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Fourth Quarter 2025 Financial Report

Preliminary Information

March 2026

Agenda

1. Relevant Figures

2. Income Statement

3. Lines of Business

4. Balance Sheet

5. Additional Information

6. Appendix

1. Relevant Figures

Income Statement

Operating Revenue	Net Income
$ 921 million USD Jan – Dec 2025	$ 246 million USD Jan – Dec 2025

Balance Sheet

Assets	Liabilities	Equity
$ 15,054 million USD Dec 2025	$ 13,825 million USD Dec 2025	$ 1,229 million USD Dec 2025

Relevant Information

Deposits	Loan Portfolio (Net)	NPL Ratio[1]	Coverage Ratio[2]
$ 5,309 million USD Dec 2025	$ 3,282 million USD Dec 2025	0.71% Dec 2025	171% Dec 2025

Efficiency Ratio[3]	ICAP[4]	ROE[5]
62.23% Dec 2025	18.71% Dec 2025	21.49% Jan – Dec 2025

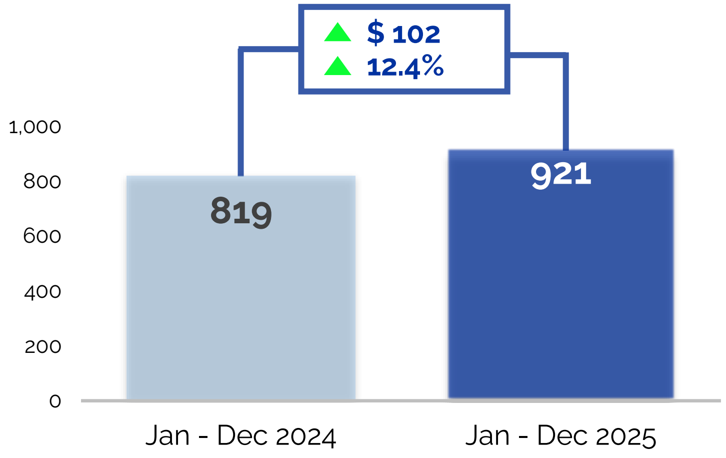
Notes:

1. Non-Performing Loan Portfolio Ratio | Loan Portfolio with Credit Risk Stage 3 / Total Loan Portfolio
2. Allowance for Loan Losses / Loan Portfolio with Credit Risk Stage 3
3. Administrative and Promotional Expenses TTM / Operating Revenue TTM
4. Capitalization ratio of Banco Monex published by Banco de México (December 2025)
5. Annual Net Income of 2025 / Average Equity at the end of the fourth quarter of 2025 and at the end of the fourth quarter of 2024.

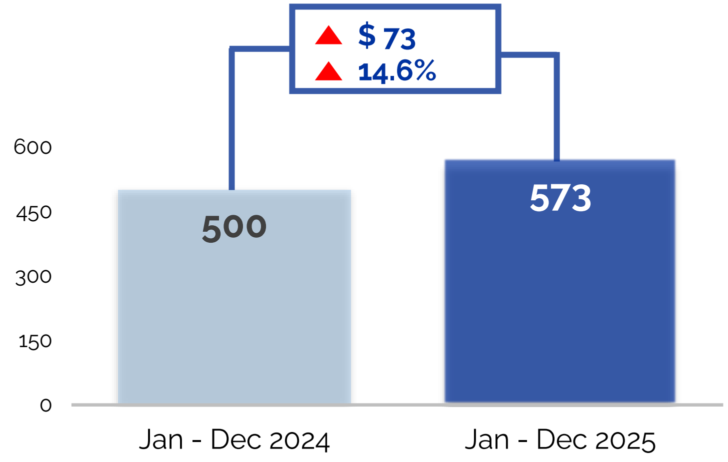
Exchange Rate = 19.1996 MXN per USD

2. Income Statement

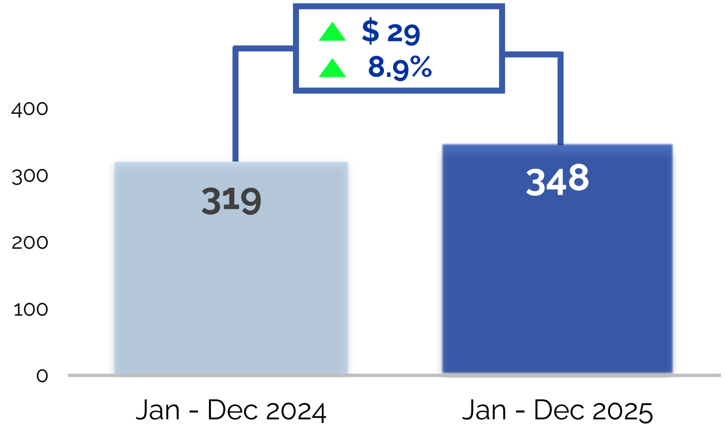
Operating Revenues



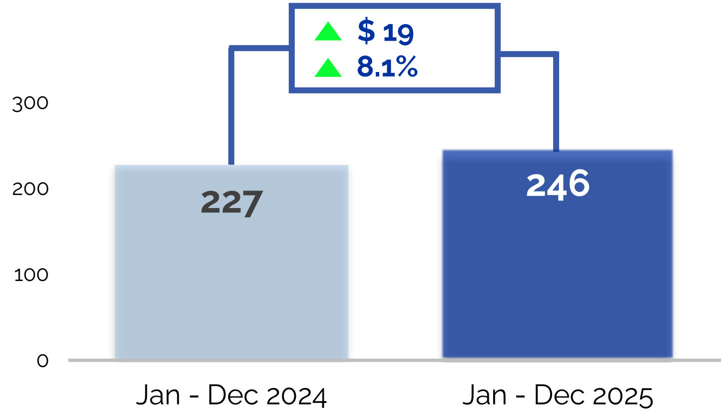
Administrative and Promotional Expenses



Earnings Before Taxes



Net Income



Figures in millions of USD. Exchange Rate = 19.1996 MXN per USD

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3. Lines of Business

Derivatives
(2025 vs 2024)

Operating Revenue in 2025: $48

▲ $ 5

▲ 13.3 %

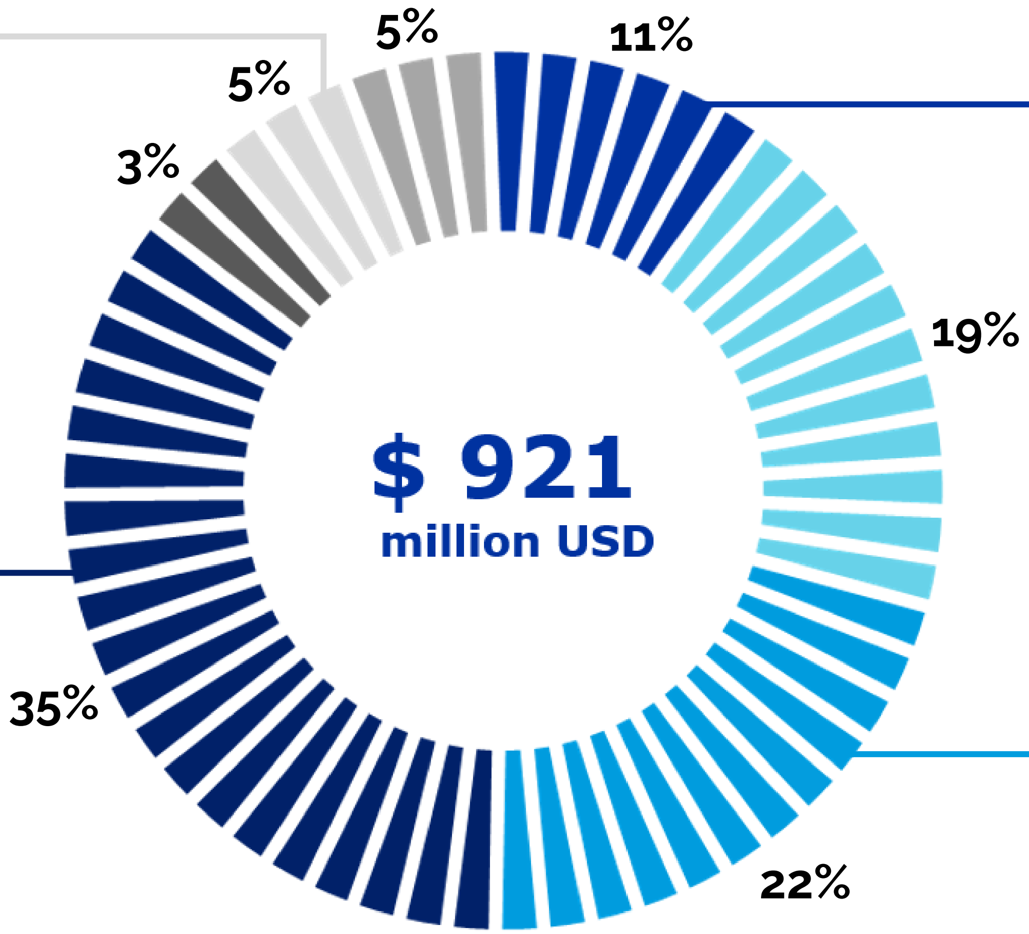
Forex and Payment Services – Mexico
(2025 vs 2024)

Operating Revenue in 2025: $325

▲ $ 31

▲ 10.6 %

Operating Revenue per Line of Business in 2025



Securities Brokerage & Trading Services
(2025 vs 2024)

Operating Revenue in 2025: $96

▲ $ 21

▲ 27.4 %

Forex and Payment Services – Foreign Subsidiaries
(2025 vs 2024)

Operating Revenue in 2025: $198

▲ $ 39

▲ 24.4 %

- Forex and Payment Services - Mexico
- Forex and Payment Services – Foreign Subsidiaries
- Credit and Deposits
- Securities Brokerage & Trading Services
- Derivatives
- Trust Services
- Others

Figures in millions of USD.
Exchange Rate = 19.1996 MXN per USD.

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4. Balance Sheet

4Q 2025 vs 4Q 2024

Total Assets
15,054
▲ $ 493
▲ 3.4%

▲ $ 1,134
▲ 57.9%

Cash and cash equivalents:
3,090

▼ $ 1,741
▼ 22.5%

Investments in financial instruments:
6,012

▲ $ 474
▲ 16.9%

Loan portfolio (net):
3,282

▲ $ 660
▲ 37.9%

Repos, Derivatives, Margin accounts, and Other accounts receivable:
2,398

▼ $ 34
▼ 10.9%

Other Assets: 272

Deposits:
5,309

▲ $ 1,544
▲ 41.0%

Loans*: 90

▲ $ 5
▲ 5.8%

Transactions with securities, Repos, and Derivatives:
6,793

▼ $ 1,099
▼ 13.9%

Other Liabilities:
1,633

▼ $ 124
▼ 7.0%

Equity: 1,229

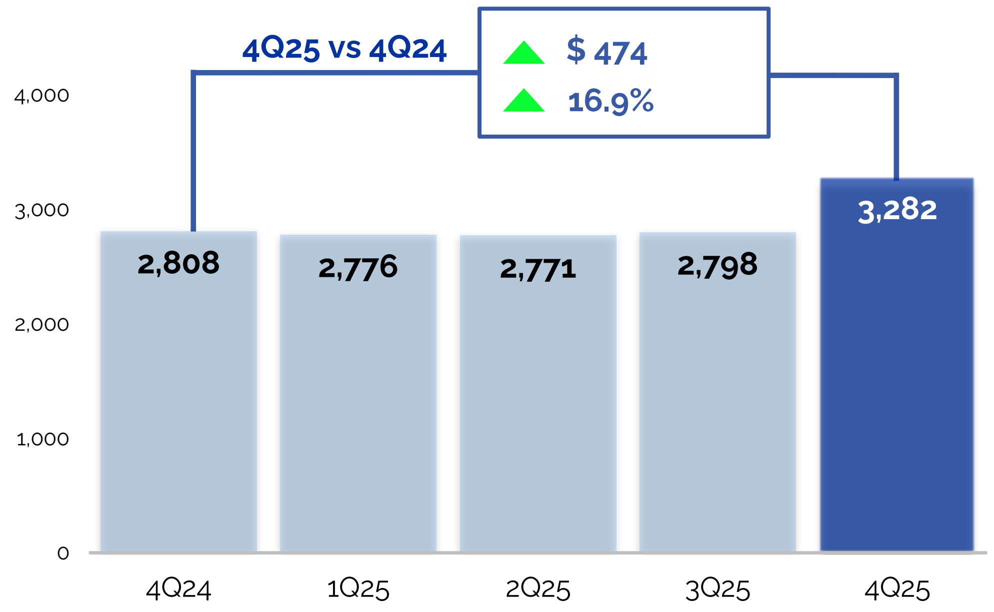
Total Liabilities
13,825
▲ $ 326
▲ 2.4%

Total Equity
1,229
▲ $ 167
▲ 15.7%

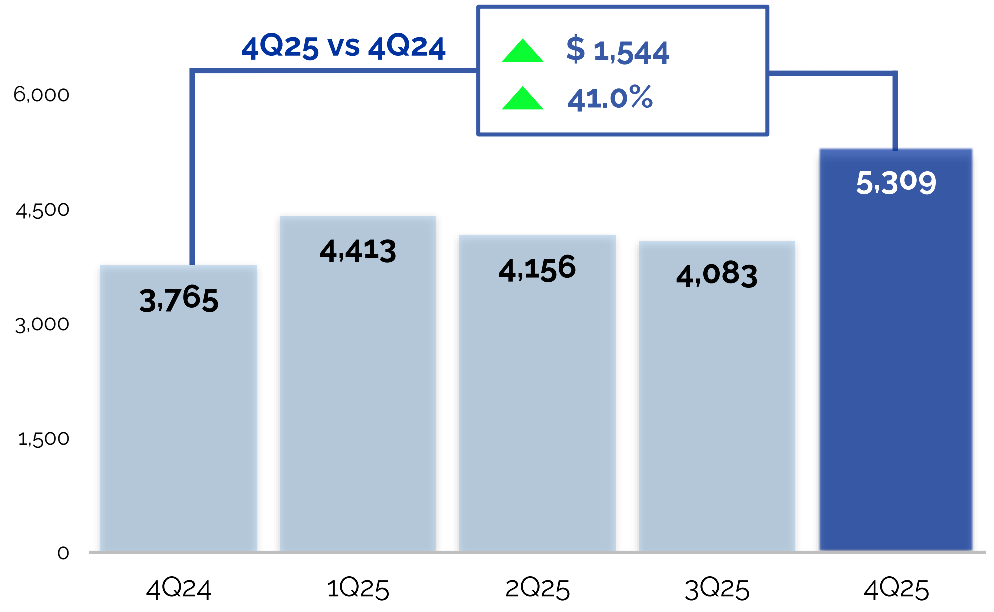
*Loans refers to Loans from Banks and Other Institutions | Figures in millions of USD.

4. Balance Sheet

Loan Portfolio (net)



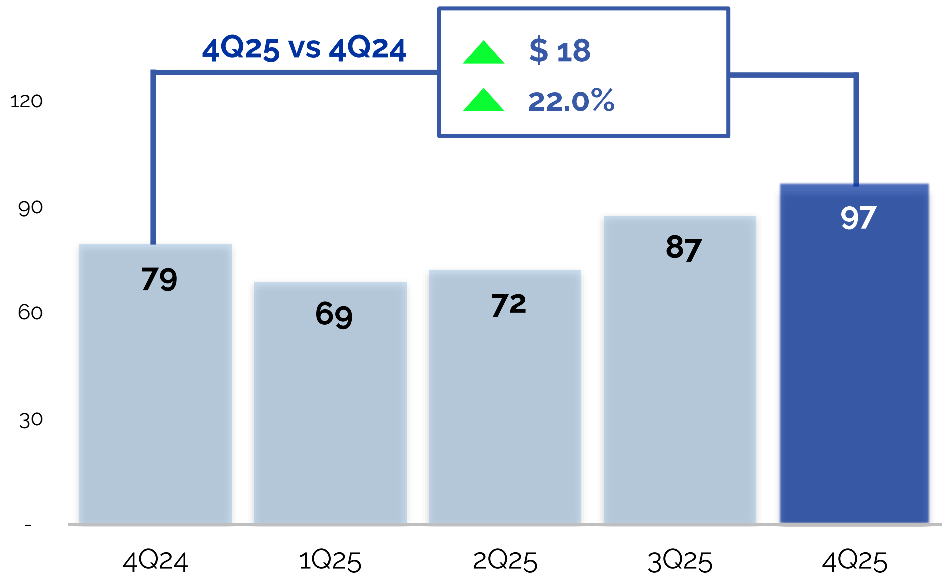
Deposits



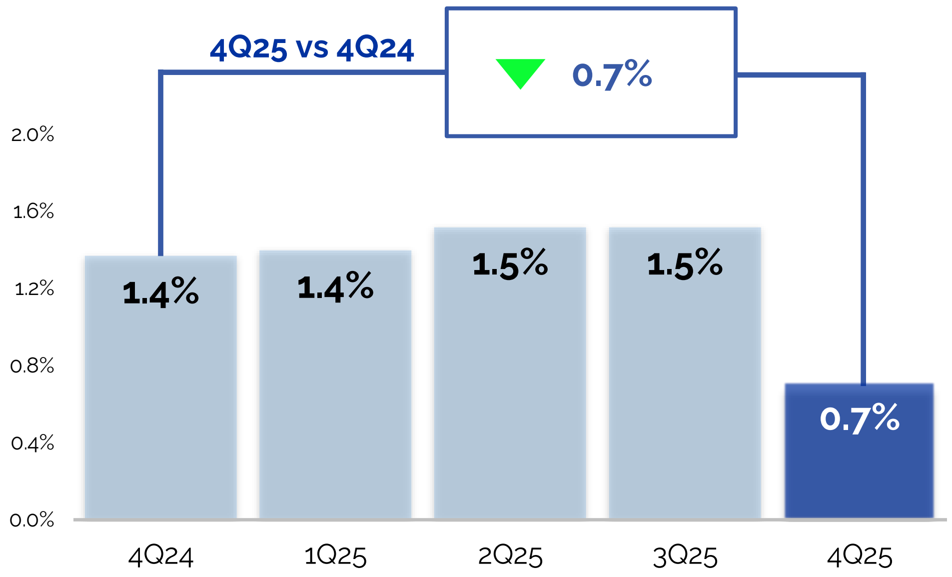
Figures in millions of USD.
Exchange Rate = 19.1996 MXN per USD.

5. Additional Information

Revenue from FX and Payment Services Mexico[1]



Non-Performing Loan Portfolio Ratio[2]



Notes:
1. Quarterly revenue from FX and Payment Services in Mexico. Figures in millions of USD.
2. Loan Portfolio with Credit Risk Stage 3 / Total Loan Portfolio.

Exchange Rate = 19.1996 MXN per USD.

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6. Appendix

Income Statement

	4Q25		4Q24		Jan - Dec 25		Jan - Dec 24		2025 vs. 2024
Operating Revenue Per Line of Business	**Amount**	**(%)[1]**	**Amount**	**(%)[1]**	**Amount**	**(%)[1]**	**Amount**	**(%)[1]**	**%**
Forex and Payment Services	143	55.8	131	53.8	523	56.8	453	55.3	15.5
Mexico	97	37.8	79	32.5	325	35.3	294	35.8	10.6
Foreign Subsidiaries	46	18.0	52	21.3	198	21.5	159	19.5	24.4
Credit and Deposits	40	15.6	44	18.0	175	19.0	182	22.2	(3.6)
Securities Brokerage & Trading Services	25	9.6	23	9.5	96	10.4	75	9.2	27.4
Derivatives	14	5.4	18	7.5	48	5.2	43	5.2	13.3
Trust Services	6	2.6	6	2.3	26	2.8	23	2.8	9.6
Leasing	1	0.3	1	0.5	3	0.4	5	0.6	(38.6)
Others	27	10.7	21	8.4	50	5.4	38	4.7	29.5
Total Operating Revenues	**256**	**100.0**	**244**	**100.0**	**921**	**100.0**	**819**	**100.0**	**12.4**
Condensed Financial Information	**Amount**	**(%)[2]**	**Amount**	**(%)[2]**	**Amount**	**(%)[2]**	**Amount**	**(%)[2]**	**vs. 2024**
Total Operating Revenues[3]	256	100.0	244	100.0	921	100.0	819	100.0	12.4
Administrative and Promotional Expenses	152	59.6	139	57.0	573	62.2	500	61.0	14.6
Operating Income	104	40.4	105	43.0	348	37.8	319	39.0	8.9
Taxes	30	11.7	31	12.8	102	11.0	92	11.2	10.7
Non-controlling interest	0	0.0	0	0.0	0	0.0	0	0.0	-
Net Income	**74**	**28.7**	**74**	**30.2**	**246**	**26.8**	**227**	**27.8**	**8.1**

Notes:

1. It represents the share of that line of business within the Total Operating Revenues.
2. It indicates the share of each concept within the Total Operating Revenues.
3. This concept includes Other Operating Income (Expense), Services Income, and Income from financial leasing.

Figures in "Amount" are in millions of USD.
Exchange Rate = 19.1996 MXN per USD.

6. Appendix

Balance Sheet

Selected Balance Information	Dec 25	Dec 24	Variation %	Variation $
		Dec 25 vs Dec 24		
Cash and cash equivalents	3,090	1,956	57.9	1,134
Investments in financial instruments, repos, derivatives and margin accounts	7,552	8,463	-10.8	(911)
Loan Portfolio (net)	3,282	2,808	16.9	474
Other accounts receivable (net)	858	1,028	-16.5	(170)
Properties and Assets, furniture and equipment	37	44	-15.6	(7)
Investments	7	8	-5.6	(1)
Other assets	228	254	-10.3	(26)
Total Assets	**15,054**	**14,561**	**3.4**	**493**
Deposits	5,309	3,765	41.0	1,544
Loans from Banks and other institutions	90	85	5.8	5
Transactions with securities, repos and derivatives	6,793	7,892	-13.9	(1,099)
Other liabilities (net)	1,633	1,757	-7.0	(124)
Total Liabilities	**13,825**	**13,499**	**2.4**	**326**
Initial Equity	153	153	0.0	0
Earned Equity	1,076	909	18.4	167
Total Equity	**1,229**	**1,062**	**15.7**	**167**
Total Liabilities and Equity	**15,054**	**14,561**	**3.4**	**493**

Figures in millions of USD.
Exchange Rate = 19.1996 MXN per USD.

6. Appendix

Loan Portfolio

			Dec 25 vs Dec 24	
Loan Portfolio	**Dec 25**	**Dec 24**	**Variation %**	**Variation $**
Loan Portfolio (net)	3,282	2,808	16.9	474
Loan Portfolio with Credit Risk Stage 1	3,287	2,810	17.0	477
Loan Portfolio with Credit Risk Stage 2	11	10	14.0	1
Loan Portfolio with Credit Risk Stage 3	24	39	-39.8	(15)
Allowance for Loan Losses	(40)	(51)	-20.5	11
NPL Ratio % *	0.71	1.37	-48.2	(0.66)
Coverage Ratio % **	171	130	31.5	41
AFLL / Total Loan Portfolio % ***	1.22	1.78	-31.5	(0.56)

Notes:

* Loan Portfolio with Credit Risk Stage 3 / Total Loan Portfolio
** Allowance for Loan Losses / Loan Portfolio with Credit Risk Stage 3
*** AFLL = Allowance for Loan Losses

Figures in millions of USD, except for NPL Ratio, Coverage Ratio, and AFLL / Total Loan Portfolio.
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