TOTAL LIABILITIES AND EQUITY		**456,863**

MEMORANDUM ACCOUNTS

Contingent assets and liabilities		14,057
Loan commitments		107,307
Goods in trust or under mandate		
Trusts	106,435	106,435
Assets in trust or under administration		1,119,337
Collaterals received by the entity		3,086
Collaterals received and sold or pledged by the entity		1,898
Uncollected interest earned on credit portfolio with credit risk stage 3		782
Loan portfolio rated		245,064
Other memorandum accounts		218,441

This consolidated statement of financial position was prepared in accordance with the Accounting Criteria for Credit Institutions issued by the National Banking and Securities Commission pursuant to Articles 99, 101 and 102 of the Law for Credit Institutions, which are general and mandatory and were consistently applied. This consolidated statement of financial position reflects the Institution's transactions carried out by the Institution, as of the dates mentioned above, wich were carried out and valued in accordance with sound banking practices and the applicable legal and administrative provisions.

This consolidated statement of financial position was approved by the Board of Directors under the responsibility of the undersigned officers.

The Capitalization ratio for assets subject to credit risk is 23.48% and for assets subject to total risks is 19.38% at May 31, 2022, which is the latest information validated by the Central Bank.

The Banco Nacional de Comercio Exterior, S. N. C. global network website containing information regarding this statement is: http://www.bancomext.com/conoce-bancomext/bancomext-en-cifras/estados-e-indicadores-financieros. The National Banking and Securities Commission website in which the financial information of Bancomext can be found is: http://www.cnbv.gob.mx/SECTORES-SUPERVISADOS/BANCA-DE-DESARROLLO/Informacion-Estadistica/Paginas/Banca-de-Desarrollo.aspx.

CHIEF EXECUTIVE OFFICER	DEPUTY GENERAL DIRECTOR OF ADMINISTRATION AND FINANCE	DIRECTOR OF ACCOUNTING AND BUDGET	DIRECTOR OF INTERNAL AUDIT
LUIS ANTONIO RAMÍREZ PINEDA	PAULINA MORENO GARCÍA	JULIA NOEMÍ RODRÍGUEZ KÚ	VÍCTOR MANUEL JIMÉNEZ GARCÍA