

# Quálitas<sup>®</sup>

## Earnings results webcast

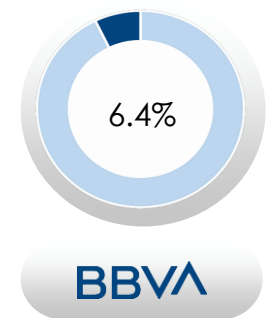
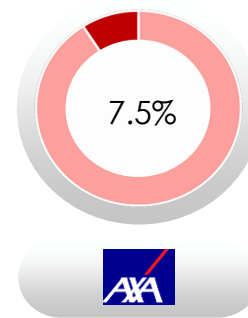
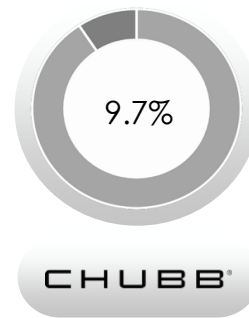
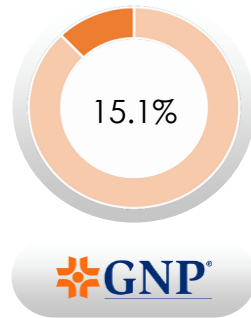
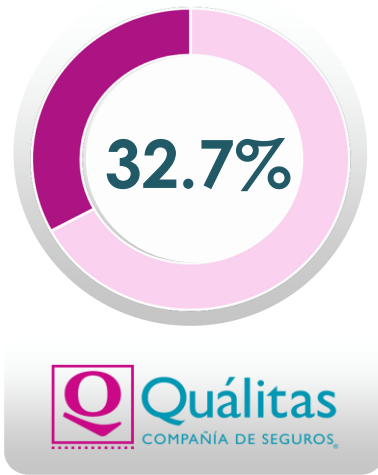
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4Q and full year 2025

January 29<sup>th</sup>, 2026



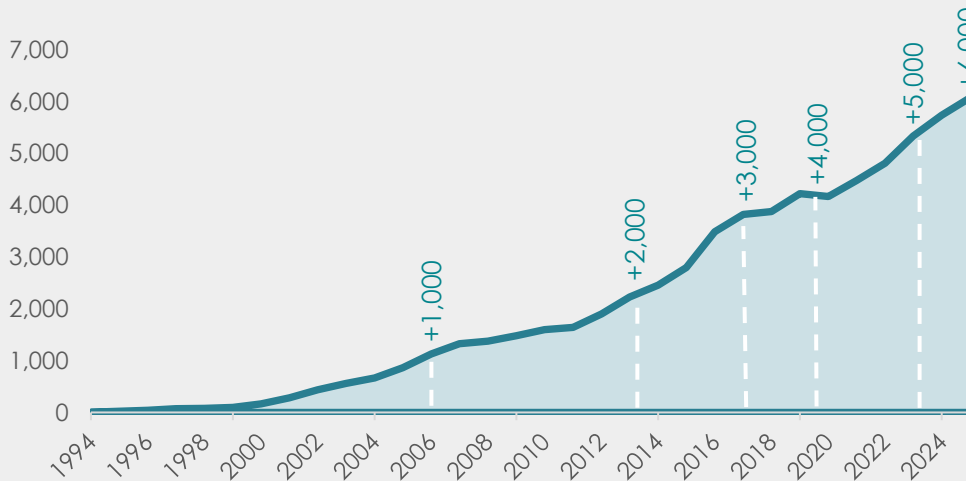
# Market leadership with disciplined execution



Source: AMIS, figures at the end of September 2025

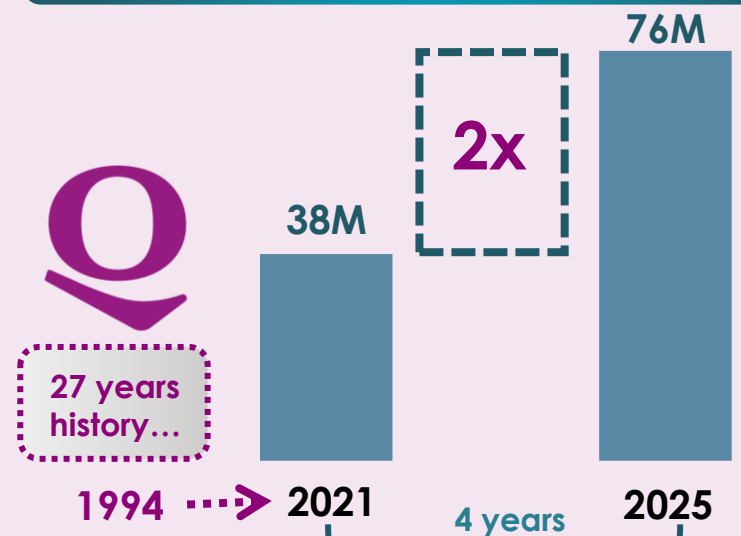
**6,072,305 insured units**

**CAGR: 9.9%\***



Figures in thousands of units  
\*CAGR of the last 5 years

**Top line growth**



Figures in million pesos MXN

# Strengthening leadership continuity

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**Executive President**

José Antonio Correa  
Etchegaray



**CEO**

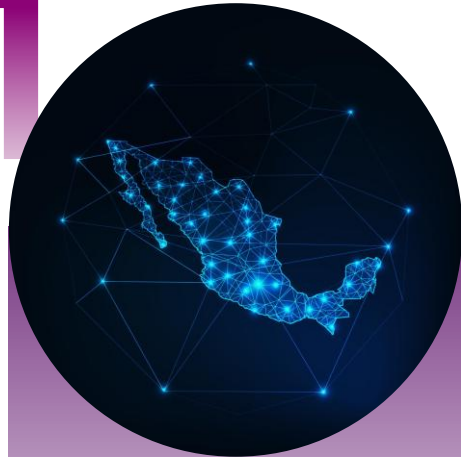
Bernardo E. Risoul Salas



Best-in-class succession plan

# Sustained value driven by our DNA

1



Strengthen our leadership in Mexico

2



Accelerate profitable growth in subsidiaries

3



New business opportunities within insurance ecosystem

## ORGANIZATIONAL CULTURE

### 2025 highlights

**\$75.8B**

Written premiums

**9.4%**

Top-line growth vs 2024

**94.1%**

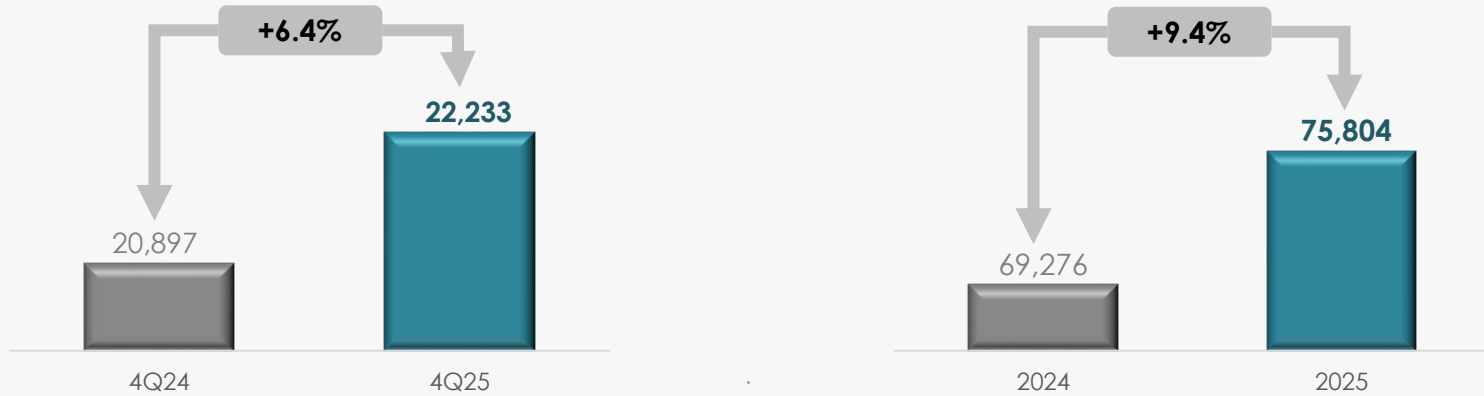
Combined ratio

**20.2%**

ROE 12M

# Resilient top-line growth

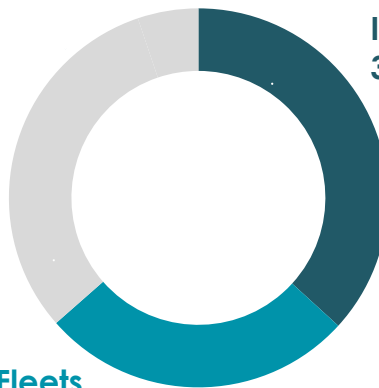
## Written premiums



%Δ growth vs previous period  
Premiums in millions pesos

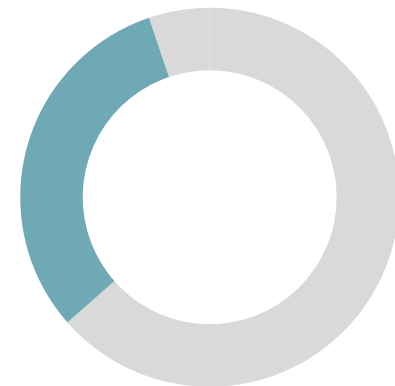


**Traditional**  
~63%\*;  
%Δ +2.8%



**Fleets**  
26.7%\*; %Δ -3.2%

**Financial institutions**  
~33%\*;  
%Δ +24.6%



%Δ growth in written premiums 2025 vs 2024

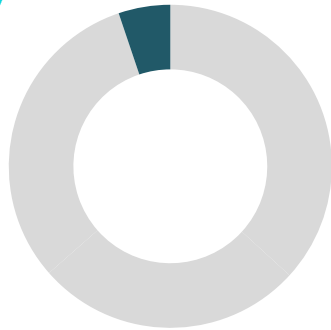
\*Annual participation in the company's total written premiums growth

# Sustainable profitability across markets

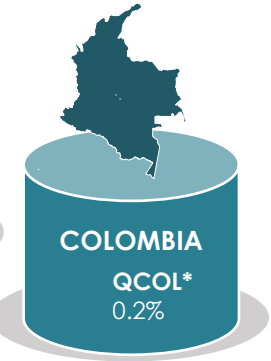
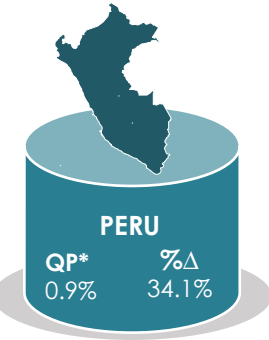
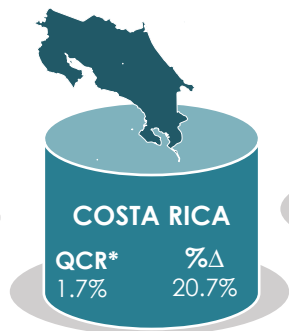
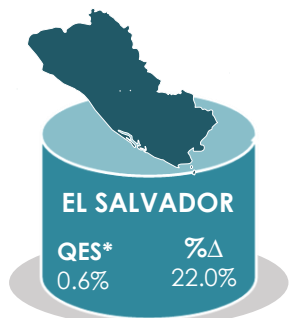
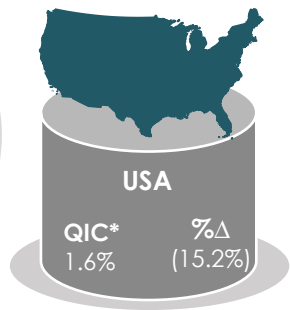
## Q International

~5%\*;

%Δ +11.9%

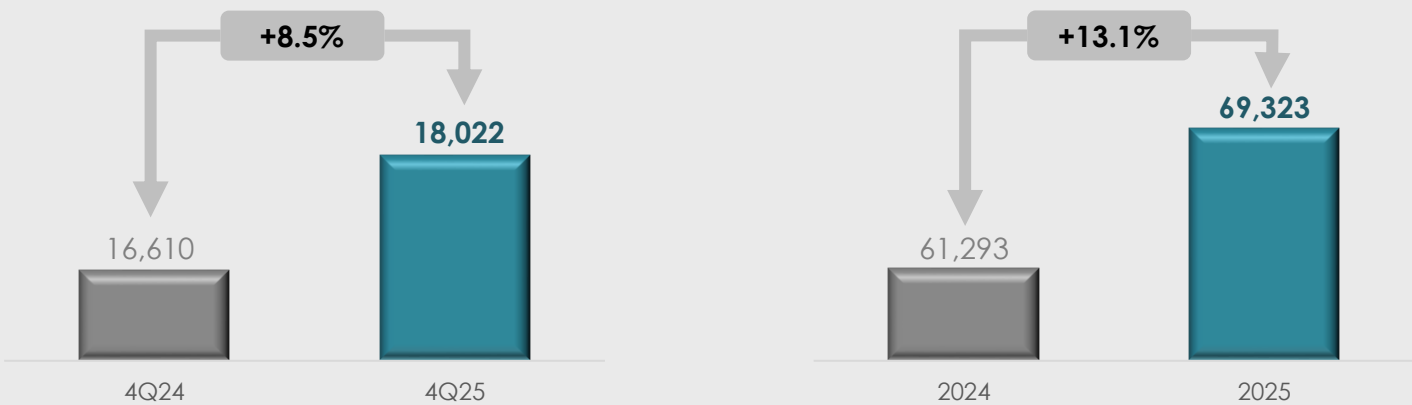


LATAM: %Δ +31.2%



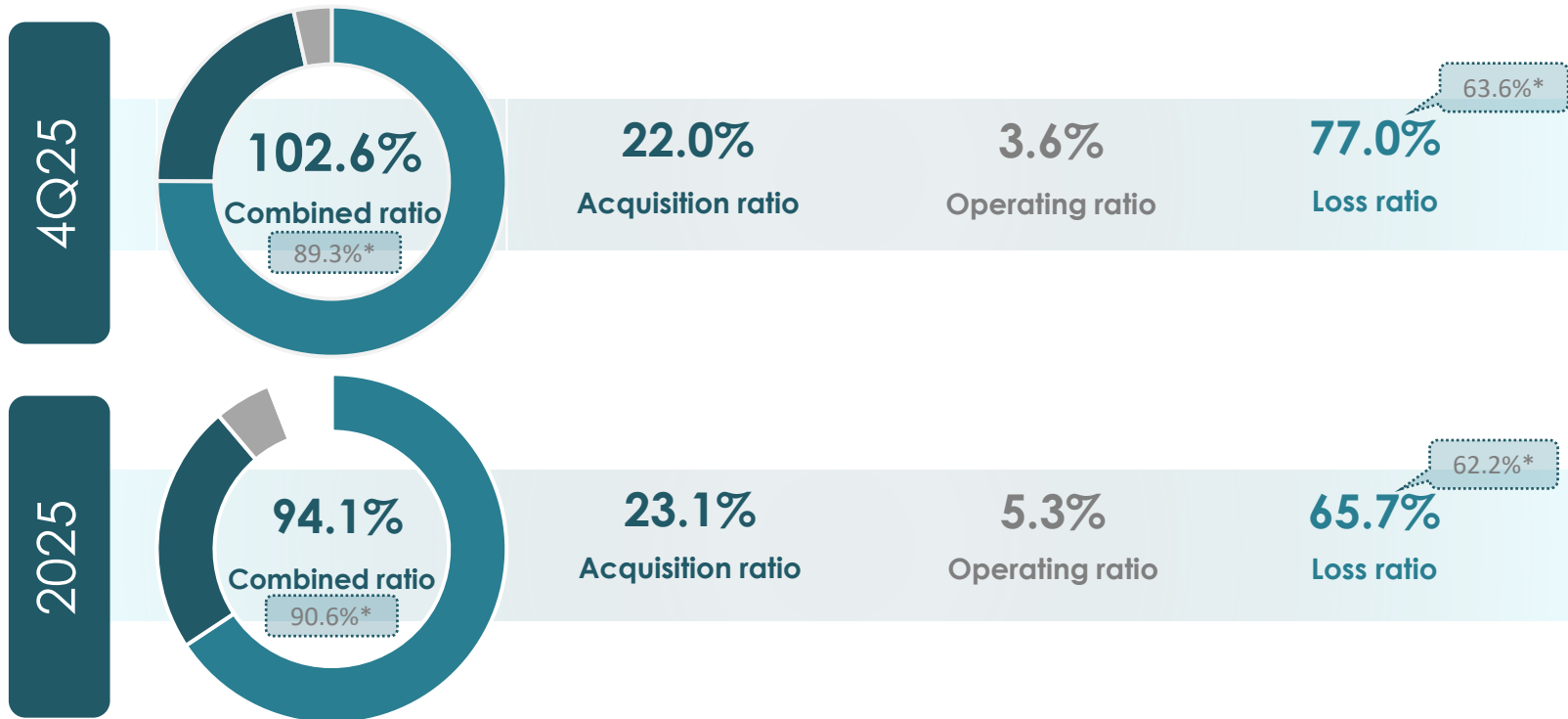
%Δ growth in premiums vs previous year, excluding intercompany operations  
 \* Annual participation in the company's total written premiums growth

## Earned premiums



%Δ growth in premiums vs previous year  
 Premiums in million pesos

# Disciplined execution delivering results

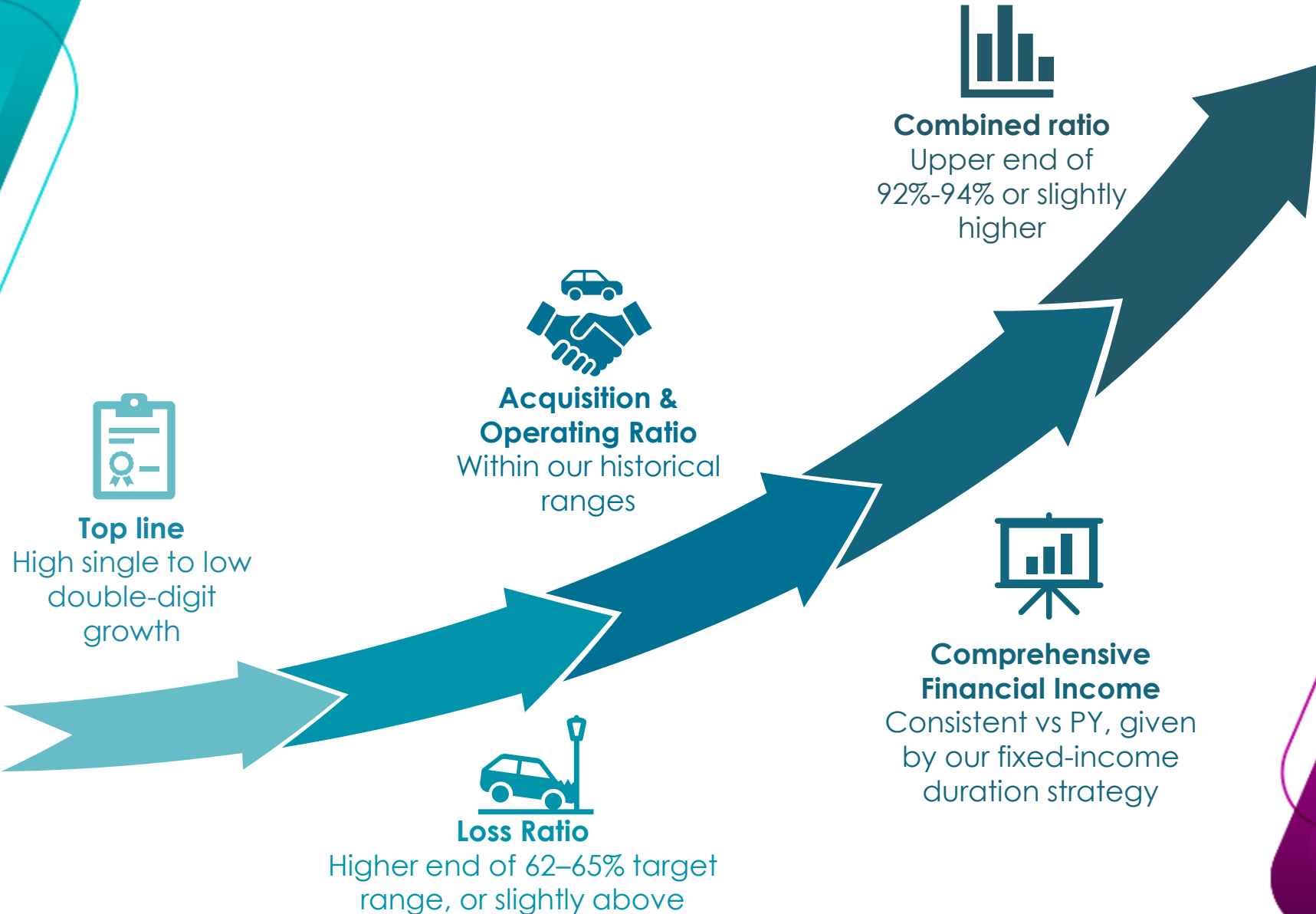


	4Q25	2025
Comprehensive financial income	\$1,225 -21.3% vs 4Q24	\$5,110 +3.6% vs 2024
Net income	(\$190) \$1,493*	\$5,095 -0.5% vs 2024 \$6,778*

<b>\$53.2B</b> Total portfolio	<b>8.4%</b> Yield to maturity	<b>2.3</b> Avg. duration years
<b>\$12.7</b> EPS 12M	<b>8.7%</b> FY ROI	<b>20.2%</b> ROE 12M 26.9%*

\*Excluding the VAT effect  
%Δ growth vs previous year  
Figures in million pesos MXN

# 2026 Expectations





Investor Relations  
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