

A woman with short blonde hair, wearing a blue blazer, is sitting at a desk in a high-rise office at night. She is looking at a laptop screen and has a pen in her hand. The desk is lit by a desk lamp, and there are papers and a small potted plant on it. The background shows a city skyline at night with lights from buildings and streets. The overall atmosphere is professional and focused.

Fourth Quarter 2025 Results

Actinver

CORPORACION ACTINVER REPORTS 34% YEAR-OVER-YEAR GROWTH IN 2025 NET INCOME.

Mexico City – February 24, 2026 – Corporacion Actinver, S.A.B. de C.V. (“Actinver”) (BMV: ACTINVR B) announced today its results for the fourth quarter of 2025 (“4Q25”), highlighting solid year-over-year performance across its key financial and operating indicators.

Fourth quarter net income totaled MXN 429 million, representing a 12% decrease compared to 4Q24, reflecting base comparison effects and market dynamics during the period.

Full-year 2025 net income reached MXN 1,877 million, representing 34% growth compared to the prior year. Excluding extraordinary effects associated with the strategic alliance with Zurich, recurring annual net income amounted to MXN 1,717 million, equivalent to 22% year-over-year growth, reflecting the Group’s organic business performance.

4Q25 HIGHLIGHTS:

Sustained Growth in Assets Under Management

- Investment fund assets under management reached MXN 330.9 billion at year-end, representing a 21% increase compared to 2024. Annual net asset inflows totaled MXN 56 billion.
- Actinver remains the fifth-largest asset manager in the sector (excluding fund of funds), with approximately 7% market share.

Loan Portfolio Expansion with Improved Asset Quality

- The net loan portfolio closed at MXN 35,285 million, reflecting 7% year-over-year growth, driven by expansion in lending and leasing activities.
- The Bank’s Non-Performing Loan (NPL) ratio stood at 2.34%, improving significantly from 3.22% recorded one year earlier.

Capital Strength and Stable Credit Profile

- Banco Actinver’s Capital Adequacy Ratio stood at 16.95%, remaining at solid levels.
- During 2025, national long- and short-term counterparty credit ratings were reaffirmed, reflecting the strength of the business model, operational resilience, and prudent risk management.

Main Financial Metrics 4Q 2025 vs. 4Q 2024

	FIGURES IN MXN	4Q25	4Q24	Δ
Financial Ratio	ROA (L12M)	1.16%	1.00%	16 bp
	ROE (L12M)	17.87%	15.25%	263 bp
	Operating Margin	22.92%	27.93%	(502 bp)
	Net Margin	16.58%	22.08%	(550 bp)
	EPS (L12M)	3.57	2.64	35.37%
	Capitalization Ratio**	16.95%	18.05%	(110 bp)
	Non-Performing Loan Ratio**	2.34%	3.22%	(88 bp)

The metrics presented do not consider the potential dilution from convertible notes.

** Actinver Bank as of December 2025.

CEO'S MESSAGE

The fourth quarter of 2025 was a positive period for risk assets. Equity markets in the United States and Mexico reached new all-time highs, while Banco de México and the Federal Reserve continued their rate-cutting cycles amid moderating inflation, keeping the spread between both economies stable. The performance of the local stock market was a standout, recording a 2025 return of 30% in pesos and 49% in dollars.

In Mexico, the economy grew 0.6% in the fourth quarter of 2025, supported by resilient consumption of goods and services, as well as momentum in manufacturing and construction activities. During the year, manufacturing exports reached a record \$609 billion; approximately 80% of exports headed to the United States remained tariff-free, maintaining a significant competitive advantage for Mexico compared to other regions.

The outlook for 2026 presents both challenges and opportunities. July will mark the formal start of the USMCA (T-MEC) review process, within an environment of reconfiguring global geopolitical balances. While these processes generate uncertainty, they also open a window of opportunity for Mexico to consolidate itself as a strategic winner in the medium term. Its role in the redesign of supply chains reinforces its relevance within the North American block and continues to generate investment opportunities.

For Corporación Actinver, 2025 was a decisive year in its strategic evolution. We focused on accelerating technological transformation, defining a new banking business model, and advancing the consolidation of our operational excellence. This process involved significant investments in infrastructure and systems, as well as a redefinition of how we serve our clients, manage risk, and generate sustainable value.

We closed the fiscal year with a cumulative net income of MXN 1,877 million, equivalent to a 34% growth compared to the previous year. These results reflect consistent and diversified performance across our business lines, as well as the disciplined execution of our strategy.

Profit growth was the result of comprehensive expansion. In Asset Management, we maintained a solid pace of inflows, with an increase of over MXN 56 billion in assets under management (AUM) within the fund manager, driven by the strength of our investment strategies and the trust of our clients. In Insurance, we moved forward in consolidating the strategic alliance, strengthening the operating and commercial model, as well as the product offering, laying the groundwork for greater growth in 2026.

In Lending, we faced a more challenging environment characterized by a significant wave of prepayments, which placed portfolio growth approximately MXN 1,300 million below budget. Nonetheless, recovery performance contributed significantly to the results, reflecting prudent and disciplined risk management.

The Leasing business reported revenue growth exceeding 80%, driven by a portfolio increase of nearly MXN 1,400 million and solid results from asset sales.

The Trust services recorded a particularly favorable year, with the incorporation of more than 200 new trusts and an increase of over MXN 396 billion in Assets under Trust, boosting the division's results by more than 15%.

In Investment Banking, revenues grew 40% year-over-year, supported by increased momentum in debt issuances and a more active capital market.

In Markets and Treasury, results reflected proper anticipation of the rate-cutting cycle and efficient monetization of volatility, partially offsetting the impact of lower rates on the net interest margin (NIM) associated with the Group's liquidity.

Across all areas, we continued to strengthen our value proposition through the modernization of platforms, process automation, and product redesign, aiming to offer a more agile, secure, and efficient experience to our clients.

During 2025, we also reinforced our internal control and Anti-Money Laundering (AML) processes, raising compliance and risk management standards in line with international best practices. Institutional strength will remain a pillar of our long-term strategy.

These advancements were made possible by the commitment and talent of our people. We have placed special emphasis on organizational development, strengthening technical capabilities, leadership, and internal culture. Our focus on human capital is fundamental to sustaining this transformation.

Financial Education continues to consolidate as one of our strategic pillars. More than 120,000 people participated in initiatives such as the Reto Activer and Acelera Academy, expanding our impact and reaffirming our commitment to the country's financial development.

Looking ahead to 2026, we will focus on four strategic priorities:

- Consolidate the implementation of the new banking model and technological transformation.
- Comprehensively address the needs of each client through our Service and Attention Model, increasing product cross-selling (linkage). Deepen digitalization to enhance operational efficiency.
- Strengthen the culture of control, risk management, and excellence in execution.

The progress achieved during the year has built a solid foundation for the future, supported by a more agile organization, more efficient processes, and an increasingly robust and digital value proposition.

We begin 2026 with a strong balance sheet, diversified income, and a clearly defined strategy. We maintain our focus on technological transformation, operational excellence, and prudent risk management to strengthen our position as a comprehensive financial ally. We sustain a long-term, client-centric vision, discipline in execution, and sustainable profitability, allowing us to move forward with responsible optimism, backed by the trust of our clients and the strength of our teams.

Luis Hernández Rangel

Chief Executive Officer

ANALYSIS OF THE CONSOLIDATED INCOME STATEMENT

Summary of Income Statement

Figures in MXN millions	2025	2024	Δ 2024	4Q25	3Q25	4Q24	Δ 3Q25	Δ 4Q24
Interest income	11,739	13,689	(14%)	2,953	2,734	3,363	8%	(12%)
Interest Expense	(8,927)	(10,830)	(18%)	(2,195)	(2,164)	(2,669)	1%	(18%)
Financial Margin	2,812	2,859	(2%)	758	571	695	33%	9%
Provision for Credit Losses	2	(351)	101%	(46)	61	(114)	(176%)	59%
Adjusted Net Interest Margin	2,814	2,508	12%	712	632	581	13%	22%
Net Fee and Commission	5,393	4,198	28%	1,429	1,336	1,155	7%	24%
Trading Income (Loss)	1,906	1,307	46%	504	589	412	(14%)	22%
Other Operating Income (Expenses)	(72)	103	(170%)	(58)	(31)	62	87%	(193%)
Operating Income	10,041	8,117	24%	2,587	2,526	2,210	2%	17%
Administrative and Promotional Expenses	(7,385)	(6,188)	19%	(1,994)	(1,821)	(1,593)	10%	25%
Controlling Interest/ Net Income	1,877	1,404	34%	429	502	489	(15%)	(12%)

OPERATING INCOME

Operating income for 4Q25 amounted to MXN 2,587 million, representing a 17% increase compared to the MXN 2,210 million recorded in 4Q24. Total revenue evolution reflects favorable performance across the Group's core business lines.

Adjusted Net Interest Margin

The adjusted net interest margin stood at MXN 712 million, 22% higher than in 4Q24. Reductions in the benchmark interest rate pressured treasury results; however, this effect was offset by growth in the net interest margin, as well as reversals of allowance for loan losses (provisions) due to improved portfolio quality and higher recoveries.

Net Fee and Commission Income

Net fee and commission income reached MXN 1,429 million, a 24% year-over-year increase, primarily driven by higher revenues in asset management, investment banking, trust services, and client transactional activity.

Trading Income

Trading income reached MXN 504 million, 22% above 4Q24, reflecting efficient monetization of market volatility and a rebound in money market and FX (Foreign Exchange) revenues.

Administrative and Promotional Expenses

Administrative and promotional expenses closed at MXN 1,994 million during 4Q25, a 25% increase compared to the same period in 2024. This growth is mainly due to:

- **Higher investment in human capital**, including a 7% increase in headcount associated with operational expansion and the onboarding of strategic positions, as well as a higher variable compensation component linked to performance results.
- **Increases in technology expenses** related to the implementation and amortization of strategic projects, licensing, and non-recurring costs associated with the core banking migration.

BALANCE SHEET ANALYSIS

Balance sheet summary (Figures in MXN millions)

Assets	4Q25	3Q25	4Q24	Δ 3Q25	Δ 4Q24
Cash and Cash Equivalents	32,381	24,155	13,090	34%	147%
Investments in Financial Instruments	93,133	92,329	80,843	1%	15%
Receivables under Repo Agreements	6,171	5,858	4,106	5%	50%
Derivative Financial Instruments	2,447	3,245	2,416	(25%)	1%
Total Loan Portfolio (Net)	35,285	34,104	32,977	3%	7%
Other Accounts Receivable (Net)	11,896	7,082	7,968	68%	49%
Others ¹	5,575	5,272	5,099	6%	9%
Total Assets	186,887	172,046	146,499	9%	28%

Others¹ considers Margin Accounts, Foreclosed Assets, Furniture and Equipment (net), Assets for Use Rights Property, Furniture (net), Permanent Investments, Deferred Taxes and Employee Profit Sharing (net), Other Assets.

LIABILITIES	4Q25	3Q25	4Q24	Δ 3Q25	Δ 4Q24
Traditional Funding	50,138	57,284	43,695	(12%)	15%
Accounts Payable under Repo Agreements	73,688	69,300	68,708	6%	7%
Collaterals Sold or Pledged as Guarantee	10,761	10,931	4,320	(2%)	149%
Derivatives	3,053	4,124	2,605	(26%)	17%
Other Accounts Payable	35,426	15,014	12,913	136%	174%
Others ¹	2,574	4,551	4,525	(43%)	(43%)
Total Liabilities	175,640	161,203	136,766	9%	28%

Others¹ considers Interbank and Other Loans, Unsettled Securities, Lease Liabilities, Employee Benefit Liabilities, Deferred Credits and Early Payments.

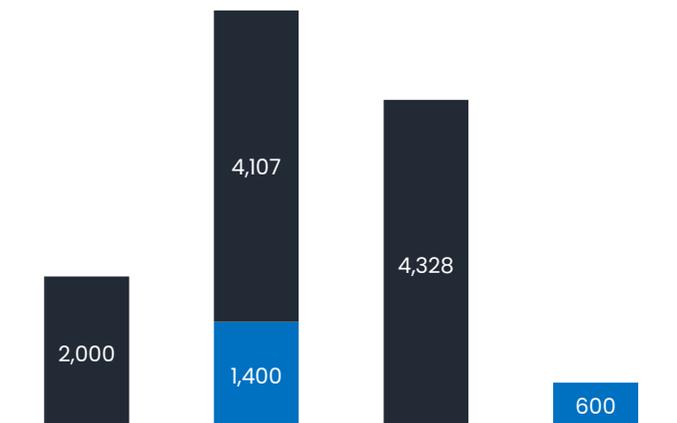
Traditional Funding

Traditional funding - which includes demand deposits, time deposits from the general public, money market funding, and bank bonds - closed 4Q25 at MXN 50,138 million, a 15% increase compared to the close of 4Q24.

STOCKHOLDERS' EQUITY	4Q25	3Q25	4Q24	Δ 3Q25	Δ 4Q24
Contributed Capital	1,717	1,717	1,815	0%	(5%)
Earned Capital	9,496	9,099	7,891	4%	20%
Non-Controlling Interest	33	27	27	24%	23%
Total Stockholders' Equity	11,247	10,843	9,733	4%	16%

Long-Term Maturity profile (Million Pesos)

■ Bank MX\$10,436 M
■ Corporacion MX\$2,000 M



Issuings Details

Issuing	Maturity Date	Term	Amount (Million Pesos)	Surcharge	Rating (Fitch Verum)
BACTIN 21-2	11/12/2026	5	2,000	0.79	AA AA
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
TOTAL			12,436		

At the end of 4Q 2025, Corporación accumulated long-term debt issuances total **12,436** million pesos, including Banco Actinver with an issued amount of **10,436** million pesos and Corporación Actinver with **2,000** million pesos.

CREDIT RATINGS

Regarding our risk profile, considering the ratification of Fitch Ratings and Verum, all of our ratings are at the same credit level with a stable outlook.

FitchRatings

RATER	SHORT TERM	LONG TERM	CEBUR	OUTLOOK
Corporacion Actinver	F1+(mex)	AA-(mex)	AA-(mex)	Stable
Actinver Bank	F1+(mex)	AA(mex)	AA(mex)	Stable
Actinver Securities	F1+(mex)	AA(mex)	N/A	Stable
Actinver Leasing	F1+(mex)	AA-(mex)	F1+(mex) AA-(mex)	Stable

Last update: August 2025.

VERUM CALIFICADORA DE VALORES

RATER	SHORT TERM	LONG TERM	CEBUR	OUTLOOK
Corporacion Actinver	1+/M	AA-/M	AA-/M	Stable
Actinver Bank	1+/M	AA/M	AA/M	Stable
Actinver Securities	1+/M	AA/M	N/A	Stable
Actinver Leasing	1+/M	AA-/M	1+/M AA-/M	Stable

Last update: August 2025.

HR Ratings

RATER	SHORT TERM	LONG TERM	CEBUR	OUTLOOK
Actinver Bank	HR1	HR AA	HR AA	Stable

Last update: June 2025.

Sustainability

This 2025 started with our strong commitment to sustainability by aligning our operations with Environmental, Social, and Governance (ESG) principles and reinforcing our corporate social responsibility.

For the second consecutive year, Actinver has published its Sustainability Report—an essential tool for transparency and stakeholder engagement. The report outlines our progress, accomplishments, and key results from the previous year across ESG dimensions, as well as the primary initiatives, programs, and actions undertaken.

The report was developed in accordance with internationally recognized reporting standards, ensuring the quality, comparability, and credibility of the information presented. It reflects our ongoing commitment to responsible business practices, environmental stewardship, and the continuous strengthening of our governance framework.

It will soon be available for consultation at <https://actinver.com/actinver-sustentable>

Repurchased Shares

Actinver has been listed on the Mexican Stock Exchange under the ticker symbol ACTINVR B since May 2010. As of the end of the fourth quarter of 2025, the Company had 530 million shares outstanding. However, following the cancellation of 6.1 million shares—currently pending formal update with the National Securities Registry (RNV) of the CNBV—the adjusted share count stands at 523.9 million.

As of December 31, 2025, Actinver holds 9,703,340 ACTINVR B shares in treasury, reflecting the updated post-cancellation share balance.

Legal Disclaimer

This release may contain forward-looking statements. Words such as “anticipates,” “believes,” “estimates,” “expects,” “plans,” and similar expressions are intended to identify such statements, whether or not they specifically reference the Company. These statements are based on current expectations and projections about future events and trends, which are subject to various risks and uncertainties—many of which are beyond the control of the issuer. Actual results may differ materially from those expressed or implied in forward-looking statements. Investors are strongly advised to independently review and consider the risk factors applicable to Corporación Actinver, S.A.B. de C.V., as outlined in its annual reports filed with the Mexican Stock Exchange.

About Actinver

Actinver is one of Mexico’s leading investment advisory and financial services groups, serving both individuals and businesses through a diversified portfolio of subsidiaries. The Company maintains a strong presence across key business segments, including Private Banking and Wealth Management, Global Markets, Asset Management, Corporate and Investment Banking, as well as Actinver Patrimonial and its Digital Channels. To provide comprehensive financial advisory services, Actinver has developed a financial holding company that consolidates several entities, notably Grupo Financiero Actinver – which includes Casa de Bolsa Actinver, Operadora Actinver, and Banco Actinver – and directly owns Arrendadora Actinver and Actinver Consultoría (insurance brokerage).

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