

BANCO DEL BAJÍO

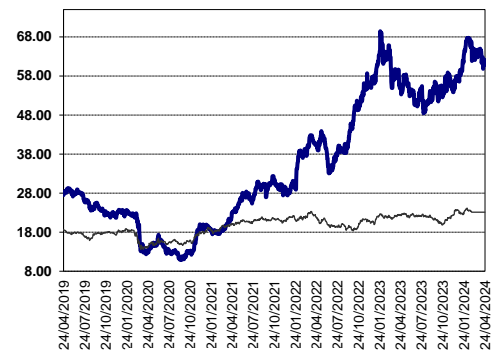
BANCO DEL BAJÍO, S.A., INSTITUCIÓN DE BANCA MÚLTIPLE

CIFRAS EN MILLONES DE PESOS
SECTOR FINANCIERO

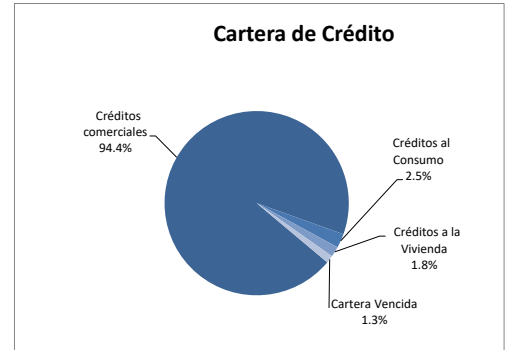
| RESUMEN DEL BALANCE GENERAL | mar-21 | mar-22 | mar-23 | mar-24 | VAR |
|---|----------------|----------------|----------------|----------------|--------------|
| Activo Total | 276,555 | 286,131 | 309,422 | 346,472 | 12.0% |
| Disponibilidades | 32,316 | 20,525 | 25,171 | 20,174 | -19.9% |
| Inversiones en Valores | 10,100 | 9,168 | 9,693 | 13,577 | 40.1% |
| Cartera de Crédito Vigente | 199,761 | 194,011 | 219,917 | 238,555 | 8.5% |
| Créditos comerciales | 191,239 | 185,694 | 210,722 | 228,149 | 8.3% |
| Actividad empresarial o comercial | 156,411 | 160,283 | 181,546 | 201,378 | 10.9% |
| Entidades financieras | 11,749 | 7,209 | 11,511 | 11,509 | 0.0% |
| Entidades gubernamentales | 23,079 | 18,201 | 17,666 | 15,262 | -13.6% |
| Créditos al Consumo | 2,492 | 2,911 | 4,266 | 6,021 | 41.1% |
| Créditos a la Vivienda | 6,030 | 5,406 | 4,928 | 4,385 | -11.0% |
| Cartera de Crédito Vencida | 2,135 | 2,313 | 2,489 | 3,246 | 30.4% |
| Total de Cartera de Crédito Neto | 197,468 | 188,239 | 208,234 | 224,903 | 8.0% |
| Esti. Prev. p/Riesg. Credit. | (4,427) | (4,681) | (5,174) | (5,693) | 10.2% |
| Cartera de Crédito Neta | 197,468 | 188,239 | 208,234 | 224,903 | 8.0% |
| Impuestos y PTU Diferidos | 2,970 | 2,403 | 2,743 | 2,964 | 8.1% |
| Pasivo Total | 240,444 | 246,609 | 269,784 | 302,152 | 12.0% |
| Captación tradicional | 180,745 | 191,609 | 207,722 | 235,607 | 13.4% |
| Préstamos Bancarios y de otros Organismos | 44,950 | 38,402 | 42,713 | 40,114 | -6.1% |
| Derivados | 1,610 | 1,570 | 2,010 | 902 | -55.1% |
| Pasivo por Arrendamiento | - | 2,258 | 2,234 | 2,255 | 1.0% |
| Otras Cuentas por Pagar | 5,272 | 3,474 | 3,953 | 10,915 | 176.1% |
| Impuestos y PTU Diferidos | - | - | - | - | n.a. |
| Créditos Diferidos y Cobros anticipados | 636 | 70 | 97 | 104 | 6.5% |
| Acreedores por reporto | 7,231 | 6,163 | 5,799 | 8,128 | 40.2% |
| Pasivo por impuestos a la utilidad | - | 228 | 2,037 | 754 | -63.0% |
| Pasivo por beneficios a los empleados | - | 2,835 | 3,219 | 3,373 | 4.8% |
| Capital Contable | 36,112 | 39,521 | 39,638 | 44,320 | 11.8% |
| Participación no controladora | 0 | 0 | 0 | 0 | 20.0% |
| Capital Mayoritario | 36,112 | 39,521 | 39,638 | 44,320 | 11.8% |

| ULTIMA VALUACION | |
|---------------------------|-----------------|
| No. Acciones | 1,189,932 |
| Precio | 07-may-24 65.54 |
| Precio Max. 12m | 69.56 |
| Precio Min. 12m | 48.88 |
| Valor P.M. | 77,988 |
| Dividendo | 5.55 |
| Dividend Yield | 8.47% |
| RAZONES FINANCIERAS | |
| P.M. / UTILIDAD | 6.98 |
| P.M. / CAP. CONTABLE | 1.76 |
| UPA | 9.40 |
| CARTERA VIGENTE / ACTIVOS | 0.69 |
| Morosidad | 1.3% |

PRECIO DE LA ACCION VS. IPC AJUSTADO



| ESTADO DE RESULTADOS 12 MESES | | | | | VAR |
|---|---------------|---------------|---------------|---------------|--------------|
| Ingresos por intereses | 18,662 | 19,083 | 30,784 | 41,565 | 35.0% |
| Gastos por intereses | 7,967 | 7,281 | 12,483 | 18,965 | 51.9% |
| Margen Financiero | 10,695 | 11,802 | 18,301 | 22,601 | 23.5% |
| Estim. Prev. Para Riesgos Crediticios | 2,715 | 1,016 | 1,215 | 1,854 | 52.6% |
| Margen Fin. Ajust. Riesg. Credit. | 7,979 | 10,786 | 17,086 | 20,747 | 21.4% |
| Comisiones y tarifas cobradas | 3,080 | 3,307 | 3,621 | 4,198 | 15.9% |
| Comisiones y tarifas pagadas | 1,123 | 1,230 | 1,518 | 1,758 | 15.8% |
| Resultado por intermediación | 558 | 768 | 846 | 1,023 | 20.9% |
| Otros ingresos (egresos) de la oper. | (69) | (117) | (573) | (639) | 11.6% |
| Gastos de Admon. y Promoción | 6,482 | 6,955 | 7,316 | 8,266 | 13.0% |
| Resultado de la Operación | 3,943 | 6,559 | 12,146 | 11,306 | -6.9% |
| Part. En el Res. de Sub. No consol. Y Asoc. | 8 | 2 | 2 | 13 | 698.2% |
| Resultados antes de Impts. a la Utilidad | 3,951 | 6,561 | 12,148 | 15,318 | 26.1% |
| Imptos. a la utilidad causados | 1,233 | 1,229 | 2,911 | 4,139 | 42.2% |
| Imptos. a la utilidad diferidos | 425 | 54 | - | - | n.a. |
| Resultado antes de operaciones descont. | 3,143 | 5,387 | 9,237 | 11,180 | 21.0% |
| Operaciones discontinuas | - | - | - | - | n.a. |
| Resultado Neto | 3,143 | 5,387 | 9,237 | 11,180 | 21.0% |
| Participación no controladora | 0 | 0 | 0 | 0 | 41.7% |
| Resultado Neto Mayoritario | 3,143 | 5,387 | 9,237 | 11,180 | 21.0% |



| ESTADO DE RESULTADOS TRIMESTRALES | jun-22 | jun-23 | sep-22 | sep-22 | dic-22 | dic-22 | mar-23 | mar-23 | Var |
|--|--------------|--------------|--------------|---------------|--------------|---------------|--------------|---------------|--------------|
| Ingresos por intereses | 6,044 | 9,698 | 7,139 | 10,236 | 8,408 | 10,810 | 9,194 | 10,822 | 17.7% |
| Gastos por intereses | 2,358 | 4,279 | 2,842 | 4,710 | 3,435 | 4,824 | 3,848 | 5,152 | 33.9% |
| Margen Financiero | 3,686 | 5,420 | 4,297 | 5,526 | 4,972 | 5,986 | 5,346 | 5,669 | 6.0% |
| Estimación Preventiva para Riesgos Crediticios | 205 | 330 | 305 | 489 | 497 | 644 | 208 | 391 | 88.0% |
| Margen Fin. Ajust. Riesg. Credit. | 3,481 | 5,090 | 3,992 | 5,037 | 4,475 | 5,342 | 5,138 | 5,278 | 2.7% |
| Comisiones y tarifas cobradas | 812 | 1,005 | 881 | 1,028 | 974 | 1,082 | 954 | 1,083 | 13.5% |
| Comisiones y tarifas pagadas | 346 | 406 | 375 | 432 | 395 | 455 | 403 | 465 | 15.4% |
| Resultado por intermediación | 221 | 274 | 201 | 244 | 216 | 236 | 208 | 269 | 29.1% |
| Otros ingresos (egresos) de la operación | (174) | (153) | (219) | (160) | 77 | (148) | (257) | (178) | -30.7% |
| Gastos de Administración y Promoción | 1,672 | 2,002 | 1,782 | 1,958 | 1,876 | 2,140 | 1,986 | 2,166 | 9.1% |
| Resultado de la Operación | 2,322 | 3,808 | 2,699 | 3,758 | 3,471 | 3,918 | 3,655 | 3,821 | 4.6% |
| Participación en el Resultado de Subsidiarias No Consolidadas: | (1) | 2 | - | (0) | 3 | 5 | (0) | 7 | n.a. |
| Resultados antes de Impuestos a la Utilidad | 2,321 | 3,810 | 2,699 | 3,758 | 3,474 | 3,922 | 3,655 | 3,828 | 4.7% |
| Impuestos a la utilidad causados | 509 | 1,027 | 590 | 1,003 | 847 | 1,059 | 964 | 1,049 | 8.9% |
| Impuestos a la utilidad diferidos | - | - | - | - | - | - | - | - | n.a. |
| Resultado antes de operaciones Discontinuas | 1,812 | 2,782 | 2,108 | 2,755 | 2,626 | 2,863 | 2,691 | 2,779 | 3.3% |
| Operaciones discontinuas | - | - | - | - | - | - | - | - | n.a. |
| Resultado Neto | 1,812 | 2,782 | 2,108 | 2,755 | 2,626 | 2,863 | 2,691 | 2,779 | 3.3% |
| Participación no controladora | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 96.4% |
| Resultado Neto Mayoritario | 1,812 | 2,782 | 2,108 | 2,755 | 2,626 | 2,863 | 2,691 | 2,779 | 3.3% |

BANCO DEL BAJÍO

| RESUMEN DEL BALANCE GENERAL | dic-18 | dic-19 | dic-20 | dic-21 | dic-22 | dic-23 | mar-24 |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Activo Total | 223,951 | 237,835 | 275,740 | 275,468 | 310,579 | 344,074 | 346,472 |
| Disponibilidades | 20,976 | 33,417 | 31,910 | 21,461 | 30,270 | 23,002 | 20,174 |
| Inversiones en Valores | 18,121 | 9,219 | 10,395 | 9,127 | 12,066 | 11,847 | 13,577 |
| Cartera de Crédito Vigente | 168,654 | 178,507 | 197,336 | 197,782 | 222,447 | 236,550 | 238,555 |
| Créditos comerciales | 160,554 | 169,860 | 188,628 | 189,399 | 213,428 | 226,385 | 228,149 |
| Actividad empresarial o comercial | 137,298 | 147,435 | 153,723 | 159,100 | 181,264 | 197,423 | 201,378 |
| Entidades financieras | 10,625 | 9,406 | 11,807 | 7,175 | 10,350 | 13,087 | 11,509 |
| Entidades gubernamentales | 12,631 | 13,018 | 23,098 | 23,124 | 21,814 | 15,875 | 15,262 |
| Créditos al Consumo | 1,536 | 2,180 | 2,443 | 2,829 | 3,956 | 5,664 | 6,021 |
| Créditos a la Vivienda | 6,565 | 6,467 | 6,266 | 5,554 | 5,063 | 4,502 | 4,385 |
| Cartera de Crédito Vencida | 1,536 | 2,180 | 2,088 | 2,178 | 2,686 | 3,257 | 3,246 |
| Total de Cartera de Crédito Neto | 167,256 | 177,569 | 195,134 | 195,371 | 210,742 | 223,128 | 224,903 |
| Esti. Prev. p/Riesg. Credit. | (2,998) | (2,640) | (4,290) | (4,589) | (5,033) | (5,486) | (5,699) |
| Cartera de Crédito Neta | 167,256 | 177,569 | 195,134 | 195,371 | 210,742 | 223,128 | 224,903 |
| Impuestos y PTU Diferidos | 1,943 | 2,176 | 3,001 | 2,940 | - | - | 2,964 |
| Pasivo Total | 195,399 | 206,166 | 240,871 | 237,638 | 273,776 | 302,472 | 302,152 |
| Pasivos Bursátiles | 133,896 | 148,725 | 180,018 | 184,838 | 208,357 | 231,914 | 235,607 |
| Préstamos Bancarios | 41,166 | 42,850 | 45,433 | 40,170 | 46,195 | 50,999 | 40,114 |
| Reservas Técnicas | | | | | | | |
| Acreedores por reporto | | | | | | | |
| Capital Contable | 28,552 | 31,669 | 34,868 | 37,830 | 36,802 | 41,602 | 44,320 |
| Participación no controladora | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Capital Mayoritario | 28,552 | 31,669 | 34,868 | 37,830 | 36,802 | 41,602 | 44,320 |

| ESTADO DE RESULTADOS 12 MESES | | | | | | | |
|--|--------------|--------------|--------------|--------------|---------------|---------------|---------------|
| Ingresos por Intereses | 20062 | 23027 | 19767 | 18156 | 26,800 | 39,938 | 41,565 |
| Gastos por Intereses | 906 | 851 | 2700 | 1243 | 1,104 | 1,671 | 1,854 |
| Margen Financiero | 2478 | 2725 | 2823 | 3496 | 3,425 | 4,069 | 4,198 |
| Estim. Prev. Para Riesgos Crediticios | 801 | 922 | 909 | 1361 | 1,432 | 1,696 | 1,758 |
| Margen Fin. Ajust. Riesg. Credit. | 221 | 502 | 440 | 751 | 834 | 962 | 1,023 |
| Resultado de la Operación | 6740 | 7647 | 4407 | 5756 | 10,443 | 15,139 | 11,306 |
| Resultado Neto Mayoritario | 5076 | 5613 | 3436 | 4806 | 8,041 | 11,091 | 11,180 |

| | | | | | | | |
|------------------|--------|--------|--------|--------|--------|--------|--------|
| Valor P.M. | 46,205 | 37,995 | 29,344 | 59,104 | 82,105 | 76,346 | 77,988 |
| PM/Utilidad | 9.08 | 6.77 | 8.54 | 12.30 | 10.21 | 6.88 | 6.98 |
| PM/Cap. Contable | 1.62 | 1.20 | 0.84 | 1.56 | 2.23 | 1.84 | 1.76 |