# MONTO FÁCIL, S.A.P.I. DE C.V., SOCIEDAD FINANCIERA DE OBJETO MULTIPLE, E.N.R.

Reg. Nr. MFA110429MT9

(Subsidiary of Go.MGMT, S.A. de C.V.)

Brazil 2740, Desarrollo las Torres 91, Monterrey, Nuevo León, Zip Code 64760

Statements of financial position

In Accordance with International Financial Reporting Standards (IFRS)

As of December 31, 2025 and 2024

(Amounts stated in Mexican pesos)

| **ASSETS** | **2024-12** | **2025-12** | **Variation** | **%** |
|---|---|---|---|---|
| Current assets: | | | | |
| Cash and equivalents | 88,341,241 | 134,546,941 | 46,205,700 | 52.3% |
| Investments on Hedge Instruments | 4,149,599 | - 2,369,142 | - 6,518,741 | -157.1% |
| Current loan portfolio | 647,274,076 | 719,040,068 | 71,765,992 | 11.1% |
| Past due loan portfolio | 35,663,831 | 36,150,497 | 486,666 | 1.4% |
| Loss loan reserve | - 38,119,366 | - 43,932,802 | - 5,813,436 | 15.3% |
| Deferred adquisition cost | 114,656,144 | 125,792,942 | 11,136,799 | 9.7% |
| Total loan portfolio | 759,474,685 | 837,050,705 | 77,576,020 | 10.2% |
| Accounts receivable from related parties | 1,160,000 | - | - 1,160,000 | -100.0% |
| Recoverable taxes | 557,052 | 3,938,545 | 3,381,493 | 607.0% |
| Sundry receivables | 179,723 | 944,786 | 765,064 | 425.7% |
| **Total current assets** | **853,862,300** | **974,111,836** | **120,249,536** | **14.1%** |
| Non-current assets: | | | | |
| Improvements, furniture and equiment, net | 2,361,549 | 9,054,009 | 6,692,459 | 283.4% |
| Deferred income taxes | 18,650,820 | 12,629,437 | - 6,021,383 | -32.3% |
| Other intangible assets | 5,450,671 | 5,166,226 | - 284,445 | -5.2% |
| **Total assets** | **880,325,340** | **1,000,961,508** | **120,636,168** | **13.7%** |
| | | | | |
| **LIABILITIES** | | | | |
| Current liabilities: | | | | |
| Other accounts payable | 1,043,307 | - | - 1,043,307 | -100.0% |
| Short-term debt | 169,641,901 | 128,555,222 | - 41,086,679 | -24.2% |
| Accrued taxes and liabilities | 9,042,609 | 3,558,963 | - 5,483,645 | -60.6% |
| Direct benefits to employees | 508,021 | 458,335 | - 49,686 | -9.8% |
| **Total current liabilities** | **180,235,838** | **132,572,520** | **- 47,663,318** | **-26.4%** |
| Non-current liabilities: | | | | |
| Long-term debt | 313,611,775 | 425,990,582 | 112,378,807 | 35.8% |
| **Total liabilities** | **493,847,613** | **558,563,103** | **64,715,489** | **13.1%** |
| | | | | |
| **STOCKHOLDERS' EQUITY** | | | | |
| Common stock | 29,424,000 | 29,424,000 | - | 0.0% |
| Other financial intruments that qualify as equity | 362,033,449 | 399,587,724 | 37,554,275 | 10.4% |
| Current Year Returns on Financial Instruments | - 56,659,397 | - 76,926,344 | - 20,266,947 | 35.8% |
| Acummulated Returns on Previous Years on Financial Instruments | - 158,711,754 | - 215,371,151 | - 56,659,397 | 35.7% |
| Accumulated income: | | | | |
| Accumulated Net Income from Previous Years | 150,128,469 | 210,391,429 | 60,262,960 | 40.1% |
| Current Year Net Income | 60,262,960 | 95,292,747 | 35,029,788 | 58.1% |
| **Total stockholders' equity** | **386,477,727** | **442,398,405** | **55,920,678** | **14.5%** |
| **Total liabilities and stockholders' equity** | **880,325,340** | **1,000,961,508** | **120,636,168** | **13.7%** |

Federico Jesús Díaz Garza
CEO

Eugenio Garcia Palacios
CFO

Raúl López Rodríguez
Controller

# MONTO FÁCIL, S.A.P.I. DE C.V., SOCIEDAD FINANCIERA

## DE OBJETO MULTIPLE, E.N.R.

(Subsidiary of Go.MGMT, S.A. de C.V.)
Brazil 2740, Desarrollo las Torres 91, Monterrey, Nuevo León, Zip Code 64760
Statements of profit
In Accordance with International Financial Reporting Standards (IFRS)
For the year ended December 31, 2025 and 2024
(Amounts stated in Mexican pesos)

| | 2024-12 | 2025-12 | Variation | % |
|---|---|---|---|---|
| Interest & Fee income from loan portfolio | 399,111,904 | 460,116,003 | 61,004,099 | 15.3% |
| Other income from temporary investments | 6,274,727 | 8,153,782 | 1,879,055 | 29.9% |
| Portfolio management income | - | 777,713 | 777,713 | N/A |
| Financial income | 405,386,631 | 469,047,498 | 62,883,154 | 15.5% |
| Interest expense | - 71,674,305 | - 89,610,028 | - 17,935,723 | 25.0% |
| Realized Profit /Loss Foreign Exchange Transactions | - 8,476,686 | - 3,761,801 | 4,714,885 | -55.6% |
| **Financial margin** | **325,235,641** | **375,675,669** | **49,662,316** | **15.3%** |
| Expected credit loss reserves | - 74,908,304 | - 63,379,280 | 11,529,024 | -15.4% |
| **Net Financial margin after credit loss reserves** | **250,327,336** | **312,296,389** | **61,191,340** | **24.4%** |
| Amortization of deferred adquisition cost | - 92,399,642 | - 100,125,485 | - 7,725,843 | 8.4% |
| Administration & Operational expenses | - 85,132,636 | - 109,589,094 | - 24,456,459 | 28.7% |
| **Income From Operation Before Taxes and FX Valuation** | **72,795,058** | **102,581,810** | **29,009,039** | **39.9%** |
| Non-Realized Profit/Loss Foreign Exchange On Valuations | - 13,293,110 | - 1,267,680 | 12,025,430 | -90.5% |
| **Income From Operation After FX Profit / Loss On Valuations** | **59,501,949** | **101,314,131** | **41,034,469** | **69.0%** |
| Taxes | 761,011 | - 6,021,383 | - 6,782,394 | -891.2% |
| **Net income** | **60,262,960** | **95,292,747** | **35,029,788** | **58.1%** |

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## DE OBJETO MULTIPLE, E.N.R.

(Subsidiary of Go.MGMT, S.A. de C.V.)
Brazil 2740, Desarrollo las Torres 91, Monterrey, Nuevo León, Zip Code 64760
Statements of cash flows
In Accordance with International Financial Reporting Standards (IFRS)
For the year ended December 31, 2025 and 2024
(Amounts stated in Mexican pesos)

| | 2024-12 | 2025-12 | Variation | % |
|---|---|---|---|---|
| **Operating activities:** | | | | |
| New Loan Receivables, Net | - 584,431,027 | - 639,910,891 | - 55,479,864 | 9.5% |
| Cost of Acquisition on New Loan Receivalbles Issued | - 102,575,675 | - 116,449,574 | - 13,873,899 | 13.5% |
| Collection of Loans Receivables – Principal | 321,446,184 | 506,256,223 | 184,810,039 | 57.5% |
| Collection of Loans Receivables – Interest Income | 399,931,735 | 470,900,410 | 70,968,675 | 17.7% |
| Administrative and Operating Expenses | - 85,808,734 | - 115,293,918 | - 29,485,184 | 34.4% |
| Realized Profit /Loss Foreign Exchange Transactions | - 8,392,894 | - 2,830,830 | 5,562,064 | -66.3% |
| Net of Taxes collected or paid | 945,664 | - 8,618,893 | - 9,564,557 | -1011.4% |
| **Cash flows from operating activities** | **- 58,884,748** | **94,052,527** | **152,937,275** | **-259.7%** |
| **Investing activities:** | | | | |
| Sales (purchases) of furniture and equipment, net | - 43,000 | - 982,188 | - 939,188 | 2184.2% |
| **Cash flows from investing activities** | **- 43,000** | **- 982,188** | **- 939,188** | **NA** |
| **Financing activities:** | | | | |
| Funding Mintos - Principal | - 17,235,057 | - 87,585,370 | - 70,350,313 | 408.2% |
| Payment Mintos - Interest | - 13,015,425 | - 14,662,186 | - 1,646,761 | 12.7% |
| Funding Invex - Principal | 133,572,251 | 37,554,275 | - 96,017,977 | -71.9% |
| Payment Invex - Interest | - 52,811,848 | - 60,039,844 | - 7,227,996 | 13.7% |
| Funding Fimubac - Principal | - 25,498,709 | - 17,825,065 | 7,673,644 | -30.1% |
| Payment Fimubac - Interest | - 8,196,227 | - 1,198,970 | 6,997,257 | -85.4% |
| Investment on Fideicomiso Banregio | 123,968,396 | 175,563,818 | 51,595,422 | 41.6% |
| Preferred Returns Paid to Fideicomiso Banregio Current Year | - 41,413,907 | - 54,584,692 | - 13,170,786 | 31.8% |
| Excess Returns Paid to Fideicomiso Banregio in Current Year Related to Previous Year Not Paid In Previous Years | - 2,911,151 | - 1,734,043 | 1,177,108 | -40.4% |
| Payments Issued to Go MGMT related to Invesments on Fideicomiso Banregio | - 14,481,411 | - 20,607,608 | - | 0.0% |
| Non-Realized Profit/Loss Foreign Exchange On Valuations | - 2,056,256 | - 1,744,952 | 311,303 | -15.1% |
| **Cash flows from financing activities** | **79,920,658** | **- 46,864,638** | **- 120,659,098** | **-151.0%** |
| **Net increase (decrease) in availabilities** | **20,992,910** | **46,205,701** | **31,338,988** | **149.3%** |
| Availabilities at beginning of year | 67,348,331 | 88,341,240 | 20,992,909 | 31.2% |
| **Cash at end of year** | **88,341,241** | **134,546,941** | **52,331,898** | **59.2%** |

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## DE OBJETO MULTIPLE, E.N.R.

(Subsidiary of Go.MGMT, S.A. de C.V.)

Brazil 2740, Desarrollo las Torres 91, Monterrey, Nuevo León, Zip Code 64760

Statements of cash flows

According to the rules of Fideicomiso Banregio No. 851-01508

For the year ended December 31, 2025 and 2024

| | 2024-12 | 2025-12 | Variation | % |
|---|---|---|---|---|
| **Operating activities:** | | | | |
| Collection of Loans Receivables – Interest Income | 399,931,735 | 470,900,410 | 70,968,675 | 17.7% |
| Payment Mintos - Interest | - 13,015,425 | - 14,662,186 | - 1,646,761 | 12.7% |
| Payment Invex - Interest | - 52,811,848 | - 60,039,844 | - 7,227,996 | 13.7% |
| Payment Fimubac - Interest | - 8,196,227 | - 1,198,970 | 6,997,257 | -85.4% |
| Administrative and Operating Expenses | - 85,808,734 | - 115,293,918 | - 29,485,184 | 34.4% |
| Realized Profit /Loss Foreign Exchange Transactions | - 8,392,894 | - 2,830,830 | 5,562,064 | -66.3% |
| **Cash flows from operating activities** | **231,706,607** | **276,874,662** | **45,168,055** | **19.5%** |
| **Investing activities:** | | | | |
| New Loan Receivables, Net | - 584,431,027 | - 639,910,891 | - 55,479,864 | 9.5% |
| Collection of Loans Receivables – Principal | 321,446,184 | 506,256,223 | 184,810,039 | 57.5% |
| Cost of Acquisition on New Loan Receivalbles Issued | - 102,575,675 | - 116,449,574 | - 13,873,899 | 13.5% |
| Purchase of furniture and equipment | - 43,000 | - 982,188 | - 939,188 | 2184.2% |
| **Cash flows from investing activities** | **- 365,603,518** | **- 251,086,430** | **114,517,088** | **-31.3%** |
| **Financing activities:** | | | | |
| Funding Mintos - Principal | - 17,235,057 | - 87,585,370 | - 70,350,313 | 408.2% |
| Funding Invex - Principal | 133,572,251 | 37,554,275 | - 96,017,977 | -71.9% |
| Funding Fimubac - Principal | - 25,498,709 | - 17,825,065 | 7,673,644 | -30.1% |
| Investment on Fideicomiso Banregio | 123,968,396 | 175,563,818 | 51,595,422 | 41.6% |
| Net of Taxes collected or paid | 945,664 | - 8,618,893 | - 9,564,557 | -1011.4% |
| Preferred Returns Paid to Fideicomiso Banregio Current Year | - 41,413,907 | - 54,584,692 | - 13,170,786 | 31.8% |
| Excess Returns Paid to Fideicomiso Banregio in Current Year Related to Previous Year Not Paid In Previous Years | - 2,911,151 | - 1,734,043 | 1,177,108 | -40.4% |
| Payments Issued to Go MGMT related to Invesments on Fideicomiso Banregio | - 14,481,411 | - 20,607,608 | - 6,126,197 | 42.3% |
| Non-Realized Profit/Loss Foreign Exchange On Valuations | - 2,056,256 | - 1,744,952 | 311,303 | -15.1% |
| **Cash flows from financing activities** | **154,889,821** | **20,417,469** | **- 134,472,352** | **-86.8%** |
| **Net increase (decrease) in availabilities** | **20,992,910** | **46,205,701** | **25,212,791** | **120.1%** |
| Availabilities at beginning of year | 67,348,331 | 88,341,240 | 20,992,909 | 31.2% |
| **Cash at end of year** | **88,341,241** | **134,546,941** | **46,205,700** | **52.3%** |

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