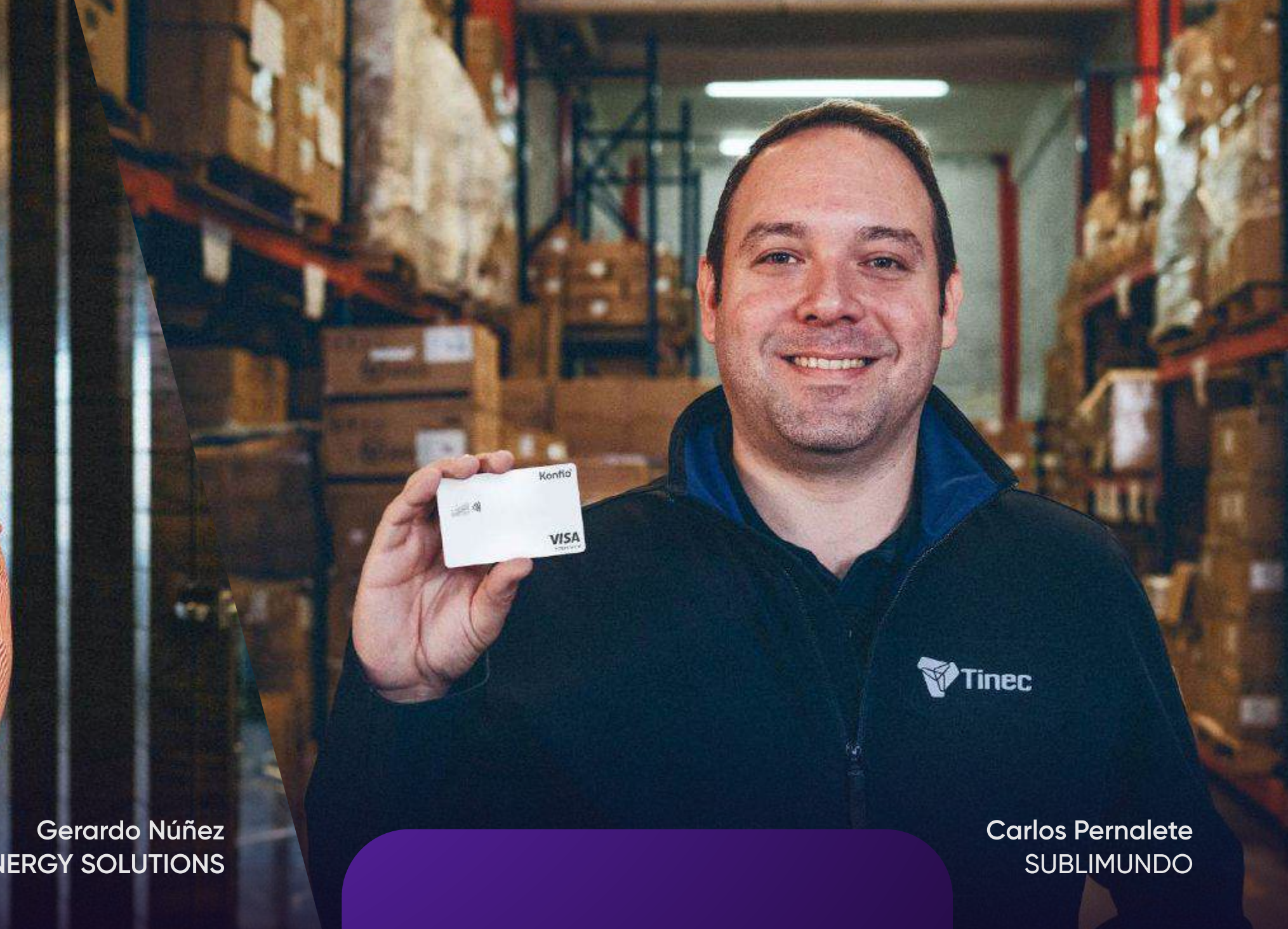




Elena Suárez
ASECOM



Gerardo Núñez
SINERGY SOLUTIONS



Carlos Pernalet
SUBLIMUNDO

2025

Sustainability report

Konfío

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01.

2025 Overview:

Who We Are, What We Do,
and Our Impact

Message from Founder and CEO

GRI 2-22



Over the past decade, Konfio has evolved into the primary strategic ally for the small and medium enterprises that drive Mexico's economy. **In 2025, we consolidated our position as the third-largest financial player in the SME segment.** As we advance in strengthening our vision of becoming a comprehensive financial solutions ecosystem for SMEs, we are professionalizing our governance and deepening our commitment to transparency and sustainability.

This 2025 Sustainability Report marks a significant milestone as our first reporting exercise developed in alignment with the **Global Reporting Initiative (GRI) Standards.** Adopting this framework ensures a structured, transparent, and internationally recognized approach to disclosing our environmental, social, and governance performance.

Another key milestone this year was joining the **Partnership for Carbon Accounting Financials (PCAF)**, which provides us with a globally recognized methodology to measure and eventually disclose our financed emissions. In 2025, we took the first steps of our greenhouse gas emissions journey, an ongoing process that, for a company in constant growth, requires building methodology, capabilities, and data quality progressively over time. Moving into 2026, we will leverage our technological capabilities to enhance data precision, allowing us to further expand the reach of financial inclusion and economic impact ensuring **our growth remains both socially inclusive and environmentally responsible.**

We take immense pride in the trust of our impact investors. Their partnership is a key differentiator for **Konfío**; they not only provide capital but actively help us professionalize our operations and elevate our sustainability performance.

Together, we are proving that technology-driven financial inclusion is the most powerful tool to build a more productive and prosperous Mexico.

David Arana
Founder and CEO

About Konfío

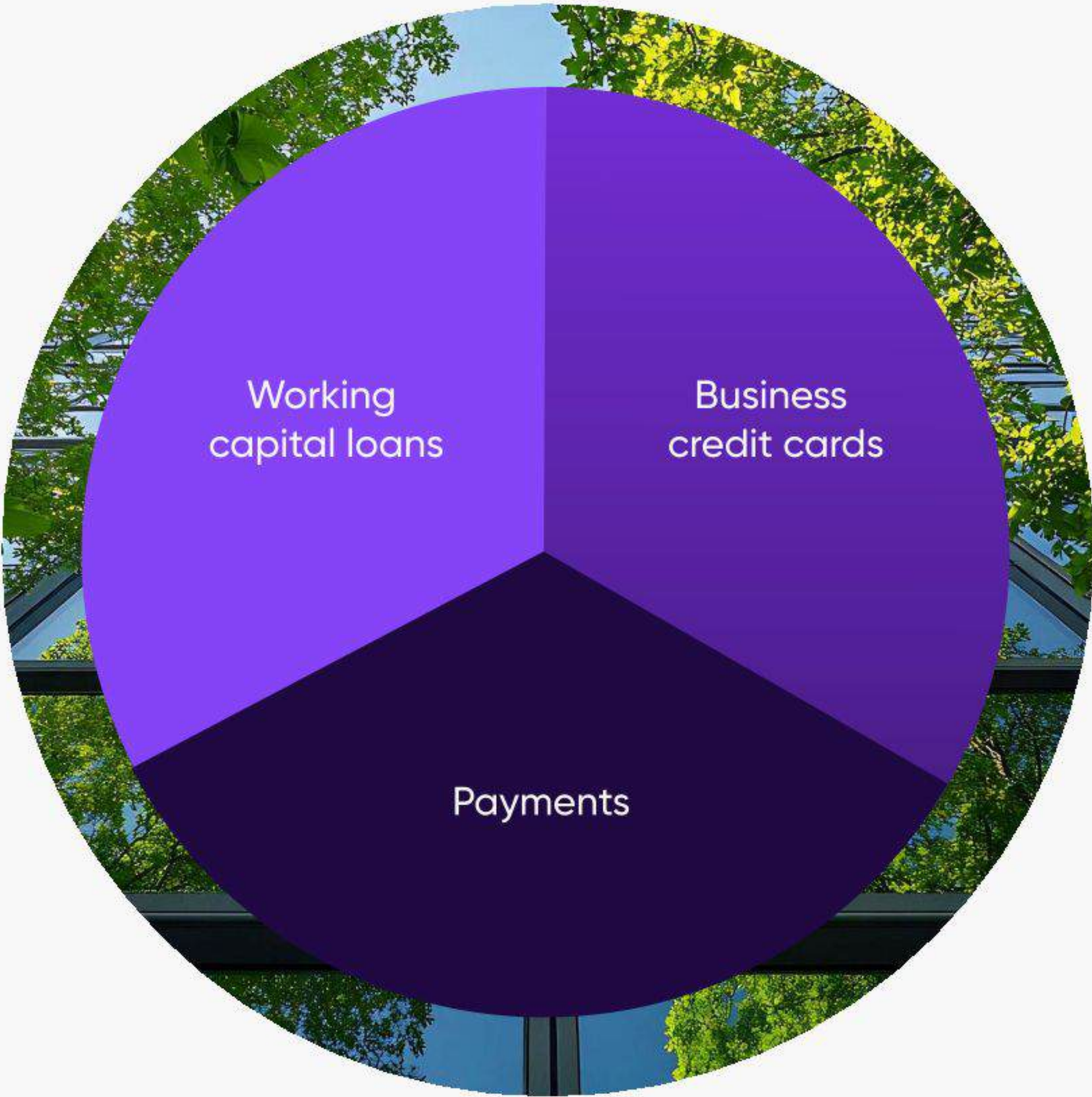
GRI 2-1, 2-2, 2-6, 201-1

We are a Mexican based start-up on a mission: to boost SMEs (small and medium size companies) growth and productivity through data driven financial services based on cutting edge technology.

We are a mission-driven team of over 600 professionals **focused on delivering a comprehensive ecosystem of solutions that support our clients' growth.**

Over the past decade, we have scaled both our product portfolio and the number of customers we serve, becoming a key player and standing alongside the country's largest financial institutions, positioning as the #3 player in Mexico's SME market.

We make a meaningful difference in our clients' businesses by providing 100% digital financial services, available 24/7, with **loan approval** in as little as 24 hours, no collateral requirements, and streamlined access based on limited financial history.



OUR FINANCIAL
SOLUTIONS ECOSYSTEM

In addition, Konfío's **credit card** serves as a flexible financial ally for businesses, allowing them to use their credit line as cash, set spending controls, simplify tax reconciliation, and benefit from attractive payment terms.

Konfío's **payments solution** further enables businesses to accept debit, credit, and digital wallet payments, offering flexible collection options, no fixed monthly fees, real-time visibility of transactions, and tools to manage cash flow and operations more efficiently.

MISSION

We empower the productivity
and growth of SMEs in Mexico



Alfonso Reyes
ADGN CONTADORES



Allyson Penin
MEIK MÉXICO

VISION

To support businesses in achieving
sustainable growth and contributing
to a better planet



Diego de la Torre
DON CHACHO



Dayna Meré y Diana de la Vega
DM COMUNICACIÓN

IMPACT PROMISE SUSTAINED FOR +10 YEARS

- Reduction of gaps in access to financial services
- Growth and productivity for Mexico's SMEs
- Positive impact

ETHICAL PRINCIPLES

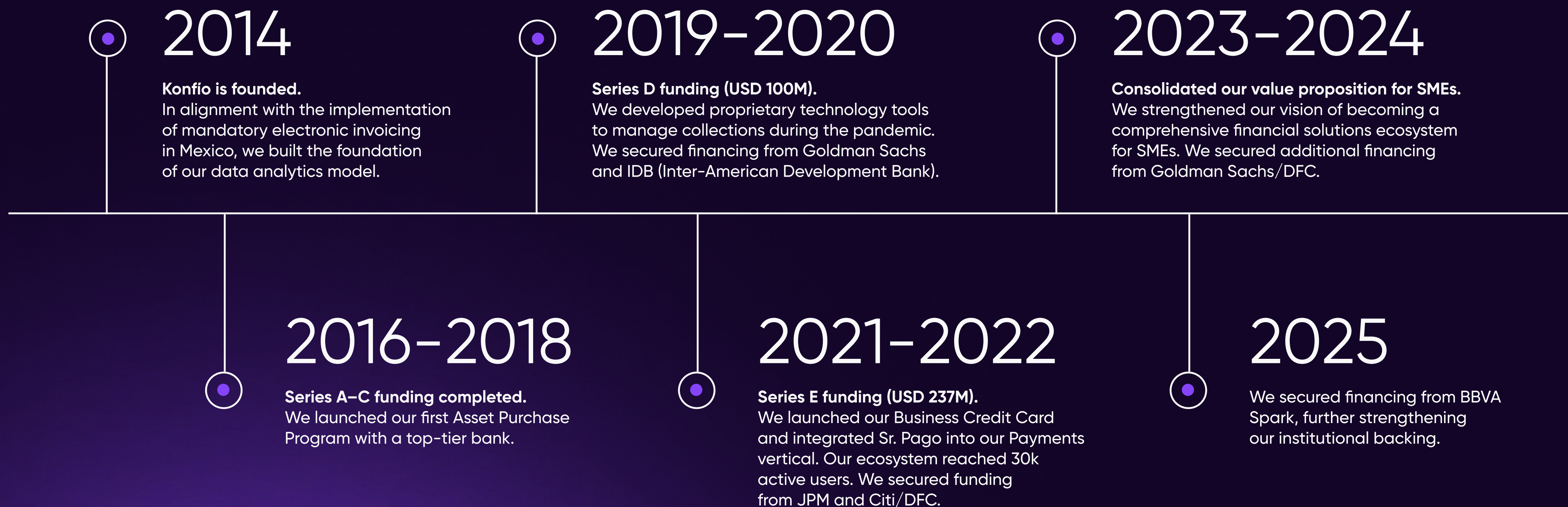
- Equal treatment, respect, and protection of the interests of employees, shareholders, investors, clients, and other stakeholders
- The generation of economic and social value, as well as the consideration of stakeholders in ensuring sound performance, stability, and long-term sustainability
- Responsible disclosure of information and transparency
- Honest and responsible conduct
- Prevention of illicit activities and conflicts of interest
- Reporting of misconduct and protection of whistleblowers
- Ensuring strategic direction, as well as oversight and the effective performance of management
- Compliance with all applicable legal and regulatory requirements to which **Konfio** is subject
- Providing certainty and trust to shareholders, investors, and stakeholders regarding the honest and responsible conduct of the company's business

Omar Ochoa
OTHER PEOPLE



Our Story: A decade of trajectory

A journey marked by strategic milestones and growth



2025 at a glance

We are present throughout all of Mexico thanks to our **100% digital model**.



DON CHACHO

\$582 USD MILLION

Outstanding balance

77%

of our customers got their first business loan with Konfio

35,997

Unique clients*

16,753

Active clients Working capital

27,420

Active clients Business credit cards

4,637

Active clients Payments

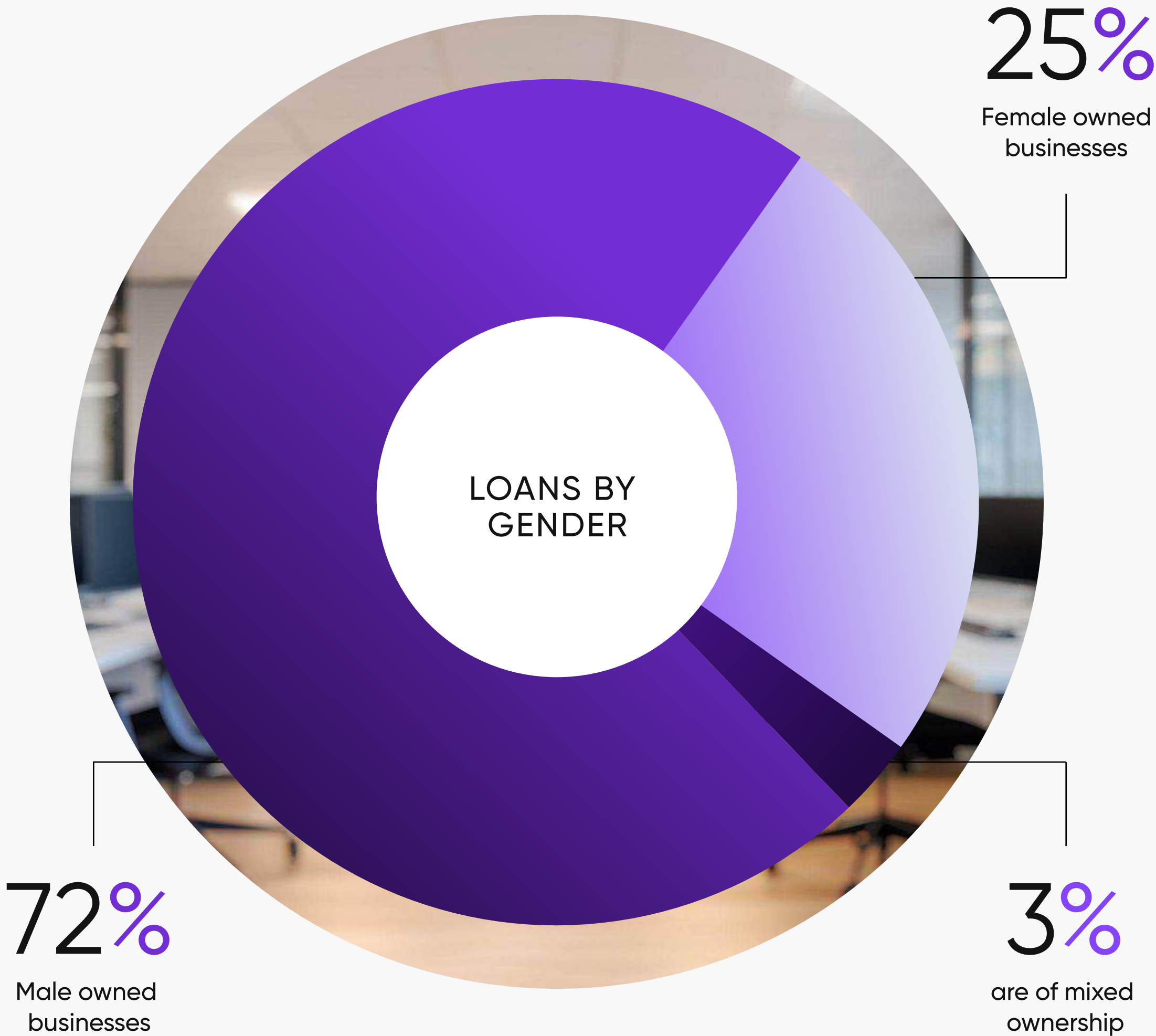
621

Employees

*A single client may hold more than one product simultaneously. Figures by product reflect active clients per product line and are not additive.

All MXN to USD conversions used the official Banco de México (Banxico) FIX exchange rate of 17.9528 MXN/USD as of December 31, 2025.

Economic impact



60%
are companies

40%
are sole proprietors

Client distribution by type of client, gender and product

SOLE PROPRIETORS

WORKING CAPITAL LOANS

	Female	Male
Loan	2,019	4,860
Average loan size	10,908 USD	11,308 USD

CREDIT CARDS

	Female	Male
Cards	3,038	7,728
Average loan size	2,923 USD	3,125 USD

NOTE

* Companies are considered female or male depending on the highest percentage of ownership or mixed if 50/50 ownership.

COMPANY*

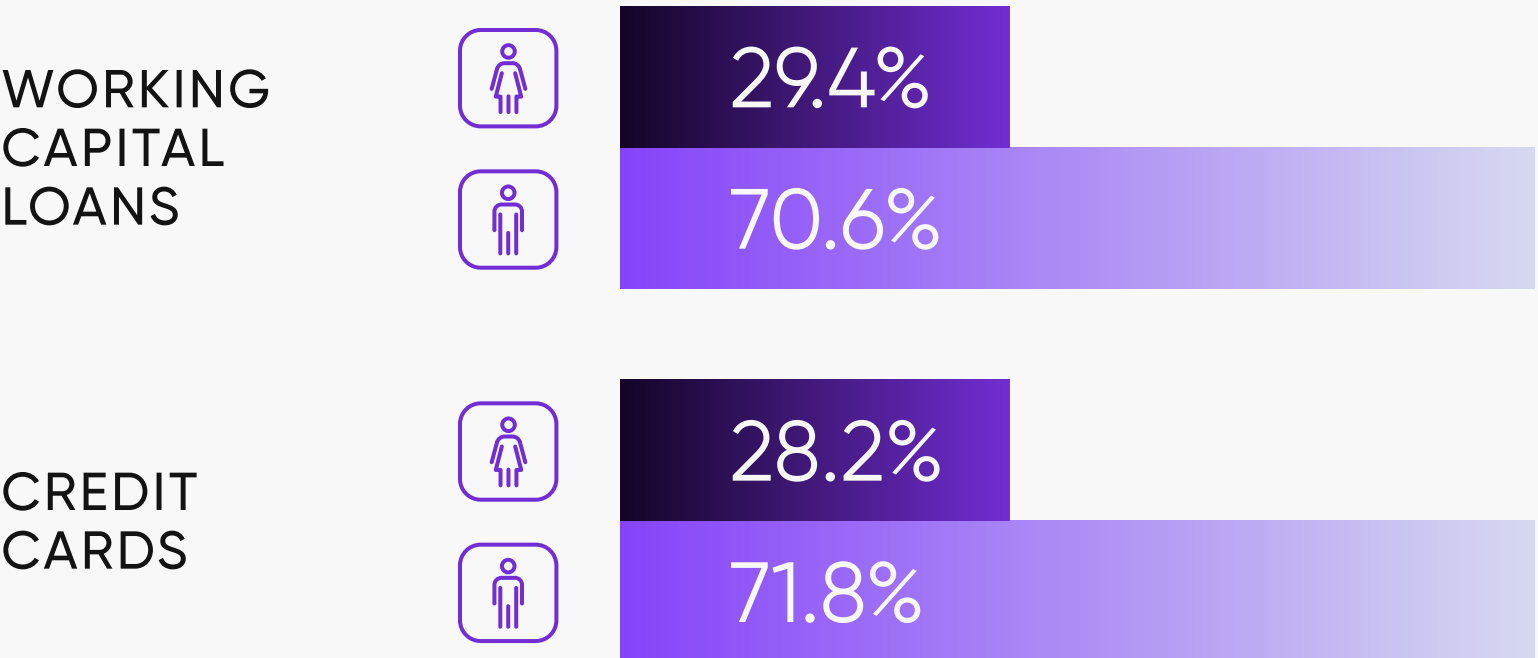
WORKING CAPITAL LOANS

	Female	Male	Mixed
Loan	2,341	7,136	391
Average loan size	34,901 USD	37,960 USD	34,390 USD

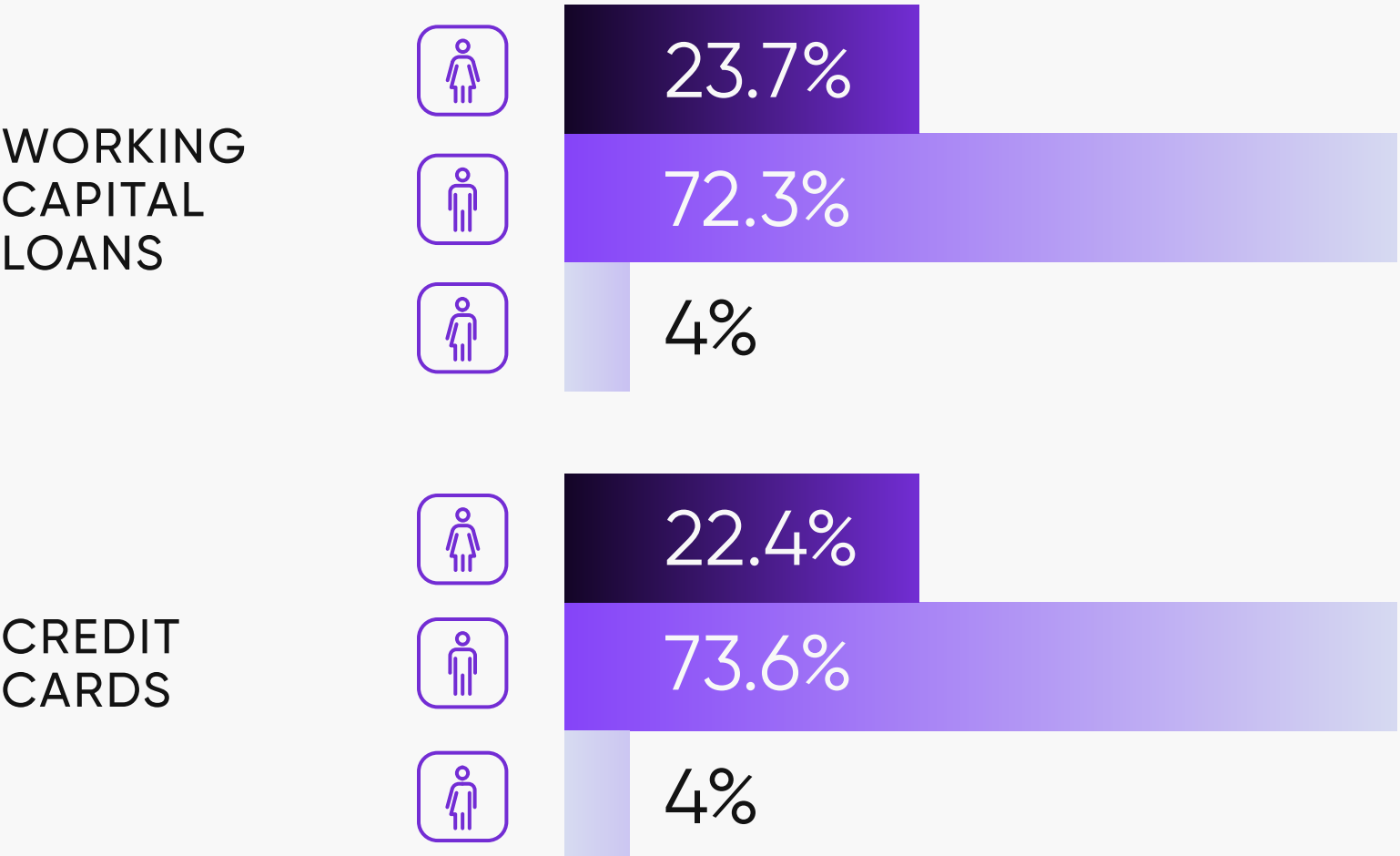
CREDIT CARDS

	Female	Male	Mixed
Cards	3,695	12,132	662
Average loan size	5,903 USD	6,599 USD	6,879 USD

SOLE PROPRIETORS



COMPANY

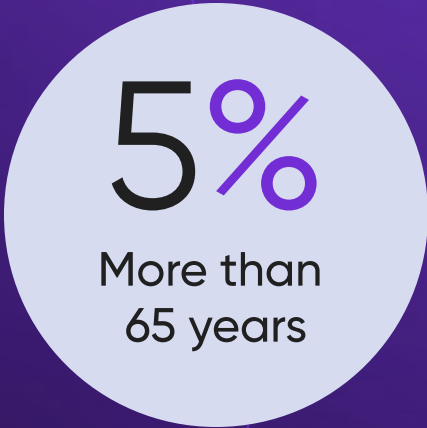


Economic impact

WORKING CAPITAL LOANS
BY AGE GROUP



Santiago Cantú
SKYALERT



Economic value generated, distributed and retained

GRI 201-1

ECONOMIC VALUE GENERATED

Represents the value created by **Konfio** through its operations

\$248M^{USD}

ECONOMIC VALUE DISTRIBUTED

Represents how the value generated is distributed among stakeholders, including operating costs, employee compensation, payments to capital providers, taxes, and community investments

\$154M^{USD}

RETAINED VALUE

Represents the amount reinvested in Konfio to support growth, innovation, and long-term sustainability

\$94M^{USD}

02.

Sustainability strategy



Our sustainability strategy

GRI 2-22, 3-1

Our purpose is to trust the potential of people and their businesses to jointly build prosperity for all.

In 2022, **Konfio** conducted a formal materiality assessment with the support of an external sustainability consulting firm, following GRI Standards and a double materiality approach. The process involved direct engagement with key stakeholder groups, employees, investors, clients, and regulators, as well as **Konfio's** senior leadership team.

The assessment identified 21 material topics, grouped into two axes: internal topics related to **Konfio's** governance and operations, and external topics related to its products, clients, and broader impact. This report has been structured around these material topics and serves as **Konfio's** baseline for GRI-aligned disclosure.

Konfio recognizes the need to update this assessment to reflect the company's evolution, including its **growing ESG commitments** and the responsibilities that will accompany our ongoing sustainability journey.

Material topics

GRI 3-2, 3-3

During 2025, we strengthened our ESG framework across several areas. The **Environmental and Social Sustainability Policy** was updated to enhance client risk classification and to incorporate a formal client attention and escalation protocol.

Client contracts were updated to include more precise ESG clauses, and practical tools were developed to support clients' compliance and continuous improvement. These include resources published through **Konfio's** Blog, such as:

- Environmental and Social Compliance Checklist
- Annual Environmental and Social Action Plan template
- Guidelines for developing a Grievance Mechanism

Targeted client communications throughout the year emphasized the prevention of gender-based violence and harassment, the elimination of child and forced labor, and compliance with environmental regulations.

Internally, employees received training on Sustainability and Impact, harassment prevention, and the whistleblowing mechanism.

In 2025, **Konfio** took the first steps of its greenhouse gas emissions journey, initiating an initial assessment covering Scope 1, Scope 2, and a preliminary approach to Scope 3 financed emissions, aligned with the **GHG Protocol and the PCAF Standard**. This exercise represents a foundational step in building our methodology and internal capabilities, as part of an ongoing process that will evolve as our data quality and institutional capacity mature.

INTERNAL GOVERNANCE & OPERATIONS

Topics related to how **Konfio** manages and operates as an organization

Corporate governance	Data quality
Ethics, transparency & anti-corruption	Digital infrastructure
Talent attraction & retention	Economic performance
Employee training & development	Regulatory compliance
Diversity & equal opportunity	Relationship with authorities
Work environment	Sustainable financing
Cybersecurity	Systemic risk
Data privacy	

EXTERNAL PRODUCTS, CLIENTS & IMPACT

Topics related to **Konfio's** products, client relationships, and broader social impact

Financial inclusion	Digital education & inclusion
Customer trust & experience	Financial education
Product & service innovation	

Financial inclusion

+98k

SME clients served since 2014

77%

accessed their first business loan

25%

of clients are women

14%

of of working capital clients are under 35 years old

No

collateral required

24^{HRS}

loan approval

3^{MONTHS}

of financial history required

Konfio contributes to financial inclusion by expanding access to credit and financial services for underserved SMEs, particularly those with limited or no access to traditional banking. Through our fully digital model, we leverage alternative data and advanced analytics to assess creditworthiness, enabling faster, more inclusive lending decisions. This approach reduces barriers such as collateral requirements, lengthy approval processes, and limited financial history, allowing more businesses to access formal financing, grow their operations, and strengthen their financial resilience.



Support to Sustainable Development Goals



SDG 5 GENDER EQUALITY

Increasing access to financing for women-led businesses, with **25% of clients** being women.



SDG 8 DECENT WORK AND ECONOMIC GROWTH

Supporting business growth, job creation, and financial inclusion through fast, collateral-free digital credit, with over **98,000 SMEs served since 2014** and 77% of clients accessing their first business loan through **Konfio**



SDG 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE

Fostering innovation in financial services through a fully digital, data-driven model, enabling loan approval within 24 hours and requiring as little as **3 months of financial history**

Konfio contributes to the **Sustainable Development Goals (SDGs)** through its core business model of expanding access to financial services for underserved SMEs in Mexico:

Our stakeholders

GRI 2-26, 2-29

We engage regularly with key stakeholders to understand their expectations, strengthen relationships, and inform decision-making. Through a variety of communication channels, the company ensures timely, transparent, and effective dialogue with each stakeholder group.

The following table summarizes **Konfio's** main stakeholder groups, the channels used for engagement, and the areas responsible for managing these interactions.

CLIENTS

Communications Channels

Web page: www.konfio.mx
Konfio App
Call center
e-mail contact

Responsible area

Commercial department
Operations department
Call center
Collection agencies

REGULATORS AND
RATING AGENCIES

Communications Channels

Periodic meetings according to work agenda
Reporting periods
Agreements

Responsible area

Corporate Affairs

EMPLOYEES

Communications Channels

Bamboo Portal
Ethical mailbox
Employee surveys
e-mail communications
All hands meetings

Responsible area

People

INVESTORS
AND LENDERS

Communications Channels

Web page: www.konfio.mx
Quarterly reports
One on one meetings
email contact

Responsible area

Investor Relations
Treasury & Capital Markets

COMMUNITY

Communications Channels

Web page: www.konfio.mx
Volunteer events

Responsible area

People
Office Management
ESG

SUPPLIERS

Communications Channels

Web page: www.konfio.mx
Quarterly reports
One on one meetings
email contact

Responsible area

Procurement

Affiliations

GRI 2-28

In 2025, **Konfio** adhered to the Partnership for **Carbon Accounting Financials (PCAF)**, strengthening its approach to measuring and disclosing financed emissions in alignment with globally recognized methodologies and best practices.

We are also members of **ASAMEP** (Asociación de Agregadores de Medios de Pago), the leading association representing payment aggregators in Mexico, which promotes the development of an inclusive and accessible digital payments infrastructure.



03.

Our people

Our people

GRI 2-7, 401-1, 405-1

At **Konfio**, our people are at the core of our success. We recognize that building a disruptive and innovative company requires a diverse and highly talented workforce, bringing together a wide range of perspectives, experiences, and backgrounds.

We actively foster diversity across age groups, nationalities, and professional profiles, creating an environment where different viewpoints drive better decision-making and continuous innovation. This diversity, combined with a strong culture of collaboration and purpose, enables us to maintain a clear impact-driven mindset, as we work to expand access to financial services and **support the growth of SMEs across Mexico.**



HEADCOUNT DISTRIBUTION BY GENDER AND LEVEL

GENDER	ORGANIZATIONAL LEVEL	NUMBER	PERCENTAGE
Female	C-level & top management	13	2%
	Management	32	5%
	Others	168	27%
Male	C-level & top management	23	4%
	Management	68	11%
	Others	317	51%

621
Total employees

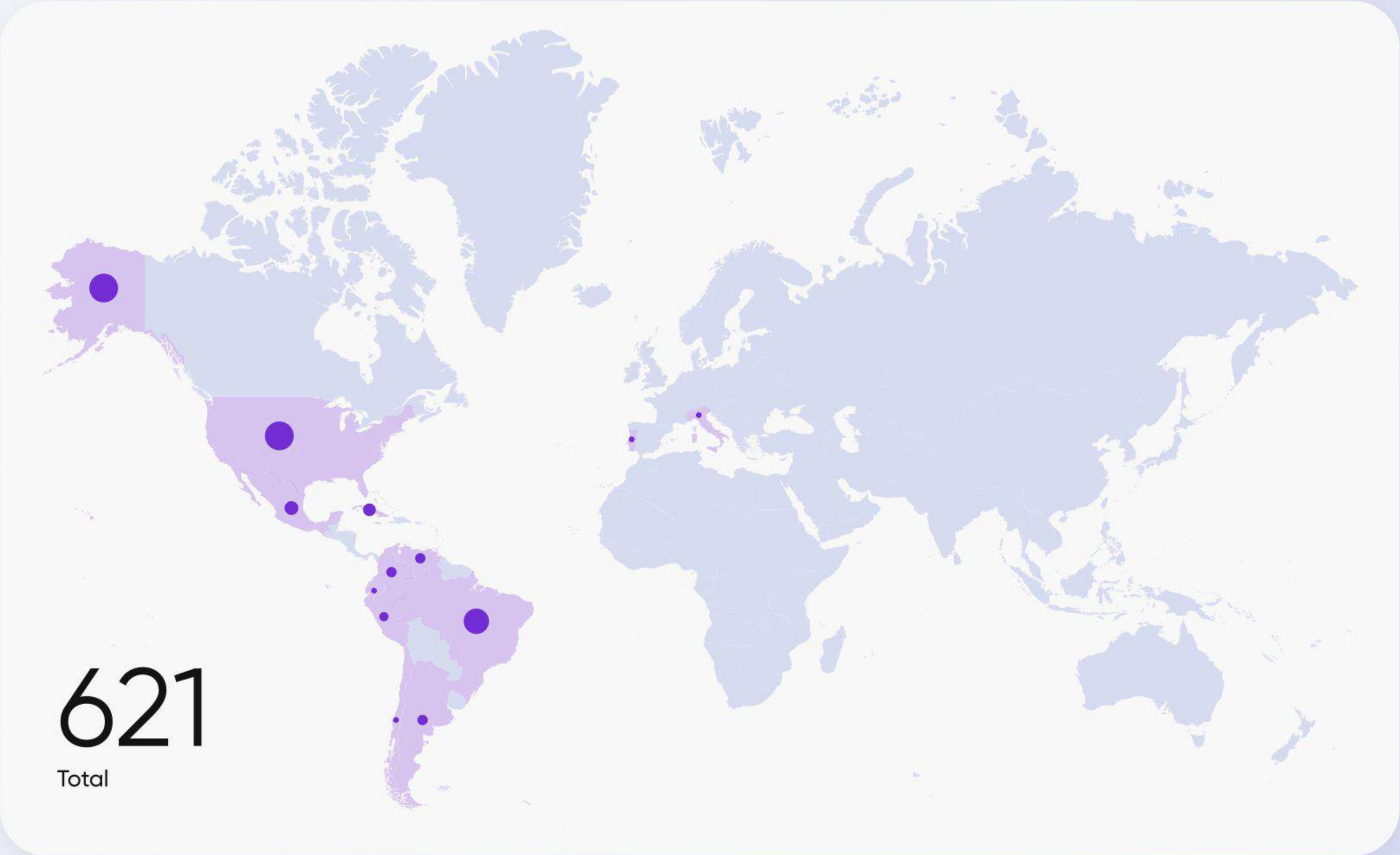
34%
Female

66%
Male

Headcount by nationalities

92% of **Konfio's** workforce is based in Mexico, with the remaining 8% representing a diverse mix of international nationalities.

A. Mexico	574	H. Peru	2
B. Argentina	23	I. Brazil	1
C. Colombia	8	J. Cuba	1
D. Venezuela	3	K. Italy	1
E. United States	2	L. Portugal	1
F. Chile	2		
G. Ecuador	2		



NEW HIRES BY GENDER AND LEVEL

GENDER	ORGANIZATIONAL LEVEL	NUMBER	PERCENTAGE	AGE AVERAGE
Female	C-level & top management	0	0%	-
	Management	5	2%	38.8
	Others	91	26%	38
	Total	96	28%	
Male	C-level & top management	3	0.6%	40.25
	Management	10	3%	38.4
	Others	242	69%	39
	Total	255	72%	
New hires	Total	351	100%	

OUR PEOPLE



351

New hires

28%

Female

72%

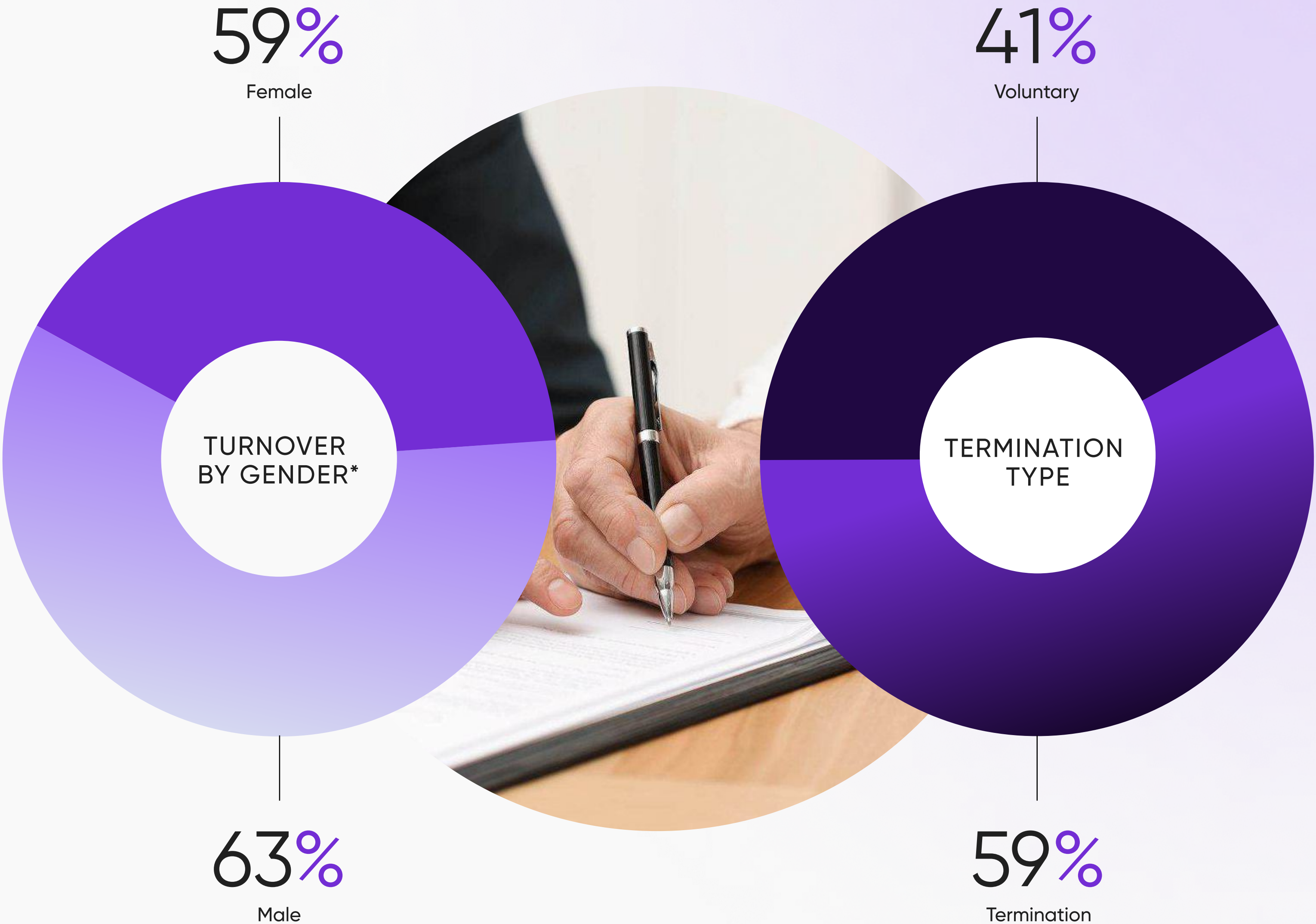
Male

Turnover

Konfio's turnover rate of 61%, reflects the dynamic nature of Mexico's technology and fintech sector, where demand for the profiles **Konfio** develops, commercially skilled, digitally fluent, and financially experienced, is particularly high, driving significant talent mobility across the industry. Of the total turnover recorded in 2025, 41% corresponded to voluntary separations, largely driven by the competitive landscape for talent in the financial and fintech ecosystem in Mexico. Additionally, the remaining 59% reflects organizational decisions, including a rightsizing exercise aligned with performance management objectives designed to strengthen the team's overall effectiveness. To address avoidable attrition, **Konfio** maintains active programs in training and development, culture, and compensation aimed at building long-term employee engagement.

NOTE

*Percentages reflect the respective share within each category over the course of the fiscal year 2025.



The organization monitors turnover metrics closely to evaluate talent retention strategies and ensure operational continuity.

Konfio remains committed to fostering a stable, diverse, and engaging work environment by continuously enhancing its value proposition for all personnel.

Learning and development programs

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

Konfio invests in employee training as part of our commitment to strengthening capabilities across the organization. Ongoing learning initiatives supported the development of technical skills, leadership, and professional growth. We recognize the importance of continuously evolving its training programs to better align with employee needs and the demands of a dynamic business environment.

Average hours of training per employee, 2025

22
Annual average



DISTRIBUTION OF HOURS BY GENDER AND LEVEL

ORGANIZATIONAL LEVEL	TRAINING HOURS	%
C-level & top management	333.17	2.43%
Management	389.67	2.85%
Other	12,946.93	94.71%
Total	13,669.77	100%

GENDER	TRAINING HOURS	%
Female	3,912.24	28.6%
Male	9,757.53	71.4%
Total	13,669.8	100%

Onboarding training on sustainability and impact, ensuring alignment with the company's purpose and ESG priorities, prevention and identification of workplace harassment, including sexual harassment, which also provided guidance on how to report concerns through anonymous channels. Annual training on anti-money laundering and counter-terrorism financing (AML/CFT) and integrity policies was conducted to support compliance and ethical conduct across the organization.

Additionally, employees participated in role-specific technical training designed to equip them with the skills required to effectively perform their responsibilities.

In addition to the above, **100% of our collaborators** participate in a structured performance evaluation process designed to align individual contributions with our strategic goals. This process consists of two semi-annual sessions featuring a 90-degree evaluation model, which combines employee self-assessments with manager reviews.

The annual cycle is organized into four key stages:



01.
KPI DEFINITION (JAN–FEB)

Alignment of individual objectives with strategic KPIs.

02.
SEMI-ANNUAL EVALUATION

A formal mid-year review to track progress.

03.
FINAL RESULTS

Year-end closing and performance calibration.

04.
TALENT DEVELOPMENT

A post-result stage dedicated to creating personalized development plans and upgrading professional skills based on the evaluation outcomes.

This systematic approach ensures that performance feedback is transformed into actionable growth opportunities, fostering a culture of continuous improvement.

Every conversation about performance is an opportunity to grow. We turn feedback into action.

Konfio

The importance of health and wellbeing

GRI 401-3, 403-1, 403-3, 403-4, 403-5, 403-6

Konfio's approach to occupational health and safety is framed within the applicable Mexican regulatory requirements, including **NOM-035-STPS-2018**, which governs psychosocial risk factors in the workplace. Risk identification is carried out through periodic assessments coordinated by the People area, covering both physical and psychosocial dimensions relevant to a fully digital work environment. During 2025, **Konfio** maintained a rigorous commitment to workplace safety, resulting in zero work-related injuries and zero fatalities across all employees.

Throughout 2025, our organization implemented a series of comprehensive health and wellness initiatives designed to enhance the physical, mental, and emotional well-being of our collaborators. These programs focus on **prevention, awareness, and proactive medical care.**



1. NUTRITIONAL AND MENTAL WELL-BEING



Mood Food Workshop

Raised awareness about the direct link between nutrition and mental health.



InBody Assessments

Using bioimpedance technology, we provided employees with precise body composition diagnostics.

2. NEURODIVERSITY AND INCLUSION



Autism Awareness Workshop

To foster a culture of empathy and openness, we provided a comprehensive overview of Autism Spectrum Disorder (ASD). This session empowered employees to value neurodiversity as a natural part of human variability, strengthening inclusion within the workplace and personal environments.



3. PREVENTIVE MEDICAL SERVICES



Comprehensive Health Check-ups

We facilitated preventive clinical examinations to assess the overall health status of our team. These screenings allow for the timely detection of risk factors or silent conditions, encouraging a proactive medical culture.



Vision Exams

To address digital eye strain and refractive errors (such as myopia or astigmatism), we conducted visual acuity screenings. These exams aim to improve ocular health and visual comfort in screen-intensive work environments.



Dental Cleanings

Professional prophylaxis services were offered to promote oral health, preventing periodontal disease and educating employees on proper daily hygiene techniques.

4. SPECIALIZED AWARENESS CAMPAIGNS



"More than Prevention, Living Fully"
(Breast Cancer Awareness)

In an effort to reduce risks and increase treatment success rates, we conducted a specialized campaign focused on breast cancer. The program provided essential knowledge on self-examination methods and the importance of early clinical detection.

Remunerations system

GRI 2-19

Konfio's remuneration system is built on equity, market competitiveness, and effective risk management. The **compensation structure** is divided into two main components:



01. ORDINARY REMUNERATION

A fixed base salary and guaranteed statutory and **above-law benefits** (including Christmas bonus, vacation premium, and grocery vouchers) governed by standardized salary scales.



02. EXTRAORDINARY REMUNERATION

A flexible, variable component linked to individual performance. To align with risk management principles and avoid conflicts of interest, this component utilizes deferred payment methods and **extended evaluation periods**. It can be reduced or suspended if the company experiences financial losses or if materialized risks exceed expectations.



03. GOVERNANCE AND OVERSIGHT

The governance of this system is managed through a structured framework where senior leadership and internal oversight functions hold ultimate authority for **approving compensation policies**, managing incentive budgets, and validating operational mechanics against risk projections. Annual compliance and payout formulas are subject to regular internal reviews to ensure alignment with organizational risk boundaries.

Employee compensation and benefits

GRI 2-20, 201-3, 401-2, 403-8

At **Konfio** our compensation and benefits strategy is designed to ensure internal equity, market competitiveness, and a healthy work-life balance. We strictly comply with **100% of all statutory benefits required by local labor laws** for all our full-time collaborators.

In addition to the above, we offer a competitive package of above-law benefits aimed at promoting holistic well-being.

The process to determine and update these remuneration packages involves periodic market benchmarking and is overseen by our leadership team to ensure it supports talent retention and employee satisfaction.





HEALTH BENEFITS



Medical Insurance

National coverage for accidents and/or illnesses with a definitive diagnosis. Applies exclusively to the employee.

Konfio Benefit for immediate family members:

- 25% covered by **Konfio**.
- 75% paid by the employee.



Minor Medical Insurance

Coverage (covered for the primary policyholder and dependents)

- National medical network.
- 24/7 Telephone Medical Guidance.
- 24/7 Telephone Psychological Guidance.
- 24/7 Telephone Pediatric Guidance.
- Home Assistance Service.
- Telephone Nutritional Assistance.
- Pet Assistance.



Dental Insurance

Coverage

- Basic services at no cost: examinations, cleanings, amalgams, and fillings (resins).
- X-rays at no cost: as required for periodontal evaluation.
- Simple extractions and wisdom teeth removal.
- Root canals: dental nerve removal.



Vision Insurance

Coverage

- Eye exam.
- Prescription eyeglasses (frames and lenses), up to an annual cap, once per year
- Prescription contact lenses, up to an annual cap, once per year
- Contact lens solution (included with lens purchase).
- 30% discount on replacements.

ADDITIONAL BENEFITS



Employee Savings Scheme

Periodic contributions and daily interest earnings. Annual withdrawals available.



Death Benefit

- Accidental death indemnity (36 months of salary).
- Natural death indemnity (18 months of salary).
- Dismemberment indemnity.
- Terminal illness benefit (advance of the sum insured).
- Partial immediate payment upon death.



Life Insurance

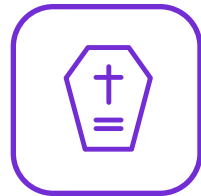
This policy only covers employees with an active Major Medical Insurance plan, as the sum insured is based on the nominal salary.



Grocery Vouchers

Monthly grocery vouchers as part of the benefits package.

Full monthly amount. (Adjusted annually based on the UMA)



Funeral Services

Family plan covered by Konfío. Includes the policyholder, spouse, and children at no cost. Parents and parents-in-law can be included at additional cost.



Me time

6 paid personal days (supplemental to the annual vacation period).



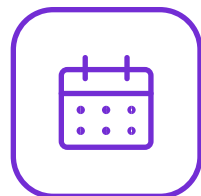
Family day

One annual paid day off for family time.



Remote Work Allowance

Monthly allowance to cover telecommuting expenses.



Grief days

3 paid days in the event of the loss of a close relative.



Parental leave

GRI 401-3

At **Konfio**, we are committed to providing equal opportunities and supporting our employees through dedicated considerations for personnel with family responsibilities and comprehensive maternity protection. Our **parental leave benefits** are designed to offer flexibility, financial security, and well-being for our employees as they grow their families, offering conditions that often exceed standard legal requirements.

MATERNITY LEAVE

In accordance with the Mexican Social Security Institute (IMSS), female employees are granted 84 paid calendar days of maternity leave, typically distributed as 42 days prior to and 42 days following childbirth. If authorized by a physician, mothers have the flexibility to transfer up to 4 weeks of the prenatal leave into their postnatal period.

During this leave, the IMSS covers 100% of the employee's Base Quotation Salary up to the legal maximum limit.

As a distinctive benefit to fully support our talent, for mothers earning a salary above the legal IMSS cap, **Konfio** calculates the salary differential and pays it as a one-time bonus upon their return to work. Furthermore, with their manager's consideration, mothers are permitted to combine all their accrued vacation and "me time" balances during the postpartum period to maximize their time at home.

PATERNITY LEAVE

While Mexican law establishes a minimum of 5 working days for paternity leave, **Konfio** provides 15 working days for fathers. Just like mothers, fathers are given the flexibility to combine these days with their available vacation time, allowing them to better support their growing families.

PARENTAL LEAVE STATISTICS

Our supportive environment is clearly reflected in our retention rates following parental leave.

During the year 2025:



04.

Responsible governance

Corporate governance

GRI 2-9, 2-10, 2-11, 2-18

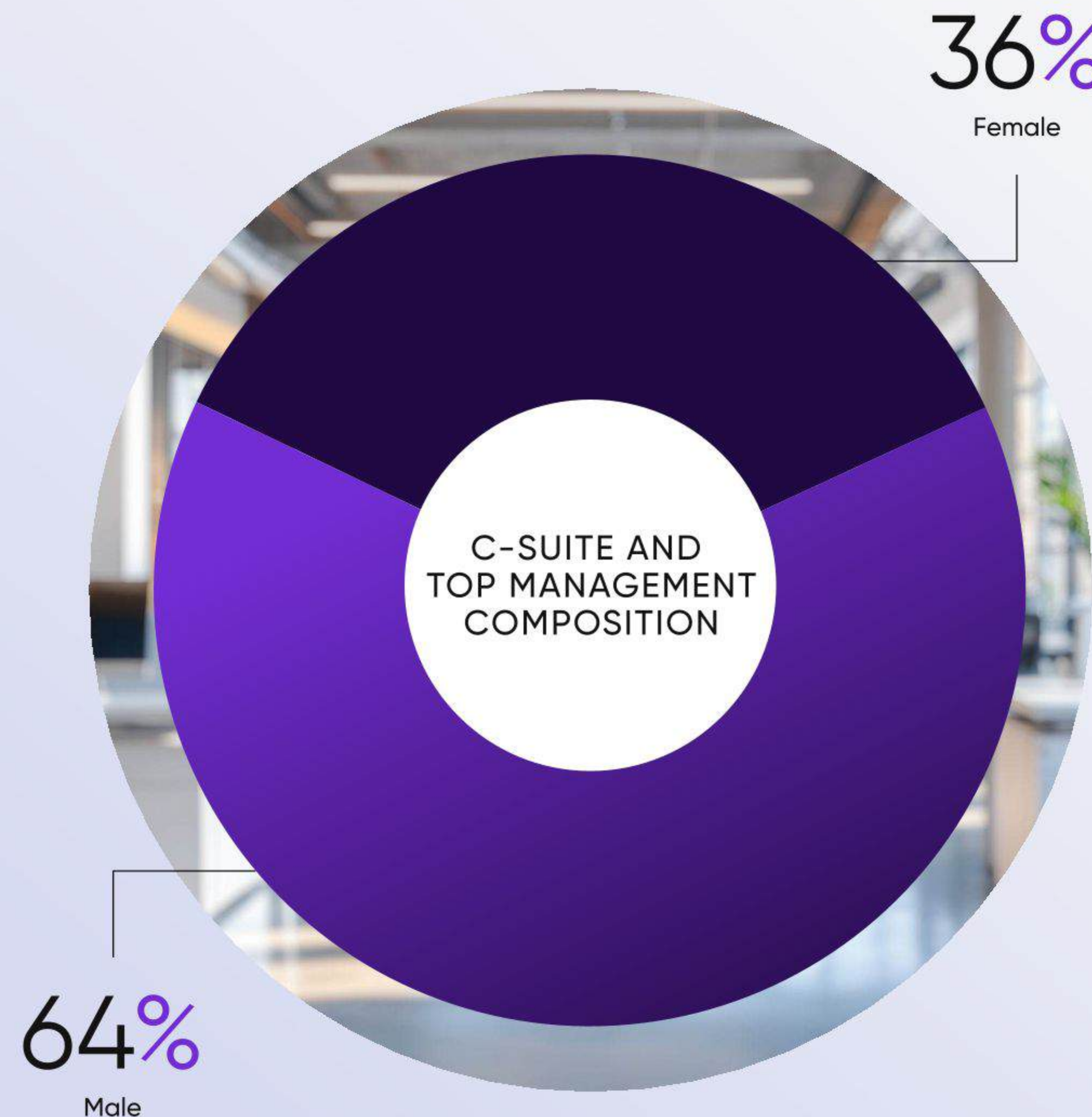
A strong and well-defined corporate governance framework is essential to ensuring clarity, accountability, and consistency in decision-making across the organization. At **Konfio**, governance provides clear guidance on how the company operates, aligns internal processes with international best practices, and supports effective oversight of risks and opportunities. A robust governance structure not only strengthens internal discipline and ethical conduct, but also **builds trust by providing certainty and transparency to investors and stakeholders.**

By embedding sound governance principles—such as integrity, accountability, and responsible management—**Konfio** reinforces its commitment to sustainable growth, prudent risk management, and the creation of long-term value.

Konfio's corporate governance framework is supported by a well-structured organization that includes a Board of Directors comprised of 8 members that session quarterly, a highly experienced and capable C-suite and Top Management leadership team, and specialized committees.

The Board of Directors is chaired by the Founder and CEO of **Konfio**, and members selection process is overseen by the Board itself, with participation from key shareholders and investors.

This structure enables effective oversight, strategic alignment, and informed decision-making across the organization, ensuring that key risks and opportunities are appropriately managed at the highest level.



Support committees

GRI 2-9, 2-16



01. AUDIT

An advisory and support body for the Board of Directors and senior management, whose purpose is to provide systematic and structured oversight of governance activities, enterprise risk management, and internal control.

Composed of 3 members:

100% – 66%
independent women



02. COMMUNICATION AND CONTROL

Management of full compliance with obligations related to AML/CFT (Anti-Money Laundering / Countering the Financing of Terrorism).



03. RISK

An operational and functional committee responsible for risk mitigation.

Composed of 10 members:

33%
women



04. ETHICS

Management of ethical practices at **Konfio** and among its employees, in both internal and external relationships.

Ethics system

GRI 2-15, 2-16, 2-23,
2-24, 406-1

Konfio's ethics system is built on a comprehensive framework of policies and procedures that clearly define expected standards of conduct and provide guidance to all stakeholders on what is acceptable and what is not. This framework is supported by an **Ethics Committee** that oversees the implementation and monitoring of ethical practices across the organization.



In addition, **Konfio** maintains a confidential whistleblowing channel that enables employees and external stakeholders to **report concerns or potential misconduct** in a secure and anonymous manner, reinforcing a culture of integrity, transparency, and accountability.



Code of ethics

Konfio's commitments to responsible business conduct are formally enshrined in our **Code of Ethics and Conduct**, authorized by the Chief Executive Officer. Our organization is firmly committed to upholding human rights, adhering to the **International Labour Organization (ILO)** Declaration on Fundamental Principles and Rights at Work. This includes:

- The effective elimination of child labor
- The eradication of forced and compulsory labor
- The prohibition of human trafficking
- The promotion of freedom of association and the right to collective bargaining

Furthermore, **Konfio** fosters a diverse and inclusive work culture. We ensure gender equity and strictly prohibit discrimination based on race, gender, disability, sexual orientation, or LGBTTIQ+ identity. **We maintain a zero-tolerance policy toward workplace violence, harassment, and sexual harassment.**

We ensure that our policy commitments are integrated throughout our operations and business relationships. The guidelines set forth in the Code of Ethics are mandatory for all personnel, the Board of Directors, support committees, senior management, clients, suppliers, subsidiaries, and affiliates.



INTERNAL INTEGRATION



Acknowledgment

The People area requires every employee to sign a declaration confirming they have reviewed and understood the Code upon hiring. This declaration is updated annually.



Oversight

The Ethics Committee oversees the correct application of the Code, establishes compliance indicators, proposes updates, and resolves grievances.



Reporting

The Ethical Mailbox serves as a safe, confidential channel for employees to report unethical conduct or violations without fear of retaliation.

EXTERNAL INTEGRATION



Supply Chain

We seek business relationships with partners who share our core values. We promote sustainability criteria within our supply chain, prioritizing environmentally friendly products and services produced under socially fair and legal conditions.



Strategic Alignment

We view our suppliers as strategic allies and expect full alignment with our values of transparency and equity.

Conflict of interest

At **Konfio**, a conflict of interest is defined as the risk that personal, family, or business interests may prejudice or influence impartial decision-making or the professional **performance of any employee**, potentially compromising the best interests of the company.

To prevent and mitigate these risks, **Konfio** we establish strict governance guidelines:

01. HIRING PRACTICES

While family members or individuals with civil relationships to employees may be hired based on merit and qualifications, exceptions apply if the hire **creates a direct reporting line** or involves oversight roles in Control, Security, or Compliance.

02. DISCLOSURE REQUIREMENTS

To manage internal conflicts, Vice Presidents, Directors, Managers, and leaders must disclose any interpersonal relationships with other employees via the **Ethical Mailbox**.

03. EVALUATION PROCESS

People area, evaluates these disclosures to determine the **existence of a conflict**. A formal report regarding implications and mitigating controls is then issued to the Ethics Committee.

04. INTERPERSONAL RELATIONSHIPS

Personnel are strictly **prohibited from engaging in romantic or physical relationships** with direct reports or subordinates within their hierarchy. Such situations must be reported immediately to ensure transparent measures are taken. Failure to disclose these relationships may result in disciplinary action, including the termination of the employment contract.

Ethical mailbox

GRI 2-25, 2-26

Throughout 2025, the **Ethical Mailbox** received **24 grievances from employees**. Of these, **50%** related to internal dynamics and were categorized as **misconduct or inappropriate behavior**, including unprofessional conduct and spreading rumors. A further **46%** also concerned internal dynamics and were classified as creating a **hostile work environment**, while **4%** related to commercial practices and were categorized as a **potential conflict of interest** involving an employee and a vendor.

Of the total grievances received, **13%** were closed following investigation with **no fault found**, and **29%** were closed due to **insufficient evidence** provided by the reporting party.

Additionally, **33% were resolved through agreements**, including formal apologies, commitments to improve internal communication and workplace dynamics, and the decision not to engage a vendor in order to comply with hiring policies.

The remaining **25% are still under investigation**; one involves an external investigation, and five cases remain open as they were filed at the end of 2025.



OVERVIEW

24

Grievances received

50%

Inappropriate behavior

46%

Hostile work environment

4%

Conflict of interest

Regulatory compliance

GRI 2-27

At **Konfio**, we uphold an unwavering commitment to ethics, transparency, and the rule of law. We operate under a **strict zero-tolerance policy** regarding corruption, money laundering, and the financing of terrorism.

Our corporate strategy is built upon full adherence to all applicable local and international regulations, ensuring that our financial services and technological solutions facilitate business growth within a framework of **absolute integrity and legal certainty**.



STRICT ZERO-TOLERANCE POLICY

- 01 Corruption
- 02 Money laundering
- 03 Financing of terrorism

Anti-money laundering and counter-terrorism financing

GRI 205-2, 205-3



MANDATORY TRAINING PROGRAM



Initial onboarding process



Annual certification program



Clauses in contractual agreements

To ensure that our compliance culture is deeply embedded across all levels of the organization, we have implemented a comprehensive and **mandatory training program**. Every new employee joining **Konfio** is required to undergo specialized training on **Anti-Money Laundering** and **Counter-Terrorism Financing** as part of their initial onboarding process. This ensures that all team members understand their responsibilities and our internal controls from their first day. Furthermore, this commitment is sustained through a mandatory **annual certification program**.

Every member of the staff, including senior management and the Board of Directors, must complete this updated training every year to stay aligned with the latest **regulatory requirements and internal security protocols**. Beyond our internal team, our anti-corruption policies and ethical standards are formally communicated to all business partners and suppliers through specific compliance clauses in our contractual agreements.



Anti-corruption

GRI 205-1, 205-2

As part of our comprehensive risk management framework, **Konfio** conducts systematic assessments across all its business units to identify, evaluate, and mitigate potential risks related to **corruption, money laundering, and terrorism financing**. This assessment process is an integral component of our internal control environment and is designed to ensure that every operational area remains resilient against financial crime.

Due to our rigorous monitoring systems and robust internal audit controls, **Konfio** reports that there were **zero confirmed cases of corruption** during the reporting period.

Consequently, no employees were dismissed or disciplined for corruption-related offenses, and **no contracts with business partners were terminated due to violations of our ethical standards**.

Additionally, the organization faced no public legal cases regarding corruption brought against it or its employees during this timeframe. Our proactive due diligence processes and **real-time transactional monitoring** continue to serve as the primary defense in maintaining our clean record and full compliance with all regulatory authorities.

Risk management

GRI 2-12, 2-13

Konfio's comprehensive risk management framework is anchored in a proactive risk culture and operationalized through formal governance processes. This structured approach includes the clear definition and continuous monitoring of the risk appetite, ensuring the systematic identification, measurement, and mitigation of the primary risks inherent to the Institution's operations. **Konfio's** risk profile is specifically characterized by its credit exposure to the SME (Small and Medium-sized Enterprises) segment.

This exposure is strategically mitigated through an agile, digital origination model powered by real-time invoicing data. By prioritizing long-term customer relationships and maintaining rigorous control and compliance standards, the Institution scales its business in a sustainable and resilient manner.

Konfio prioritizes the following key risk categories:



01. CREDIT AND CONCENTRATION RISK

Management of potential losses arising from borrower defaults and exposure to specific sectors.

02. STRATEGIC, REPUTATIONAL, BUSINESS, AND ESG RISK

Oversight of long-term viability, brand integrity, and impacts related to Environmental, Social, and Governance criteria.

03. LIQUIDITY AND MARKET RISK

Monitoring of solvency, funding stability, and fluctuations in market variables.

04. OPERATIONAL RISK

Mitigation of risks resulting from inadequate internal processes, systems, or external events.

Cybersecurity

GRI 418-1

Our security framework is based on the **NIST Cybersecurity Framework (CSF 2.0)**, designed to protect customer data and ensure the confidentiality, integrity, and availability of information. This framework enables the **identification and management of cybersecurity risks**, the implementation of preventive and detective controls, and the timely response to and recovery from potential incidents.

Robust governance and oversight mechanisms are in place, including **continuous monitoring, access controls, data encryption, and regular employee training**.

Additionally, incident response and business continuity plans support effective remediation and **service restoration**.

During the reporting period, **Konfio** monitored and managed risks related to **customer data protection** in alignment with applicable regulations and best practices.



RESPONSIBLE ENTERPRISE

STRATEGIC PRIORITIES AND ACTIONS IN 2025

During 2025, we strengthened our customer data protection capabilities through a **risk-based and technology-driven** approach. Prioritizing risk mitigation over process optimization, applying a **Zero Trust model** based on the principle of least privilege, and promoting continuous compliance as an operational capability.

Key actions implemented during the year included the deployment of **Data Loss Prevention (DLP)** solutions across endpoints (703 devices across Windows and macOS), SaaS platforms, and email systems to mitigate data leakage risks.

Additionally, a **Threat Intelligence service** was implemented to proactively identify cybersecurity threats, including fraudulent websites, publicly exposed data, and risks associated with the deep and dark web.

We also advanced the **automation of vulnerability management processes**, including the detection and response to known vulnerabilities and zero-day threats through artificial intelligence-enabled tools. These efforts contributed to a significant improvement in alignment with **NIST standards** across cloud environments, including AWS and Cloudflare.

Tax transparency

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



In **Konfio** we are committed to full compliance with applicable tax laws and regulations in all jurisdictions where it operates. The company adheres not only to the letter of the law but also to its spirit, promoting responsible tax practices and contributing to fiscal equity in the markets it serves.

Tax matters are governed through a robust oversight framework. The **Audit Committee** reviews tax-related topics on a quarterly basis, ensuring appropriate supervision, risk management, and alignment with corporate policies.

We maintain a proactive approach to managing tax-related matters, supported by external experts who provide ongoing advisory on regulatory changes and emerging tax risks. The Company ensures that tax positions are aligned with current legislation and best practices, seeking to address any concerns in a timely and transparent manner. To further strengthen transparency and accountability, **the company's external auditors conduct an annual tax audit review, the results of which are reported to the Tax Administration Service (SAT) in a timely manner.**

05.

Green Konfío



Green Konfío

Given the nature of our products and client base, we are considered a low environmental and social risk institution by development finance institutions such as **IDB Invest, IFC, and DFC**. Accordingly, we adopted a proportionate environmental and social risk management approach aligned with the scale, scope, and digital nature of our operations and clients.

In 2025, **Konfío** completed its first greenhouse gas emissions assessment, covering Scope 1, Scope 2, and an initial approach to Scope 3 financed emissions aligned with the **PCAF Standard**. This exercise represents our baseline, a first step designed to establish a methodology, identify data gaps, and build internal capabilities.

Given the exploratory nature of this initial assessment and the inherent limitations of first-year data, we have chosen not to publish specific emissions figures at this stage. We are committed to refining our methodology in collaboration with our impact investors and specialized partners, and to disclosing quantitative results once we have sufficient confidence in their accuracy and comparability.

This ongoing process reflects our belief that **credible climate disclosure requires rigor before visibility**.

06.

Social Impact

Social impact

203-1, 203-2, 413-1

ACTIONS WITH POSITIVE IMPACT IN OUR COMMUNITY

The real-world impact of **Konfio's** financial services on its clients' businesses has been independently validated by IDB Invest. A case study conducted in 2024 found that businesses that received a loan from **Konfio** experienced a **19.4% increase in sales two years after disbursement**, compared to similar firms that were rejected for financing. The impact was even more pronounced for women-owned businesses, which saw sales grow by 41.9% underscoring the outsized role that access to credit plays in unlocking the potential of women entrepreneurs in Mexico. These findings position **Konfio** not only as a financial services provider, but as a demonstrable driver of business growth and economic inclusion.



In addition to our commitment to financial inclusion, **Konfio** recognizes the importance of supporting its clients not only through access to financing, but also by promoting sound environmental and social (E&S) practices. Strengthening **E&S management among SMEs** helps reduce risks and supports compliance with applicable regulations, while also enhancing their competitiveness and ability to attract new customers, among other benefits.

In 2025, **Konfio** implemented several initiatives to help clients integrate environmental and social considerations in a practical and accessible way.

These included:

- Incorporating environmental and social compliance clauses into client contracts
- Developing and providing practical tools to support E&S compliance, available through the company's blog, including:
 - An environmental and social compliance checklist aligned with key regulations
 - An annual E&S action plan template
 - A step-by-step guide for establishing a grievance mechanism
 - A suggested Code of Conduct

Throughout the year, the company also shared practical and actionable content through its social media channels to promote awareness and adoption of good practices, including environmental care and measures to prevent forced and child labor, among other relevant topics.

In addition to our clients, **Konfio** recognizes the importance of supporting the communities in which we operate. In addition to its core business impact, **Konfio fosters a culture of social responsibility** among its employees through an emerging volunteer and donation initiative.

In 2025, the company supported six organizations addressing causes aligned with its employees' values, spanning reforestation, access to clean water, education, and community development.

As this program matures, **Konfio** is committed to tracking and disclosing participation metrics and social investment figures in future reporting cycles.

Source: IDB Invest Case Study, 2024 <https://idbinvest.org/es/publicaciones/estudio-de-caso-de-konfio>



Through these initiatives, we aim to foster **positive social impact** and actively contribute to the well-being of the communities around us.

We believe that thriving, resilient communities are essential to building the strong **Mexico** we aspire to contribute to.

Konfio

ORGANIZATIONS AND CAUSES SUPPORTED DURING 2025



ONE TREE PLANTED

A non-profit organization focused on global reforestation.



WATER IS LIFE

A non-profit organization that provides safe drinking water and sanitation solutions through various filtration systems to communities in need, primarily in Africa and Latin America.



REINSERTA

A non-profit organization that works to break cycles of crime and improve public safety by engaging with the prison system.



ORGANIZATIONS AND CAUSES SUPPORTED DURING 2025



MILK FOR HAITI

A non-profit foundation that, since 2008, has been dedicated to addressing child malnutrition in Haiti and raising awareness on this issue.



ÚNETE

A civil society, non-profit organization with more than 26 years of experience in education. Its mission is to improve the quality and equity of education through the integration of technology in teaching and learning processes.



GRUPO MURLOTA

An organization dedicated to training economically disadvantaged families in poultry farming, enabling them to produce and sell eggs as a source of income.



07.

About this report

About this report

GRI 2-2, 2-3

This report presents **Konfio's** performance and results for the period from January to December 2025. Its contents have been prepared in alignment with the **Global Reporting Initiative (GRI) Standards**, ensuring a structured and transparent approach to sustainability disclosure. The information included in this report corresponds to the operations of **Konfio Limited**.

Proud to have earned our investor's trust
and their interest on positive impact

INVESTORS

LENDERS



08. GRI Content Index

GRI content index

STANDARD	PAGE	DESCRIPTION	REFERENCE, ANSWER AND OR OMISSION
2-1	04	Organizational details	About Konfio
2-2	04, 58	Entities included in the report	About Konfio, About this report
2-3	58	Reporting period, frequency, and contact point	About this report
2-4	-	Restatements of information	This is Konfio's first GRI-aligned report. No restatements apply
2-5	-	External assurance	This report has not been externally assured
2-6	04	Activities, value chain, and other business relationships	About Konfio
2-7	21	Employees	Our people
2-8	-	Non-employee workers	We do not have personnel under this framework
2-9	36, 37	Governance structure and composition	Corporate governance, Support Committees
2-10	36, 37	Nomination and selection of the highest governance body	Corporate governance
2-11	36, 37	Chair of the highest governance body	Corporate governance
2-12	46	Role of the highest governance body in overseeing impact management	Risk management
2-13	46	Delegation of responsibility for impact management	Risk management

STANDARD	PAGE	DESCRIPTION	REFERENCE, ANSWER AND OR OMISSION
			As Konfío formalizes its ESG framework, including this first GRI-aligned Sustainability Report, the company is in the process of defining structured roles and responsibilities for sustainability oversight and disclosure at all levels of governance
2-14	-	Role of the highest governance body in ESG reporting	The development and coordination of the reporting process are led by the Vice President of Corporate Affairs, a member of the C-suite leadership team. This position ensures that ESG commitments are integrated into the core business strategy and that there is a direct line of accountability between executive management
2-15	38	Conflicts of interest	Ethics system
2-16	37, 38	Communication of critical concerns	Support committees, Ethics system
			Konfío's governance committees, including the Audit, Risk, and Ethics Committees, provide the Board of Directors with periodic updates on regulatory developments, risk management, and compliance matters. As Konfío formalizes its ESG framework, it is building structured mechanisms to ensure that sustainability-relevant insights are systematically incorporated into the information flow to the highest governance body. During 2025, no critical ESG concerns were identified.
2-17	-	Collective knowledge of the highest governance body	These bodies serve as the primary knowledge link, presenting the Board with technical updates on emerging regulatory trends, ethical compliance, and risk mitigation strategies. This internal information flow ensures that the highest governance body possesses the necessary insights to oversee Konfío's impacts, fostering informed decision-making.

STANDARD	PAGE	DESCRIPTION	REFERENCE, ANSWER AND OR OMISSION
2-18	36	Performance evaluation of the highest governance body	Board oversight is exercised indirectly through the monitoring and achievement of the organization's strategic objectives
2-19	30	Remuneration policies	Remunerations committee
2-20	31	Process to determine remuneration	Employee compensation and benefits
2-21	-	Annual total compensation ratio	As a privately held company, Konfio does not disclose executive compensation ratios publicly. This information is considered commercially sensitive and is managed confidentially in accordance with the company's governance policies
2-22	02, 14	Statement on sustainable development strategy	Message from our founders, Sustainability strategy
2-23	38	Commitments and policies	Ethics system
2-24	38	Embedding of commitments and policies	Ethics system
2-25	42	Processes to remediate negative impacts	Ethical mailbox
2-26	18, 42	Mechanisms for seeking advice and raising concerns	Our stakeholders, ethical mailbox
2-27	43	Compliance with laws and regulations	Regulatory compliance
2-28	19	Membership in associations	Affiliations
2-29	18	Approach to stakeholder engagement	Our stakeholders
2-30	-	Collective bargaining agreements	Konfio's employees have not formed any labor unions in accordance with the Federal Labor Law
3-1	14	Process to determine material topics	Our Sustainability Strategy
3-2	15	List of material topics	Material Topics

STANDARD	PAGE	DESCRIPTION	REFERENCE, ANSWER AND OR OMISSION
3-3	14, 15	Management of material topics	Our sustainability strategy, Material topics
201-1	04, 12	Direct economic value generated and distributed	About Konfio, Economic Value Generated
201-3	31	Defined benefit plan obligations and other retirement plans	Employee compensation and benefits
201-4	-	Financial assistance received from government	No financial assistance was received during 2025
202-1	04	Ratios of standard entry-level wage by gender compared to local minimum wage	As of 2025, the monthly statutory minimum wage is set at \$8,364 MXN. Our lowest paid salary for full-time employees is \$13,600 MXN per month This results in a ratio of 1.62 to 1, meaning our entry-level compensation is 62% higher than the federally mandated minimum wage
202-2	-	Proportion of senior management hired from the local community	Our people
203-1	52	Investments in infrastructure and supported services	Social impact
203-2	52	Significant indirect economic impacts	Social impact
205-1	45	Operations assessed for risks related to corruption	Anti-corruption
205-2	44, 45	Communication and training on anti-corruption policies and procedures	Anti-money laundering and counter-terrorism financing, Anti-corruption
205-3	44	Confirmed incidents of corruption and actions taken	Anti-money laundering and counter-terrorism financing
206-1	-	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	As of the end of 2025, Konfío is involved in a proceeding initiated by the Federal Economic Competition Commission (COFECCE) related to an investigation into a potential monopolistic practice. No final determination has been issued to date
207-1	48	Tax approach	Tax transparency

STANDARD	PAGE	DESCRIPTION	REFERENCE, ANSWER AND OR OMISSION
207-2	48	Tax governance, control, and risk management	Tax transparency
207-3	48	Stakeholder engagement and management of tax concerns	Tax transparency
401-1	21	New employee hires and employee turnover	Our people
401-2	31	Benefits provided to full-time employees that are not provided to temporary or part-time employees	Employee compensation and benefits
401-3	28, 34	Parental leave	The importance of health and wellbeing, Parental Leave
403-1	28	Occupational health and safety management system	The importance of health and wellbeing
403-2	-	Hazard identification, risk assessment, and incident investigation	The importance of health and wellbeing
403-3	28	Occupational health services	The importance of health and wellbeing
403-4	28	Worker participation, consultation, and communication on occupational health and safety	The importance of health and wellbeing
403-5	28	Worker training on occupational health and safety	The importance of health and wellbeing
403-6	28	Promotion of worker health	The importance of health and wellbeing
403-8	31	Coverage of the occupational health and safety management system	Employee compensation and benefits
403-9	-	Work-related injuries	During the 2025 reporting period, we maintained a rigorous commitment to workplace safety, resulting in zero fatalities and zero work-related injuries for all employees and supervised workers
404-1	25	Average hours of training per employee	Learning and development programs
404-2	25	Programs for upgrading employee skills and transition assistance programs	Learning and development programs
404-3	25	Percentage of employees receiving regular performance and career development reviews	Learning and development programs

STANDARD	PAGE	DESCRIPTION	REFERENCE, ANSWER AND OR OMISSION
405-1	21	Diversity of governance bodies and employees	Our people
405-2	-	Ratio of basic salary and remuneration of women to men	Our latest compensation analysis reveals an overall gender pay gap of 13%, primarily driven by the current distribution of genders across senior leadership roles. Konfio monitors this gap on an ongoing basis, conducting frequent reviews to assess movements and define adjustment strategies. We remain committed to closing this gap through transparent salary structures and unbiased promotion processes, ensuring that remuneration is based strictly on merit, experience, and responsibility, regardless of gender.
406-1	38	Incidents of discrimination and corrective actions taken	Ethics system
413-1	52	Operations with local community engagement, impact assessments, and development programs	Social impact
417-1	-	Requirements for product and service information and labeling	As a regulated financial entity, Konfio ensures full transparency in the communication of its financial products and digital tools. 100% of Konfio's products are subject to strict information and disclosure requirements established by the National Commission for the Protection and Defense of Users of Financial Services (CONDUSEF) and the National Banking and Securities Commission (CNBV), ensuring that clients receive clear, complete, and accurate information about the terms, conditions, and costs of every financial product offered All customers have access to detailed information regarding: Terms and Conditions: Transparent disclosure of interest rates (CAT), commissions, and payment schedules. Cybersecurity and Safety: Clear instructions on the secure use of digital platforms and data protection measures. Rights and Remedies: Information on how to file claims or cancel services through our specialized Customer Service Unit (UNE)

STANDARD	PAGE	DESCRIPTION	REFERENCE, ANSWER AND OR OMISSION
417-2	-	Incidents of non-compliance concerning product and service information and labeling	During the 2025 reporting period, Konfio recorded zero incidents of non-compliance with regulations and/or voluntary codes concerning product and service information and labeling
417-3	-	Incidents of non-compliance concerning marketing communications	During the 2025 reporting period, Konfio recorded zero incidents of non-compliance with regulations and/or voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship.
418-1	47	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Cybersecurity

Contact us

Gregorio Tomassi
Chief Financial
Officer

gregorio.tomassi@konfio.mx

Leticia Robles De Las Fuentes
VP of Corporate Strategy
and Public Affairs

leticia.robles@konfio.mx

Renata González Muñoz
Director of Investor Relations
and Financial Projects

renata.gonzalez@konfio.mx

impacto@konfio.mx