

A close-up photograph of a business meeting. Several people in dark suits are gathered around a table, looking at documents and charts. One person is pointing at a chart with a silver pen. The scene is lit with a cool blue light, creating a professional and focused atmosphere. The documents on the table feature various charts, including a bar chart and a world map.

# Actinver

## Corporate Presentation

October 2024  
*Figures as of 3Q 2024*

# Disclaimer

Some of the statements contained in this press release may relate to forward-looking expectations. Words such as “anticipates,” “believes,” “estimates,” “expects,” “plans,” and other similar expressions, whether related to the Company or not, are intended to convey estimates or forecasts. Various factors beyond the issuer’s control may cause the actual results obtained by the issuer to differ substantially from those expressed in forward-looking statements. Investors are advised to independently review and analyze the risk factors to which Corporación Actinver, S.A.B. de C.V. is subject, as detailed in the annual reports filed with the Mexican Stock Exchange (BMV for its Spanish acronym).

# Actinver Insights

Actinver is dedicated to supporting the financial well-being of individuals and businesses in Mexico through investment management advisory focused on wealth growth. By combining traditional expertise with innovative digital solutions, we offer a trusted, exceptional financial service.



## Our businesses



## Our size and growth

Assets Under Management and Custody 3Q24: **+MX\$810 bn**

Assets in Asset Management 3Q24: **+MX\$262 bn**

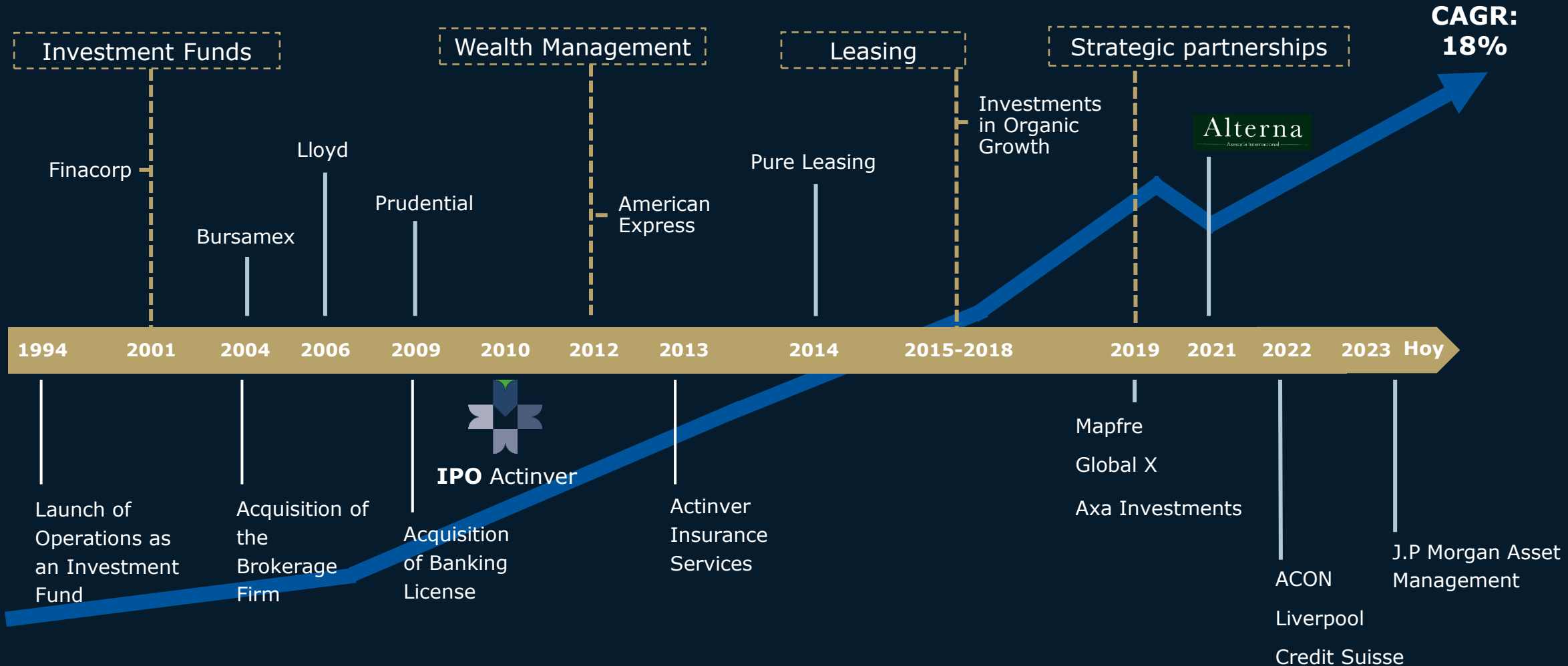
Net Income 3Q24: **MX\$329 million**  **CAGR '16- '23: 18%**

Net Income LTM: **MX\$1,281 million**

1. Mexican Stock Exchange.

# Experience and Growth

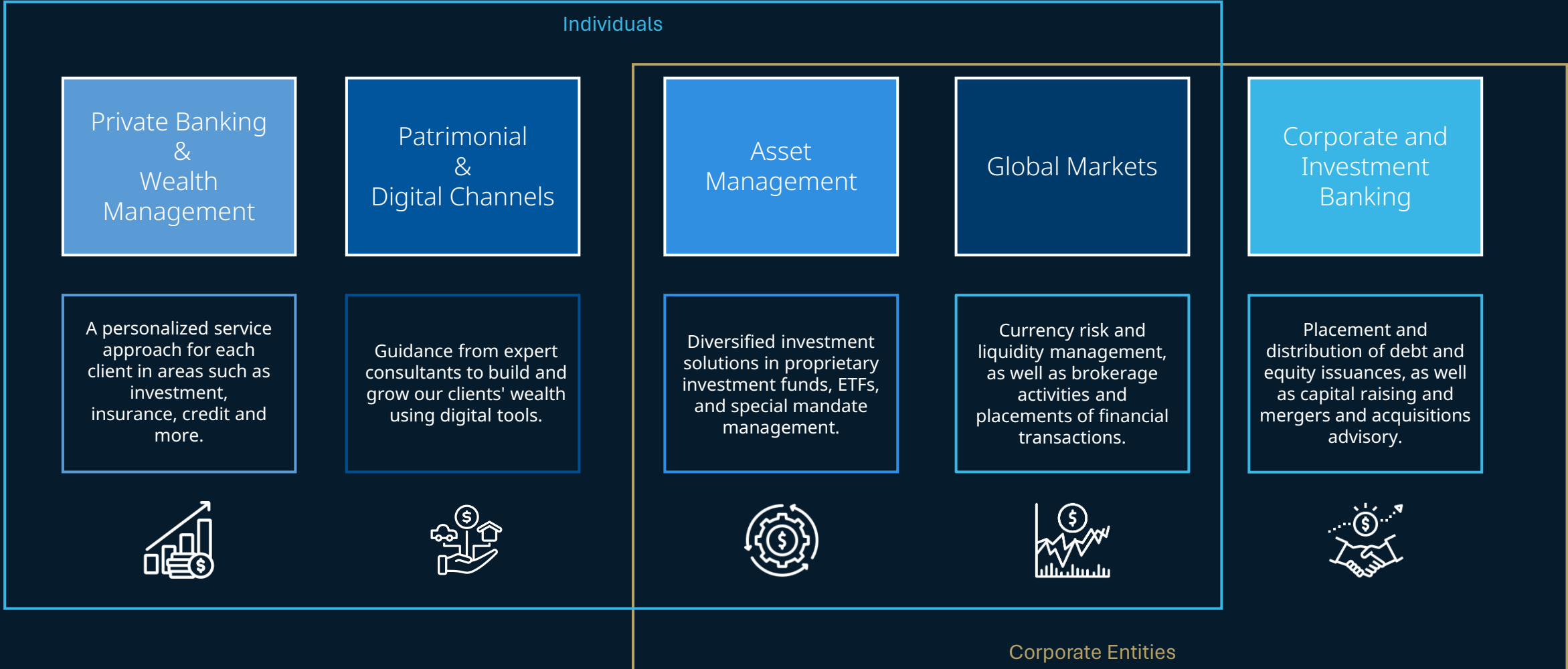
With 29 years of experience, at Actinver we have built our service platform through organic and inorganic growth, with a recent focus on strategic partnerships.



The trend line indicates the growth in Assets Under Management and Custody from 1994 to 2023.

# Business Model

A strategy focused on comprehensively addressing client needs, positioning us as leaders across all business lines.



# Business Positioning

## PRIVATE BANKING & WEALTH MANAGEMENT



One of the largest private banks in the country<sup>1</sup>

## ASSET MANAGEMENT

5<sup>TH</sup>

Largest fund manager in the country<sup>2</sup>

## FINANCIAL MARKETS

4<sup>TH</sup>

Largest brokerage firm by assets under custody<sup>3</sup>

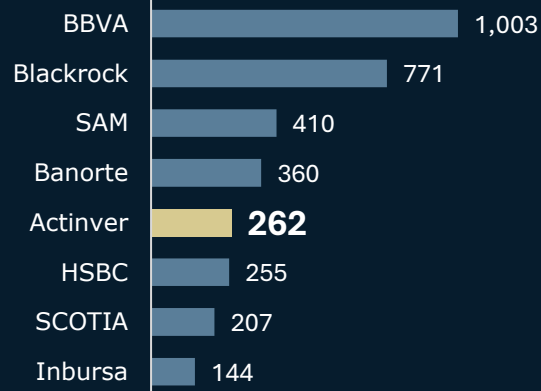
## CORPORATE AND INVESTMENT

6<sup>TH</sup>

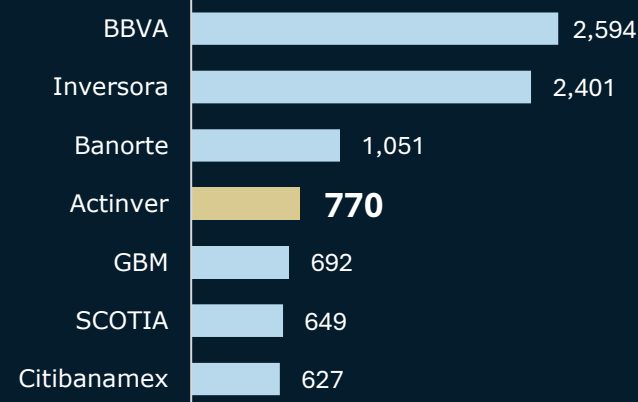
Ranked long-term debt placement facilitator<sup>4</sup>



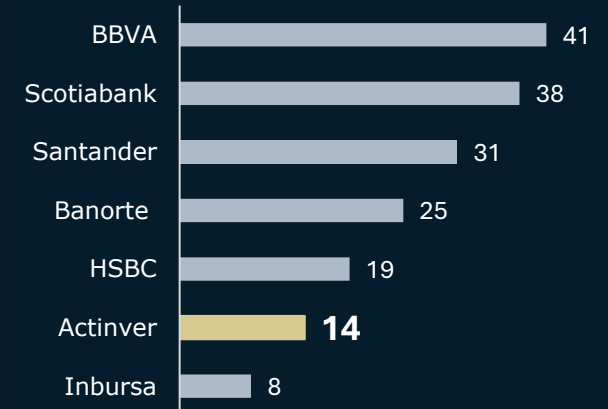
**Assets Under Management**  
September 2024, billion pesos



**Assets Under Custody**  
September 2024, mdp



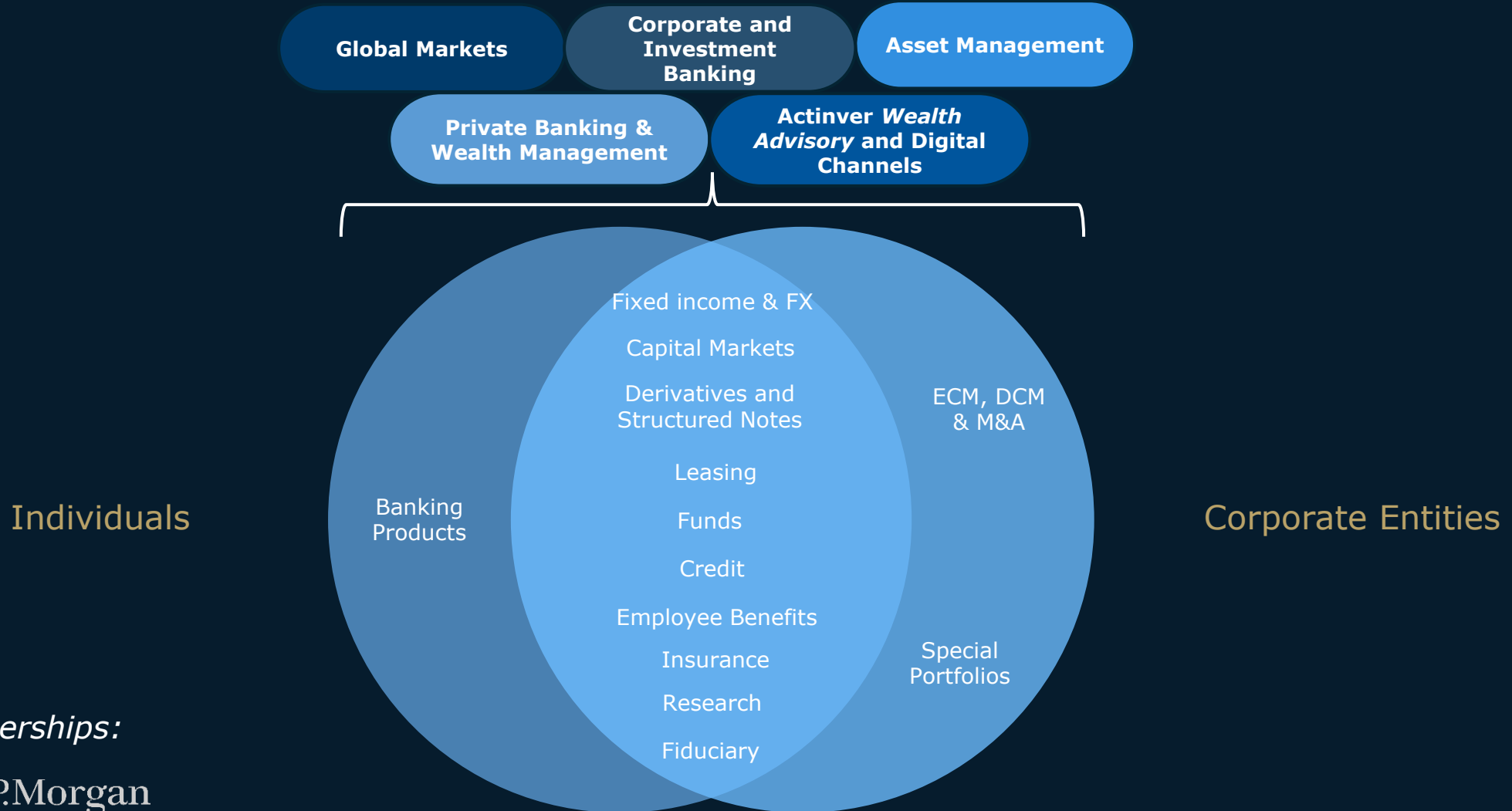
**Domestic Bonds Mexico**  
September 2024



1. Net Promoter Score: customer experience indicator. 2. AMIB, Investment Funds Statistics, September 2024. 3. CNBV, Brokerage Firm Statistical Bulletin, September 2024. 4. Bloomberg: League Tables September 2024 - Excludes placements within the same financial group.

# Product and Service Offering

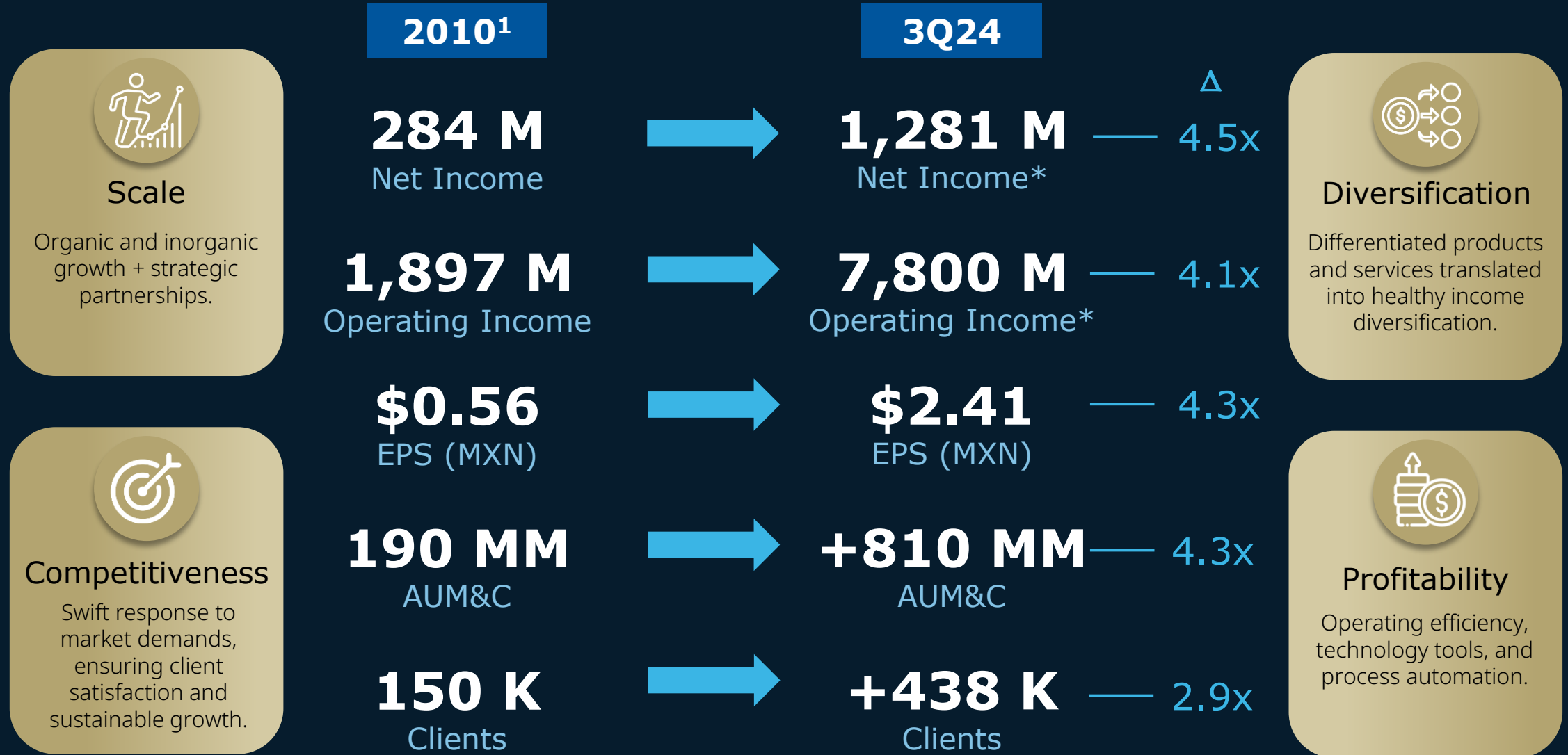
Platforms that provide each client with comprehensive solutions to help them achieve their long-term financial goals.



Strategic Partnerships:



# Value Creation



1. Initial Public Offering in the BMV (Mexican Stock Exchange).  
\* Consider the Last 12 Months (LTM).



# Growth Opportunities

We have three main objectives to strengthen our positioning

01

Market share

02

Customer  
Profitability

03

Product and  
Service  
Innovation

Growth will stem from our strategic priorities:

## Customer Experience

- Personalized Advisory
- Digital Tools and Platform
- Listen to the Customer
- *Data-driven*
- Enhanced Experience

## Scalable Growth

- Market Share
- Digital Acquisition Investment
- Digital Tools for Advisors
- Strategic Alliances

## Profitable Efficiency

- Smart Investments
- Scalable Infrastructure
- Spending Discipline
- Process Automation
- Cross-Selling

## Training and Culture

- Specialized Training
- Culture of Service and Responsibility
- Transparency and Goal-Oriented Results

# Healthy Diversification of Revenue Streams

Revenue Diversification and Cross-Selling Strategy Across Each Business Line

Money Market & Derivatives

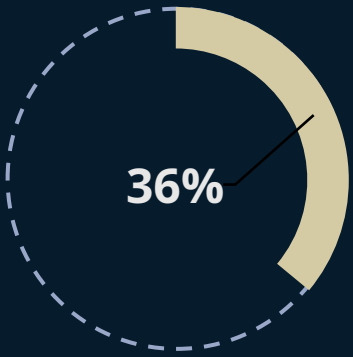
Fund Management & Distribution

Forex & Equity

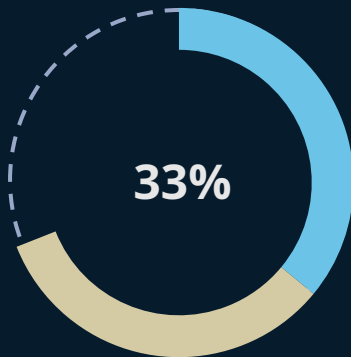
Lending & Leasing

Trust & Investment Banking

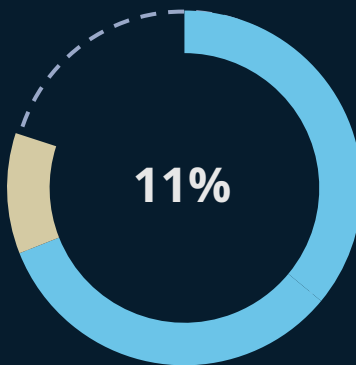
Customer Fees and Others



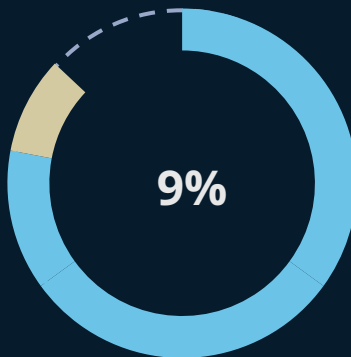
Interest



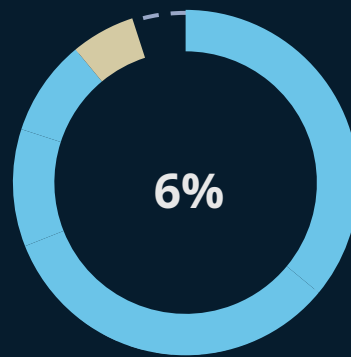
Fees



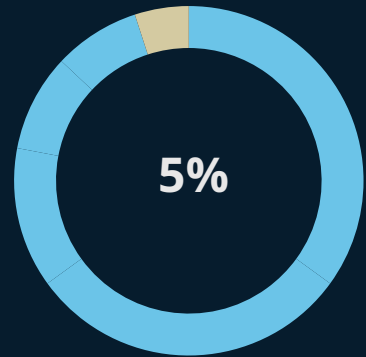
Commissions & trading fees



Commissions & net interest income



Fees



Fees  
Other operating income & net expenses

■ Accumulated  
■ Contribution

# Corporate Governance

## Corporación Actinver

### Actinver Financial Group



## Board of Directors



High-Profile and Experienced Advisors



Board of Directors with 7 Committees



17 Members in total



Diverse Profiles



71% of the members are independent

### Supported by the following Committees:

Audit Committee\*

Corporate Practices Committee\*

Remuneration Committee

Risk and Credit Committee

Investment Committee

Nominations Committee of Corporación Actinver

Technology and Digital Strategy Committee

# Sustainability

We strive to integrate these objectives into our corporate strategy, understanding that **sustainable economic success** goes hand in hand with **social and environmental progress**.



- 1.1 ESG Management for Ourselves and Our Portfolio
- 1.2 Strong ESG Strategy
- 1.3 Efficient Use of Natural Resources
- 1.4 Responsible Business Practices

- 2.1 *Actinver Apoya*
- 2.2 Financial Inclusion Practices
- 3.1 Employee Development
- 3.2 Diversity and Inclusion
- 3.3 Great Place to Work
- 4.1 Client Development

- 5.1 Information Security and Privacy
- 5.2 Digital Transformation
- 6.1 Ethics and Regulatory Compliance
- 6.2 Performance Transparency
- 7.1 Corporate Governance Structure and Functionality

# Educación Financiera

ACELERA  
ACADEMY DE Actinver



It is the largest open financial education platform in Mexico in terms of content and users.

**+55K** users

**+20** courses

Podcast & e-books



RETO  
Actinver



The largest event in Mexico for training investors.

**+32K** enrolled  
**+MXN\$2 million**  
awarded

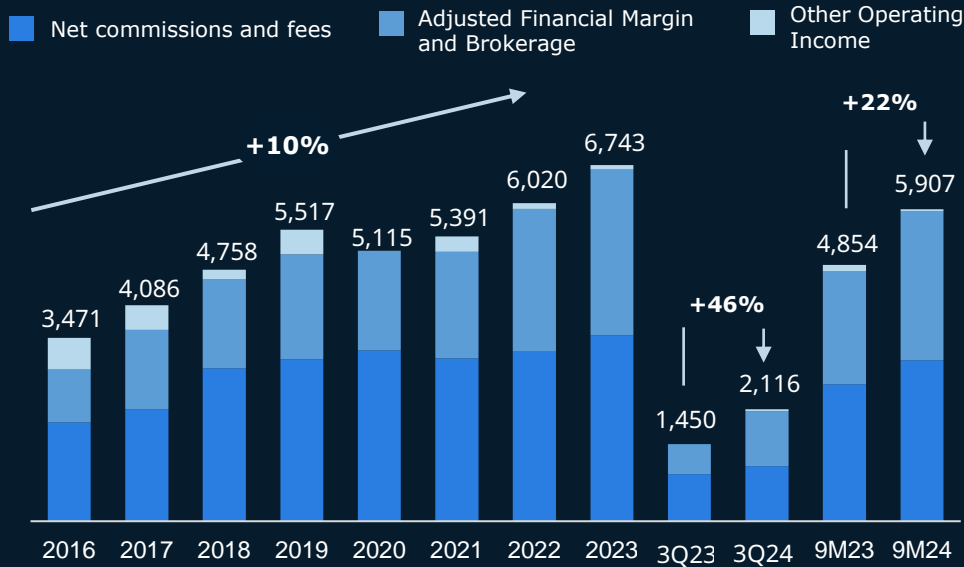
Partnership with

**15**

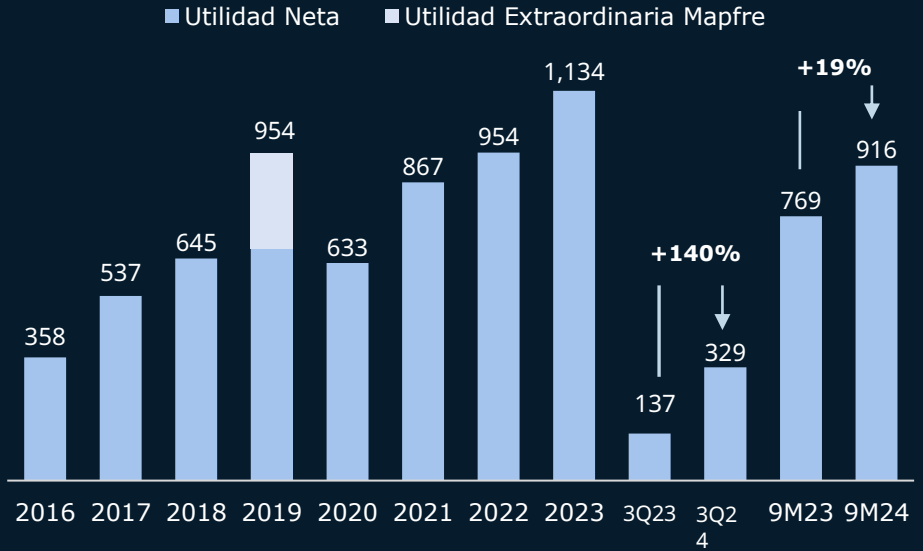
Universities

# Financial Results

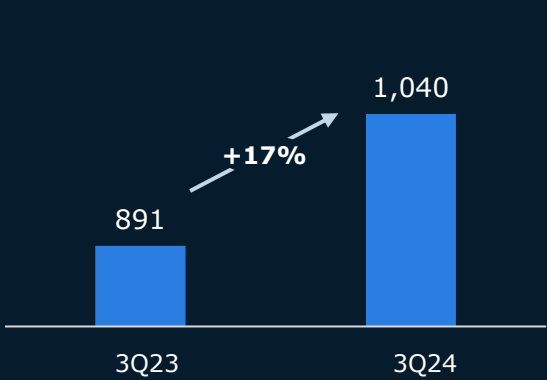
Operating Income (MXN\$ million)



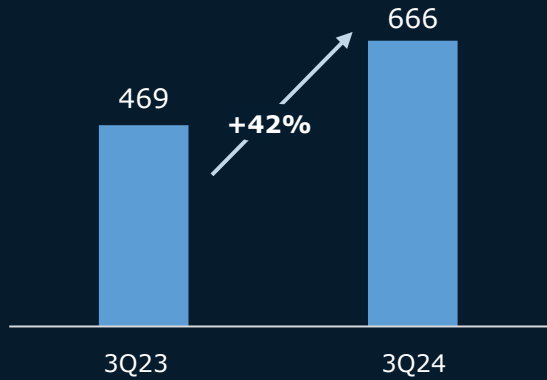
Net Profit (MXN\$ million)



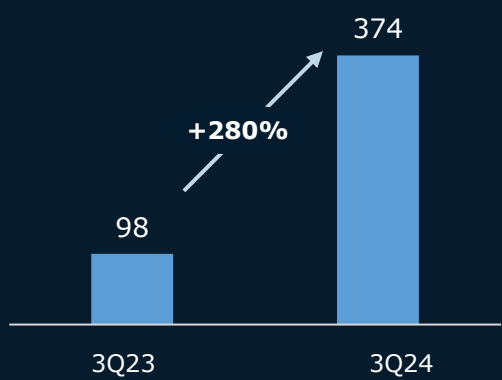
Net commissions and fees



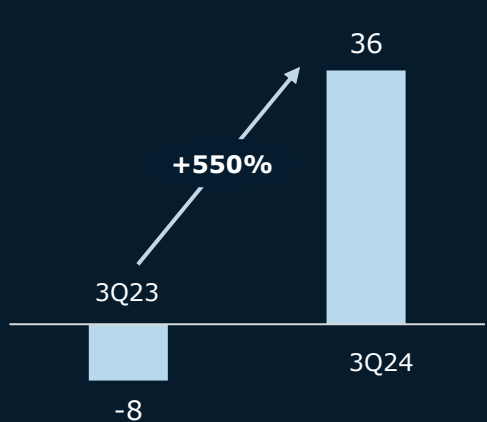
Adjusted Financial Margin



Brokerage



Other Income

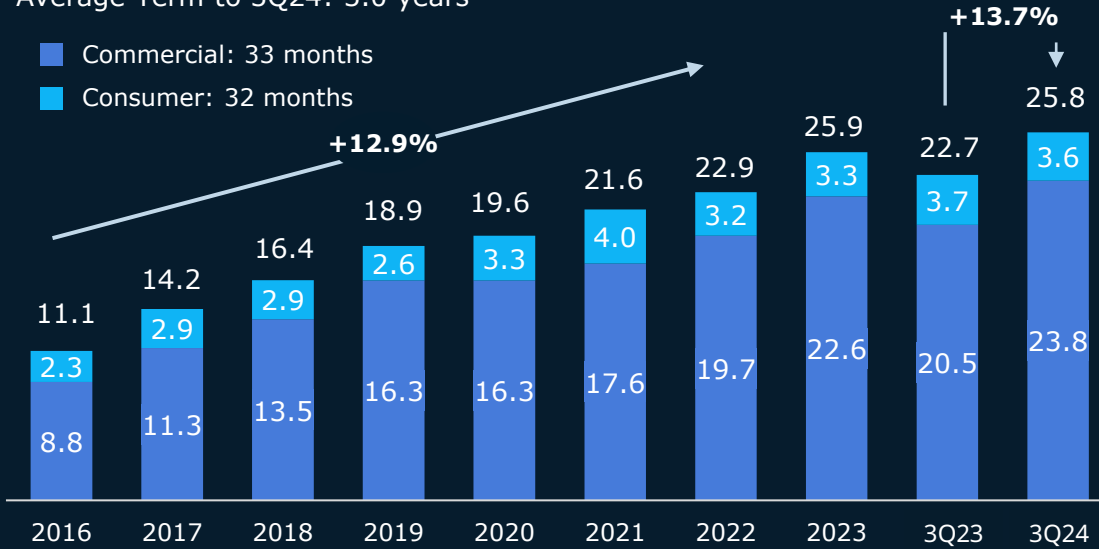


# Portfolio Information

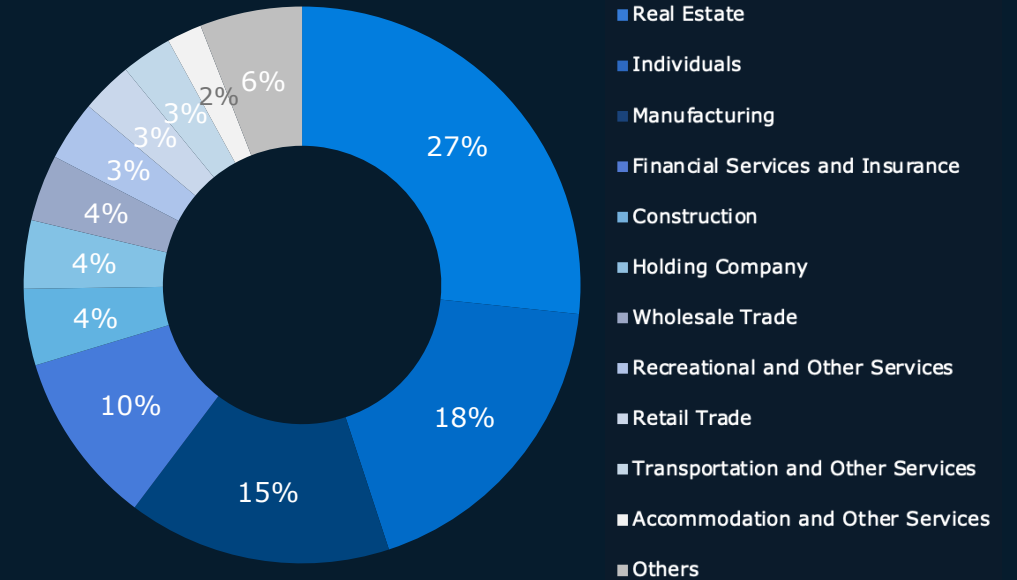
## Bank Loan Portfolio<sup>1</sup> (MXN\$ million)

Average Term to 3Q24: 3.0 years

- Commercial: 33 months
- Consumer: 32 months

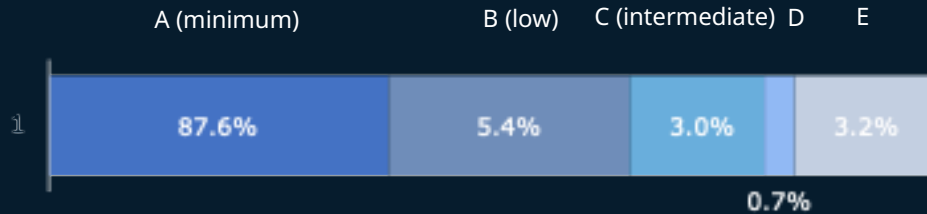


## Loan Portfolio<sup>2</sup>

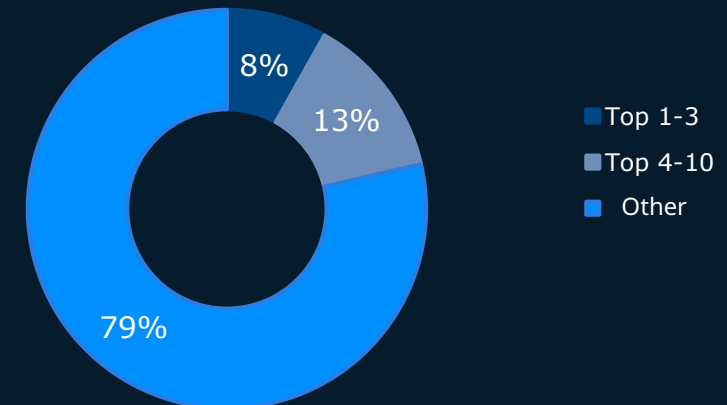


## Credit Portfolio Description as of 3Q24

Portfolio Rating

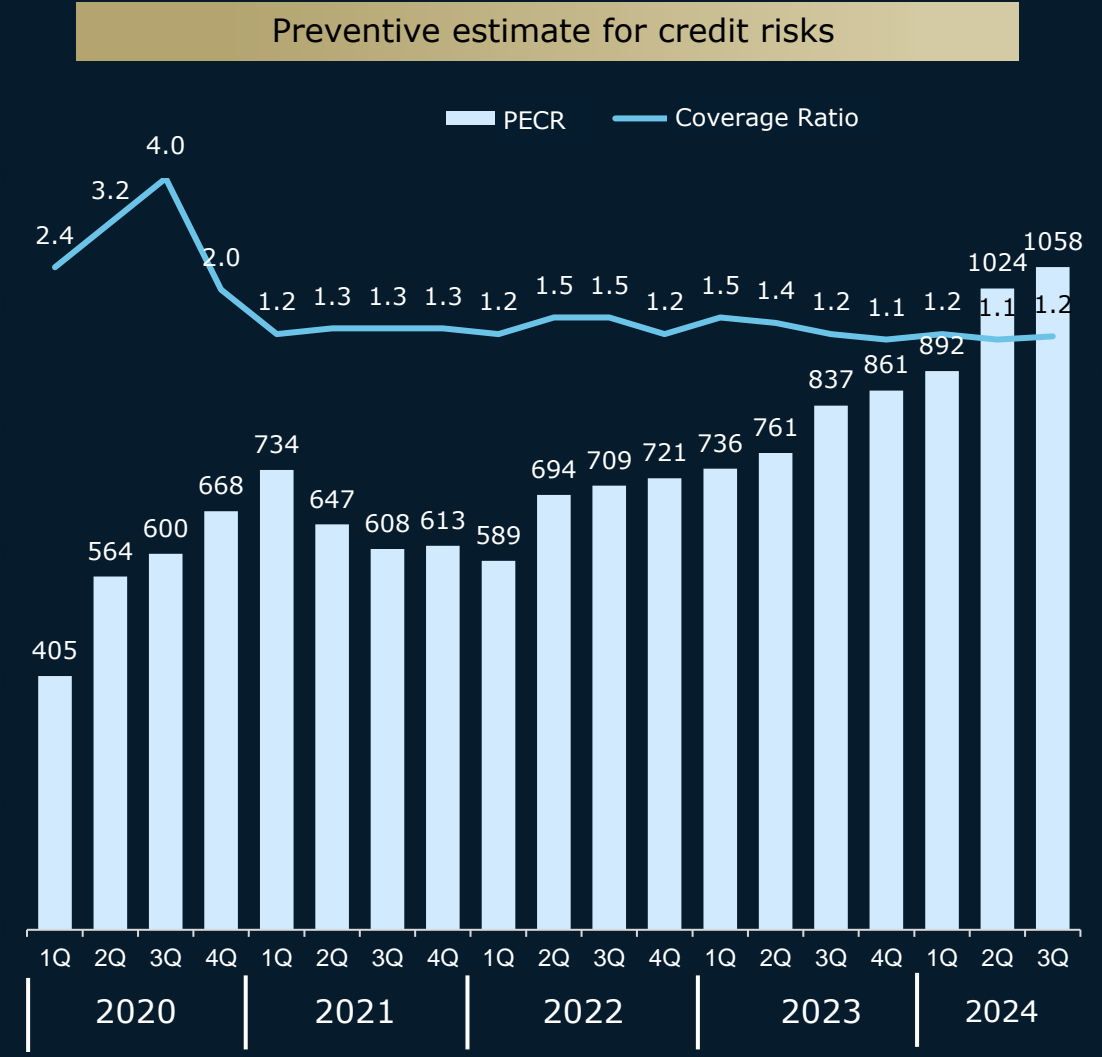
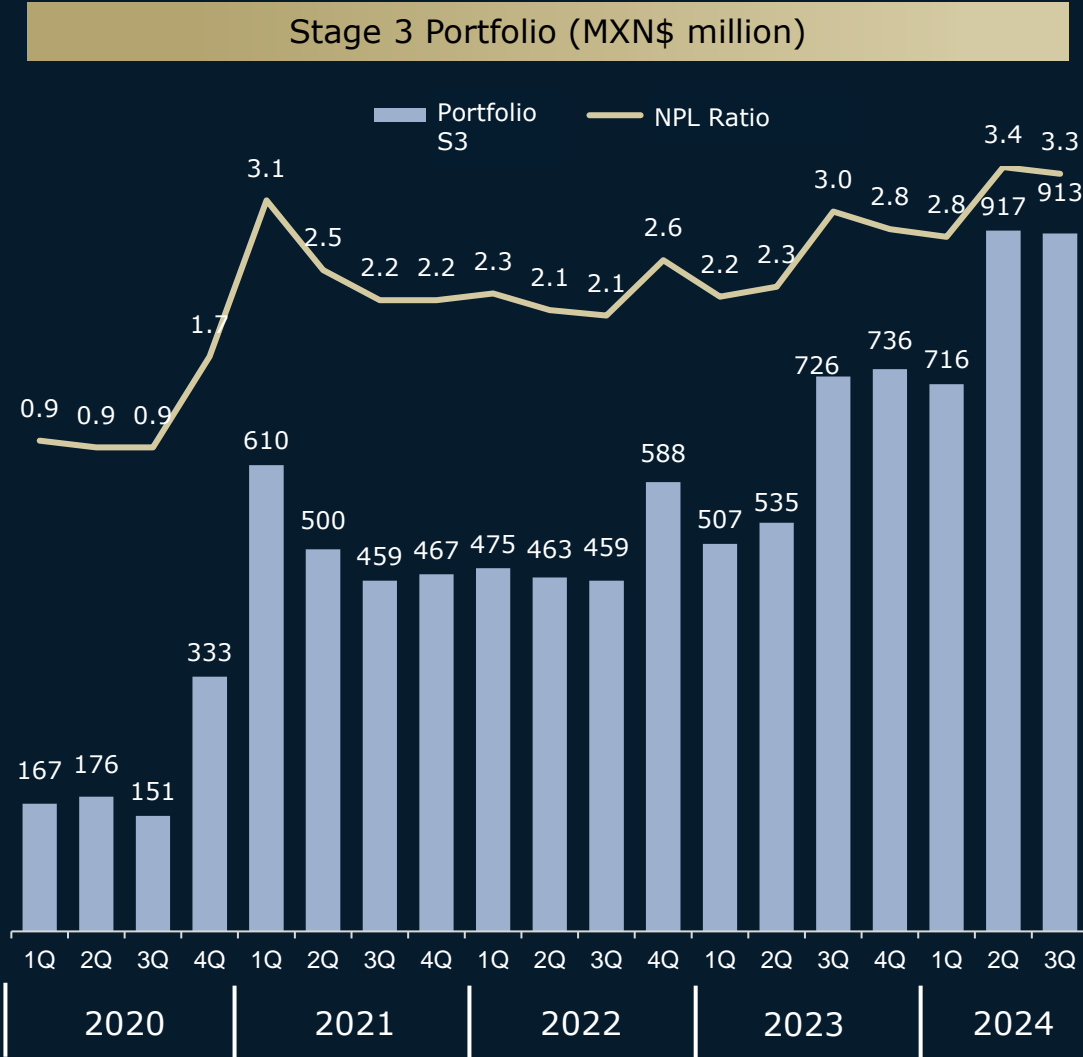


## Concentration



1. Information as of the end of 3Q24, Banco Actinver.

# Risk Management: Delinquency and Coverage



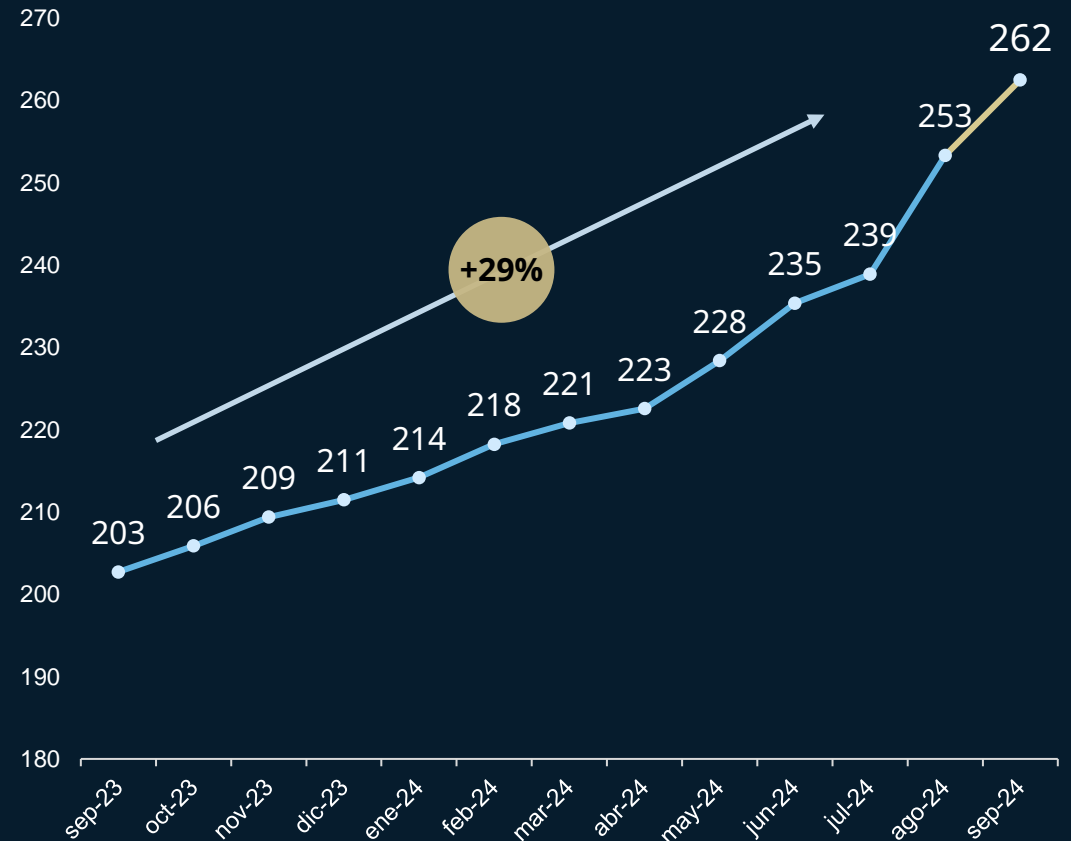
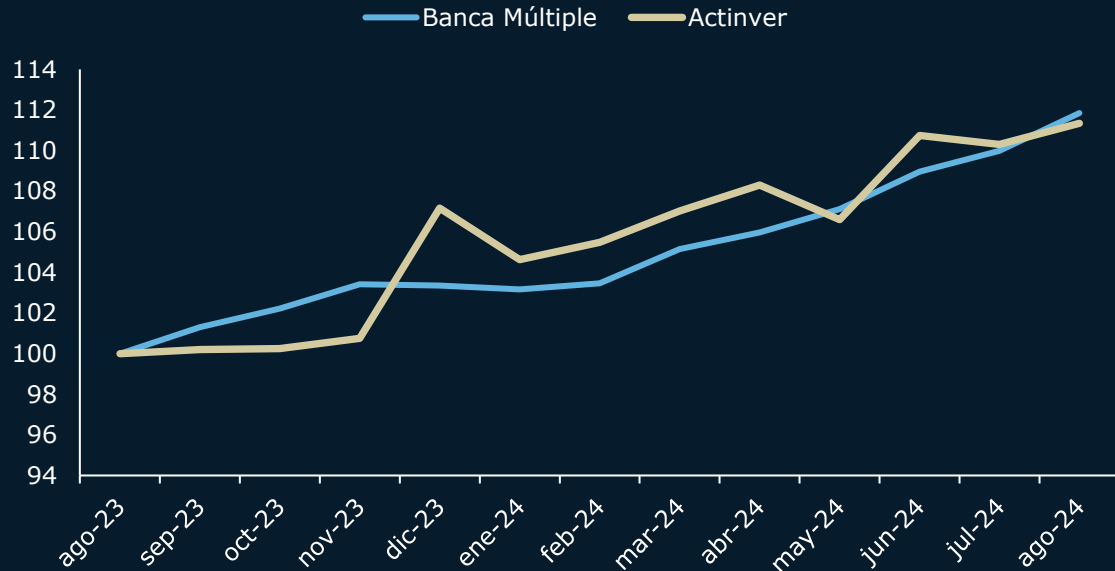
Source: Internal, as of the end of 3Q 2024.



# Growth Across Various Business Lines

Annual Loan Portfolio Growth as of August 2024<sup>1</sup>

Assets under Management LTM<sup>1</sup> (as of 3Q24, MXN\$million)



**CAGR:**  
Aug19 – Aug24  
**Actinver: 6.6%**  
Multiple Banking: 7.8%

**LTM**  
Aug23 - Aug24  
**Actinver: 11%**  
Multiple Banking: 12%

1. Data for Banco Actinver obtained from the CNBV. The total portfolio includes information on the banks' portfolios along with their respective Regulated Multiple Purpose Financial Companies (SOFOMs) which they consolidate. For the total portfolio, the information considers the banks' portfolios together with the portfolios of their respective consolidated Regulated Multiple Purpose Financial Companies (SOFOMs).

# Solvency and Liquidity

## Strong Liquidity Profile



**8,932 mdp**  
Cash and equivalents



**78,326 mdp**  
Investment securities



**39,386 mdp**  
Loan Portfolio & other accounts receivable (net)

### Assets

**41,274 mdp**  
Deposit funding



**58,886 mdp**  
Creditors under repurchase/resell agreements



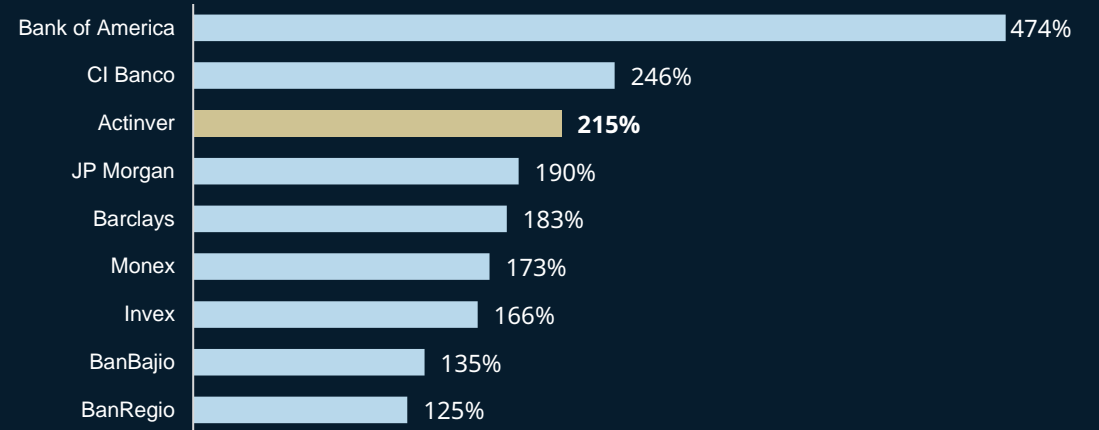
**10,479 mdp**  
Other accounts payable



### Liabilities

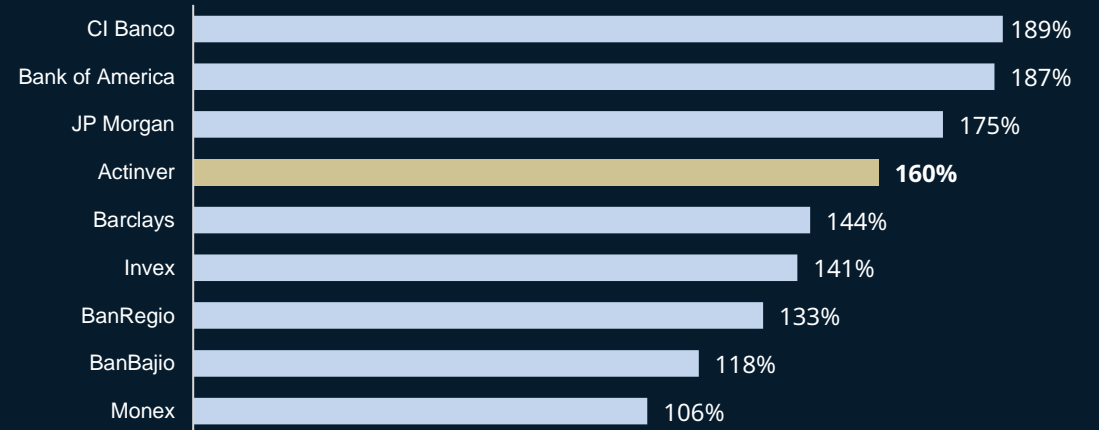
## Quarterly Average of the LCR<sup>1</sup> by Bank<sup>1</sup>

As of the end of 2Q 2024



## Quarterly Average of the NSFR<sup>3</sup> by Bank<sup>2</sup>

As of the end of 2Q 2024

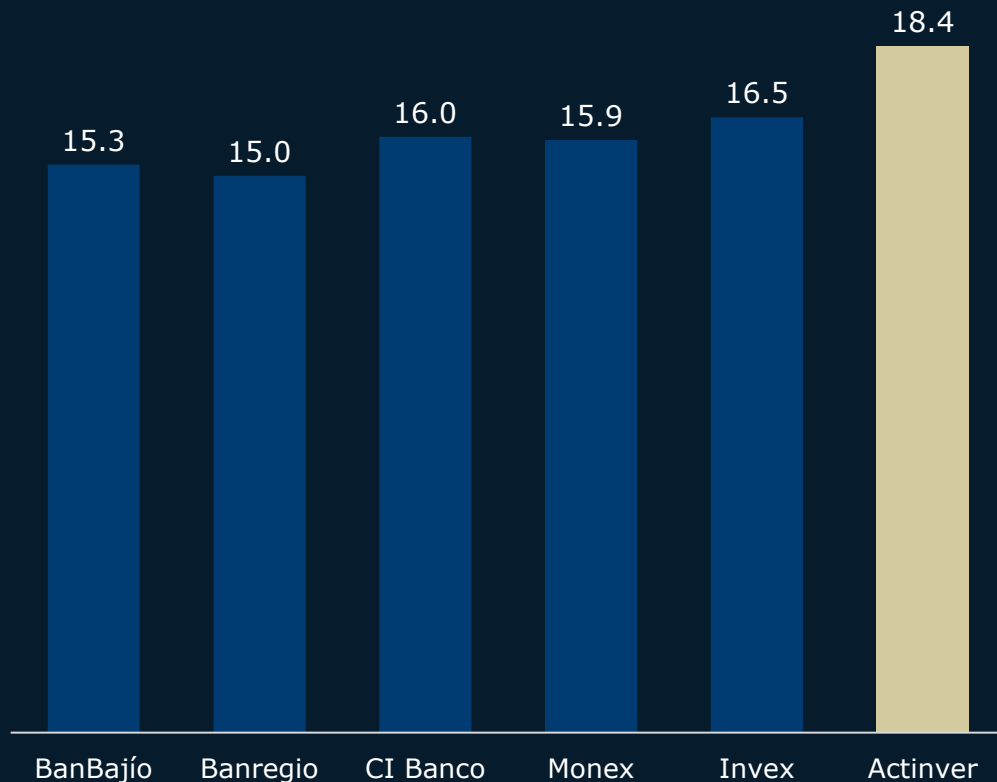


1. Liquidity Coverage Ratio with data obtained from the CNBV for the period from April 1 to June 30, 2024. 2. Net Stable Funding Ratio, with data obtained from the CNBV for the period from April 1 to June 30, 2024.

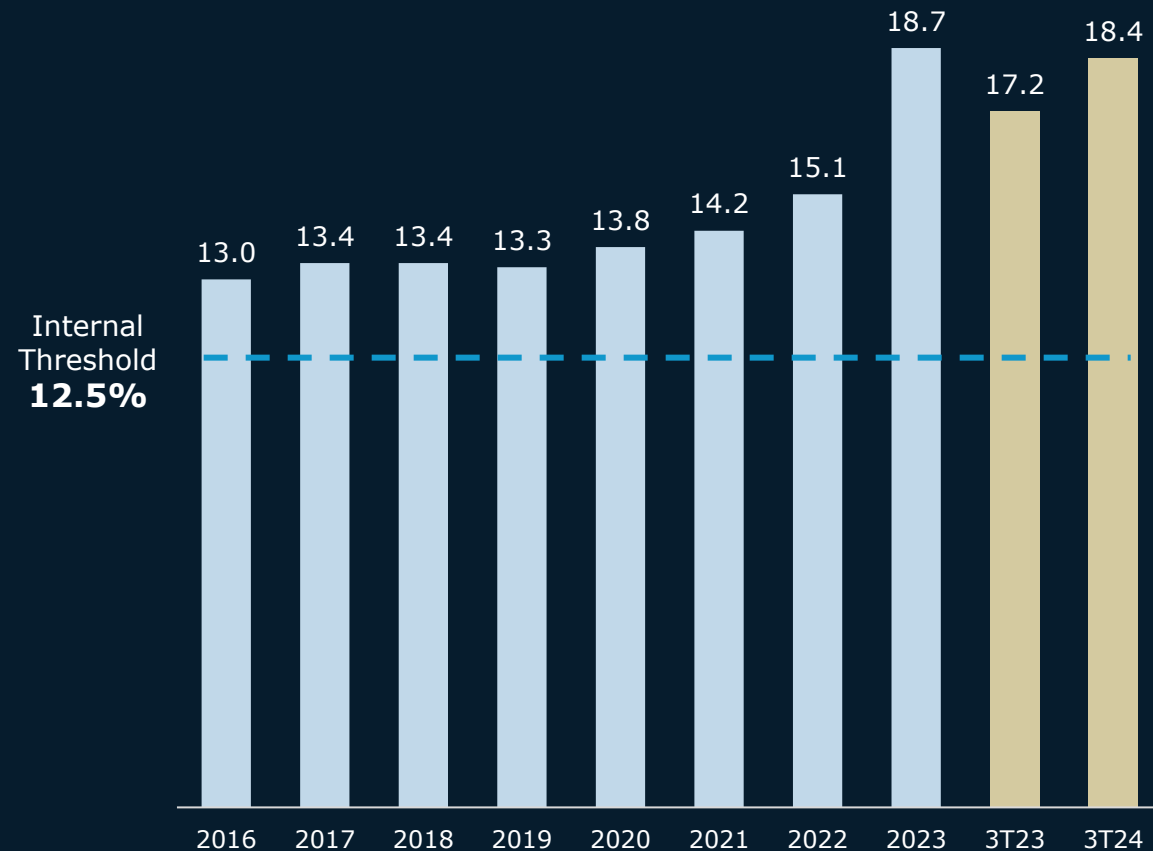
# Positive Trend in the Capitalization Index

Actinver maintains a positive trend in its ICAP, surpassing its competitors and the internal limit of 12.5%.

Capitalization Index (ICAP %) vs peers<sup>1</sup>



Bank Capitalization Index (%)



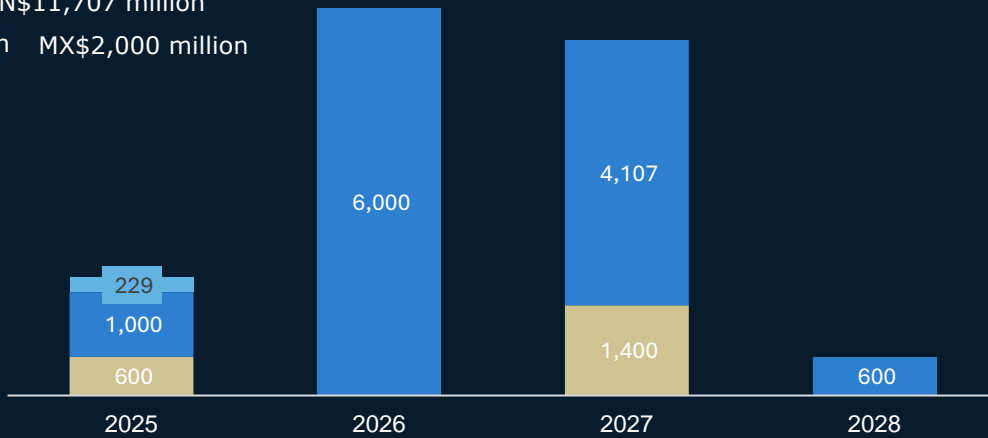
1. Capitalization Index retrieved from the National Banking and Securities Commission ("CNBV") as of August 2024, and internal data for Actinver.

# Ratings and Credit Spreads

## Long-Term Maturity Profile

**Total: MXN\$13,936 million**

- Leasing MX\$229 million
- Bank MXN\$11,707 million
- Corporation MX\$2,000 million



## Issuance Details

Issuance	Maturity Date	Term	Amount (mp)	Surcharge
ACTINVR 20-2	18/08/2025	5	600	1.80
BACTIN 22-2	11/09/2025	3	1,000	0.60
ARREACT 22	21/11/2025	4	229	1.40
BACTIN 23	26/03/2026	3	2,000	0.55
BACTIN 21	08/07/2026	5	2,000	0.85
BACTIN 21-2	11/12/2026	5	2,000	0.79
BACTIN 23-3	16/03/2027	3	1,800	0.60
<b>ACTINVR 24</b>	<b>16/03/2027</b>	<b>3</b>	<b>1,400</b>	<b>1.40</b>
BACTIN 22	10/06/2027	5	2,307	0.80
BACTIN 23-2	23/08/2028	5	600	10.15
<b>TOTAL</b>			<b>13,936</b>	

## Credit Rating

Long Term	FitchRatings	VERUM	HR Ratings
Actinver Corporation	AA-(mex)	AA-/M	
Actinver Bank	AA (mex)	AA/M	HR AA
Actinver CB	AA (mex)	AA/M	
Actinver Leasing	AA-(mex)	AA-/M	
<b>Short Term</b>	<b>F1+(mex)</b>	<b>1+/M</b>	<b>HR1</b>
<b>Perspective</b>	<b>Stable</b>	<b>Stable</b>	<b>Stable</b>

# Annex: Income Statement 3Q24 (MXN million)

Concept	3Q24	2Q24	3Q23	Variation vs. 2Q24		Variation vs. 3Q23	
				\$	%	\$	%
Interest income	3,417	3,402	3,277	15	0%	141	4%
Interest expense	(2,717)	(2,657)	(2,716)	(60)	2%	0	0%
Financial margin	701	744	560	(43)	(6%)	140	25%
Allowance for loan losses	(35)	(157)	(91)	122	(78%)	57	(62%)
Financial margin adjusted for credit risks	666	587	469	79	13%	197	42%
Net commissions and fees	1,040	1,059	891	(19)	(2%)	150	17%
Brokerage income	374	169	98	205	121%	275	280%
Other operating income (expense)	36	43	(8)	(7)	(17%)	44	(549%)
Administrative and promotion expenses	(1,644)	(1,478)	(1,249)	(166)	11%	(395)	32%
<b>Operating Result</b>	<b>472</b>	<b>380</b>	<b>201</b>	<b>92</b>	<b>24%</b>	<b>271</b>	<b>135%</b>
<b>Operating margin</b>	<b>22%</b>	<b>20%</b>	<b>14%</b>		<b>185 bps</b>		<b>844 bps</b>
<b>Controlling interest net income / Net income</b>	<b>329</b>	<b>275</b>	<b>137</b>	<b>54</b>	<b>20%</b>	<b>192</b>	<b>140%</b>
<b>Net margin</b>	<b>16%</b>	<b>15%</b>	<b>9%</b>		<b>73 bps</b>		<b>609 bps</b>
<b>Total revenue*</b>	<b>4,965</b>	<b>4,758</b>	<b>4,337</b>	<b>207</b>	<b>4%</b>	<b>628</b>	<b>14%</b>
<b>Net operating revenue **</b>	<b>2,116</b>	<b>1,858</b>	<b>1,450</b>	<b>258</b>	<b>14%</b>	<b>666</b>	<b>46%</b>

\* Interest income, plus commissions and fees earned, plus brokerage income, plus other operating income.

\*\* Total revenue minus interest expenses, minus provisions for credit losses, minus commissions and fees paid.

# Annex: Balance Sheet 3Q24 (MXN million)

Assets	3Q24	2Q24	3Q23	Variation %	
				Δ 2Q24	Δ 3Q23
Cash & cash equivalents	8,932	7,201	7,305	24%	22%
Investment securities	78,326	67,665	60,085	16%	30%
Receivables under repurchase/resell agreements	19,007	14,290	25,726	33%	(26%)
Derivative financial instruments	2,559	3,964	4,783	(35%)	(46%)
Loan portfolio (net)	30,422	30,214	28,002	1%	9%
Other accounts receivable (net)	8,964	4,773	9,428	88%	(5%)
Other <sup>1</sup>	4,780	4,307	4,381	11%	9%
<b>Total Assets*</b>	<b>152,992</b>	<b>132,415</b>	<b>139,710</b>	<b>16%</b>	<b>10%</b>
Liabilities	3Q24	2Q24	3Q23	Δ 2Q24	Δ 3Q23
Deposit funding	41,274	45,323	41,143	(9%)	0%
Creditors under repurchase/resell agreements	58,886	40,596	35,315	45%	67%
Collateral sold or pledged as security	23,726	20,265	34,748	17%	(32%)
Derivatives	3,077	3,693	3,966	(17%)	(22%)
Other accounts payable	10,479	8,205	10,021	28%	5%
Other <sup>2</sup>	6,180	5,292	6,011	17%	3%
<b>Total Liabilities*</b>	<b>143,623</b>	<b>123,374</b>	<b>131,204</b>	<b>16%</b>	<b>9%</b>
Stockholders' Equity	3Q24	2Q24	3Q23	Δ 2Q24	Δ 3Q23
Paid-in capital	1,815	1,815	1,866	0%	(3%)
Earned capital	7,535	7,355	6,624	2%	14%
Non-controlling interest	20	16	16	25%	25%
<b>Total Stockholders' equity*</b>	<b>9,370</b>	<b>9,042</b>	<b>8,506</b>	<b>4%</b>	<b>10%</b>

\* of Banco Actinver as of the end of the period.

1. Margin accounts, foreclosed assets, furniture and equipment (net), right-of-use assets for properties, furniture (net), permanent investments, deferred taxes and OCT (net), and other assets.

2. Interbank loans and borrowings from other entities, unsettled securities, lease liability, employee benefit liabilities, deferred credits, and prepayments.

# Annex: Financial Ratios 3Q24

Financial Ratios	Variation %				
	3Q24	2Q24	3Q23	vs. 2Q24	vs. 3Q23
ROA (U12M)	0.9%	0.8%	0.9%	12 bps	1 bps
ROE (U12M)	14.1%	12.3%	14.1%	180 bps	0 bps
Operating Margin	22.3%	20.5%	13.9%	185 bps	844 bps
Net Margin	15.5%	14.8%	9.5%	73 bps	609 bps
EPS (LTM)	2.41	2.04	2.19	18%	10%
Capitalization Index*	18.4%	19.8%	17.2%	(140 bps)	129 bps
Non-Performing Loan Rate**	3.3%	3.4%	3.0%	(9 bps)	34 bps

\* of Banco Actinver as of September 2024.

\*\* of Banco Actinver, as a % of the portfolio, as of the end of the period.

# Actinver

## THANK YOU

### **INVESTOR RELATIONS**

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Some of the statements contained in this presentation may relate to forward-looking expectations. Various significant factors beyond the issuer's control could cause the actual results obtained by the issuer to differ substantially from those expressed in statements that include forward-looking expectations. Investors are advised to independently review and analyze the risk factors to which Corporación Actinver, S.A.B. de C.V. is subject, as outlined in its definitive placement prospectus dated May 6, 2010, and in the annual reports submitted to the Mexican Stock Exchange.