Quálitas®

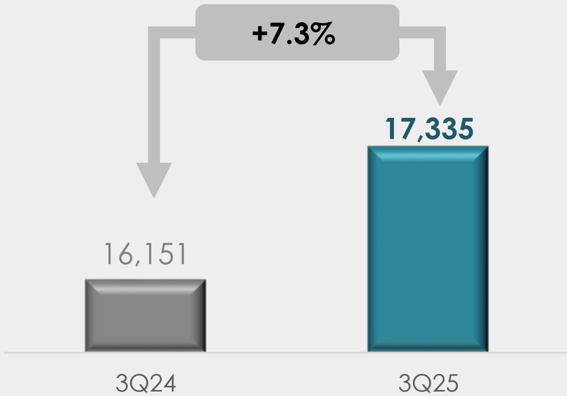
Earnings results webcast

3rd quarter 2025

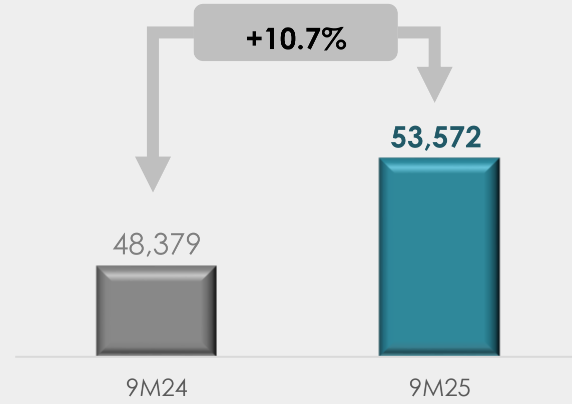
October 22nd, 2025

Resilient growth, strategic focus

Written premiums



Figures in million pesos



Business line

	Traditional		Financial institutions	Q International
	Individual	*Fleets*		
3Q Δ%:	+7.2%	-(3.6%)	+17.6%	+0.2%
9M Δ%:	+10.8%	-(1.2%)	+22.4%	+9.0%

Q International 9M25	*USA*	*PERU*	*COSTA RICA*	*EL SALVADOR*	*COLOMBIA*
*5.2%**	*1.7%**	*0.9%**	*1.9%**	*0.7%**	*NEW!*
9M25 %Δ 9.0%	%Δ (24.0%)	%Δ 36.6%	%Δ 27.7%	%Δ 49.7%	

LATAM: 3.5%* %Δ +37.5%

%Δ growth in premiums vs previous period
*Participation in the company's total written premiums

Profitability through discipline

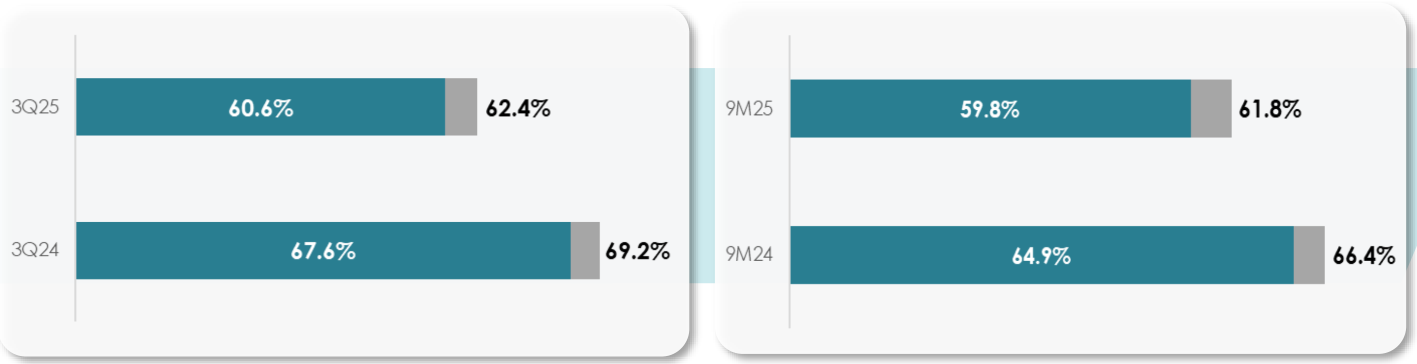
Earned premiums

Figures in million pesos

Loss Ratio

QC

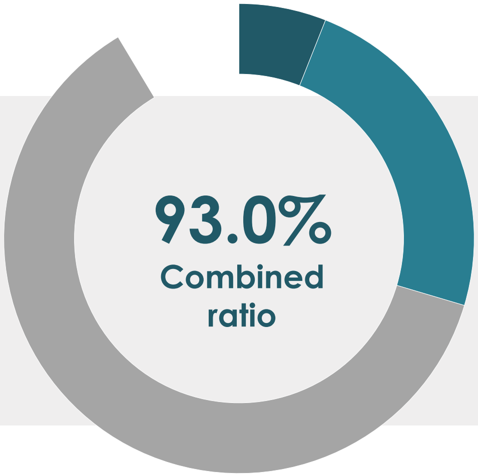
Q Mx



Figures in million pesos

Operating discipline in action

3Q25

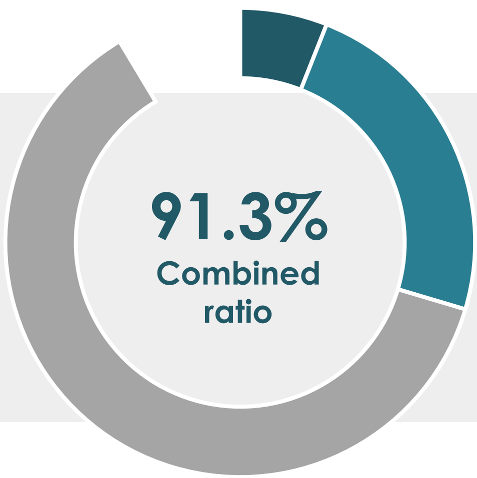


24.5%
Acquisition ratio
+1.8 pp vs 3Q24

6.0%
Operating ratio
+2.2 pp vs 3Q24

62.4%
Loss ratio
-6.8 pp vs 3Q24

9M25



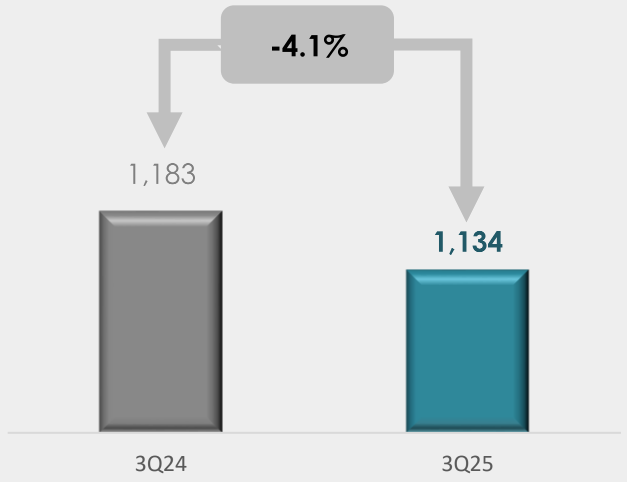
23.6%
Acquisition ratio
+1.3 pp vs 9M24

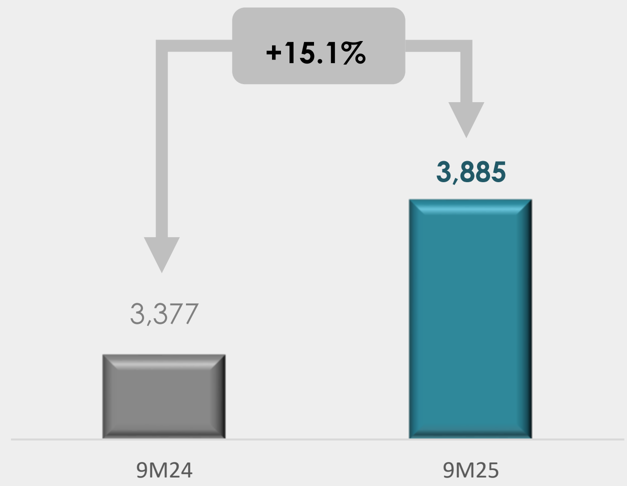
6.0%
Operating ratio
+1.8 pp vs 9M24

61.8%
Loss ratio
-4.6 pp vs 9M24

Solid portfolio, strong results

Financial income





Figures in million pesos

86.4% Fixed Income proportion

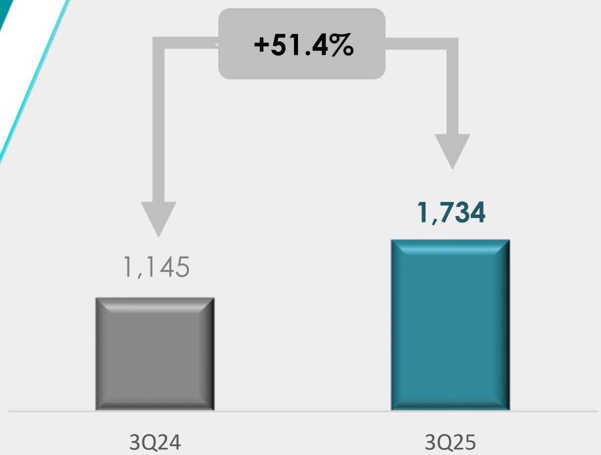
2.3 Years duration

8.6% Yield to maturity

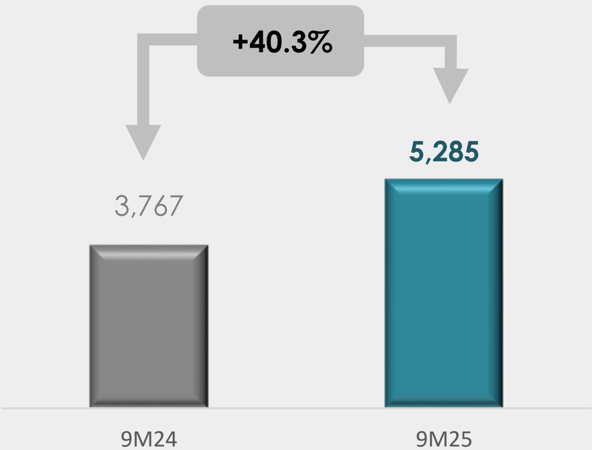
8.9% 9M25 ROI

Profitability that endures

Net income



Figures in million pesos



10.0% 3Q25 Net Margin

9.8% 9M25 Net Margin

$16.6 12M EPS

26.7% 12M ROE

Strong capital position

$6.0 B Regulatory capital

$18.0 B Solvency margin

401% Solvency ratio

Investor Relations

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