

MONTO FACIL SA PI DE CV SOFOM ENR

BRASIL 2740, MONTERREY, N.L. CP.64760
BALANCE SHEET AS AT DECEMBER 31, 2023 Vto 2022
(Mxn currency)



	2023	2022
Assets		
Cash and Equivalents	67,348,331	30,100,645
Derivative Financial Instruments	- 16,048,555	- 493,860
Current Receivables Loan Portfolio	467,390,539	278,557,805
Past Due Receivables Loan Portfolio	<u>22,646,251</u>	<u>13,026,327</u>
Total Loan Portfolio	490,036,790	291,584,132
Credit Loss Reserve	- 31,233,240	- 21,423,638
Net Loan Portfolio	<u>458,803,550</u>	<u>270,160,494</u>
Other receivables	<u>3,218,574</u>	<u>1,588,743</u>
Total Current Assets	513,321,900	301,356,021
Equipment, Net	2,420,167	2,392,004
Deferred Acquisition cost, Net	98,775,224	70,207,644
Deferred Tax Asset	19,505,066	13,127,934
Other Intangible Assets	<u>5,881,858</u>	<u>3,438,967</u>
Total Assets	<u>639,904,214</u>	<u>390,522,571</u>
Liabilities and Equity		
Liabilities		
Accounts payables	4,074,130	1,634,890
Current Liabilities	137,848,041	87,153,952
Payable Taxes	3,615,867	2,062,380
Long Term Liabilities	<u>250,703,091</u>	<u>75,313,523</u>
Total Liabilities	396,241,128	166,164,745
Equity		
Stockholders equity:		
Common Stock	29,424,000	29,424,000
Other equity accounts	228,793,355	190,871,293
Other comprehensive Income-OCI	- 7,335,120	- 494,934
Retained Earnings/Accumulated Losses	- 52,109,609	- 32,224,459
Net Income current year	44,890,460	36,781,926
Total Equity	<u>243,663,086</u>	<u>224,357,826</u>
Total Liabilities and Equity	<u>639,904,214</u>	<u>390,522,571</u>



Federico Jesus Diaz Garza
CEO



Raul Lopez Rodriguez
Controller

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BRASIL 2740, MONTERREY, N.L. CP.64760

INCOME STATEMENT FOR YEAR ENDED DECEMBER 31, 2023 Vto 2022


(Mxn currency)

MontoFacil 

	2023	2022
Interest income from loans	270,902,203	177,275,577
Interest expenses	- 47,477,721	- 23,201,025
Financial Margin	223,424,482	154,074,552
Credit Loss Reserve	- 51,970,667	- 18,540,966
Adjusted Financial Margin	171,453,815	135,533,586
Sales and promotion expenses	- 77,151,460	- 62,639,999
Administrative expenses	- 53,564,575	- 43,625,702
Trusts expenses	- 2,192,789	- 1,318,161
Net Profit before Taxes	38,544,991	27,949,725
Income Taxes	6,345,468	8,832,202
Net Profit	44,890,460	36,781,926



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CASH FLOW STATEMENT YEAR ENDED DECEMBER 31, 2023 Vto 2022

(Mexn currency)



	2023	2022
Operation activities:		
Collection of loans - Interest	248,770,570	183,781,445
Payment of Interest	- 43,579,977	- 29,634,868
Operational expenses paid	- 163,131,907	- 117,821,471
Net Cash flow of operating activities	42,058,686	36,325,106
Investment activities:		
Loans granted	- 438,497,236	- 248,901,304
Collection of loans - principal	216,985,631	174,351,390
Acquisition of equipment	170,543	- 4,289,592
Net Cash flow of investment activities	- 221,341,062	- 78,839,506
Financing Activities:		
Acquisition (payment) of bank loans	243,553,645	47,028,700
Acquisition (payment) of non-bank loans	- 11,865,918	5,839,067
Taxes collected (paid)	3,700,469	1,262,787
Net Cash flow of financing activities	235,388,196	54,130,554
BanRegio Trust activities		
Funds obtained from Banregio Trust	37,311,200	11,366,059
Preferred Interest Banregio Trust	- 28,366,685	- 21,055,903
Contingent Interest Banregio Trust	- 27,802,649	- 8,555,546
Net Cash flow of BanRegio Trust activities	- 18,858,134	- 18,245,390
Net Increase (reduction) of cash	37,247,686	- 6,629,235
Cash at the beginning of the period	30,100,645	36,729,880
Cash at the end of the period	67,348,331	30,100,645



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