



**FINDEP announces its intention to carry out a 52.7% redemption in cash of its unsecured debt instruments, called "Step-Up Senior Notes" with a rate of 10.000% and maturity in 2028 that are in circulation**

**Mexico City, March 21<sup>th</sup>, 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, announces that it has decided to carry out a 52.7% redemption in cash of its unsecured debt instruments, called "Step-Up Senior Notes," with an interest rate of 10.000% and maturing on March 1, 2028, in accordance with the terms specified in the notice of redemption delivered on this same date (the "Notice of Redemption"), which are reproduced below:

1. The partial redemption of the Notes will be carried out in accordance with the provisions of Section 5.03 of the emission act (Indenture) dated March 1, 2023 (the "Emission Act") and Section 5 of the representative title of the Notes.
2. The redemption date will be **April 4, 2025** (the "Redemption Date").
3. The redemption price (the "Redemption Price") will be equal to 100% of the principal amount of the Notes to be redeemed, plus accrued and unpaid interest up to, but excluding, the Redemption Date.
4. The total accrued and unpaid interest on the Notes to be redeemed and payable on the Redemption Date will be U.S. \$357,417.50.
5. The aggregate principal amount of the Notes, in the amount of US \$38,991,000, will be redeemed on the Redemption Date.
6. On the Redemption Date, the Redemption Price and any accrued interest payable to the Redemption Date will become due and payable with respect to each Note to be redeemed. Unless the Company defaults in making the redemption payment, interest on the Notes called for redemption will cease to accrue on and after the Redemption Date.
7. The Notes to be redeemed will be selected in accordance with the Depositary Trust Company's (DTC) Applicable Procedures.
8. The Notes called for redemption must be surrendered to the Paying Agent to collect the Redemption Price and any accrued interest payable on the Redemption Date at the following address:

The Bank of New York  
 BYN Corporate Trust  
 Transfers/Redemptions  
 500 Ross Street, Suite 625  
 Pittsburgh, PA 15262

For further information regarding the redemption of the Notes, holders should contact the paying agent at the address indicated above.

The redemption of the Notes will be carried out exclusively under the terms and conditions established in the documents related to it. Under no circumstances should this relevant event be considered an offer of any nature for the Notes or other securities. Documents relating to the redemption of the Notes have not been filed with or approved by the Comisión 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.

#### **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 December 31st, 2024, FINDEP had a total outstanding loan balance of Ps.8.5 billion, operated 344 offices in Mexico and the US and had a total labor force of 4,362 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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