



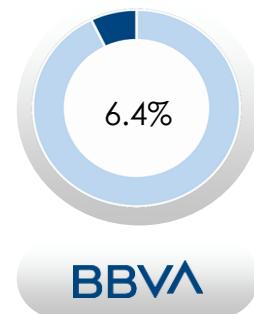
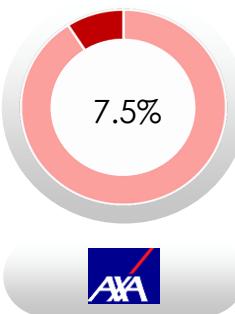
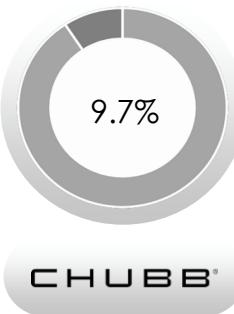
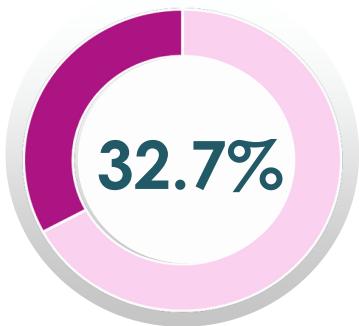
Earnings results webcast

4Q and full year 2025

January 29th, 2026



Market leadership with disciplined execution



Source: AMIS, figures at the end of September 2025

6,072,305 insured units

CAGR: 9.9%*



Top line growth



27 years history...

1994 → 2021

2x

38M

76M

4 years

2025

Figures in thousands of units

*CAGR of the last 5 years

Figures in million pesos MXN

Strengthening leadership continuity

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%

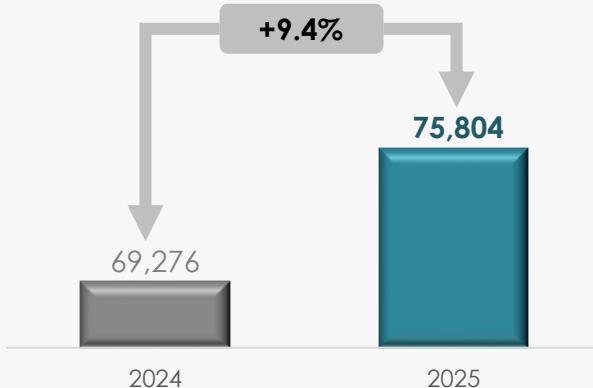
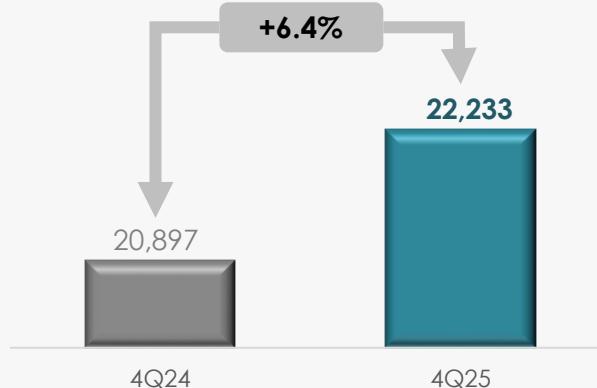
Combined ratio

20.2%

ROE 12M

Resilient top-line growth

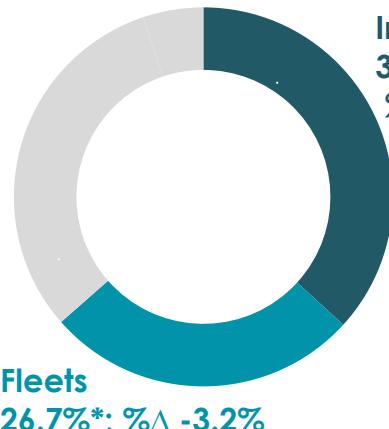
Written premiums



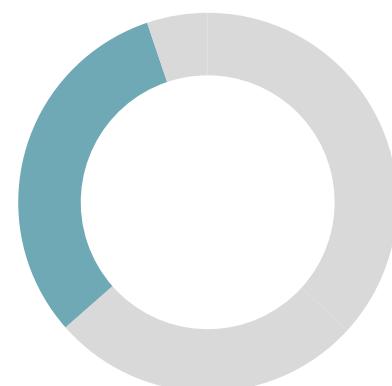
%Δ growth vs previous period
Premiums in millions pesos



Traditional
~63%*;
%Δ +2.8%



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

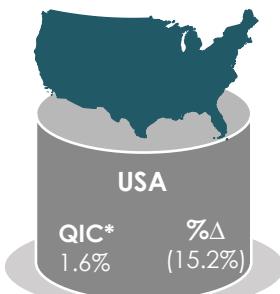
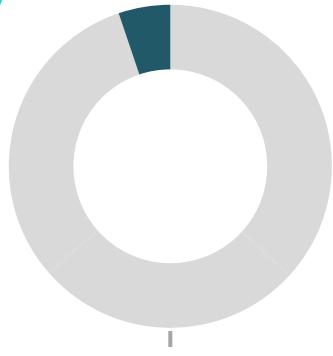


Sustainable profitability across markets

Q International

~5%*

%Δ +11.9%

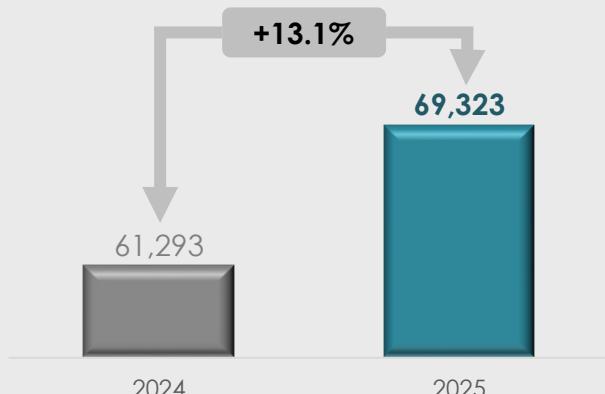
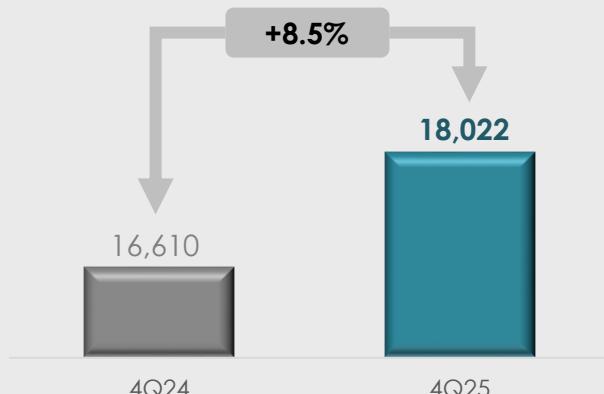


LATAM: %Δ +31.2%

%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



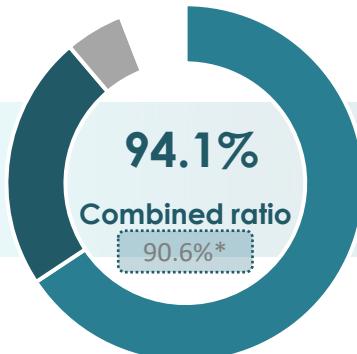
22.0%
Acquisition ratio

3.6%
Operating ratio

77.0%
Loss ratio

63.6%*

2025



23.1%
Acquisition ratio

5.3%
Operating ratio

65.7%
Loss ratio

62.2%*

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*

\$53.2B
Total portfolio

8.4%
Yield to maturity

2.3
Avg. duration years

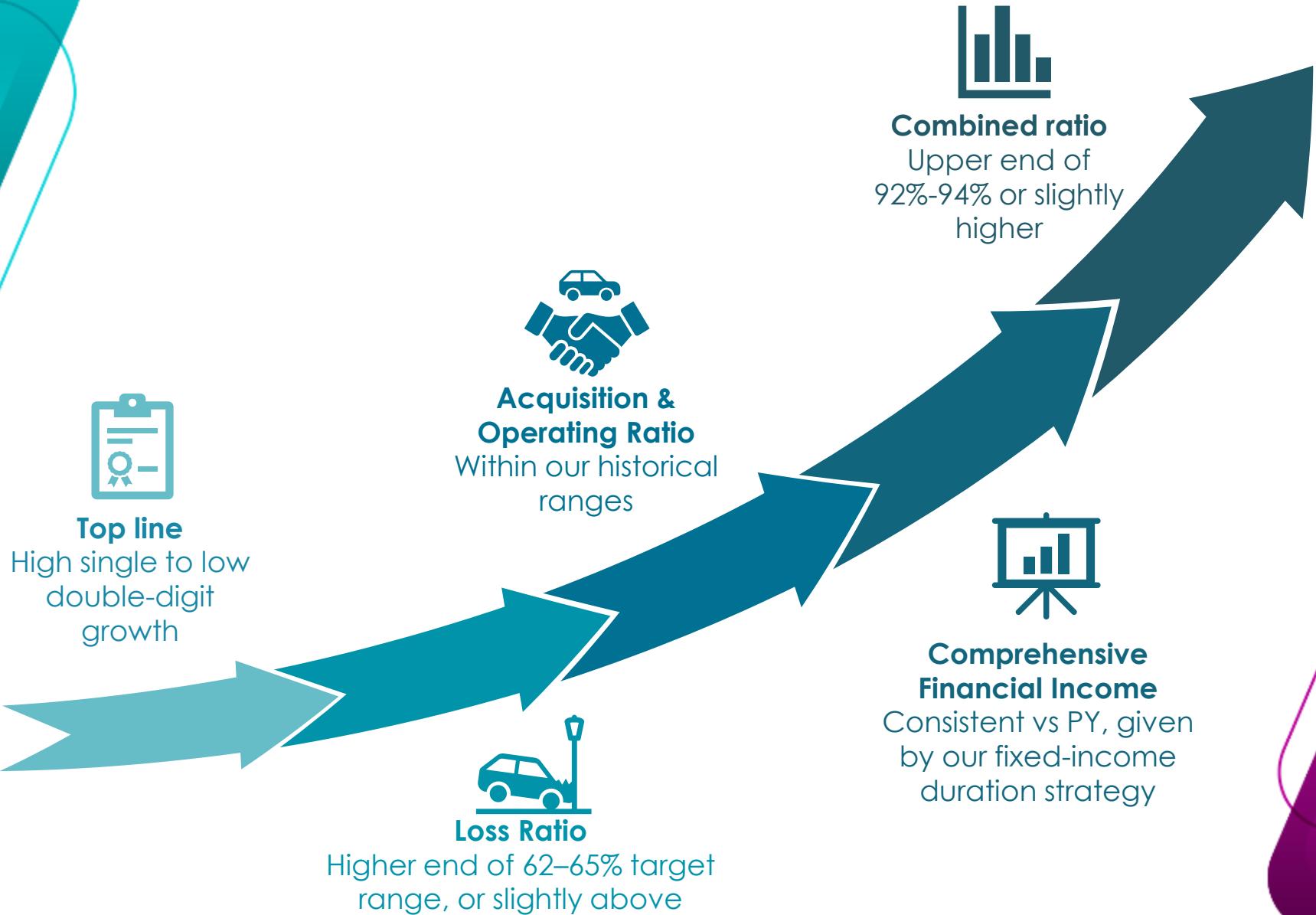
\$12.7
EPS 12M

8.7%
FY ROI

20.2%
ROE 12M

26.9%*

2026 Expectations



Investor Relations

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