



## FINANCIERA INDEPENDENCIA

### HR Ratings affirms credit ratings at HR A and HR2 for Findep and modifies outlook Negative to Stable

**Mexico City, January 17<sup>th</sup>, 2024.-** Financiera Independencia, S.A.B. de C.V., SOFOM, E.N.R. (BMV: FINDEP; OTC: FNCRY), (“FINDEP” or the “Company”), the leader in bringing financial inclusion to underserved Hispanic communities in North America through responsible lending and insurance products, informs that HR Ratings affirms credit ratings at HR A and HR2 for the Company and modifies outlook from Negative to Stable.

According to the rating agency, the modification of Perspective is due to the restructure of FINDEP's short-term debt maturity profile, thus allowing the Company to carry out the full early amortization of the Senior Notes with rate of 8% on December 15, 2023 through a credit line for up to 1.4 billion pesos with HSBC Mexico, with maturity on November 2026.

FINDEP reiterates its commitment to continue working proactively in managing its maturity profile, as well as in delivering sustained positive results.

#### 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 September 30th, 2023, FINDEP had a total outstanding loan balance of Ps. 7.7 billion, operated 345 offices in Mexico and the US and had a total labor force of 4,616 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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