



HR Ratings upgrades FINDEP's credit rating from HR A to HR A+ maintaining Stable Outlook; affirms HR2 rating

Mexico City, July 16th, 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 has upgraded FINDEP's Long-Term credit rating from HR A to HR A+ and affirmed Short-Term credit rating at HR2 for the Company. Long-Term Rating Outlook is Stable.

According to the rating agency, credit rating's upgrade is due to the improvement of FINDEP's maturity profile, having carried out on December 15, 2023 the total early amortization of the Senior Notes maturing in July 2024.

Likewise, HR Ratings indicates that the Company has shown an adequate financial performance over the last twelve months, which is based on improvements in profitability, moderate levels of delinquencies and strength in its solvency levels.

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 March 31st, 2024, FINDEP had a total outstanding loan balance of Ps.7.5 billion, operated 343 offices in Mexico and the US and had a total labor force of 4,443 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.

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