

3rd Quarter Financial Report 2015

Holding Monex

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Highlights Q3/15

- As of September, 2015, Holding Monex reports accrued operating revenue of \$3,882 million pesos and net income of \$580 million pesos or \$1.08 pesos per share .
- The accrued operating revenue from our National Forex Business amounted \$1,951 million pesos, that represents a 12% increase compared with the amount reported as of September 2014.
- Monex International Business (Monex Europe and Tempus) had an accrued operating income of \$979 million pesos, an increase of 57% versus the same period of the prior year.
- On September, 2015, Holding Monex presented an Equity of \$6,268 million pesos which represents a Book value of \$11.69 pesos per share.
- As of September, 2015, the Loan Portfolio amounted \$11,787 million pesos, an increase of 48% compared with the ammount reported as of December 2014.

3Q15 Relevant Financial Information

Condensed Financial Sheet Data								
	3Q15	3Q14			Jan - Sep 15	Jan - Sep 2014		
		Amount	Variation \$	Variation %		Amount	Variation \$	Variation %
Total Operating Revenues	1,326	1,128	198	17%	3,882	3,191	691	22%
Management and Promotion Expenses	1,043	867	176	20%	3,053	2,513	540	21%
Operating Income	283	261	22	8%	829	678	151	22%
Taxes	90	79	11	14%	257	202	55	27%
Equity in income of affiliates	-	-	-	0%	8	-	8	0%
Net Income	193	182	11	6%	580	476	104	22%

Operating Revenue Per Line of Business								
	3Q15	3Q14			Jan - Sep 15	Jan - Sep 2014		
		Amount	Variation \$	Variation %		Amount	Variation \$	Variation %
Forex and Payment Services	970	807	163	20%	2,930	2,364	566	24%
National	647	589	58	10%	1,951	1,740	211	12%
International	323	218	105	48%	979	624	355	57%
Loans and Deposits	72	53	19	36%	194	156	38	24%
Trust Services	38	33	5	15%	102	91	11	12%
Securities Brokerage & Trading Services	127	168	-41	-24%	442	467	-25	-5%

Balance Sheet

	3Q15	Dec 14		
		Ammount	Variation \$	Variation %
Receivable and deliverable currencies (net)	5,507	5,989	(482)	-8
Real Liquid assets	(143)	665	(808)	-122
Liquid assets	5,364	6,654	(1,290)	-19
Investment in securities, repos, derivatives and margin accounts	21,040	16,898	4,142	25
Loan Portfolio (net)	11,787	7,959	3,828	48
Receivable FX	17,137	8,889	8,248	93
Money Market accounts receivable	6,687	2,179	4,508	207
Others	1,606	1,230	376	31
Other receivables	25,430	12,298	13,132	107
Long Term Assets	16	14	2	14
Properties, furniture, equipment(net) and awarded assets	79	88	(9)	-10
Non current Assets held for sale	-	174	(174)	-
GW and Intangibles Monex Europe	1,096	993	103	10
GW and intangibles Tempus	790	692	98	14
Other assets	640	548	92	17
Other assets (net)	2,526	2,233	293	13
Total Activo	66,242	46,318	19,924	43
Deposits	14,782	14,427	355	2
CEBURES	2,005	1,970	35	2
Loans from Banks and other institutions	1,284	792	492	62
Transactions with securities, repos and derivatives	15,213	9,861	5,352	54
Payable FX	17,000	9,399	7,601	81
Money Market Creditors	5,716	1,498	4,218	282
Other Liabilities	3,974	2,683	1,291	48
Other payable accounts	26,690	13,580	13,110	97
Total Liabilities	59,974	40,630	19,344	48
Initial Equity	2,818	1,506	1,312	87
Earned Equity	3,450	4,182	(732)	-18
Total Equity	6,268	5,688	580	10
Total Liabilities and Equity	66,242	46,318	19,924	43
Return on assets %	1.17	1.30		
Return on equity %	12.33	10.62		
Book Value per share	11.69	14.52		

Portfolio Distribution to September 30, 2015 and December 31, 2014

Loan Portfolio			
	3Q15	4Q14	Variation \$ 4Q14
Loan Portfolio (net)	11,787	7,959	3,828
Performing Loan Portfolio	11,848	8,031	3,817
Commercial	10,400	6,982	3,418
Mortgage Loans ¹	27	161	(134)
Credit with financial entities	1,421	888	533
Non-performing Loan Portfolio	121	40	81
Loan Risk Reserves	(182)	(112)	(70)
Banco Monex Capitalization index ² (ICA P)%	16.92	15.95	0.97
Past due reserves ratio ³ (IMOR)%	1.01	0.50	0.5
Coverage Ratio (ICOR) %	1.54	1.41	0.1

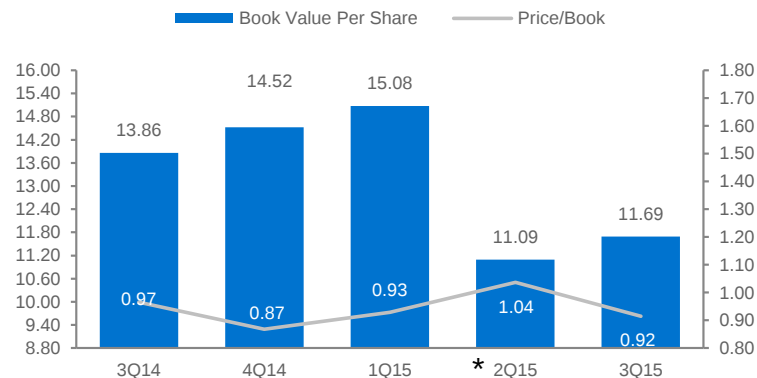
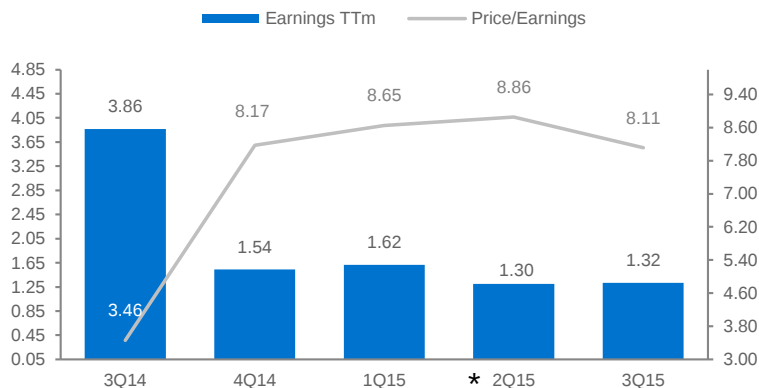
¹ Renew your home Program

² Published (Aug 2015) by Banco de Mexico (Banxico)

³ Non-performing Loan Portfolio / Total Loan Portfolio

⁴ Loan Risk Reserves / Loan Portfolio (net)

MONEXB: Stock Information



Monex B: Quarterly Trends

Per Share Data	3Q15 Change %					
	3Q 14	4Q 14	1Q 15	* 2Q 15	3Q 15	2Q 15
Minimum	12.70	12.31	12.40	11.50	10.70	-6.96
Maximum	14.61	13.20	14.00	16.50	12.17	-26.24
Closing Price	13.38	12.60	14.00	11.50	10.70	-6.96
Daily Trading Volume	13,514	2,742	9,595	2,464	16,884	585.16
**Shares Outstanding	3919	3917	3911	536.9	536.2	-0.12
***Market Cap	5,244	4,936	5,475	6,174	5,738	-7.06
Dividends TTM	0.64	0.00	0.00	4.09	4.09	0.00
Earnings TTM	3.86	1.54	1.62	1.30	1.32	1.62
Book Value Per Share	13.86	14.52	15.08	11.09	11.69	5.40
Price/Earnings	3.46	8.17	8.65	8.86	8.11	-8.44
Price/Book	0.97	0.87	0.93	1.04	0.92	-11.72
Dividend Yield %	4.76	0.00	0.00	35.57	38.23	7.48

*The information reported as of 2Q15 considers 545,808,505 shares outstanding.

** Amount in millions shares

*** Amount in millions pesos.