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, 2023

(Millions of Mexican pesos)

ASSETS

CASH AND CASH EQUIVALENTS			20,791
INVESTMENTS IN FINANCIAL INSTRUMENTS			
Trading financial instruments		185,523	
Financial instruments to collect or sell		9,898	
Financial instruments to collect principal and interest (securities)(net)		200	195,621
DEBTORS ON REPURCHASE/RESALE AGREEMENTS			4,098
DERIVATIVES			
Trading		306	
Hedging		4,475	4,781
LOAN PORTFOLIO IN STAGE 1 CREDIT RISK			
Commercial loans			
Business or commercial activities	156,478		
Financial entities	32,272		
Government entities	8,360	197,110	
Consumer loans		20	
Mortgage loans			
Medium-size and residential		59	
TOTAL LOAN PORTFOLIO IN STAGE 1 CREDIT RISK		197,189	
LOAN PORTFOLIO IN STAGE 2 CREDIT RISK			
Commercial loans			
Business or commercial activities		179	
Consumer loans		1	
Mortgage loans			
Medium-size and residential		10	
TOTAL LOAN PORTFOLIO IN STAGE 2 CREDIT RISK		190	
LOAN PORTFOLIO IN STAGE 3 CREDIT RISK			
Commercial loans			
Business or commercial activities	6,261		
Financial entities	1,344	7,605	
Consumer loans		5	
Mortgage loans			
Medium-size and residential		2	
TOTAL LOAN PORTFOLIO IN STAGE 3 CREDIT RISK		7,612	
LOAN PORTFOLIO		204,991	
(+/-) DEFERRED ITEMS		(68)	
(-) LESS:			
ALLOWANCE FOR LOAN LOSSES		(9,023)	
TOTAL LOAN PORTFOLIO, (NET)			195,900
OTHER ACCOUNTS RECEIVABLE (NET)			8,873
FORECLOSED ASSETS (NET)			1
PREPAYMENTS AND OTHER ASSETS (NET)			1,707
PROPERTY, FURNITURE AND EQUIPMENT (NET)			487
ASSETS FROM RIGHTS OF USE OF PROPERTY, FURNITURE AND EQUIPMENT (NET)			6
PERMANENT INVESTMENTS			781
DEFERRED INCOME TAX ASSET (NET)			4,545
INTANGIBLE ASSETS (NET)			0
TOTAL ASSETS			**437,591**

LIABILITIES AND STOCKHOLDERS' EQUITY

DEPOSITS			
Time deposits			
Money market		101,822	
Debt instruments issued		80,393	182,215
DUE TO BANKS AND OTHER INSTITUTIONS			
Payable on demand		4,266	
Short-term		5,761	
Long-term		16,308	26,335
CREDITORS FROM REPURCHASE/RESALE AGREEMENTS			166,322
COLLATERALS SOLD OR PLEDGED AS GUARANTEE			
Repurchase/resale (credit balance)			2,830
DERIVATIVES			
Trading		304	
Hedging		2,095	2,399
LEASE LIABILITY			6
OTHER ACCOUNTS PAYABLE			
Settlement transactions		4,076	
Collateral received in cash		3,721	
Contributions payable		15	
Sundry creditors and other accounts payable		2,226	10,038
FINANCIAL INSTRUMENTS QUALIFYING AS LIABILITIES			
Subordinated debt issue			8,447
INCOME TAX LIABILITY			604
LIABILITY FOR EMPLOYEE BENEFITS			1,489
DEFERRED CREDITS AND ADVANCE COLLECTIONS			662
TOTAL LIABILITIES			401,347
STOCKHOLDERS' EQUITY			
CONTRIBUTED CAPITAL			
Capital stock		43,235	
Contributions for future capital stock increases formalized by the Institution's Governing Body		2,176	
Share premium		81	45,492
EARNED (LOST) CAPITAL			
Capital reserves		854	
Cumulative results		(8,711)	
Other comprehensive income		(1,447)	
Valuation of financial instruments to collect or sell	5		
Remeasurements of employee defined benefits	(1,427)		
Result from holding of non-monetary assets	(25)		
Sharing in other entities´OCI		56	(9,248)
TOTAL CONTROLLING INTEREST			36,244
TOTAL NON-CONTROLLING INTEREST			0
TOTAL STOCKHOLDERS' EQUITY			36,244
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY			**437,591**

MEMORANDUM ACCOUNTS

Contingent assets and liabilities		14,360
Loan commitments		108,735
Goods in trust or under mandate		
Trusts	137,334	
Mandates	844	138,178
Assets in trust or under administration		1,015,126
Collaterals received by the entity		4,328
Collaterals received and sold or pledged by the entity		2,831
Uncollected interest earned on credit portfolio with stage 3 credit risk		1,290
Loan portfolio rated		229,099
Other memorandum accounts		163,392

This consolidated statement of financial position was formulated in accordance with 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, applied consistently, being reflected all operations carried out by the institution until the above mentioned date, which were performed and valued in accordance with sound banking practices and with 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 Index of assets subject to credit risk is 23.03% and 18.71% on assets subject to total risks as of May 2023, which is the latest information validated by the Central Bank.

The web site of the global network called Internet of Banco Nacional de Comercio Exterior, S.N.C., where the information regarding this statement 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.

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