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 SEPTEMBER 30, 2026

(Millions of Mexican Pesos)

ASSETS

CASH AND CASH EQUIVALENTS			33,637
INVESTMENTS IN FINANCIAL INSTRUMENTS			
Negotiable financial instruments		179,820	
Financial instruments to collect and sell		12,995	
Financial instruments to collect principal and interest (securities)(net)		218	193,033
DEBTORS ON REPURCHASE/RESALE AGREEMENTS			44,455
DERIVATIVE FINANCIAL INSTRUMENTS			
For trading purposes		38	
For hedging purposes		4,996	5,034
LOAN PORTFOLIO WITH STAGE 1 CREDIT RISK			
Commercial loans			
Business or commercial activity	201,092		
Financial entities	74,676		
Governmental entities	18,833	294,601	
Consumer loans		14	
Mortgage loans			
Medium-size and residential		31	
TOTAL LOAN PORTFOLIO WITH STAGE 1 CREDIT RISK		294,646	
LOAN PORTFOLIO WITH STAGE 2 CREDIT RISK			
Commercial loans			
Business or commercial activity		2,901	
Consumer loans		1	
Mortgage loans			
Medium-size and residential		6	
TOTAL LOAN PORTFOLIO WITH STAGE 2 CREDIT RISK		2,908	
LOAN PORTFOLIO WITH STAGE 3 CREDIT RISK			
Commercial loans			
Business or commercial activity	5,426		
Financial entities	854	6,280	
Consumer loans		3	
Mortgage loans			
Medium-size and residential		0	
TOTAL LOAN PORTFOLIO WITH STAGE 3 CREDIT RISK		6,283	
LOAN PORTFOLIO		303,837	
(+/-) DEFERRED ITEMS		(214)	
(-) LESS:			
ALLOWANCE FOR LOAN LOSSES		(10,374)	
LOAN PORTFOLIO (NET)			293,249
OTHER ACCOUNTS RECEIVABLE (NET)			5,163
FORECLOSED ASSETS (NET)			1
LONG-LIVED ASSETS HELD FOR SALE OR TO DISTRIBUTE TO STOCKHOLDERS			0
PREPAYMENTS AND OTHER ASSETS (NET)			1,780
PROPERTY, FURNITURE AND EQUIPMENT (NET)			515
ASSETS FROM RIGHTS OF USE OF PROPERTY, FURNITURE AND EQUIPMENT (NET)			8
PERMANENT INVESTMENTS			720
DEFERRED INCOME TAX ASSETS (NET)			4,737
INTANGIBLE ASSETS (NET)			0
TOTAL ASSETS			**582,332**

LIABILITIES AND STOCKHOLDERS' EQUITY

DEPOSITS			
Time deposits			
Money market		172,427	
Debt instruments issued		129,961	302,388
INTERBANK AND OTHER BORROWINGS			
Payable on demand		2,559	
Short-term		5,336	
Long-term		16,273	24,168
CREDITORS ON REPURCHASE/RESALE AGREEMENTS			144,978
COLLATERAL SOLD OR PLEDGED AS GUARANTEE			
Repurchase/resale (creditor balance)			42,352
DERIVATIVE FINANCIAL INSTRUMENT			
For trading purposes		34	
For hedging purposes		1,825	1,859
LEASE LIABILITIES			10
OTHER ACCOUNTS PAYABLE			
Creditors on settlement of transactions		2,163	
Creditors on cash received as collateral		3,632	
Taxes payable		13	
Sundry creditors and other accounts payable		808	6,616
FINANCIAL INSTRUMENTS QUALIFYING AS LIABILITIES			
Subordinated obligations outstanding			8,831
INCOME TAX LIABILITIES			166
LIABILITIES FOR EMPLOYEE BENEFITS			201
DEFERRED CREDITS AND PREPAYMENTS			776
TOTAL LIABILITIES			532,345
STOCKHOLDERS' EQUITY			
CONTRIBUTED CAPITAL			
Capital stock		51,137	
Contributions for future capital stock increases formalized by the Board of Directors		15,765	
Stock premium		81	66,983
EARNED (LOST) CAPITAL			
Capital reserves		854	
Cumulative results		(17,580)	
Other comprehensive income		(326)	
Valuation of financial instruments to collect and sell	9		
Remeasurements of defined employee benefits	(310)		
Result from holding non-monetary assets	(25)		
Equity in OCI of other entities		56	(16,996)
TOTAL CONTROLLING INTEREST			49,987
TOTAL NON-CONTROLLING INTEREST			0
TOTAL STOCKHOLDERS' EQUITY			49,987
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY			**582,332**

MEMORANDUM ACCOUNTS

Guarantees issued		165
Contingent assets and liabilities		28,380
Credit commitments		211,800
Assets in trust or under mandate		
In trust	463,987	
Under mandate	414	464,401
Assets in custody or under management		1,467,959
Collateral received by the entity		45,256
Collateral received and sold or pledged by the entity		42,331
Uncollected accrued interest derived from loan portfolio with stage 3 credit risk		3,865
Loan portfolio rating		349,846
Other control accounts		169,693

The accompanying clarification notes are an integral part of this consolidated financial statement.

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, based on Articles 99,101 and 102 of Credit Institutions Law, which are of general and mandatory observance, applied consistently, reflecting the transaction carried out by the institution up to the dates mentioned above, which were carried out and valued in accordance with sound banking practices and the applicable legal and administrative provisions.

The Capitalization Index of assets subject to credit risk is 23.09% and 19.12% on assets subject to total risks as of August 2026, 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
CARLOS GASTÓN TORRES ROSAS	JOSÉ JULIÁN MUÑOZ GAYTÁN	ANA ELENA ESPINOSA VÁZQUEZ	MARÍA ELENA CHÁVEZ PÉREZ