



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

**Mexico City, December 18<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 through responsible lending and insurance products, informs that Fitch Ratings ("Fitch") modified the Outlook on FINDEP's rating as ABS Primary Administrator to Positive from Stable and affirms the rating at 'AAFC3+(mex)'.

According to Fitch's release, the Positive Outlook is supported by FINDEP's improved financial condition, which has been strengthened across funding, liquidity, and coverage as a result of strategic decisions that optimized the debt maturity profile.

Fitch also recognized the stability of the Company's management team and the consistency of its business strategy focused on microfinance with effective risk control, backed by the leadership's extensive experience.

Furthermore, the rating agency highlighted ongoing technological implementations, including the development of a unique, cloud-native platform. These advancements strengthen risk analysis and enhance origination and collection processes, demonstrating robust risk control across FINDEP's operations.

### 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 30, 2025, FINDEP's loan portfolio amounted to Ps. 8.0 billion. The company operated 344 offices in Mexico and the United States, and had a workforce of 4,154 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.*

\*\*\*\*\*

In Mexico

**Financiera Independencia**  
Tel: +52 55 5229-0200

**José María Cid Michavila**  
Chief Financial Officer  
CEO of Apoyo Financiero  
[jid@apoyofin.com](mailto:jid@apoyofin.com)

**Aurora Ontiveros**  
Investor Relations Manager  
[aontiverosr@findep.com.mx](mailto:aontiverosr@findep.com.mx)