



Bancomer offers you options to obtain **financing backed with your investments.**

Business Payment Funds

(Medio de Pago Empresarial)

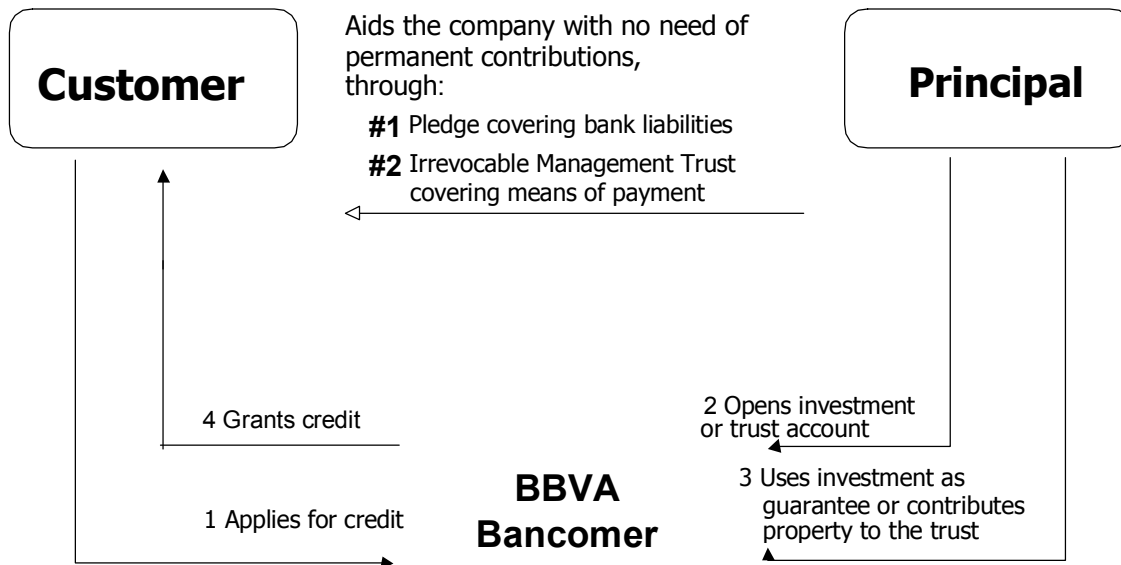
What is it?

Medio de Pago Empresarial is a tool whereby businesspersons, backed by their liquid investments, may help their companies to get the required short or medium-term financing while keeping their capital invested to obtain high yields and support their development.

How does it work?

Your company applies for the required loan and in exchange, through an investment or trust agreement, invests in Bancomer its treasury surplus. The investment funds may also be provided by you or any third party, whether an individual or a business entity. The loan can be paid with the funds created by the company or though the investment made in exchange of it.

General Scheme





Why should you sign up?

The funds are applicable to any type of contractual financing in Mexican pesos needed by your company:

- Investments generate **high yields**
- Company has access to a loan at **very competitive costs**
- The loan sign up time **decreases** thanks to standard procedures
- Opportunity to **substitute more expensive guarantees such as mortgages**
- Loan may be paid **with the company's own funds or with funds derived from the investment**

Requirements

Business entities must provide the following:

- a) Loan application letter (Bancomer forms)
- b) Financial statements of the last two complete audited fiscal years when the applicant compulsorily has to do so or, if they are not audited, financial statements of the last two complete internal fiscal years and annual *ISR* income tax return
- c) Internal financial statements not exceeding six previous months (those obtained from an electronic information device or Internet official site are deemed valid)
- d) Analytic ratios
- e) Annual report from the parent company in case of subsidiaries of foreign companies
- f) In case of group of companies: two consolidated financial statements, combined or summarized
- g) Copy of the articles of incorporation
- h) Copy of the public instrument embodying the general and special powers of attorney in effect
- i) Copy of the restated articles of incorporation
- j) Copy of the official ID of the attorney(s)-in-fact of the company
- k) Copy of the taxpayer ID card issued by the Federal Taxpayer Registry
- l) Consent to inquire from the credit bureau

Individuals engaged in business activities must provide the following:

- a) Loan application letter (Bancomer forms)
- b) List of owned properties, not exceeding six previous months, or last two account statements of investments, or sealed annual income tax return of the previous year and the last partial income tax return of the current year
- c) Analytic ratios
- d) Copy of birth certificate and marriage certificate, if any
- e) Copy of the taxpayer ID card issued by the Federal Taxpayer Registry
- f) Copy of the official ID in effect
- g) Copy of a recent proof of address
- h) Consent to inquire from the credit bureau

Investors

Business entities:

- a) Providing a copy of the articles of incorporation recorded with the Public Registry of Property and Commerce
- b) Furnishing a copy of the public instrument embodying the general and special powers of attorney in effect recorded in the Public Registry of Property and Commerce
- c) Submitting a copy of the official ID of the attorney(s)-in-fact of the company
- d) Providing a copy of the taxpayer ID card issued by the Federal Taxpayer Registry



- e) Having a Bancomer checking account
- f) Opening an investment or Fideicomiso de Administración y Medio de Pago trust management agreement covering means of payment

Individuals:

- a) Providing a copy of the birth certificate and marriage certificate, if any
- b) Providing a copy of the taxpayer ID card issued by the Federal Taxpayer Registry
- c) Submitting a copy of the official ID in effect
- d) Furnishing a copy of a recent proof of address
- e) Having a Bancomer checking account
- f) Opening an investment or *Fideicomiso de Administración y Medio de Pago* trust management agreement covering means of payment