



FINDEP announces its intention to carry out a cash redemption of the remaining 100% of the principal amount of its outstanding senior unsecured debt instruments designated as 'Step-Up Senior Notes' with a 12.000% rate due 2028

Mexico City, October 19th, 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 products, announces that it has made the decision to carry out the full cash redemption of the remaining principal of its unsecured debt instruments, called "Step-Up Senior Notes," with an interest rate of 12.000% and maturing on March 1, 2028, in accordance with the terms specified in the notice of redemption delivered on this same date (the "Notice of Redemption"), which are reproduced below:

1. The redemption date is **October 29, 2026** (the "Redemption Date").
2. The redemption price (the "Redemption Price") will be equal to 100% of the principal amount of the Notes to be redeemed, plus accrued and unpaid interest up to, but excluding, the Redemption Date.
3. The total accrued and unpaid interest on the Notes to be redeemed and payable on the Redemption Date will be U.S.\$676,666.67.
4. U.S.\$35,000,000 aggregate principal amount of Notes will be redeemed on the Redemption Date, and after giving effect to such redemption, no Notes will remain Outstanding.
5. On the Redemption Date, the Redemption Price and any accrued interest payable to the Redemption Date will become due and payable in respect for each Note to be redeemed. Unless the Company defaults in making the redemption payment, interest on the Notes called for redemption ceases to accrue on and after the Redemption Date.
6. The Notes called for redemption must be surrendered to the Paying Agent to collect the Redemption Price and any accrued interest payable on the Redemption Date at the address below:

The Bank of New York Mellon
500 Ross Street, Suite 425
Pittsburgh, PA 15262
Attn: Transfers/Redemptions

For further information regarding the redemption of the Notes, holders should contact the paying agent at the address indicated above.

The redemption of the Notes will be carried out exclusively under the terms and conditions established in the documents related to it. Under no circumstances should this relevant event be considered an offer of any nature for the Notes or other securities. Documents relating to the redemption of the Notes have not been filed with or approved by the Comisión Nacional Bancaria y de Valores (Mexico Securities and Exchange Commission), the U.S. Securities and Exchange Commission, or any other governmental authority in any jurisdiction.

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 June 30th, 2026, *FINDEP*'s loan portfolio amounted to Ps. 7.6 billion. The *Company* operated 338 branches in Mexico and the United States and had a workforce of 3,889 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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