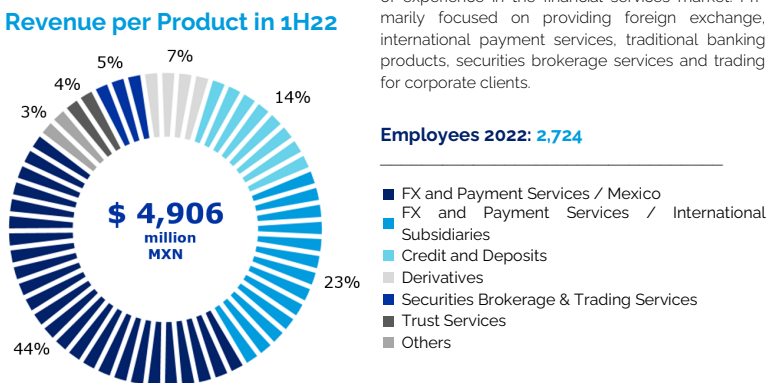
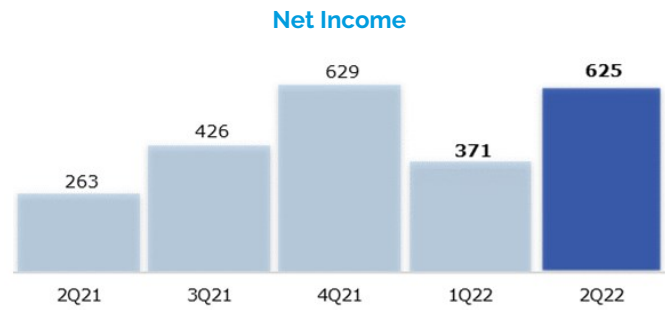


Monex, S.A.B. de C.V. MONEXB				Closing Price	Sector/Industry
				14.20	Forex & Payment Services
Market Cap. Million MXN	52-week Range	Avg. Daily Trading Volume	Shares Outstanding	Dividend Yield TTM / Price	
7,429	11.49 - 15.00	1,183	523.2 M	4.01 %	

Monex, S.A.B. is a holding company, whose main subsidiaries are Monex Grupo Financiero, MNI Holding and Arrendadora Monex. Monex, S.A.B. is headquartered in Mexico City and has over 36 years of experience in the financial services market. Primarily focused on providing foreign exchange, international payment services, traditional banking products, securities brokerage services and trading for corporate clients.

Employees 2022: 2,724



MONEX, S.A.B. de C.V.
Second Quarter 2022 Results

MEXICO CITY, August 4th, 2022 — Monex, S.A.B. de C.V. (BMV: MONEX) today reported \$4,906 million MXN in total operating revenues in the first half of 2022, which represents an increase of 15% compared to the same period in 2021.

Total operating revenues in the first half of 2022 are composed of 44% in domestic foreign exchange operations, 23% in foreign exchange operations from our international subsidiaries, 14% in credit and deposits, 7% in derivatives, and 5% in securities brokerage and trading services.

Foreign exchange operations in Mexico reported revenues of \$2,147 million MXN in the first half of 2022, an increase of 20% compared to the prior-year period.

Foreign exchange operations from our international subsidiaries reported \$1,137 million MXN in revenues during the first six months of 2022, an increase of 20% compared to the same period in the previous year.

Credit and deposits revenues of \$692 million MXN in the first half of 2022 increased 62% from the same period in 2021.

Derivatives reported \$350 million MXN in revenues in the first half of 2022, an increase of 17% compared to the same period in the previous year.

Net income of \$996 million MXN in the first half of 2022, an increase of 66% compared to the same period in 2021.

Outstanding Events

The Ordinary Shareholders' Meeting of Monex, S.A.B. de C.V. held on April 8th, 2022, adopted a resolution to decree a cash dividend to shareholders for an amount of \$300 million MXN, which was paid on April 20th, 2022.

The Annual Ordinary Shareholders' Meeting of Monex, S.A.B. de C.V. held on April 19th, 2022, adopted a resolution to decree a cash dividend to shareholders for an amount of \$1,050 million MXN, which was paid on July 6th, 2022. Likewise, the Shareholders' Meeting adopted a resolution to increase by \$1,000 million MXN the variable part of Monex, S.A.B. de C.V.'s common stock by the issuance of 100 million series B shares.

In compliance with the resolutions adopted by the Annual Ordinary Shareholders' Meeting held on April 19th, 2022 and as a result of the exercise of the initial and additional preference rights, the period of additional preference right on shares subscription ended on July 14th, upon subscribing the total 100 million series B shares issued. Therefore, the increase of Monex, S.A.B. de C.V.'s common stock was of \$1,000 million MXN.

2020	2021	TTM	Jan - Jun 22	2Q22	Financial Highlights
7,980	9,030	9,666	4,906	2,510	Total Operating Revenues
1,252	2,184	2,603	1,285	773	Earnings before taxes
1569	2419	26.93	26.19	30.80	Operating Margin %
878	1,654	2,051	996	625	Net Income
11.00	18.32	21.22	20.30	24.90	Net Margin %
151,984	183,826	194,431	194,431	194,431	Total Assets
141,164	171,393	182,641	182,641	182,641	Total Liabilities
10,820	12,433	11,790	11,790	11,790	Total Equity
24,256	25,945	25,990	25,990	25,990	Loan Portfolio (net)
44,355	46,829	53,425	53,425	53,425	Deposits
532.7	523.5	523.2	523.2	523.2	Shares Outstanding *
0.13	0.13	0.57	0.57	0.57	Dividend Per Share
1.65	3.16	3.92	1.90	1.19	Earnings Per Share
20.31	23.75	22.53	22.53	22.53	Book Value Per Share

2020	2021	TTM	Jan - Jun 22	2Q22	Profitability Ratios
0.67	0.99	1.08	1.05	1.32	Return on Assets % **
8.51	14.23	16.93	16.44	20.63	Return on Equity % **
14.76	16.88	17.95	17.95	17.95	ICAP Banco Monex ***

2020	2021	TTM	Jan - Jun 22	2Q22	Ratios
7.35	3.80	3.62	3.62	3.62	Price/Earnings TTM
0.60	0.51	0.63	0.63	0.63	Price/Book Value Per Share
1.07	1.08	4.01	4.01	4.01	Dividend Yield %

FitchRatings



Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Credit Rating****
'AA-(mex)'	'F1+(mex)'	Stable	'HR A+'	'HR1'	Stable	Monex, S.A.B. (NS)
'AA-(mex)'	'F1+(mex)'	Stable	'HR AA-'	'HR1'	Stable	Banco Monex (NS)
'BB-'	'B'	Stable	-	-	-	Banco Monex (GS)
'AA-(mex)'	'F1+(mex)'	Stable	'HR AA-'	'HR1'	Stable	Monex CB (NS)
'AA-(mex)'	-	-	'HR A+'	-	Stable	MONEX 21 (NS)****

Figures in million MXN
* Figures in millions of shares
** Annualized return formula in 2020 and 2021 - Annual Net Income / Average Assets or Equity in the fourth quarter of the year and the fourth quarter of the previous year
*** Annualized return formula in 2Q22 - Annualized net income of the quarter / Average Assets or Equity in the second quarter of 2022 and the fourth quarter of 2021.
**** Capitalization ratio of Banco Monex published by Banxico (April 2022) ***** NS: National Scale. GS: Global Scale
***** Bonds

General Outlook: Monex, S.A.B. is a holding company, whose main subsidiaries are Monex Grupo Financiero, MNI Holding and Arrendadora Monex. Monex has shown a constant and solid growth in traded volume and number of clients during its 36 years of experience in the financial market. Monex offers financial products that satisfy its clients' foreign exchange, payment, credit, investment, financial coverage and financial consultancy needs through a sales force distributed in 31 cities in Mexico and its international subsidiaries located in the United States, Canada, Europe (UK, Spain, Netherlands, and Luxembourg), and Asia (Singapore). The subsidiary companies of Monex Grupo Financiero are Banco Monex, Monex Casa de Bolsa, and Monex Operadora de Fondos, through which we provide our clients with the following products: foreign exchange, brokerage services (Debt Market, Stock Market, and Investment Banking), investment funds, risk management products, international investments, trust services, loans, letters of credit, among others. MNI Holding subsidiaries are Tempus and Monex Europe, which offer services to their clients such as foreign exchange and payments.

Accounting Series: According to the "General Provisions Applicable to the Issuers of Securities and Other Parties Involved in the Stock Market", Title Eighth, Article 78 states: Regarding the financial statements of financial institutions, they should be prepared and audited in accordance with the accounting and auditing standards issued by the relevant Mexican authorities. The aforementioned paragraph shall also apply to the financial statements of issuers which, through its subsidiaries, predominantly perform financial activities subject to the supervision of said authorities. Monex, through its subsidiaries, predominantly performs financial activities subject to the supervision of the Mexican authorities, therefore, Monex prepares and audits its financial statements according to the same accounting and auditing standards used by its subsidiaries, so that the financial information of both is comparable.

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Monex, S.A.B. de C.V. MONEXB

FINANCIAL INFORMATION HIGHLIGHTS

FINANCIAL INFORMATION ANALYSIS — MONEX, S.A.B. AND SUBSIDIARIES

The accounting policies applied by Monex, S.A.B. comply with the accounting criteria established by the National Banking and Securities Commission (CNBV) in the "General Provisions Applicable to Financial Groups, Credit Institutions and Brokerage Houses, Mutual Funds and Companies that Provide Services Thereto", in its rulings and mandates issued generally and directed to specific issuers, which require the Management to make certain estimates and use certain assumptions to determine the valuation of some concepts included in the consolidated financial statements and related disclosures. Although the actual results may differ from such estimates, the Management considers that the estimates and assumptions used were appropriate under the current circumstances.

	2Q22		2Q21		Jan - Jun 22		Jan - Jun 21		2022 vs 2021
Operating Revenue Per Line of Business	Amount	(%) ¹	Amount	(%) ¹	Amount	(%) ¹	Amount	(%) ¹	%
Forex and Payment Services	1,686	67.2	1,330	62.3	3,284	67.0	2,728	63.9	20.4
* Mexico	1,133	45.2	879	41.2	2,147	43.8	1,784	41.8	20.3
* Foreign Subsidiaries	553	22.0	451	21.1	1,137	23.2	944	22.1	20.4
Credit and Deposits	394	15.7	197	9.3	692	14.1	426	10.0	62.4
Securities Brokerage & Trading Services	91	3.6	248	11.6	244	5.0	370	8.6	(34.1)
Derivatives products	202	8.0	184	8.6	350	7.1	298	7.0	17.4
Trust Services	100	4.0	86	4.0	193	3.9	163	3.8	18.4
Leasing	12	0.5	7	0.3	21	0.4	13	0.3	61.5
Others	25	1.0	82	3.9	122	2.5	272	6.4	(55.1)
Total Operating Revenues	2,510	100.0	2,134	100.0	4,906	100.0	4,270	100.0	14.9
Condensed Financial Information	Amount	(%) ²	Amount	(%) ²	Amount	(%) ²	Amount	(%) ²	vs. 2021
Total Operating Revenues ³	2,510	100.0	2,134	100.0	4,906	100.0	4,270	100.0	14.9
Administrative and Promotional Expenses	1,737	69.2	1,753	82.1	3,621	73.8	3,404	79.7	6.4
Operating Income	773	30.8	381	17.9	1,285	26.2	866	20.3	48.4
Taxes	148	5.9	117	5.5	290	5.9	266	6.2	9.0
Non-controlling interest	0	0.0	1	0.1	-1	0.0	1	0.0	(200.0)
Net Income	625	24.9	263	12.3	996	20.3	599	14.0	66.3

1. It represents the share of that line of business within the Total Operating Revenues. 2. It indicates the share of each concept within the Total Operating Revenues.
3. This concept includes Other Operating Income (Expense), Services Income, and Results from operating leasing.

Jun 22 vs Dec 21				
Selected Balance Information	Jun 22	Dec 21	Variation %	Variation \$
Cash and cash equivalents	41,398	21,188	95.4	20,210
Investments in financial instruments, repos, derivatives and margin accounts	102,084	98,252	3.9	3,832
Loan Portfolio (net)	25,990	25,945	0.2	45
Other accounts receivable (net)	18,275	32,259	-43.3	(13,984)
Properties and Assets, furniture and equipment	500	68	635.3	432
Properties, furniture and equipment in leasing	694	736	-5.7	(42)
Investments	176	168	4.8	8
Other assets	5,314	5,210	2.0	104
Total Assets	194,431	183,826	5.8	10,605
Deposits	53,425	46,829	14.1	6,596
Bonds	1,512	1,504	0.5	8
Loans from Banks and other institutions	742	1,734	-57.2	(992)
Transactions with securities, repos and derivatives	85,057	86,594	-1.8	(1,537)
Other liabilities (net)	41,905	34,732	20.7	7,173
Total Liabilities	182,641	171,393	6.6	11,248
Initial Equity	2,818	2,818	0.0	-
Earned Equity	8,959	9,568	(6.4)	-609
Non-controlling interest	13	47	(72.3)	(34)
Total Equity	11,790	12,433	-5.2	(643)
Total Liabilities and Equity	194,431	183,826	5.8	10,605

* This table does not show the structure of the new accounting catalog for holding companies of financial groups, the previous structure of the catalog is maintained with the objective of a better disclosure.

Jun 22 vs Dec 21				
Loan Portfolio	Jun 22	Dec 21	Variation %	Variation \$
Loan Portfolio (net)	25,990	25,945	0.2	45
Loan Portfolio with Credit Risk Stage 1	26,518	26,639	-0.5	(121)
Loan Portfolio with Credit Risk Stage 2	69	0	N/A	69
Loan Portfolio with Credit Risk Stage 3	412	293	40.6	119
Allowance for Loan Losses	(1,009)	(987)	2.2	(22)
NPL Ratio % *	1.53	1.09	40.4	0.44
Coverage Ratio % **	245	337	-27.3	(92)
AFLL / Total Loan Portfolio % ***	3.74	3.66	2.2	0.08

Jun 22 vs Jun 21				
Profitability Ratios	Jun 22	Jun 21	Var %	Var \$
Return on Assets % ****	1.05	0.78	34.6	0.27
Return on Equity % ****	16.44	10.78	52.5	5.66

Figures in millions of MXN * Loan Portfolio with Credit Risk Stage 3 / Total Loan Portfolio ** Allowance for Loan Losses / Loan Portfolio with Credit Risk Stage 3

*** Allowance for Loan Losses / Total Loan Portfolio

**** Annualized return formula = Annualized Net Income of the semester / Average Assets or Equity in the second quarter of the year and the fourth quarter of the previous year.

Monex, S.A.B. de C.V. MONEXB

SECOND QUARTER 2022 BUSINESS OVERVIEW

MONEX REPORTED \$4,906 MILLION MXN IN TOTAL OPERATING REVENUES IN THE FIRST HALF OF 2022, AN INCREASE OF 15% COMPARED TO THE SAME PERIOD IN 2021

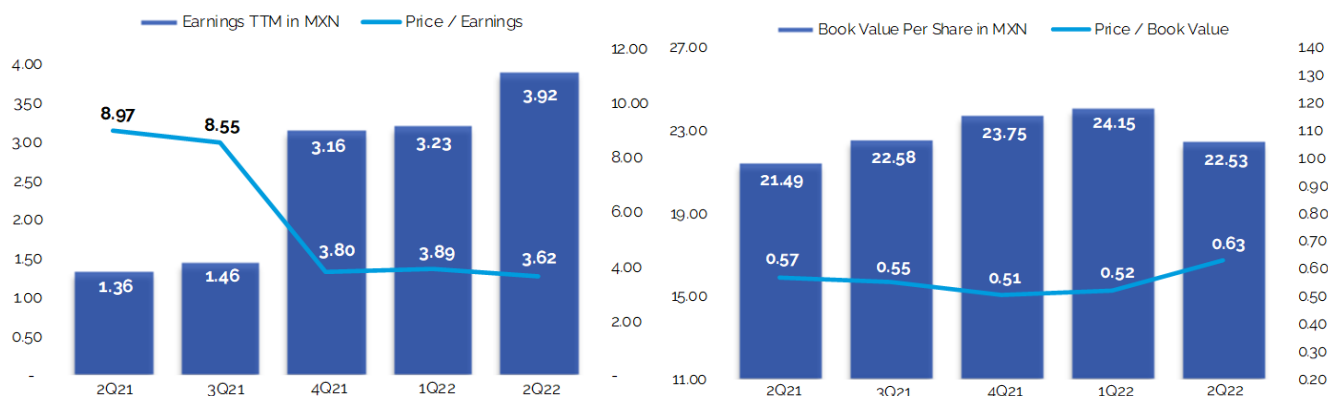
CREDIT AND DEPOSITS REVENUES OF \$692 MILLION MXN IN THE FIRST HALF OF 2022 INCREASED 62% FROM THE PRIOR-YEAR PERIOD

FOREIGN EXCHANGE OPERATIONS IN MEXICO REPORTED REVENUES OF \$2,147 MILLION MXN IN THE FIRST HALF OF 2022, AN INCREASE OF 20% COMPARED TO THE SAME PERIOD IN THE PREVIOUS YEAR

FOREIGN EXCHANGE OPERATIONS FROM OUR INTERNATIONAL SUBSIDIARIES REPORTED \$1,137 MILLION MXN IN REVENUES DURING THE FIRST HALF OF 2022, AN INCREASE OF 20% COMPARED TO THE PRIOR-YEAR PERIOD

NET INCOME OF \$996 MILLION MXN IN THE FIRST HALF OF 2022, AN INCREASE OF 66% COMPARED TO THE SAME PERIOD IN 2021

MONEX: Stock Information



MONEXB: Bolsa Mexicana de Valores

Per Share Data	2Q21	3Q21	4Q21	1Q22	2Q22
Minimum	11.87	11.89	12.00	11.49	13.20
Maximum	12.36	12.50	12.50	12.56	15.00
Closing Price	12.20	12.49	12.00	12.56	14.20
Shares Outstanding ¹	531.2	523.5	523.5	523.3	523.2
Market Cap ²	6,480	6,539	6,282	6,572	7,429
Dividends TTM	0.13	0.13	0.13	0.13	0.57
Earnings TTM	1.36	1.46	3.16	3.23	3.92
Book Value Per Share	21.49	22.58	23.75	24.15	22.53
Price / Earnings	8.97	8.55	3.80	3.89	3.62
Price / Book	0.57	0.55	0.51	0.52	0.63
Dividend Yield TTM %	1.07	1.04	1.08	1.04	4.01

¹ Figures in millions of shares. Shares are only listed on Bolsa Mexicana de Valores (BMV).
² Figures in millions of MXN

Bolsa Mexicana de Valores: Independent Analyst Program

Monex, S.A.B. is under the coverage of Prognosis Economía, Finanzas e Inversiones, S.C. ("PROGNOSIS"), an independent analyst assigned by BMV since the first quarter of 2014.



Prognosis

Prognosis Economía
Finanzas e Inversiones, S.C.
("PROGNOSIS")

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