



FINDEP announces the issuance of unsecured debt instruments named “Senior Notes” bearing a 9.25% interest rate and maturing in 2028

Mexico City, May 20th, 2025.- 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 in North America through responsible lending and insurance products, has issued today US\$25 million Senior Unsecured Notes (the “Notes”), at a coupon rate of 9.25% due on May 20, 2028 (the “Maturity Date”), and carry a semiannual interest payment schedule.

This transaction marks the first issuance under FINDEP’s Euro Short-Term Note Program (the “Program”), which allows for the issuance of up to US\$100 million in debt instruments.

The net proceeds from the offering will be used to repay or prepay existing indebtedness and for general corporate purposes.

Under no circumstances should this relevant event be considered an offer of any nature for the Notes or other securities. Documents relating to the Notes have not been filed with or approved by Comision Nacional Bancaria y de Valores (Mexico Securities and Exchange Commission), the U.S. Securities and Exchange Commission or any other governmental authority in any jurisdiction.

The characteristics of what is indicated in this release will be presented to the CNBV, solely for informational purposes, which does not imply certification regarding the propriety of the Notes or solvency of the Company.

The last paragraph of article 7 of Mexico’s Securities Market Law is transcribed:

Article 7.- ...

...

Persons who offer securities in accordance with the provisions of the previous paragraph must expressly state in the information document they use for their dissemination that the securities subject to the offer may not be offered publicly in national territory.

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, 2025, FINDEP had a total outstanding loan balance of Ps. 8.2 billion, operated 344 offices in Mexico and the US and had a total labor force of 4,497 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

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

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