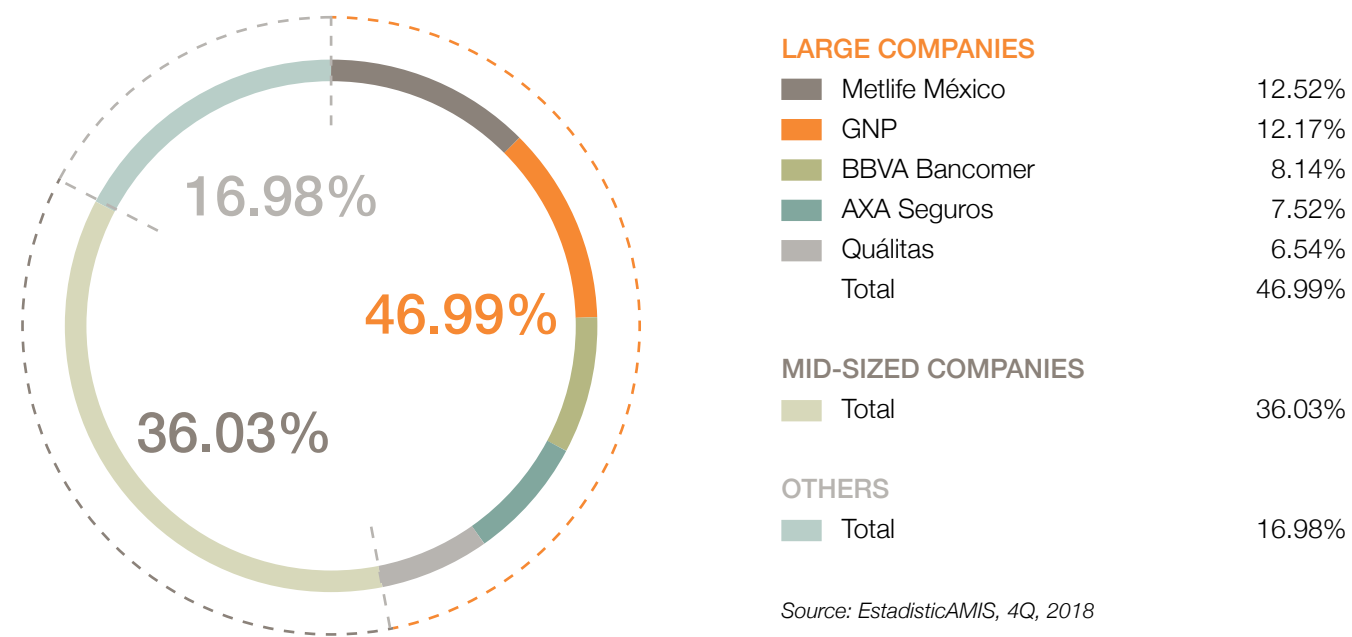




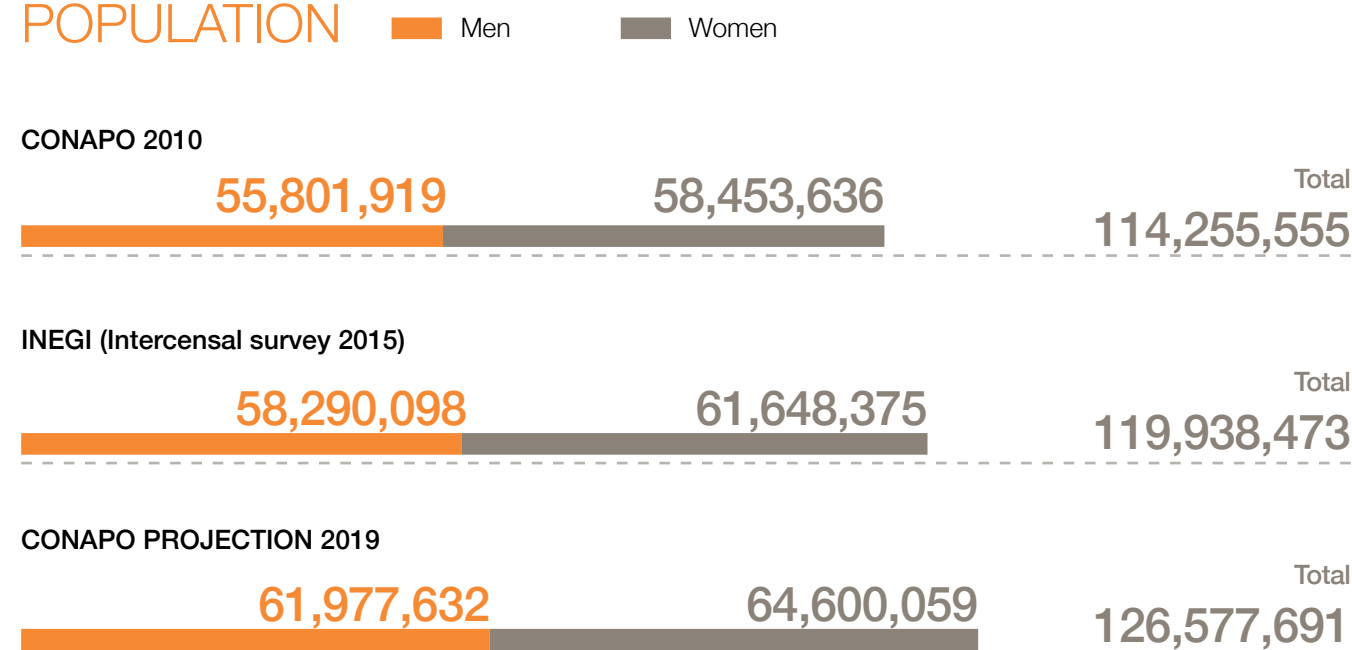
ANNEX TO THE 2018 ANNUAL REPORT

*Vivir
— por México —
es increíble®*

TOTAL MARKET SHARE EXCLUDING PENSIONS, 4Q 2018



POPULATION



Source: National Population Council (Consejo Nacional de Población, CONAPO), Demographic Indicators of Mexico 1990-2050 (Consulted January 2019) National Institute of Statistics and Geography (Instituto Nacional de Estadística y Geografía, INEGI), Intercensal Survey 2015 (Consulted January 2018)

2018 ECONOMIC INDICATORS

Period	Germany	Canada	Spain	United States	France	Italy	Japan	United Kingdom	Mexico
2011	3,752	1,789	1,495	15,518	2,863	2,278	5,906	2,592	1,171
2012	3,533	1,833	1,356	16,163	2,681	2,075	5,954	2,614	1,186
2013	3,730	1,839	1,393	16,768	2,810	2,137	4,920	2,678	1,262
2014	3,853	1,787	1,404	17,419	2,829	2,144	4,601	2,941	1,282
2015	3,414	1,615	1,230	18,125	2,470	1,843	4,210	2,853	1,232
2016	3,621	1,580	1,534	17,416	2,587	2,066	4,788	2,435	2,143
2017	3,677	1,653	1,311	19,391	2,583	1,935	4,872	2,622	1,150
2018*	4,379	1,852	1,868	20,513	2,968	2,398	5,632	3,034	2,575

Figures at the fourth quarter of each year

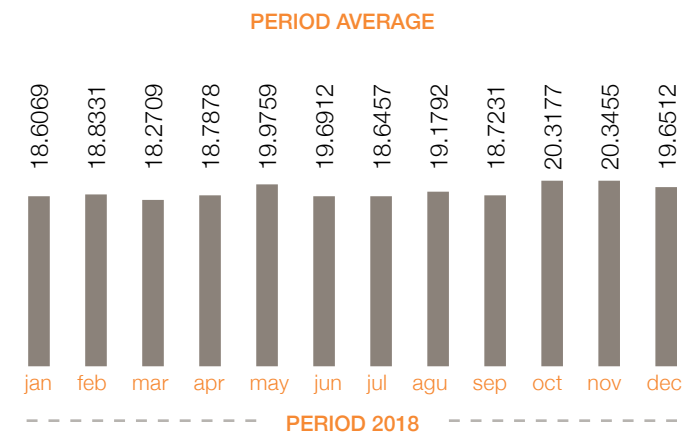
Note: Converted into dollars using the average exchange rate for settling liabilities denominated in foreign currency.

Source: World Bank. World Bank Data

*International Monetary Fund (IMF)

<https://www.imf.org/external/datamapper/PPPGDP@WEO/OEMDC/ADVEC/WEO/WORLD/DEU>

EXCHANGE RATE

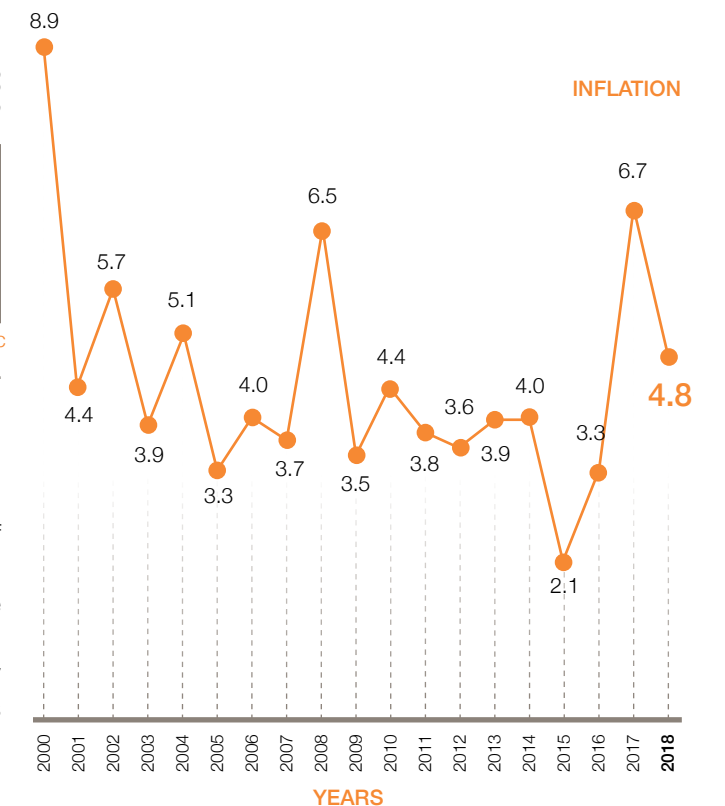


Exchange rate of the Mexican peso against the United States dollar

This exchange rate (FIX) is calculated by the Bank of Mexico based on the average of the wholesale foreign exchange market for payable transactions on the following second banking business day. It is published in the Official Gazette of the Federation one banking day after the date of calculation and is used to settle liabilities denominated in foreign currency that are payable in Mexico on the following day.

Source: Bank of Mexico, Economic and Financial Indicators

INFLATION



Source: INEGI Price Indices December to December

2018 PRODUCTS / VALUE OFFER

AUTOMOBILE

Individual

- Auto and motorcycle insurance
- Standardized Basic Insurance
- Compulsory Auto Liability Insurance
- Auto Plus
- Tourists

Corporate and SME

- Auto micro business
- Fleets
- Auto leasing/financing insurance

DAMAGES

Individual

- Versatile Home
- My RC

Corporate and SME

- Protected Business*
- *Poliempresa*
- General Liability
 - Goods Transport
 - Child Care Center Liability*
 - Aviation Legal Liability*
 - Traveler's Liability
 - Professional Liability
 - Boat Liability, small pleasure boats and fishing boats
- Merchandise transports
- Civil Works
- Contractors Equipment
- Boats
- Boat Liability, small pleasure boats, fishing boats and tugboats
- Aviation Insurance**
- Cibersafe

Government

- Public Servants Liability

Banks

- Banbajo Versatile Home
- Banbajo Protected Business

MAJOR MEDICAL EXPENSES

Individual

- Blue Line VIP
- Blue Line International
- Blue Line Premium
- Blue Line Platinum
- Blue Line Flexible
- Blue Line Essential
- Blue Line Versatile
- Connection Blue Line
- World Link
- Blue Line High Specialty
- Blue Line Plenitude
- GMM Basic Standardized Insurance

Corporate and SME

- Blue Line VIP
- Blue Line International
- Blue Line Premier

- IGA (Guaranteed accident compensation insurance)
- Hospital Support
- Effective Support
- Hospitalization Insurance

Government

- Blue Line Access

Banks

- Santander Medical Expenses
- Mifel Accident Protection

Affinity

- *Decide Liverpool* (Mass)

Personal Accidents

- Basic Standardized Personal Accidents
- Personal Accidents (Individual)
- Serious Illnesses (Individual)

LIFE

Individual

- Temporary
- *Privilegio*
- Platinum
- Standardized Basic Life Insurance
- *Vida Nómina*
- *Capitaliza*
- Ordinary Life
- *Trasciende*
- Investment Life
- GNP Invest
- Vision Plus
- *Privilegio Universal*
- Universal Platinum
- *Vida Total*
- *Vida Más*
- Professional
- *Proyecta*
- *Proyecta Afecto*, Article 185
- *Consolida Tu Plan Personal de Retiro*
- *Consolida Total*
- *Elige*
- *Impulsa*
- *Dotal*
- *Vida a tus Sueños*

Corporate and SME

- Grupo Life
- SME Life
- Debtor
- School

Government

- Individualized Severance Insurance

Banks

- *Vive*
- *Scotia Integral*

Affinity

- *PIF Suburbia*
- *Protección Palacio*

* Available only for SMEs

** Available only for Corporate

INTERNATIONAL SERVICES INFORMATION

PRODUCTS

Damages

GNP offers a full range of Damages coverage available in Mexico to insure companies or businesses, adapting to their needs with various options for comprehensive protection. These include products and services designed to protect companies, industries, businesses and families through coverage against fire, earthquake, boilers, electronic equipment, money and securities, and civil liability, to prevent individuals and legal entities from incurring financial loss from property damage, or third-party damages arising from their operation.

GNP also offers Marine Insurance that covers against various risks during navigation, anchorage and in port, protecting against total loss of the vessel, salvage costs and civil liability. We also offer coverage of national and international transportation of merchandise when the origin or destination includes Mexico.

Given the importance of Aviation Insurance in the Damages sector, and the potential cost those claims, GNP offers insurance for both the aircraft hull and civil liability, as well as a range of additional coverages that may be required.

Auto

GNP also offers Auto insurance for national and foreign vehicles in Mexico, having one of the largest and best-structured claims service networks on the market.

Life and Medical Expenses

Furthermore, GNP provides the most innovative group Life and Medical Expenses coverage in order to offer our international clients the opportunity to implement global employee benefits programs for their Mexican subsidiaries.

SERVICES

Our services cover the local insurance needs of international corporations operating in Mexico, for example:

- Referred accounts
- Loss control
- Claims management
- Accident rate statistics
- Reinsurance
- General insurance services

STRATEGIC ALLIANCES

GNP has signed cooperation agreements with recognized networks and companies located in different countries. Among the most important are:



International Network of Insurance. This prestigious network brings together the leading insurance companies in more than 90 countries, to offer an insurance solution for clients with subsidiaries in different nations. Based in Belgium, INI provides its partners with a platform that enables us to offer a wide range of risk control and damage insurance to international clients, sharing values, mission, and a multinational vision.



INSUROPE. The international network is a market leader whose purpose is to implement employee benefit programs through its partnerships with insurers in more than 80 countries. GNP, in addition to being Insurope's sole insurance partner in Mexico, represents Mexico and Latin America on the Executive Committee.

By coordinating efforts between the underwriting and sales areas, GNP has the ability to provide differentiated benefits in group life and major medical expenses to the subsidiaries of multinational companies located in Mexico.



AIG Global Benefits Network (antes ING Employee Benefits Global Network). This insurance company association specializes in pool programs in life and major medical expenses. The relationship it forged with GNP in 1980 has enabled it to offer differentiated benefits to the local subsidiaries of multinational companies established in Mexico.

This association of insurers, based in Brussels and with a presence in nearly 100 countries, promotes employee benefit programs and provides an alternative solution to the underwriting and sales process for transnational companies.

In May 2015, the ING Employee Benefits Global Network changed its name to AIG Global Benefits Network after AIG became the network's majority partner insurer in the United States.



Red Internacional de Aseguradoras. As founding partners of RIDA, we are part of the main International Network of Latin American Insurance Companies, allowing us to further our capacities to provide services and protect the assets of business clients with multinational operations in Mexico, Central and South America. Each of the network's partner insurance companies is a market leader in its country and is able to provide highly professional, comprehensive insurance solutions.

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C.P. 88630 Reynosa, Tamaulipas
(01 899) 921 9361

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CP. 2710 Torreón, Coahuila.
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Fracc. Alpes Norte
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Smz. 9, local 5, P.B. Col. Centro
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