



Enrique Granados 208, Colinas de San Jerónimo
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GENERAL AGREEMENT

BANK ASSET TRADE AGREEMENT AND BANK SECURITIES TRADING AGREEMENT WITH INCOME GUARANTEE

[DATE]

Between

FIDES GESTION FINANCIERA, S.A. DE C.V, SOFOM ENR Enrique Granados 208, Colinas de San Jerónimo Monterrey, N.L. 64630/ Mexico represented by the [TITLE], [_____] (hereinafter “FIDES”)

And

[BANK NAME _____] represented by [TITLE _____], [NAME _____] [COMPLETE ADDRESS _____] (hereinafter “[BANK NAME]”).

I

This General Agreement regulates a global international trade business for the emission and the buy-sell transactions of MTNs (Medium Term Note), ASBs (Asset Backed Securities), CBs (Covered Bonds), CDs (Certificate of Deposit), and other bonds and securities as may be mutually agreed.

This Agreement allows FIDES and [BANK NAME] to conduct business under this agreement for themselves as well as for their associated companies; including depositors with FIDES, depositors with [BANK NAME], and FIDES associated companies; and, [BANK NAME] associated companies, including [BANK NAME]. The total trading volume is \$[VALUE] USD or equivalent in EURO.

Income from the trades depends on market situations but FIDES guarantees an upfront cash money deposit to an account of [BANK NAME], as per a FIDES SERVICES CONTRACT to be executed for each such deposit, to use for banking business to be able to provide loans as stipulated as per the Service Contract signed with FIDES.

FIDES-[BANK NAME] GENERAL AGREEMENT [DATE]

FIDES GESTION FINANCIERA Monterrey, N.L. www.fides.com.mx

[BANK NAME] FIDES



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II

The specific trading details per transaction and the real monthly trading volume, each agreed with an amount of \$[AMOUNT _____] USD minimum, is to be allocated to the respective trading segment MTNs, ASBs, etc., with a separate agreement executed after the General Agreement is executed.

III

The maturity of the securities for each trading segments is to be 1 to 10 years, depending on the trade type. Therefore, this General Agreement between FIDES and [BANK NAME] is hereby set at 10 years and one day.

This General Agreement is subordinate to, and is governed by FIDES SERVICES CONTRACT(S) executed between [BANK NAME] and FIDES.

This General Agreement is irrevocably legally effective with the date of the signatures below.

[BANK NAME]

Date _____

STAMP

[NAME OF BANK SIGNATORY].

[TITLE _____]

FIDES

Date _____

STAMP

[FIDES SIGNATORY].

[TITLE _____]

FIDES-[BANK NAME] GENERAL AGREEMENT [DATE]

FIDES GESTION FINANCIERA Monterrey, N.L.

www.fides.com.mx

[BANK NAME] _____ FIDES _____