Financiera Independencia | Relevant Event

Due to the early redemption of the Senior Unsecured Notes, FINDEP announces that Fitch Ratings has withdrawn the rating for those notes

Mexico City, November 3rd, 2026. - Financiera Independencia, S.A.B. de C.V., SOFOM, E.N.R. (BMV: FINDEP; OTC: FNCRY), ("FINDEP" or the "Company"), leader in bringing financial inclusion to underserved Hispanic communities through responsible lending products, announces that today, due to the full voluntary early cash redemption of its Senior Notes executed on October 29th, 2026, Fitch Ratings exclusively withdraws the long-term rating of 'BB' assigned to the Company's Step-up Senior Unsecured Notes (originally issued for an amount of US$83.32 million, with an outstanding balance of US$35 million, 12% interest rate, and original maturity in March 2028).

Having been paid off in full, the rating agency concludes its monitoring of the Senior Notes in accordance with standard market practice.

About Financiera Independencia (FINDEP):

Financiera Independencia, S.A.B. de C.V., SOFOM, E.N.R. (FINDEP), is the leader in providing financial inclusion to underserved Hispanic communities in North America through responsible loans. As of September 30th, 2026, FINDEP's loan portfolio amounted to Ps. 7.7 billion. The Company operated 338 branches in Mexico and the United States, and had a workforce of 3,774 people. FINDEP's shares began trading on the Mexican Stock Exchange (Bolsa Mexicana de Valores) on November 1st, 2007, under the ticker symbol "FINDEP". For additional information, visit www.findep.mx

Some of the statements contained in this press release discuss future expectations or state other forward-looking information. Those statements are subject to risks identified in this press release and in FINDEP's filings with the Mexican Stock Exchange. Actual developments could differ significantly from those contemplated in these forward-looking statements. The forward-looking information is based on various factors and was derived using numerous assumptions. Our forward-looking statements speak only as of the date they are made and, except as may be required by applicable law, we do not have an obligation to update or revise them, whether as a result of new information, future or otherwise.

****

In Mexico

Financiera Independencia
Tel: +52 55 5229-0200

José María Cid Michavila
Chief Financial Officer
CEO of Apoyo Financiero
jcid@apoyofin.com

Aurora Ontiveros
Investor Relations Manager
aontiverosr@findep.com.mx