

Actinver



CORPORATE PRESENTATION  
**1Q26 RESULTS**

## LEGAL NOTICE

Some of the statements contained in this press release may relate to expectations forward-looking statements. The words "anticipates," "believes," "estimates," "expects," "plans," and similar expressions, whether or not they relate to the Company, are intended to provide estimates or forecasts. There are a number of important factors beyond the issuer's control that could cause the issuer's actual results to differ materially from those expressed in forward-looking statements. Investors are advised to independently review and analyze the risk factors to which Corporación Actinver, S.A.B. de C.V. is subject in the annual reports filed with the Mexican Stock Exchange.

Actinver

# WHO ARE WE?

Introduction

Actinver

***At Actinver, we are  
the bank that stands  
by you as you build  
the greatest stories of  
your life.***



# SECURITY AND CONFIDENCE

Key indicators that support  
our financial and  
operational strength and  
the trust of our customers

<b>498K</b> Clients	MXN <b>989</b> Billion MXN AUC	MXN <b>335</b> Billion MXN AUM	MXN <b>36,924</b> Million MXN Total Portfolio
Clients Growth <b>+5.0%</b> YoY	AUC Growth <b>+12.6%</b> YoY	AUM Growth <b>+14.5%</b> YoY	Portfolio Growth <b>+13.4%</b> YoY
MXN <b>1,637</b> Million MXN Last 12M Net Income	Net Income Growth (L12M) <b>+0.93%</b> YoY	<b>15.1%</b> ROE	<b>16.90%</b> ICAP

# NATIONAL FOOTPRINT

**Financial Centers:**

- Aguascalientes
- Baja California (2)
- Baja California Sur
- CDMX (8)
- Chihuahua (2)
- Chiapas
- Coahuila (2)
- Edo. De Mexico (5)
- Guanajuato (3)
- Jalisco (7)
- Michoacán
- Morelos
- Nuevo León (3)
- Puebla(2)
- Querétaro
- Quintana Roo
- San Luis Potosí
- Sinaloa (3)
- Sonora
- Tabasco
- Tamaulipas (2)
- Veracruz
- Yucatán



**51**

Financial centers

**23**

States of the Republic

**+800**

Financial advisors and consultants

**+2K**

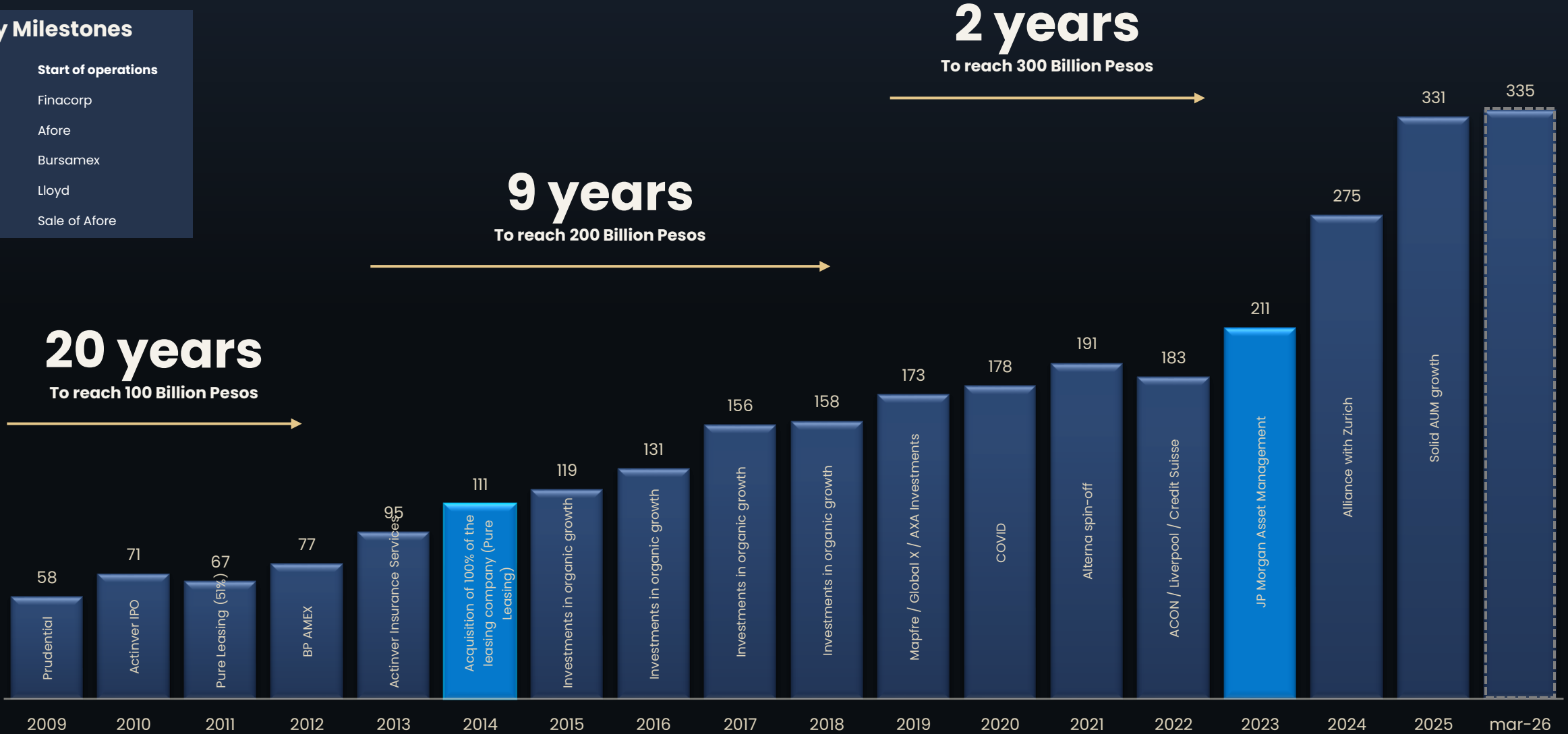
Employees

# ASSETS UNDER MANAGEMENT (AUM)

(Figures in billions of pesos)

## Key Milestones

- 1994** Start of operations
- 2001 Finacorp
- 2003 Afore
- 2004 Bursamex
- 2006 Lloyd
- 2008 Sale of Afore



# INTEGRAL FINANCIAL SOLUTION

## INDIVIDUALS AND LEGAL ENTITIES

ASSET & WEALTH  
MANAGEMENT

CORPORATE BANKING  
AND INVESTMENT  
BANKING

GLOBAL  
MARKETS

### COMPLEMENTARY PRODUCTS AND SERVICES

Banking Products

Insurance

Funds

Leasing

Fixed Income and FX

Credit

Derivatives and Structured  
Notes

Capital

Fiduciary

Social Welfare

Stock Market Research

Special Portfolios\*

ECM, DCM, M&A\*

\* Applies only to legal entities.

# MARKET POSITIONING

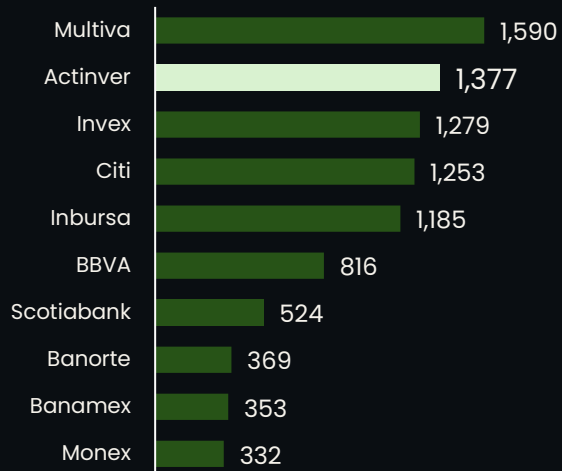


## BEST PRIVATE BANK – Rankia Awards 2025

### TRUST SERVICES

**2° Place**

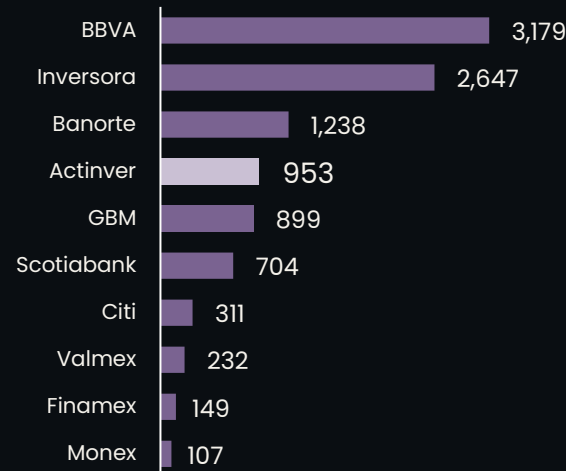
Assets under trust or mandate.<sup>(4)</sup>



### ASSET & WEALTH MANAGEMENT

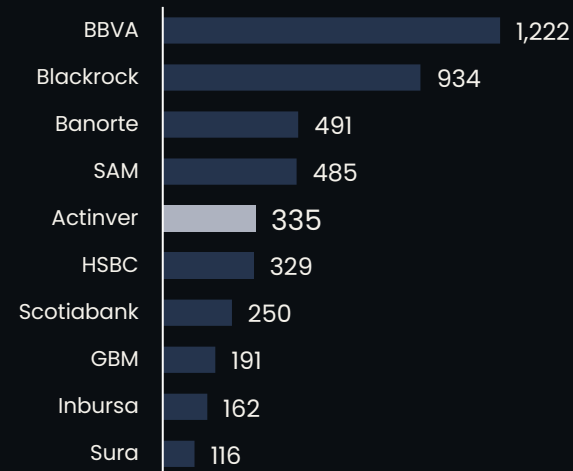
**4° Place**

Brokerage House in assets under custody.<sup>(3)</sup>



**5° Place**

Largest fund manager in the country.<sup>(1)</sup>



### CORPORATE AND INVESTMENT BANKING

**9° Place**

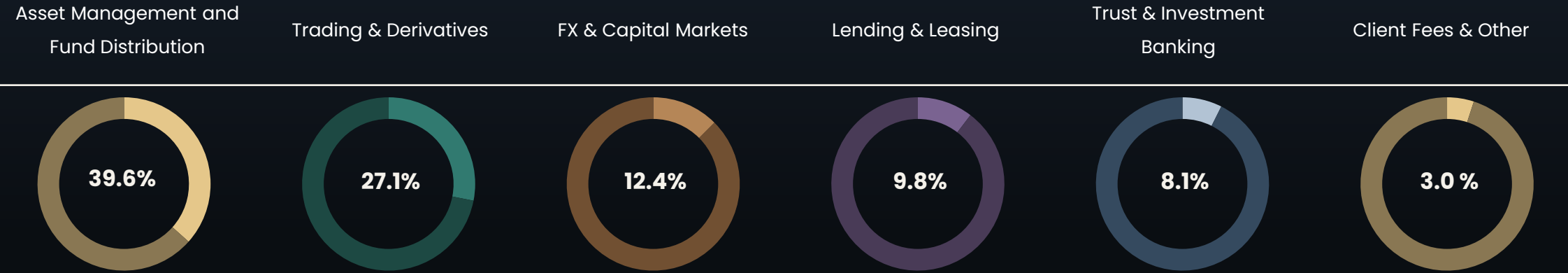
Intermediary underwriter of long-term debt.<sup>(2)</sup>



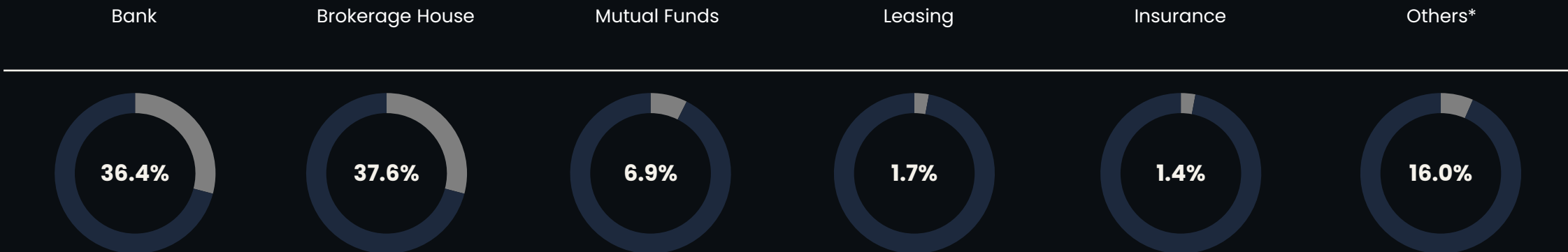
1. AMIB, Investment Funds Statistics as of March 2026 (MXN bn).  
 2. Amount issued (MXN mn) – Domestic Bonds in Mexico, based on proprietary League Tables as of March 2026. Excludes issuances within the same financial group and considers only long-term corporate certificados bursátiles.  
 3. CNBV, Brokerage House Statistical Bulletin as of February 2026 (MXN bn).  
 4. CNBV, Assets Held in Trust or Under Mandate as of February 2026 (MXN bn).

# REVENUE COMPOSITION

## REVENUE BY PRODUCT 1T26

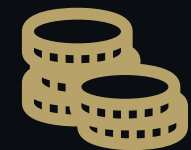


## REVENUE BY SUBSIDIARY 1T26



\*Otros considera Desarrollos Actinver, Corporación Actinver, Servicios Actinver, Actinver Tracs, Servicios Financieros, Actinver Inversiones Alternativas, AW Asesor Patrimonial.

# SUSTAINED GROWTH DEMONSTRATING STRENGTH



	Type	2019	CARG	2023	CARG	1T26
<b>Clients</b>						
Total Clients	#	152,014 <sup>1</sup>	49%	335,610	22%	498,079
Advised	#	103,306 <sup>1</sup>	4%	111,870	22%	165,500
Digital	#	48,708 <sup>1</sup>	114%	223,740	22%	332,579
<b>Assets</b>						
AUMs Funds	\$MDP	\$172,632	7%	\$211,397	26%	\$335,453
AUMs & C	\$MDP	\$764,351	-3%	\$695,324	19%	\$989,480
<b>Loan Portfolio</b>						
Loan Portfolio	\$MDP	\$18,912	11%	\$25,878	9%	\$30,793
Leasing Portfolio	\$MDP	\$4,912	-2%	\$4,560	16%	\$6,131
<b>Financial Results</b>						
Operating Revenues	\$MDP	\$5,473	7%	\$6,743	20%	\$9,784*
Operating Income	\$MDP	\$1,354	6%	\$1,619	19%	\$2,310*
Net Income	\$MDP	\$954	6%	\$1,134	20%	\$1,637*

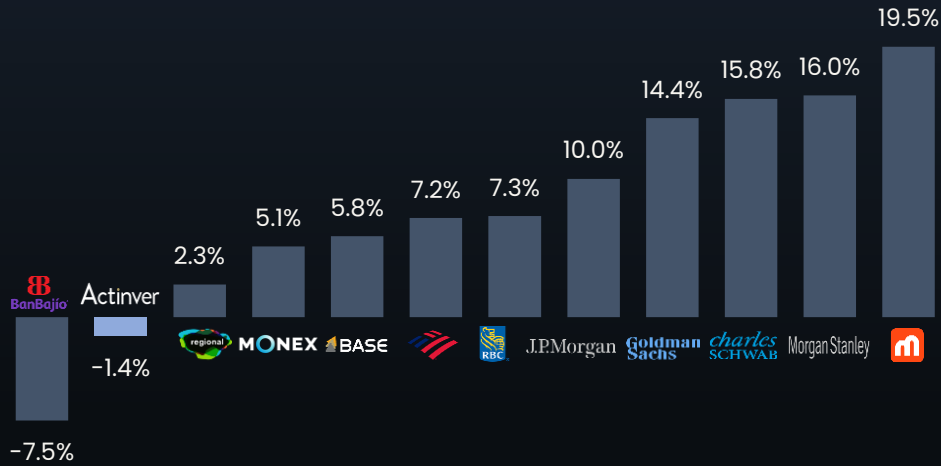
<sup>1</sup> Client figures as of year-end 2020; year-end 2019 data is not available.

\* Last Twelve Months

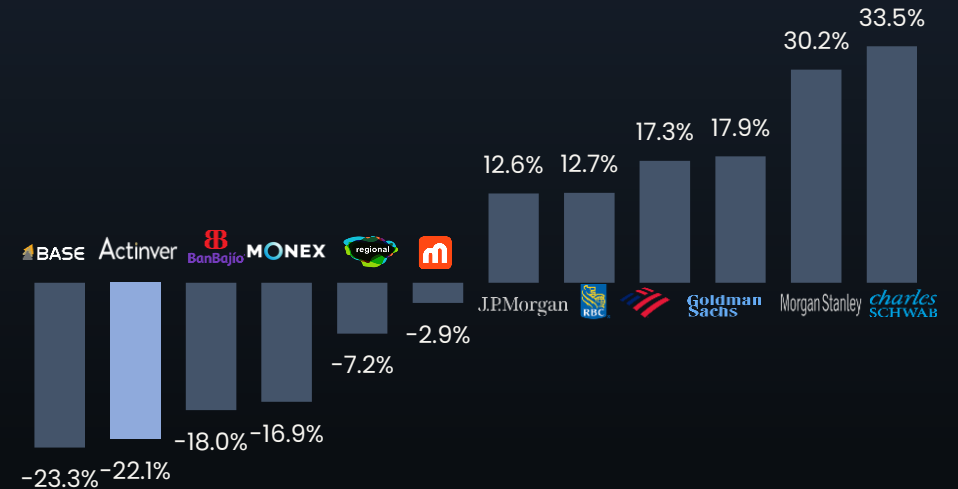
Note: 2019 includes extraordinary income of Ps. 279 million from the Mapfre partnership, and 2025 includes extraordinary income of Ps. 158 million from the Zurich partnership

# GROWTH RELATIVE TO PEERS

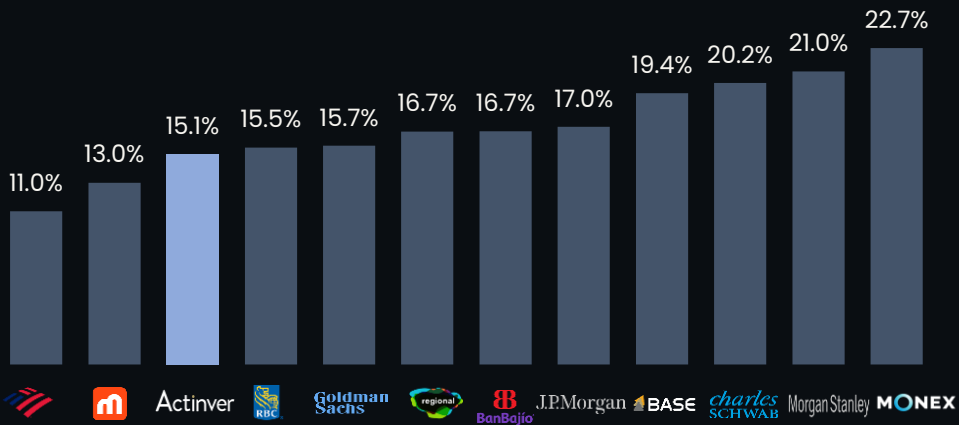
Operating Income\* (1T2026 vs 1T2025)



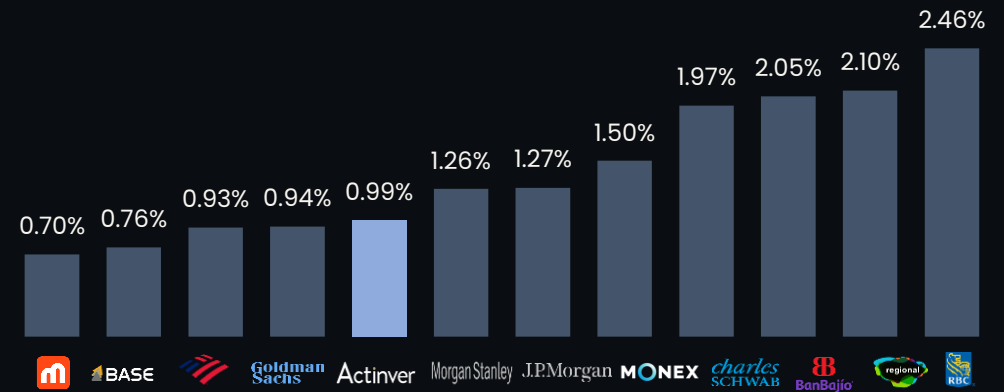
Net Income\* (1T2026 vs 1T2025)



ROE (2025 vs 2024)



ROA (2025 vs 2024)



Note: Data sourced from Bloomberg and 1Q26 quarterly earnings reports.  
 \* Actinver's operating income and net income exclude extraordinary income related to the Zurich partnership.

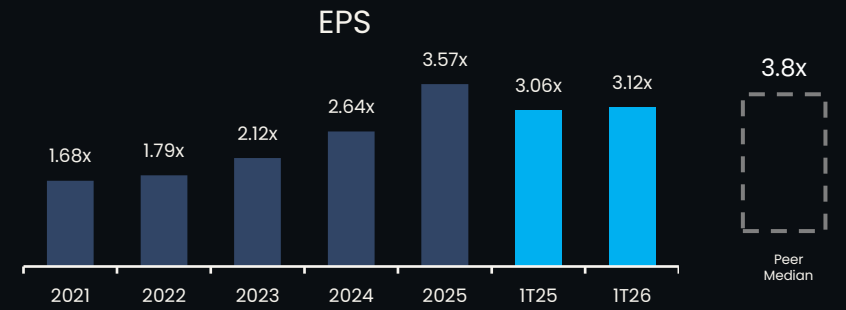
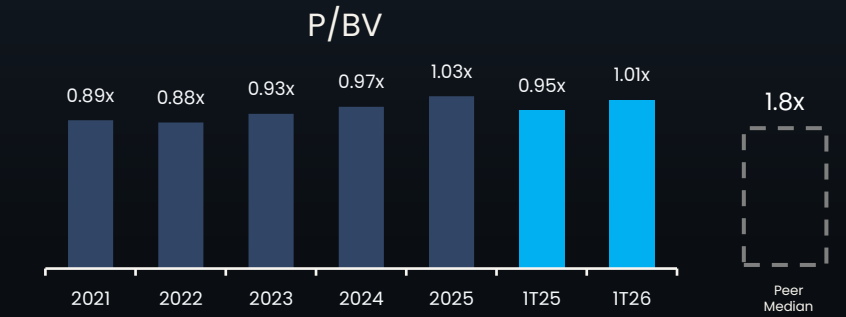
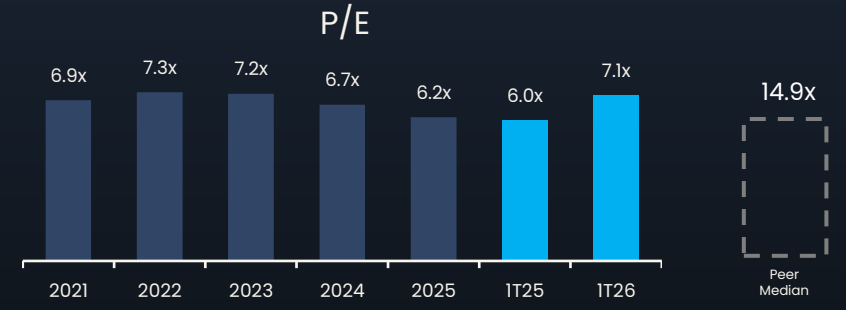
# PUBLIC COMPANY



**PUBLIC AND TRANSPARENT COMPANY SINCE 2010**  
(TICKER: ACTINVR)

**+17.5%**  
CARG "20-25"

**+17.6%**  
YoY



## ANALYSIS COVERAGE

**INSTITUTION**  
**MGR** MIRANDA GLOBAL RESEARCH

**ANALYST**  
Martín Lara

**RECOMMENDATION**  
COMPRA

**O.P (DILUTED)**  
\$26 MXN

**CONTACT**  
martin.lara@miranda-gr.com

Note: 'Median' figure accounts for 1Q26 year-end data from the following international peers: JP Morgan, Bank of America, Royal Bank of Canada, Morgan Stanley, Goldman Sachs, Charles Schwab, Banbajío and Regional.

# STRONG CORPORATE GOVERNANCE

## BOARD OF DIRECTORS

High-profile and experienced and experience

Board of Directors with 3 Committees

17 proprietary members

Diversity of profiles

71% of members are independent

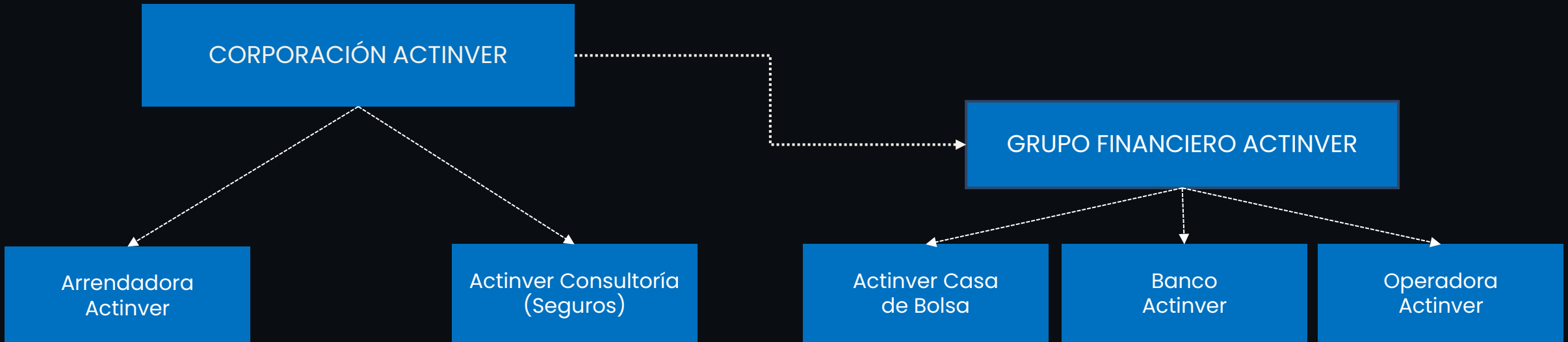
## APOYADO EN LOS SIGUIENTES COMITÉS:

Corporate Practices Committee\*

Risk Committee

Audit Committee \*

## CORPORATE STRUCTURE



\* Committees on which there is a majority of independent board members

# FINANCIAL EDUCATION

# ACELERA

ACADEMY DE Actinver

It is the most important open financial education platform **in Mexico in terms of content and users.**

**Rankia**  
**2025**

Best Training Academy

**+85K Users**

**+31 Courses**



# RETO Actinver

Dare to change **the rhythm of your money.**

The largest event in Mexico to train investors.

**+38K Enrolled**

**30 Agreements with universities**

# ESG OBJECTIVES

SUSTAINABILITY STRATEGY



## E · Environmental

### Environmental Development

- SARAS risk system implementation
- Climate risk integration in portfolio
- First green bond issuance

## S · Social

### Social Responsibility



- Actinver Apoya program
- +190 organizations · +128K beneficiaries
- Corporate volunteering

## G · Governance

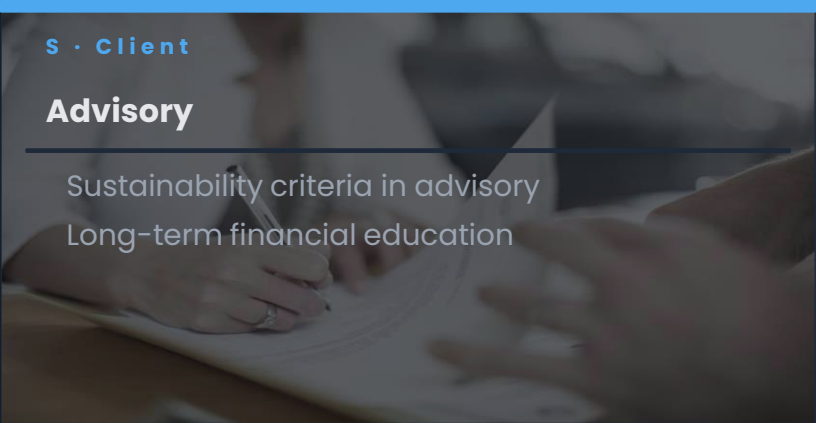
### Diversity & Talent



- DE&I culture
- Pay gap reduction
- Actinver Values training

## S · Client

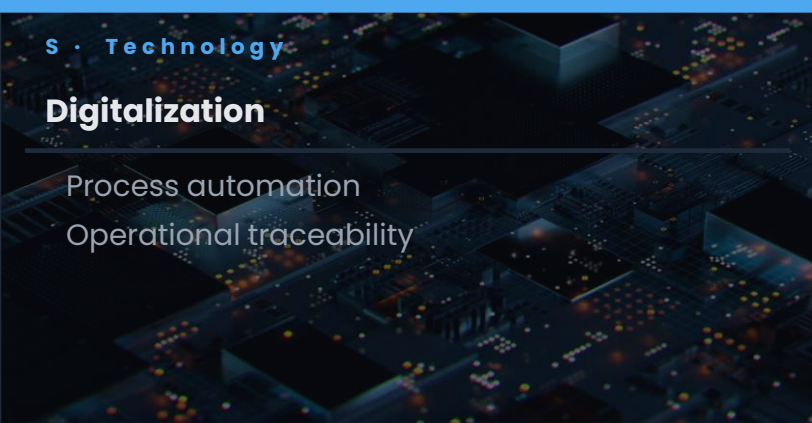
### Advisory



- Sustainability criteria in advisory
- Long-term financial education

## S · Technology

### Digitalization



- Process automation
- Operational traceability

## G · Ethics

### Ethics & Transparency



- Ethical culture and controls
- Sustainability Report
- CDP climate transparency

## G · CORPORATE GOVERNANCE

### Strength of Corporate Governance

— ESG risk integration in strategic decision-making

— Consolidation of internal ESG policies and supply-chain standards

Actinver

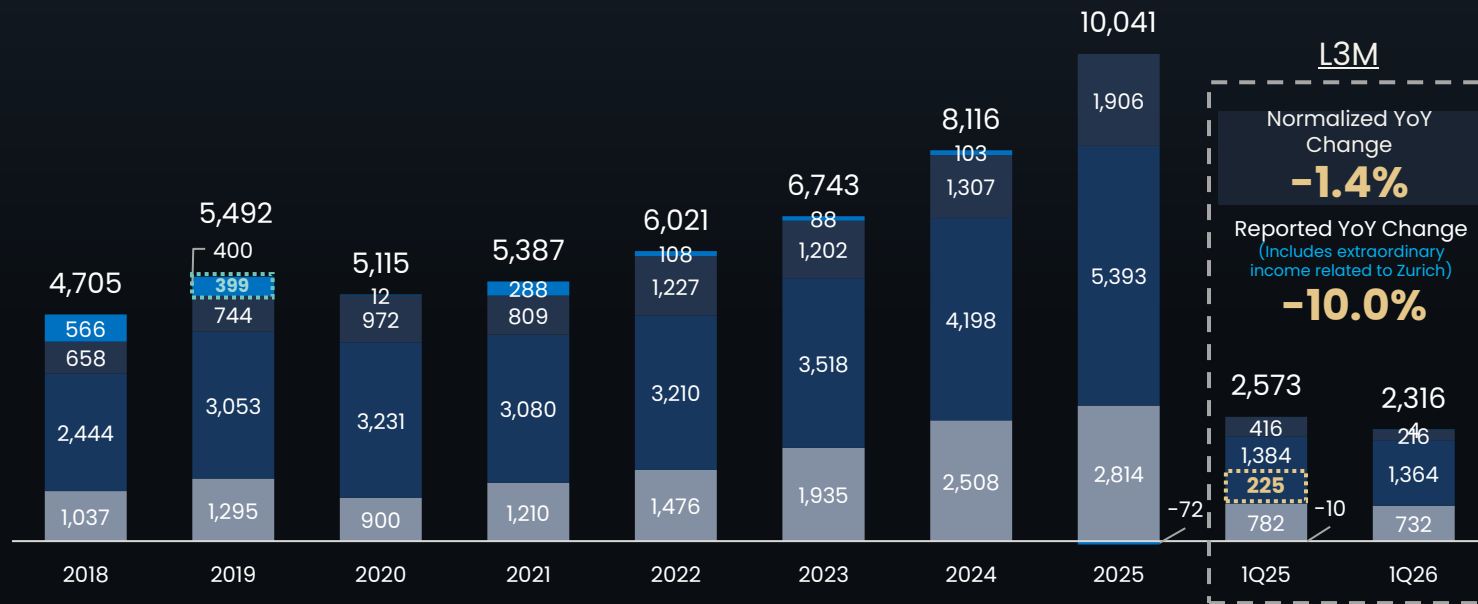
# FINANCIAL RESULTS

1Q26

# OPERATING INCOME (MXN Million)

- Non-recurring income Mapfre
- Non-recurring income Zurich

GARG "18-25"  
**+11.4%**



## ADJUSTED FINANCIAL MARGIN

Primarily impacted/benefited by:

- Interest rate cuts contracted treasury yields.
- Partially offset by allowance releases due to improved loan quality and Stage 3 loan recoveries.

## NET FEE AND COMMISSION

Growth driven by::

- Fund management commissions
- Investment banking fees
- Fiduciary commissions
- Client commissions

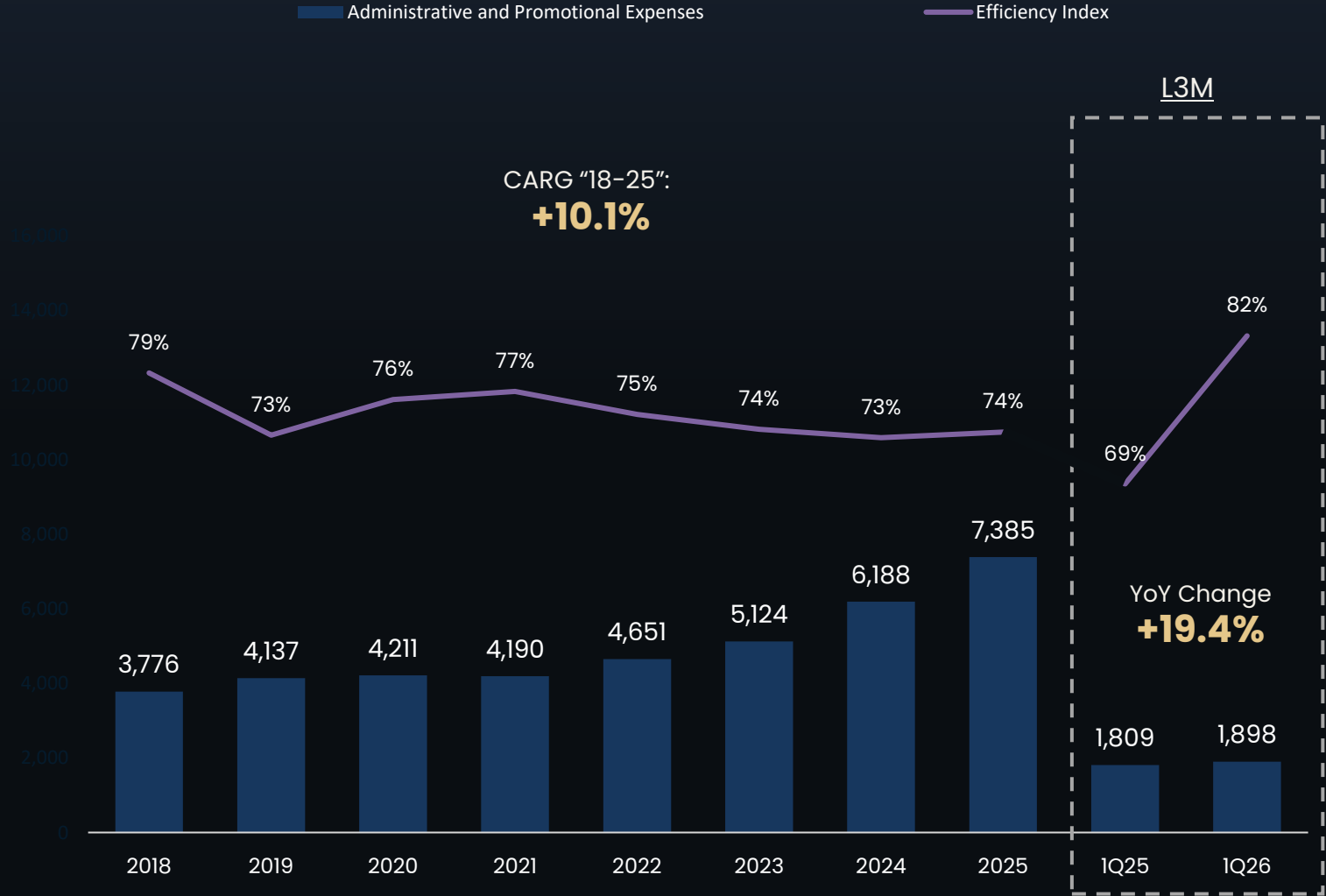
## TRADING INCOME

Result driven by:

- Market volatility stemming from the global geopolitical environment primarily impacted money market and derivatives positions.

Operating Income (3M26)	1Q25	1Q26	%
Adjusted Net Interest Margin	782	732	(6%)
Net Fee and Commission	1,384	1,364	(1.5%)
Trading Income (Loss)	416	216	(48%)
Other Operating Income (Expenses)	(10)	4	140%

# OPERATING EXPENSES AND EFFICIENCY RATIO (MXN Million)



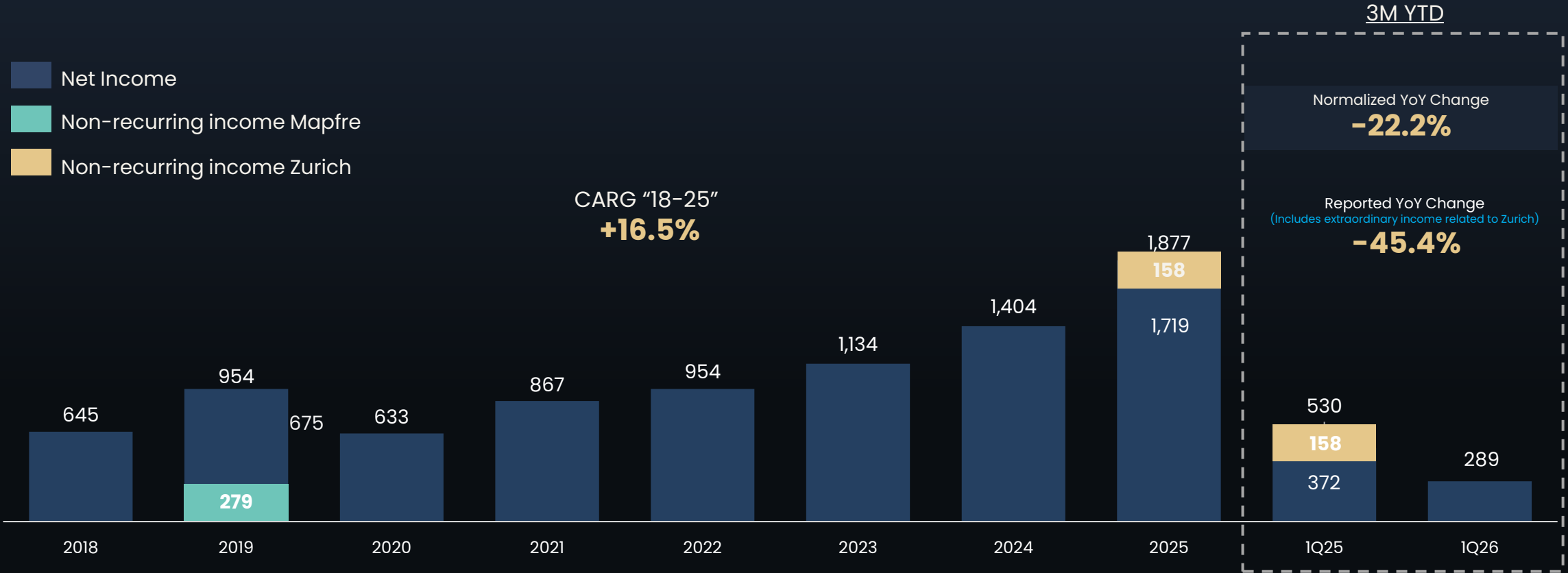
## ADMINISTRATIVE AND PROMOTIONAL EXPENSES

The increase was primarily driven by:

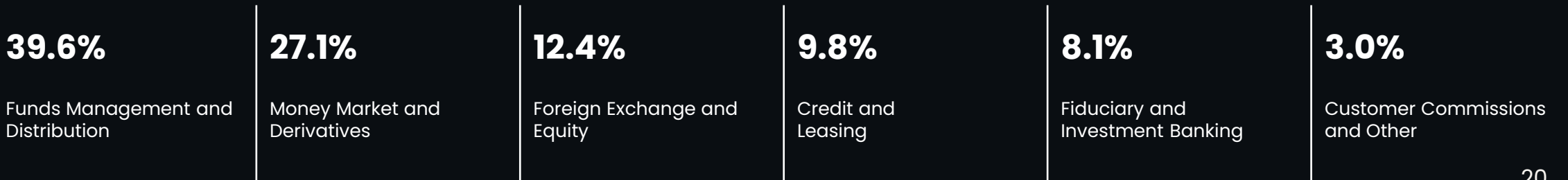
- Higher human capital costs from two main factors:
  - 6% headcount growth.
  - Operational expansion, addition of strategic positions, and higher performance-linked variable compensation.
- Increased technology expenses related to the implementation and amortization of the Corporation's strategic projects.
- Non-recurring expenses related to the migration of the core banking system.

# NET INCOME (MXN Million)

- Net Income
- Non-recurring income Mapfre
- Non-recurring income Zurich

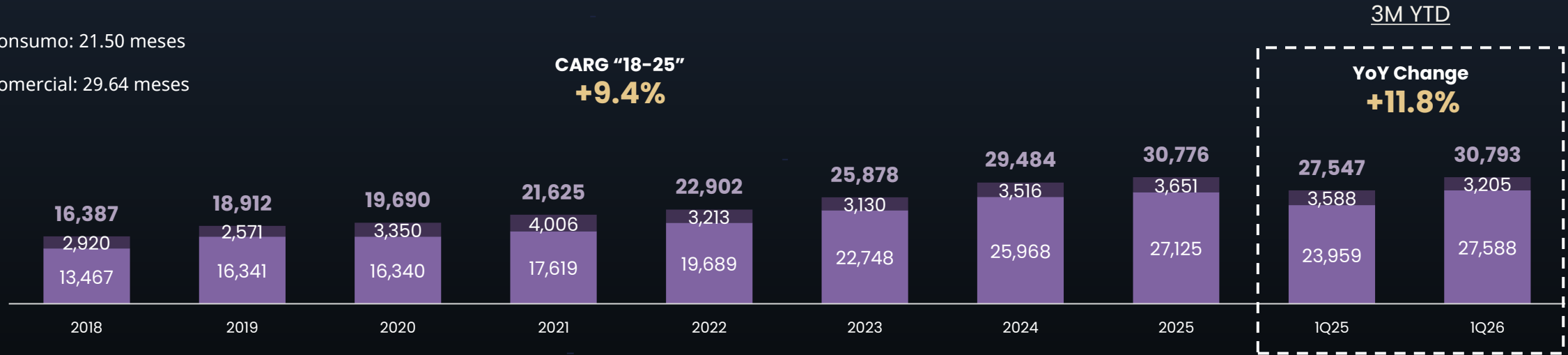


## HEALTHY DIVERSIFICATION IN SOURCES OF INCOME



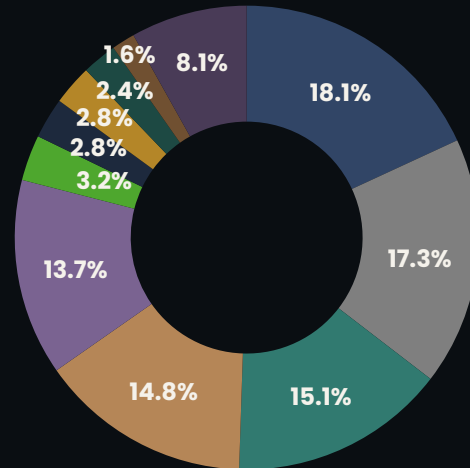
# BANK PORTFOLIO INFORMATION

■ Consumo: 21.50 meses  
 ■ Comercial: 29.64 meses

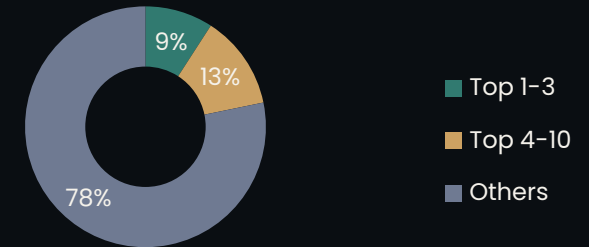


## PORTFOLIO COMPOSITION

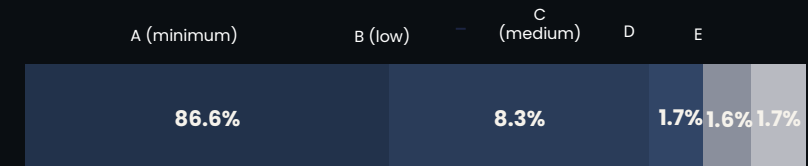
- Real Estate Services
- Financial and Insurance Services
- Individuals
- Construction
- Manufacturing
- Cultural, Sports, and Recreational Entertainment Services
- Mining
- Retail Trade
- Holding Company
- Transportation, Postal Services, and Warehousing
- Others



## COMPOSITION

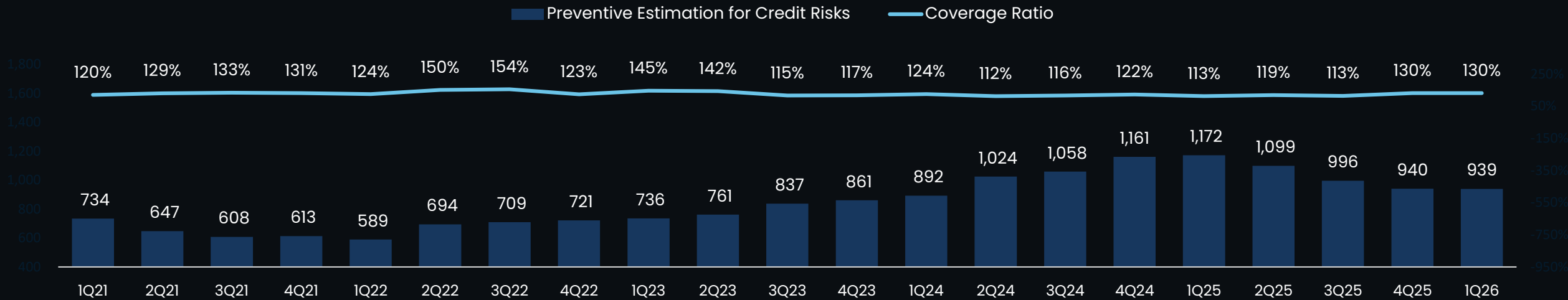
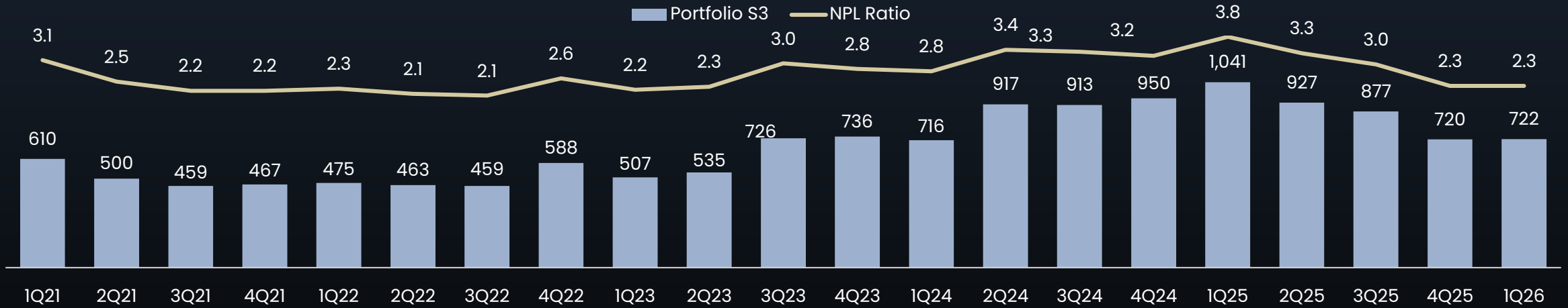


## PORTFOLIO RATING



1. Information at the end of 1Q26, Actinver Bank.

# BANK PORTFOLIO INFORMATION

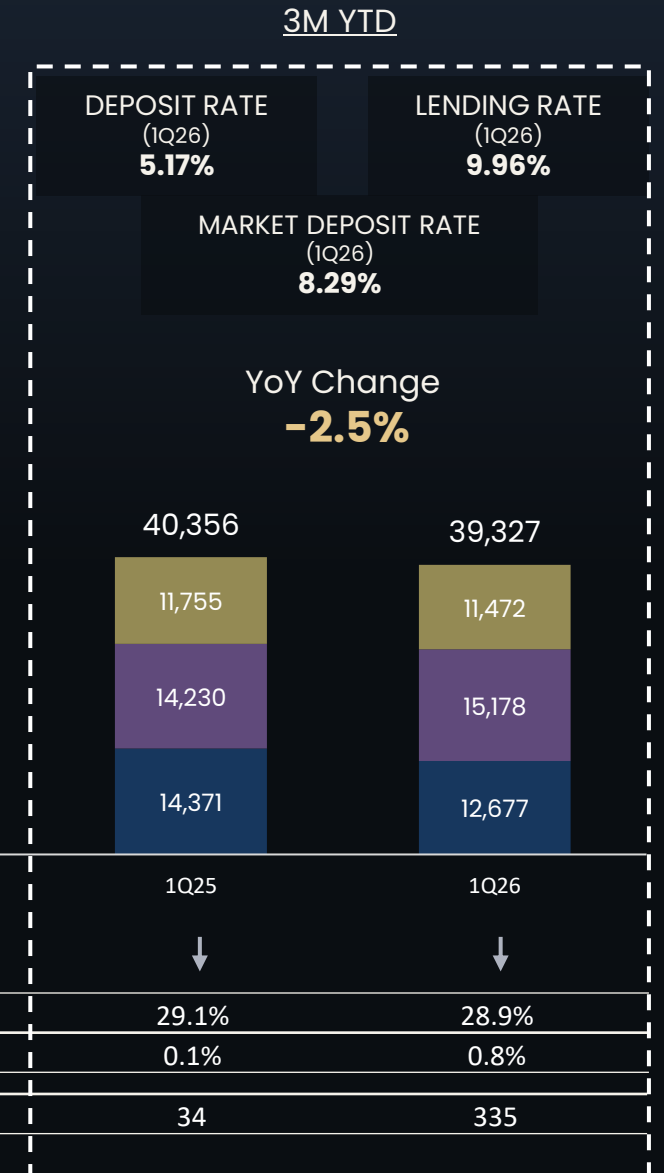
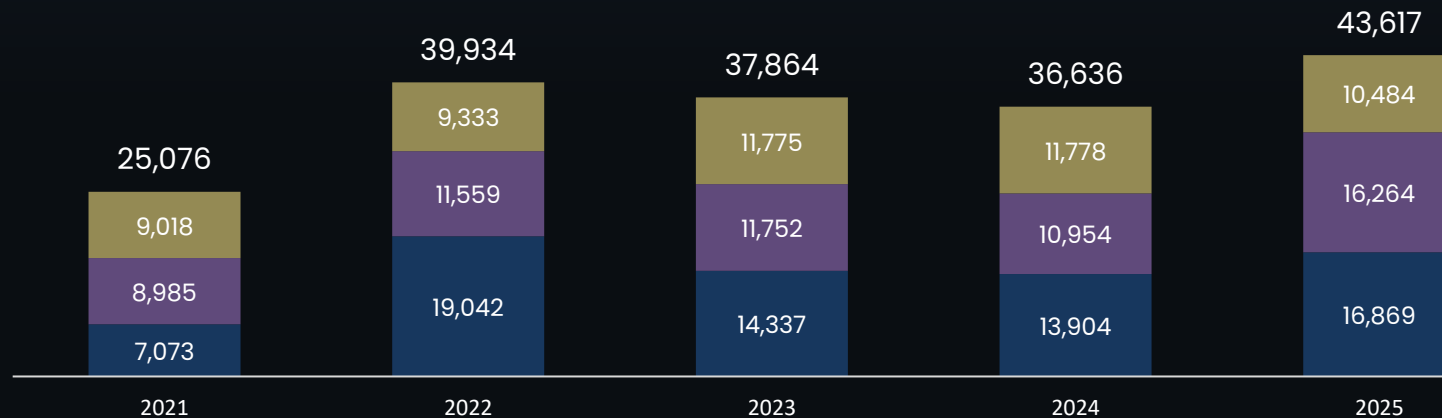


1. Information at the end of 1Q26, Actinver Bank.

# TRADITIONAL BANK FUNDING (MXN Million)

- Debt Securities Issued\*\*
- Time deposits\*
- Demand Deposits

CARG "21-25"  
**+14.8%**



**% Stock Market Debt**

**% Bank Debt**

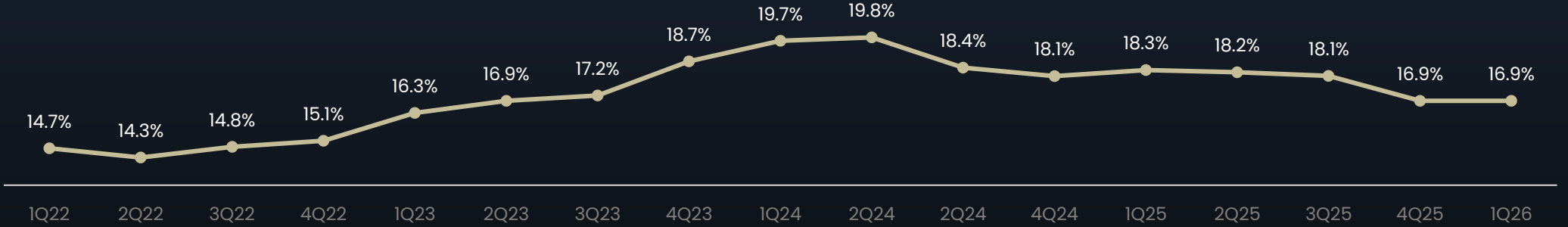
**Interbank loans and borrowings from other institutions**

↓	↓	↓	↓	↓	↓	↓	↓
35.6%	23.2%	31.0%	32.1%	23.9%	29.1%	28.9%	
0.9%	0.5%	0.4%	0.1%	0.6%	0.1%	0.8%	
233	211	170	33	278	34	335	

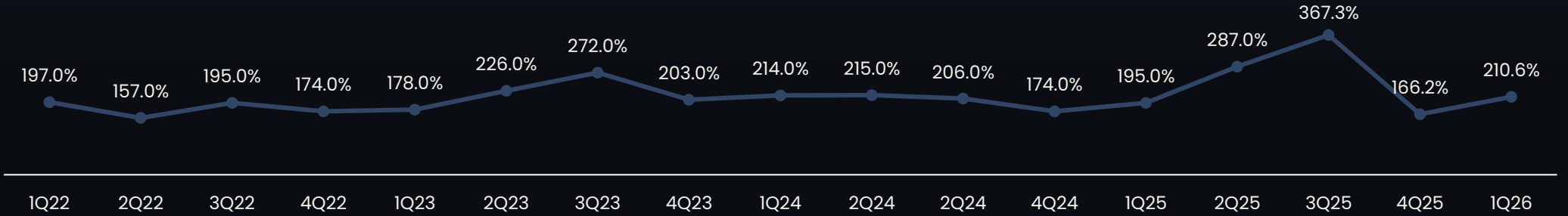
1. Information at the end of 1Q26, Actinver Bank.  
 \*Includes time deposits and inactive global funding accounts.  
 \*\* Data already includes interest accrued during the period.  
 % Debt securities and bank borrowings are calculated over total traditional deposits + interbank loans.

# SOLVENCY AND LIQUIDITY

**ICAP  
Capitalization  
Index**



**CCL  
Liquidity  
Coverage  
Ratio**



**CFEN  
Net Stable  
Financing  
Ratio**



# LONG-TERM MATURITY PROFILE



## ISSUINGS DETAIL

Issuing	Maturity Date	Term	Amount (Million Pesos)	Surcharge	Rating (Fitch   Verum)
BACTIN 23-3	16/03/2027	3	1,800	0.60	AA   AA
ACTINVR 24	16/03/2027	3	1,400	1.40	AA-   AA-
BACTIN 22	10/06/2027	5	2,307	0.80	AA   AA
BACTIN 23-2	23/08/2028	5	600	0.60	AA   AA
ACTINVR 24-2	05/11/2029	5	600	1.25	AA-   AA-
BACTIN 25	15/11/2028	3	3,728	0.80	AA   AA
BACTIN 26	26/03/2029	3	3,000	0.80	AA   AA
<b>TOTAL</b>			<b>13,436</b>		

# CREDIT RATINGS

Long Term



Corporación Actinver

AA-(mex)

AA-/M

Banco Actinver

AA (mex)

AA/M

HR AA

Actinver CB

AA (mex)

AA/M

Arrendadora Actinver

AA-(mex)

AA-/M

Short Term

F1+(mex)

1+/M

HR1

Outlook

Stable

Stable

Stable

# APPENDICES

Financial Results

# APPENDIX: INCOME STATEMENT 1Q26 (Million Pesos)

Corporación Actinver S.A.B. de C.V. and Subsidiary Companies

CONCEPT (Million Pesos)	1Q26	4Q25	1Q25	Δ4Q25	Δ1Q25
Interest income	2,726	2,953	3,164	(8%)	(14%)
Interest expense	(1,985)	(2,195)	(2,341)	(10%)	(15%)
Financial Margin	741	758	823	(2%)	(10%)
Preventive estimate for loan losses	(9)	(46)	(41)	(80%)	(77%)
Financial Margin Adjusted for credit risks	732	712	782	3%	(6%)
Commissions and Net Fees	1,364	1,429	1,384	(5%)	(1.5%)
Brokerage income (loss)	216	504	416	(57%)	(48%)
Other operating income (expense)	4	(58)	(10)	107%	140%
Administrative and promotional expenses	(1,898)	(1,994)	(1,809)	(5%)	5%
<b>Results of Operations</b>	<b>418</b>	<b>593</b>	<b>764</b>	<b>(30%)</b>	<b>(45%)</b>
<b>Operating Margin</b>	<b>18%</b>	<b>23%</b>	<b>30%</b>		
<b>Net Income / Net Income Parent Company</b>	<b>289</b>	<b>429</b>	<b>530</b>	<b>(33%)</b>	<b>(45%)</b>
<b>Net Margin</b>	<b>12%</b>	<b>17%</b>	<b>21%</b>		
<b>Total Revenues*</b>	<b>4,452</b>	<b>4,965</b>	<b>5,063</b>	<b>(10%)</b>	<b>(12%)</b>
<b>Net Operating Income**</b>	<b>2,316</b>	<b>2,587</b>	<b>2,573</b>	<b>(11%)</b>	<b>(10%)</b>

\*Total Income: Interest income, plus commissions and fees collected, plus brokerage income (loss), plus other operating income.

\*\* Operating Income: Total Income minus interest expense, minus preventive estimate for loan losses, minus commissions and fees paid.

# APPENDIX: BALANCE SHEET 1Q26 (Million Pesos)

## Corporación Actinver S.A.B. de C.V. and Subsidiary Companies

Assets	1Q26	4Q25	1Q25	Variation %	
				Δ 4Q25	Δ 1Q25
Cash and cash equivalents	14,690	32,381	15,899	(55%)	(8%)
Investments in financial instruments	83,213	93,133	68,710	(11%)	21%
Receivables under repurchase (repo) agreements	13,963	6,171	21,567	126%	(35%)
Derivative Financial Instruments	2,166	2,447	2,610	(11%)	(17%)
Total Loan Portfolio (Net)	35,745	35,285	31,128	1%	15%
Other Accounts Receivable (Net)	6,926	11,896	6,021	(42%)	15%
Others <sup>1</sup>	5,517	5,575	5,131	(1%)	8%
<b>Total Assets</b>	<b>162,220</b>	<b>186,887</b>	<b>151,065</b>	<b>(13%)</b>	<b>7%</b>
Liabilities	<b>1T26</b>	<b>4T25</b>	<b>1T25</b>	<b>Δ 4T25</b>	<b>Δ 1T25</b>
Traditional funding	46,419	50,138	47,769	(7%)	(3%)
Accounts payable under repurchase (repo) agreements	66,287	73,688	46,873	(10%)	41%
Collateral sold or pledged as guarantee	16,623	10,761	27,923	54%	(40%)
Derivatives	2,765	3,053	3,085	(9%)	(10%)
Other accounts payable	12,286	35,426	12,268	(65%)	0.1%
Others <sup>2</sup>	6,341	2,574	2,851	146%	122%
<b>Total Liabilities</b>	<b>150,720</b>	<b>175,640</b>	<b>140,769</b>	<b>(14%)</b>	<b>7%</b>
Stockholders' equity	<b>1T26</b>	<b>4T25</b>	<b>1T25</b>	<b>Δ 4T25</b>	<b>Δ 1T25</b>
Contributed Capital	1,717	1,717	1,815	0%	(5%)
Earned Capital	9,745	9,496	8,448	3%	15%
Non-controlling interest	38	33	32	14%	17%
<b>Total Stockholders' Equity*</b>	<b>11,500</b>	<b>11,247</b>	<b>10,296</b>	<b>2%</b>	<b>12%</b>

\*Includes all Asset, Liability and Equity accounts, respectively.

1. Margin accounts, foreclosed assets, furniture and equipment (net), assets for rights of use of property, furniture (net), permanent investments, deferred taxes and profit distribution (net), and other assets.

2. Interbank and other loans, unsettled securities, lease liabilities, employee benefit liabilities, deferred credits, and advance collections.

# APPENDIX: FINANCIAL RATIOS 1Q26 (Million Pesos)

Corporación Actinver S.A.B. de C.V. and Subsidiary Companies

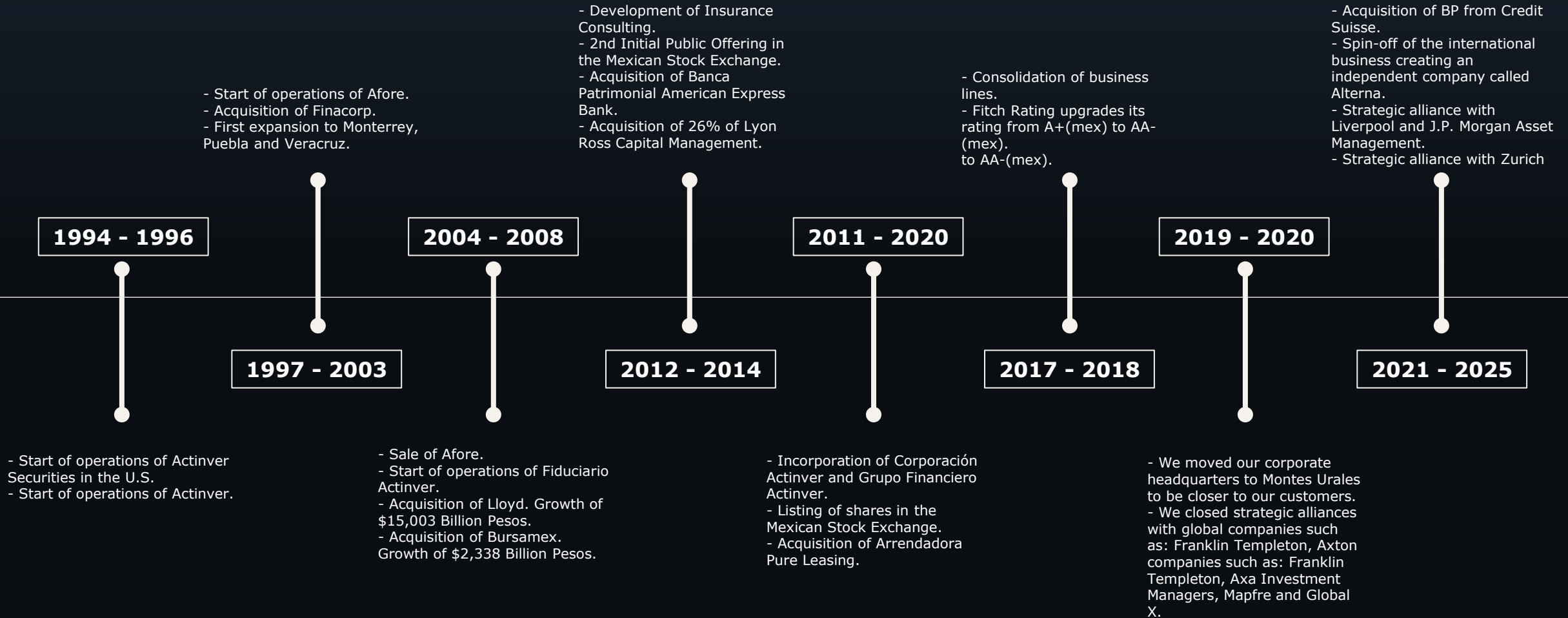
Financial Ratios	Variation %				
	1Q26	4Q25	1Q25	4Q25	1Q25
ROA (L12M)	0.99%	1.16%	1.12%	(0.17%)	(0.13%)
ROE (L12M)*	15.08%	17.87%	17.05%	(2.80%)	(1.97%)
Operating Margin	18.05%	22.92%	29.66%	(4.87%)	(11.61%)
Net Margin	12.50%	16.58%	20.58%	(4.08%)	(8.08%)
EPS (L12M)*	3.12	3.57	3.06	(12.59%)	2.09%
Capitalization Ratio**	16.90%	16.95%	18.28%	(0.05%)	(1.38%)
NPL Ratio***	2.34%	2.34%	3.78%	0.00%	(1.44%)

\* The metrics presented consider the potential dilution from convertible notes.

\*\* of Actinver Bank as of March 2026.

\*\*\* Actinver Bank, as % of portfolio, at the end of the period.

# APPENDIX: TIMELINE



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