



FINANCIERA
INDEPENDENCIA

FINDEP signs an amendment to its Credit Line agreement with HSBC Mexico

Mexico City, February 20th, 2026. - 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, announces that it has formalized today an amendment to its credit line agreement with HSBC Mexico, S.A., Institución de Banca Múltiple, Grupo Financiero HSBC, confirming a credit limit of up to 1.4 billion pesos and establishing February 20, 2029, as the new maturity date.

This amendment to the credit line agreement optimizes the Company’s short-term debt profile, reflecting its proactive strategy and the market's confidence in its business model.

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, 2025, FINDEP's loan portfolio amounted to Ps. 7.9 billion. The Company operated 341 offices in Mexico and the United States, and had a workforce of 3,981 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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