



## Fitch Upgrades FINDEP's National Ratings to 'A+(mex)' and 'F1+(mex)'; Affirms FINDEP's IDR at 'BB', 'Stable' Outlook

**Mexico City, June 10<sup>th</sup>, 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 Fitch Ratings (“Fitch”) has upgraded FINDEP’s National Long-Term Rating to ‘A+(mex)’ from ‘A(mex)’, and its National Short-Term Rating to ‘F1+(mex)’ from ‘F1(mex)’. Additionally, Fitch has affirmed FINDEP’s Long-Term Local and Foreign Currency Issuer Default Ratings (IDRs) at ‘BB’, and its Long-Term senior unsecured debt rating at ‘BB’. Fitch also affirmed the Short-Term (ST) Local and Foreign Currency IDRs at ‘B’. The Outlook for all Long-Term ratings remains Stable.

According to Fitch's release, the upgrade of the Company's national ratings reflects its greater relative strength compared with rated Mexican peers, driven by key improvements in its business profile, as well as funding, liquidity, and coverage factors. Furthermore, this upgrade is supported by its robust total net operating income and sound liquidity coverage metrics.

Fitch expects FINDEP’s profitability to be sustained through efficient operating expense management and lower funding costs, alongside reasonable management of macroeconomic pressures, backed by its solid liquidity, the strategic reduction of short-term maturities, and its proven cash generation capacity.

FINDEP reiterates its commitment to continue delivering sustained positive results and maintaining a solid financial profile. This credit rating upgrade confirms the Company’s resilience and strength to navigate the current challenging macroeconomic environment.

### About Financiera Independencia (FINDEP):

Financiera Independencia, S.A.B. de C.V., SOFOM, E.N.R. (FINDEP), is a Mexican institution that provides microcredit loans on an unsecured basis to individuals in the low-income segments of both the formal and informal economy. As of March 31<sup>st</sup>, 2026, FINDEP’s loan portfolio amounted to Ps. 7.6 billion. The Company operated 340 offices in Mexico and the United States and had a workforce of 4,013 people. The Company listed on the Mexican Stock Exchange on November 1st, 2007, where it trades under the symbol “FINDEP”. More information can be found at [www.findep.mx](http://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.*

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