GENERAL AGREEMENT

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

[DATE]

Between

FIDES GESTION FINANCIERA, S.A. DE C.V, 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 ADDRESSS_____] (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.

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
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