



finvivir®
ABRAZAMOS TU FUTURO

TOWARD A FUTURE WITH PURPOSE

SUSTAINABILITY REPORT
2025



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CEO Letter

GRI 2-22

Leading a purpose that now transcends borders

Looking back at 2025, I see a year that broadened our perspective on what we are capable of building as an organization.

Financial inclusion remains the purpose that guides our decisions and the way we seek to create value in the communities where we operate. What has changed over time are the capabilities, tools, and lessons we have gained that allow us to carry that purpose even further every day.

During 2025, we took an important step by launching operations in the Philippines, becoming the first Mexican company to bring this microcredit model to Asia. More than our entry into a new market, this experience confirmed our model's ability to adapt to different contexts without losing its essence. As a Mexican organization, we are proud to see a vision born in our country continue generating impact across different regions of the world.

The consolidation of our Figital model has also been an important part of this evolution. Our digital ecosystem has allowed us to expand our reach and strengthen the experience of leaders and clients, while preserving the closeness and trust that distinguish the way we work.

The years ahead will bring new challenges and new opportunities to extend the reach of our purpose. We will face them with the conviction to continue strengthening our organization, learning from new realities, and creating opportunities in more communities.

I would like to thank our leaders, clients, employees, partners, and funding institutions for the trust and commitment that make this project possible.

Sincerely,

Luis Enrique Márquez
Chief Executive Officer

The progress achieved during 2025 is the result of the shared efforts of thousands of people who, every day, help turn our vision into reality.



PAVING THE WAY: A PURPOSE BEYOND BORDERS

- A PURPOSE THAT BECOMES REALITY
- ACHIEVEMENTS AND RECOGNITIONS
- A PURPOSE THAT GUIDES EVERY STEP
- A PRESENCE THAT BROADENS HORIZONS



A purpose that becomes reality

GRI 2-1, 2-6, 2-7

We were founded in 2010 as Finvivi in Guadalajara, Mexico, with a clear vision: providing access to formal credit as a catalyst for transformation for women in rural communities.

Over time, that vision evolved alongside our operations. Our expansion into Peru and Colombia marked the emergence of Grupo Fi as a regional organization, and in 2025, the launch of operations in the Philippines completed our evolution into Grupo Finvivi Internacional.

Today, we operate in four countries and have become the first Mexican company to bring this microcredit model to Asia, more than 13,000 kilometers from where it all began.

“We developed a model built on trust, closeness, and innovation, always placing people at the center of every decision.”

We call this transformation the Ladder Effect because when a woman gains access to credit, she does more than strengthen her business. She expands her opportunities and creates new possibilities for the next generation. That cumulative impact, multiplying from group to group and from community to community, lies at the heart of everything we do and continues to drive our growth.



More than
10 million microloans
disbursed



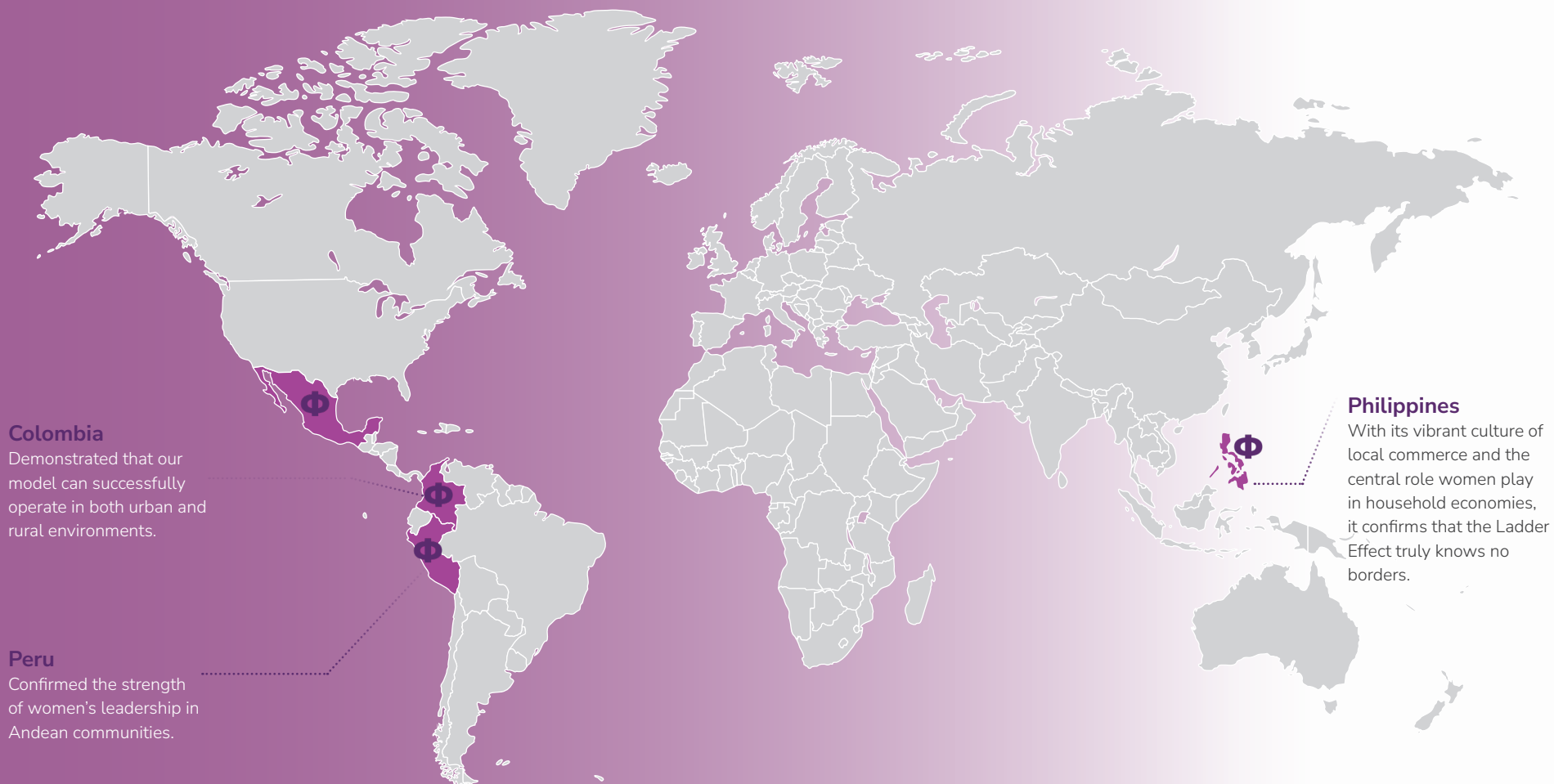
More than
2 million people
impacted



More than
1 million women
directly benefited

Our international expansion has also demonstrated that the Ladder Effect can successfully adapt to different cultural and social realities.

Every country where we operate has strengthened our understanding of how financial inclusion can create lasting impact.



Colombia

Demonstrated that our model can successfully operate in both urban and rural environments.

Peru

Confirmed the strength of women's leadership in Andean communities.

Philippines

With its vibrant culture of local commerce and the central role women play in household economies, it confirms that the Ladder Effect truly knows no borders.

Achievements and recognitions

Throughout our journey, we have participated in national and international assessments and initiatives that enable us to benchmark our performance against recognized standards, validate the strength of our organizational culture, and continuously strengthen the way we operate.



FitchRatings



HITEC



Pacto Global
Red México



Credit
Rating
Agency



A purpose that guides every step

GRI 2-23, 2-24

At Grupo Finvivor Internacional, transforming lives and building thriving communities is not simply an outcome of our business; it is the reason we exist. This purpose shapes every decision we make and every solution we design. It is reflected in our mission, vision, and values, which guide the way we serve women, support their communities, and build lasting relationships based on trust.



Mission

To be the world's leading institution in financial services and financial inclusion.



Vision

We are a team of people committed to enriching the lives of women and communities around the world through more human-centered financial solutions.



Leadership

We act with Leadership.



Transparency

We work with Transparency.



Trust

We build Trust.



Passion

We work with Passion.



Institutional Philosophy

To keep that culture consistent as we grow, we have developed a shared narrative that brings clarity to who we are, why we exist, and where we are heading.



We communicate with clarity and consistency



Consistency

Culture becomes stronger when there is alignment between what we say and what we do.



Connection

Our communication connects everyone with the organization's direction and our vision for the future.



Contribution

Every person understands how their work contributes to Finvivor's growth and transformation.

The consolidation of the *Figital* model, which combines digital capabilities with close, in-person service, has been a key enabler of our evolution. Its development has strengthened and digitized our operations, allowing us to support leaders and clients more efficiently without losing the closeness that defines our organization.

Added to this is our experience operating across different countries, where cultural diversity is not a complexity to manage but an asset that broadens our vision and strengthens our capacity to adapt. That richness is also reflected in the Grupo Finvivor Internacional Cultural Model, which shapes our organizational identity, cross-team collaboration, and the shared experience across the countries where we operate.

Grupo Finvivor Cultural Model

Cultural Identity - Organizational Connection - Cultural Experience



Purpose that inspires

We Transform Lives

Founders' statement



Shared Cultural Narrative

What isn't named doesn't exist.

Official Document



Consistent Brand Identity

Parent Brand and Local Brands Manual (aligned with institutional philosophy).



Purpose-Driven Communication

2028 Roadmap: Digital Adoption, Community Impact, Expansion.



Multiculturalism in action

Understanding of cultures: language, rituals, religion: patience and empathy, understanding others.



Access to information that builds a sense of belonging

Benefits programs, campaigns, contests, testimonials.



Purpose-Driven events

Standardized events that convey culture and replicate an aligned message.



Social Awareness - ESG

Reflection on impact through practices, forums, internal and external testimonials, volunteering, or events.



Leadership that inspires

Leaders communicating through monthly meetings, podcasts, and the annual convention.



A presence that broadens horizons

We operate in Mexico, Peru, Colombia, and the Philippines, adapting our business model to the social, cultural, and economic characteristics of each region.

GRI 2-28



Mexico

We provide access to financial services for people in socioeconomic levels C, D, and E, promoting financial inclusion while strengthening economic independence and long-term wellbeing.



Peru

We direct our services mainly to women in rural communities within levels D and E, driving their economic and personal growth.



Colombia

We reaffirm our commitment to rural communities through products designed to close gaps and create new opportunities for development.



Philippines

In the Philippines, we started operations in 2025, marking the start of our model's rollout in a new international context, focused on adapting our value proposition to local needs while building the foundation for long-term, sustainable growth.

Our expansion is accompanied by an organizational model that brings different brands together under a single institutional philosophy, allowing us to tailor our service without losing consistency in the experience or in the way we operate.



We also combine on-the-ground closeness with coordination across multiple territories thanks to our community leaders, who facilitate the connection with communities, build trust, and closely support each client. Their active participation is what allows us to grow consistently without losing the balance between closeness, efficiency, and expansion.



More than 1,800 employees work from more than 45 offices, bringing our model to different communities and strengthening our direct relationship with our clients.

OUR STRATEGY:

CONNECTING PURPOSE, BUSINESS, AND COMMUNITY

- A STRATEGY THAT TURNS PURPOSE INTO ACTION
- PRIORITIES THAT RESPOND TO DIVERSE REALITIES: IMPACT MATERIALITY
- RESULTS THAT REFLECT GROWTH WITH PURPOSE



A strategy that turns **purpose into action**

GRI 2-22, 203-2

At Grupo Finviviir Internacional, sustainability is not a goal that runs parallel to the business, it is how we manage it. Our strategy is organized around four principles that balance economic growth with social wellbeing, environmental protection, and ethical governance, allowing us to make decisions with a long-term view and create value for all our stakeholders.

Economic

Ensuring financial security for women in rural communities and expanding access to formal credit in underserved communities.

Social

Fostering the development of human capital, talent retention, and community impact programs focused on the ladder effect.

Environmental

Decarbonizing operations, reducing CO₂ emissions, and adopting more responsible transportation and consumption models.

Governance

Digital transformation, cybersecurity, compliance, and ethical business practices to strengthen relationships with clients and stakeholders across all territories.



The four principles reinforce one another: sustained economic growth extends our social reach, strong governance ensures that growth is ethical, and our environmental stewardship ensures we operate without compromising the environment in which we live and work.

We also closely monitor macroeconomic conditions in every country where we operate. Inflation, interest rates, exchange-rate volatility, and economic growth directly influence our clients' ability to access and successfully manage credit. By continuously assessing these external factors, we can anticipate emerging risks, adapt our business model proactively, and make responsible decisions.



2030 Agenda and contribution to the SDGs

Our sustainability strategy is aligned with the United Nations 2030 Agenda, which serves as a compass that guides our operating decisions and lets us measure whether what we do generates a real impact beyond the business. We make a concrete contribution to ten Sustainable Development Goals.



We bring formal credit to women in socioeconomic levels C, D, and E in rural communities. Only 20% of those in levels D and E have access to financing in Mexico.



School kits for clients' families, internal scholarships for employees, and ongoing financial education through Universidad Grupo Finvivor Internacional.



The ladder effect transforms the standing of more than 1 million women within their families and communities: credit doesn't just finance businesses, it opens up futures.



Microcredit activates local microeconomies and creates jobs in rural areas of Mexico, Peru, Colombia, and the Philippines.



The Ilana App digital channel, a cashless model, and artificial intelligence to democratize access to financial services for segments that traditional banking does not serve.





10

REDUCCIÓN DE LAS

DESIGUALDADES



A presence where the financial system does not reach. Only 36.2% of the Mexican population has access to formal credit; we serve those who are left out.

16

PAZ, JUSTICIA
E INSTITUCIONES
SÓLIDAS

An Ethics Committee, a confidential whistleblower channel, and active anti-corruption policies. Zero regulatory sanctions for the third year in a row.

12

PRODUCCIÓN
Y CONSUMO
RESPONSABLES

Responsible fleet management, green purchasing under ESG criteria, reduced paper use in operations, and supplier evaluation based on sustainable practices.

17

ALIANZAS PARA
LOGRAR
LOS OBJETIVOS

Collaboration with the Global Compact, international chambers of commerce, and women's associations in Asia to strengthen our global model.

13

ACCIÓN
POR EL CLIMA

Reduced vehicle fleet emissions, LEED Gold certification at headquarters, and a tire recycling program with a 90% recovery rate.



Priorities that respond to diverse realities: **Impact Materiality**

GRI 3-1, 3-2, 3-3

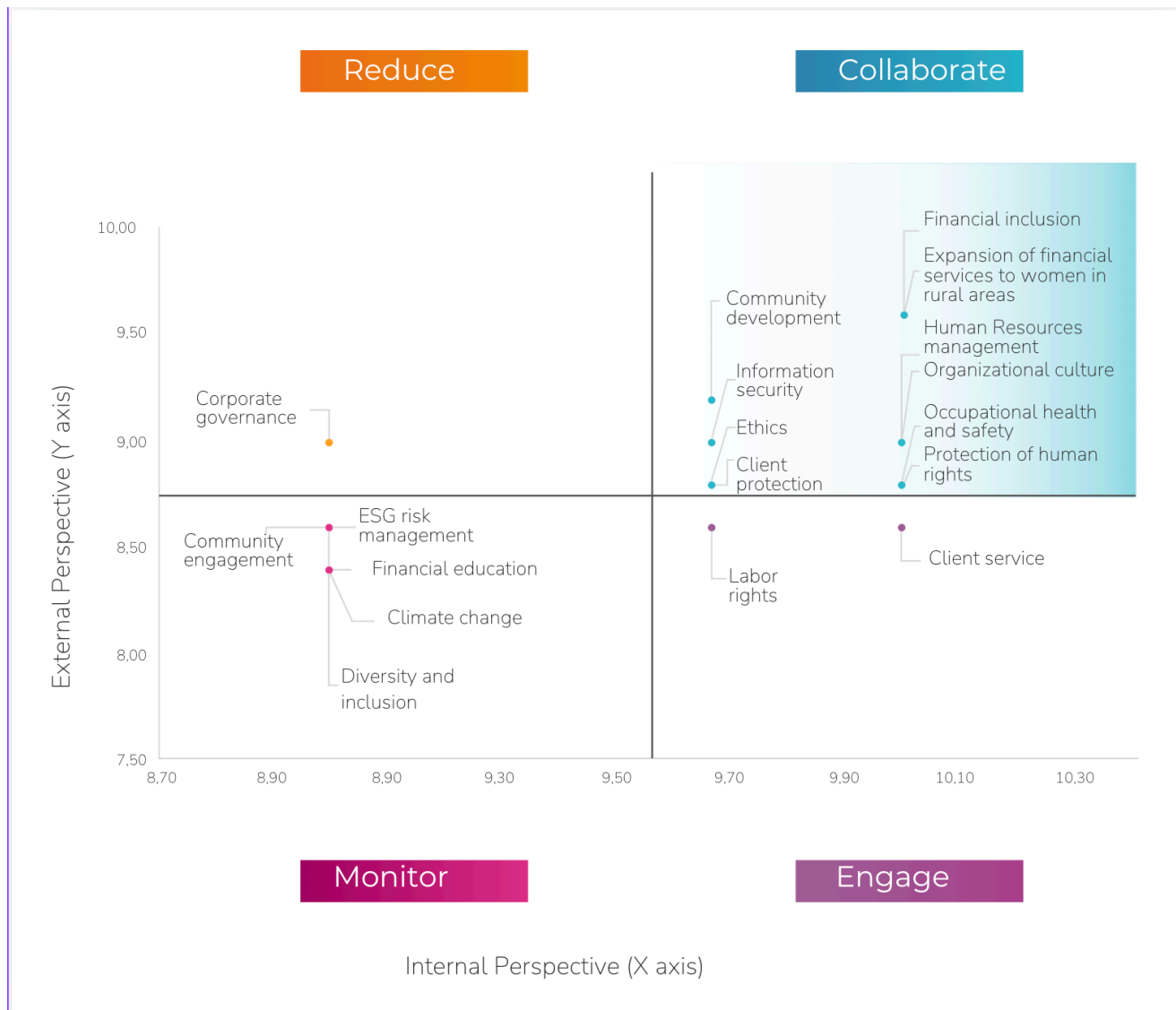
In 2023 we conducted our Impact Materiality assessment to identify the topics most relevant to our operations, our clients, and our stakeholders.

The process began with an internal analysis, in which we reviewed information prepared by funders and conducted interviews with executives and key members of Grupo Finvivor Internacional to identify relevant sustainability expectations, actions, and programs. We then carried out an external analysis supported by artificial intelligence to identify relevant industry topics and review reporting best practices.

Using this information, we surveyed key members of the organization to prioritize topics based on their strategic relevance and impact on stakeholders. Finally, we analyzed the results and built our materiality matrix, aligning priority topics with the GRI Standards and the Sustainable Development Goals (SDGs).

As a result of this process, we identified the topics that now guide our sustainability strategy and inform our decision-making:

- (i) financial inclusion,
- (ii) expansion of financial services to women in rural areas,
- (iii) talent management,
- (iv) organizational culture,
- (v) community development,
- (vi) occupational health and safety,
- (vii) protection of human rights,
- (viii) information security,
- (ix) client protection, and
- (x) business ethics.



Results that reflect purpose-driven growth

GRI 201-1, 201-4

During the year, 96% of revenue generated was distributed among operations, employees, suppliers, and tax contributions. The remaining 4% was reinvested to strengthen the group's growth and expansion capacity.

As part of our commitment to ethical, transparent operations, financial management is guided by principles of fiscal responsibility, with monthly review by specialized advisors and the Board of Directors. Regarding government financial assistance, we do not receive tax relief, subsidies, or any direct incentives.



Business growth: international expansion and the Digital model

At Grupo Finviviir Internacional, we do not measure growth solely by financial results, but by our ability to bring our model to new territories with consistency, agility, and local roots. **Station**, the group's technology and digital arm, has been key to achieving this by bringing together the product and innovation, data and analytics, and technology teams under a single strategic vision.

Our Digital model is more than a digitalization process, it represents a different way of supporting leaders and clients, simplifying processes, expanding access to financial services, and responding more quickly to the needs of each community, without losing the trust and support that are part of our identity.

Our Digital Tools and Products



ToolFi

Platform to simplify operating processes



LUCA

AI-powered analytics system for decision-making



Iliana App

Mobile app for our clients



IDI

Digital Identification

From Station, we organize our digital strategy around three horizons of action that allow us to manage day-to-day operations, accelerate business transformation, and build the capabilities needed for future expansion.

Improve the game

- Strengthening ToolFi across all countries.
- Operations *paperless* in Mexico, Peru, and Colombia.
- Operational continuity and 24/7 support for field teams.
- System maintenance in mature markets.

Change the game

- Ilana App digital channel — with nationwide rollout in Mexico.
- Cashless model in Peru (successful 2025 pilot).
- AI-powered customer service via WhatsApp.
- End-to-end automation of digital loans.

Create the game

- *Starter Kit* for launching new countries within weeks.
- Technology ladder based on market maturity.
- The Philippines as our first case of expansion into Asia.
- Roadmap toward 12 countries by 2028.



To enable this expansion, we developed a staged technology ladder that lets us launch operations in new countries within a few weeks and scale in an orderly way as the business matures, under a framework that ensures technology acts as a growth accelerator.

Stage	Time	What it includes	Countries	Next
01 Starter Kit	2-3 wks.	Minimal technology base to start lending operations from day one, using low-code tools.	Philippines (2025)	ToolFi Kit
02 ToolFi Kit	2-3 wks.	ToolFi App (sales teams) + ToolFi Web (operations) + integrated data dashboards.	Colombia Peru consolidated	Full Kit
03 Full Kit	1-2 months	Facial biometrics, paperless operations, NetSuite, and integrated real-time data management.	Mexico Peru advanced	Digital Kit
04 Digital Kit	~6 months	Digital channel (Ilana App) or cashless model depending on the local payments ecosystem. The first time in the group's history that clients can operate independently.	Mexico / Peru	Maturity

The Philippines is the most recent example of this model: we launched operations with the Starter Kit and progressed faster than expected, allowing us to accelerate the development of the ToolFi Kit for this market.

“The experience also confirmed our ability to adapt the model to new contexts and strengthen **our expansion roadmap toward 12 countries by 2028.**”



Digital financial inclusion: closer, more accessible channels

Credit is a tool for development when it allows more women to access resources, make decisions about their productive activities, and strengthen their economic independence. That is why one of the most significant advances in financial inclusion has been the consolidation of Ilana as a digital channel across Mexico.

With Ilana, we put a digital solution directly in the hands of clients and leaders that transforms their relationship with their credit. Renewals, which in the traditional model require coordinating schedules, gathering documents, and waiting for an in-person visit, can now be completed in two minutes from a phone, without depending solely on the route day. The leader authorizes in real time, and the AI-powered WhatsApp service is available around the clock, able to handle more than a thousand simultaneous conversations.

For women in rural communities who have historically had to adapt to the operator's schedule, this represents a fundamental shift that gives them greater independence, less operational dependency, and a faster, closer, more accessible experience.

1 Digital leadership

Leaders drive adoption of the digital channel within their credit groups, facilitating a gradual transition toward new forms of interaction and service.

2 Greater independence

Digital renewals allow transactions to be completed with greater flexibility, reducing wait times and dependence on in-person visits.

3 More accessible service

The addition of artificial intelligence extends the availability of support and guidance, strengthening the overall service experience.



The nationwide rollout in Mexico was completed in October 2025, and the figures from the first full year of operation speak for themselves.

Indicator	2024	2025	2026 Target
Digital transactions	373	14,540 ↑ 39x vs. 2024	45,325
Leaders on the digital channel	114	5,257 ↑ 46x vs. 2024	8,058
Digital clients	360	11,699 ↑ 32x vs. 2024	41,500

In Peru, the evolution of the digital channel takes a different form, but it follows the same vision that drives Ilana in Mexico. We want every client to be able to access her credit in a way that is faster, safer, and suited to the context in which she lives.

Peru's payments ecosystem has broader digital adoption than Mexico's, so we are moving forward with a cashless model. Under this scheme, clients receive their credit in a digital wallet and can operate without needing cash. Our pilot has shown positive results that allow us to move toward full process automation, laying the groundwork for a large-scale rollout in 2026.

Both models, the Ilana App in Mexico and the cashless model in Peru, do not replace the traditional model, they complement it. We want every client to be able to choose how she wants to be served, with the assurance that we will be present at every stage of her financial journey.



CARING FOR OUR SURROUNDINGS: ENVIRONMENTAL COMMITMENT BEYOND BORDERS

- AN ENVIRONMENTAL VISION FOR A GROWING ORGANIZATION
- MANAGING OUR ENVIRONMENTAL IMPACTS RESPONSIBLY
- A CULTURE THAT PROMOTES ENVIRONMENTAL STEWARDSHIP



An environmental vision **for a growing operation**

Environmental sustainability is part of how we grow, make decisions, and strengthen our model in each country. In 2025, we took an important step by turning the ESG agenda into a shared responsibility across our business units.

Our environmental strategy focuses on three priorities: energy and fuel efficiency, responsible waste management, and the transition toward an increasingly digital operation.

Energy and fuel efficiency

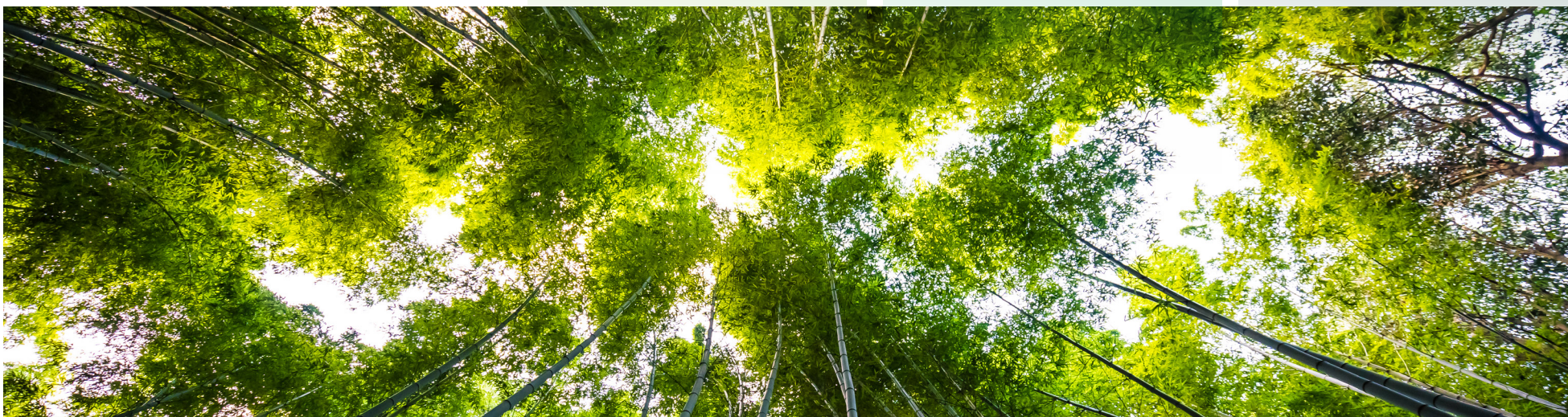
Vehicle telemetry, route optimization with *SimpleRoute*, and fuel budget allowances by route type to reduce field consumption and emissions.

Responsible waste management

Tire recycling program with the *Kananfleet* platform for traceability, along with waste separation and the elimination of disposables in offices.

Paperless operations

Progress on the paperless model across our three Latin American countries, enabled by facial biometrics and the digitalization of the loan origination process.



Managing our environmental impacts for **a growing operation**

GRI 302-1, 302-4

Every day, hundreds of employees travel into the field to meet with leaders and clients. That travel is an essential part of our model and, at the same time, the main environmental factor we manage. That is why we continue to measure and optimize it through tools that support better route decisions.

Energy and water consumption (GRI 302-1, 303-5)	Result	Unit
ENERGY		
Electricity consumption	632,448	kWh
Fuel consumption (gasoline, vehicle fleet)	365,673.80	L
WATER		
Total water consumption	1.364	ML
Operations in water-stressed areas	0	ML

To manage fuel consumption, we implemented the *Didcom* vehicle telemetry tool in Mexico, which measures idling, per-route consumption, and deviations from similar routes in real time.

Based on this information, we assign fuel budget allowances differentiated by route type (local, semi-outlying, or outlying), eliminating discretionary spending and identifying efficiency opportunities. The tool currently operates in five regions of Mexico and has shown positive results that will serve as the basis for its expansion.

In addition, we use the *SimpleRoute* platform to plan the logistics of new and existing routes. Through it, we optimize routes based on distances, visit frequency, and terrain characteristics, cutting unnecessary kilometers and improving the experience of our field employees.

Fleet maintenance efficiency From 80% reactive to mostly preventive



In 2025 we reversed the historical ratio between reactive and preventive maintenance in our fleet. Prioritizing preventive maintenance reduced unexpected breakdowns in the field, lowered the consumption associated with poorly maintained vehicles, and helped extend the useful life of each unit. In addition, our Procurement team implemented a vehicle leasing and renewal scheme with a two-year cycle.

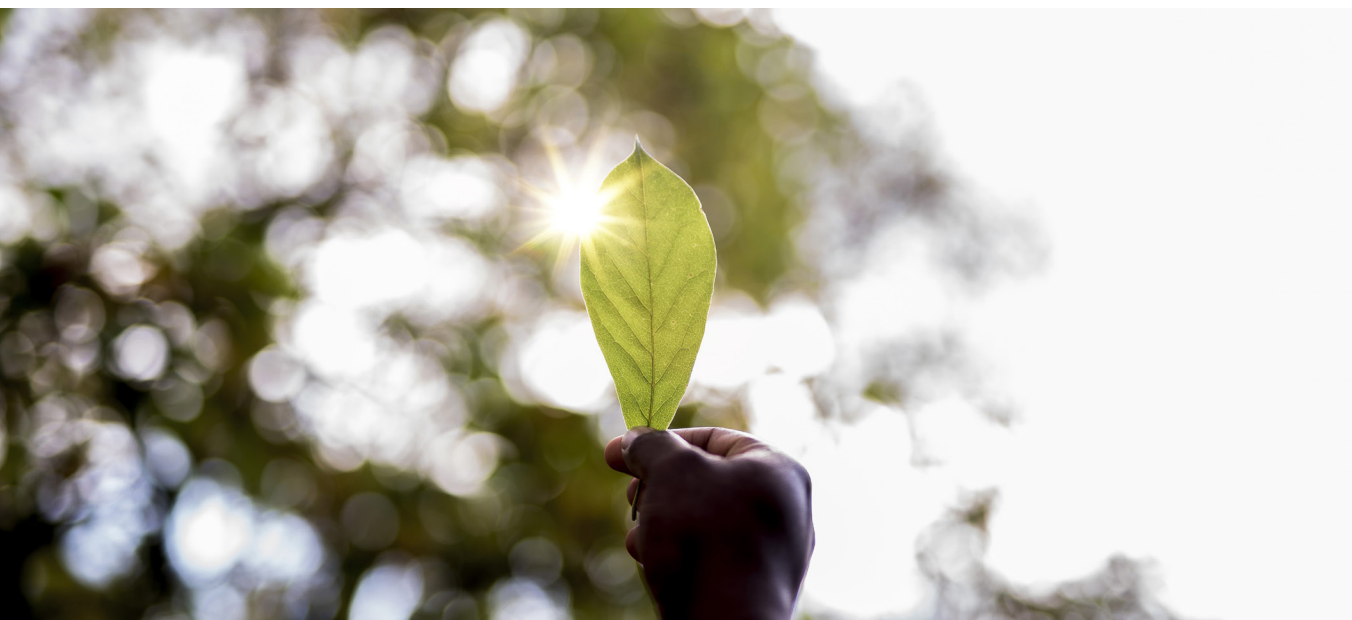
Emissions

Our operation's emissions come mainly from gasoline consumption by our vehicle fleet, which is how we reach the rural communities where our clients live.

During 2025 we calculated **for the first time** our Scope 1 emissions systematically, laying the groundwork for ongoing monitoring and the definition of reduction targets.

Direct GHG emissions - Scope 1 (GRI 305-1)		
Indicator	Result	Unit
Emissions from fuel consumption in the vehicle fleet	844.68	tCO ₂ e
Calculation methodology	Factor of 2.31 kg CO ₂ /liter of gasoline	
Liters of gasoline used as the calculation base	365,664	L
Scope 2 and 3	Measurement underway for 2026	

Measuring Scope 2 and 3 emissions, as well as calculating the group's full carbon footprint, is one of our priority commitments for 2026. Building this measurement system responds both to MicroRate's recommendations and to the internal agenda of the Sustainability Committee, which has identified the carbon footprint as one of the key indicators for strengthening the monitoring of our environmental strategy (see section 6.1 to learn more about the Committee and its functions).



Waste

GRI 306-1, 306-2, 306-3, 306-4, 306-5

The main source of waste from our operation is tires from our vehicle fleet. In 2025 we significantly strengthened their management, adopting the Kananfleet platform to ensure full traceability from generation through final disposal and recovery.



2,462
tires generated



2,215
tires recycled



18.47 t
tons of waste



90%
recovery rate



16.61
tons of
solid waste
generated

In addition to the tire program, our offices maintain inorganic waste separation and recycling programs, the elimination of disposable products in favor of reusable alternatives, and the use of institutional stationery made from recycled materials.



A culture that promotes **environmental stewardship**

As part of our commitment to caring for the environment, we aim to build an internal culture in which environmental sustainability is part of how we work, make decisions, and engage with communities.

To achieve this, we promote employee training, support clients and leaders with responsible consumption practices, and work to ensure that our expansion into new countries incorporates greater awareness of the impact we generate and the responsibility to manage it.



Hope Loan

A program that connects access to credit with responsible consumption practices and community wellbeing, reinforcing the link between financial inclusion and sustainable development.



Internal environmental training

Internal messaging and campaigns that promote sustainability, engaging teams in environmentally friendly practices grounded in shared responsibility.



Bottle cap recycling

An office collection program that channels plastic waste toward social impact initiatives, linking environmental care with community solidarity.



Reforestation

Environmental volunteer initiatives that involve employees in reforestation activities and the restoration of natural spaces in the areas where we operate.

One of the most significant advances in this area is the progress of the paperless model across our three Latin American countries. In Mexico and Colombia we are moving forward with active pilot routes and a technology base in place to scale.

Going paperless has shortened transaction times, simplified the experience for leaders and clients, and reduced the administrative workload for field teams.

In Peru, 50% of routes already operate paperless thanks to the combination of IDI facial biometrics and a digital signature integrated into the loan origination process. As a result, loan origination time dropped from 15 minutes to 4 or 5 minutes per client.

Digitalizing formerly manual processes also helps optimize the use of physical space. In Mexico, office consolidation has reduced electricity, water, and other operating resource consumption, showing how technology and environmental management can move forward together.



Current certification

Global Services Offices — Guadalajara, Jalisco

Since 2022, our headquarters has held LEED Gold certification awarded by the U.S. Green Building Council, an international recognition for the design and operation of resource-efficient buildings.

The certification is renewed annually and evaluates spaces for improved health and productivity conditions, emissions reduction, energy savings, lower operating costs, and increased asset value.

LEED certification criteria range from energy efficiency and responsible water use to indoor air quality and construction waste management. Maintaining it year after year requires constant monitoring of the building's performance indicators and an operating culture aligned with its standards, making our offices a reference space for our own employees.



TRANSFORMING LIVES: IMPACT THAT TRANSCENDS GENERATIONS

- CONDITIONS THAT DIGNIFY WORK
- DEVELOPING TALENT TO EXPAND OPPORTUNITIES
- DIVERSITY AND INCLUSION: PAVING THE WAY FOR EVERYONE
- COMMUNITIES THAT GROW WITH US
- VOICES THAT TRANSFORM: STORIES THAT CROSS BORDERS



Conditions that dignify work

Work at Grupo Finvivor Internacional takes place in diverse settings. From corporate offices to rural communities, much of our operation happens in the field, through constant travel and direct contact with leaders. In this environment, strengthening working conditions means building safer, more efficient, and closer processes for the people who make our operations possible every day.

Comprehensive wellbeing

GRI 401-2, 401-3, 403-6

Employee wellbeing is part of how we understand growth at Grupo Finvivor Internacional. As part of our comprehensive wellbeing strategy, through Club Fi we provide access to health programs, online consultations, sports activities, and wellbeing campaigns designed to support different dimensions of our employees' and their families' daily lives.

At the same time, during the year we developed a Total Rewards strategy for Mexico, Peru, and Colombia, standardizing compensation and benefits criteria across countries while recognizing the particularities and needs of each operating context.



Mexico

Statutory benefits

- AFORE and INFONAVIT contributions
- Seniority bonus
- Vacation and vacation premium
- Social security enrollment
- Paid public holidays
- Weekly rest day
- 15 days christmas bonus (aguinaldo)
- Maternity and paternity leave
- Profit sharing
- Sunday premium pay

Additional benefits

- Seniority bonus and Christmas bonus
- Savings fund
- Remote work for roles that allow for it
- E-book portal
- School scholarships
- Performance bonus
- Internal job posting
- Personal loans
- Life insurance
- Early leave permits for unforeseen events



Peru

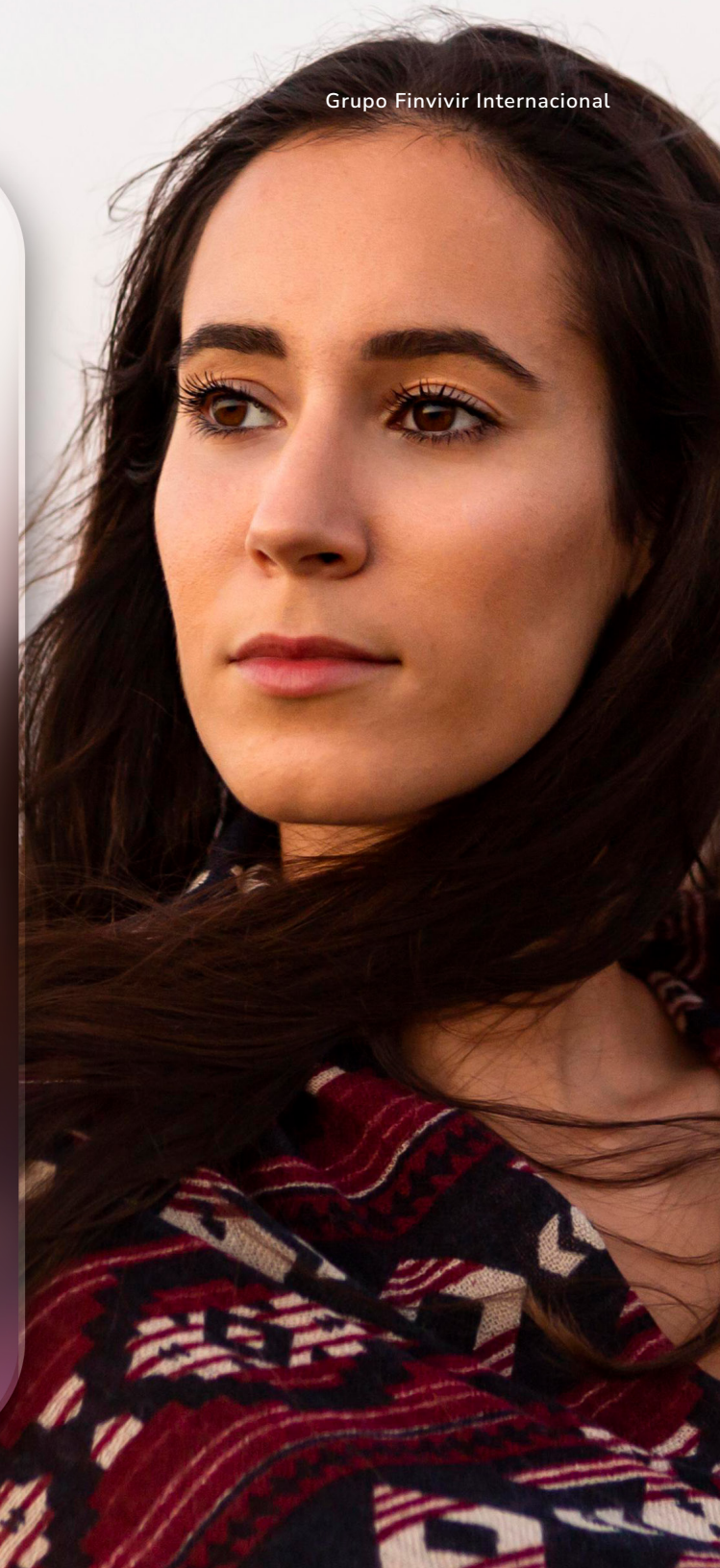


Statutory benefits

- Length-of-service compensation
- July bonus + additional bonus
- December bonus + additional bonus
- Essalud – Social Security
- Vida Ley insurance
- Profit sharing
- Maternity leave
- Paternity leave
- Bereavement leave
- Paid holidays

Additional benefits

- Partial coverage from Health Care Providers (EPS)
- Meal vouchers
- Length-of-service recognition
- Birthday day off
- Graduation day off
- Wedding day off
- Gifts for special occasions
- Career path
- Supplementary Insurance for Occupational Hazards for sales staff
- Bereavement leave for grandparents



Colombia

Statutory benefits

- Service premium
- Severance fund and severance fund interest
- Work attire allowance
- 15 business days of vacation
- Family compensation fund enrollment
- Transportation allowance (up to 2x monthly minimum wage)
- Bereavement leave
- 66.67% pay during general illness leave
- 100% pay during work accident leave
- Overtime pay
- Pay for holidays worked
- Maternity and paternity leave
- Family day each semester
- Leave for family emergencies
- Occupational health and safety program
- Comprehensive social security (Health: 8.5% paid by employer and 4% by employee; Occupational Hazards: fully covered by the employer)
- Strategic road safety plan



Additional benefits

- Remote work for roles that allow for it
- Career development plan
- Life insurance
- Birthday day off
- Bimonthly day off



Philippines

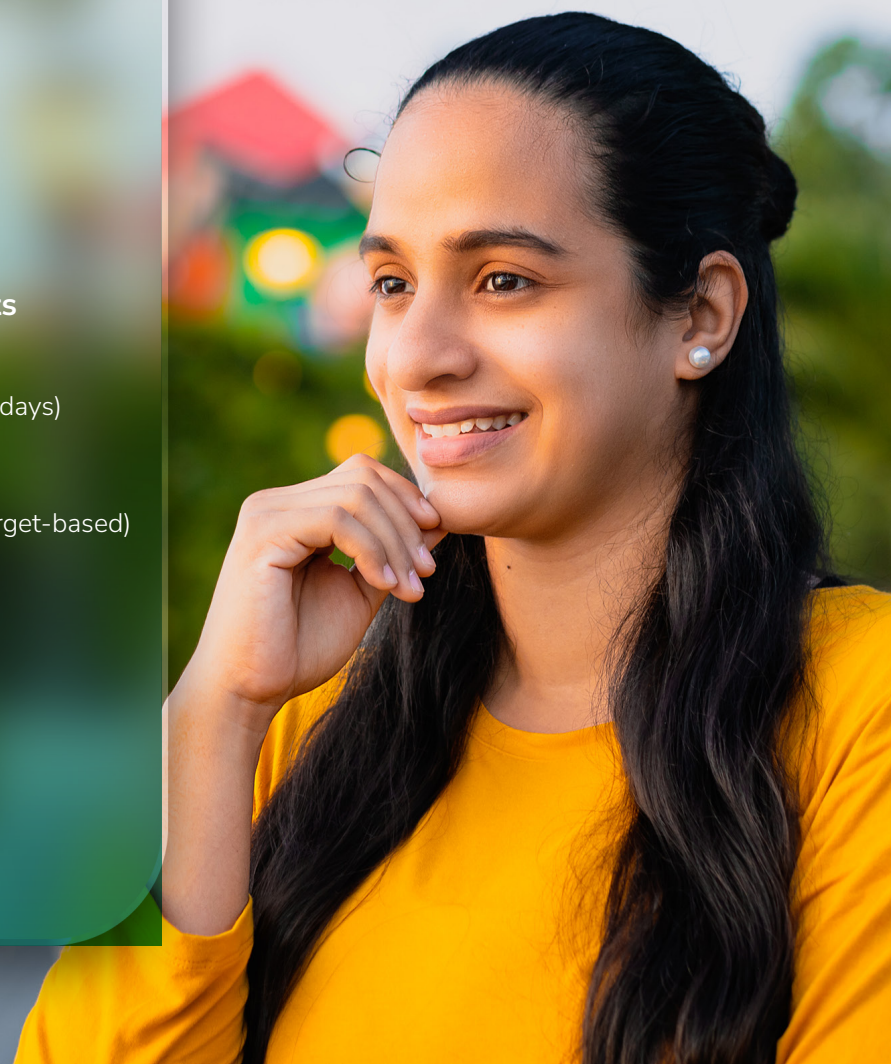
Statutory benefits

- 13th-month pay
- SSS (Social Security System)
- PhilHealth
- Pag-IBIG Fund
- Service Incentive Leave (SIL)
- Annual vacation (5 days)
- Maternity/paternity leave



Additional benefits

- Personal days (10 days)
- Sick days (5 days)
- Variable bonus (target-based)
- Life insurance
- Rice subsidy



In line with these efforts to strengthen work-life balance, in 2025 a total of 44 employees took parental leave.



In addition, in 2025 we maintained our agreement with Bonda, a platform specialized in corporate benefits that provides access to services and partners in health, education, mobility, and responsible consumption for more than 1,500 employees, reinforcing a vision of wellbeing that goes beyond day-to-day work.



Safety and prevention

GRI 403-1, 403-2, 403-3, 403-4, 403-5, 403-7, 403-9

As our operations continue to grow across different countries, the mechanisms and processes that let us support our teams' day-to-day work more safely also continue to evolve. As part of this approach, we kept several mechanisms in place to strengthen prevention and protection for our employees, including:

- Route Safety Protocol.
- Signage and Color Code Manual.
- Psychosocial Risk Prevention Strategy.
- Health and Safety Committee.

During the year, we strengthened the implementation of hazard identification and risk assessment (HIRA) methodologies, used to detect physical, ergonomic, electrical, and operational risks in facilities, tools, and work routes.

Identified risk	Measures implemented
Injuries from poor posture	Furniture adjustments, ergonomic chairs, and promotion of active breaks to prevent musculoskeletal problems.
Slips and trips	Cable management and workspace adjustments to reduce fall risks.
Traffic accidents	Preventive vehicle maintenance, road safety policies, and defensive driving training.

In addition, we held workshops together with the Confederación Patronal de la República Mexicana (COPARMEX) with a practical focus on:

- Multi-purpose brigade.
- First aid brigade.
- Search and rescue brigade.
- Evacuation and drill brigade.
- Fire prevention and firefighting brigade.
- Civil protection brigade.

During 2025, two fatalities from workplace accidents were recorded. Although the total number of workplace accidents decreased compared to 2024, safety and risk prevention remain priority issues for the organization.

Type of workplace accident	2024	2025
Fatalities from a workplace injury	1	2
Injuries from workplace accidents	1	0
Accidents involving external personnel	2	0
Total	4	2

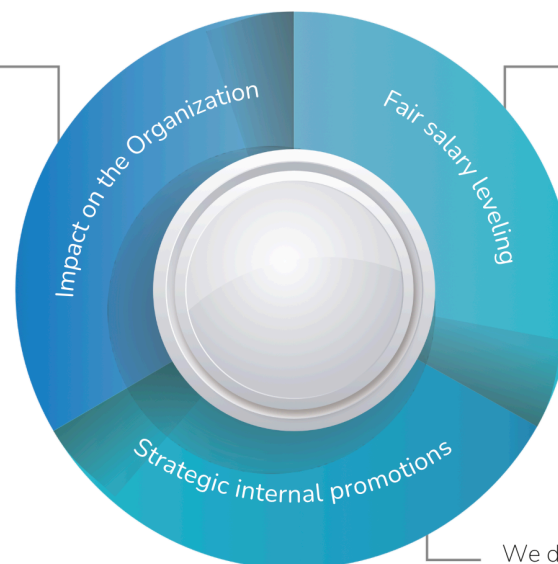
Developing talent to expand opportunities

Professional growth

GRI 401-1

During 2025 we continued strengthening initiatives focused on learning, professional development, and talent training in the different countries where we operate, aiming to support our employees' growth.

We facilitate structural and geographic transitions within the organization, with advance notice of 4 weeks, specific training, and close support through every change.



We make adjustments that ensure internal equity, recognizing career paths, responsibilities, and market conditions.

We drive professional growth based on merit, results, and skills, promoting roles such as Product Owner, Scrum Master, data analysis specialists, and regional managers.

As part of this process, during this period, we welcomed **1,870 new employees**, of whom 77% were men and 23% women.

Number of new employees by gender and age range		
Age ranges	Men	Women
	Number of new employees	Number of new employees
<30	687	199
30-50	728	212
>50	32	12
Total	1,447	423



Professional growth

GRI 404-1, 404-2, 404-3

Supporting this growth also meant strengthening technical, operational, and leadership capabilities within the organization.

During the year we increased training hours provided compared to 2024, promoting content related to operations, leadership, ethics, regulatory compliance, and digital transformation.

+27% in average hours of training per employee compared to 2024.

Total and average training hours		
	2024	2025
Total training hours	53,859	64,355
Average training hours per employee	33.20	42.20

Training hours by gender and age range				
Age ranges	Men		Women	
	Number of Employees	Average hours	Number of Employees	Average hours
<30	390	49.45	191	45.80
30-50	551	53.30	357	38.60
>50	22	23.51	14	42.50
Total	963	42.09	562	42.30

Among the year's main achievements:

- Strengthening of Universidad Grupo Finvivor Internacional.
- Consolidation of the Ambassadors of Excellence program.
- Training for middle management in leadership and management.
- Internal mentoring and coaching programs.
- Specialized training for new international operations.

We also continued promoting English-language learning programs aimed at strengthening communication and collaboration between teams across countries.

During the year we also made progress building career plans and professional development paths for different areas of the organization, aiming to create greater growth and internal advancement opportunities for our employees.



Diversity and inclusion: paving the way for everyone

As our operations evolve across different countries, we increasingly promote initiatives aimed at building more inclusive, collaborative, and respectful environments.



Number of employees on governance bodies by gender and age range		
Age ranges	Men	Women
	No. of employees	Number of Employees
<30	0	0
30-50	0	0
>50	5	1
Total	5	1

Gender equity

GRI 405-1

Number of employees by gender		
Gender	2024	2025
	Number of employees	Number of employees
Man	989	963
Woman	633	562
Total	1,622	1,525

Women's participation remained present across different levels of the organization, including operational, supervisory, managerial, and executive positions.

Employees by job category, age, and gender						
Job category	Men			Women		
	<30 years	30-50 years	>50	<30 years	30-50 years	>50
Intern	1	0	0	0	0	0
Assistant/Support/Operations	235	259	12	89	108	2
Analyst	115	191	4	59	93	6
Specialists	23	28	0	21	38	0
Head / Supervisor	14	54	1	18	90	1
Coordination	0	0	0	0	0	0
Management	1	9	1	1	17	2
Executive	1	10	4	3	11	3
Total	390	551	22	191	357	14

Our workforce composition also reflects a significant presence of young employees, particularly in operational and sales positions linked to field work. This reflects the growth of our operations across different countries and the need to build teams close to the communities where we operate.

Understanding the composition of our workforce allows us to identify trends and opportunities to keep building diverse, collaborative, and inclusive environments across the countries where we operate.

Inclusion and respect

GRI 410-1

Building safe, respectful workplaces is part of the organizational culture we aim to strengthen in every country where we operate. For this reason, we use the Letica case management platform, administered by our Global Compliance team, to track and manage reports related to discrimination and other conduct inconsistent with our organizational culture.

During the year we also promoted a training program on the prevention of workplace harassment (mobbing), made up of e-learning content, videos, assessments, and a podcast aimed at fostering safer, more respectful, and more mindful work environments.

“In 2025, **159 employees** took part in workplace harassment prevention training.”

Multiculturalism and cultural adaptation

The expansion of Grupo Finvivir Internacional has represented not only an operational evolution but also an ongoing process of learning, cultural adaptation, and collaboration between countries. In 2025, we promoted work models focused on exchanging experience and knowledge between teams, encouraging talent transfers and international experiences as part of our employees' professional development.

Our operational expansion into the Philippines was one of the year's biggest learning experiences. Beyond building operational structures and training processes, it involved adapting our work, communication, and training models to a different cultural context, strengthening the organization's ability to operate in diverse environments.



As part of this growth, we developed operating manuals, internal guidelines, and communication tools such as the *Fi Talks* sessions, where leaders and employees share progress, experiences, and lessons learned between countries, strengthening the sense of integration and collaboration within the organization.

These exchange forums have made it possible to share operational lessons between countries and adapt work practices to different cultural contexts, strengthening collaboration between teams.

Communities that grow with us

Community relations

GRI 413-1

The Women's program evolved into a standardized model across Mexico, Peru, and Colombia, incorporating new categories, benefits, and recognition schemes for participating leaders. As part of this evolution, during the year actress and host Angélica Vale was brought on as the face of the Women's program in Mexico, Peru, and Colombia.

Querida líder,

Cada día construyes, acompañas y transformas vidas. Por eso, dentro del Programa Mujeres cuentas con beneficios que te respaldan en los momentos más importantes: auxilios médico y funerario, apoyo escolar para tus hijos, detalles en tu cumpleaños y en Navidad, reconocimiento en el Día Nacional de la Líder y opciones de crédito pensadas para impulsar tus metas. Mantén tus requisitos al día y sigue creciendo junto a tu grupo.

Consulta todos los detalles en tu Catálogo del Programa Mujeres.

Angélica Vale

finvivor
ABRAZAMOS TU FUTURO



Leader retention in Mexico rose from 86% in 2024 to 88% in 2025, during the program's first full year of operation.

In addition to standardizing the program across countries, new incentives were introduced focused on both financial wellbeing and personal recognition, including bonuses, appliances, and international conventions for top-performing leaders. One of the program's main goals was to strengthen the retention, motivation, and development of leaders within Grupo Finvivor Internacional, driving clear development goals and sales support.

During 2025, the program also showed progress in participation and retention. In Peru and Colombia, participation grew among **"Exceptional Women,"** a category that recognizes high-value leaders within the organization, as did the average number of clients managed by this group.

2025 Women's program results



+10 thousand
bonuses awarded



+130
assistance grants for funerals



+1,500
medical assistance grants



+8,000
school kits

During 2025, 142 leaders from Mexico, Peru, and Colombia took part in conventions organized as part of the recognition program. For many of them, this experience was their first time flying or their first time seeing the sea.

Social programs

GRI 203-1

Throughout 2025 we carried out social initiatives focused on wellbeing, closeness, and community support. These included awareness and outreach activities held around key dates such as International Women's Day, as well as breast cancer prevention and awareness campaigns through talks, discussions, and activities aimed at female employees and leaders.

Mexico



Peru



Colombia



In parallel, one of the year's main efforts was the “Groceries for Leaders” program, through which we provided food assistance to leaders facing vulnerable circumstances or economic hardship in Mexico, Peru, Colombia, and the Philippines.

Implementing the program required coordinating logistics, assembly, and distribution across different regions and teams, with employees taking part in preparing and delivering the grocery packages.



10,223
grocery packages
delivered



Mexico
8,609



Peru
1,009



Colombia
470



Philippines
135

We also donated computer equipment to educational institutions to help support continuity in education and reduce gaps in access to technology.

Voices that transform: stories that cross borders

Economic empowerment

Over the years, Grupo Finvivor Internacional has seen firsthand how access to credit can expand opportunities for women, their families, and their communities.

Our accumulated experience in Mexico, Peru, and Colombia has brought us stories of growth linked to strengthening family businesses, generating income, and achieving greater economic stability.

Today we share the voices of some of our leaders, who reflect how access to financial tools, paired with close, ongoing support, can drive personal, family, and community development.

I don't know much about technology, but the Grupo Finvivor Internacional team has always been very patient in explaining things and teaching me. I'm grateful for their support and the respectful way they've guided me through this learning process. I feel very proud that, as a woman, I was given this opportunity and found this job.

Exceptional Woman, Mexico.

Being a leader has allowed me to help more women grow their businesses, start new ventures, and feel more confident and empowered. It brings me joy to see my clients grow and to see how both their financial situation and their families' wellbeing improve

Exceptional Woman, Peru.

Grupo Finvivor Internacional has given me stability, helped me purchase household appliances, and given me complete independence. They've also helped me with technology, which has allowed me to help bring more people into the system. Thank you so much for the opportunity to belong and to have financial security

Exceptional Woman, Colombia.

What I like most about being a leader is that people see me as someone they can trust. It's wonderful to see how, within just a few days, the women in my community can now access money and use it in their businesses, when before they had no way to get a loan

Exceptional Woman, Philippines.

ETHICS AND GOVERNANCE: GROWING WITH CONSISTENCY IN EVERY CONTEXT

- GOVERNANCE THAT SUSTAINS OUR GROWTH
- ETHICAL CULTURE: DECISIONS THAT BUILD TRUST
- MANAGING RISK IN A CHANGING ENVIRONMENT
- SUPPLIERS AS PARTNERS IN OUR PURPOSE
- DRIVING A RESPONSIBLE SUPPLY CHAIN

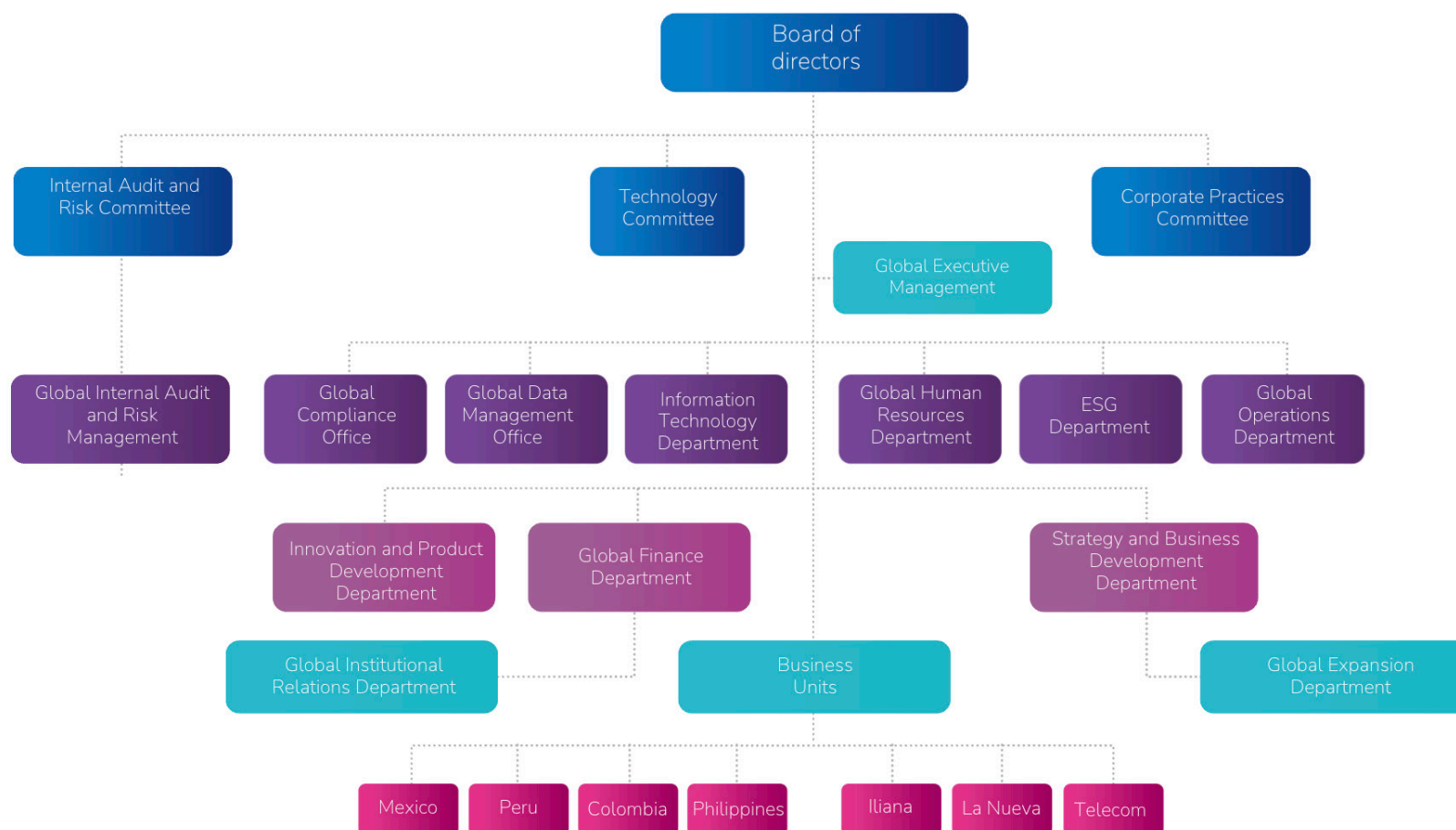


Governance that sustains our growth

Governance structure

GRI 2-9, 2-10, 2-11, 2-12, 2-13, 2-14, 2-15, 2-16, 2-17, 2-18

Our governance structure brings together the Board of Directors, specialized committees, global areas, and business units that support operations across the countries where we operate. This structure allows us to coordinate strategic decisions related to technology, ESG, audit, compliance, expansion, operations, and organizational development.



Our Board of Directors is the highest body responsible for overseeing strategy, risk management, and organizational performance.

2025 Board of Directors composition	
Total members	7
Independent directors	57%
Women's participation	28.5%

The Board's composition draws on profiles with financial, commercial, technological, and strategic experience, which strengthens the organization's decision-making and oversight. Selection processes also take into account criteria of independence, experience, and conflict-of-interest prevention.

As part of our growth, in 2025 we updated our structure of specialized committees.

- We created the **Sustainability Committee**, initially made up of leaders from Mexico, Peru, and Colombia.
- The Corporate Practices Committee also evolved into the **Technology, Expansion, and Exploration Committee**.



Below, we present our different specialized committees:



Body	Main functions
Technology, Expansion, and Exploration Committee	Evaluates financial and technology products as well as new-country exploration, defines investment policies, and approves the annual budget.
Audit Committee	Oversees internal and external audits, evaluates internal controls, and issues financial and tax opinions.
Communication and Control Committee	Manages risks associated with money laundering and terrorist financing, and oversees regulatory compliance.
Special Benefits Committee	Authorizes role changes, salary adjustments, and employee benefits, aligned with organizational development goals.
Sustainability Committee	Will coordinate the Group's ESG strategy, oversee sustainability indicators and projects, and integrate environmental, social, and governance criteria into operations and decision-making.

The creation of the Sustainability Committee was recognized by MicroRate, a rating agency specialized in microfinance and financial inclusion institutions, as a significant step in the maturity of our sustainability strategy. MicroRate also noted the need to strengthen environmental measurements and indicators. Building on this, we will drive actions to improve information traceability and consolidate our ESG management.

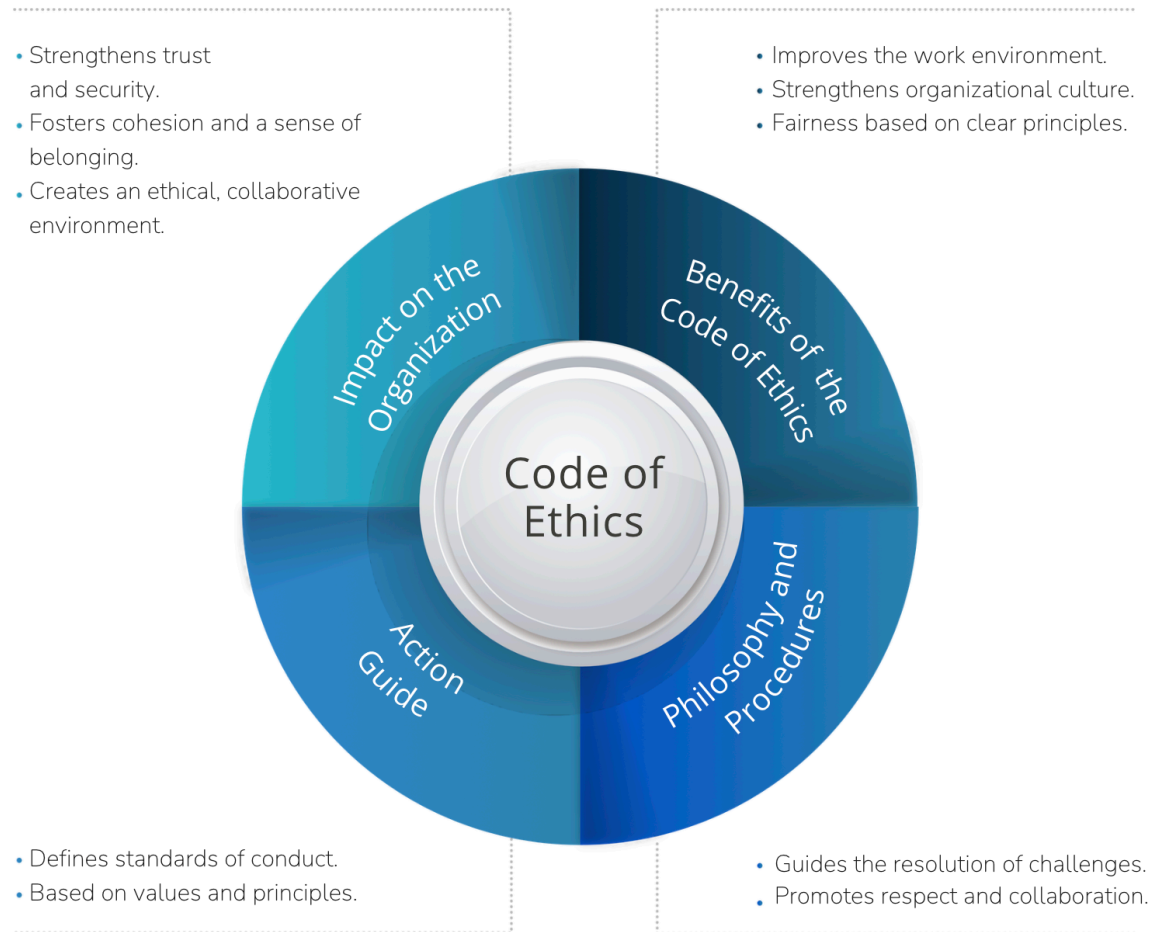
Ethical culture: decisions that build trust

Code of conduct

GRI 2-25, 2-26, 205-1, 205-2

The trust we build with employees, leaders, suppliers, and communities stems from operations guided by clear principles, compliance mechanisms, and processes focused on transparency.

Our Code of Ethics remains the framework that guides conduct and decision-making within the organization. Through this instrument we reinforce principles related to integrity, respect, conflict-of-interest prevention, and regulatory compliance.



During 2025 we continued strengthening awareness and training processes on key topics such as:

- Prevention of money laundering and terrorist financing.
- Personal data protection.
- Customer service and protection.
- Responsible use of information.
- Whistleblower channels and non-retaliation.

We also maintained service and remediation mechanisms designed to resolve client concerns and complaints in a timely manner across the countries where we operate. These processes include specialized service channels, mechanisms for exercising Access, Rectification, Cancellation, and Objection (ARCO) rights, and follow-up on cases related to customer service and regulatory compliance.

Available service channels

servicioalcliente@grupofi.com.mx
atencionalcliente@grupofi.com.pe
atencionalcliente@grupofi.com.co



As part of this effort, we made progress developing digital tools to improve the experience and follow-up for users. Among these is the Vera BOT, designed to provide real-time information related to loans and service processes. We also maintain monitoring and follow-up mechanisms through internal indicators, as well as handling of complaints received through regulatory bodies and institutional channels.

Managing risk in a changing environment

Risk identification and management

Operating in different countries, moving toward digital models, and expanding the reach of our services requires continuously strengthening how we identify risks, oversee processes, and make decisions. In 2025 we made progress consolidating assessment mechanisms for new markets and operations, incorporating regulatory, tax, operational, and feasibility variables before starting activities in new countries. These assessments also consider factors related to foreign investment, legal

structure, market behavior, and the financial sustainability of operations.

We also strengthened internal control mechanisms and standardized processes across countries and business areas. Key actions included updating criteria related to procurement, approvals, contract tracking, and supplier evaluation, with the aim of strengthening traceability and operational consistency within the organization.

ESG oversight

GRI 207-1, 207-2, 207-3

During 2025 we continued integrating ESG criteria into various analysis and decision-making processes, through assessment and monitoring exercises carried out together with funders, rating agencies, and external advisors. These processes made it possible to incorporate considerations related to corporate governance, social performance, diversity, and sustainability into various organizational and financial analyses.

In this context, the Tax Committee and specialized advisors monitored issues related to regulatory compliance, risks associated with new investments, and tax obligations.



Suppliers as partners in our purpose

Selection and evaluation

GRI 204-1

Our relationship with suppliers is part of Grupo Finviviir Internacional's day-to-day operations and the impact we generate across the countries where we operate. We aim to build long-term relationships based on closeness, operational continuity, and collaboration.

We prioritize local suppliers in regions where we have significant operations, strengthening closer, more efficient supply chains.

Country	% of local sourcing
Mexico	66.49%
Peru	46.75%
Colombia	52.78%

Operating close to communities allows us to respond more quickly to operational needs, build long-term business relationships, and contribute to local economic development.

One example of these partnerships is our relationship with Chenson, a local supplier from Guadalajara, with whom we work to source backpacks for school support campaigns. This collaboration improved the quality and durability of the products delivered to leaders and communities, while also creating efficiencies in the supply chain.



Driving a **responsible supply chain**

GRI 414-1, 414-2

As Grupo Finvivor Internacional continues to grow and expand operations across different countries, we keep strengthening practices aimed at building a more responsible, transparent supply chain aligned with our ethical and operating principles.

We continue to promote supplier assessment and monitoring processes, considering criteria related to compliance, operational capacity, quality, and alignment with our Code of Ethics. In addition, the integration of legal and tax documentation, together with mechanisms for committing to principles of integrity and responsibility, has strengthened traceability and oversight within the supply chain.

During the reporting period, no operations or suppliers were identified as carrying significant risk related to child labor or forced labor.

TRANSPARENCY THAT BUILDS TRUST

GRI 2-2, 2-3, 2-4, 2-22, 2-29

This report brings together information on Grupo Finviviir Internacional's operations for the period from January 1 to December 31, 2025.

The information contained reflects the work and participation of the organization's various operational, commercial, administrative, and strategic areas in Mexico, Peru, Colombia, and the Philippines, incorporating information on economic, social, and governance matters.

This report was prepared with reference to the *Global Reporting Initiative (GRI) Standards*, as well as priority topics identified by the organization and their relationship to the Sustainable Development Goals (SDGs).

The content was developed based on internal information, interviews with key areas, management indicators, documentary evidence, and institutional sources from Grupo Finviviir Internacional.

For more information about this report or to share your feedback, you can write to us at:

margarita.fuentes@grupofiglobal.com



APPENDICES



GRI CONTENT INDEX

Statement of use: Grupo Finviviir Internacional has reported the information cited in this GRI content index for the period from January 1 to December 31, 2025, with reference to the GRI Standards.

GRI Standard	Disclosure	Report chapter/section	Page(s)
GRI 1 used: Foundation 2021			
GRI 2: General Disclosures 2021			
1. The organization and its reporting practices			
2-1	Organizational details	2.1 A purpose that becomes reality	5
2-2	Entities included in the organization's sustainability reporting	7. Transparency that builds trust	55
2-3	Reporting period, frequency and contact point		
2-4	Restatements of information		
2. Activities and workers			
2-6	Activities, value chain and other business relationships	2.1 A purpose that becomes reality	5
2-7	Employees		
3. Governance			
2-9	Governance structure and composition	6.1 Governance that sustains our growth – Governance structure	48-50
2-10	Nomination and selection of the highest governance body		
2-11	Chair of the highest governance body		
2-12	Role of the highest governance body in overseeing the management of impacts		
2-13	Delegation of responsibility for managing impacts		
2-14	Role of the highest governance body in sustainability reporting		
2-15	Conflicts of interest		
2-16	Communication of critical concerns		
2-17	Collective knowledge of the highest governance body		
2-18	Collective knowledge of the highest governance body		
2-19	Remuneration policies		Not applicable. Members of the highest governance body do not receive remuneration for carrying out their duties, so the organization does not have remuneration policies applicable to this body.
2-20	Process to determine remuneration		

GRI Standard	Disclosure	Report chapter/section	Page(s)
Material topics 4 and 7. Organizational culture & Protection of human rights			
GRI 3: Material Topics 2021			
3-3	Management of material topics	2.3 A purpose that guides every step	8-10
4. Strategy, policies and practices			
2-22	Statement on sustainable development strategy	1. CEO Letter	3
		3.1 A strategy that turns purpose into action	14
		7. Transparency that builds trust	55
2-23	Policy commitments	2.3 A purpose that guides every step	8-10
2-24	Embedding policy commitments		
2-25	Processes to remediate negative impacts	6.2 Ethical culture: decisions that build trust – Code of conduct	51-52
2-26	Mechanisms for seeking advice and raising concerns		
2-27	Compliance with laws and regulations		Zero regulatory sanctions for the third consecutive year.
2-28	Membership associations	2.4 A presence that broadens horizons	11-12
5. Stakeholder engagement			
2-29	Approach to stakeholder engagement	7. Transparency that builds trust	55
2-30	Collective bargaining agreements		During the reporting period, 0% of employees were covered by collective bargaining agreements.
GRI 3: Material Topics 2021			
Material topics			
3-1	Process to determine material topics	3.2 Priorities that respond to diverse realities: Impact Materiality	18-19
3-2	List of material topics		
3-3	Management of material topics		

GRI Standard	Disclosure	Report chapter/section	Page(s)
Topic Standards			
GRI 201: Economic Performance			
201-1	Direct economic value generated and distributed	3.3 Results that reflect purpose-driven growth	20
201-2	Financial implications and other risks and opportunities due to climate change		Information not available. During the reporting period, the organization did not carry out a specific assessment of the financial implications, risks, and opportunities arising from climate change.
201-3	Defined benefit plan obligations and other retirement plans		Not applicable. The organization does not have defined benefit plans or retirement plans beyond the contributions established by applicable law in each country.
201-4	Financial assistance received from government	3.3 Results that reflect purpose-driven growth	20
GRI 202: Market Presence 2016			
202-1	Ratios of standard entry level wage by gender compared to local minimum wage		Information not available. The organization does not currently have a calculation of the ratio of standard entry level wage, broken down by gender, to the local minimum wage at its significant locations of operation.
202-2	Proportion of senior management hired from the local community		Information not available. The organization does not currently have a calculation of the proportion of senior management hired from the local community at its significant locations of operation.
Material topic 1. Financial inclusion			
GRI 3: Material Topics 2021			
3-3	Management of material topics	3.1 A strategy that turns purpose into action	14-15
GRI 203: Indirect Economic Impacts 2016			
203-1	Infrastructure investments and services supported	5.4 Communities that grow with us – Social programs	44-45
203-2	Significant indirect economic impacts	3.1 A strategy that turns purpose into action	14-15

GRI Standard	Disclosure	Report chapter/section	Page(s)
GRI 204: Procurement Practices 2016			
204-1	Proportion of spending on local suppliers	6.4 Suppliers as partners in our purpose – Selection and evaluation	53
Material topic 10. Business ethics			
GRI 3: Material Topics 2021			
3-3	Management of material topics	6.2 Ethical culture: decisions that build trust – Code of conduct	51
GRI 205: Anti-corruption 2016			
205-1	Operations assessed for risks related to corruption	6.2 Ethical culture: decisions that build trust – Code of conduct	51-52
205-2	Communication and training about anti-corruption policies and procedures		
205-3	Confirmed incidents of corruption and actions taken		During 2025, no confirmed cases of corruption were recorded.
GRI 206: Anti-competitive Behavior 2016			
206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices		During 2025, no pending or concluded legal actions related to anti-competitive behavior, anti-trust practices, or violations of competition law were recorded.
GRI 207: Tax 2019			
207-1	Approach to tax	6.3 Managing risk in a changing environment – ESG oversight	53-54
207-2	Tax governance, control, and risk management		
207-3	Stakeholder engagement and management of concerns related to tax		
GRI 302: Energy 2016			
302-1	Energy consumption within the organization	4.2 Managing our environmental impacts responsibly	27
302-4	Reduction of energy consumption		

GRI Standard	Disclosure	Report chapter/section	Page(s)
GRI 303: Water and Effluents 2018			
303-2	Management of water discharge-related impacts		Not applicable. Due to the administrative and financial services nature of its operations, the organization does not generate industrial discharges. Water discharges correspond mainly to sanitary use in offices and are managed through local drainage networks in accordance with applicable regulations.
303-5	Water consumption	4.2 Managing our environmental impacts responsibly	
GRI 305: Emissions			
305-1	Direct (Scope 1) GHG emissions	4.2 Managing our environmental impacts responsibly – Direct GHG emissions (Scope 1)	28
GRI 306: Waste 2020			
306-1	Waste generation and significant waste-related impacts	4.2 Managing our environmental impacts responsibly – Waste	29
306-2	Management of significant waste-related impacts		
306-3	Waste generated		
306-4	Waste diverted from disposal		
306-5	Waste directed to disposal		
GRI 308: Supplier Environmental Assessment 2016			
308-1	New suppliers that were screened using environmental criteria		Grupo Fi does not have a formal supplier evaluation based on environmental criteria; however, it implements actions to reduce environmental impacts, such as digitalizing processes, planning purchases to reduce trips, and using local suppliers. In addition, renewing the vehicle fleet every 24 months helps keep carbon emissions more controlled.
308-2	Negative environmental impacts in the supply chain and actions taken		

GRI Standard	Disclosure	Report chapter/section	Page(s)
GRI 401: Employment 2016			
401-1	New employee hires and employee turnover	5.2 Developing talent to expand opportunities – Professional growth	38-39
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	5.1 Conditions that dignify work – Comprehensive wellbeing	33-37
401-3	Parental leave		
GRI 402: Labor/Management Relations 2016			
402-1	Minimum notice periods regarding operational changes		A minimum of four weeks' notice is given for any operational change.
Material topic 6. Occupational health and safety			
GRI 3: Material Topics 2021			
3-3	Management of material topics	5.1 Conditions that dignify work – Safety and prevention	37-38
GRI 403: Occupational Health and Safety 2018			
403-1	Occupational health and safety management system	5.1 Conditions that dignify work – Safety and prevention	37-38
403-3	Occupational health services		
403-4	Worker participation, consultation, and communication on occupational health and safety		
403-5	Worker training on occupational health and safety		
403-6	Promotion of worker health	5.1 Conditions that dignify work – Comprehensive wellbeing	33-37
403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	5.1 Conditions that dignify work – Safety and prevention	37-38
403-9	Work-related injuries		
Material topic 3. Talent management			
GRI 3: Material Topics 2021			
3-3	Management of material topics	5.2 Developing talent to expand opportunities – Training to support growth	39-40

GRI Standard	Disclosure	Report chapter/section	Page(s)
GRI 404: Training and Education 2016			
404-1	Average hours of training per year per employee	5.2 Developing talent to expand opportunities – Training to support growth	39-40
404-2	Programs for upgrading employee skills and transition assistance programs		
404-3	Percentage of employees receiving regular performance and career development reviews		
GRI 405: Diversity and Equal Opportunity 2016			
405-1	Diversity of governance bodies and employees	5.3 Diversity and inclusion: paving the way for everyone – Gender equity	41
GRI 406: Non-discrimination 2016			
406-1	Incidents of discrimination and corrective actions taken		During 2025, no confirmed cases of discrimination were recorded.
GRI 408: Child Labor 2016			
408-1	Operations and suppliers at significant risk for incidents of child labor		None were identified during the reporting period.
GRI 409: Forced or Compulsory Labor 2016			
409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labor		None were identified during the reporting period.
GRI 410: Security Practices 2016			
410-1	Security personnel trained in human rights policies or procedures	5.3 Diversity and inclusion: paving the way for everyone – Inclusion and respect	42
Material topics 2 and 5. Expansion of financial services to women in rural areas & Community development			
GRI 3: Material Topics 2021			
3-3	Management of material topics	5.4 Communities that grow with us – Community relations	43
GRI 413: Local Communities 2016			
413-1	Operations with local community engagement, impact assessments, and development programs	5.4 Communities that grow with us – Community relations	43

GRI Standard	Disclosure	Report chapter/section	Page(s)
GRI 414: Supplier Social Assessment 2016			
414-1	New suppliers that were screened using social criteria	6.5 Driving a responsible supply chain	54
414-2	Negative social impacts in the supply chain and actions taken		
Material topic 9. Client protection			
GRI 3: Material Topics 2021			
3-3	Management of material topics		
GRI 416: Client Health and Safety 2016			
416-1	Assessment of the health and safety impacts of product and service categories		Information not available. The organization does not currently have consolidated information on the percentage of product and service categories assessed for health and safety impacts on users.
GRI 417: Marketing and Labeling 2016			
417-3	Incidents of non-compliance concerning marketing communications		During 2025, no incidents of non-compliance related to marketing communications, advertising, promotion, or sponsorship were recorded.
Material topic 8. Information security			
GRI 3: Material Topics 2021			
3-3	Management of material topics		
GRI 418: Client Privacy 2016			
418-1	Substantiated complaints concerning breaches of client privacy and losses of client data		During 2025, no cases of significant non-compliance with legislation occurred, and no fines were imposed on the business unit, as can be verified on the website: https://sanciones.cnbv.gob.mx/

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