



FINANCIERA INDEPENDENCIA

Fitch affirms Financiera Independencia's Primary Service Rating at 'AAFC3+(mex)', modifies Outlook to Stable

Mexico City, November 11th, 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 Fitch Ratings ("Fitch") modified the Outlook on FINDEP's rating as ABS Primary Administrator to Stable from Negative and affirms the rating at 'AAFC3+(mex)'.

According to the statement, the Stable Outlook reflects an increase in the Company's financial condition after observing an improved maturity profile that reduces liquidity and refinancing risks, and a stable portfolio performance.

In Fitch's opinion, during the last twelve months, the Company continued to strengthen its risk management strategy by improving the client profile, lending and operations policies, and collection strategies.

The rating agency considers FINDEP's actions in continuous technological development to be positive, benefiting its origination processes, digitalization, and data analysis capacity.

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, 2024, FINDEP had a total outstanding loan balance of Ps.8.3 billion, operated 344 offices in Mexico and the US and had a total labor force of 4,386 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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