



1Q26 Earnings Conference Call

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Speakers

Eduardo Messmacher
Chief Executive Officer

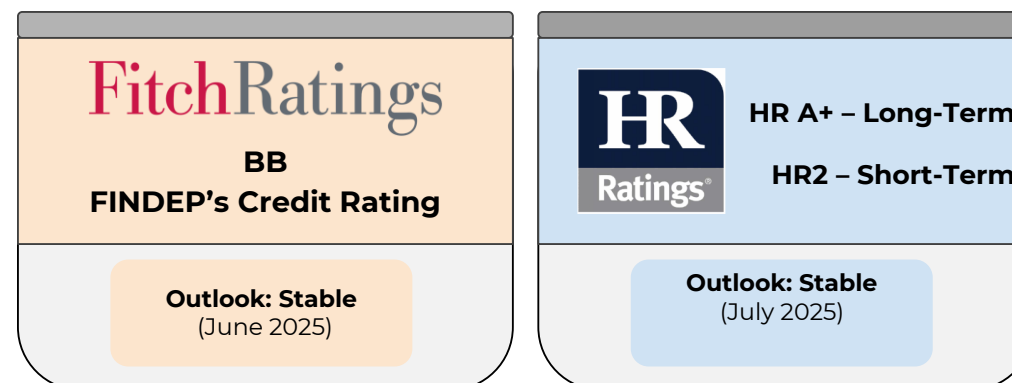
Jose Maria Cid
Chief Financial Officer

Business Overview

Company Overview

Findep (the “Company”), leader in bringing **financial inclusion to the underserved Hispanic communities** through responsible lending and insurance products.

Key Pillars



Markets



32 Years

of experience in
microfinance



40% portfolio
share in the US



Eduardo Messmacher, CEO

1Q 2026 Highlights

Findep's 1Q26 results reflect strategic cycle navigation: prioritizing **asset quality**, **selective origination**, and **cost discipline** across Mexico and the resilient U.S. Hispanic market.

Earnings & Revenue

Net Profit

MX\$ 147.3 million
(-15.4% YoY)



Interest Income

MX\$ 1.1 billion
(-9.0% YoY)



Business activity

Loan Origination

MX\$ 931 million
(-12.7% YoY)



Risk & Portfolio

NPL Ratio (Stage 3)

5.6%
(-30 basis QoQ)



Write-Offs

MX\$ 386 million
(-5.4% YoY)



NPL's TTM Write-offs

21.2%
(+250 basis points YoY)



NPL's TTM Write-offs / Total Loan Portfolio + TTM Write offs

23.0%
(flat QoQ)



Liquidity

Cash & Cash Equivalents

MX\$ 1.4 billion
(+7.5% QoQ)



Equity-to-Asset-Ratio

49.2%
(-70 basis points YoY)



Size

Average Loan Portfolio

MX\$ 7.8 billion
(-6.9% YoY)



Macroeconomic Environment: Mexico & United States



Cautious Navigation & Quality Focus



- Moderation in private consumption due to the lagged effects of a restrictive monetary policy.
- Inflation above target limits easing by *BANXICO* despite the march cut to 6.75%.
- High rates continue to pressure consumption and credit demand.
- This translated into a contraction of over 20% YoY in Mexican loan originations, reflecting greater selectivity in lending.



Growth Engine & Resilient Demand



- Easing inflation improved consumer lending conditions, though still above the 2% target (services/housing).
- Strong private domestic demand, particularly within the Hispanic segment, supports portfolio growth.
- AFI portfolio +8.7% and originations +28% – both in dollar terms–, offsetting the cautious stance in Mexico.

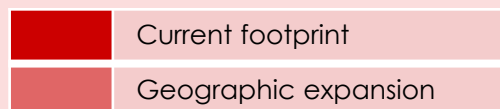
By Region

-8% YoY Mexico
(MXN terms)

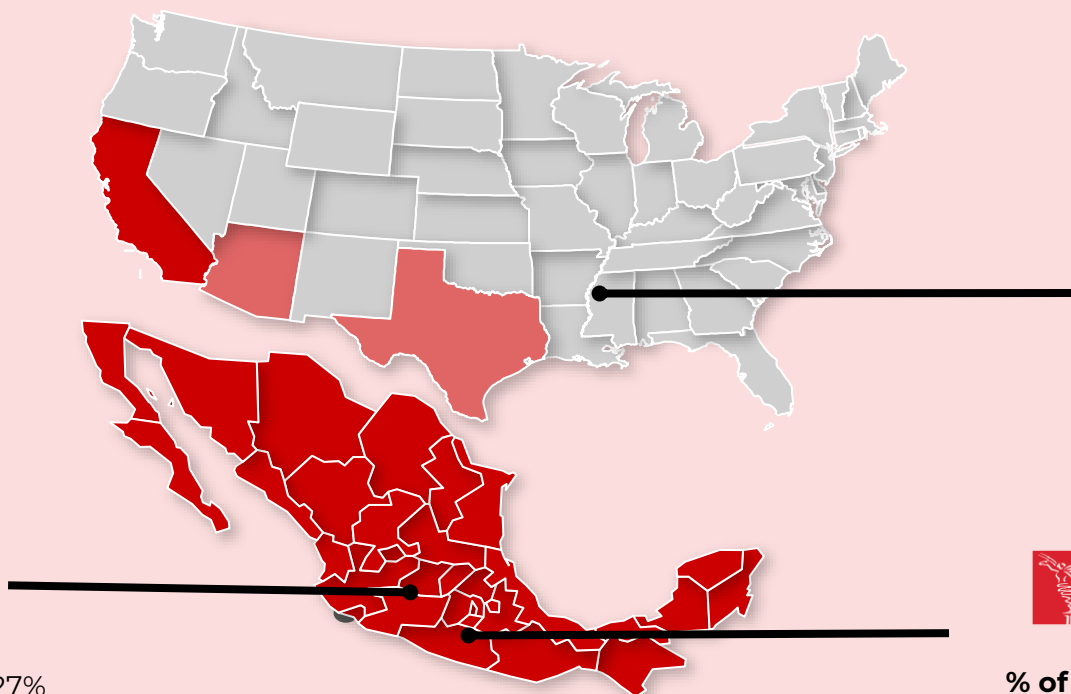
+8.7% YoY United States
(USD terms)

Company Overview by Subsidiary

Through its **robust technological platform**, Findep provides easy, reliable, and transparent unsecured loans to underserved customers in **Mexico and the US**.



% of Total Portfolio : 27%
AEF³ Portfolio: -9% YoY
Stage 3 Loan: 7.0%



% of Total Portfolio: 40%
AFI¹ Portfolio: +9% YoY*
Stage 3 Loan: 4.6%



% of Total Portfolio: 33%
FISA² Portfolio: -7% YoY
Stage 3 Loan: 5.8%

1. AFI – Apoyo Financiero Inc.
2. FISA – Financiera Independencia S.A.
3. AEF - Apoyo Economico Familiar

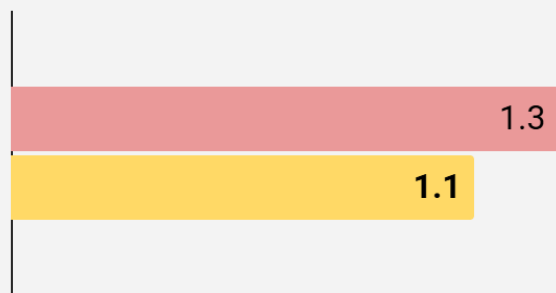
* In dollar terms.
 As of 1Q26; Exchange rate as of 31/03/2026:
 1 USD = 17.9252 MXN

Jose Maria Cid, CFO

1Q 2026 Financial Highlights

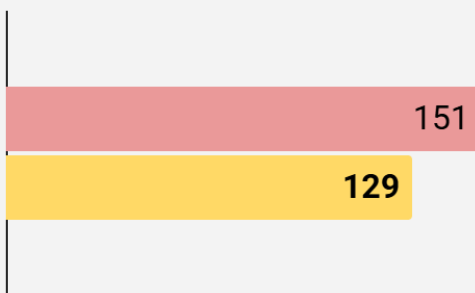
Interest Income (MX\$, billion)  -9% YoY


■ 1Q25 ■ 1Q26



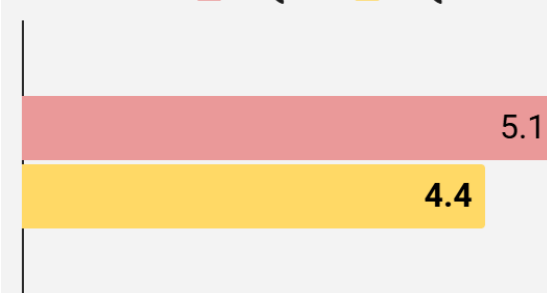
Interest Expense (MX\$, million)  -15% YoY

■ 1Q25 ■ 1Q26



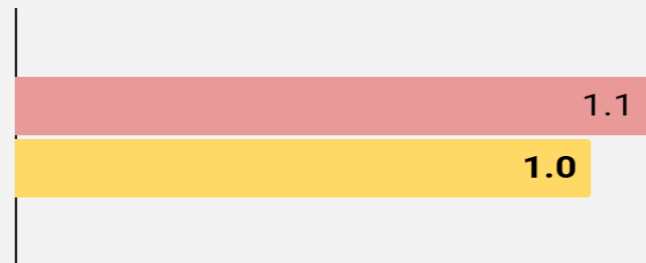
Interest Bearing Liabilities (MX\$, billion)  -14% YoY


■ 1Q25 ■ 1Q26



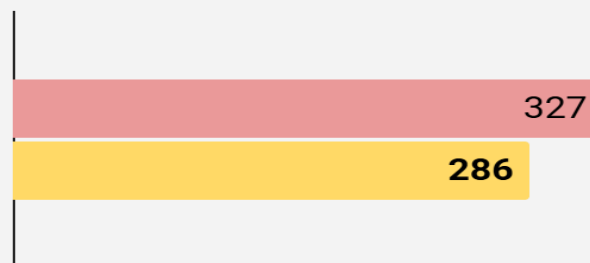
Net Interest Income (MX\$, billion)  -8% YoY

■ 1Q25 ■ 1Q26



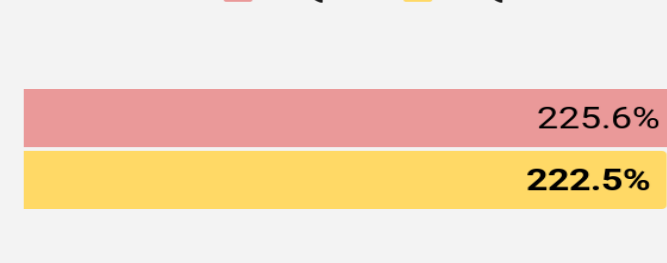
Provision for Loan Losses (MX\$, million)  -12% YoY

■ 1Q25 ■ 1Q26

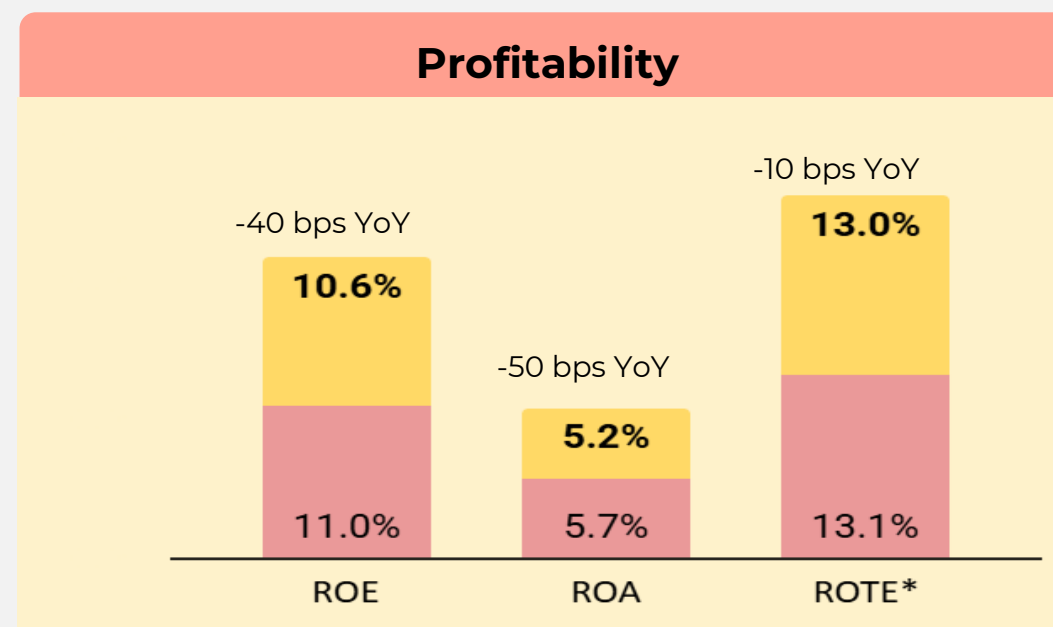
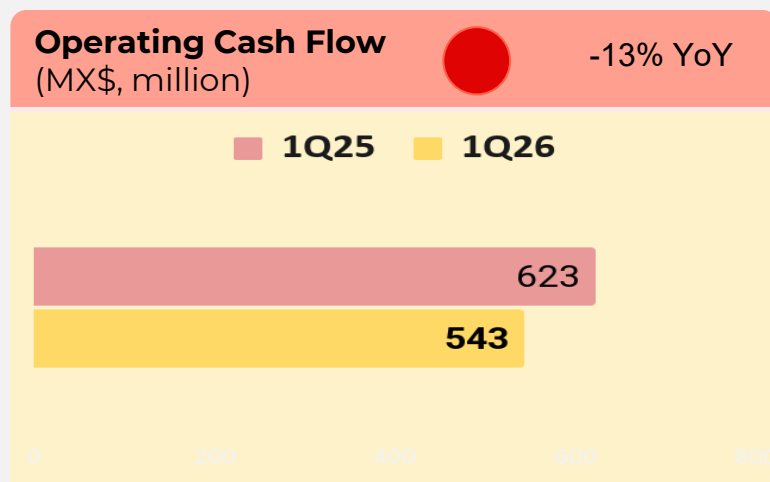
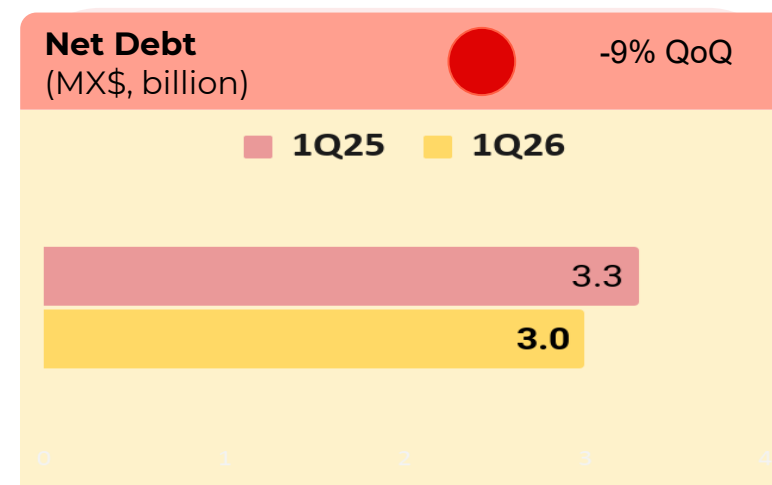
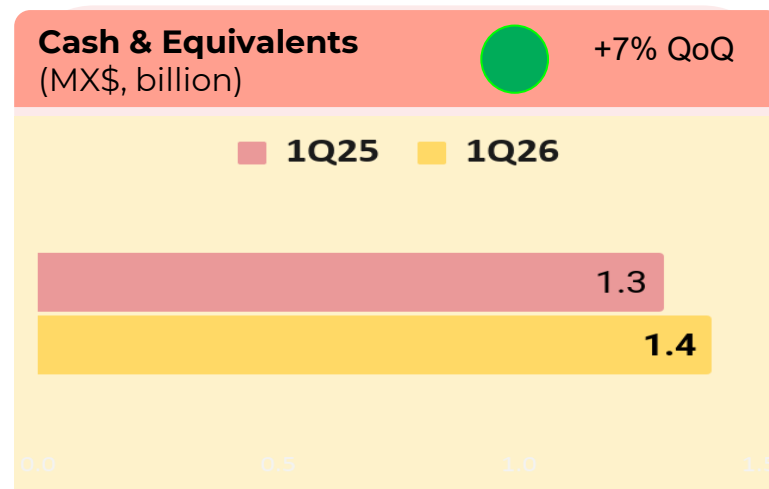
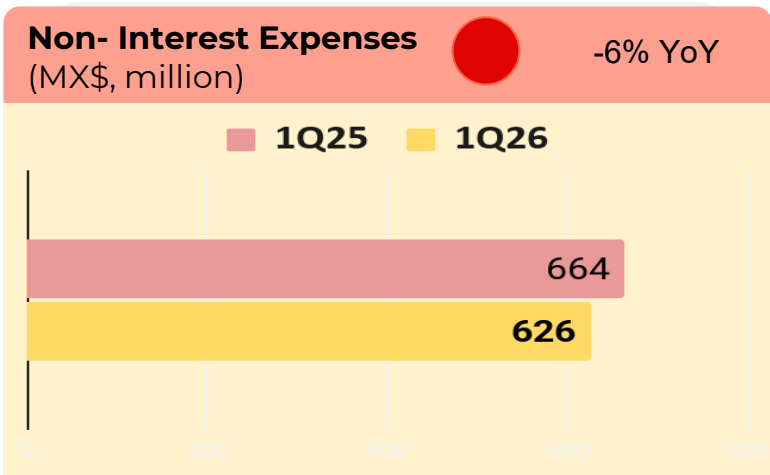


Coverage Ratio  -310 bps YoY

■ 1Q25 ■ 1Q26



1Q 2026 Financial Highlights



1Q25

1Q26

*ROTE: Return on Tangible Equity

Income Statement

MX\$, mm				1Q26 vs 1Q25	
	1Q26	4Q25	1Q25	\$	%
Interest Income	1,142.9	1,230.4	1,256.3	(113.4)	(9.0%)
Interest Expense	129.4	145.1	151.5	(22.1)	(14.6%)
Net Interest Income	1,013.6	1,085.3	1,104.8	(91.3)	(8.3%)
Provision for Loan Losses	286.1	369.9	326.8	(40.7)	(12.5%)
Net Interest Income After Provision for Loan Losses	727.5	715.4	778.1	(50.6)	(6.5%)
Commissions and Fees Collected	111.5	118.9	129.8	(18.4)	(14.1%)
Commissions and Fees Paid	19.7	16.9	17.4	2.2	12.8%
Market Related Income	(1.4)	(2.4)	(7.9)	6.5	(81.8%)
Other Operating Income (expense)	17.3	48.9	29.2	(11.9)	(40.9%)
Net Operating Revenue	835.2	863.9	911.8	(76.6)	(8.4%)
Non-Interest Expense	626.3	665.4	663.9	(37.6)	(5.7%)
Total Income (Loss) Before Taxes	208.9	198.6	247.9	(39.0)	(15.7%)
Current	75.7	48.2	83.9	(8.2)	(9.8%)
Deferred	(14.2)	1.3	(10.2)	(4.0)	39.2%
Net Income (Loss)	147.3	149.1	174.1	(26.8)	(15.4%)
Weighted Average Number of Shares	337.5	337.5	337.5	-	(0.0%)
EPS	0.4365	0.4417	0.5160	(0.0795)	(15.4%)

n/a: Not applicable

Any variations in totals & in percentage change (1Q26 vs 1Q25) figures are due to decimals

Balance Sheet

MX\$, mm	1Q26	4Q25	1Q25	1Q26 vs 1Q25	
				\$	%
Assets					
Cash and Cash Equivalents	1,410.3	1,312.5	2,401.8	(991.5)	(41.3%)
Total Loan Portfolio	7,637.8	7,862.7	8,185.1	(547.3)	(6.7%)
Total Loan Portfolio - Net	6,707.1	6,867.4	7,158.8	(451.8)	(6.3%)
Other Accounts Receivable - Net	504.2	429.1	424.8	79.4	18.7%
Property, Plant & Equipment - Net	148.3	150.9	152.8	(4.5)	(2.9%)
Deferred Income Tax	817.9	682.1	843.4	(25.5)	(3.0%)
Other Assets	1,815.6	1,927.1	1,870.1	(54.6)	(2.9%)
Total Assets	11,403.3	11,369.1	12,851.8	(1,448.4)	(11.3%)
Liabilities					
Long term debt issuance	2,610.6	2,626.9	3,260.9	(650.4)	(19.9%)
Bank and Other Entities Loans	1,807.8	1,984.1	1,864.4	(56.5)	(3.0%)
Other Accounts Payable	1,376.3	1,299.7	1,319.0	57.3	4.3%
Total Liabilities	5,794.7	5,910.7	6,444.3	(649.6)	(10.1%)
Stockholder's Equity					
Capital Stock	157.2	157.2	157.2	(0.0)	(0.0%)
Additional Paid-In Capital	1,574.7	1,574.7	1,574.7	-	0.0%
Capital Reserves	14.3	14.3	14.3	0.0	0.0%
Retained Earnings	3,814.3	3,196.5	4,434.3	(620.1)	(14.0%)
Net Income (Loss) for the Year	147.3	611.5	174.1	(26.8)	(15.4%)
Foreign exchange effect	(96.5)	(93.1)	55.4	(151.9)	(274.1%)
Other comprehensive income movement ent related to NIF D-3	(2.7)	(2.7)	(2.7)	0.0	(0.0%)
Total Stockholders' Equity	5,608.6	5,458.4	6,407.4	(798.8)	(12.5%)
Total Liabilities and Stockholders' Equity	11,403.3	11,369.1	12,851.8	(1,448.4)	(11.3%)

n/a: Not applicable

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Q&A Session

If you would like to ask a question, please press the “raise your hand button” located at the bottom of the screen, if you are connected via telephone, please dial *9

Please remember to unmute yourself before speaking



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