Grupo Fi | finvivir
ABRAZAMOS TU FUTURO

CREATING THE FUTURE

SUSTAINABILITY REPORT

2024

INDEX

CEO's Letter

Message from the CEO: Leading the Way Toward Sustainability

"Let's keep building a future that transforms lives."

On behalf of Grupo Fi and Finvivir, I'm proud to share our second Sustainability Report. This report reflects our team's deep commitment to building a responsible, people-centered business model, fully aligned with the sustainability principles that guide everything we do.

In 2024, we solidified our presence in Mexico, Peru, and Colombia, and took an important step toward expanding into Asia by beginning exploratory research to launch operations in the Philippines. We strengthened our efforts around financial inclusion, women's leadership in rural areas, and the integration of environmental, social, and governance (ESG) principles into our everyday decisions.

Every step forward—from developing ethical digital solutions to launching social and environmental impact initiatives on the ground—was made possible thanks to the collaboration of our clients, partners, employees, and the communities we serve.

We've proven that sustainability isn't a separate goal—it's a mindset. It's how we run our business: with responsibility, long-term vision, a deep sense of purpose, and people at the center of it all.
Looking ahead to 2025, our challenge will be to continue bringing this vision to new regions, strengthen our internal capabilities, and create shared value for all our stakeholders.

Sincerely,

Luis Enrique Márquez
Chief Executive

01 GRUPO FI IDENTITY

GRI 2-1, 2-6, 2-7, 2-28

OUR HISTORY AND CORE VALUES

Since 2010, we’ve been driven by a simple yet powerful idea: bringing financial services to those who have historically been excluded from the system. That’s how Finvivir was born—a family initiative led by Alejandro Franco, rooted in the belief that true economic development is only sustainable when people are placed at the center.

In our early years, we embraced a practical, human-centered, and community-driven model that allowed us to serve thousands of women in rural areas, offering a real alternative to strengthen both their households and their income-generating projects. In 2014, under the leadership of Luis Enrique Márquez, we began a new phase of expansion that solidified our presence in new regions and reaffirmed our vision of responsible growth.

Today, we continue to evolve as Grupo Finvivir, staying true to our social mission while adopting a strategic approach where sustainability is embedded at the heart of every decision. Digital transformation, financial inclusion, operational efficiency, and our close relationship with our clients are all interwoven into a model designed to deliver meaningful solutions—built from people’s lived experiences and grounded in a clear commitment to the world we share.

We are currently present in three countries
Mexico, Peru and Colombia.

We have reached over
4,000 localities
across Latin America.

More than
12,000 women
leaders are now part of the Finvivir network.

MISSION

To be the leading institution in delivering financial services and advancing financial inclusion globally.

VISION

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

As a group, we continue to be guided by the values that define us:

Our Core Values

Leadership

We lead by example

Transparency

We operate with openness and integrity

Trust

We build trust through our actions

Passion

We work with purpose and heart

DIGITAL TRANSFORMATION: A PATH THAT CONNECTS US

Our digital transformation is a dynamic, ongoing journey—one that has allowed us to move forward with clear direction and strategic purpose.
More than just adopting new technologies, our goal has been to apply them meaningfully: to enhance the experience of our clients, empower our teams, and expand the impact of our work every day.

Based on an internal assessment conducted between 2018 and 2019, we defined our digital vision—a roadmap that guided the development of in-house solutions such as Greenvivir, our credit assessment system, and ToolFi, a digital platform that transformed our internal processes and strengthened our ability to make agile, efficient, and responsible decisions.

Over time, we integrated biometric technology, process automation, and virtual assistants, which significantly improved our response times and elevated the quality of service. These innovations helped us bring our financial solutions closer to more people—especially in areas where reliable options were once out of reach.

In 2024, we expanded our digital and financing offerings with new solutions:

Ilana App
A user-friendly mobile application designed to help the women we serve manage their loans in a simple, direct, and secure way.

LUCA
Our AI-powered virtual assistant that provides personalized support to both clients and staff, helping them make clearer, more responsible financial decisions.

Ilana VA
A new line of flexible financing tailored for small, productive businesses—designed to strengthen entrepreneurial units that have traditionally been excluded from the formal financial system.

Leaders Using Ilana App.

"Now our clients have the ease and convenience to say: 'I missed the route guys, but I can just grab my phone, take a photo, and receive my funds'—all without any hassle."

Berenice Balam,
credit officer

"When it comes to client renewals, there's trust—because it's a team effort between the financial institution, the app, and me."

Guadalupe Medina,
Leader of La Nacional group

Today, our digital journey is organized into three strategic phases:

Phase 1
Identity Creation

- Completed during 2024 in Mexico, Peru, and Colombia.
- This phase allowed us to establish the necessary foundations to securely and reliably identify our clients.

Phase 2
Process Efficiency

- Achieved in Mexico by the end of 2024 and scheduled for implementation in Peru and Colombia in early 2025.
- The objective is to improve our processes to make them faster, simpler, and more effective.

Phase 3
Advanced Digitalization

- Initiated in Mexico in December 2024 and planned for implementation in Peru and Colombia in early 2025,
- Digitalization takes us to the next level of technological transformation, strengthening the digital experience for our clients and teams.

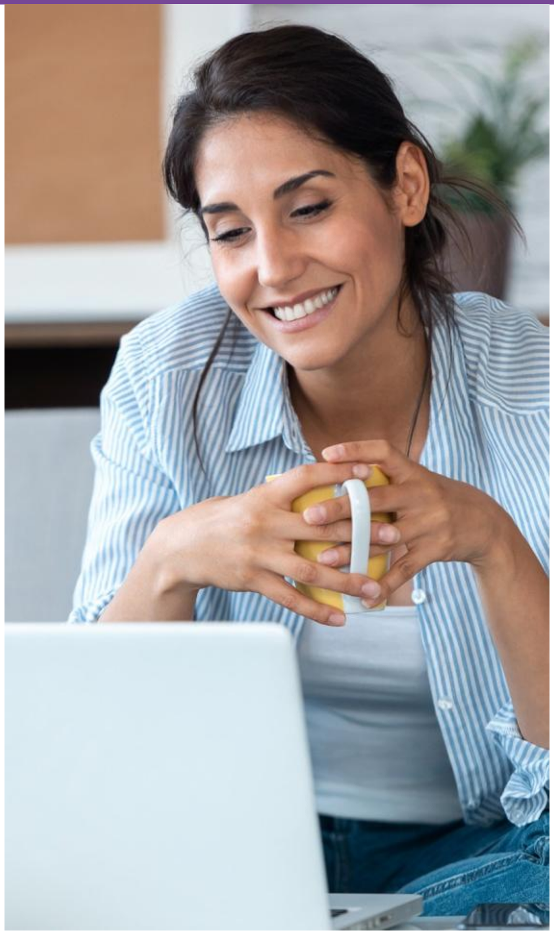
ACHIEVEMENTS AND RECOGNITIONS

We reaffirm our commitment to generating social and economic value through responsible, people-centric practices guided by a sustainable vision. Each recognition we receive is the result of collective effort and confirms the soundness of our model, as well as the trust we have built with our clients, partners, teams, and communities.

ORGANIZATIONAL STRUCTURE AND SCOPE

We have reinforced our organizational structure to optimize processes, redistribute strategic functions, and strengthen key teams in both field and administrative areas.

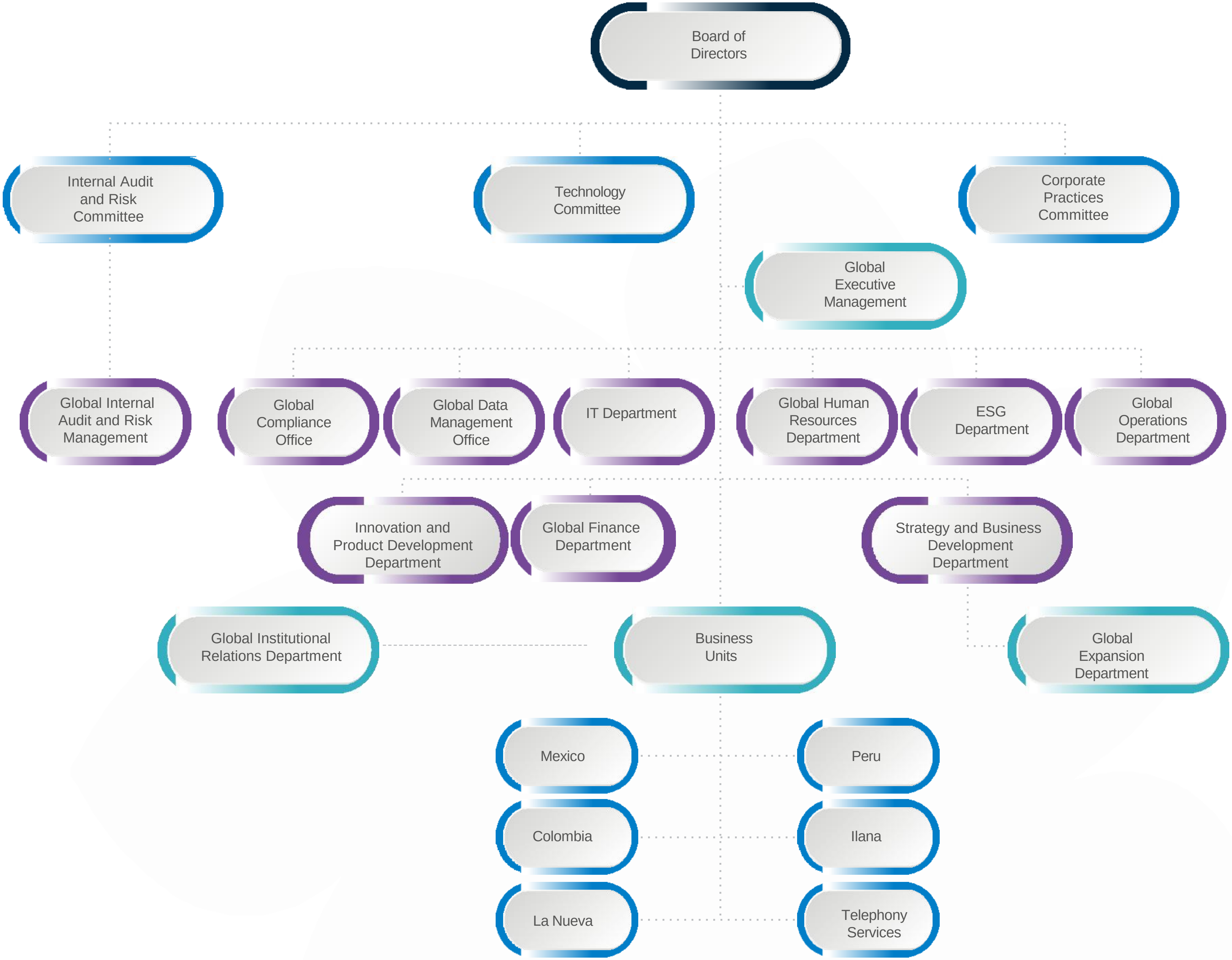
This evolution has balanced supervisory, administrative, and collection functions, fostering the development of internal talent.



Key advancements include:

- The elimination of the Commercial Assistant role, integrating its functions into more efficient administrative and commercial framework.
- The Collections department grew from 22 people in 2023 to over 40, strengthening portfolio management in key areas.
- Operational coordination in the field was strengthened through the consolidation of the Credit Officer and Regional Commercial Supervisor roles.
- The participation of women in supervisory and coordination roles increased, while men maintained a greater presence in commercial and collections areas.
- All hiring resulting from this process was formalized under fixed, full-time contracts.

These changes have allowed us to continue building a more solid, adaptable structure oriented toward generating value in every region where we operate.


Board of Directors
Internal Audit and Risk Committee
Technology Committee
Corporate Practices Committee
Global Executive Management
Global Internal Audit and Risk Management
Global Compliance Office
Global Data Management Office
IT Department
Global Human Resources Department
ESG Department
Global Operations Department
Innovation and Product Development Department
Global Finance Department
Strategy and Business Development Department
Global Institutional Relations Department
Business Units
Global Expansion Department
Mexico
Peru
Colombia
Ilana
La Nueva
Telephony Services

TERRITORIAL EXPANSION AND GLOBAL SCOPE

Throughout our history, Grupo Finvivir has built and strengthened a solid presence in more than 20 states in Mexico, with an operational model that prioritizes proximity, efficiency, and a deep understanding of each environment. Veracruz, Puebla, and Chiapas remain key regions within our structure, concentrating a significant part of our operations and field service teams.

Our approach has always been clear: to bring accessible financial solutions to people in socioeconomic levels C, D, and E, with an emphasis on women living in rural areas. Through this strategy, we aim to strengthen their economic autonomy and contribute to the development of their communities.

Mexico

We provide access to financial services for individuals in socioeconomic levels C, D, and E, promoting their economic inclusion and strengthening their autonomy.

Peru

We primarily serve women in rural areas from socioeconomic levels D and E, supporting their economic and personal growth.

Colombia

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

Our operations have been strengthened over time through a multi-brand ecosystem that addresses different needs, always keeping our social vocation as the central axis. This regional model, in constant evolution, has allowed us to adapt to different contexts without losing our closeness to people or the sustainable focus that drives our growth.

Mexico

cvm Asociados

La Bonita Finanzas Populares

Crediunión

Project for Small Businesses

micromexico

Nacional de Microcrédito

Peru

La Nacional peruana

Contigo Mujer Microfinanzas

MicroPerú

Colombia

La Nacional Colombiana

EXPANSION WITH PURPOSE: REACHING FURTHER

This year, we took a decisive step toward international expansion, marking a new chapter in our growth: extending our value proposition to Asia, with an initial focus on the Philippines. This strategic decision is the result of years of experience and consolidation in Mexico, Peru, and Colombia, as well as a thorough analysis that identified key social and economic affinities with the communities we have historically served.

The Philippines presents a context with comparable challenges: over 52% of its population resides in rural areas, and approximately 1.6 million women lead small, family-owned businesses known as sari-sari stores, many of which remain outside the formal financial system.

As part of this process:

We traveled more than
1,700 kilometers
on visit to rural areas.

We observed the structure of more than
42,000 barangays,
the community units that set the pace of local life.

52%
of the population lives in rural areas

We visited
82 municipalities
in different regions of the country.

We conducted
38 in-Depth interviews
with women entrepreneurs.

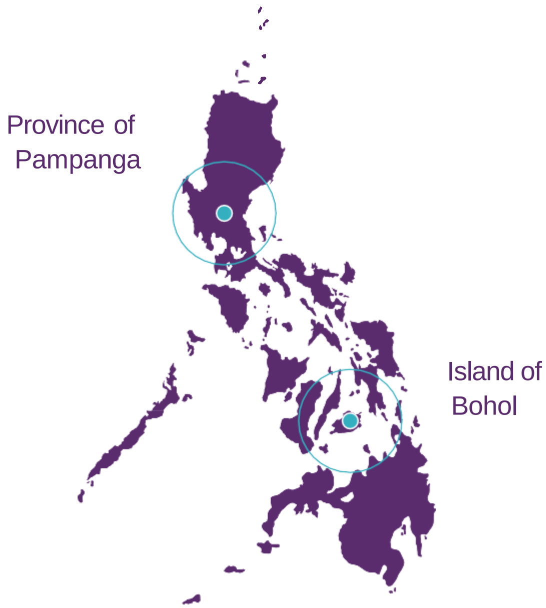
19%
of the population lives in rural areas

Throughout the year, we carried out an in-depth exploratory phase to gain a comprehensive understanding of the social, economic, and cultural realities of these communities.

This immersion allowed us to identify both the opportunities and the barriers we must consider to adapt our value proposition with sensitivity and realism.

11Day field expedition

Based on these findings, we have prepared the design of an operational pilot to be implemented in 2025 in two strategic zones: the province of Pampanga in Luzon and the island of Bohol in the Visayas region. The pilot includes the establishment of regional offices, the design of support routes by motorcycle and car, and the formation of a local team with operational experience and a social focus.



This expansion into Asia not only broadens our geographic presence but also reaffirms our original purpose: to transform lives through human, accessible financial solutions built from empathy. The Philippines marks the beginning of a new stage for Grupo Finvivir, one that challenges us to evolve, to listen, and to continue walking alongside the communities that need it most.

Our goal is not to replicate models mechanically but to adapt them with sensitivity and respect for the local context. We have redesigned tools, adjusted products, and built cultural bridges that will allow us to generate genuine trust from the first point of contact.

02 OUR SUSTAINABILITY STRATEGY

Building the Future

GRI 2-1, 2-6, 2-7, 2-28

OUR SUSTAINABILITY STRATEGY: BUILDING THE FUTURE

We have strengthened our vision of a business model where economic growth advances in tandem with social well-being, environmental protection, and ethical, transparent governance.

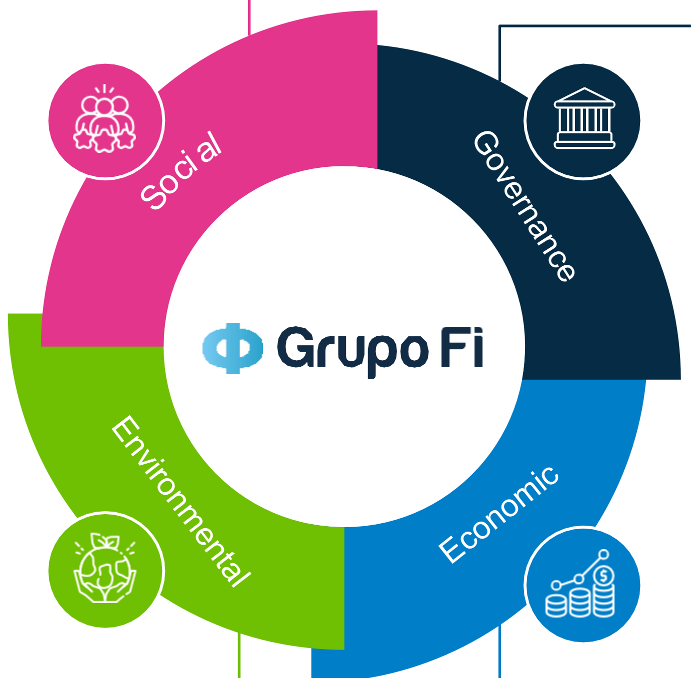
Our objective is clear: to transform lives, empower women, generate inclusion, and contribute to the development of the communities where we operate, through a cross-cutting strategy that reflects our identity and our future direction.

GUIDING PRINCIPLES: OUR GREEN PHILOSOPHY

Our sustainability strategy is supported by four fundamental principles that guide our actions in every country where we operate.

On this foundation, we plan to consolidate high-impact initiatives by 2025 that improve families' quality of life by responsibly managing our economic, social, and environmental impacts.

Today, sustainability is an integral part of our daily operations and our institutional purpose.



Objective
To foster safety, talent retention, and human capital development through the Finvivir Foundation, and to ensure continuous training for our employees.

Objective
To enhance client relationships, digitalization, and cybersecurity in order to offer new technological products that facilitate client engagement.

Objective
To guarantee the financial security of women in the rural sector

Objective
To drive the decarbonization of our portfolio and address climate change by reducing CO_2 emissions and piloting new transportation methods.

In alignment with the 2030 Agenda, we continue to promote actions that contribute to various Sustainable Development Goals (SDGs). The following are some of our main contributions:

No poverty

We provide access to fair and formal financing for women in rural areas, contributing to the improvement of their economic conditions.

Quality Education

We deliver school supply kits and support women so their children can continue their studies, in addition to offering internal training programs.

Gender Equality

We promote female leadership through greater participation of women in management positions and recognition programs aimed at women in the community.

8 TRABAJO DECENTE Y CRECIMIENTO ECONÓMICO

Decent Work and Economic Growth

We develop equitable compensation structures, offer benefits, promote internal mobility, and improve working conditions in the field.

9 INDUSTRIA, INNOVACIÓN E INFRAESTRUCTURA

Industry, Innovation and Infrastructure

We integrate artificial intelligence into our processes, develop digital tools for clients, and strengthen operational structures for expansion.

10 REDUCCIÓN DE LAS DESIGUALDADES

Reducing Inequalities

We adapt our model to vulnerable contexts such as the Philippines, promoting the financial inclusion of women outside the formal system.

Responsible Consumption and Production

We encourage responsible practices in our supply chain by applying ESG criteria in the selection of our suppliers.

Climate Action

We implement environmental awareness initiatives and recycling measures in our local operations.

Peace, Justice and Strong Institutions

We strengthen our governance system, business ethics, whistleblower channels, and impartial committees for decision-making.

Partnerships to Achieve the Goals

Through the Finvivir Foundation and corporate volunteering, we execute community impact initiatives. We collaborate with the International Finance Corporation (IFC), the Global Reporting Initiative (GRI), and ecosystem actors to design solutions with joint impact.

STRATEGIC PRIORITIES AND MATERIALITY SUSTAINABILITY STRATEGY

REVIEW OF ACHIEVED OBJECTIVES AND NEWLY ESTABLISHED GOALS

OUR COMMITMENT TO SUSTAINABILITY CONTINUES TO GUIDE OUR DECISIONS, AND DURING 2024, WE TOOK FIRM STEPS TO CONSOLIDATE THE EFFECTIVE MANAGEMENT OF OUR ECONOMIC, SOCIAL, AND ENVIRONMENTAL IMPACTS. THE STRATEGY WE HAVE OUTLINED INCLUDES THREE COMPLEMENTARY HORIZONS—SHORT, MEDIUM, AND LONG TERM—THAT ENSURE COHERENCE, FOCUS, AND FORESIGHT IN OUR ACTIONS.

SHORT TERM
(2024)

- DURING THIS PERIOD, WE ADVANCED ON THE FOLLOWING FRONTS: DEVELOPED ACCESSIBLE FINANCIAL SOLUTIONS THAT STRENGTHEN FAMILY WELL-BEING.
- CONSOLIDATED THE ETHICS COMMITTEE, PROMOTING AN ORGANIZATIONAL CULTURE BASED ON INTEGRITY AND TRANSPARENCY.
- ACTIVELY INTEGRATED SENIOR MANAGEMENT INTO ESG ISSUES AS PART OF THEIR DAILY MANAGEMENT.
- INITIATED THE EXPANSION OF OUR OPERATIONS INTO NEW TERRITORIES.
- INCORPORATED ARTIFICIAL INTELLIGENCE INTO KEY PROCESSES TO IMPROVE OPERATIONAL EFFICIENCY.
- STRENGTHENED THE BOND WITH CLIENTS, GROUP LEADERS, AND EMPLOYEES THROUGH INTERNAL PARTICIPATION AND ACTIVE LISTENING INITIATIVES.
- PUBLISHED OUR FIRST SUSTAINABILITY REPORT WITH A REGIONAL VISION.
- CREATED A NETWORK OF ESG LEADERS IN MEXICO, PERU, AND COLOMBIA TO COORDINATE MONTHLY ACTIVITIES ALIGNED WITH KEY DATES.
- LAUNCHED INTERNAL AWARENESS CAMPAIGNS ON SUSTAINABILITY WITH VIDEO CAPSULES AND ACCESSIBLE LANGUAGE.
- EXECUTED ACTIVITIES WITH DIRECT IMPACT, SUCH AS REFORESTATION, TREE ADOPTION, EMOTIONAL WELL-BEING PROGRAMS, AND DONATIONS TO THE ELDERLY.

Medium Term (2025 and beyond)

Looking ahead to the next year, our efforts will concentrate on:

- Incorporating sustainability criteria into the evaluation and selection of suppliers.
- Promoting more inclusive value chains with local suppliers and fair labor conditions.

- Expanding the strategy for active employee participation in social and environmental initiatives.
- Maintaining competitive salary schemes and professional growth opportunities for our entire workforce.
- Expanding our regional presence to twelve countries, consolidating ESG coherence across all operations.

Long Term (Vision 2030)

Our long-term horizon projects a profound transformation with ambitious goals:

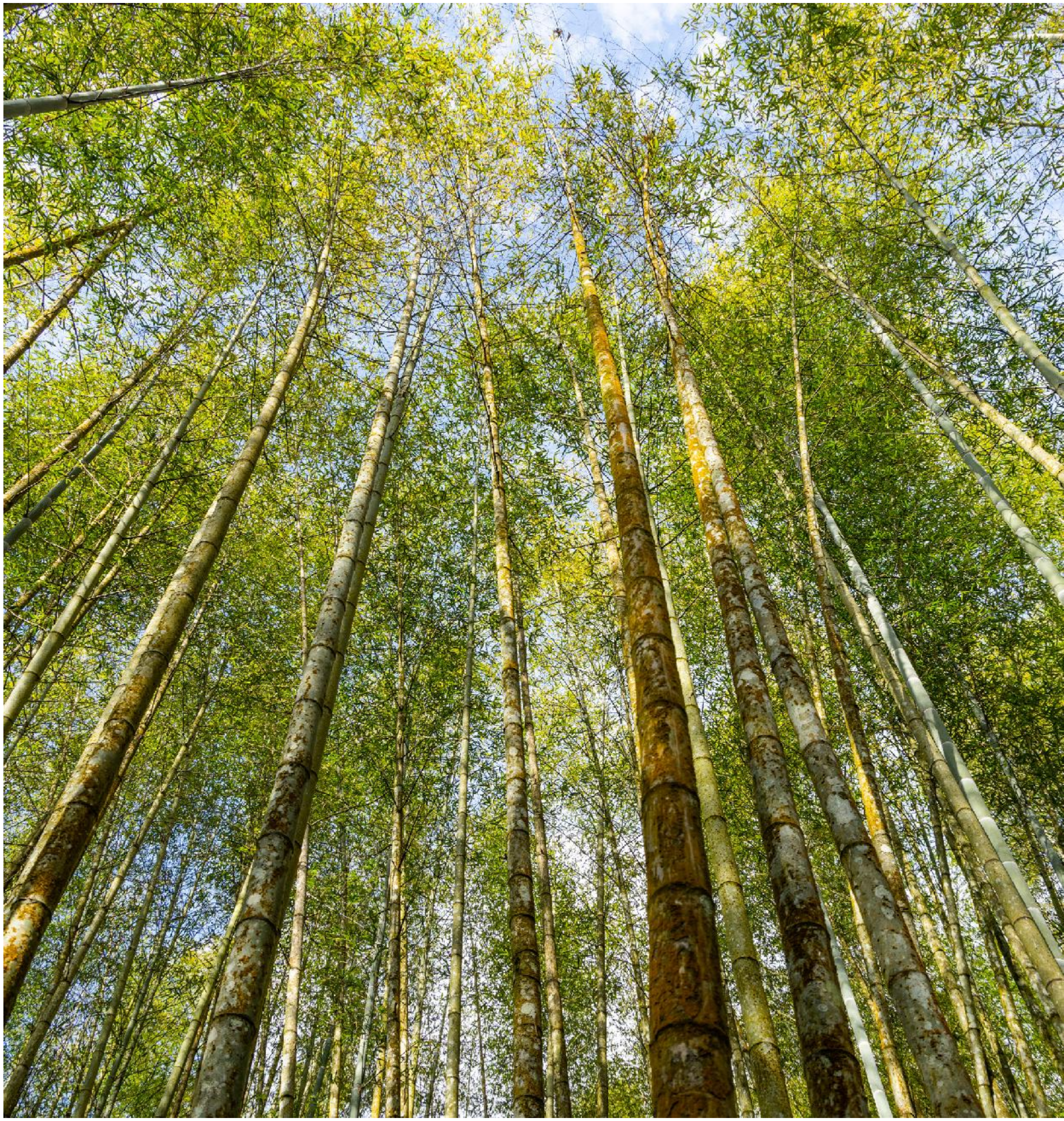
- Positioning our leaders and clients as protagonists in the digital financial ecosystem, providing them with tools for their economic autonomy.
- Multiplying the presence of women entrepreneurs in rural areas, boosting businesses led by them.
- Achieving annual revenue aligned with the standards of global-reach companies.

- Diversifying our offerings with innovative products that generate a positive impact and new sources of sustainable income.
- Consolidating an organizational culture that fully integrates sustainability into all decisions, processes, and institutional relationships.

PROGRESS ON STRATEGIC PRIORITIES TO ADVANCE SUSTAINABLE DEVELOPMENT

We remained focused on key indicators that reflect our contribution to a more just and inclusive development model. These same indicators will continue to guide our actions in 2025:

- Growth in average loan amount as a measure of economic inclusion.
- Steady increase in the number of unique active clients and leaders.
- Promotion of women-led entrepreneurship with local impact.
- Expansion of financial education and social well-being programs.
- Optimized allocation of credit toward productive projects.
- Strengthening of Finvivir University as a driver of internal training.
- Rollout of accessible sustainability education content for staff across all countries.
- Consolidation of regional collaboration under a shared ESG vision.



KEY CHALLENGES IN CONTRIBUTING TO SUSTAINABLE DEVELOPMENT

We remained focused on key indicators that reflect our contribution to a more just and inclusive development model. These same indicators will continue to guide our actions in 2025:

Environmental

We are prioritizing decarbonization and the reduction of CO_2 emissions, while also exploring new options for sustainable transportation:

Social

We continue to promote financial security, talent development, and ongoing training for our employees as a foundation for strengthening our broader community.

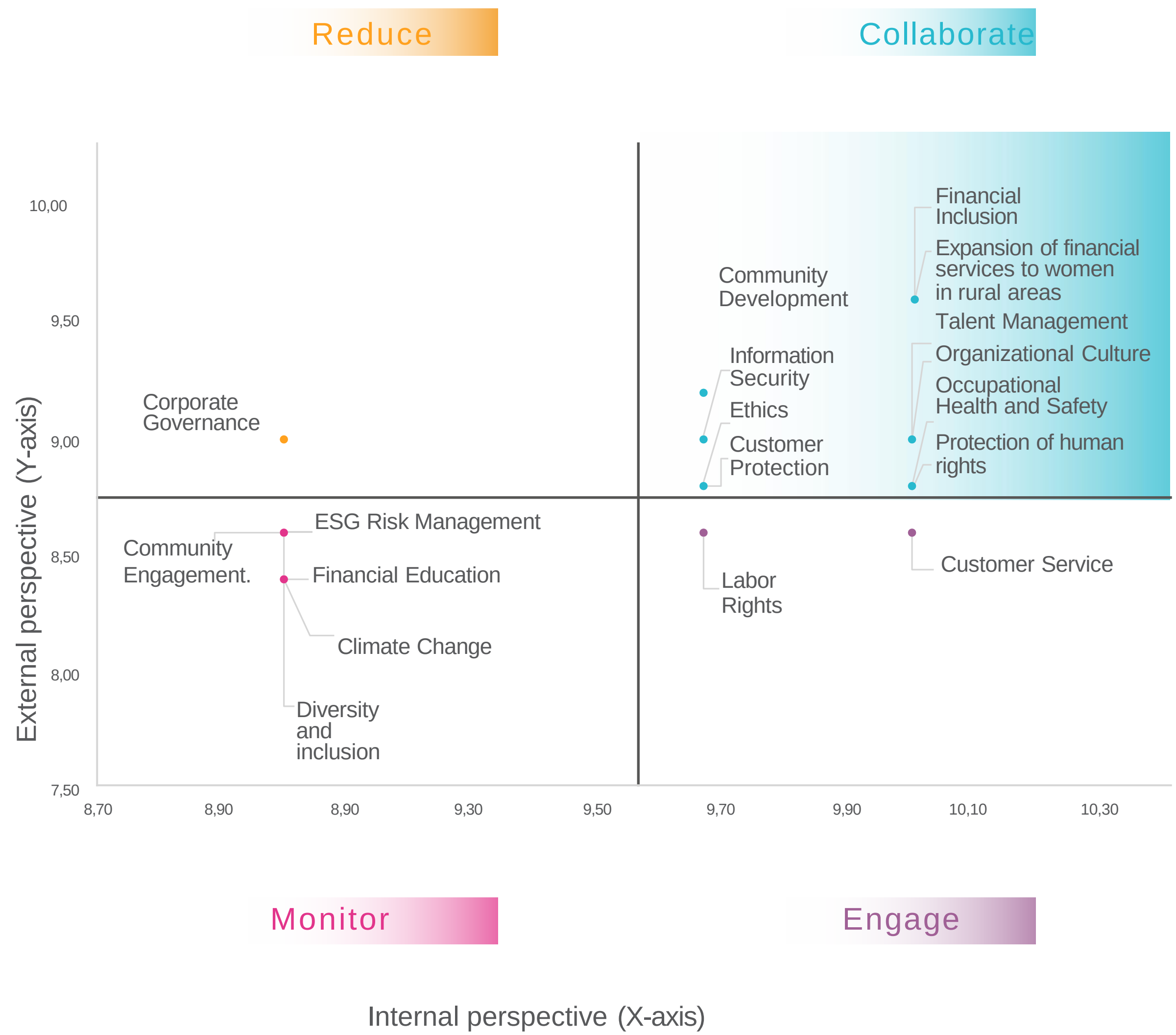
Governance

We are advancing digitalization and reinforcing cybersecurity to enhance our clients’ experience through innovative technological solutions.

MATERIALITY ANALYSIS: A FOCUS ON KEY PRIORITIES

Our roadmap is based on the material topics identified during the materiality assessment conducted in 2023, which remain relevant for guiding our actions: (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) customer protection, and (x) business ethics.

This focus continues to guide the strategic allocation of our resources, allowing us to respond effectively to the expectations of our stakeholders: employees, clients, shareholders, suppliers, and communities. By keeping our priorities centered on these identified material topics, we reinforce our commitment to sustainable management that drives collective well-being and long-term value creation.



03 ETHICS AND GOVERNANCE

Our Commitment to Transparency

GRI 2-9, 2-10, 2-12, 2-13, 2-15, 2-16, 2-23, 2-24, 2-25, 205-1, 205-2

- CORPORATE GOVERNANCE AND TRANSPARENCY
- CULTURE OF INTEGRITY AND COMPLIANCE
- ETHICS IN ACTION: Policies and Standards of Conduct
- INTEGRATING SUSTAINABILITY INTO BUSINESS STRATEGY

ETHICS AND GOVERNANCE: OUR COMMITMENT TO TRANSPARENCY

Sustainability is only achievable when supported by solid principles of ethics, transparency, and effective governance. These values are an essential component of our culture and the trust we build daily with our clients, employees, partners, and communities.

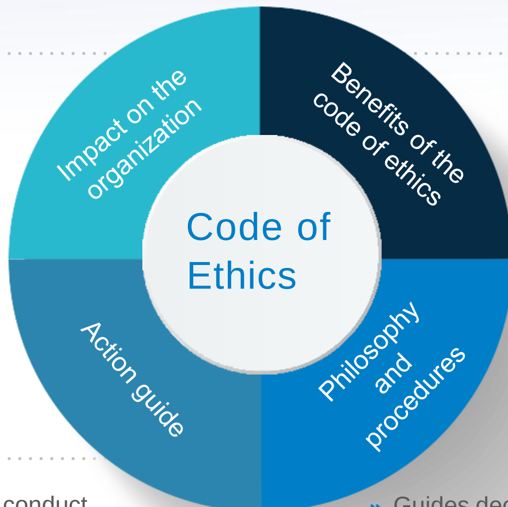
Our Code of Ethics remains the guiding framework for our actions. To strengthen it, we have promoted awareness initiatives on key topics such as:

» Prevention of money laundering and terrorism financing.
» Strengthening of secure, confidential, and retaliation-free whistleblower channels.

These initiatives reinforce a culture of respect, collaboration, and responsibility at all levels of the organization.

» Builds trust and a sense of security.
» Strengthens cohesion and a sense of belonging.
» Creates an ethical and collaborative work environment.

» Improves the workplace atmosphere.
» Reinforces organizational culture.
» Ensures fairness based on clear principles.



» Establishes standards of conduct.
» Is grounded in values and principles.

» Guides decision-making in challenging situations.
» Promotes mutual respect and collaboration.

CORPORATE GOVERNANCE AND TRANSPARENCY

IMPROVEMENTS IN DECISION-MAKING PROCESSES

Our governance model is headed by a General Assembly, which appoints the members of the Board of Directors. The board ensures a diversity of profiles and the participation of independent directors, who constitute at least 25% of its composition.

Key advancements achieved include:

- Adoption of the No Conflict of Interest Charter for each director upon their appointment.
- Strengthening of the Audit and Ethics Committees, with a focus on consumer protection, regulatory compliance, and energy efficiency.
- Implementation of a more agile supervision model, featuring more robust control and accountability mechanisms.

GOVERNANCE STRUCTURE

Board of Directors

Key Functions

Defines strategies, supervises the achievement of objectives, ensures the quality of financial information, and promotes transparency. Composed of 5 to 9 members.

Corporate Practices Committee

Key Functions

Evaluates financial products, defines treasury and investment policies, and approves the annual budget.

Audit Committee

Key Functions

Supervises internal and external audits, evaluates internal controls, and issues financial and fiscal opinions.

Communication and Control Committee

Key Functions

Manages risks associated with money laundering and terrorism financing, and supervises regulatory compliance.

Special Benefits Committee

Key Functions

Authorizes job changes, salary adjustments, and employee benefits, aligned with organizational development goals.

This structure ensures ethical, responsible decision-making aligned with our sustainability vision.

CULTURE OF INTEGRITY AND COMPLIANCE

The continuous operation of our external whistleblower line, managed by an independent provider, remained accessible to all employees. Throughout 2024, all cases related to workplace conduct and fraud or non-compliance were managed with strict adherence to protocols of confidentiality, non-retaliation, and internal follow-up.

66
Reports related to workplace conduct

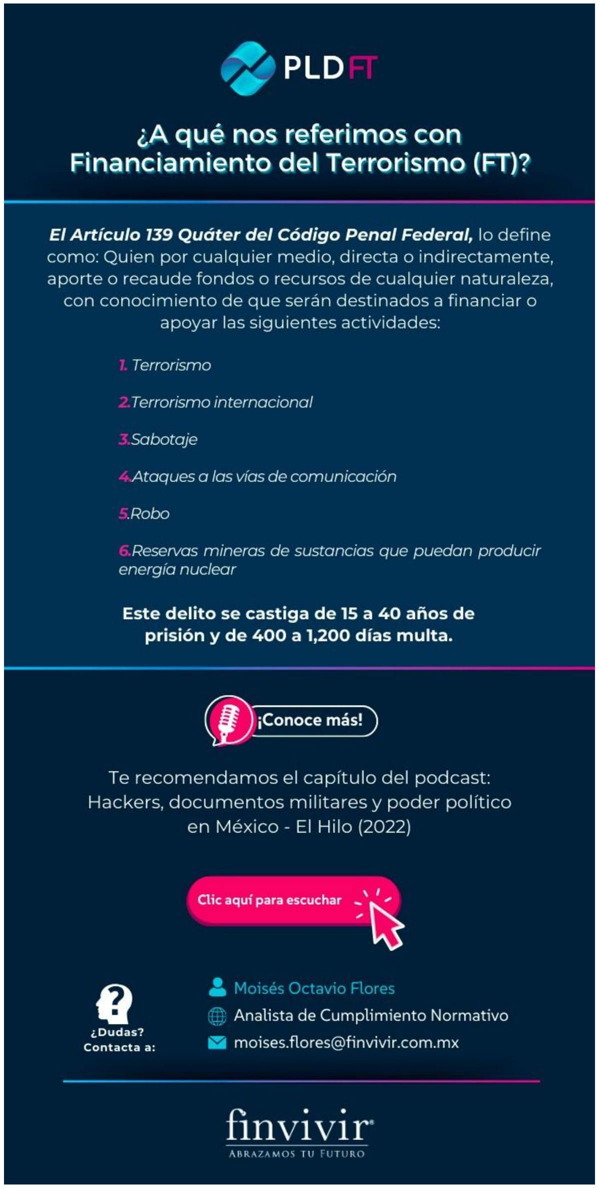
24
Reports related to fraud and compliance

Each case was addressed following strict protocols of confidentiality and non-retaliation, contributing to the update of internal policies. As a result, no regulatory sanctions or fines were recorded for the second consecutive year.

ETHICS IN ACTION: POLICIES AND STANDARDS OF CONDUCT

Estamos We are advancing in the review and standardization of our internal policies to ensure their coherent application across the three countries where we operate. During this period:

- We updated all our financial policies, to be clearer, more consistent, and adaptable to the context of each business unit, thereby reducing operational risks and strengthening our regulatory frameworks.
- We adjusted customer service and data protection policies in Peru and Colombia, making them more comprehensible for users. Improvements included rewriting texts to be more accessible and redesigning stationery and digital platforms to facilitate the exercise of privacy rights.
- From the Regulatory Compliance area, we are developing a solid institutional framework to educate our teams on key topics such as the prevention of money laundering and terrorism financing. This initiative incorporates accessible training materials and practical examples to help each individual understand their role in protecting organizational integrity.



Furthermore, we promoted strategic initiatives that reinforce our commitment to an ethical, responsible, and sustainable operation:

- Consolidation of a new ethical model supported by an anti-corruption policy.
- Development of a procurement traceability system aligned with ESG criteria.
- Incubation of inclusive financial solutions, such as a "Buy Now, Pay Later" model through our Ilana Pay App, adapted to our clients' needs.
- Strengthening of digital capabilities, including the ethical use of artificial intelligence and data protection.

These actions fortify our internal structure and reflect our conviction to integrate ethics into every decision, every process, and every relationship we build.

INTEGRATING SUSTAINABILITY INTO BUSINESS STRATEGY

PROGRESS IN THE INTEGRATION OF ESG CRITERIA INTO OPERATIONS

In 2025, sustainability will be integrated into every strategic decision, process, and conversation. The starting point was the internal awareness campaign initiated in 2024, which utilized audiovisual capsules to clearly explain the concept of sustainability and its application in each role. The model allows us to align messages, strengthen the sense of belonging, and consolidate our institutional identity. The model allows us to align messages, strengthen the sense of belonging, and consolidate our institutional identity.

This deployment has been accompanied by tangible actions involving different areas:

Promoted emotional health activities, exercise routines, and well-being days in the field.

Activated platforms like Momento Fi and TalkFi to openly discuss topics of organizational culture and purpose. Additionally, the institutional brand manual was deployed, establishing the pillars, language, and values we share in all countries.

We enhanced our ability to more accurately measure social outcomes and impact.

Organized donation campaigns focused mainly on the elderly, which have mobilized entire teams and generated a profound emotional impact.

04 SUSTAINABLE ECONOMY

Key Results

GRI 2-6, 201-1, 202-1, 202-2, 203-2, 207-1

- FINANCIAL PERFORMANCE AND ECONOMIC SUSTAINABILITY
- FINANCIAL INCLUSION AND LOCAL IMPACT
- RESPONSIBLE MANAGEMENT AND COMMUNITY ENGAGEMENT

SUSTAINABLE ECONOMY: KEY RESULTS

We believe that economic sustainability is founded on responsible decisions, efficient management, and a long-term vision. For us, financial growth is not an end in itself but a means to expand access to opportunities, reduce inequalities, and contribute to the well-being of communities.

FINANCIAL PERFORMANCE AND ECONOMIC SUSTAINABILITY

Throughout the year, we consolidated a key structural change: the global integration of accounting, treasury, and reporting processes under a single operational structure. All financial management is now centralized in Global Services, which allows for greater certainty, traceability, and strategic alignment in all countries where we operate. This model has become our new standard, also applied in new operations like the Philippines, which was designed from its inception with this vision.

Our financial management is focused on building a solid foundation for sustainable growth, ensuring the efficient use of resources, and generating value for all our stakeholders. The following are the main economic results achieved in this period, reflecting our commitment to a responsible and impact-oriented operation.

150 million allocated for reinvestment

This result reflects management oriented toward sustainability, based on efficiency and transparency.

FINANCIAL INCLUSION AND LOCAL IMPACT

Limited access to financing in rural areas continues to be a challenge for thousands of individuals. To address this need, we strengthened our value proposition through solutions designed to boost productive projects, activate local economies, and generate growth opportunities for those historically excluded from the formal financial system.

This effort responds to an environment where only 36.2% of the Mexican population has access to credit, and merely 20% of those in socioeconomic levels D and E have access to formal financing. By facilitating these opportunities, we contribute to revitalizing microeconomies, consolidating family businesses, and generating employment in the areas that need it most.

From our Analytics area, we have incorporated new fields into our records to identify the destination of each credit: working capital, productive investment, or personal consumption. This allows us to evaluate its impact on income and the reduction of gender gaps with greater precision.

RESPONSIBLE MANAGEMENT AND COMMUNITY ENGAGEMENT

EQUITY-DRIVEN ECONOMIC PRACTICES CENTERED ON COMMUNITY

We guide our financial management under principles of fiscal responsibility, transparency, and local commitment. Our tax strategy is reviewed monthly by specialized advisors and the Board of Directors.

With regard to compensation, we conduct systematic monitoring of entry-level salaries by position, gender, and geographic location, ensuring they consistently exceed the legally mandated minimum wage in each region. This policy, enforced without exception, underscores our commitment to fostering a fair, dignified, and competitive workplace.

LEADERSHIP WITH LOCAL ROOTS

We believe that local development is built from within. Therefore, we prioritize the hiring of local talent for leadership positions, strengthening institutional roots, revitalizing regional economies, and promoting more empathetic and context-adapted management.

90.32%
of our senior executives were hired from the local communities where we operate

Looking ahead, we are consolidating an institutional economy based on three pillars: equity, traceability, and regeneration.

Our main commitments include:

- Expanding the credit traceability system, integrating life-cycle analysis to identify sustainable impacts on income and employability.
- Strengthening indicators of indirect economic impact, with a focus on rural areas.
- Developing new products with a regenerative focus that promote green entrepreneurship, responsible resource use, and financial co-responsibility.
- Maintaining financial management aligned with global standards from the inception of each new operation.

Every advance we make in economic efficiency reinforces our vision: to generate value with purpose, ensuring that every dollar invested represents a tangible opportunity to transform lives.

05 ENVIRONMENTAL COMMITMENT

Caring For our Planet

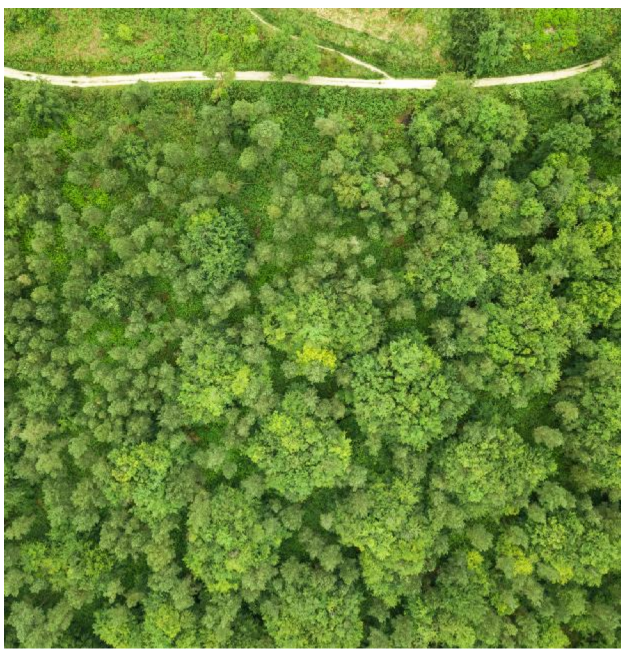
GRI 302-1, 302-4

- ENVIRONMENTAL ACTION: STRATEGIES AND PERFORMANCE
- INTERNAL ENVIRONMENTAL CULTURE AND SHARED LEARNING

ENVIRONMENTAL COMMITMENT

CARING FOR OUR PLANET

At Grupo Finvivir, we have strengthened our internal practices to optimize resource utilization, improve our operational efficiency, and generate tangible benefits for communities and the environment.



ENVIRONMENTAL ACTION: STRATEGIES AND PERFORMANCE

REDUCING OUR ENERGY FOOTPRINT

We are making steady progress in reducing our energy consumption. Compared to 2023, we achieved a decrease in electricity usage, going from 3.48 million to 2.41 million kW. Likewise, we reduced fuel consumption from 80.99 million to 72.05 million liters. Additionally, we significantly decreased our use of LPG and gasoline.

We reduce our electricity consumption by
30.7%

We reduce our fuel consumption by
11%

TRANSITION TOWARD MORE SUSTAINABLE OPERATIONS

We are laying the groundwork to transition toward a cleaner energy model.

Key measures implemented include:

- Progressive replacement of lighting systems with LED luminaires.
- Enhanced Monitoring of Energy Consumption by Operational Unit.
- Optimization of vehicle use in the field.
- 80% of the Executive Fleet Comprises Plug-in Hybrid or Electric Vehicles.
- Substitution of disposable products with reusable alternatives.

INTERNAL ENVIRONMENTAL CULTURE AND SHARED LEARNING

ONGOING TRAINING AND OPERATIONAL ALIGNMENT

Through continuous communication between our Global Services teams and local units, we are fostering an organizational culture that understands and values sustainability as an integral part of day-to-day operations.

As part of our corporate activities, environmental stewardship projects were carried out in the different countries where we operate.

Additionally, we have an internal podcast titled "ESG Sostenibilidad Grupo Fi," which addresses various topics such as water conservation, soil care, measures to prevent air pollution, climate change, and sustainable mobility.

Mexico

- Donation of used tires to various vulcanizing shops and recycling institutions.
- A reforestation activity in collaboration with Bosque Urbano de Extra A.C., where 100 trees were planted.

Peru

- Implementation of containers to separate waste (organic, inorganic, bio-contaminated waste, paper, and cardboard).

Colombia

- A campaign for energy conservation, water conservation, recycling, and forest awareness.

Among the most notable initiatives is the participatory reforestation day, where employees and their families convened to plant trees, share reflections, and reinforce their connection with the institutional mission. This is complemented by a tree adoption campaign and the launch of the ”Hope Loan", a preferential option for outstanding community leaders that links financial inclusion with social recognition.

The certification evaluates areas such as:

- Spaces with better conditions for health and productivity.
- Decrease in operating costs and waste.
- Reduction of greenhouse gas emissions.
- Increase in asset value.
- Access to tax incentives.
- Savings in energy and resources.

GOLD CERTIFICATION: AN ONGOING COMMITMENT

Since 2022, our Global Services offices in Guadalajara have maintained the LEED Gold certification, awarded by the U.S. Green Building Council. This distinction, renewed annually, recognizes the design, construction, and operation of efficient and environmentally friendly spaces. It is a symbol of our sustained commitment to leading by example in environmental responsibility.

06 SOCIAL IMPACT

Our People and Our Community

GRI 2-30, 401-1, 401-2, 401-3, 402-1, 403-1, 403-3, 403-4, 403-5, 403-7, 403-9, 404-1, 404-2, 404-3, 405-1 , 410-1, 413-1

- HUMAN RIGHTS AND LABOR CONDITIONS
- TALENT DEVELOPMENT
- OCCUPATIONAL HEALTH, SAFETY, AND WELL-BEING
- TRAINING AND PROFESSIONAL GROWTH
- DIVERSITY AND INCLUSION
- COMMUNITY CONNECTION

HUMAN RIGHTS AND LABOR CONDITIONS

We successfully reduced travel times by 30 to 60 minutes

As part of our commitment, we prioritize structural improvements in labor conditions, particularly for field personnel. Through the Simple Route tool, we optimized operational routes. This adjustment resulted in more humane and predictable workdays, adequate spaces for meals, and an improved work-life balance, especially in contexts with limited infrastructure like Peru and Colombia.

We also developed a compensation architecture for Mexico, Peru, and Colombia, establishing clear criteria for internal and external equity.

General Findings – Local Routes

Travel Time and Distance

	Current	Optimized	Savings
Time	26 minutes	21 minutes	5 minutes per trip
Distance	24 km	20 km	4 km per trip
Per day	182 min / 3 hrs	147 min /2.4 hrs	35 min per day

** On local routes, several trips are made on average each day.

MEXICO

Mandatory Benefits

- Contributions to AFORE and INFONAVIT
- Seniority Bonus
- Vacation Time and Vacation Bonus
- Social Security Enrollment
- Paid Public Holidays
- Weekly Rest Day
- 15 Days of Annual Christmas Bonus
- Maternity and Paternity Leave
- Profit Sharing Profit Sharing
- Sunday Premium

Additional Benefits

- Seniority and Christmas Bonus
- Saving Fund
- Remote Work Option (depending on position eligibility)
- Access to E-book Portal
- Educational Scholarships
- Performance Bonus
- Internal Job Promotion Opportunities
- Employee Personal Loans
- Life Insurance
- Early Leave Permission for Emergencies

PERU

Mandatory Benefits

- Compensation for Length of Service
- July Bonus + Extraordinary Bonus
- December Bonus + Extraordinary Bonus
- Essalud - Social Security Coverage
- "Vida Ley" Insurance
- Profit Sharing
- Maternity Leave
- Paternity Leave
- Bereavement Leave
- Paid Public Holidays

Additional Benefits

- Partial Coverage of Private Health Insurance (EPS)
- Food Vouchers
- Service Anniversary Recognition
- Birthday Day Off
- Graduation Leave
- Marriage Leave
- Gifts for Special Occasions
- Career Development Opportunities
- Occupational Risk Insurance (SCTR) - Commercial Staff
- Bereavement Leave (for grandparents)

COLOMBIA

Mandatory Benefits

- Service Bonus
- Interest on Severance Pay
- Work Clothing and Supplies
- 15 Business Days of Vacation Leave
- Enrollment with Family Compensation Fund
- Transportation Allowance (Up To 2 Monthly Min Wages)
- Bereavement Leave
- Sick Leave Compensation at 66.67%
- Work-Related Injury Compensation at 100%
- Overtime Pay
- Holiday Pay For Worked Public Holidays
- Maternity/Paternity Leave
- One Family Day per Semester
- Leave For Family Emergencies
- Occupational Health and Safety Program
- Social Comprehensive Social Security Coverage: Health Insurance (EPS): 8.5% Employer / 4% Employee. Occupational Risk Insurance (ARL): Fully Covered By Employer
- Strategic Road Safety Plan

Additional Benefits

- Work-From-Home Arrangements for Eligible Positions
- Career Development Plan
- Life Insurance
- Paid Birthday Leave
- One Paid Day Off Every Two Months

Furthermore, we enabled a hybrid work scheme (two days of remote work), a reduced workday on Fridays, and an online psychological support service, aligning with our focus on comprehensive well-being. We also guarantee a minimum notice of four weeks for any operational changes, promoting predictability and internal dialogue.

Our benefits program includes active agreements with seven organizations that offer complementary benefits in health, education, mobility, and responsible consumption to more than 1,622 employees.

Our compensation policy goes beyond salary:

- We promote benefits that enhance both personal and family well-being.
- We foster professional development through ongoing training and growth opportunities.

Hertz | open english | Opticas LUX | harmon hall | enviaflores | CHOPO

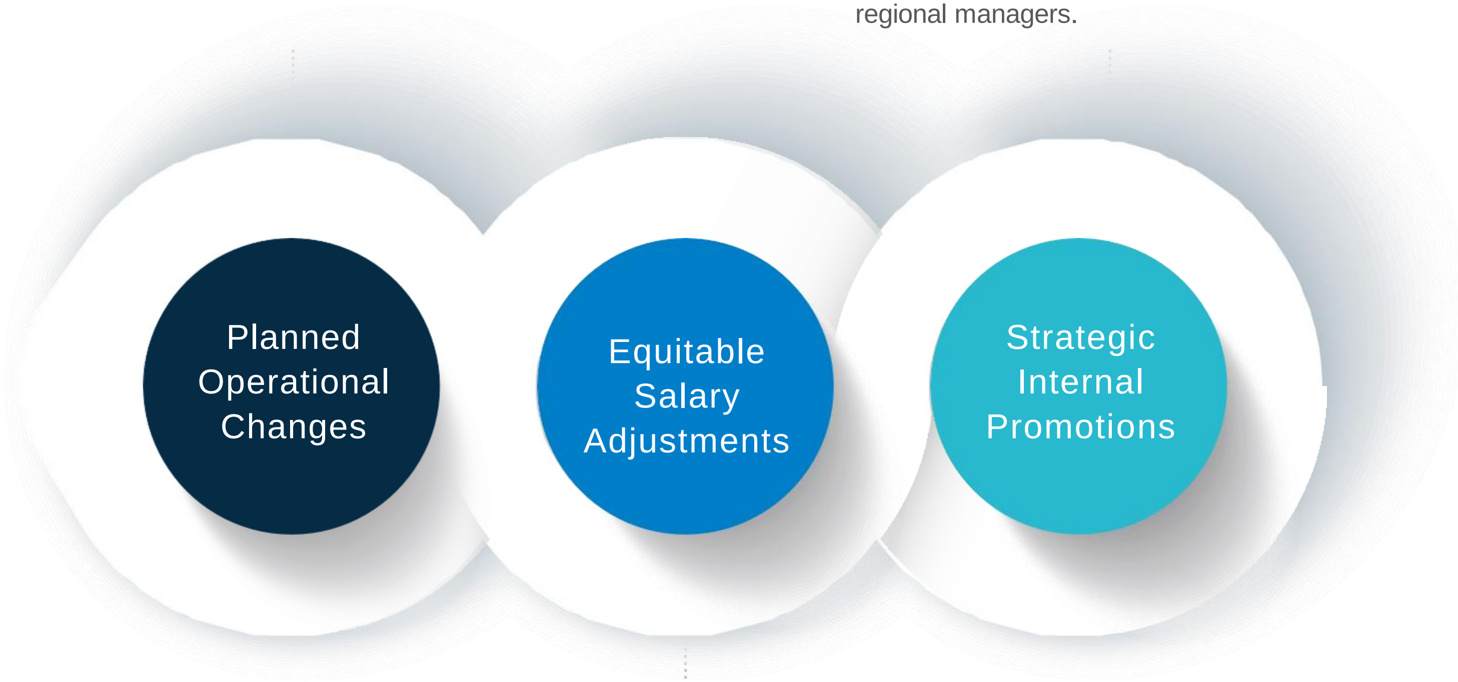
A total of 1,622
team members
benefited

TALENT DEVELOPMENT

We are cognizant that attracting and retaining talent are fundamental for sustainable growth. Therefore, at Grupo Finvivir, our Talent development approach focuses on three key axes:

We facilitate structural and geographical transitions in the organization with four weeks' advance notice, specific training, and close support during each change.

We promote professional growth based on merit, results, and competencies, advancing profiles such as Product Owner, Scrum Master, data analysis specialists, and regional managers.



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

During this period, we welcomed 722 new team members, with 73% men and 27% women hired. This expansion of our workforce was particularly notable among individuals aged 30 to 50.

New Hires by Gender and Age Group in 2024.

Age Range	2024	
	Men	Women
	Number of new hires	Number of new hires
<30 years	245	86
30-50 years	272	102
>50 years	11	6
Total	528	194

OCCUPATIONAL HEALTH, SAFETY, AND WELL-BEING

IMPLEMENTATION OF OCCUPATIONAL SAFETY PROGRAMS

Protecting the well-being of our team is a top priority. We have a comprehensive health and safety management system supported by updated protocols and preventive measures that promote a safe working environment.

During 2024, we maintained the following key instruments:

- Health and Safety Commission Policy
- Safety on Route Protocol
- Safety in Central Services Protocol
- follow-up measures in the context of COVID-19

We implemented specific actions to mitigate identified risks:

Risk	Measure
Injuries from improper posture	Ergonomic adjustments to workstations and promotion of active breaks, particularly in administrative activities.
Falls or trips	Workspace organization and securing of cables and transit areas, with emphasis on maintenance activities.
Traffic accidents	Regular vehicle maintenance, road safety training, and reinforcement of safety policies for operational and commercial personnel.

These measures are complemented by occupational health services, which are organized into three key areas:

Risk assessment, prevention: Risk Assessment: participatory field diagnostics.

Prevention: operational protocols and procedures.

Physical and mental well-being: medical check-ups and wellness workshops.

The quality of these services is ensured through continuous protocol reviews, the implementation of best practices, and staff training. Access is available to all employees through internal communication channels.

WORKPLACE SAFETY INDICATORS 2024

Regarding workplace accidents, an improvement is reported compared to the previous year.

Type of Workplace Accident	2023	2024
Fatalities from a work-related injury	3	1
Injuries from work-related accidents	0	1
Accidents involving external personnel	3	2
Total	6	4

As part of our preventive actions, we organized practical workshops with COPARMEX on:

- Evacuation and Drill Brigade
- Search and Rescue Brigade
- Fire Prevention and Firefighting Brigade
- First Aid Brigade

These training sessions took place in October and helped identify areas for improvement, such as the use of fire extinguishers and evacuation coordination. All sessions were led by specialized personnel and were open to those in key roles within the operations teams.

TRAINING AND PROFESSIONAL GROWTH

PROGRESS IN LEARNING AND MENTORSHIP PROGRAMS

We strengthened our continuous learning strategy, achieving a 15.6% increase compared to the previous year.

Training hours by gender in 2023 and 2024

Gender	2023	2024
	Training hours	Training hours
Men	27,608	32,840
Women	18,992	21,019
Total	46,600	53,859

The average training hours per employee remained stable compared to 2023 across all age ranges.

Training hours by gender and age range in 2024.

Age Range	2024			
	Men		Women	
	Number of Employees	Average Training hours	Number of Employees	Average Training hours
<30 years	245	9.18	86	3.22
30-50 years	272	10.20	102	3.82
>50 years	11	0.41	6	0.22
Total	528	19.79	194	7.26

Our training content covered technical, operational, leadership, ethics, regulatory compliance, and digital transformation topics.

Key advancements include strengthening the role of Excellence Ambassadors, certifying middle managers in management and leadership, and specialized training in ESG criteria, with the attainment of the Chartered Financial Analyst (CFA) certification.

At the same time, we promoted continuous learning through digital tools, mentoring programs, and the consolidation of the Finvivir University.

Boost Your Talent

100% of our employees receive direct feedback from their managers, set short-term goals, and have their growth evaluated semi-annually.

Special Benefits Committee

This committee is specifically created to grant our employees scholarships to continue their studies:

Finvivir University

An institutional platform where we offer programs and courses to improve our employees' performance.

Internal Career Opportunities

Through internal announcements, employees can apply for open positions; approximately 10% of our employees are promoted annually.

NUMBER OF EMPLOYEES

At Grupo Finvivir, we celebrate diversity as a cornerstone of our growth. At the close of 2024, our workforce was composed of 61% men and 39% women, reflecting our commitment to building balanced and representative teams.

Total Employees by gender in 2023 and 2024.

Gender	2023	2024
	Number of employees	Number of employees
Men	1,035	989
Women	712	633
Total	1,747	1,622

In the general structure, a greater presence of women is observed in leadership positions such as supervisor, coordinator, manager, and director, particularly in the 30 to 50 age range.

Employees by job category, age, and gender in 2024.

Job Category	2024					
	Men			Women		
	<30 years	30-50 years	>50 years	<30 years	30-50 years	>50 years
Intern	3	0	0	3	0	1
Assistant/Operator/Operational Staff	336	268	45	133	118	22
Analyst	70	102	11	48	84	4
Specialist	20	32	7	19	42	2
Team Lead/Supervisor	17	36	5	22	83	7
Coordinator	0	2	0	1	7	0
Manager	0	18	3	0	18	2
Director	0	11	3	0	14	3
Total	446	469	74	226	366	41

Employees in Governance Bodies by Gender and Age Group in 2024.

Age Range	2024			
	Men		Women	
	Number of employees	%	Number of employees	%
<30 years	0	0	0	0
30-50 years	11	79%	14	82%
>50 years	3	21%	3	18%
Total	14	100%	17	100%

COMMUNITY CONNECTION

Our Women Leaders

We strengthen one of the most important pillars of our operation: supporting women in rural communities.

They have been, and continue to be, the engine that connects our financial solutions with those who need them most.

We focus on women aged **18 to 70** in rural areas

We have granted **10 million loans** helping more than one million women

In 2024, we took a significant step in this evolution. We moved away from the traditional designation of "leader" to proudly adopt the concept of "Woman". This transformation not only renewed the terminology but also reinforced the bond of respect and belonging that defines our relationship with them.

To recognize their diversity and trajectory, we designed a new classification system:

MUJER PIONERA

Those who initiated the journey with us, opening new paths.

MUJER PROMESA

Those with potential for growth and emerging leadership:

MUJER VALIOSA

Leaders with outstanding results and consistent commitment.

MUJER GRANDIOSA

Community role models with a long track record and high impact.

Each "Woman" will have access to different benefits, designed according to her stage of development.

This program will be implemented in Mexico starting in January 2025, and in Colombia and Peru in April of the same year, with relevant cultural adaptations.

Women's Program: Loyalty Program Summary

HV Leader

Eligibility Criteria

- Over 1 year of service
- Between 85% and 100% PI
- More than 40 clients

New Benefits

- Quarterly Excellence Bonus
- Seniority Bonus (every two years)
- Annual Convention
- Annual Home Appliance Gift

HP Leader

Eligibility Criteria

- Over 1 year of service
- Between 85% and 100% PI
- Less than 40 clients

New Benefits

- Quarterly Retention Bonus

C Leader

Eligibility Criteria

- Up to 1 year of service
- Between 50% and 84.9% IP

New Benefits

- Quarterly Promotion Bonus
- Points Program

Corporate Benefits (HV Leader, HP Leader, C Leader)

- Funeral Assistance
- Medical Assistance
- School Kit
- Christmas Gift
- National Leader´s Day
- Commission-Free Loan
- Hope Loan
- Birthday Gift

Novel Leader

Eligibility Criteria

- Up to 1 year of service

New Benefits

- First-Year Promotion Bonus (granted upon completion of the first year)
- Points Program

Corporate Benefits

- Christmas Gift
- National Leader´s Day
- Commission-Free Loan
- Birthday Gift

ABRIGA UN CORAZÓN (Warm a Heart)

This solidarity initiative is aimed at supporting elderly people in our community. Thanks to the participation of our employees, clothing and personal hygiene items were collected during December 2024.

1,320 people benefited

46 institutions supported

325 employees participated

Participants by Country

Mexico

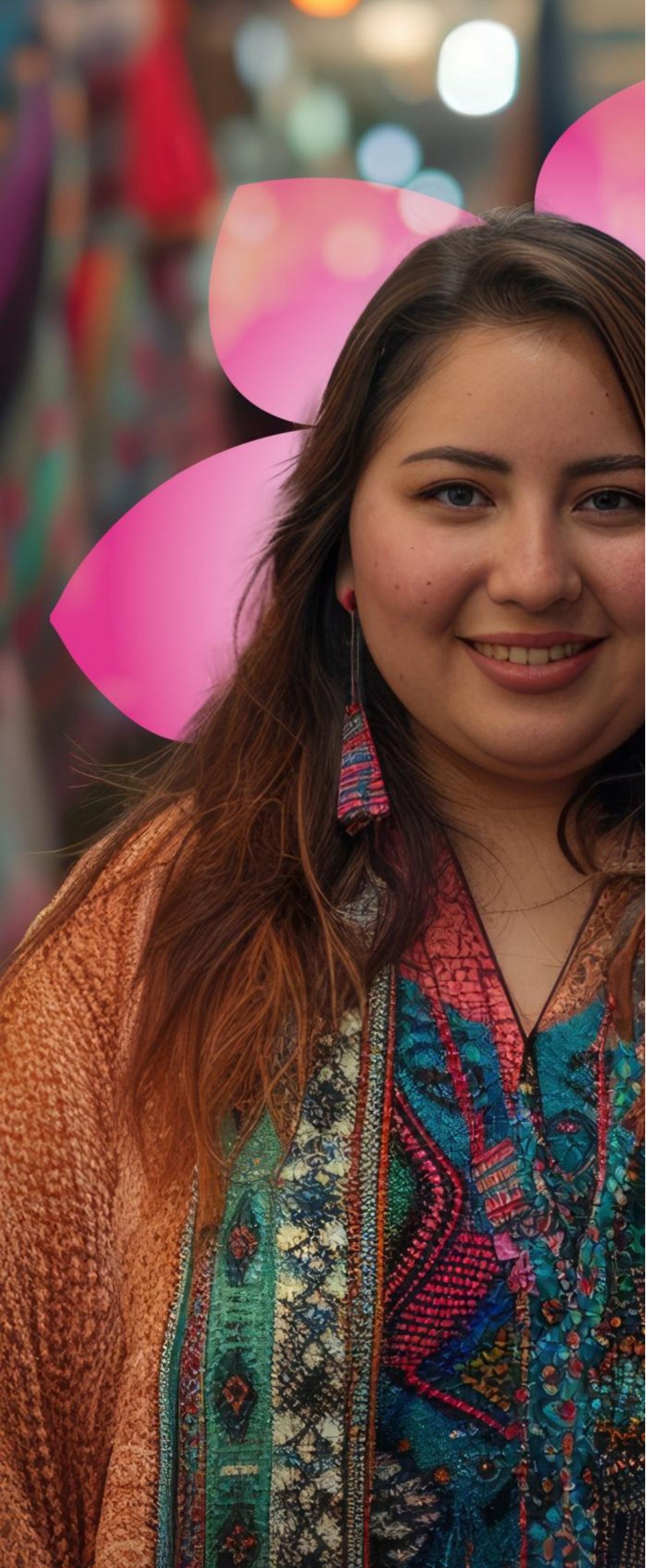
- 140 employees
- 580 beneficiaries
- 33 institutions

Peru

- 120 employees
- 495 beneficiaries
- 8 institutions

Colombia

- 65 employees
- 244 beneficiaries
- 5 institutions



07 SUSTAINABLE VALUE

Our Supply Chain

GRI 2-6

- LOCAL SUPPLIERS AS SUSTAINABILITY PARTNERS
- RESPONSIBLE SUPPLIER EVALUATION

LOCAL SUPPLIERS AS SUSTAINABILITY PARTNERS

Throughout this period, we strengthened a network of local suppliers in remote communities through everyday purchases that, although small in volume, represent valuable income for micro-entrepreneurs in contexts with low economic activity.

These acquisitions include maintenance services, basic stationery, or food, and often originate from community stores or informal suppliers.

RESPONSIBLE SUPPLIER EVALUATION

We have begun to transform the way we understand and manage our supply chain. From the Procurement department, we are incorporating sustainability criteria as a fundamental part of the supplier evaluation process.

For the first time, we began to systematically consult our suppliers regarding their environmental, social, and governance (ESG) practices. This new perspective has allowed us to recognize and value the efforts of partners like Nissan, Office Depot, and CHENSON, whose sustainability actions are now part of our decision-making criteria and are considered an added value for our operation.

ABOUT THIS REPORT

GRI 2-3

REPORTING METHODOLOGY AND TRANSPARENCY

The information contained herein reflects the active commitment of our operational, commercial, and strategic areas, and continues the path we initiated in 2023 with the integration of environmental, social, and governance (ESG) criteria into our daily decisions.

This report has been prepared in accordance with the Global Reporting Initiative (GRI) standards and is aligned with the Sustainable Development Goals (SDGs), reaffirming our commitment to equitable, inclusive, and environmentally responsible development.

For more information about this report or to share your comments, you may contact us at : margarita.fuentes@grupofiglobal.com

ANNEXES

GLOSSARY

ESG (Environmental, Social, and Governance)	A set of criteria used to evaluate an organization's impact on environmental, social, and corporate governance factors, key to sustainable decision-making.
CFA (Chartered Financial Analyst)	An international certification that validates advanced competencies in finance and investment analysis. Its specialized version in ESG endorses knowledge in financial sustainability.
COPARMEX (Confederación Patronal de la República Mexicana)	A Mexican employers' confederation that represents the private sector and promotes best practices in labor, safety, and social responsibility.
Excellence Ambassadors	Employees recognized within the organization for their high commitment and performance, who act as role models and trainers of internal best practices.
GRI (Global Reporting Initiative)	An international standard for preparing sustainability reports, used to transparently communicate economic, environmental, and social impacts.
IFC (International Finance Corporation)	An institution of the World Bank Group focused on private sector development in developing countries. In this report, it participates as a strategic partner in international expansion.
Mentoring	A professional development strategy based on the guidance and support between individuals with different levels of experience within an organization.
SDGs (Sustainable Development Goals)	A global agenda of 17 goals adopted by the UN to eradicate poverty, protect the planet, and ensure prosperity for all by 2030.
Sari-sari stores	Small family-owned businesses typical of the Philippines, managed from homes and primarily run by women. They sell basic products at retail and are key to the local economy.

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Grupo Fi

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ABRAZAMOS TU FUTURO

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