



Presentation for Investors
2Q 2022

Corporación Actinver S.A.B. de C.V.
www.actinver.com

Businesses



Private Banking



**Corporate &
Investment Banking**

Products



**Asset
Management**



Markets



**Credit &
Leasing**



**Other
Products**

Regulatory Structure



Mutual Fund Manager

Operadora de Fondos Actinver



Brokerage

Actinver Casa de Bolsa



Bank

Banco Actinver



Leasing

Arrendadora Actinver



48 Financial Centers



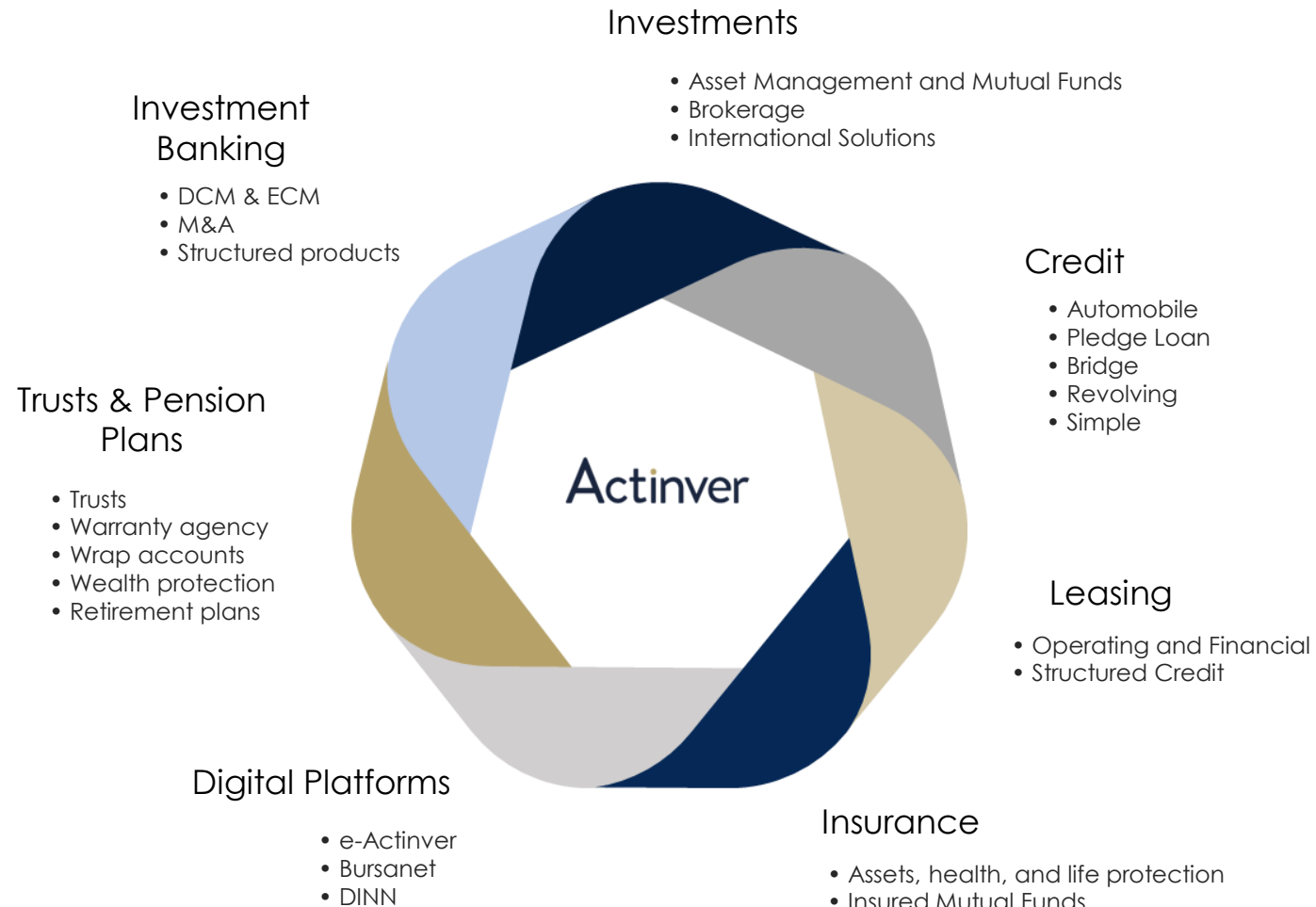
600+ Financial Advisors
and Corporate Bankers



2,000+ Collaborators



The personalized advisory and innovation in our processes allows us to offer each client a 360° strategy with a vision that will help them achieve their goals and minimize risks.

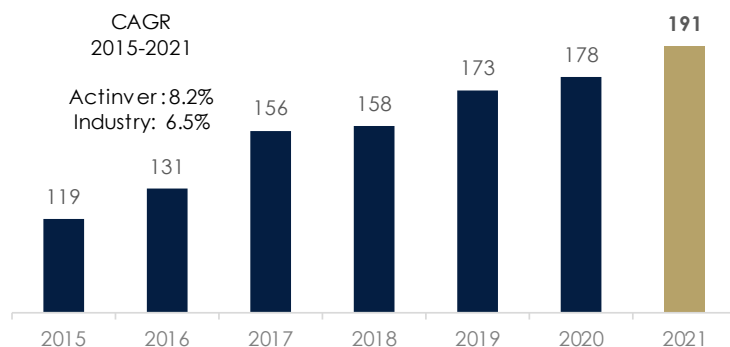


Actinver at a Glance: Highlights

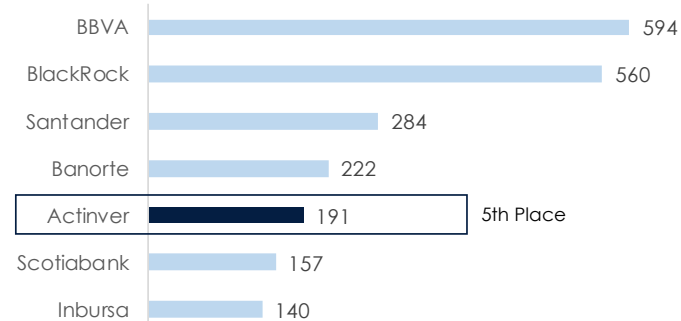
Actinver

Mutual Fund Manager

Mutual Funds Assets Under Management (billion, MXN)

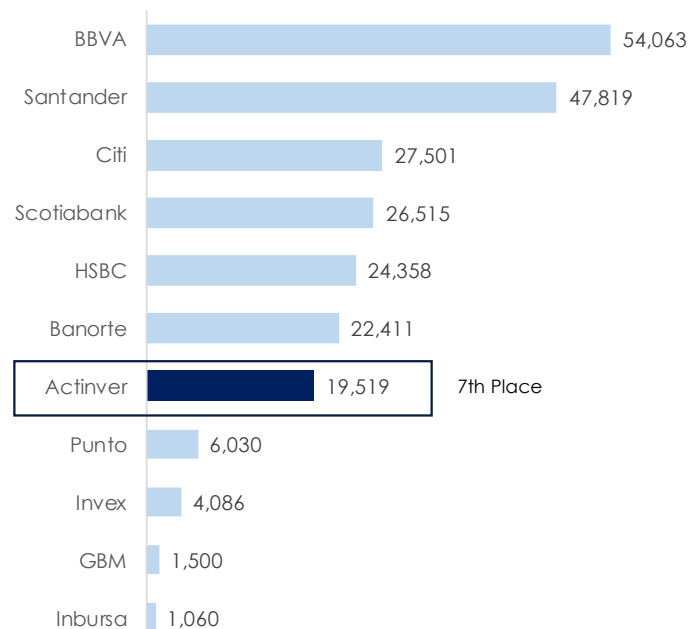


2021 Ranking (billion, MXN)



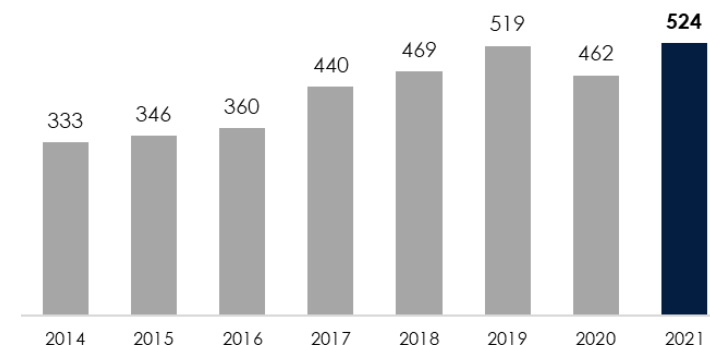
Investment Banking (DCM)

2021 Bloomberg League Table – Mexican Domestic Bonds (billion, MXN)

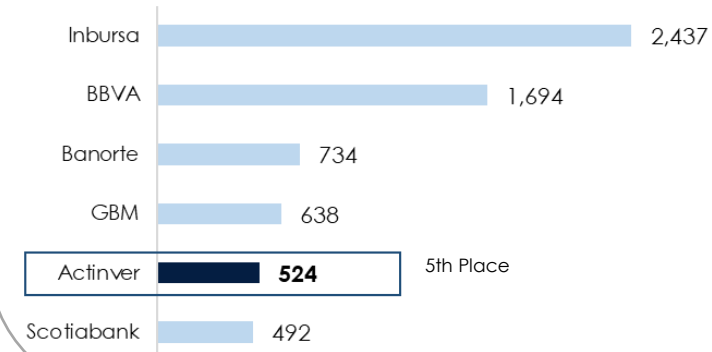


Brokerage House (CB Actinver)

Total Assets Under Custody (billion, MXN)



2021 Ranking (billion, MXN)

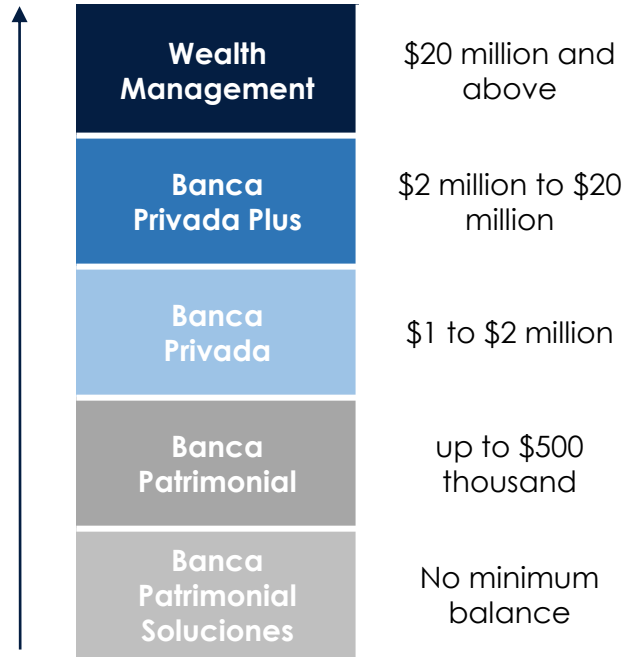




Private Banking

Personal and Specialized Attention for **Individuals and Family Offices**

Advisory Segments



Investment Products

- Brokerage
- Asset Management and Mutual Funds
- Alternative Investments
- Equity and Economic Research

Other Services

- Credit and Leasing
- Insurance
- Fiduciary
- Bank Products
- Retirement Accounts

Client Interaction



More than
600 Advisors

Bursanet
inversión + banca
Digital Broker

Actinver
E-Banking

Asset Management Industry in Mexico

- 1 31 Asset Managers in Mexico
- 2 Attractive market: New players have entered in the last years.
- 3 75% of the industry is concentrated in the first 7 places.
- 4 2015 – 2020 CAGR 6.5%
- 5 Low penetration: in 2017, the Mutual Fund industry in Mexico was 10% of the GDP vs. The global average 15%, Brazil 60% & Chile 27%.

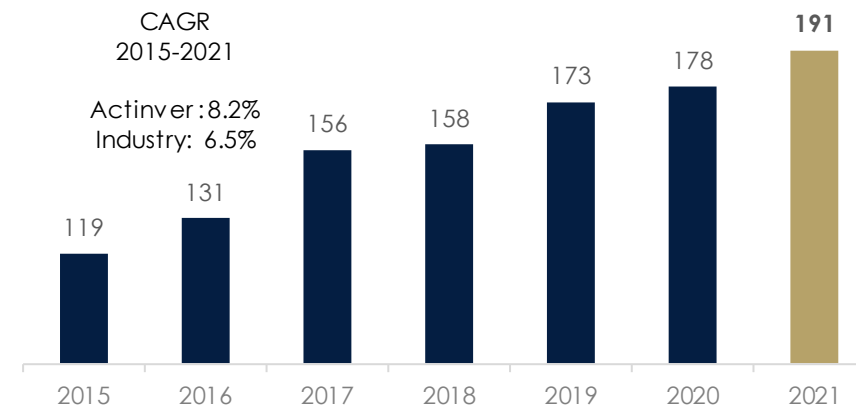
Assets of Mutual Fund Operators in Mexico

(billions of pesos)

No.	Mutual Fund Operators	Net Assets				Change	
		Dec 21	%	Dec 20	%	Net Assets	%
1	BBVA	594	21.2%	549	21.3%	44	8.1%
2	BlackRock	560	20.0%	512	19.9%	48	9.3%
3	Santander	284	10.2%	264	10.3%	20	7.6%
4	Banorte	222	7.9%	220	8.5%	2	1.1%
5	Actinver	191	6.8%	178	6.9%	13	7.4%
6	Scotiabank	157	5.6%	167	6.5%	-10	-6.1%
7	Inbursa	140	5.0%	111	4.3%	29	26.4%
	Others	646	23.1%	571	22.2%	75	13.1%
	Total	2,573	100%	2,467	100%	106	4.3%

Actinver Mutual Fund Assets

(billion of pesos)



Alliances and New Launches

GLOBAL X

LEGG MASON
GLOBAL ASSET MANAGEMENT

AXA INVESTMENT MANAGERS



Corporate and Investment Banking

Comprehensive and specialized financial advice to **Corporates** including their Treasuries, Savings Plans, Pension Funds, and Stock Buyback Programs

Segment Strategy



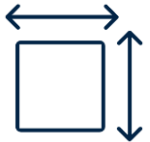
Region

Coverage in 23 States where 88% of GDP is generated.



Industry

18 Strategic Sectors



Size

Medium, Large Companies and Corporates with growth potential generating long-term relationships.

Products and Services

- ECM & DCM
- M&A, restructures
- Credit and Leasing
- Brokerage
- Economic and Equity Research
- Asset Management
- Insurance
- Trusts
- Retirement Accounts

Client Interaction



Transactional Advisors



Corporate Bankers

According to the latest economic census, there are around **9,000 large** companies.*

- These large companies represent 72% of the value generated by the private sector.
- On average, each large company has a yearly income of MXN 1.4 billion.

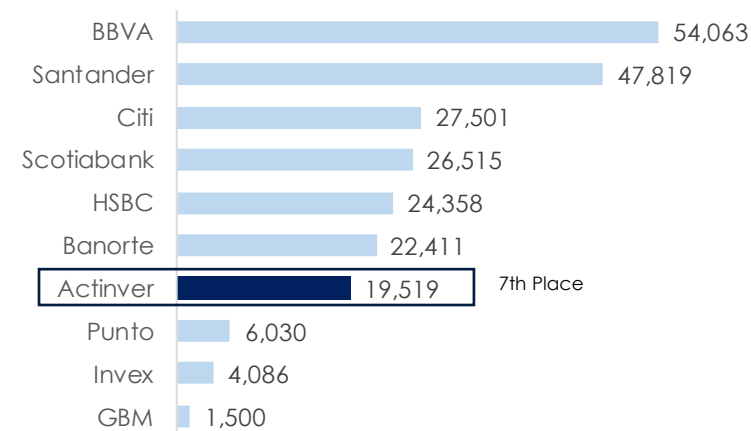
However, less than 2% of large companies are listed in the Mexican Stock Exchange

	Number of Companies	Average Annual Income (mp)
Micro	4,020,817	0.4
Small	189,468	18
Medium	11,769	169
Large	8,691	1,393

Actinver has successfully supported companies to obtain financing.



Bloomberg Ranking Long Term Debt Issuances (bp, 2021)



Actinver enhances customers' growth through buy & sell side advisory

M&A

- Buy-side / Sell-side
- Mergers
- Financing and funding
- Alliances / associations / Joint Ventures
- Fairness opinion
- Financial modeling & business plans

Otros Value Added Services

- Corporate Governance
- Operational improvement
- Preparation for Public Offers
- Capital structure, creditors advise, restructuring

Specialized Financial Advisory

- Corporate strategy and portfolio evaluation
- Opportunities identification
- Growth strategies
- Portfolio optimization (conglomerates, companies with several business lines)
- Due diligence coordination services

Transaction Highlights

<p>GRUPO SID</p>  <p>Sell-side Sale of a company in transportation sector</p> <p>February 2016</p> <p>Actinver</p>	<p>ALPURA</p>  <p>Buy-side In the acquisition of a company in the consumer sector</p> <p>July 2017</p> <p>Actinver</p>	<p>GRUPO VALSA</p>  <p>Sell-side Sale of an Aluminum Manufacturer</p> <p>June 2016</p> <p>Actinver</p>	<p>GRUPO IPB</p>  <p>Sell-side advice Sale of real estate assets</p> <p>December 2017</p> <p>Actinver</p>
<p>TOTALPLAY</p>  <p>Strategic Advice Support raising debt in USD</p> <p>April 2015</p> <p>Actinver</p>	<p>CONFIDENTIAL</p> <p>Strategic Advice Support in strategic plan, valuation and growth strategy</p> <p>January 2016</p> <p>Actinver</p>	<p>CONFIDENTIAL</p> <p>Strategic Advice Support in restructuring debt of the company</p> <p>November 2014</p> <p>Actinver</p>	<p>ACTINVER (INTERNO)</p>  <p>Advice on bancassurance Actinver channel sale process</p> <p>March 2019</p> <p>Actinver</p>

Equity Sales & Trading

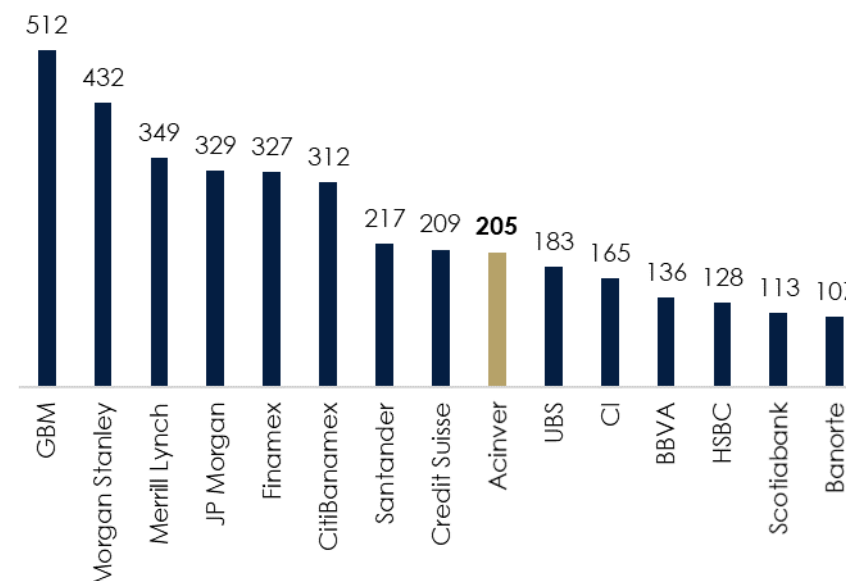
- Desks:
 - A) Proprietary Positions, B) Institutional Sales, C) Equity Desk, D) Wealth Management Link.
- Model supported on fundamental and quantitative research combined with technology.
- High level corporate access and close relationships.
- Current Rank: 9th. Goal: always top 5.
- Association with Auerbach Grayson for US clients.

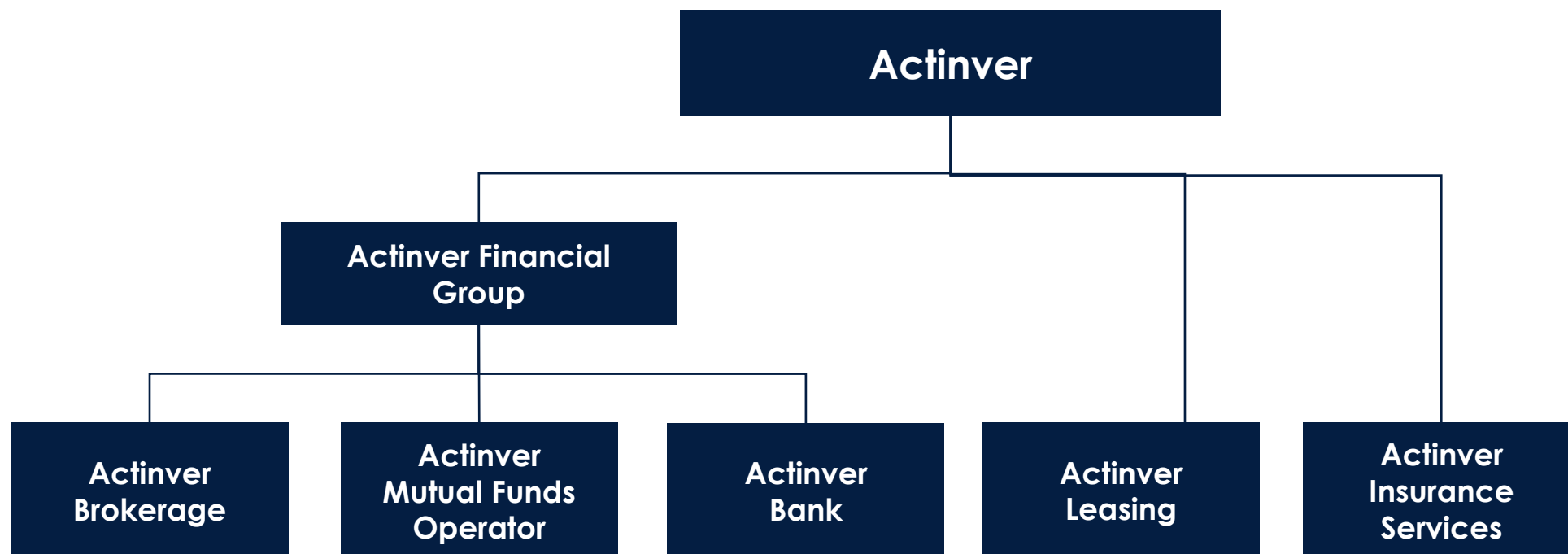
Fixed Income & FX Sales & Trading

- Provides strategy and market making services in a wide range of spot and derivatives products.
- Major player in Local Government and Corporate Bonds.
- Constantly increasing our products catalog, including derivatives for hedging and structured notes; and traditional banking services.

Sales & Trading Performance

Equity Desk Traded Gross Value
(billions of pesos, as of 2021)





Alterna Asesoría
Internacional

Spin-Off
2T 2021



OECD Principles of Corporate Governance



Corporate Governance Principles for Banks

TRANSPARENCY

ACCOUNTABILITY

INTEGRITY

General Shareholders
Meeting & Clients

Regulatory
Authorities

Board of Directors

Audit Committee

Corporate
Practices
Committee

Remuneration
Committee

Financial Entities
Regulatory
Committees*

Compliance
Officer

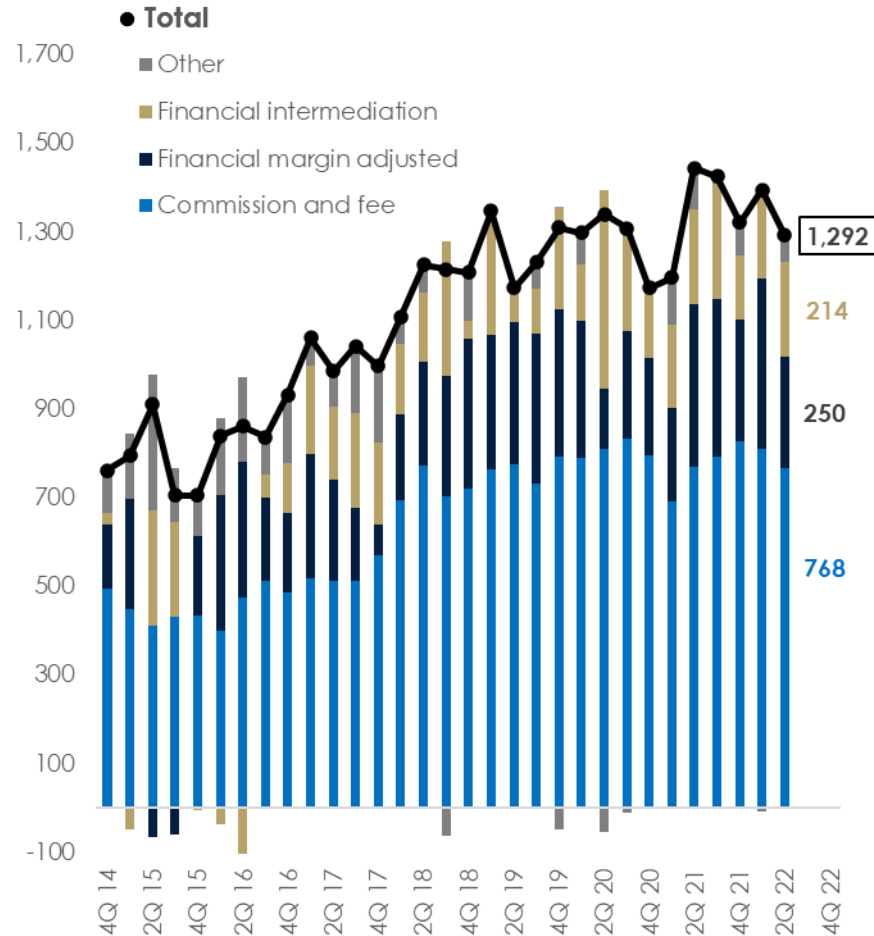
Internal Auditor

Senior Management

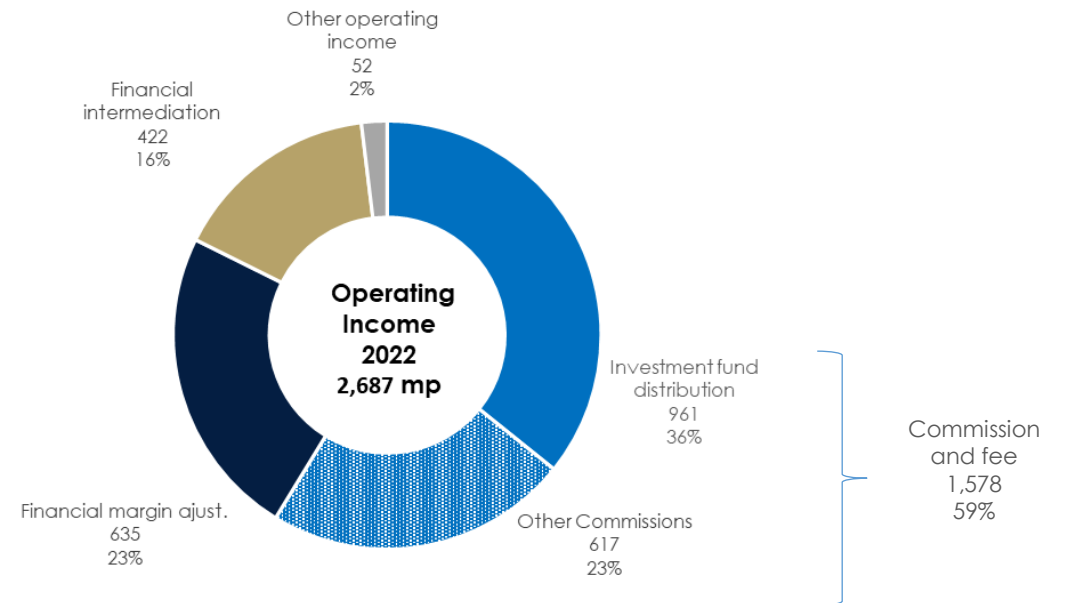
*Risk Management, Credit, AML, Compliance and Sales Practices

Key Financial Information

Operating Income ⁽¹⁾ (mp)



Breakdown of Operating Income (2Q 22 YTD, mp)

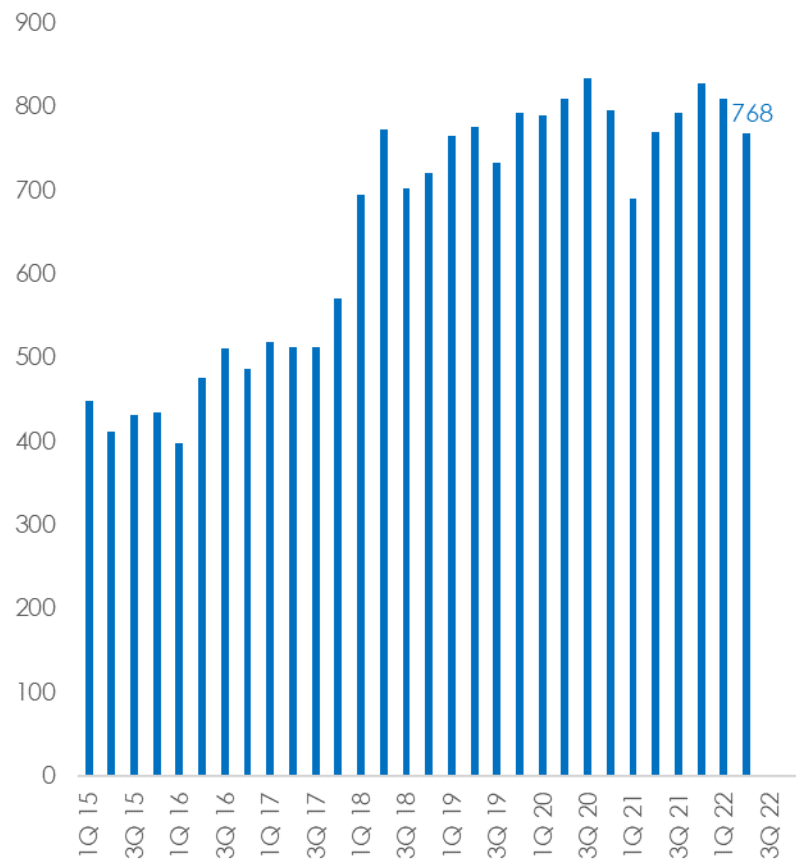


	2Q 22	2Q 21	Var.	%	2022 Acc.	2021 Acc.	%
Commission and fee	768	769	-2	0%	1,578	1,460	8%
Financial margin ajust.	250	369	-119	-32%	635	581	9%
Financial intermediation	214	212	2	1%	422	401	5%
Other operating income	60	95	-34	-36%	52	200	-74%
Operating Income	1,292	1,444	-153	-11%	2,687	2,641	2%

(1) Extraordinary income derived from a marketing agreement entered into with Insurer Mapfre during the 1st quarter of 2019 is excluded.

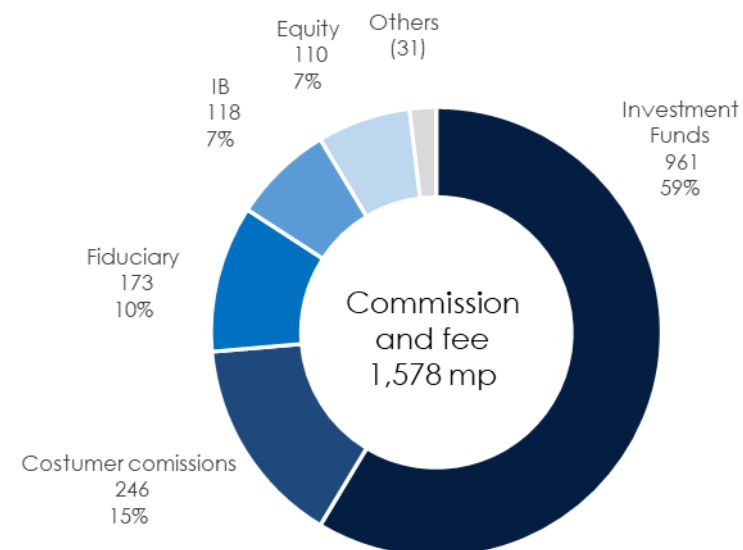
Income

(mp)



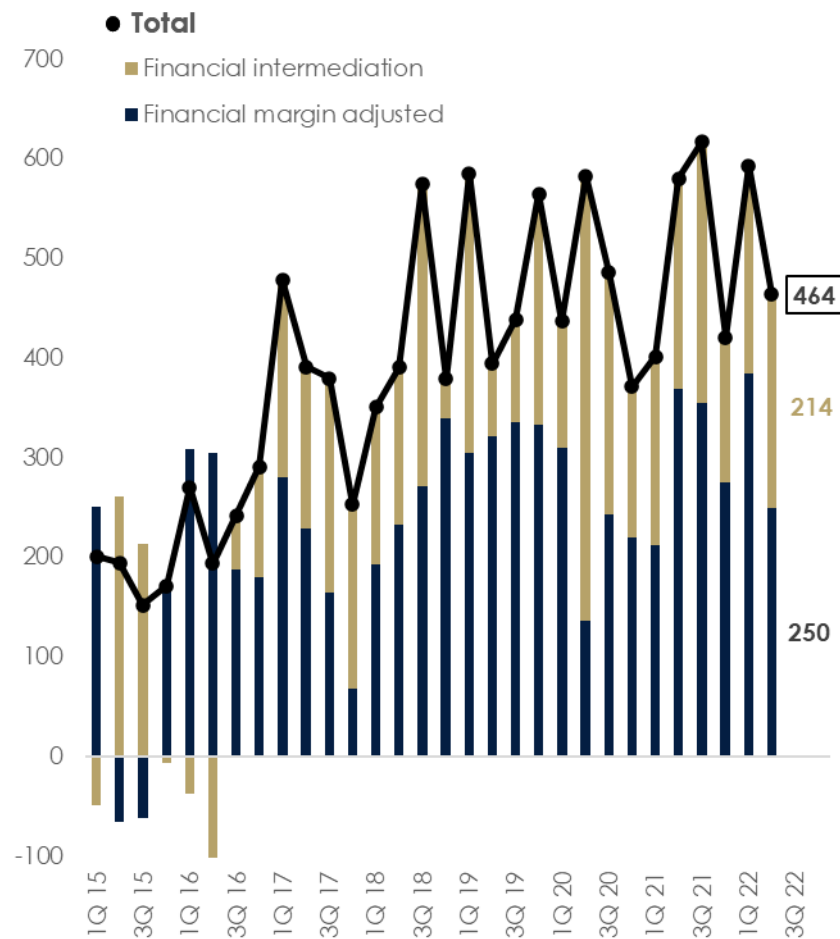
Breakdown of Income

(2Q 22 YTD, mp)



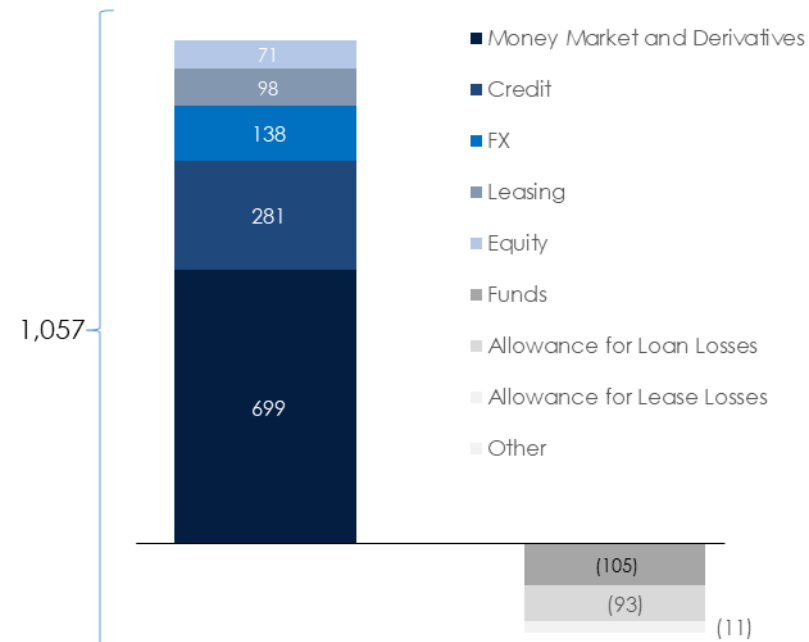
Income

(mp)



Breakdown of Income

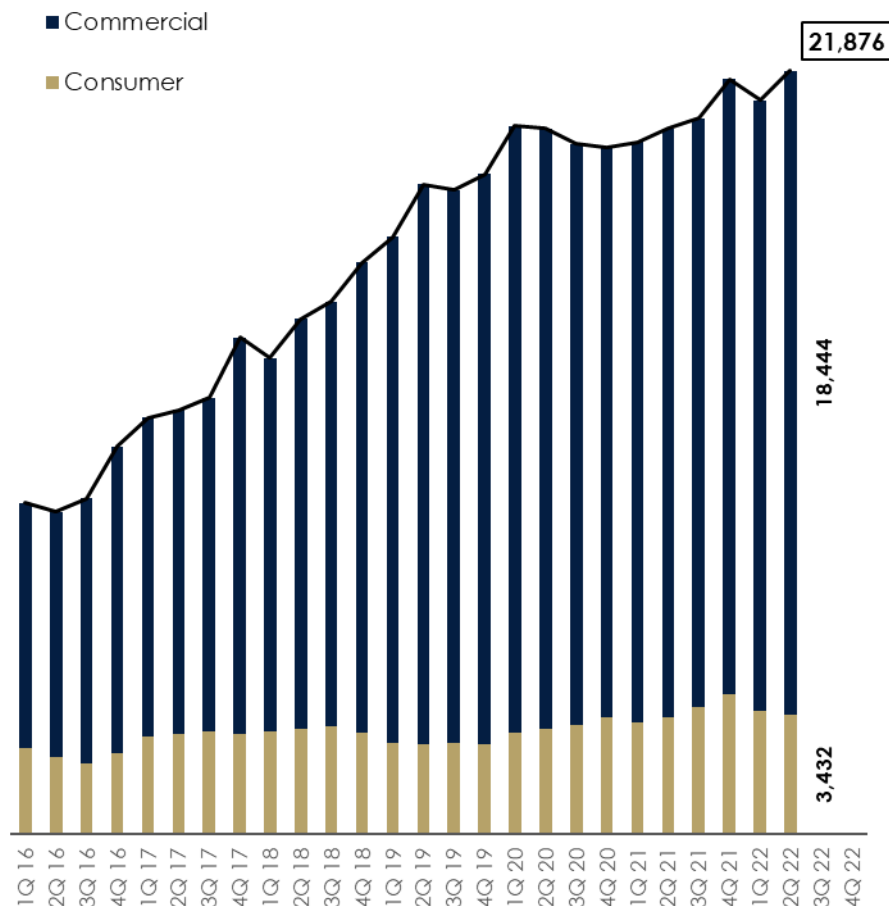
(2Q 22 YTD, mp)



The **credit portfolio** were 21,876 million pesos for the 2Q 22, 4.1% higher than 1Q 22. Commercial loans increased 5.5% to 18,444 million pesos, while consumer loans down 3.0% to 3,432 million pesos.

Credit Portfolio (Bank)

(mp)



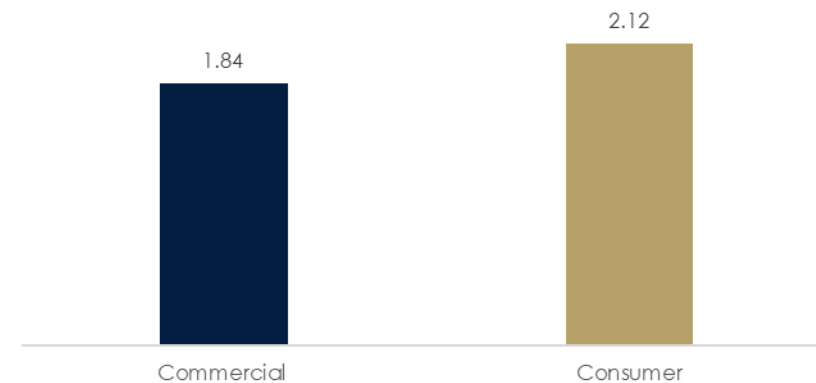
Credit Type

(mp, %)

	2Q 22	1Q 22	2Q 21	vs. 1Q 22	vs. 2Q 21
Portfolio	21,876	21,017	20,220	4.1%	8.2%
Commercial	18,444	17,480	16,858	5.5%	9.4%
Consumer	3,432	3,537	3,362	-3.0%	2.1%

Weighted Average Maturity of Credit Portfolio

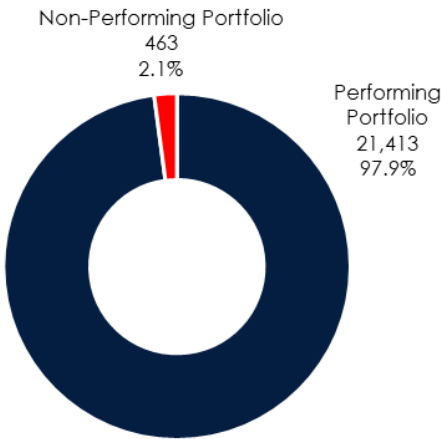
(years, Banco Actinver, 2Q 22)



Nonperforming loans were 463 million pesos in 2Q 22. The **NPL ratio of Banco Actinver** reached 2.11% vs. 2.26% in the previous quarter.

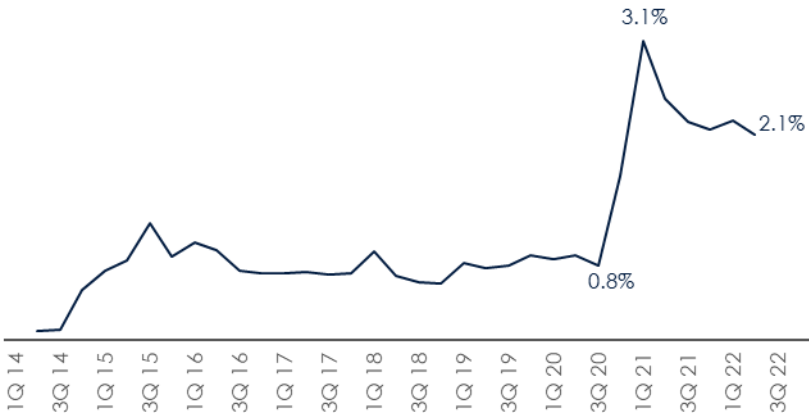
Distribution of Total Portfolio

(1Q 22, mp)



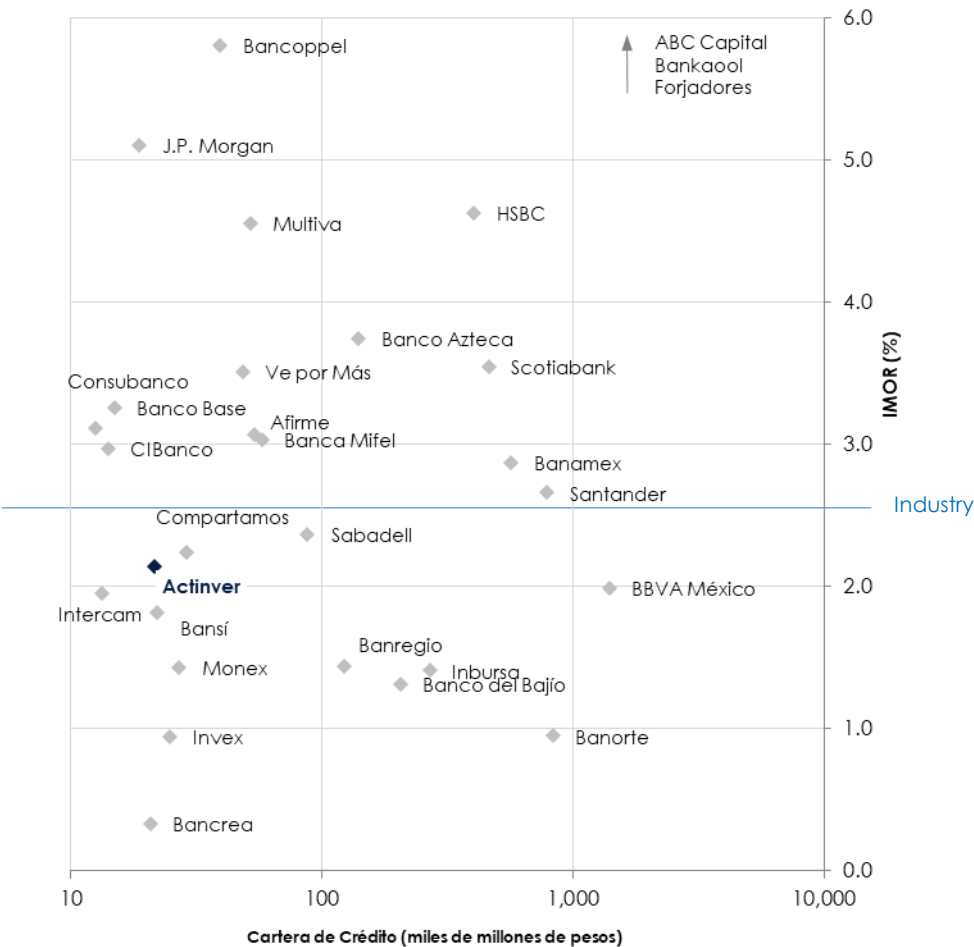
NPL Ratio (Banco Actinver)

(%)



NPL Ratio in the Sector

(May 2022, billions of pesos)

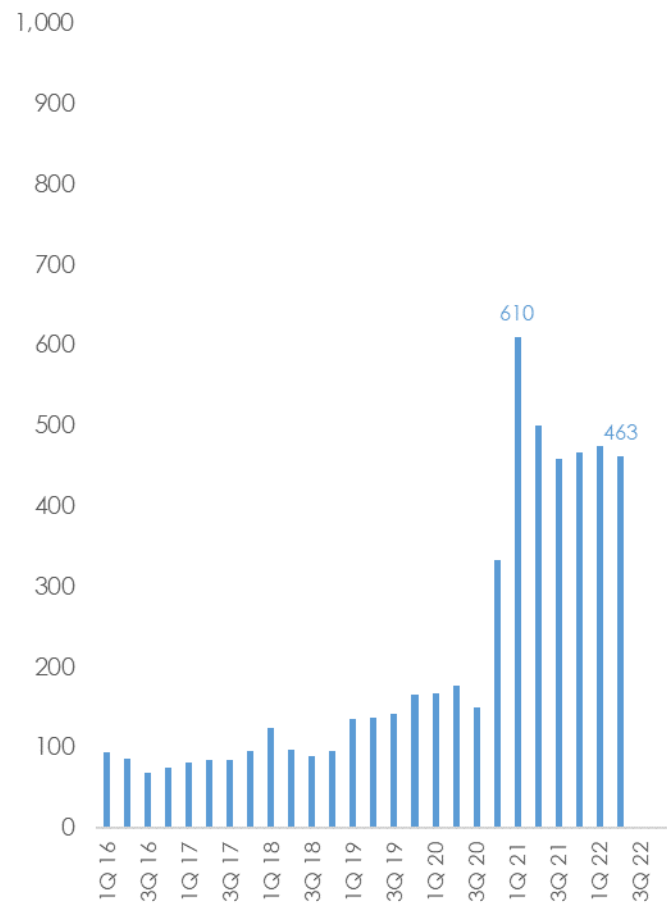


1) Past Due Ratio = Past Due Portfolio / Current Portfolio.
Source: Banking Statistical Bulletin, National Banking and Securities Commission (CNBV in spanish).

Allowance for credit losses closed the quarter in 694 million pesos (Regulatory 670 mp, additional 24 mp). The coverage ratio (ICOR) remains in 1.5x.

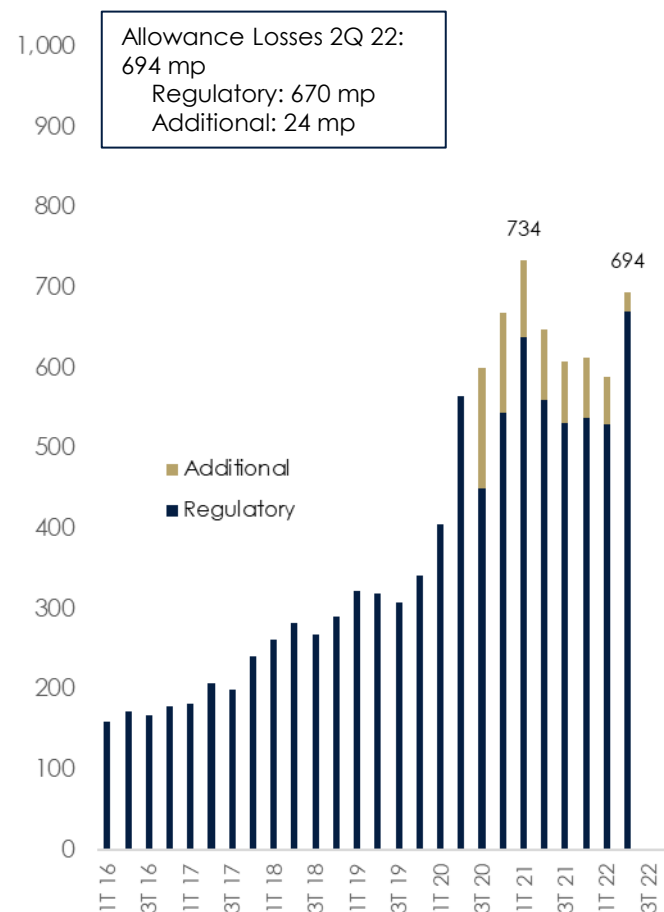
Past Due Portfolio

(2Q 22, mp)



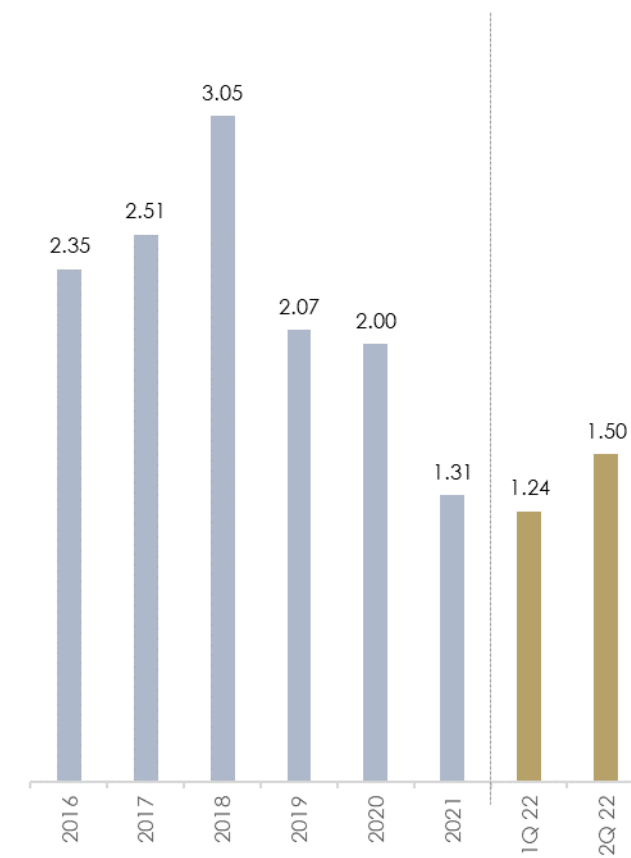
Accumulation for Loan Losses

(2Q 22, mp)



Coverage Ratio⁽¹⁾

(2Q 22)



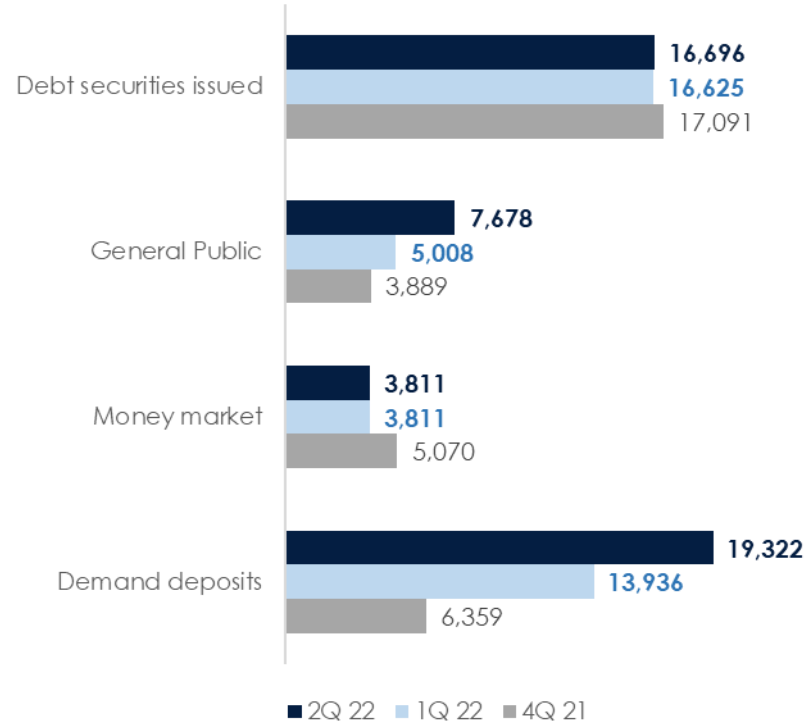
(1) Coverage Index= Allowance for Loan Losses / Past Due Portfolio.

Source: Commercial Banking Statistical Bulletin, National Banking and Securities Commission (CNBV).

At the end of the first quarter of 2022, long-term debt issuances by Corporación Actinver totaled 2,630 million pesos, Banco Actinver has an issued amount of 9,307 million pesos and Arrendadora 629 million pesos. During 2022, only the amortization of BACTIN 19-2 for \$1,000 million pesos remains.

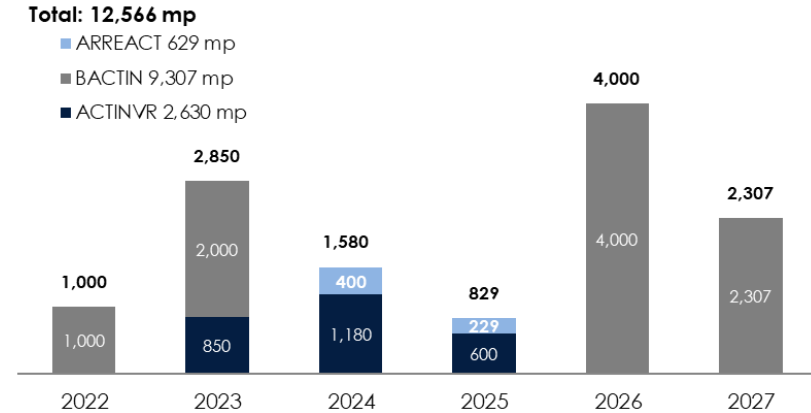
Distribution of Deposit Funding

(2Q 22, mp)



Long Term Issuance Maturity Profile

(mp)



Issue	Maturity	Term	Amount (mp)	Spread
BACTIN 19-2	15/09/2022	3	1,000	0.50
ACTINVR 22	01/06/2023	1	350	0.50
BACTIN 20	31/10/2023	3	2,000	0.95
ACTINVR 18	30/11/2023	5	500	1.45
ACTINVR 19	17/04/2024	5	380	1.27
ACTINVR 21	29/04/2024	3	200	1.20
ARREACT 21	23/05/2024	3	400	1.40
ACTINVR 19-2	15/08/2024	5	600	1.20
ACTINVR 20-2	18/08/2025	5	600	1.80
ARREACT 22	21/11/2025	4	229	1.40
BACTIN 21	08/07/2026	5	2,000	0.85
BACTIN 21-2	11/12/2026	5	2,000	0.79
BACTIN 22	10/06/2027	5	2,307	0.80
TOTAL			12,566	

At the end of June, HR Ratings upgraded the rating of Corporación Actinver and its subsidiaries so that all **ratings** are at the same credit level. On the other hand, the Bank's Capitalization Ratio (**ICAP**) remains above our internal limit of 12.5%.

Credit Ratings



	Short Term	Long Term	Cebur	Outlook
Corporación Actinver	F1+(mex)	AA-(mex)	AA-(mex)	Stable
Banco Actinver	F1+(mex)	AA(mex)	AA(mex)	Stable
Actinver Casa de Bolsa	F1+(mex)	AA(mex)	N/A	Stable
Arrendadora Actinver	F1+(mex)	AA-(mex)	F1+(mex) AA-(mex)	Stable

Last change: In June 2021, Stable Perspective.



	Short Term	Long Term	Cebur	Outlook
Corporación Actinver	HR1	HR AA-	HR AA-	Stable
Banco Actinver	HR1	HR AA	HR AA	Stable
Actinver Casa de Bolsa	HR1	HR AA		Stable
Arrendadora Actinver	HR1	HR AA-	HR1 HR AA-	Stable

Last change: in June 2022, HR Ratings upgraded Corporación and Subsidiaries one notch.

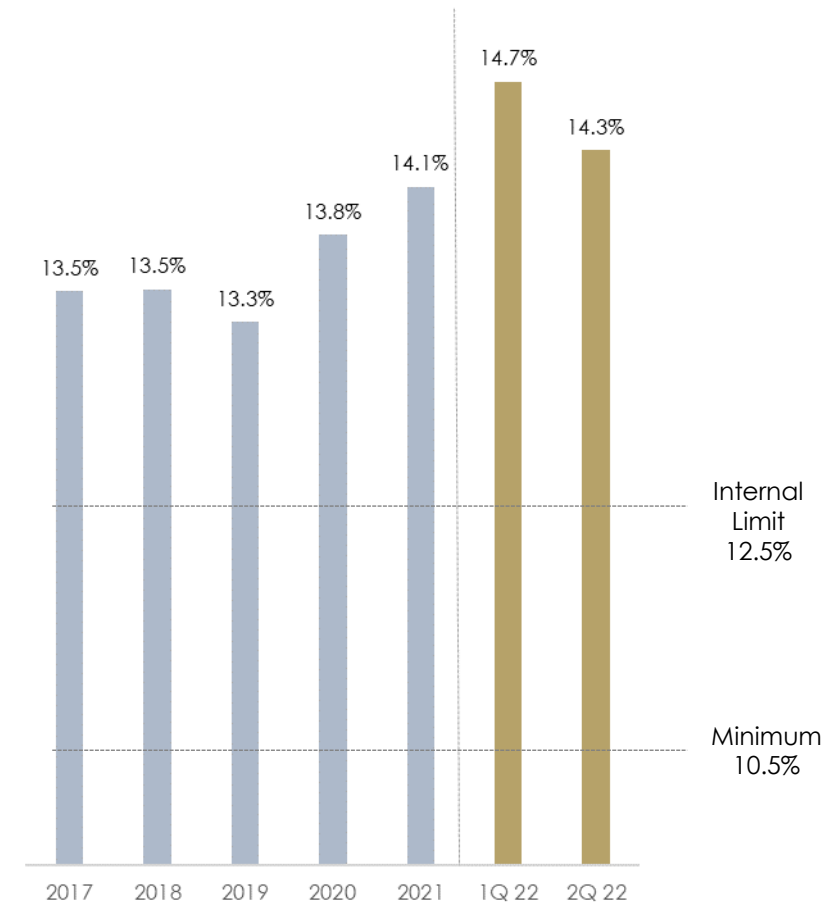


	Short Term	Long Term	Cebur	Outlook
Corporación Actinver	1+/M	AA-/M	AA-/M	Stable
Banco Actinver	1+/M	AA/M	AA/M	Stable
Actinver Casa de Bolsa	1+/M	AA/M	N/A	Stable
Arrendadora Actinver	1+/M	AA-/M	1+/M AA-/M	Stable

Coverage began in February 2019.

Capital Ratio – ICAP ⁽¹⁾

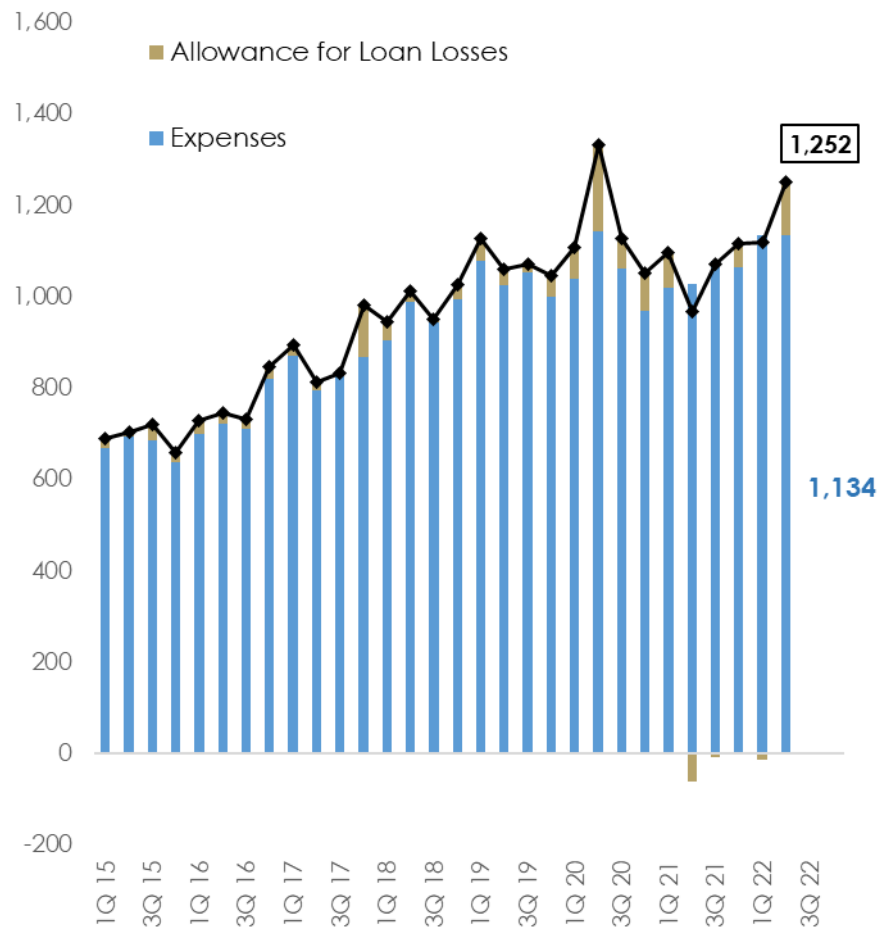
(Banco Actinver, %)



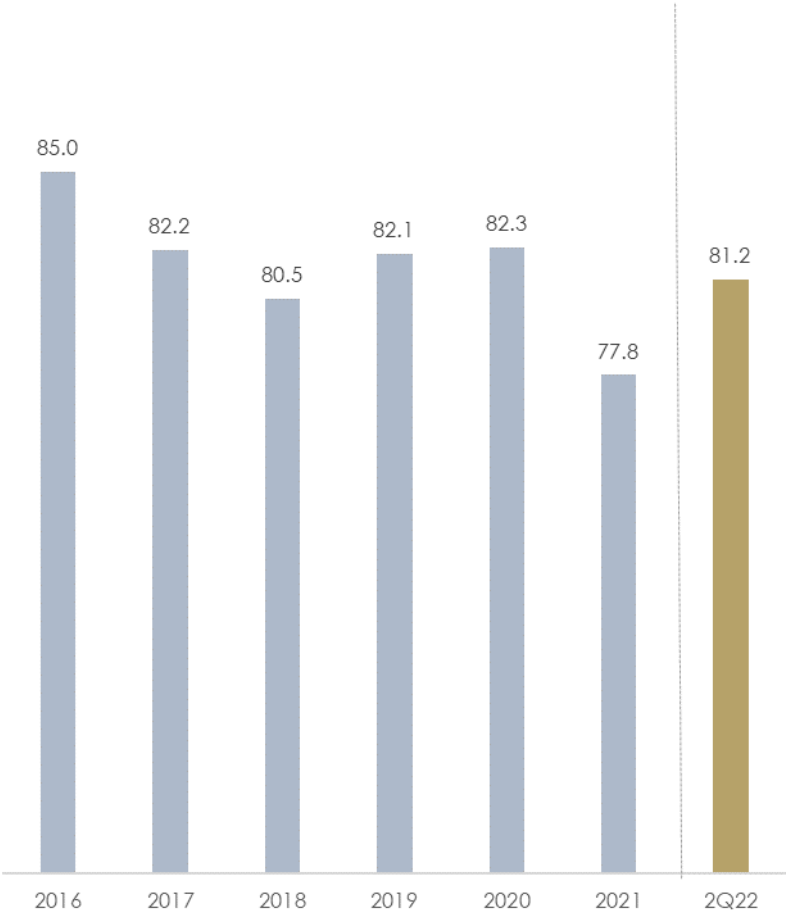
(1) Capitalization Ratio = Net Capital / Risk Assets

Administrative and promotional expenses increased 10% vs. 2Q21 due to the implementation of strategic projects, as well as an adjustment to the company's salary base. The **efficiency ratio** returns to 81%.

Operating Expenses
(mp)



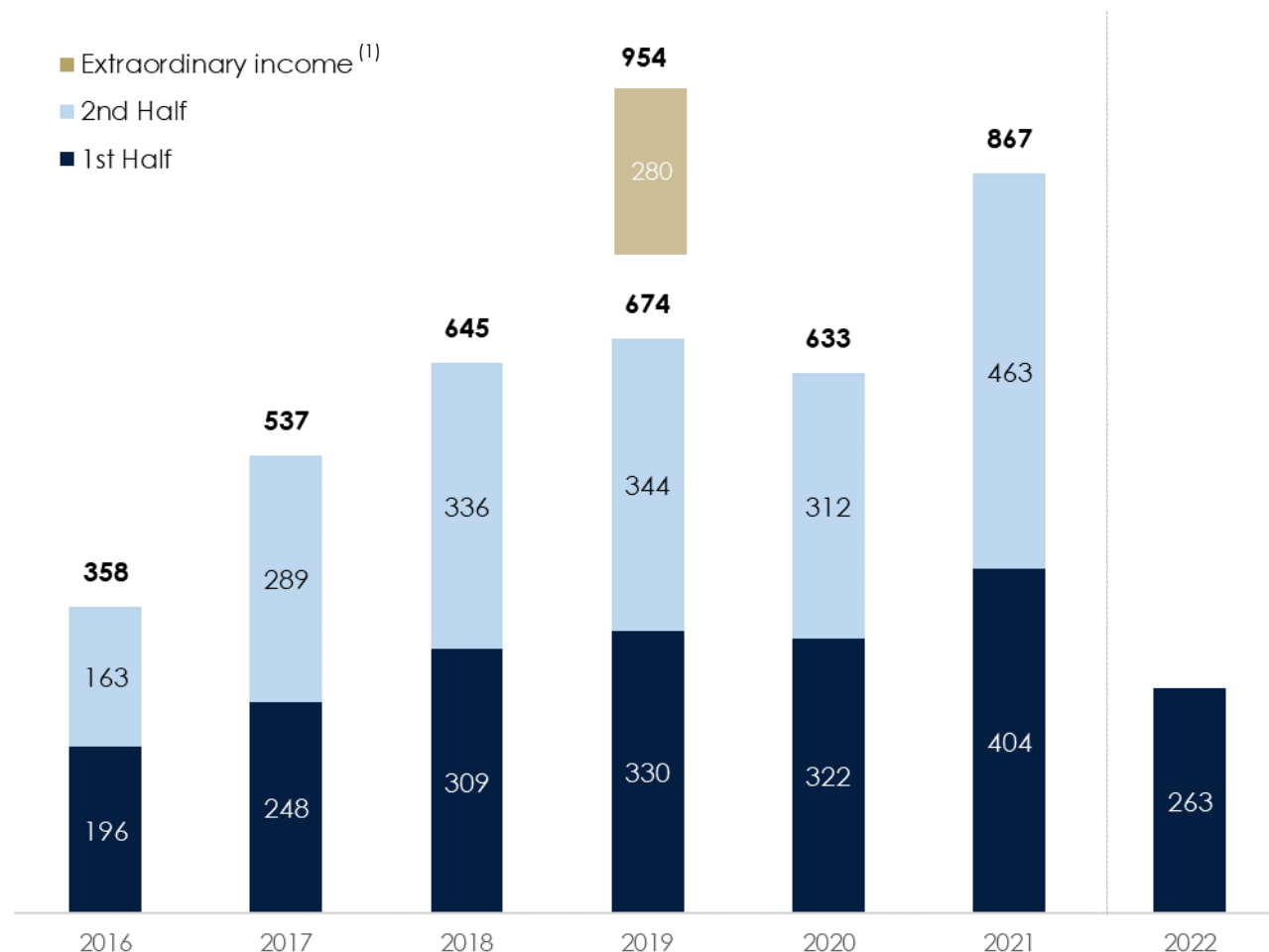
Efficiency Ratio
(2Q 22, mp)



Net Income

(mp)

- Extraordinary income ⁽¹⁾
- 2nd Half
- 1st Half



Results Snapshot (2Q 22)

Net Income reached 97 million pesos (mp) , represents a decrease of -65% vs. 2Q21. **Net income** were 263 mp for the first half of 2022.

Operative Income obtained in the period reached 1,292 million pesos, -11% compared to the amount observed in the same period of 2021.

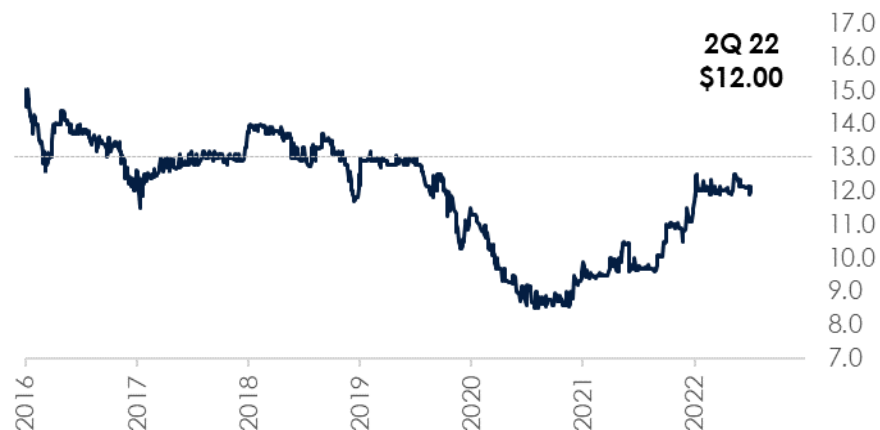
Administrative and promotional expenses increased 10% vs. 2Q21 due to the implementation of strategic projects, as well as an adjustment to the company's salary base. The efficiency ratio returns to 81%.

Mutual Funds as the 5th largest operator in the market, with assets under management of 178 billion pesos, market share of 6.4%.

The **Loan and Lease Portfolio** closed in 27,509 million pesos. The **NPL ratio of Banco Actinver** reached 2.11% vs. 2.26% in the previous quarter.

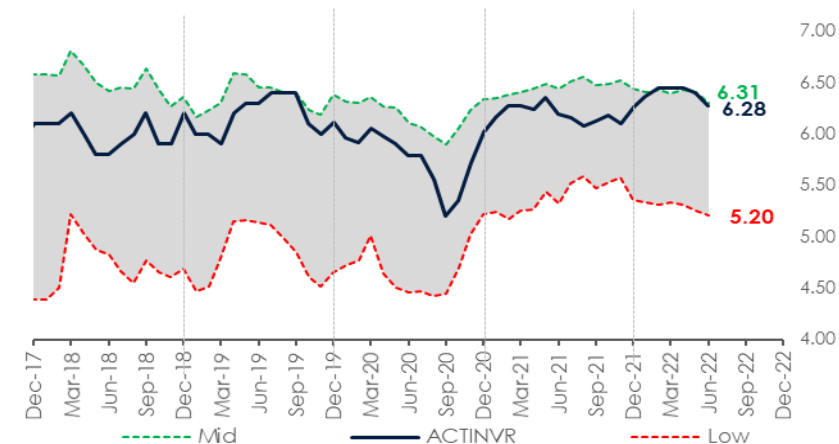
(1) Extraordinary income derived from a commercialization agreement concluded with Mapfre during the 1st quarter of 2019.
https://www.bmv.com.mx/docs-pub/eventore/eventore_905359_1.pdf

Price ACTINVR B

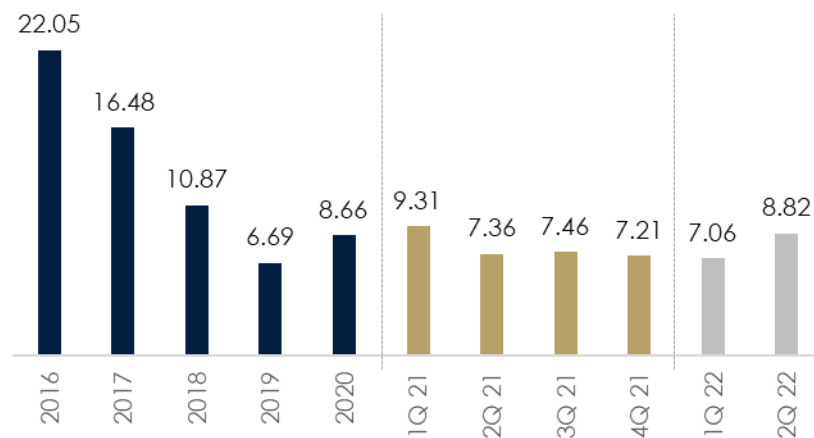


Market Liquidity Ranking⁽¹⁾

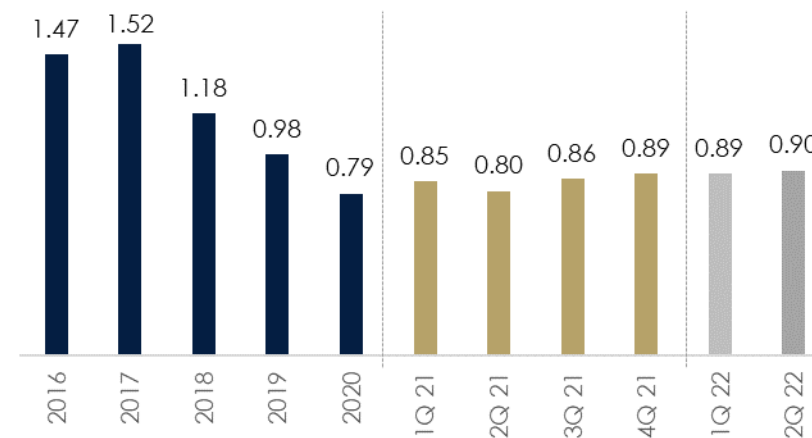
(96 place out of 190 companies)



P/E Ratio



P/BV Ratio



(1) https://bmv.com.mx/docs-pub/INDICES/CTEN_INOT/BMV_MARKETABILITY_INDEX_METHODOLOGY.PDF

Income Statement

(2Q 2022, mp)

Concept (millions of pesos)	2Q22	1Q22	2Q21	Change %		2022	2021	Change %
				1Q22	2Q21			
Interest Income	1,735	1,544	1,278	12%	36%	3,279	2,542	29%
Interest Expense	(1,367)	(1,174)	(971)	16%	41%	(2,541)	(1,945)	31%
Net Interest Income after Provisions⁽¹⁾	250	385	369	(35%)	(32%)	635	581	9%
Commissions and Fees (Net)	768	810	769	(5%)	(0%)	1,578	1,460	8%
Brokerage Revenue	214	208	212	3%	1%	422	401	5%
Other Operating Income	60	(8)	94	0%	(36%)	52	200	(74%)
Administrative and Promotional Expense	(1,134)	(1,134)	(1,028)	(0%)	10%	(2,268)	(2,048)	11%
Operating Income	158	261	416	(40%)	(62%)	418	593	(29%)
Operating Margin	12.2%	18.7%	28.8%	-648 bps	-1,658 bps	15.6%	22.5%	-689 bps
Net Income	97	166	279	(42%)	(65%)	263	404	(35%)
Net Margin	7.5%	11.9%	19.3%	-439 bps	-1,177 bps	9.8%	15.3%	-549 bps
Total Income⁽²⁾	2,867	2,656	2,446	8%	17%	5,523	4,779	16%
Operating Income⁽³⁾	1,292	1,395	1,444	(7%)	(11%)	2,687	2,641	2%

(1) Financial Margin less Reserves for Credit Risk.

(2) Total Income: Interest income, plus commissions and fees charged, plus brokerage revenue, plus other operating income.

(3) Operating Income: Interest income, less interest expenses, less allowance for loan losses, plus commissions and fees charged, less commissions and fees expense, plus brokerage revenue, plus other operating income.

Balance Sheet

(2Q 2022, mp)

Assets	2Q22	1Q22	2Q21	1Q22	2Q21
Cash and Cash Equivalents	5,148	4,461	3,027	15%	70%
Investments in Securities	47,985	40,053	55,771	20%	(14%)
Total Credit Portfolio	26,504	25,721	23,801	3%	11%
Other Accounts Recievable (Net)	2,909	4,351	6,457	(33%)	(55%)
Total Assets*	90,708	82,666	96,901	10%	(6%)
Liabilities	2Q22	1Q22	2Q21	1Q22	2Q21
Deposit Funding	47,508	39,381	29,660	21%	60%
Creditors Under Repurchase/Resell Agreeeme	20,769	21,146	32,383	(2%)	(36%)
Other Accounts Payable	3,721	4,986	4,948	(25%)	(25%)
Total Liabilities*	83,618	75,455	89,710	11%	(7%)
Shareholders' Equity	2Q22	1Q22	2Q21	1Q22	2Q21
Paid-In Capital	1,678	1,678	1,757	0%	(4%)
Earned Capital	5,402	5,512	5,122	(2%)	5%
Total Shareholders' Equity*	7,090	7,211	7,191	(2%)	(1%)

* Includes all accounts

Contact

INVESTOR RELATIONS

Ana Yañez

01 (55) 1103-6600 ext. 1753

ayanezi@actinver.com.mx / actinverir@actinver.com.mx

Héctor Reyes

01 (55) 1103-6600 ext. 1440

hreyes@actinver.com.mx / actinverir@actinver.com.mx

Montes Urales 620, Lomas de Chapultepec IV Sección, C.P. 11000,
Miguel Hidalgo, CDMX.

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Some of the statements found in this report are based on assumptions and forecasts. External factors outside the control of the company may directly or indirectly impact the results the company achieves. We encourage investors to examine and analyze the risk factors Corporación Actinver S.A.B de C.V. presents on its Initial Public Offerings documents presented on May 6th 2010 and on the annual reports provided to the Bolsa Mexicana de Valores.

Actinver