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FINANCIERA INDEPENDENCIA

HR Ratings affirms FINDEP's HR A+ rating with a Stable Outlook and HR2 rating

Mexico City, July 15th, 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 HR Ratings has affirmed its Long-Term credit rating at HR A+ and Short-Term credit rating at HR2 for the Company. Long-Term Rating Outlook is Stable.

According to the rating agency's release, this decision is underpinned by the Company's high solvency levels, which, despite economic headwinds, maintains a solid position and adequate profitability driven by earnings generation and controlled risk management.

Additionally, HR Ratings notes that FINDEP has successfully managed its delinquency levels by strengthening its origination and collection processes. Furthermore, the rating agency indicates that the Company maintains diversified funding sources that ensure its operational flexibility, while also standing out for its strong practices in transparency, management, and social responsibility.

FINDEP reiterates its commitment to continue delivering sustained positive results and maintaining a solid financial profile. This credit ratings affirmation 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 31st, 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

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In Mexico

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