

# Vivalia S.A. de C.V. SOFOM E.N.R.

## Income Statement

US GAAP compliant

MXN



Income from Interest
+ Income from other financial products
+ Other Income
+ Income from services
+ Income from commissions
<b>= Total Income</b>
- Financial Expense
<b>= Financial Margin</b>
- Provision for credit risk
<b>= Financial Margin Adjusted for credit risk provision</b>
- Administrative expenses
- Sales and marketing expense
- Paid commissions and fees
- Other expense
- Operating expenses and provisions
- Other Provisions
<b>= Operating Profit</b>

JAN to DEC 2025	
MXN	
	221,606,216
	12,099,014
	977,292
	1,234,013
	5,694,848
	<b>241,611,382</b>
	111,979,868
	<b>129,631,514</b>
	7,999,694
	<b>121,631,820</b>
	56,504,381
	21,997,316
	4,392,268
	297,491
	2,668,873
	3,940,652
	<b>\$31,830,838</b>

- Foreign Exchange Loss (-Profit) adjustment
- Extraordinary provisions & PPG Overhead
- Extraordinary expenses
<b>= Net Operating Profit</b>

	1,981,222
	3,847,500
	23,912,414
	<b>\$2,089,703</b>

# Vivalia S.A. de C.V. SOFOM E.N.R.

## Balance Sheet

US GAAP compliant

MXN

	DEC-2025
	MXN
<b>A S S E T S</b>	
BANKS	27,464,746
INVESTMENTS	861,190
PRINCIPAL ON LOANS TO CUSTOMERS	1,066,149,208
ACCOUNTS RECEIVABLE	69,524,996
<b>TOTAL CURRENT ASSETS</b>	<b>1,164,000,140</b>
<b>FIXED ASSETS</b>	
COMPUTER EQUIPMENT	7,389,042
OFFICE EQUIPMENT	1,516,578
TRANSPORTATION EQUIPMENT	182,328
ASSET FOR USE RIGHTS	13,382,024
ACCUMULATED DEPRECIATION	- 18,016,416
<b>TOTAL FIXED ASSETS</b>	<b>4,453,557</b>
<b>ANTICIPATED PAYMENTS AND EXPENSES</b>	
PRE-PAID PAYMENTS	18,135,293
PRE-PAID SALES COMISSION PAYMENT	24,590,440
PAYROLL DEDUCTION AGREEMENTS	17,190,400
SECURITY DEPOSITS	842,115
WITHOLD INCOME TAX	1,739,469
LEASEHOLD IMPROVEMENTS	2,138,009
ACCUMULATED AMORTIZATION FOR BUILDING IMPROVMENTS	- 630,669
<b>TOTAL ANTICIPATED PAYMENTS AND EXPENSES</b>	<b>64,005,058</b>
<b>TOTAL ASSETS</b>	<b>1,232,458,754</b>
<b>LIABILITIES</b>	
LOANS	562,006,201
LEASING LIABILITY	2,840,091
ACCT PAYABLE TO GOODS AND SERVICE PROVIDERS	13,917,015
OTHER RESERVES AND EXPENSES	12,139,804
PPG OVERHEAD EXPENSESES PROVISION	303,113
TAXES PAYABLE	1,323,951
VAT PAYABLE	70,405,594
<b>TOTAL LIABILITIES</b>	<b>662,935,768</b>
<b>E Q U I T Y</b>	
CONTRIBUTED CAPITAL	535,766,290
RETAINED EARNINGS OR LOSSES	31,666,993
Profit or Loss of the Fiscal Year	2,089,703
<b>TOTAL EQUITY</b>	<b>569,522,986</b>
<b>TOTAL LIABILITY AND EQUITY</b>	<b>1,232,458,754</b>