

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

Closing Price

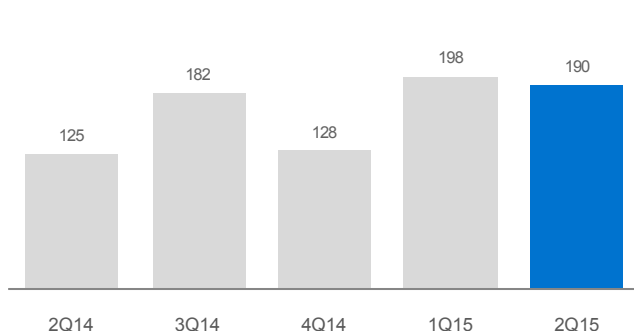
11.50

Sector/Industry

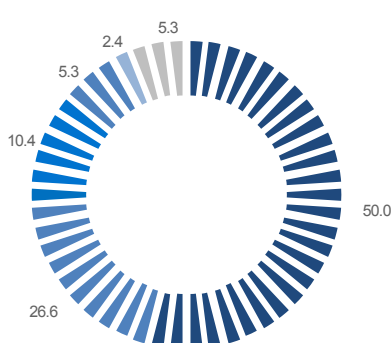
Forex & Payment Services

Market Cap	52-week Range	Avg. Daily Trading Vol.	Shares Mil	Quarterly Dividend Yield
6,277 M	11.00 - 16.50	6,982	545.8	35.56 %***

Quarterly Net Profit



Our Business, products and services



Monex is a holding company, whose subsidiary is Monex Grupo Financiero. Holding Monex is headquartered in Mexico City and has over 30 years of experience in the financial market; primarily focused in providing corporate clients foreign exchange and international payment services, as well as securities brokerage services and trading.

Employees 2015: 2,114

- FX and Payment Services / Mexico
- FX and Payment Services / International Subsidiaries
- Securities Brokerage Services & trading
- Loans & Deposits
- Trust Services
- Other Services

HOLDING MONEX REPORTS

Second Quarter 2015 Results

MEXICO CITY, July 23th, 2015 - Holding Monex S.A.B. de C.V. (BMV: MONEX) reports net revenue of 1,279 million pesos during the second quarter 2015.

The second quarter 2015 Operating Revenue is mainly composed of 50% in domestic foreign exchange operations. The aforementioned represents a 10.1% growth compared with the results obtained as of the second quarter 2015.

On the other hand, 26.6% was generated by foreign exchange operations from our two subsidiaries abroad, Monex Europe and Tempus, Inc. Our international operations showed a Second quarter growth of 79.5% versus the second quarter 2014.

Regarding our Loan and Deposits business, it amounted \$68 million pesos, which represent an increase of 44.7% compared with the second quarter, 2014.

The Loan Portfolio amounted \$9,848 million pesos, which represents an 24% growth versus the amount reported as of December, 2014.

Outstanding Events

On April 15th, 2015, the issuer sold Pagos Intermex and Monex Servicios to Gentera at a \$211 million pesos price.

On May, 26th, 2015 in connection with the resolutions adopted on the Ordinary General Shareholder's Annual Meeting held on April 13th, 2015, the Issuer paid a \$1,600 million pesos dividend and made an Equity increase up to \$1,312 million pesos.

On July 5, 2015, the issuer paid both principal and interest regarding its stock certificates registered under the ticker-MONEX 12.

For more information

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	2013	2014	TTM	Jan - Jun 15	2Q15	Financial Highlights
	4,271	4,110	4,544	2,556	1,279	Total Oper Revenue
	987	842	972	547	281	Earnings before taxes
	23.12	20.49	21.39	21.41	21.98	Operating Margin %
	1,771	604	697	387	189	Net Income *
	41.47	14.70	15.34	15.15	14.74	Net Margin %
	40,309	46,318	60,458	60,458	60,458	Total Assets
	35,373	40,630	54,504	54,504	54,504	Total Liabilities
	4,936	5,688	5,954	5,954	5,954	Total Equity
	4,301	7,959	9,848	9,848	9,848	Loan Portfolio (net)
	10,306	14,427	14,476	14,476	14,476	Deposits
	393	392	546	546	546	Shares Outstanding **
	1.58	0.00	4.09	4.09	4.09	Dividend Per Share ***
	4.51	1.54	1.28	0.71	0.35	Earnings Per Share
	12.57	14.52	10.91	10.91	10.91	Book Value Per Share
	2013	2014	TTM	TTM	2Q15	Profitability Ratios
	4.39	1.30	1.15	1.28	1.28	Return on Assets % ****
	35.89	10.62	11.71	13.00	13.00	Return on Equity % ****
	17.71	15.95	16.89	16.89	16.89	ICAP Banco Monex *****
	2013	2014	TTM	TTM	2Q15	Ratios
	3.97	8.17	9.00	9.00	9.00	Price/Earnings TTM
	1.42	0.87	1.05	1.05	1.05	Price/Book
	8.82	0.00	35.57	35.57	35.57	Dividend Yield %

FitchRatings

Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Credit Ratings *****
'A(mex)'	'F1'	Stable	'mxA'	'mxA-2'	Stable	Holding Monex (NS)
'A+(mex)'	'F1'	Stable	'mxA+'	'mxA-1'	Stable	Banco Monex (NS)
'A+(mex)'	'F1'	Stable	'mxA+'	'mxA-1'	Stable	Monex CB (NS)
-	-	-	'BB+'	'B'	Stable	Monex CB (GS)
'A(mex)'	-	-	'mxA'	-	-	MONEX 14 (NS) *****

STANDARD & POOR'S

* Financial results ending December 2013 and 2014 include the revenue from the sale of Prestaciones Universales.
 ** Figures in millions of pesos *** Paid dividends during the period used for analysis. It considers 391.1 outstanding shares **** Annualized information for the first quarter 2015 ***** Last figure published by BANXICO (May 2015) ***** NS: National Scale | GS: Global Scale
 *****Stock Certificates

Accounting Series: According to the "General arrangements applicable to securities issuers and other participants in the stock market is the eighth title" Article 78 Title VIII, states: Financial statements of financial institutions should be prepared and audited in accordance with the accounting and auditing standards issued by Mexican authorities. Preceding paragraph arrangements also apply to the financial statements of companies through its subsidiaries performs predominantly financial activities which are subject to Mexican authorities supervision. Through its subsidiaries Monex performs predominantly financial activities which are subject to Mexican authorities supervision that's why Monex develops and audits its financial statements on the same basis that those refer subsidiaries, in order to have comparable financial information consistent with financial entities regulated by the CNBV ("Banking and Securities National Commission").

Bolsa Mexicana de Valores: Independent Analyst Program

In accordance with the current financial legislation, Holding Monex is under the coverage of Prognosis, an Independent Analyst assigned by BMV.

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

The significant accounting policies applied by Holding Monex comply with the accounting criteria established by the Comisión Nacional Bancaria y de Valores (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 management to make certain estimates and judgments to determine the amounts included in the consolidated financial statements and related disclosures. Although the actual results may differ from such estimates, management believes that the estimates and judgments used in the preparation of these consolidated financial statements were appropriate under the circumstances.

Operating Revenue Per Line of Business	2Q15			2Q14		Jan - Jun 15			Jan - Jun 14	
	Amount	(%)	vs. 1Q14	Amount	(%)	Amount	(%)	vs. 2014	Amount	(%)
Forex and Payment Services	980	76.6	27.1	771	78.1	1,959	76.7	25.8	1,557	75.4
National	640	50.0	10.1	582	58.9	1,303	51.0	13.2	1,151	55.8
International	340	26.6	79.5	189	19.2	656	25.7	61.8	406	19.7
Loans and Credit Business	68	5.3	44.7	47	4.7	122	4.8	44.7	103	5.0
Trust Services	30	2.4	-3.2	31	3.2	65	2.5	-3.2	58	2.8
Securities Brokerage & Trading Services	133	10.4	(10.7)	149	15.1	315	12.3	5.5	299	14.5
Other Services	68	5.3	-718.2	(11)	(1.2)	95	3.7	106.4	46	2.3
Condensed Financial Sheet Data	Amount	(%)	vs. 2Q14	Amount	(%)	Amount	(%)	vs. 2014	Amount	(%)
Total Operating Revenues	1,279	100	29.6	987	100.0	2,556	100.0	23.9	2,063	100.0
Management and Promotion Expenses	998	78.0	24.0	805	81.6	2,009	78.6	22.0	1,646	79.8
Operating Income	281	22.0	54.6	182	18.4	547	21.4	31.1	417	20.2
Taxes	92	7.2	61.2	57	5.8	168	6.6	35.8	123	6.0
Equity in income of affiliates		0.0	-	0	0.0	8	0.3	-	0	0.0
Net Income	189	14.7	50.7	125	12.7	387	15.1	31.9	294	14.3

Selected Balance Sheet Data	Jun 15 vs. Dec 14				Jun 15 vs. Jun 14		
	Jun 15	Dec 14	Variation %	Variation \$	Jun 14	Variation %	Variation \$
Liquid assets	3,199	6,654	(51.9)	(3,455)	4,784	-33.1	(1,585)
Investment in securities, repos, derivatives and margin accounts	18,949	16,898	12.1	2,051	16,351	15.9	2,599
Loan Portfolio (net)	9,848	7,959	23.7	1,889	5,167	90.6	4,681
Other accounts receivables (net)	25,936	12,298	110.9	13,638	29,291	-11.5	(3,355)
Properties, furniture, equipment(net) and awarded assets	81	89	(9.0)	(8)	102	(20.6)	(21)
*Non-current Assets held for sale		174	(100.0)	(174)	.1	-1.0	(1)
Other assets	2,445	2,246	8.8	199	2,167	12.8	278
Total Assets	60,458	46,318	30.5	14,140	57,863	4.5	2,595
Deposits	14,476	14,427	0.3	49	14,382	0.7	94
Loans from Banks and other institutions	1,036	792	30.8	244	636	62.7	400
Transactions with securities, repos and derivatives	12,351	9,861	25.2	2,490	6,501	90.0	5,850
Other liabilities	26,641	15,550	71.3	11,091	31,094	-14.3	(4,453)
Total Liabilities	54,504	40,630	34.1	13,874	52,613	3.6	1,891
Initial Equity	2,818	1,506	87.1	1,312	1,506	87.1	1,312
Earned Equity	3,136	4,182	(25.0)	(1,046)	3,744	-16.2	(608)
Total Equity	5,954	5,688	4.7	267	5,250	13.4	704
Total Liabilities and Equity	60,458	46,318	30.5	14,140	57,864	4.5	2,595

Loan Portfolio	Jun 15 vs. Dec 14				Jun 15 vs. Jun 14		
	Jun 15	Dec 14	Variation %	Variation \$	Jun 14	Variation %	Variation \$
Loan Portfolio (net)	9,848	7,959	23.74	1,889	5,167	90.59	4,681
Performing Loan Portfolio	9,942	8,031	23.80	1,911	5,205	91.02	4,737
Non-performing Loan Portfolio	55	40	35.74	15	39	41.03	16
Loan Risk Reserves	(149)	(112)	32.59	(37)	(77)	93.18	(72)
Non-performing Loans Ratio(IMOR) % **	0.55	0.50	9.59	0.05	0.75	(26.81)	(0.20)
Coverage Ratio (ICOR) % ***	1.51	1.41	7.15	0.10	1.49	1.36	0.02

Profitability Ratios	2Q15 vs. Dec 14				Jun 15 vs. Jun 14		
	2Q15	Dec 14	Variation %	\$ O/(U)	2Q14	Variation %	\$ O/(U)
Return on Assets (annualized) %	1.28	1.30	-1.8	(0.02)	1.02	25.6	0.3
Return on Equity (annualized)%	13.00	10.62	22.5	2.39	11.20	16.1	1.8

Figures in millions of pesos * Assets related to Pagos Intermex and Monex Servicios ** Non-performing Loan Portfolio / Total Loan Portfolio *** Loan Risk Reserves / Loan Portfolio (net)
Annualized return formula: (Return on N quarters / Number of quarters used to achieve the return) x 4 / Assets or Equity at the end of the quarter.

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

SECOND QUARTER BUSINESS OVERVIEW

HOLDING MONEX REPORTS ACCRUED OPERATING REVENUE OF \$2,556 MILLION PESOS AND NET INCOME OF \$387 MILLION PESOS OR \$0.71 PESOS PER SHARE

AS OF JUNE 30, 2015 HOLDING MONEX PRESENTED \$5,954 MILLION PESOS ON EQUITY AND BOOK VALUE OF \$10.91 PESOS PER SHARE

THE LOAN PORTFOLIO HAD A 24% INCREASE VERSUS THE AMMOUNT REPORTED AS OF DECEMBER 2014, REACHING \$9,848 MILLION PESOS AS OF JUNE 30, 2015

MONEX INTERNATIONAL BUSINESS REACH \$340 MILLION PESOS 79.5% HIGHER THAN THE SECOND QUARTER 2014

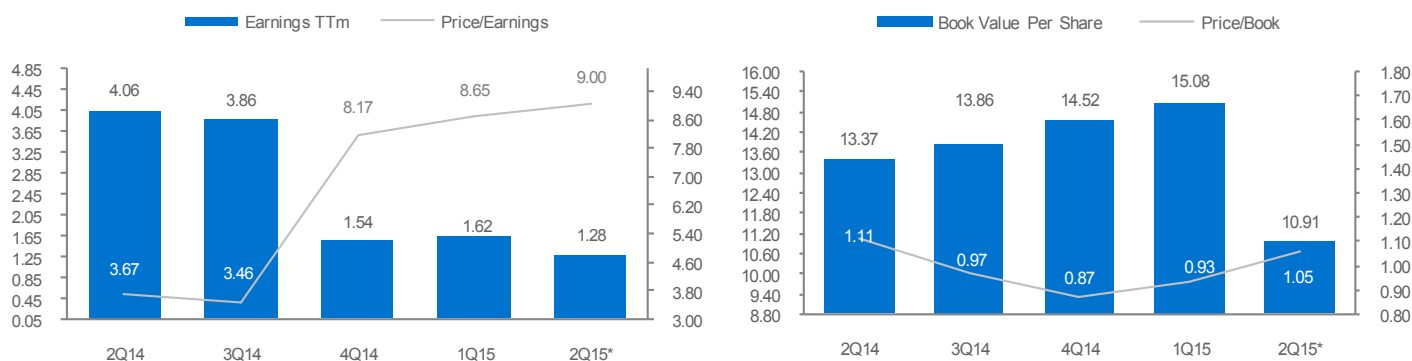
General Outlook

FX, Payments and Brokerage Revenue

Holding Monex is a holding company, whose subsidiary is Monex Grupo Financiero. Monex has 30 years experience in the financial market, period during which it has shown a constant and solid growth in traded volume and number of clients. Through a successful promotional force distributed in 39 cities in Mexico, Monex offers financial products that satisfy foreign exchange, payment, investment and financial coverage and consultancy needs of its clients.

The Subsidiary companies of Monex Grupo Financiero are Banco Monex, Monex Casa de Bolsa and Monex Fondos, through which we provide our clients with the following products: foreign exchange, capital market trading (debt, stock market and investment banking), investment funds, risk management products, international investment, trust services, loans and letters of credit, among others

MONEX: Stock Information



*On the second quarter 2015, the number of outstanding shares amounted up to 548.8 millions.

Monex B: Quarterly Trends

Per Share Data	2Q14	3Q14	4Q14	1Q15	2Q15*	2Q15 Change %	
						1Q15	2Q14
Minimum	13.00	12.70	12.31	12.40	11.50	-7.26	-11.54
Maximum	15.99	14.61	13.20	14.00	16.50	17.86	3.19
Closing Price	14.90	13.38	12.60	14.00	11.50	-17.86	-22.82
Daily Trading Volume	4,487	13,514	2,742	9,595	2,464	-74.32	-45.07
**Shares Outstanding	392.5	391.9	391.7	391.1	545.8	39.54	39.05
***Market Cap	5,849	5,244	4,936	5,476	6,277	14.62	7.31
Dividends TTM	0.64	0.64	0.00	0.00	4.09	100.00	542.59
Earnings TTM	4.06	3.86	1.54	1.62	1.28	-21.16	-68.51
Book Value Per Share	13.37	13.86	14.52	15.08	10.91	-27.65	-18.42
Price/Earnings	3.67	3.46	8.17	8.65	9.00	4.08	145.09
Price/Book	1.11	0.97	0.87	0.93	1.05	12.90	-5.39
Dividend Yield %	4.27	4.76	0.00	0.00	35.57	100.00	732.57

1) Earnings regarding the quarters of 2014 includes the results obtained from the sale of Prestaciones Universales.

**Figures in millions of shares

*** Figures in million pesos