GRUPO Vinte®

Annual Sustainability Report 2025

Replicable impact investment platform

Creating value

for our communities and investors

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GRI 2-22

Letter from the Executive Chairman

2025 was a year of disciplined execution for Grupo Vinte. We reaffirm the strength of Vinte's business model, having integrated Javer, Mexico's largest and most efficient construction company, in December 2024, and Derex, a leading developer in sustainability in Sonora and Baja California, in November 2025. With these three platforms, Grupo Vinte is now positioned as the fourth-largest publicly traded housing developer in Latin America and the largest in Mexico, with 15,681 homes with titles during the year.

The fundamentals of Mexico's housing sector remain solid and resilient: a pro-housing public policy, stable mortgage rates, growing formal employment, home prices that have risen at twice the rate of inflation since 2015, and inventory at historic lows. In this favorable environment, the year's results exceeded the business plan, and the Group's financial strength was widely recognized by the market: four rating agencies endorse our position, and three of them upgraded our ratings during the year, primarily due to increased diversification, growth, and our leading position in the sector.

Improved profitability and our strong financial position allowed us to propose a dividend of up to 501 million pesos to the Shareholders' Meeting in April 2026, equivalent to twice the amount from the previous year and 34.3% of 2025 net income, in line with our shareholder return policy.

In terms of sustainability, which is one of the pillars of our business model, we have achieved significant milestones. We have accumulated more than 26,000 EDGE certifications, with annual CO_2 savings in 2025 equivalent to 50% of all savings achieved in our entire history to date, energy savings of 45%, and a reduction in water use of 41% per home per year.

This commitment was internationally recognized. The GRI Institute Mexico awarded us the Deal of the Year award for the acquisition of Javer, and LatinFinance recognized the acquisition of Javer as the Social Infrastructure Financing of the Year, a distinction that reaffirms that growing at scale and growing with purpose are not conflicting goals.

We continue to develop sustainable communities with high-impact amenities such as schools, water treatment plants, bike paths, parks for children, adults or pets, and green spaces to improve the quality of life for Mexican families who move into a Vinte, Javer, or Derex home. In 2026, we are targeting 10% revenue growth and expect to open nearly 20 new developments, including our entry into Cuernavaca.

We are grateful for the trust placed in us by our shareholders, bondholders, financial institutions, suppliers, customers and each of our employees. At Grupo Vinte, we continue to build communities with a firm commitment to generating economic, social, and environmental value for all our stakeholders.

Sergio Leal Aguirre
Chairman of the Board of Directors

GRI 2-22

René Jaime Mungarro

Letter from the CEO

We are writing to you jointly, thereby reflecting institutional continuity as part of the transition of the position of Chief Executive Officer at the Company. 2025 marked the first full year of operations as Mexico's largest housing development group, and the results confirm that the consolidation strategy was the right one. The integration of Javer proceeded smoothly and yielded concrete results: better supplier conditions, project optimization, a strengthened financing profile, and more cohesive teams.

In November, the acquisition of Derex Desarrollo Residencial was also finalized, adding a third platform with a solid track record in sustainability in the country's northwest. The three companies; Vinte, Javer, and Derex, now operate with their own identities but share a common vision.

The financial results for the fiscal year reflect this strength. The Group's proforma revenue grew 9.1%, EBITDA 8.5%, and net income 18.1%, with margin expansion confirming operational discipline. Leverage stood at 2.58 times EBITDA at year-end, the lowest level since 2019. Synergies between the platforms will continue to materialize through 2026, and the focus on sustainable profitability, capital discipline, and social and environmental purpose will remain central to the strategy.

On environmental issues, the Group made significant progress across all fronts. The three companies accumulated more than 26,000 EDGE certifications, with 5,818 new homes certified in 2025, of which 4,133, or 71%, achieved the EDGE Advanced distinction. These results represent annual savings of 34,189 metric tons of CO_2 and more than 1.7 million cubic meters of water. Javer maintained its four active nurseries, with a cumulative total of more than 145,000 trees planted, including 19,380 new trees this year, and repurposed more than 1.26 million recycled containers, incorporating more than 253 metric tons of recycled material into sustainable street furniture. 70% of the Group's debt is sustainable, green, or SDG-aligned, reinforcing the alignment between its financial strategy and its long-term environmental commitments.

The Group's social commitment was also strongly demonstrated through its three platforms. Javer operated 19 community centers where more than 1,800 neighborhood meetings and more than 1,580 social events were held, directly benefiting nearly 50,000 residents, with more than 4.3 million pesos channeled to social causes. Vinte Foundation directly benefited more than 113,000 people in 15 states across Mexico through 420 initiatives in its four focus areas; Health, Human Development, Environmental Education, and Public Spaces, rehabilitating 18 public spaces and school environments. For the seventh consecutive year, the Group reaffirms its commitment to the 10 Principles of the UN Global Compact and its alignment with the Sustainable Development Goals.

René Martínez Martínez

Looking ahead to 2026, the Group has the reserves, projects, and teams in place to continue growing, with the opening of nearly 20 new developments and a revenue growth guidance of 10%. These achievements are the result of the work of extraordinary teams and the trust of each of the parties involved in this project. It has been an honor to lead this organization during this period of transformation.

René Jaime Mungarro
Chief Executive Officer of Grupo Vinte
up to December 31, 2025

René Martínez Martínez
Chief Executive Officer of Grupo Vinte
effective January 1, 2026

GRI 2-22

Aurora García de León

Letter from the Founder and Chief Executive Officer of Derex

I am writing to you with great enthusiasm in what is my first report as a member of Grupo Vinte, following Derex's integration into the group.

Over the course of more than three decades dedicated to housing construction, I have learned that a truly successful development is not measured solely in square meters, but in the quality of life it provides for the families who live there. That vision, building community through urban development, is what Derex brings to this new phase today, backed by a 26-year history and more than 24,000 homes built, as well as initiatives such as Comunidad Derex, through which we have planted more than 28,600 trees in our developments.

Joining Grupo Vinte represents a unique opportunity to expand the reach of a model we have built over two decades in the northwest of the country, and to continue innovating in sustainability, bioclimatic design, and community integration, now with the backing and scale of one of Mexico's most solid housing groups.

I am particularly excited about what lies ahead: combining our experience and in-depth knowledge of our regions with Grupo Vinte's vision and institutional strength to continue bridging gaps in access to decent housing and, more specifically, to continue creating opportunities for more women in decision-making roles within this industry.

A new chapter is beginning, and we are embarking on it with the conviction that together we will build better developments, more sustainable and efficient ones, with a greater positive social impact.

Aurora García de León

Founder and Chief
Executive Officer of Derex

GRI 2-1

Corporate **Profile**

Grupo Vinte is a Mexican vertically integrated sustainable real estate developer comprising various companies, including Vinte, Javer, and Derex, consolidating a large-scale housing platform in the country with a clear focus on profitability.

It operates throughout the housing business' value chain, from land acquisition, and conducting feasibility analyses, permits, and licenses, to the urbanization, design, construction, and marketing of homes, as well as fostering community life.

With more than 23 years in operation and over 34 years of cumulative experience by the management team in Mexico's housing sector, Grupo Vinte established itself in December 2024 as the country's largest housing construction group following the acquisition of Servicios Corporativos Javer, and further strengthened its position in November 2025 with the addition of Derex Desarrollo Residencial, a leading developer in sustainability in Sonora and Baja California. The three companies; Vinte, Javer, and Derex, now form a vertically integrated group with a presence in twelve states across Mexico and 15,681 homes with titles in 2025.

Since its incorporation on August 16, 2001, in Mexico City, the Group has been dedicated to developing sustainable housing complexes based on the concept of comprehensive communities, offering residents a better quality of life through infrastructure projects, road networks, and educational, commercial, and recreational facilities that are strategically distributed and in harmony with urban design, as well as connectivity services, home technology, and community development. This commitment has earned the Group various national and international awards throughout its history.

At Grupo Vinte, we have developed more than 77 thousand homes in eleven states across the country, achieving a high level of customer loyalty. Similarly, Javer had developed more than 300 thousand homes over its 50-year history, and Derex more than 24 thousand homes over its 22-year history.

The Company's model is based on diversification across product types, economic segments, mortgage sources, and geographic areas, in order to achieve operational flexibility and dynamically adapt to the market environment, thereby reducing revenue volatility and industry-related risks. The Group offers housing for three subsegments, grouped into three main strategic segments: Social, Middle-Income, and Residential. This classification provides a consolidated view of performance by socioeconomic level served, while maintaining high quality and amenities regardless of the segment. Grupo Vinte is headquartered in Mexico City and operates in the State of Mexico, Querétaro, Hidalgo, Quintana Roo, Puebla, Nuevo León, Baja California, Morelos, Jalisco, Aguascalientes, and Tamaulipas.

With a land reserve averaging more than four years per project, approximately 1,471 hectares as of December 31, 2025, the Group estimates it will be able to build a total of 100,283 homes in the Social, Middle-Income, and Residential segments. Additionally, since 2017, the Group has been promoting a digital strategy with a Proptech focus, in line with the philosophy of innovation that has characterized the company since its inception.

GRI 2-1

Vinte Viviendas Integrales is currently organized as a *Sociedad Anónima Bursátil de Capital Variable* (publicly traded Corporation), and is headquartered in Downtown Santa Fe, Mexico City, Mexico.

Our Purpose

At Grupo Vinte we aspire for everyone to have a life as life should be, where people in our communities care for one another and for the environment, reaching their full potential.

Our Values

Passion

We are committed, we act with determination, we take care of every detail, and we focus on meeting the real needs of our customers.

Belonging

We are worth more together than apart; we develop integrated communities; we foster solidarity; and we create well-being and happiness.

Innovation

We are visionary and creative, we break new ground by challenging convention, our dreams inspire change for the benefit of all and the environment.

Transcendence

We want to make history through our daily efforts, creating shared value.

GRI 2-2, 2-6

Grupo Vinte today

+77,020 titled homes
mainly in the central region of the country.

34 years of experience
in the sector led by an executive team.

Average Return on Equity of 19% for 17 consecutive years, with low leverage (Net Debt/ EBITDA in LTM Dec'2024 of 2.58x).

17 consecutive years
distributing dividends.

Recognized by **5 Environmental Finance awards: 2 Impact Awards and 3 Sustainable Debt Awards, including in the Top ESG list** Rated Regional by **Sustainalytics** and first to issue sustainable bonds/SDGs in the housing sector in Latin America.

9 international awards
and 10 National Housing Awards, among others.

LTM Revenue Dec. 2025: **Ps. 15,724 mm – CAGR '08–'25 of 20.6%.**
Proforma LTM Revenue Dec. 2025: Ps. 16,211 mm

EBITDA of Ps. 2,780 mm in LTM Dec. 2025 – margin consistently above 16.6% since 2008
Proforma EBITDA for LTM Dec. 2025: Ps. 2,851 mm

Successful acquisition of **Derex in 2025.**

Our Sustainable Vision

For us, sustainability consists of creating Vinte Communities that generate a positive social, economic and environmental impact through socially responsible operations and environmentally friendly products. Vinte's purpose is to improve people's quality of life by promoting integral, affordable, and sustainable housing developments provided with technology, equipment, and high-quality amenities that promote the development of community life.

In this way, the company ensures that its stakeholders, i.e. customers, employees, business partners, authorities, community, financial allies, and investors, obtain solid and sustainable long-term added value that promotes social well-being and the collaborative fight against climate change.

To learn more about our history, **click here.**

To learn more about the awards we've received, **click here.**

About Javer

Servicios Corporativos Javer, S.A. de C.V. and its subsidiaries ("Javer") are part of Grupo Vinte, following the acquisition of Javer by Vinte Viviendas Integrales, S.A.B. de C.V. This integration strengthened the group's presence and operational capacity in the housing sector by combining complementary platforms with broad geographic coverage and experience in various segments of the housing market.

Javer is a holding company that, through its subsidiaries, is involved in the development and marketing of housing in Mexico. The company offers a portfolio comprising six product subsegments, grouped into three main strategic segments: social housing, mid-range, and residential, which allows it to serve different socioeconomic levels while maintaining consistent standards of quality, design, and amenities. Its headquarters are located in the city of Monterrey, Nuevo León.

Founded in 1973, Javer has established itself as one of the country's leading housing developers, standing out for its involvement in the INFONAVIT-financed housing market.

As a subsidiary of Vinte Viviendas Integrales, S.A.B. de C.V., Javer contributes to Grupo Vinte's growth and value creation strategy by leveraging the operational, commercial, and financial synergies resulting from the integration.

Javer holds a 100% equity interest in the subsidiaries listed below, which form part of its corporate and operational structure.

About Derex

Derex Desarrollo Residencial, S.A. de C.V.
Derex Desarrollo Residencial, S.A. de C.V. is a housing developer with over 26 years of experience in northwestern Mexico, with a presence in Hermosillo, Tijuana, and Nogales. Throughout its history, it has developed more than 24,000 affordable and middle-income housing units, building communities designed to promote the overall well-being of families.

Sustainability is Derex's hallmark. Its business model was recognized with the 2018 National Housing Award and was the subject of a case study at Harvard University's Graduate School of Design, positioning the company as a leader in responsible housing development in Mexico.

In November 2025, Grupo Vinte acquired 100% of Derex's shares, adding a third platform to the Group, one with a highly professional team, a solid commercial reputation, and land reserves in the Northwest region that support its long-term growth.

This acquisition strengthens the Group's presence in a strategic region and reinforces its shared commitment to developing innovative and sustainable housing for Mexican families.

Business Model

Characteristics

Grupo Vinte's business model aims to promote community living with a clear vision of sustainability and environmental protection, offering sustainable solutions and technologies within its communities and housing models. To achieve this, we combine our efforts in what we define as "Integral Communities".

The concept of Integral Communities is based on 6 axes:

- **Location**
- **Integral Design**
- **Sustainable Design**
- **Security**
- **Equipment and Amenities**
- **Promotion of Community Living**

Location

The Company has a market research model permanently applied in the markets in which it currently has operations and in those potential locations in which it intends to enter, through which it performs both internally and externally (using specialized independent advisors), an analysis of market potential according to current supply and demand, consumer preference studies, as well as an analysis of mortgage supply and evaluation of competitors.

Integral Design

Grupo Vinte has specialists in architectural design and urban planning, whose objective is to design attractive developments that, due to their characteristics, favor access to a higher quality of life for all inhabitants.

These developments include strategically located educational, sports, and commercial facilities. All units have quality architectural elements with the possibility in some cases of expansion or modification under certain guidelines.

Sustainable Design

At the urban level, Grupo Vinte has focused on studying locations with sustainable parameters and then proposing safe urban designs that support mental restoration, physical activity, and social connection. We seek a location that promotes local stores, proximity to services, bike paths and safe access to the road system. This without impacting in water and energy resources, where some of its housing complexes have wastewater treatment plants with capacities of up to 61 liters per second and rainwater infiltration wells that impact 517.5 hectares in our developments.

Grupo Vinte tends to give preference to industries that are responsible and/or offer a carbon footprint reduction incorporated in their materials. This is done while considering the importance of promoting the local economy, which is why 80% of the materials are purchased within 500 km of the developments.

In housing, architecture, materials, energy, and water are studied. Priority is usually given to different points depending on the user's needs, such as social status, climate, characteristics of the place, among others. The level of innovation that the project could have is also considered, as in the case of hybrid housing.

Security

Grupo Vinte is committed to providing peace and security to its communities, supports its commitment with security systems integrated into the life of the community. With controls at the single entrances to homes and the subdivision of the developments into private homes. These precautionary measures help the inhabitants of our developments to live more peacefully.

Equipment and Amenities

The Company offers innovative and high-quality products in its developments, such as security cameras, controlled access, telemetry (real-time measurement of electricity, gas, and water consumption), solar panels, parks and green areas, sports areas, bicycle paths, clubhouses, gyms, swimming pools, and others.

All homes in our new Montalto development in Nuevo León have photovoltaic systems, which reduce the carbon footprint of our homes and generates significant savings for our customers.

As of the end of 2025, Grupo Vinte has certified 8,454 homes with EDGE Advanced certification, which achieves greater energy savings, at least 40% annually.

Community Life

The Company has this service in all markets where it operates. The objective is to maintain the quality of life and the feeling of community within the development, integrating the parameters for the conservation of the image of the homes, social integration, and community development. Additionally, Grupo Vinte has assumed the commitment to deliver the home, give an induction to the client, and control the quality of the development. This is a key factor in achieving capital appreciation and maintaining our pricing strategy.

This business model has led Grupo Vinte to win nine national housing awards, including the Sustainable Housing Development Award and the Affordable Entry-Level Housing Award; two regional awards, including the Development and Housing Award from the state of Quintana Roo, and nine international awards such as the G20 Challenge on Inclusive Business Leaders Award in Japan. Also, in 2019 we were recognized by Fortune magazine as part of its "Change the World" awards.

For our communities, we have developed a model we call the Community Master Plan, where we seek to facilitate the maintenance and administration of the condos, as well as social and cultural activities and sporting events. Within the organizational structure of this plan, we have a Civil Association that:

- Hires maintenance services (pruning, cleaning, surveillance, among others).
- Helps with the corresponding authorities to ensure compliance with legal ordinances, as well as the development's internal regulations.
- Regulates the conservation of the urban and architectural concept among the owners.
- Establishes maintenance fees.
- Encourages the participation of residents and owners within the committees and commissions defined at the time.
- Carries out actions aimed at the recovery of the environment.
- Design, editing, and publication of electronic and printed communications.
- Hiring management, technical, administrative, professional, and office personnel, and any other personnel that may be required to carry out the purposes and activities inherent to its corporate purpose.
- In general, any act or activity permitted by law that is necessary to carry out the activities and purposes inherent to its corporate purpose.

+64 THOUSAND FAMILIES
LIVE IN A VINTE COMMUNITY

+324 THOUSAND FAMILIES
LIVE IN A JAVER COMMUNITY

+ 24 THOUSAND FAMILIES
LIVE IN A DEREX COMMUNITY

GRI 2-6

Organizational Structure of Vinte Communities

Condominal and Civil Association General Assembly

Board of Directors (Supervisory Committee)
Chairman, Secretary, Members

Board of Directors (Supervisory Committee)
Chairman, Secretary, Members

Maintenance and/ or operations fee →

Civil Association (Board of Directors)
Chairman, Secretary, Treasurer

← **Maintenance, administration and reserve fund**

Service Provider or General Administration hired by the C.A.

The service provider hired by this same Association is in charge of the condominium administration, which includes garbage collection, washing of containers, pruning and sweeping of green areas, as well as providing surveillance at access controls and patrols.

"The implementation of these services, along with the innovation of complementary products and technologies, are a key factor in **generating capital gains in the Grupo Vinte communities."**

GRI 2-6

Housing Development Model

Territorial reserves | Authorizations and Feasibilities | Urban and Product Design | Presales | Urbanization and Construction | Mortgage loans | Closing and Post-Sale

Definition of Business Opportunity — Buy — Fractionation Authorization — Final Budgets and ERP Upload

- Definition of Business Opportunity
- Market Research
- Land Prospecting
- CAART Analysis
- Opportunity Selection
- Negotiation with the Owner

- Buy
- Studies and projects
- Opinions and Feasibilities
- Surveying, demarcation, planimetry and altimetry
- Market Study and Definitive Product
- Final Business Plan

- Fractionation Authorization
- Special Project Authorization Proyectos
- Executive Projects
- Housing Registry
- Business Plan Validation
- Construction Permits and Licenses
- Operating strategy

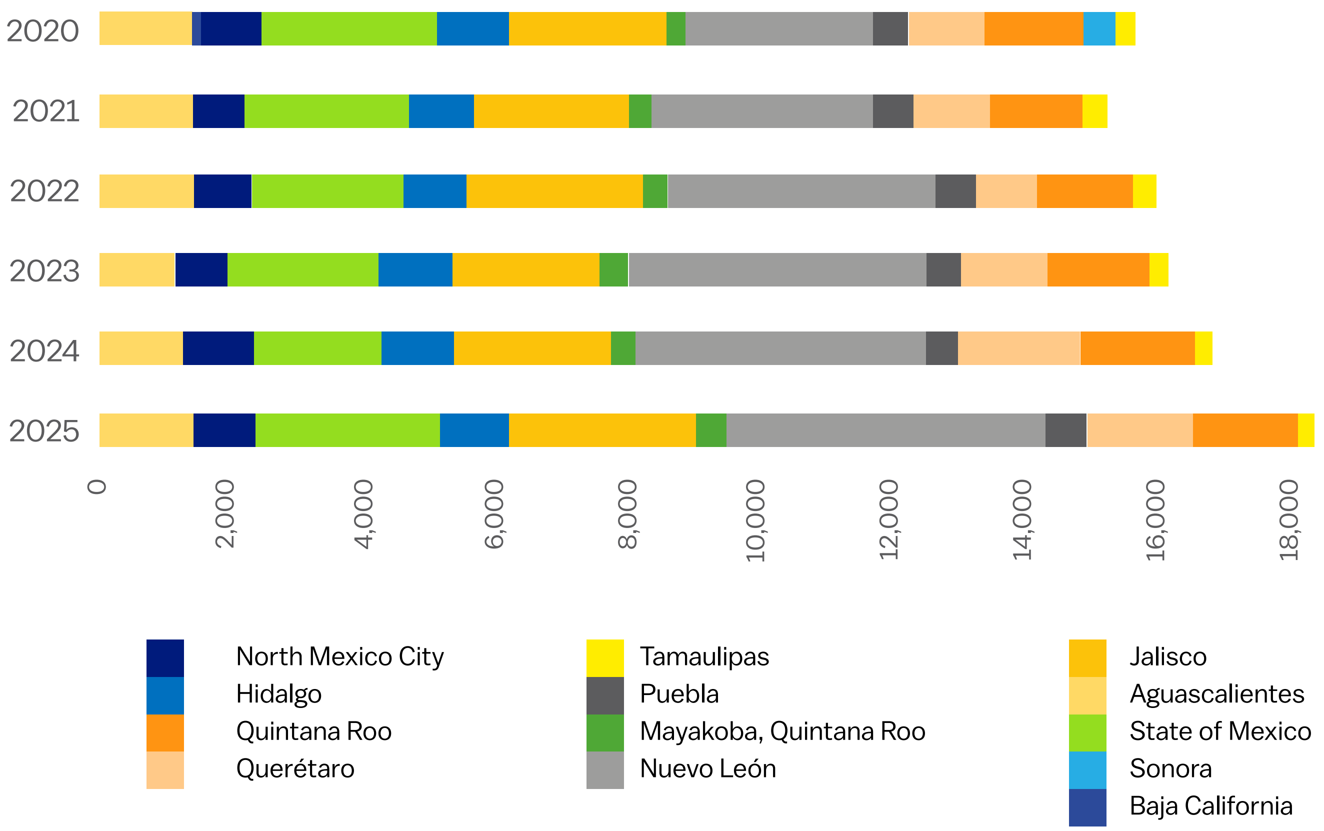
- Final Budgets and ERP Upload
- Start of construction / Start of Sales
- Deed Signing
- Housing Delivery
- Post-Sale (Community Living)
- Municipalization after Post-Sales

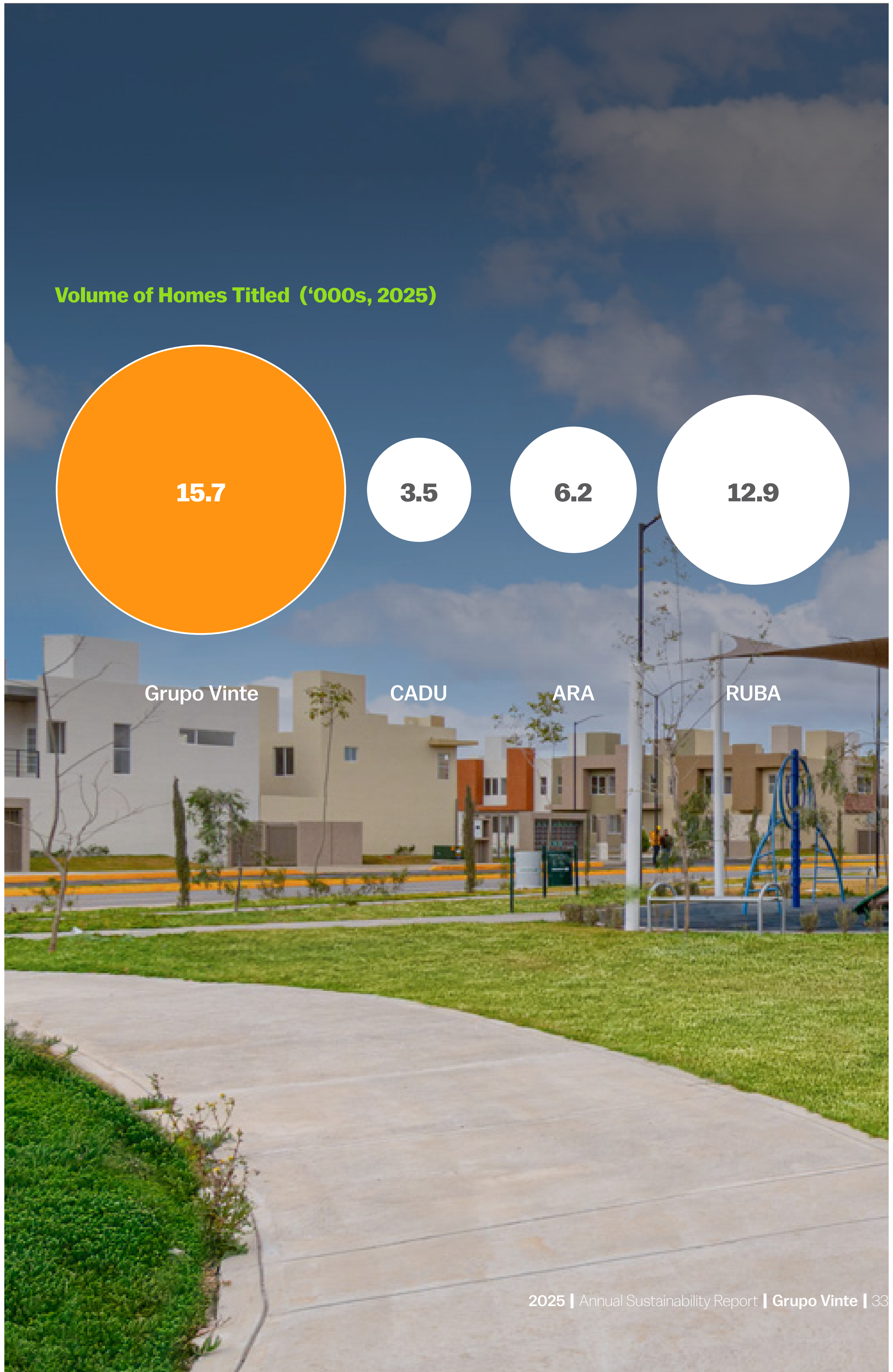
Consistent and Profitable Growth

Our business model has enabled us to outperform our competitors in both growth and margins.

Homes Tilted (000's)

Proforma information for Vinte & Javer starting in 2025, and for Derex from 2025 onward.



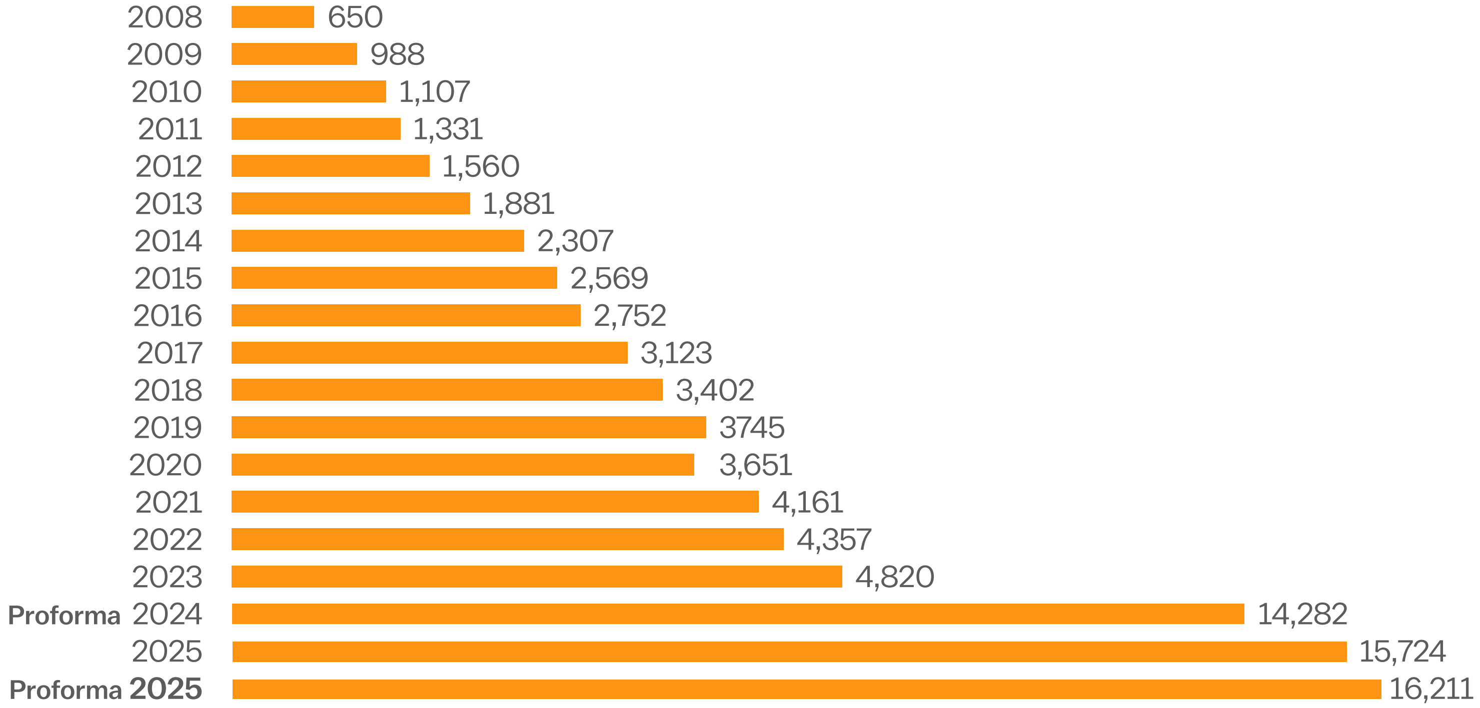


...With the best Financial Margins in the Sector:

Revenues (Ps. mm)

'08 – '25 CAGR: 20.6%

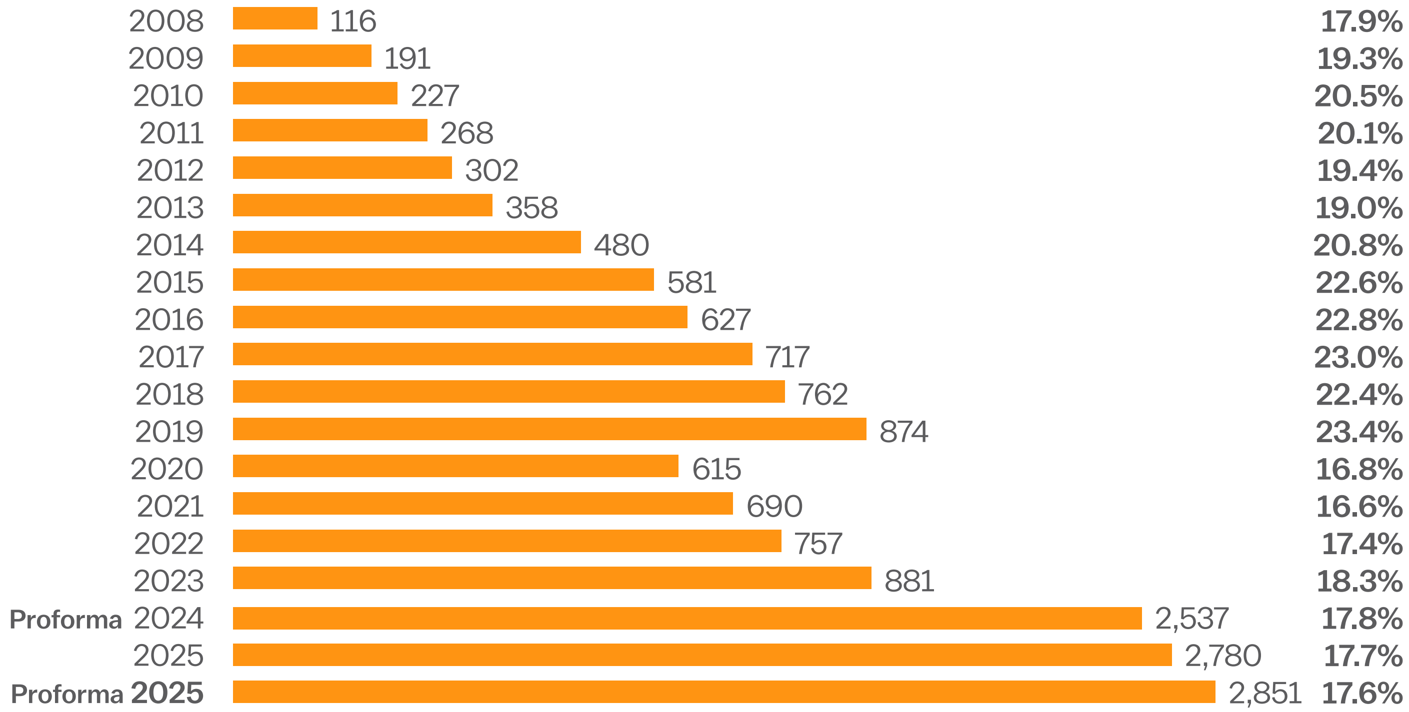
'08 – '25 CAGR: 20.8% (Proforma)



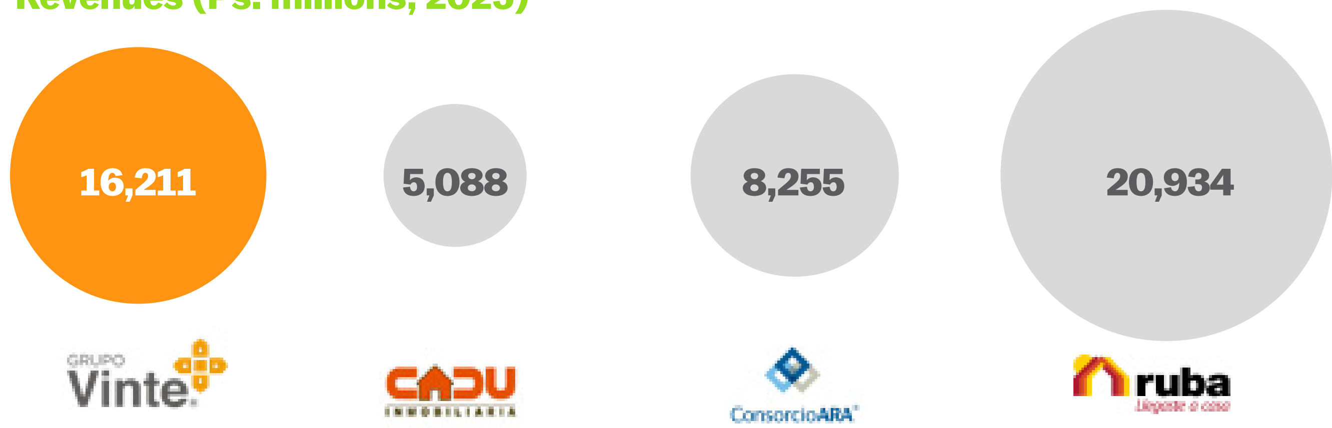
EBITDA & EBITDA Margin (Ps. mm, %)

'08 – '25 CAGR: 20.5%

'08 – '25 CAGR: 20.7% (Proforma)



Revenues (Ps. millions, 2025)



'08-'25 CAGR:

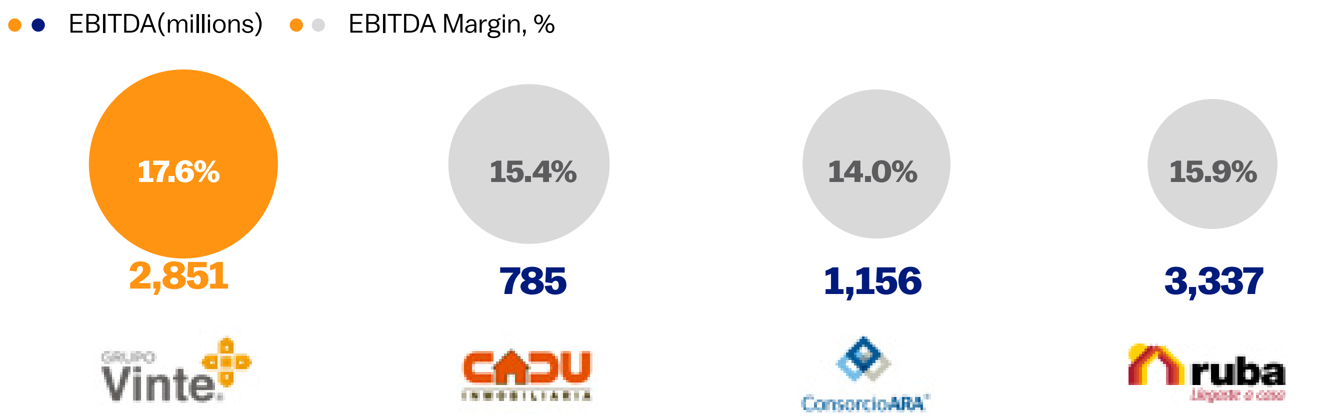
20.8%	10.1%	1.0%	9.6%

EBITDA & EBITDA Margin

(Ps. million, %, 2025)

EBITDA/ Titled Homes (Ps. '000s). 2025

$182	$ 222	$186	$259



'08-'25 CAGR:

20.7%	4.9%	2.7%	10.9%

GRI 304-2

Our **Green Commitment**

An Environmental Impact Study is conducted before construction begins on all of our developments.

This includes studying its planning, the environmental implications it will generate, the applicable environmental regulations, as well as the prevention, mitigation, and compensation measures that will be carried out during the different stages of the project.

Before construction begins, each project requires an Environmental Impact Statement (MIA for its acronym in Spanish) from the Ministry of Environment. To obtain this authorization, the authorities conduct an environmental impact assessment with the formal presentation of the MIA, in accordance with applicable regulations, including the General Law of Ecological Balance and Environmental Protection (Article 28 to 35 Bis 3), the state environmental laws and regulations on environmental impact assessments, and the Federal Law of Administrative Procedure.

Additionally, in line with its shared value model, Grupo Vinte builds homes which are certified by IFC EDGE, or "Hipoteca Verde", as well as adhering to the Green & Social Bond Principles under the Vinte Sustainable Bond Framework, which states that the use of resources from those emissions is used to develop housing that meets "green" criteria.

16 VINTE COMMUNITIES
40 JAVER COMMUNITIES
3 DEREX COMMUNITIES
IN 12 STATES
OF THE REPUBLIC.

GRI 2-6, 3-3, 416-1

Products and Services

At year-end 2025, the Company had a diversified offering of housing products, with the objective of satisfying the needs of the different economic segments of the population, seeking innovative and sustainable facilities in all its developments, which have the following differentiators:

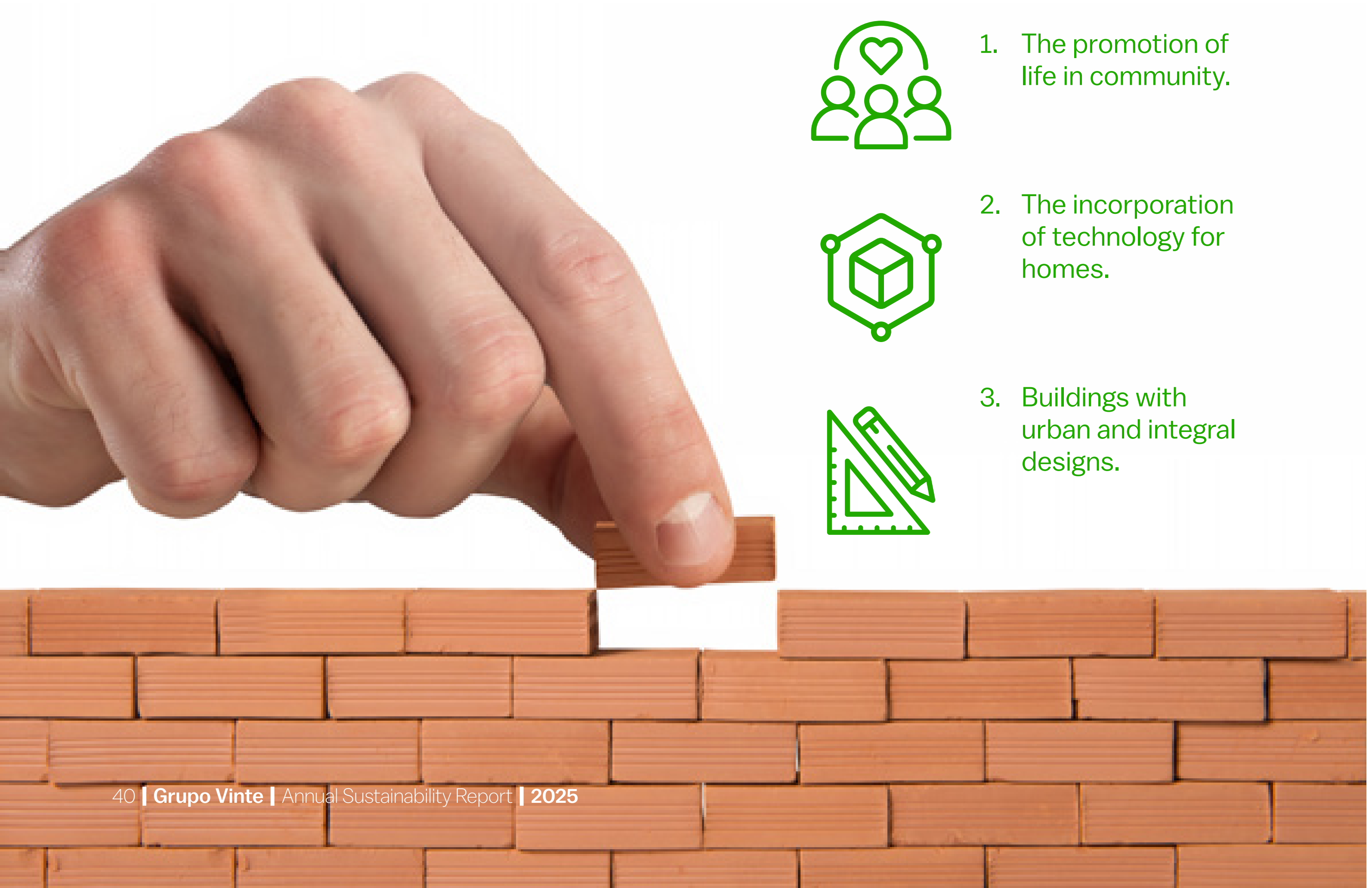
For delivery, all homes must be certified by an independent inspector under NMX 442, which describes the scope and obligations for quality management.

Additionally, VINTE certifies a percentage of its housing production under other guidelines, such as EDGE Certification (26,091 homes between 2019 and 2025 already completed have obtained this certification, including 8,454 homes in EDGE Advanced) and/or Infonavit and FOVISSTE certifications (if credit from either of these two institutions is used).

Mexico Needs Better Quality, Affordable and Sustainable Housing.

Quality Management

1. The promotion of life in community.
2. The incorporation of technology for homes.
3. Buildings with urban and integral designs.



GRI 2-6, 3-3

To date, the projects in the Vinte title process are:

In 2025, Vinte invested approximately Ps. 10.85 billion in land reserves, urban development, infrastructure, and residential construction. Investment in recreational, educational, and healthcare infrastructure in our communities is an integral part of Vinte's shared well-being approach, positively impacting the communities we develop and enabling our customers to enjoy a better quality of life.

Vinte promotes the gradual adoption of best practices in quality management, construction safety, and environmental stewardship as part of its commitment to continuous improvement, innovation, and collaborative work.

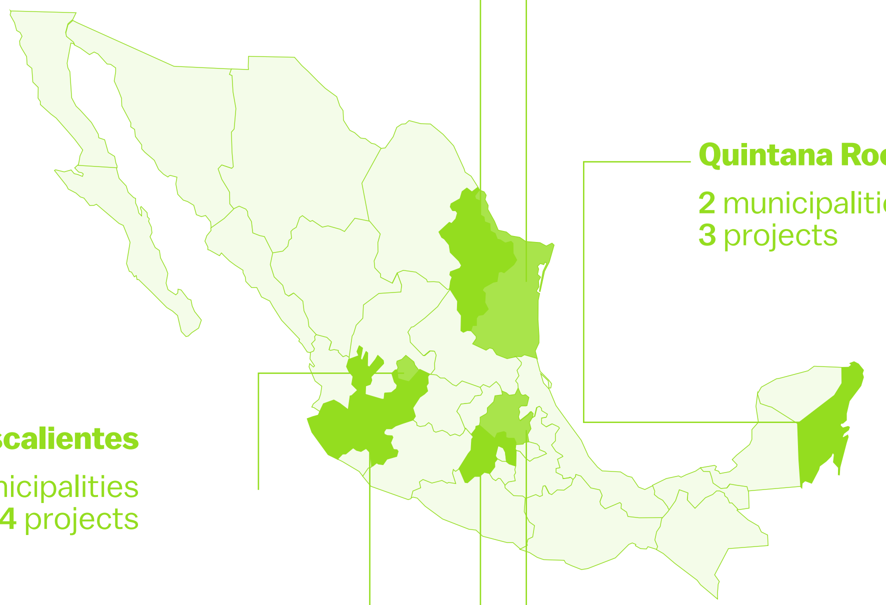
These initiatives are carried out within the framework of the **Vinte Production Model,** which places production at its core, supported by three strategic pillars: quality, safety, and sustainability.

In 2025, the projects in the process of being titled with Javer are:

Nuevo León
9 municipalities
14 projects

Tamaulipas
1 municipality
1 project

Quintana Roo
2 municipalities
3 projects



Aguascalientes
2 municipalities
4 projects

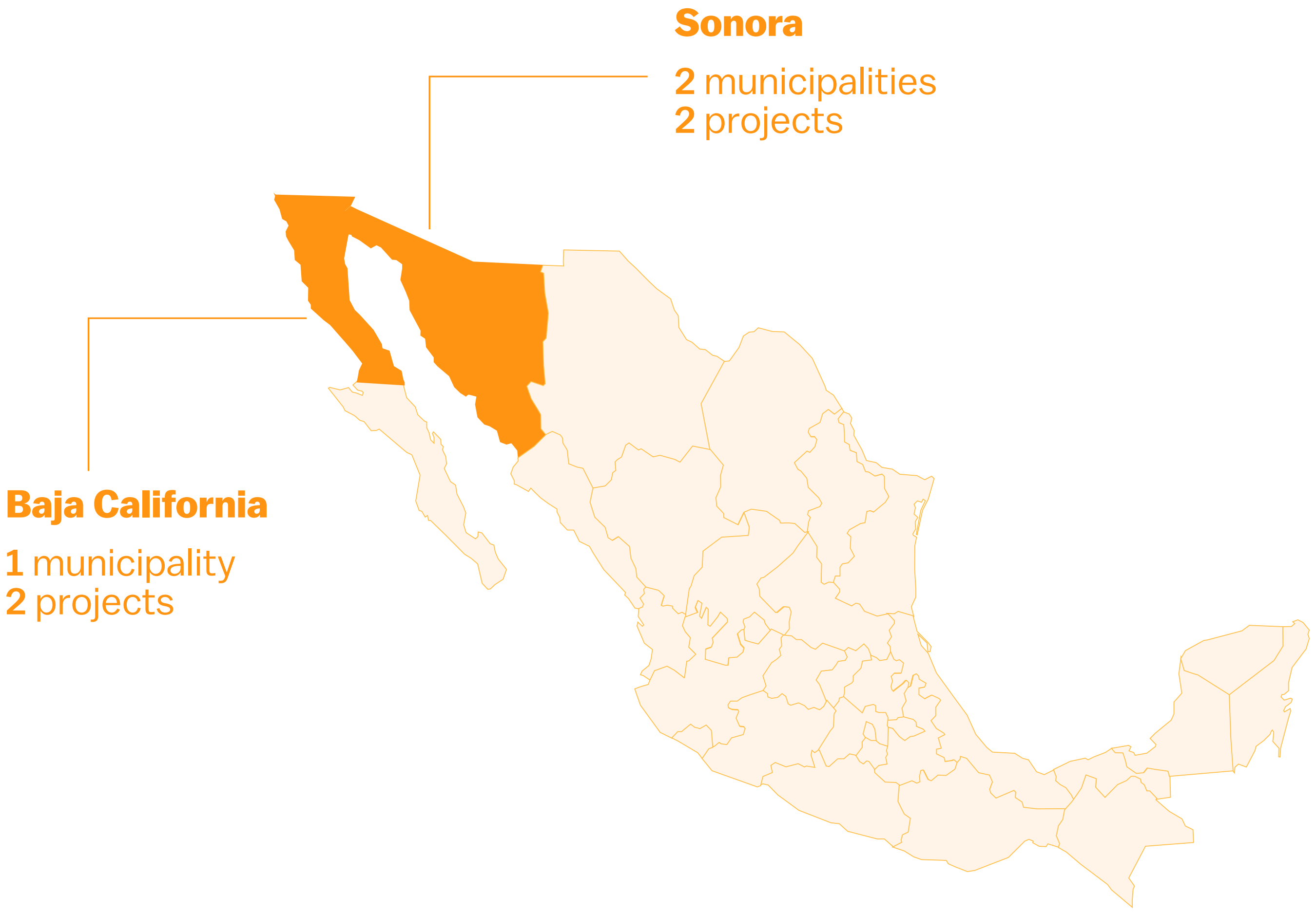
Jalisco
1 municipality
6 projects

State of Mexico
5 municipalities
6 projects

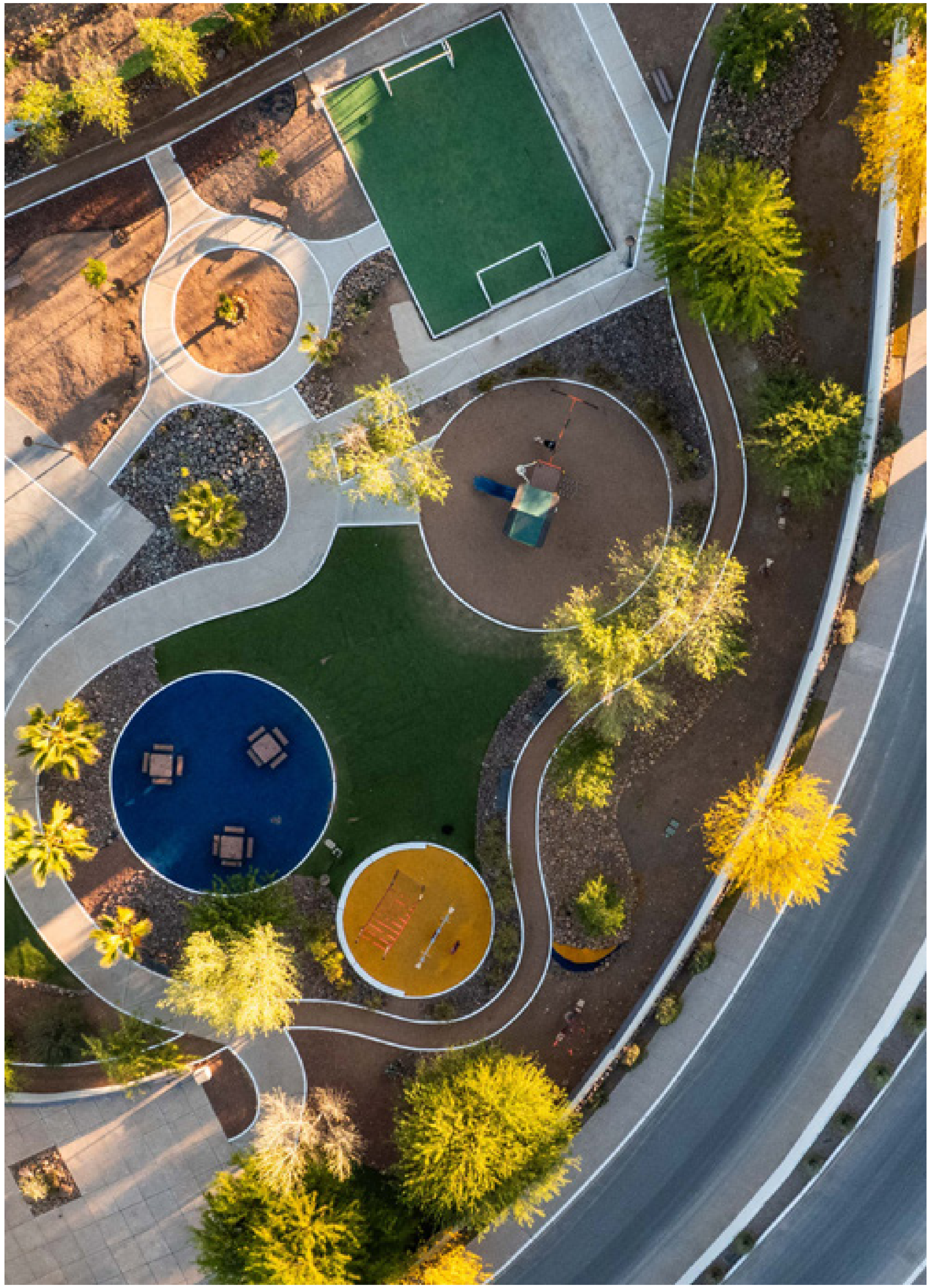
Querétaro
2 municipalities
6 projects

7 states of the republic
22 municipalities
40 active projects
11,449 titled homes

In 2025, the projects in the process of being titled with Derex are:



2 states of the republic
3 municipalities
4 active projects
24,000 titled homes



GRI 2-6

Vintelligence projects over the years

Since its foundation, the Company has integrated technological innovation and sustainable development as pillars of its business strategy.

Up until 2024, it had a Research and Development division called Vintelligence, responsible for driving projects, partnerships, and technological collaborations aimed at strengthening competitiveness and creating long-term value.

Since 2023, the Vintelligence team has begun transitioning to a new model aligned with our Environmental and Social Management System (ESMS), with the goal of leveraging the knowledge gained through our own projects and initiatives and managing the company's new environmental and social projects in an integrated manner. As part of this process, the Sustainability Department was created, responsible for EDGE certifications, the implementation of the ESMS, and the adoption of national and international environmental and social best practices, among other functions.

Efficiency per home	Total	EDGE	EDGE Advanced
Efficiency – Energy	36.50%	30.80%	47.80%
Efficiency – Water	41.10%	38.10%	47.30%
Efficiency – Materials	62.00%	63.30%	60.70%
Annual CO_2 Emissions Savings per Unit (metric tons)	1.31	1.01	1.95
Water savings m³/year/household	65.73	54.94	42.29
Energy Savings MWh/year/home	2.03	1.61	1.39

57%

energy savings achieved in our first hybrid housing project in 2019.

2010	**Solar energy generation for common areas**	System with an average annual generation of 40 MW, saving 20 tons of CO_2 and Ps.70,000 per year.
2010	**Zero-energy housing**	With support from the Canadian government and CONAVI, efficiencies were achieved in the thermal insulation of walls and slabs in homes and solar protection in windows, resulting in a 77% savings in electricity.
2013	**ECOCASA Project (Nama Vivienda)**	Provides loans for the development of energy-efficient homes, reducing CO_2 emissions by at least 20%, Vinte participated in Pachuca, Hidalgo with 80 homes.
2015	**EDGE Granada-Cadiar**	The first EDGE program at the national level in the private Cadiar de Real Granada, Tecámac, State of Mexico.
2017	**Homes accessible for people with disabilities**	Homes built to the specifications of clients with special needs, including adaptations in rooms, ramps, sensors, among others.
2018	**Zero-emission hybrid house**	Houses that replace the use of gas with more environmentally friendly energy alternatives, reducing energy consumption by 57%, water consumption by 37%, and generating up to 63% efficiency in materials.
2019	**Homes with solar panels**	We began closing homes in our Montalto development in Nuevo León, where all homes will have a solar panel.
2020-2025	**Leaders in EDGE certifications**	26,091 EDGE-certified homes, making Group Vinte the leading global home developer by number of EDGE-certified homes.

Javer Sustainable Urban Furniture

Through the sustainable urban furniture program, significant progress has been made in sustainability and infrastructure in all developments. As a result, we have achieved the following:

- **Coverage:** Presence in 7 states nationwide.
- **Infraestructure:** A cumulative installation of 3,398 pieces of sustainable furniture.
- **Recycling:** Recovery of over 1.26 million recycled containers.
- **Recycled material:** Incorporation of more than 253 tons of recycled material.
- **Environmental impact:** Estimated conservation of over 2,500 trees.
- **Investment:** Total investment of MXN $47.0 million.

Indicators	2019-2023	2024	2025	TOTAL
# States in which we operate	7	7	7	7
# Installed pieces	2,144	732	522	3,398
# Recycled packaging	884,419	249,330	133,678	1,267,426
Kg of recycled material	176,884	49,866	26,736	253,485
Equivalent in trees saved	1,768	498	267	2,533
Investment (MXN)	$29,866,160	$8,745,853	$8,405,529	$47,017,542

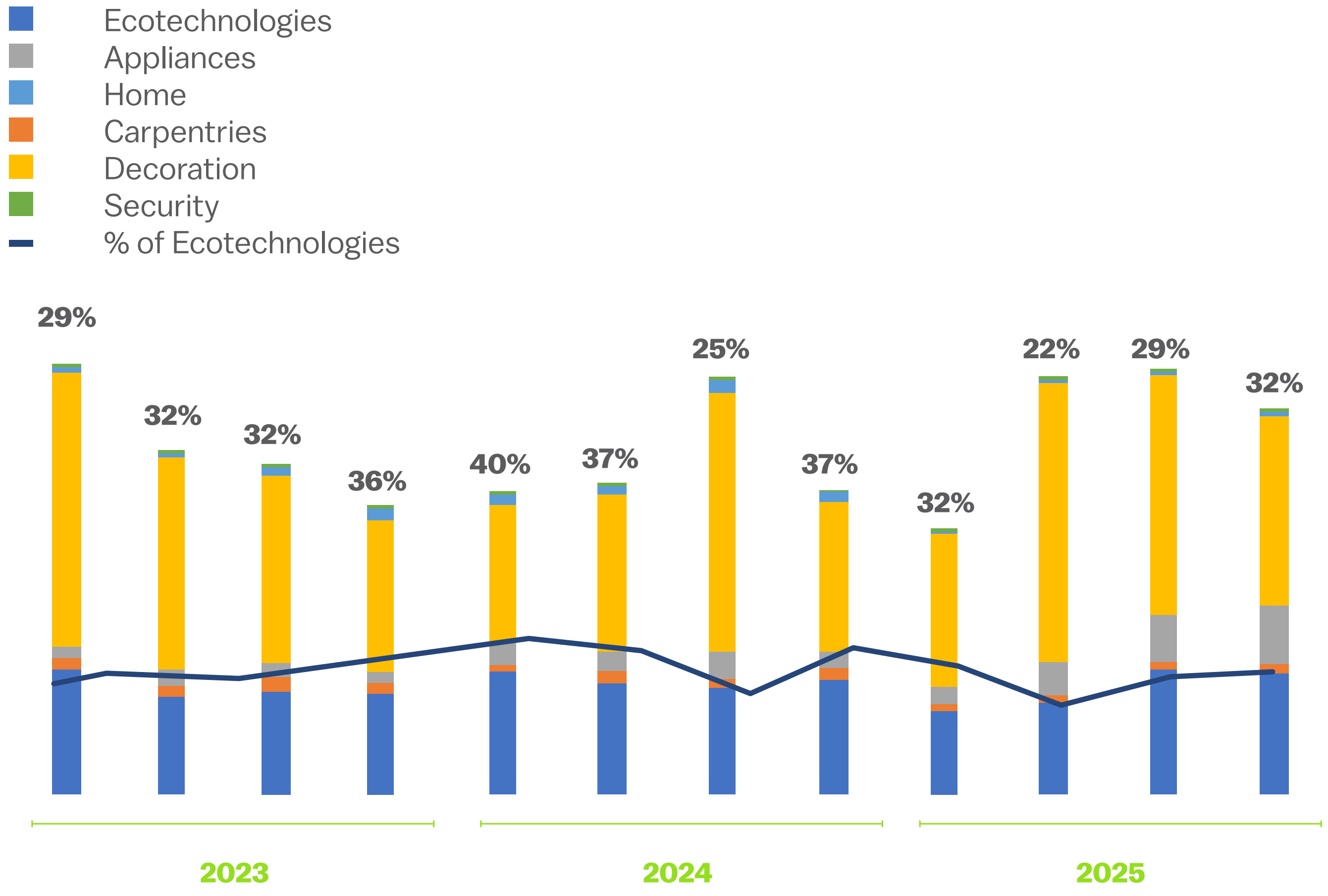
GRI 2-6

EMOBEL

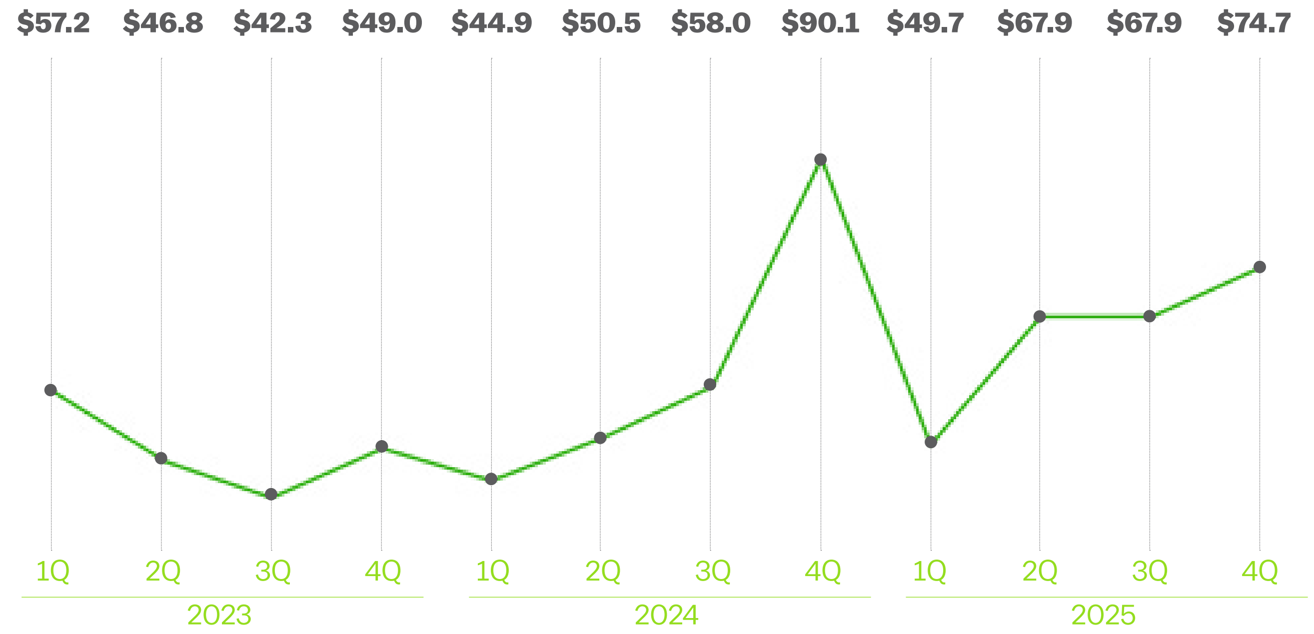
Emobel focuses on meeting the needs of families seeking to boost the feeling of ownership in their homes, through solutions and professional equipment that improves the quality of life of people, all with the philosophy of “the best product at the best price”. In addition, by selling this along with the home, families can finance the purchase of their furniture and the home.

Emobel has opened seven points of sale, known as Exchange Centers, across four states in Mexico: two in the State of Mexico, two in Hidalgo, one in Puebla, one in Cancún, and one in Playa del Carmen. Through these locations, EMOBEL is able to offer products for furnishing and improving homes, enhancing everyday life, and promoting environmental care.

EMOBEL Quarterly Sales Volume
(Units)



EMOBEL Quarterly Sales
(MXN millions)



Post-Sale Service

The main service offered by the Company is post-sale service, which focuses on fostering community life, guaranteeing the social conditions for a better quality of life in all its developments, urbanization control, social integration, and community development, which include:

- Schools
- Parks with amenities
- Gardens
- Pedestrian crosswalks
- Sports centers
- Shopping malls
- Surveillance booths

In addition, our **Community Master Plans** allow us to ensure the sustainability of these communities even after the development and commercialization period. These folders are given to each board of directors and neighbors in all our developments, allowing the maintenance and development of programs for the inhabitants to be carried out in an orderly and adequate manner.

GRI 2-6

This way, the after-sales process is composed of 7 main services

- Customer induction
- Housing and urbanization quality control
- Housing delivery
- Integration
- Community Development
- Maintenance and conservation
- Attention to warranties

GRI 2-1, 2-6

Grupo Vinte's Presence

Approximately **50% of Vinte's sales and 71% of Javer's sales** originate from digital media and through customer recommendations.

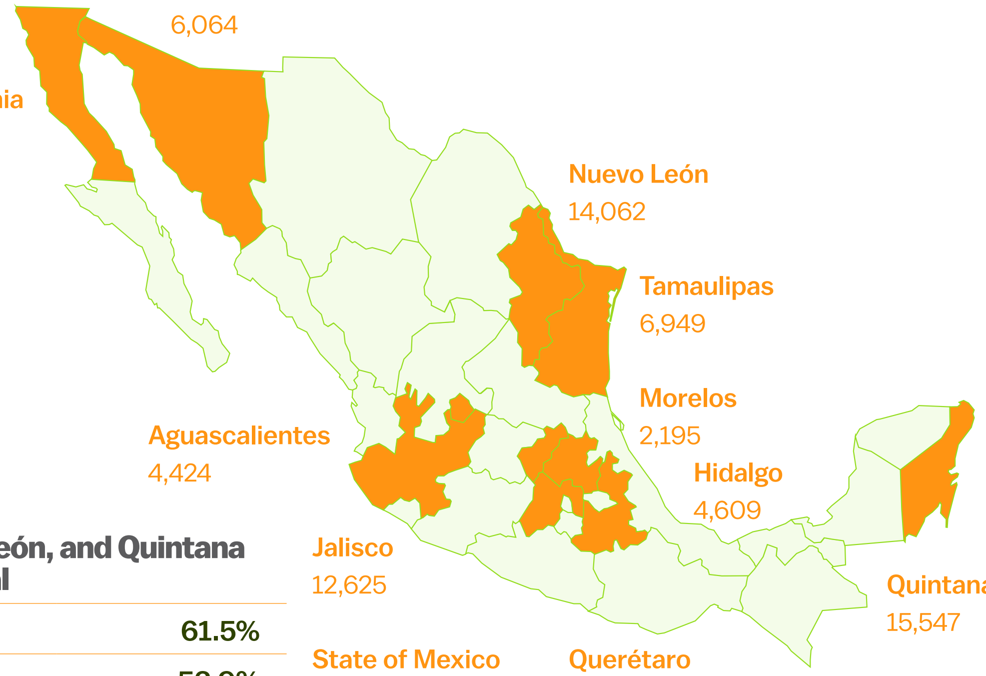
Grupo Vinte is headquartered in Mexico City and operates in the states of Estado de México, Querétaro, Hidalgo, Quintana Roo, Puebla, Nuevo León, Baja California, Morelos, Jalisco, Aguascalientes, Tamaulipas, and Sonora. The company has chosen to concentrate its operations in these regions because, together, they account for 61.5% of the country's Gross Domestic Product, 53.9% of the population, and 56.6% of the national housing demand with access to mortgage financing, according to data from INEGI and SHF.

In 2025, 62.8% of new home loans were issued in that region, according to data from SEDATU. In 2025, pro forma revenues from home closings by Grupo Vinte and Javer show geographic diversification across 12 different states.

The land bank is also highly diversified across the company's current markets, with 70.8% concentrated in the State of Mexico, Quintana Roo, Nuevo León, Jalisco, and Querétaro.

Selective Geographic Growth

of lots in land reserve



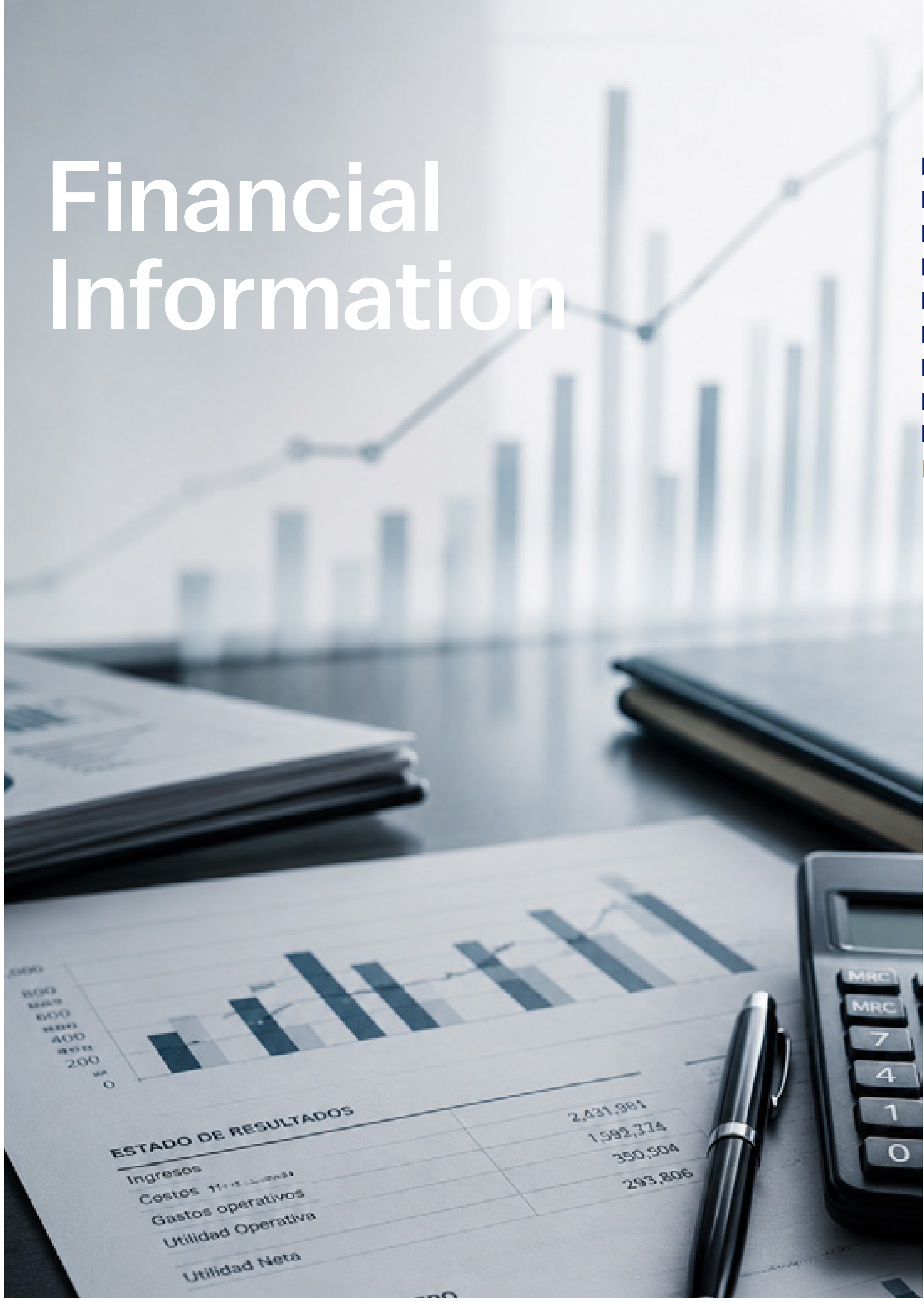
Total land reserve:

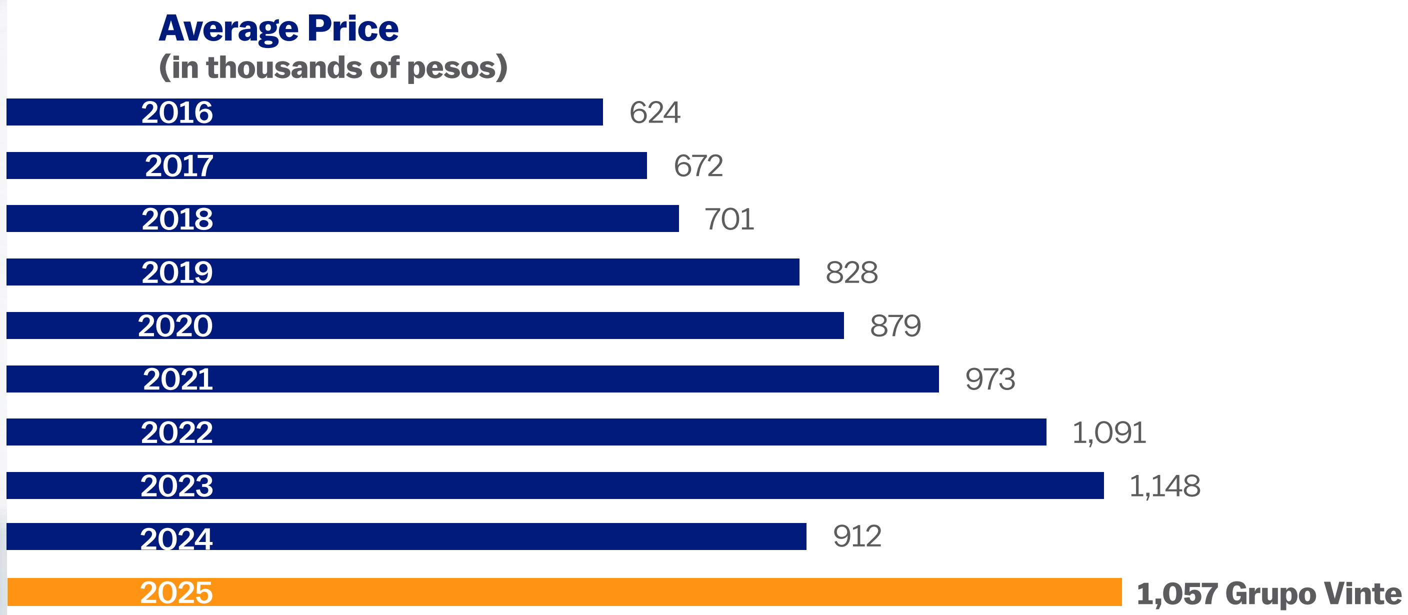
100,283

Central Region[1], Nuevo León, and Quintana Roo as % of National Total	
GDP[2]	**61.5%**
Population[2]	**53.9%**
Home Purchase Demand[4]	**56.5%**
New Home Loans[4]	**62.8%**

Source: Company data, SHF, INEGI & SEDATU. (1) Central Region: Mexico City, State of Mexico, Hidalgo, Querétaro and Puebla. (2) INEGI (3) SHF (4) SEDATU

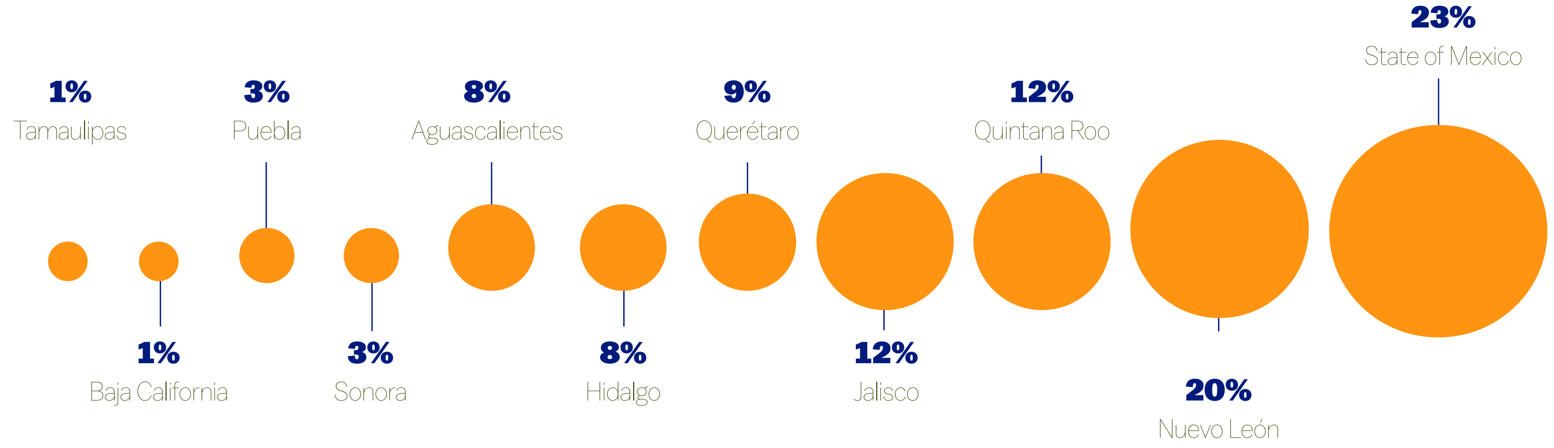
Financial Information





Vinte 1,398 | JAVER 956 | DEREX 926

% of Revenue from Home Registrations by Location as of December 31, 2025



Income Statement (Ps. mm.)

	2019	2020	2021	2022	2023	2024 Proforma	2025	2025 Proforma
Revenue	3,745	3,651	4,161	4,357	4,820	14,282	15,724	16,211
Gross[1] Profit	1,244	1,088	1,210	1,315	1,501	4,596	5,100	5,252
Operating Income	831	567	643	708	828	2,271	2,584	2,654
Comprenhensive financing[2] results	116	127	146	145	241	604	632	663
EBITDA	874	615	690	757	881	2,537	2,780	2,851
Net income	533	343	379	412	438	1,161	1,435	1,460

1. Without capitalized interest. 2. Including capitalized interest.

Cash Flow Statement (Ps. mm)

	2019	2020	2021	2022	2023	2024	2025
EBIT	726	440	497	562	587	539	1,947
Cash flow from operating activities	-600	169	239	463	71	-290	238
Cash flow from investment activities	-107	-35	-49	-121	-90	-3,062	42
Cash flows from financing activities	630	907	-640	-475	815	3,711	-173
Cash at the beginning of the period	330	252	1,293	844	711	1,507	1,865
Change in cash	-77	1,041	-449	-133	796	358	106
Cash at the end of the period	252	1,293	844	711	1,507	1,865	1,972

Balance Sheet (Ps. mm)

	2019	2020	2021	2022	2023	2024	2025
Cash and cash equivalents	252	1,293	844	711	1,507	1,866	1,972
Total assets	7,931	9,241	9,512	9,881	11,718	23,028	26,749
Total debt	2,345	2,893	2,812	2,854	4,059	8,559	9,447
Total liabilities	4,353	4,923	5,143	5,284	6,868	16,147	18,671
Total equity	3,577	4,319	4,369	4,596	4,849	6,881	8,078

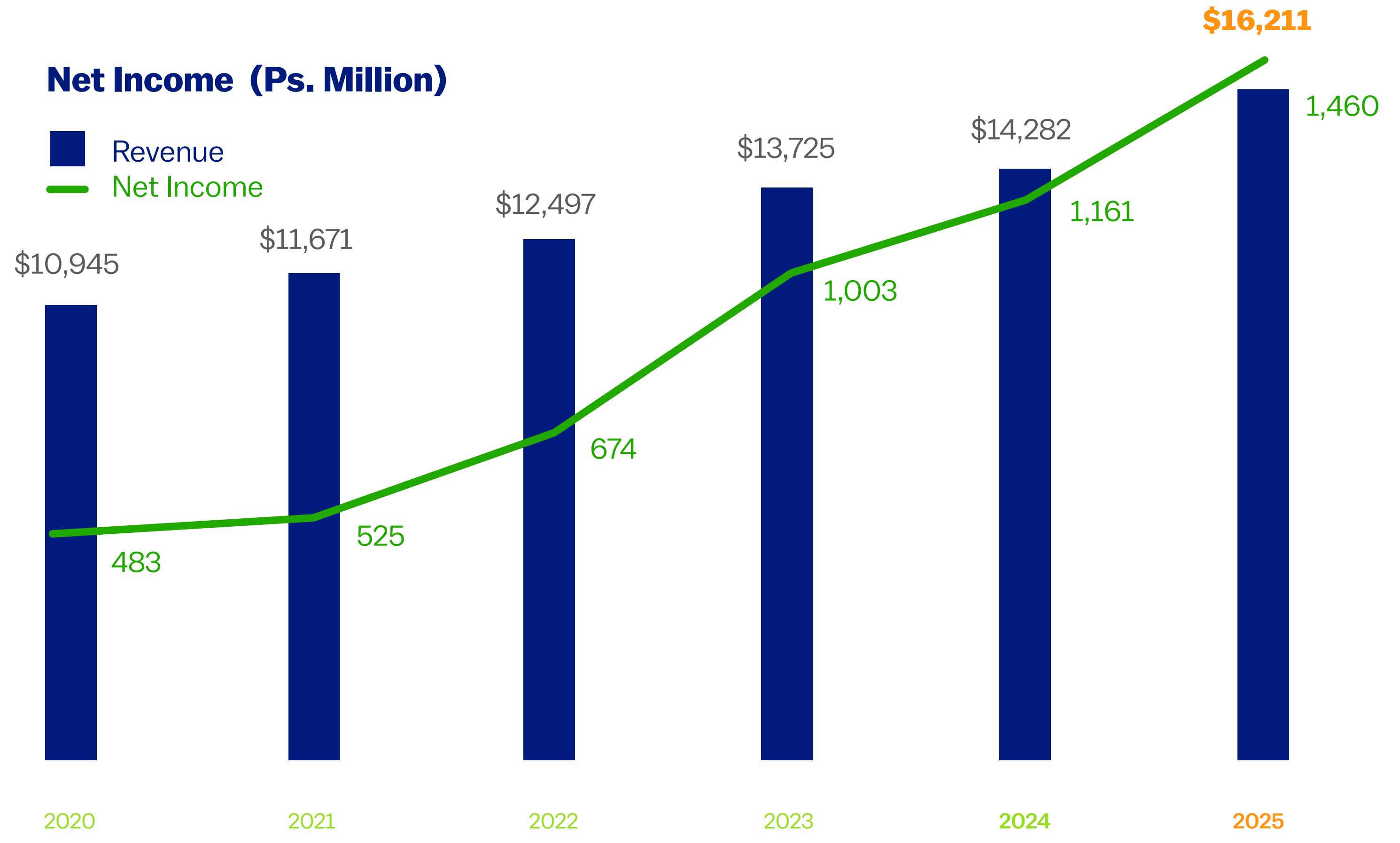
Growth and Profitability (%)

	2019	2020	2021	2022	2023	2024 Proforma	2025
Revenue growth	10	-2	14	5	11	4	10
EBITDA growth	15	-30	12	10	16	7	10
Gross margin	33	30	29	30	31	31	32
Operating margin	22	16	15	15	17	14	16
EBITDA margin	23	17	17	17	18	18	18
Net margin	14	9	9	10	9	8	9

Financial Ratios (times)

	2019	2020	2021	2022	2023	2024	2025
Current assets/ Current liabilities	2.9	3.8	3.3	3.3	3.7	2.1	2.6
Current assets/Total debt	0.8	1.0	1.0	1.0	0.9	0.8	0.8
Total liabilities/Equity	1.2	1.1	1.2	1.1	1.4	2.3	2.3
Gross debt/LTM EBITDA	2.7	4.7	4.0	3.8	4.3	3.4	3.3
Net debt/EBITDA	2.4	2.6	2.8	2.9	3.4	2.6	2.6
Net debt/Equity	0.6	0.4	0.4	0.5	0.5	1.0	0.9
Interest coverage	6.2	5.0	4.7	5.2	2.5	4.2	4.3
ROE (%)	16.5%	8.6%	8.6%	9.2%	9.4%	20.2%	19.9%
ROIC (%)	17.1%	10.6%	11.3%	11.5%	12.5%	24.2%	19.7%

Net Income (Ps. Million)



Revenue from Home Sales 2024
(By price range, proforma)

Up to $500 thousand	$500 to $700 thousand	$700 thousand to $1.0 million pesos	$1.0 to $1.5 million pesos	$1.5 to $2.0 million pesos	Over $2.0 million pesos
3%	31%	22%	15%	9%	19%

Revenue from Home Sales 2025
(By price range)

Up to $500 thousand	$500 to $700 thousand	700 thousand to $1.0 million pesos	$1.0 to $1.5 million pesos	$1.5 to $2.0 million pesos	Over $2.0 million pesos
1%	21%	26%	23%	9%	20%

By type of financing

Others	Fovissste	Without mortgage	Co-financing	Banks	Unamos créditos Infonavit	Traditional Infonavit
1%	5%	6%	9%	15%	17%	46%

Sustainability

Sustainable development is development that meets the needs of the present without compromising the ability of future generations to meet their own needs.

GRI 2-29

Grupo Vinte Stakeholders

Our main stakeholders, as well as the ways we interact with them, the most relevant topics of interest, and the business divisions in charge of providing service and attention regarding those stakeholders' interest topics are detailed below:

Financial Institutions

Community

Customers

Suppliers

Employees

Investors

Authorities

Stakeholders	Means of Interaction	Topics of Interest	Related department
Customers	Web Page Social networks Media advertising Customer service Annual reports E-mail Telephone contact Suggestion box Personal attention	Housing quality Infrastructure Service efficiency Housing delivery Warranty management Mortgage financing advice	Commercial area Marketing After Sales Area Civil association of each development
Employees	Induction Courses Training Workshops Work climate surveys Ethical line Personal attention	Operation of the Company Operation of the market Bank loans Working conditions	Human Resources
Authorities	E-mail Phone	Regulatory compliance Agreements Authorizations	Legal Department
Community	E-mail Phone Events Website Social networks	Social integration Image preservation of housing Maintain good quality of life Condo management and maintenance	After Sales Department Commercial Area
Suppliers	E-mail Phone Suggestion box Ethical line	Quality of products and materials Pricing (Strategic Alliances)	Supply management for operation Production and Construction Management
Investors	Quarterly reports Teleconferencing Press releases Annual sustainability reports Annual reports Annual web reports Investor Relations web page E-mail Personal attention	Operational performance Financial performance	Investor relations
Financial Institutions	Quarterly reports Teleconferencing Annual sustainability reports Annual reports Annual web reports E-mail Personal attention	Operational performance Financial performance	Investor relations

GRI 2-12, 2-16, 2-29, 3-1, 3-2, 3-3

Double Materiality Analysis

In 2026, we conducted an update of our materiality analysis with the assistance of a third party. In this process, we incorporated the dual materiality approach, which allows us to identify the most important issues for Grupo Vinte and its stakeholders from both a sustainability and a financial perspective.

In doing so, we optimize resources toward strategies that generate the greatest impact and benefit for all stakeholders, while recognizing and taking action to minimize potential operational risks.

Identifying these issues also allows us to establish metrics and objectives fully geared toward measuring and monitoring our progress in managing the most relevant issues as part of the strategy to ensure Grupo Vinte's resilience moving forward.

Methodology

To conduct the double materiality analysis, we surveyed a representative sample of each stakeholder group to gather their opinions and perceptions on a list of topics preselected for their potential materiality. These were selected and included in the assessment based on the sector in which we operate, the market in which we compete, as well as international frameworks and standards such as GRI, ISSB (considering SASB and TCFD as part of IFRS's S1 and S2) and GRESB, among others.

The scope of this analysis included 100% of the operations and companies that currently make up Grupo Vinte (this includes the acquisitions of Javer in 2024 and Derex in 2025). As a result of this analysis and a thorough process of interpreting 782 surveys, we identified 13 material topics, which we present below in our new materiality matrix:

GRI 3-2

Material topics

1	Anti-Corruption
11	Business Ethics
3	Sustainable Value Chain
5	Human Rights
7	Sustainable Housing Design
16	Corporate Governance
2	Housing Affordability
14	Risk Management
6	Employee Development and Training
13	Legal and Regulatory Compliance
30	Customer Satisfaction
22	Labor Practices
27	Resilience, Safety, and Housing Quality

Urgent topics

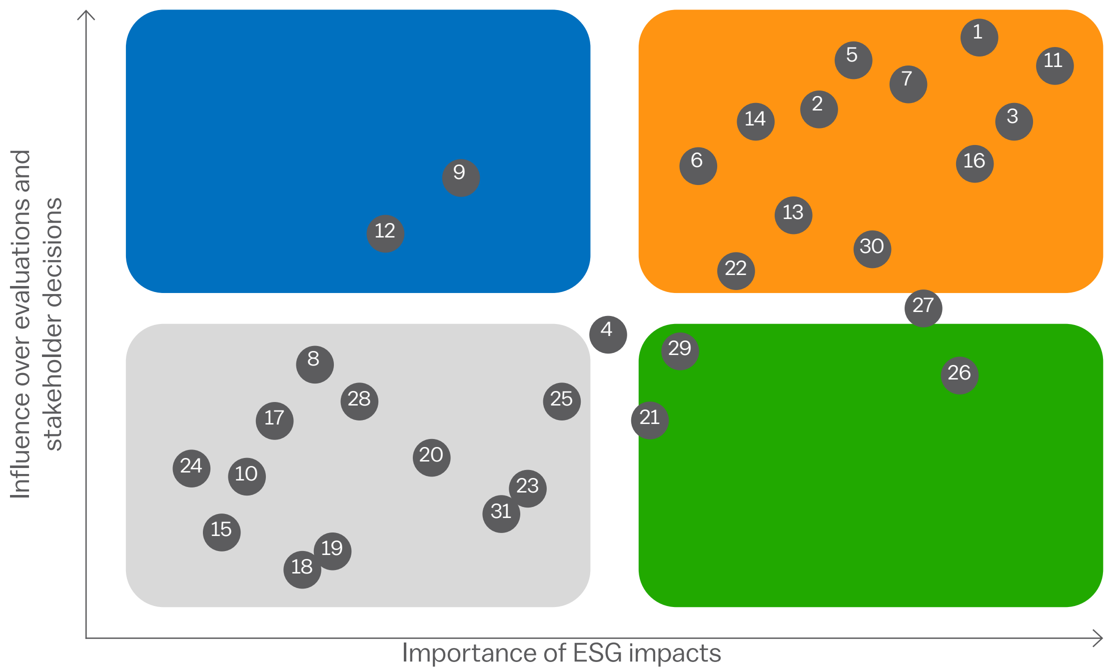
29	Employee Health and Safety
26	Business Model Resilience
21	Sustainable Materials

General topics

9	Energy efficiency
12	Water and wastewater management

Emerging topics

4	Cybersecurity
25	Community Relations
8	Diversity, Equity and inclusion in the Workforce
28	Community Health and Safety
20	Critical Incident Management
23	Sales Practices
31	Employee Satisfaction
17	Biodiversity Impacts
24	Customer Privacy and Secure Data Management
10	GHG Emissions
19	Physical Impacts of Climate Change
15	Waste Management and Circularity
18	Climate Change Transition Impacts



The **material topics** (upper right quadrant) highlight factors that are important to Grupo Vinte's business and strategy and are relevant to all stakeholders.

The **urgent topics** (lower right quadrant) highlight factors that are highly relevant to the business but are not as relevant to stakeholders.

General topics (upper-left quadrant) are not considered as important for Grupo Vinte's business and strategy, but they are important for stakeholders. They should be monitored, albeit with lower priority.

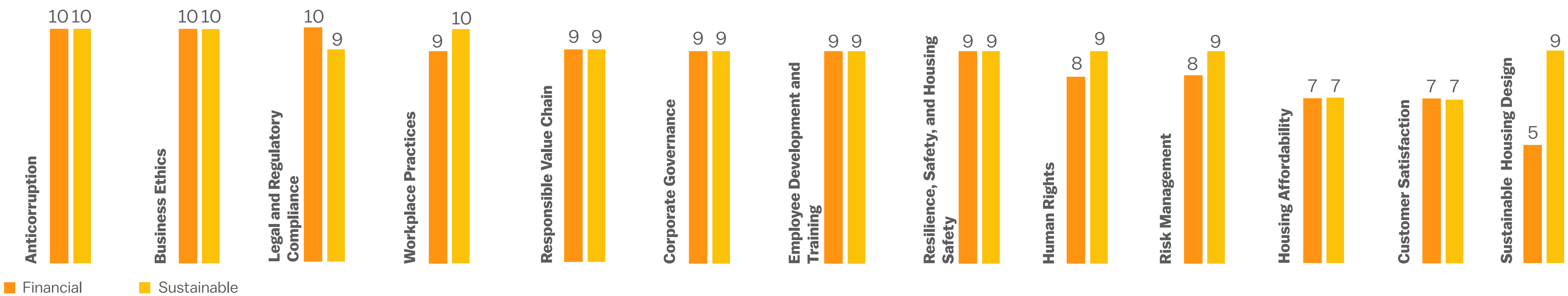
Emerging topics (lower-left quadrant) highlight factors that are just beginning to gain importance and will move to another quadrant depending on how the issue evolves.

Changes in Materiality

Compared to our previous materiality analysis, conducted in 2020, the main differences that emerged were as follows:

1. Some topics that were secondary in 2020 have become material. For example: Sustainable Value Chain was an Emerging Issue, but is now a Material Issue.
2. Some topics were not included in the 2020 questionnaires, but were added and became material issues in 2026. For example: Housing Affordability.
3. In 2020, there were no Urgent Topics. In 2025, three emerged, and we will be conducting outreach efforts with various stakeholders to standardize and improve the general understanding of their relevance to our operations.

Potential financial materiality



Based on our analysis, in most cases, we have observed that material issues could have a similar impact on our operations from both a sustainability and a financial perspective. For this reason, all issues will be addressed from both perspectives moving forward.

From a financial perspective, during 2025 and early 2026, we began working to identify what these impacts might look like: on our liquidity, the overall cost of operations, or our access to financing, among other factors.

To learn more about this, please visit the **"Risks"** section.

Key topics prioritized by stakeholders

Anti-corruption and business ethics emerged as the two most important material issues for all stakeholders. Identifying the issues that are most relevant to each group allows us to understand where we need to implement stronger controls, policies, actions, and KPIs, as well as targeted communication efforts to demonstrate our commitment to addressing their diverse interests and needs.

STAKEHOLDERS	MOST IMPORTANT TOPICS
Analysts and Investors	Anti-corruption, business ethics, employee health and safety
Customers	Anti-corruption, sustainable housing design, housing affordability
Employees	Anti-corruption, human rights, business ethics
Rating Agencies	Anti-corruption, sustainable value chain, corporate governance
Prospective Customers	Anti-corruption, cybersecurity, human rights, water and wastewater management
Community	Human rights, anti-corruption, DEI* in the workforce
Board	Sustainable value chain, business model resilience
Leadership	Business ethics, anti-corruption, sustainable value chain, corporate governance
Suppliers	Anti-corruption, business ethics, human rights
Contractors	Anti-corruption, human rights, employee development and training
Financial Institutions	Anti-corruption, risk management, legal and regulatory compliance

* Diversity, equity, and inclusion

Sustainability Model

Grupo Vinte seeks to improve people's quality of life by providing real estate developments with integral sustainable designs, better equipment and amenities compared to peers, and development of community living.

Sustainability Axes

The Company monitors, among others, the following elements within its communities:

Health

- Strategic location near hospital centers.
- Adequate pluvial sewer system.
- Participation in state or municipal health brigades.
- Accessibility to public or private medicine distributors.

Education

- School facilities near the developments.
- Presence of cultural public organizations.
- Recreational arts specialized centers.
- Access to cultural activities.

Security

- Proximity to institutions that can provide support in emergencies.
- Adequate streets for traffic flow.
- Functional and well distributed luminary systems in surrounding areas.
- Surrounding surveillance apartments.

Capital Gains

- High-quality homes and amenities in the developments.
- Locations with good connectivity.
- Access to relevant services: paved roads, internet, amenities which incentivize community integration, etc.
- Future development opportunities: shopping centers, schools, etc.

Healthy Mortgage Portfolio

- Clear and accessible credit policies.
- Fair interest rates.
- Efficient verification processes.
- Maturing and refinement of credit subject identification policies.

GRI 2-12, 2-13

Sustainability Committees

2025 Vinte Sustainability Committee

Governance
Gonzalo Pizzuto
Finance and Investor Relations Department, Grupo Vinte

Verónica Lozano
Planning and Sustainability Department, Javer

Ernesto Cruz
Internal Auditing

Paulette Zúñiga
Finance Department

Environmental
Tobías Contreras
Sustainability Department

Bernardo Vazquez
Sustainability

Beatriz Herrera
Sustainability

Beatriz Torres
Production Supply

Alma García
Sustainability

Social
Myriam Rodríguez
Human Capital

Marlén Vázquez
After-Sales

Luis Enrique Zetina
OHS

Elvira Labra
Organizational Development

Claudia Hernández
Internal Control

Involved Management
Rene Jaime Mungarro
Chief Executive Officer

Carlos Cadena
President of Vinte Foundation and Director of Institutional Relations

Domingo Valdés
Chief Financial Officer

Fernando Magaña
Director of Land Reserve

Melito Hernández
Director of Production

Maurcio Lomelí
Director of Operations

2025 Javer Sustainability Committee

Governance
Jorge de Gante
Internal Control

Mayte Rentería
Investor Relations

Verónica Lozano
Planning and Sustainability Department

Mayra Huerta
Internal Audit

Yolanda Burgos
Regulatory Compliance

Héctor Saldaña
Information Technology

Jaime Ancer
Legal

Environmental
Thelma Villegas
Sustainability

Fernando Lozano
Sustainability

Aleida Fonseca
Corporate Design

Leonor Yañez
Corporate Purchasing

Tobías Contreras
Vinte Sustainability

Social
Miriam Pérez
Human Resources

Ariana Venegas
Human Resources

Involved Management
René Martinez
Chief Executive Officer

Verónica Lozano
Javer Planning and Sustainability Department

Sustainability Committees

Grupo Vinte maintains a sustainability governance structure composed of two committees: one for Vinte and another for Javer. We engage in two-way participation in the meetings of both committees, where the sustainability directors of the respective companies also participate in the committee corresponding to their counterpart.

Vinte Sustainability Committee

Anti-corruption and business ethics emerged as the two most material topics for all stakeholder groups. Identifying the issues that are most relevant to each group allows us to understand where we need to implement stronger controls, policies, actions, and KPIs, as well as targeted communication efforts to demonstrate our commitment to addressing their diverse interests and needs.

Objectives

To implement the foundations, plans, actions, and evaluation of outcomes, with environmental, social, and economic objectives, to establish a Vinte Culture of Sustainability.

To establish an Environmental and Social Management System focused on the UN Sustainable Development Goals and the Performance Standards defined by the IFC.

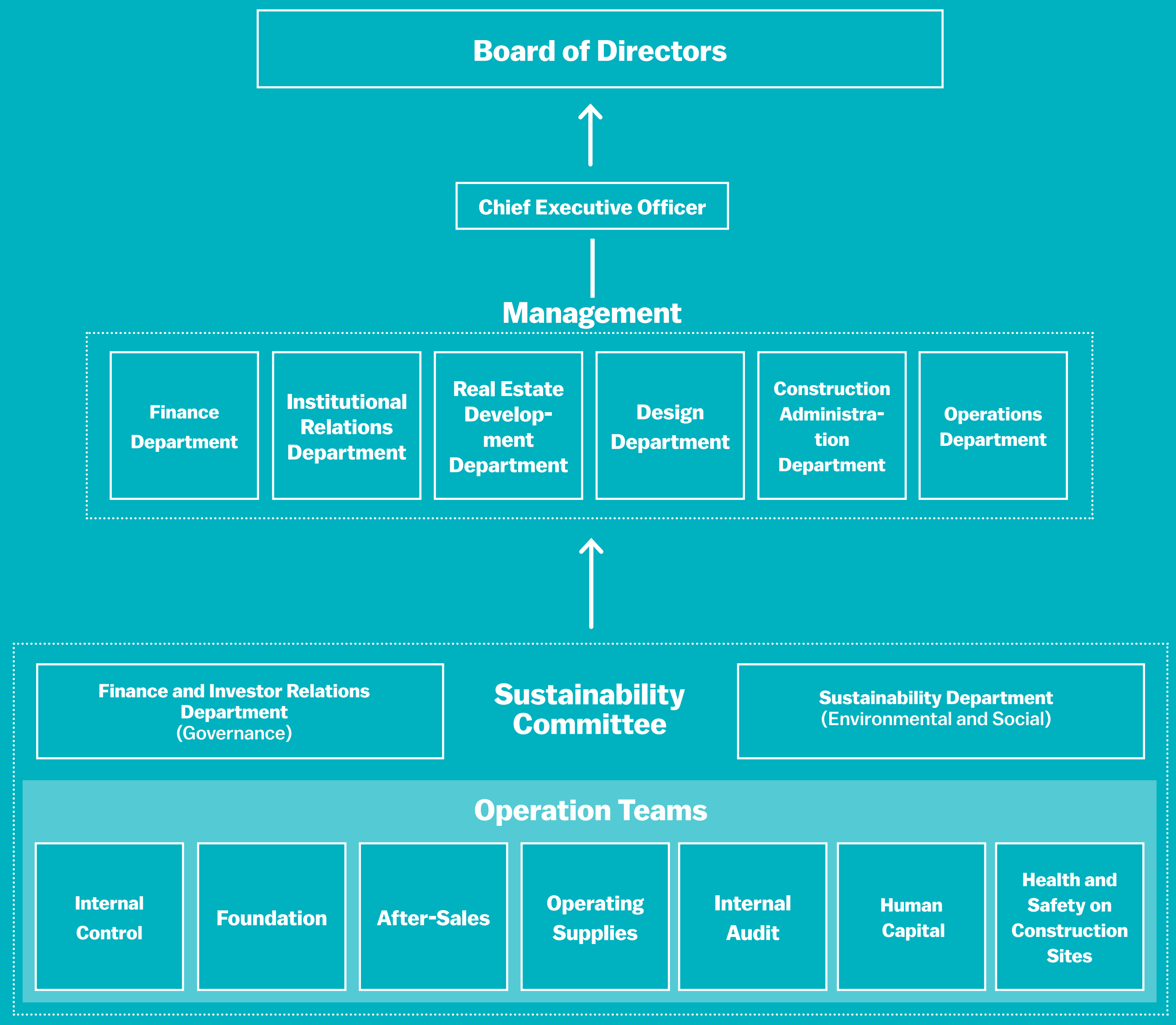
Structure

The Sustainability Committee is led by the Sustainability Department and the Investor Relations Department, which are part of the Finance Division, and is responsible for organizing and disseminating the information required by financial institutions and other stakeholders.

The Sustainability Department is responsible for establishing the ESG guidelines (IFC Performance Standards and the UN Sustainable Development Goals) on which the operational teams base their processes and activities. It is also responsible for reporting to Senior Management and the Vinte Board.

It meets twice a year to establish work plans and indicators for each involved area, which form an integral part of the annual sustainability report.

Organizational structure for sustainability management



Description of the positions and duties of committee members

Financing and Investor Relations Officer
Gonzalo Pizzuto Aznar

Objective: To coordinate and ensure the design, closing, and maintenance of the investment products required by VINTE to meet its corporate financing needs through capital funding.

Finance Coordinator
Norma Paulette Zúñiga Cervantes

Objective: To provide support in the development of financial models and executive presentations; to monitor ESG goals and compliance; and to assist with requirements related to public offerings and institutional investors.

Sustainability Officer
Tobias Alejandro Contreras Sánchez

Objective: Develop an ESG strategy to align with Vinte and Javer's organizational vision, participating in meetings of both committees to monitor progress toward annual goals related to sustainable financing, EDGE certification, ESR, and reducing the water and carbon footprints.

Sustainability Officer Javer
Verónica Lozano

Objective: Participate as a collaborative member by sharing experiences, indicators, and best practices that contribute to stronger decision-making, alignment of criteria, and the leveraging of synergies at the Group level, with the goal of aligning objectives in the definition of each company's strategies.

Sustainability Manager
Beatriz Herrera Medina

Objective: Manage the implementation of work plans to advance the organization's sustainability goals and coordinate with the Finance and Financial Institutions Relations Department to gather the information needed for the annual sustainability report.

Internal Audit Manager
Ernesto Cruz Arteaga

Objective: To establish and implement internal audit programs within the organization for the purpose of issuing reports, identifying risks, and proposing action plans to help mitigate them; to develop and execute the Annual Internal Audit Plan, reporting any observations, findings, and, where applicable, resulting action plans. To appear before Vinte's Audit and Corporate Practices Committee on a quarterly basis to report on the execution of the audit plan, the status of Vinte's ethics and compliance system, and follow-up on the various issues proposed by the committee.

Internal Control Coordinator
Claudia Isabel Hernández Villa

Objective: To document and update institutional policies, operating manuals, guidelines, and operational forms in order to contribute to the institutionalization of Vinte. To provide assistance and support regarding the requirements for the certifications Vinte is seeking (ESR, Top Companies, ISO 9001:2015 Quality Management; GPTW, GCTI, etc.), as well as for audits and other external entities that validate compliance (Deloitte, IFC, BMV, etc.). Additionally, provide assistance and support to the Ethics Committee and the Gender Equality Committee in the capacity of Committee Secretary, and collaborate with the Sustainability Committee.

Corporate After-Sales Manager
Marlen Margarita Vázquez Arias

Objective: To establish After-Sales strategies aimed at building sustainable and comprehensive communities by enhancing customer satisfaction and implementing the necessary measures to ensure that homes are delivered on schedule, thereby complying with the organization's guidelines.

Corporate DTU/RUV Management Coordinator - IPO
Beatriz Adriana Torres Mondragón

Objective: To manage and track SHR/DTU cases in order to obtain the necessary approvals across the company's various business units; to review urban development zones to ensure that the company's land is located within designated areas and is suitable for the sale of homes financed through INFONAVIT loans.

Human Capital Manager
Myriam Xochitl Rodríguez Villanueva

Objective: To position the Human Resources department as a business partner that attracts top talent, promotes the company culture, and develops and implements strategies aimed at institutionalizing the company; authorize and ensure the proper functioning of processes related to hiring, managing, and terminating employees in accordance with regulations and internal procedures; ensure fair management and compensation for employees in order to be a competitive employer for talent; ensure the proper implementation of Civil Protection, Occupational Health and Safety programs, with the aim of complying with STPS guidelines and safeguarding employee safety.

Organizational Development Coordinator
Elvira Labra Rubio

Objective: To implement initiatives that contribute to the development of staff and the organization in line with the company's vision and strategy; design and deliver training courses to meet staff development needs; schedule 360° evaluations of the team to identify development strategies and talent; establish a strategy to measure the organizational climate in order to implement actions aimed at improving the work environment and culture.

Occupational Health and Safety Coordinator
Luis Enrique Zetina Mondragón

Objective: To design and implement health and safety programs throughout the organization to ensure the prevention and/or mitigation of occupational accidents and illnesses in accordance with applicable legal provisions; to conduct on-site inspections to ensure safety and hygiene within the company; and to propose and develop policies, guidelines, and procedures related to occupational safety and health.

Description of positions and responsibilities for Sustainability Department employees

Sustainability Coordinator
Bernardo Vazquez Mellado Esqueda

Objective: To be responsible for environmental certifications (EDGE certification), life cycle assessments, and sustainability indicators, with the aim of ensuring compliance with and monitoring the environmental obligations outlined in the Environmental and Social Management System (ESMS) and aligning with our sustainable financing frameworks.

Chief Environmental Officer
Alma Yunuel García Torresdey

Objective: To ensure compliance with current environmental regulations by promoting sustainable practices that minimize the environmental impact of Grupo Vinte's operations.

Javer Sustainability Committee

Manage and monitor the Corporate Sustainability Model to ensure annual compliance with programs and objectives, which are established based on the materiality assessment, the UN Sustainable Development Goals (SDGs), GRI indicators, and the Company's initiatives.

The committee is included in Javer's Sustainability Policy which aims to: foster a culture of sustainability to manage the Company's human and financial resources based on ethics and corporate values, as well as to have a positive impact on communities and the environment.

The committee meets twice a year to communicate the objectives, changes, and targets to be met during the year and to present its results. This sets the framework for measuring, evaluating, and monitoring the progress of the company's efforts in the areas of social responsibility, the environment, and governance, with a view to subsequently preparing the annual report.

Javer Sustainability Committee Structure

Sustainability, IR, and Planning Department
PRESIDENT

→

Sustainability Department
MANAGER

→

- Vinte Representative
- Sustainability Department
- Internal Control Department
- Corporate Design Department
- Human Resources Department
- Customer Service Department
- Investor Relations Department
- Legal Department
- Internal Audit Department
- Compliance Department
- Information Technology Department

Description of the positions and duties of committee members

Sustainability Officer Javer
Verónica Lozano

Objective: Lead Javer's Sustainability Committee and establish the company's sustainability strategy, ensuring alignment with the business priorities and objectives of the Group, while promoting coordinated work and the adoption of best practices.

Head of Sustainability, Environmental Expert, and Sustainability Direction
Thelma Villegas, Fernando Lozano, and Verónica Lozano

Objective: Develop, implement, and monitor compliance with the objectives, programs, and indicators established in the sustainability strategy, as well as track ESG topics, energy, emissions, water, waste, biodiversity, community engagement, volunteering, donations, human rights, and corporate governance.

Sustainability Officer Vinte
Tobiás Alejandro Contreras Sanchez

Objective: Participate as a collaborative member by sharing experiences, indicators, and best practices that contribute to strengthening decision-making, harmonizing criteria, and leveraging synergies across the Group, with the purpose of aligning objectives in the definition of each company's strategies.

Corporate Design Manager
Aleida Fonseca

Objective: To meet performance metrics for sustainable design in 100% of developments, as well as mortgage requirements and environmental certifications.

Head of Internal Control
Jorge de Gante

Objective: To develop, review, and update the company's internal policies, procedures, and manuals. To identify, analyze, and mitigate financial, operational, and compliance risks in collaboration with the internal audit department.

Head of Corporate Purchasing
Leonor Yáñez

Objective: To tender for suppliers and identify categories, types, and the percentage of purchases made from local and national suppliers. To conduct an annual review of the supplier catalog.

Head of Human Resources and Head of Organization and Compensation
Miriam Pérez and Ariana Venegas

Objective: To monitor employees, including performance metrics, equal opportunity, training, scholarships, talent acquisition, hiring, turnover, internal growth, performance evaluations, health and safety training, workplace well-being, satisfaction surveys, and innovation through internal ideas and initiatives.

Customer Service Manager
Aldo Cavazos

Objective: To manage customer relationships, track annual interactions, handle customer requests, oversee home deliveries, and ensure compliance with warranty obligations.

Legal Manager
Jaime Ancer

Objective: To monitor corporate governance issues and management systems, local, state, and federal regulations, contracts, etc.

Head and Direction of Investor Relations
Mayte Rentería and Verónica Lozano

Objective: To track and measure resources obtained, as well as industrial and business associations to which Javer belongs. The department is responsible for external communications regarding economic matters. In financial matters, this includes assessing the economic value generated, retained, and distributed, as well as market share by state.

Internal Audit Leader
Mayra Huerta

Objective: To identify, analyze, and mitigate financial, operational, and compliance risks in conjunction with internal controls. To review anonymous reporting mechanisms for irregularities, and to track complaints that have been received, addressed, are pending, or have been dismissed on an annual basis.

Compliance Manager
Yolanda Burgos

Objective: To ensure that the organization complies with applicable laws, regulations, and standards, and to promote a culture of ethics and transparency within the organization through training.

Information Technology Manager
Héctor Saldaña

Objective: To implement cybersecurity and phishing campaigns, conduct cybersecurity testing within the company, identify findings, and propose improvement measures. To provide internal customer service to each department. To develop projects, tools, and implementations to streamline and improve the efficiency of the company's various processes, and to measure their impact.

GRI 3-2, 3-3

Sustainability Ratings

During 2025, we continued working on our sustainability initiatives to become leaders in this segment. Overall, our risk profile is low.

MSCI ESG Rating History

Mar-23. BB

Mar-24. BB

Apr-25. BB

The ESG rating history shows the three most recent rating actions issued by MSCI.

To minimize the social and environmental impacts of real estate projects, Grupo Vinte has a Social and Environmental Management System, based on:

- Political Constitution of the United Mexican States
- Regulation of the Federal Law on Archaeological, Artistic, Archeological and Historical Monuments and Zones
- General Law of National Assets
- Organic Law of the National Institute of Anthropology and History (INAH)
- Federal Law on Archaeological, Artistic and Historic Monuments and Zones
- General Law of Ecological Balance and Environmental Protection LGEEPA SEMARNAT

Through the Environmental and Social Management System, Grupo Vinte plans, implements, reviews, and improves procedures and actions to ensure compliance with policies, legal regulations, and environmental objectives, as well as the strategy for preventing, mitigating, and offsetting environmental and social impacts across the different stages of its projects, promoting sustainable development and enhancing the corporation's performance.

This system includes the protocols for fortuitous findings, which encourage the care, respect and protection of cultural heritage, following the regulations and procedures required by the pertinent authorities and the National Institute of Anthropology and History (*Instituto Nacional de Antropología e Historia*) (INAH).

As a result of the above, and Vinte's commitment to maintain a healthy workplace and adhering to best practices in environmental, social, and corporate governance issues, it once again went through the process of obtaining an ESG rating from Sustainalytics for 5 consecutive years and again in 2023, for the fourth time it obtained a low-risk rating and qualified as "ESG Regional Top Rated".

TOP in global low ESG risk according to Sustainalytics

- We went from being rated medium risk to low risk from the first assessment in 2019.
- The increase in 3.3 risk points is mainly due to the inclusion of a new ESG Material Issue, Occupational Health and Safety, and an increase in industry risk exposure (does not depend on Vinte).
- In 2023, Sustainalytics changed the eligibility process for obtaining a rating. Meanwhile, Grupo Vinte continues working toward regaining its ESG risk rating.

GRI 3-3, 203-1, 303-1, 303-2

UN SDGs

Vinte contributes to the fulfillment of 14 out of the 17 Sustainable Development Goals of the UN.

No Poverty
- Vinte drives the economic growth of the areas where it operates, through the orderly growth of the cities, the creation of jobs, and businesses that emerge to serve their communities.

Good Health and Well-being
- 7 medical clinics built and donated by Vinte.
- Sufficient sports and recreational equipment.
- Highly equipped parks, bike paths, dog parks, and/or gymnasiums, among other common areas.

Quality Education
- Quality construction and free schools according to the population demand of Vinte communities.
- Children attending schools donated by Vinte have shown better results than the average in the Municipality.
- 830 classrooms built and donated.

Gender Equality
- 42% of women in leadership positions.
- Women/Men salary ratio over 0.9.
- 42% of clients are women.

Clean Water and Sanitation
- 14 treatment plants built and donated.
- Rainwater harvesting systems in 6 cities, impacting 691.70 hectares with a total infiltration capacity of 1,137 liters per second.
- Water savings validated with 26,091 EDGE-certified homes.

Affordable and Clean Energy
- All Grupo Vinte communities with access to modern public energy networks.
- 36.5% average energy savings per home.
- 34,189 tonnes of CO_2 saved annually.

Decent Work and Economic Growth
- Most profitable public housing developer in the sector.
- Strategic partners: IFC, BID Invest, DEG, Proparco, Impact Fund Denmark, NADBank and Finance in Motion.
- Housing of clients with capital gains in different states of Mexico.

Industry Innovation and Infrastructure
- Technology application and innovation for the effective industrialization of production processes.
- Construction and donation of more than 207 km of roads.

Reduced Inequalities

- Grupo Vinte has sold more than 388 thousand homes in mixed communities (low-income and middle-income). The lowest segment is the one with the highest capital gains.

Sustainable Cities and Communities

- Through its communities, Vinte fosters better urban planning and management to make urban spaces more inclusive, safe, and sustainable, fostering integration and integral social scalability.

Responsible and Consumption Production

- Vinte homes are built using sustainable materials, like EDGE-certified homes with 62% savings in embodied energy in materials.
- Since 2021, more than 80% of the concrete used in Grupo Vinte is CEMEX's lower-carbon Vertua concrete, with each m³ of this concrete reducing CO_2 emissions by 140 kg. In 2025, we consumed 156 thousand m³ of Vertua concrete, representing 88% of total consumption, avoiding 20,423 tCO_2e emissions.
- In 2025, we used 4,324 tons of low-carbon steel, representing 59% of total consumption, resulting in the avoidance of 6,891 tCO_2.

Climate Action

- At Vinte, we combat climate change at the design, urban and housing levels.
- All homes in our communities are equipped with sustainable eco-technologies.

Peace, Justice and Strong Institutions

- Grupo Vinte ensures compliance with human rights and equal social integration, individual and collective human development, social scalability, safety and integrity of people, tolerance and non-discrimination.

Partnerships for the Goals

- Vinte constantly generates Institutional, local and international alliances to achieve the Sustainable Development Goals through its Communities.

Javer Sustainable Development Goals

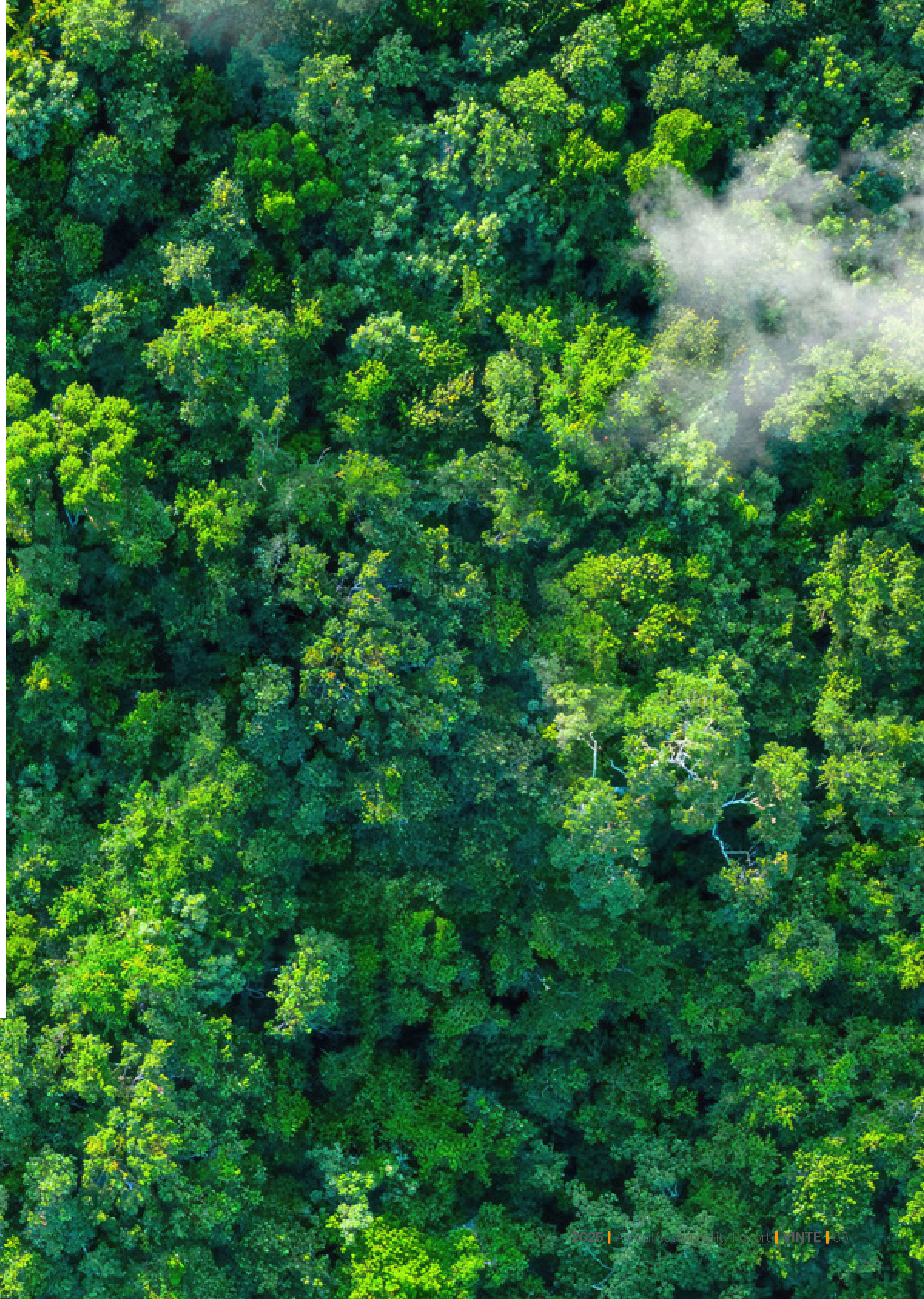
RELEVANT SDG CONTRIBUTIONS 2025

SDG	2025
8. Decent work and economic growth	• A total of 16 entrepreneur fairs were held, with participation from more than 218 entrepreneurs, generating revenues of MXN $108,368.
11. Sustainable cities and communities	• We promoted the Community Centers program in our social housing developments, benefiting more than 50,811 residents through activities that foster community building. • During the year, 1,555 homes were certified, reaching a total of 4,431 homes certified with EDGE, and 13,916 homes were certified (preliminarily), reaching a total of 27,264. Certification impact equivalent: - Water savings exceeding 975 Olympic-sized swimming pools. - Energy savings equivalent to powering more than 656,769 14W LED bulbs. - Emissions reduction comparable to a forest of more than 2,301,816 trees. • A total of 19 volunteer activities were carried out across 7 states, with the participation of 480 volunteers and benefiting 1,562 people. • More than MXN $2.6 million was invested in improvements to schools in Valle de Santa Elena, Nuevo León, where we upgraded 4 kindergartens, 3 elementary schools, and Technical Secondary School #122. We installed shade structures, roofing, air conditioning, and sports equipment, painted the courts, and carried out infrastructure improvements.
12. Responsible consumption and production	• Equipping common areas with more than 522 pieces of urban furniture made from recycled and recyclable materials; we recycled more than 133,678 bottles and saved over 267 trees. • Through the internal Reciclatón Challenge program, active in our offices in Nuevo León, Jalisco, Tamaulipas, Querétaro, and Estado de México, more than 3,600 kg of material was sent for recycling. • Through recycling programs in our communities, we have recycled over 13,198 kg of PET. • We recycled 528.078 kg of plastic caps in Nuevo León, Estado de México, Aguascalientes, and Querétaro, which were allocated to support cancer treatment for children through various partnerships. • A total of 6,960 cleaning products were exchanged for recycled PET and HDPE in our communities.
13. Climate action	• Annual measurement of our Scope 1, 2, and 3 emissions. • 30 environmental awareness conferences conducted for our employees. • 19 urban gardening workshops held across the 5 Community Centers equipped with gardens, including sessions for JAVER employees and partners.
15. Life on land	• Environmental compliance monitoring system. • Through the Arborizing Our Communities program, more than 145,000 trees have been planted to date. • We have accumulated more than 13,240 germinated trees through our Germination program. • A total of 89 kg of native tree seeds have been collected. • We operate 4 nurseries, which have enabled the planting of more than 5,000 seeds, the germination of more than 3,000 trees, and the transfer of more than 2,000 specimens to the transplant stage. • 1,200 plants rescued, bringing the total to over 23,000 plants.
16. Peace, justice and strong institutions	• The Sustainability Management Model sets the framework for measuring, evaluating, and monitoring our activities.

SECONDARY SDG CONTRIBUTIONS 2025

SDG	2025
1. No poverty	• More than 7,486 hours of workshops were delivered across different Community Centers, including various vocational training programs aimed at promoting job creation within the communities
3. Good health and well-being	• Within the Community Centers program in our social housing developments, thanks to the efforts of community promoters working with the relevant government agencies, 8,520 vaccines were administered to residents. • A blood donation campaign was carried out in collaboration with CANADEVI NL and IMSS, during which 7,200 ml of blood were collected.
4. Quality education	• A donation of 3,771 school supplies for kindergarten, elementary, and middle school was made to the children of students actively enrolled in our Construyendo y Creciendo classrooms. • We continue operating 2 active classrooms in the state of Nuevo León for construction workers and community members, with 52 active students, and 28 workers having graduated. • Our participation in the Alliance for Technical Education in Nuevo León was renewed. • 46 ITESM students completed their social service in our communities, delivering workshops in programming, robotics, and mechanics to 313 children in our developments. • We launched the "JAVER Reading Wagon" program in our community, installing a mobile library with more than 75 books. A total of 13 children participated, reaching 291 readings in total.
5. Gender equality	• A conference focused on women's empowerment was held for women from Cruz Rosa, along with a donation to support women fighting cancer.
6. Clean water and sanitation	• Conducted various campaigns on water conservation in the communities.
9. Industry, innovation and infrastructure	• A project carried out in collaboration with the Roberto Garza Sada Center to improve public spaces, developing an implementation plan for a Sensory Garden and Vertical Garden at our Valle de Lincoln Community Center.

2025 GOALS	Progress	
We are committed to obtaining preliminary EDGE certification for **10,000** homes. These homes will be in addition to the 1,880 certified in 2022.	Of the 31,695 homes with preliminary certification, 4,431 EDGE homes have been certified.	Goal achieved
Continue equipping 100% of our developments with sustainable urban furniture to achieve the recycling of more than **870,000** plastic containers, equivalent to more than **170,000** kg of plastic.	We equipped our developments with sustainable urban furniture. In 2025, we installed 522 pieces of furniture and, over the course of the program, we have accumulated a total of **133,678** plastic containers, equivalent to **26,736** kg. As a result, we have reached a cumulative total of **1,267,426** plastic containers, equivalent to more than **253,485** kg.	Goal achieved
Reach a total of **120,000** trees planted through volunteering and reforestation equipment.	In 2025, we planted a total of 19,380 trees through equipment installations and volunteer activities with employees. This brings our cumulative total to **145,067** trees planted.	Goal achieved
Germinate **10,000** native trees and cacti.	We germinated 3,000 trees from 13 different species, reaching a cumulative total of **13,240.**	Goal achieved
Benefit over **75,000** residents through courses, workshops, and programs in our community centers, aiming to strengthen the social fabric and impacting a total of **190,430** residents over a 6-year period.	We delivered various courses, workshops, programs, and community support services to **116,680** residents across our community centers. This has allowed us to reach a total of **385,469** residents benefited since the program's inception.	Goal achieved



GRI 3-3

ENVIRONMENTAL

26,091

EDGE-certified homes built between 2019 and 2025 including **8,454** EDGE Advanced homes, achieving annual savings of **34,189** tons of CO_2 and **1,714,901** m^3 of water, among others.

Grupo Vinte has a vision of environmental protection, which promotes the most efficient use of natural resources through its comprehensive environmental management program, including facilities that enhance people's abilities, providing safety, energy savings, means of communication, and heritage conservation.

All homes in Vinte's communities are equipped with ecotechnologies that offer sustainable amenities for their inhabitants, as well as monthly savings in electricity, water, and gas payments, thanks to the use of energy saving lamps, ecological toilets, tankless water heaters, among others.

Vinte continues to innovate towards efficient homes that improve quality of life: In 2025, Vinte certified 5,818 EDGE homes, achieving energy and water savings of 45% and 49%, respectively.

Each of these homes has an approximate carbon emissions savings of 1.2 tons per year. This means 34,189 tons of CO_2 savings in total from 2019 to 2025.

During 2025, Vinte titled 12,189 homes under the INFONAVIT green mortgage regime, thus reaching 36,387 homes titled under green mortgages from 2010 to 2025. In addition, through its Environmental and Social Commitment Policy, Grupo Vinte is committed to promote initiatives that help reduce its environmental impact, such as reducing CO_2 emissions, reducing the use of hazardous substances, and reducing waste of materials, energy, and water, among other things. This policy is available through the investor relations team.

Solutions

To minimize the social and environmental impacts of real estate projects, Vinte has a Social and Environmental Management system based on:

- **Efficient mixers in kitchens and bathrooms**
- **Efficient shower heads**
- **Dual flush toilets**
- **Insulating slab system**

Monthly electricity bill*

Family of 4 members

$225

With eco-technologies

$450

without eco-technologies

50%

Savings

All our **communities** feature private access, sustainable urban design, parks, sports areas, bike paths, rainwater filtration, shops, and after-sales service.

First Mexican housing developer to certify EDGE homes. To date, we have certified **26,091 homes** in this program.

Vinte has built **rainwater harvesting systems** that support more than 691 hectares across its communities. These systems infiltrate 80% of rainfall and have a capacity of 1,137 L/s, in addition to 14 water treatment plants.

2025 was the year with **the most EDGE Advanced certifications** we have ever achieved, accounting for 71% of homes certified, surpassing 67% in 2024.

*Approximate calculation considering the use of energy-saving light bulbs with data from the Infonavit simulator. Eco-technologies are only for Infonavit and Fovissste credit schemes.

Impact on families in the social housing segment

The social housing segment primarily relies on LP gas, which is the most polluting, harmful, and dangerous option. In fact, more than 70% of energy consumption in this segment comes from gas, not electricity. By developing hybrid homes, Vinte helps eliminate risks associated with LP gas use for families. Our solutions address these and other needs, translating into economic and well-being benefits for users, while also reducing resource consumption and environmental impact.

We have also increased the benefits our homes provide to customers, with the goal of continuously improving people's quality of life by offering, among other things:

1. **Amenities that stimulate family life.**
2. **Significant benefits in the payment of our customers' services, as well as greater environmental awareness.**
3. **An environment conducive to better community living.**
4. **Housing for all, including units adapted for people with disabilities.**

Integral Sustainable Design	Forerunner of the sale of VIS* including a computer and internet access.
EDGE Certification / Green Mortgage	Neighborhood Organization

*Social housing

GRI 3-3, 303-1

Summary of EDGE certification results:

26,091 Certified
homes

1,714,901 m^3/year
Total watersavings (average per home 41.1%)

52,911 MWh/year
Energy savings (average per home 36.5%)

34,189 tons of CO_2/year
Annual savings in 2025

1.31 tons of CO_2/year
Average savings per home

EDGE (Excellence in Design for Greater Efficiencies) is a green building certification that focuses on making buildings more resource-efficient. An innovation of IFC, EDGE empowers emerging markets to scale up resource-efficient buildings in a fast, easy, and affordable way.

GRI 303-1

Grupo Vinte- EDGE Certified Housing

Current impact

Annual Savings CO_2 (Tons)/Equivalent
34,189 / 1,553 thousand trees

People Benefited
88,822

Total Cities
8

Vinte Communities
18

Javer Communities
3

Water Use Savings (M^3 anual) / Equivalent
1,714,901 / 686 olympic pools

Vinte EDGE homes
21,660

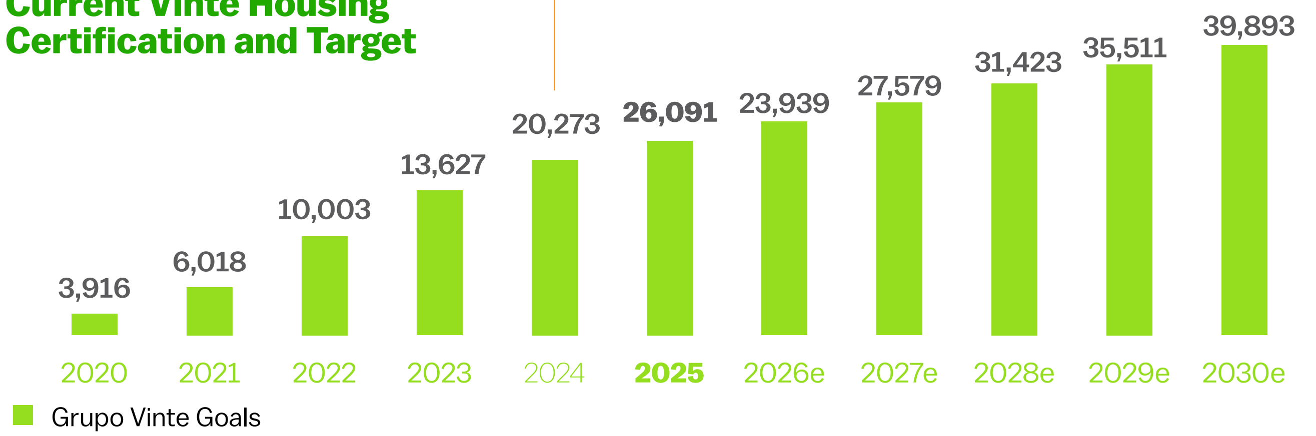
Javer EDGE homes
4,431

Energy Savings (%)/ Equivalent
52,911 / 14,700 homes energized for a year.

Vinte EDGE Advanced homes
6,828

Javer EDGE Advanced homes
1,626

Current Vinte Housing Certification and Target



2030 Goals	Vinte Target EDGE Scenario
EDGE-certified homes	38,442
Annual water savings in M^3	12,333,744
Equivalent Saving in Water Pipes	1.2 MM
Tons of Savings in CO_2 Emissions	152,754
Equivalent Savings in Trees	7.0 MM

GRI 2-6, 3-3

Supply Chain

Grupo Vinte has construction supplier materials in its supply chain and related services for the development process of our projects.

Grupo Vinte does not conduct certification of our suppliers' or sub-suppliers' plants. For important raw materials, such as concrete, Grupo Vinte requires lab tests on demand to certify product quality.

However, Grupo Vinte requires that all its contractors align with its corporate policies, including environmental and social policies, in their operations. This ensures that corporate values, such as respect for human rights and the pursuit of employee welfare, flow throughout the supply chain.

305-1, 305-2, 305-3

Emissions

At Grupo Vinte, we are committed to protecting the environment and participating in the transition toward a decarbonized global economy. In our latest double materiality analysis, greenhouse gas emissions emerged as a key issue, with the potential to become increasingly relevant to our operations in the coming years. This also demonstrates a greater understanding among our internal and external stakeholders regarding this issue and how it connects to the company's future strategy.

With this in mind, we took an important step as the Grupo Vinte Group by measuring our GHG emissions in accordance with the General Law on Climate Change, its regulations regarding the National Emissions Registry (RENE), and the Greenhouse Gas Protocol (GHG Protocol).

For 2025, we included Grupo Vinte and Javer's measurements for Scopes 1, 2, and 3. This approach covered the direct and indirect emissions generated by their operations, classified as follows:

1. **Scope 1:** Direct emissions from the consumption of fossil fuels (gasoline and diesel)
2. **Scope 2:** Indirect emissions from electricity consumption (purchased from the municipal grid, CFE).
3. **Scope 3:** Indirect emissions throughout the value chain, such as transportation, energy consumption by servers, business travel, and the use of products sold.

	2024			2025		
TON CO_2eq	Vinte	Javer	Consolidated	Vinte	Javer	Consolidated
Scope 1	1,516.3	2,794.1	4,310.4	2,212.8	2,845.4	5,058.1
Scope 2	475.6	2,401.5	2,877.1	1,461.0	3,202.0	4,663.0
Scope 3	S/D	1,650.4	1,650.4	20,503.4	7,250.1	27,753.5
TOTAL	1,991.9	6,846.0	8,837.9	24,177.2	13,297.0	37,474.6

Scope TonCO2eq	Source or Category	Total Emissions (Vinte + Javer)	Contribution per source (%)	Contribution per Scope (%)
Scope 1	Mobile Combustion Sources	5,058.1	13.5	13.5
Scope 2	Electricity	4,663.0	12.4	12.4
Scope 3	Category 1: Goods and services purchased	193.6	0.5	74.1
	Category 6: Business travel	158.0	0.4	
	Category 11: Use of products sold.	27,402.0	73.1	
TOTAL		37,474.6	100.00	100.0

This table shows that Scope 3 emissions account for the largest percentage of total GHG emissions. This indicates that we should focus our attention on our value chain, where we will work to establish the necessary controls, policies, and actions to reduce our impact.

Additionally, it is worth noting that in 2025, Grupo Vinte achieved a total emissions reduction of 6,891 tCO_2 from steel and 20,423 tCO_2 from concrete.

The emissions reported in 2025 will serve as a comparative baseline for the coming years, as this is the first year we have measured emissions across both companies, covering all three Scopes. We will use this as a starting point to monitor emissions, identify significant deviations, and implement controls across our various operations to ensure emissions remain within acceptable limits.

At Vinte, we will continue to work strategically to make our operations increasingly efficient, minimizing negative impacts on the environment. As an example of this, through our certified and hybrid homes, we have achieved significant reductions in CO2 emissions and lower operating costs.

GRI 2-12, 2-16, 2-29, 3-3

Social **Impact**

GRI 2-12, 2-16, 3-3, 203-1

Social Integration

As part of our commitment to the UN Sustainable Development Goals, we have two axes that guide our social participation:

Fundación Vinte

- Promotes the participation of people in a collaborative way.
- Rehabilitates public spaces.
- Improves the environment.
- Increases the perception of safety within the community.
- Public-private alliances and synergy.

Social Integration

- Carries out neighborhood organization work through a civil association.
- Carries out improvements and maintenance of the development through a neighborhood promoter.
- Manages citizen campaigns with government and private institutions.
- More than 77,020 homes registered as social, medium, and residential housing in mixed communities, promoting social mobility.
- The Grupo Vinte community model includes gated or secure communities, well-equipped parks, bike paths, dog parks, and/or gyms, among other common areas.
- Donation of social infrastructure, such as roads, water treatment plants, rainwater collection systems, **7 medical clinics and 2 hospitals.**
- Donation of **830 classrooms for 36 donated schools,** ranked among the best in academic performance in their region, validated by PwC Strategy, a study that evaluated the performance of schools in four Grupo Vinte communities, with results from 2009 to 2013. The study showed that students in these communities have lower school failure rates compared to the local average.
- First to build **IFC-certified EDGE homes** in Mexico and top 2 developers with the most EDGE-certified homes in the world.

Philanthropic efforts

In addition, Vinte collaborates in an important way with Fundación VINTE, a non-profit Civil Association that seeks to support the improvement of communities and public areas through altruistic actions that have a high impact.

Actions in Favor of Vulnerable People

- **Cultural and recreational courtesies.** In partnership with Fundación OCESA, complimentary access was provided to theater performances, concerts, and recreational events. Beneficiaries also attended a NASCAR event, fostering social integration and emotional well-being.

- **Club Santos Laguna Women's Team.** A partnership was established to allow girls from Estado de México, Querétaro, Mexico City, and Hidalgo to spend time with the players, promoting sports as a tool for empowerment and values development.

- **Community Patrol in Hidalgo.** A patrol unit was implemented to strengthen safety and protect families within the community.

- **Partnership with Nickelodeon.**Children participated in art activities, drawing their favorite characters, encouraging creativity and playful learning.

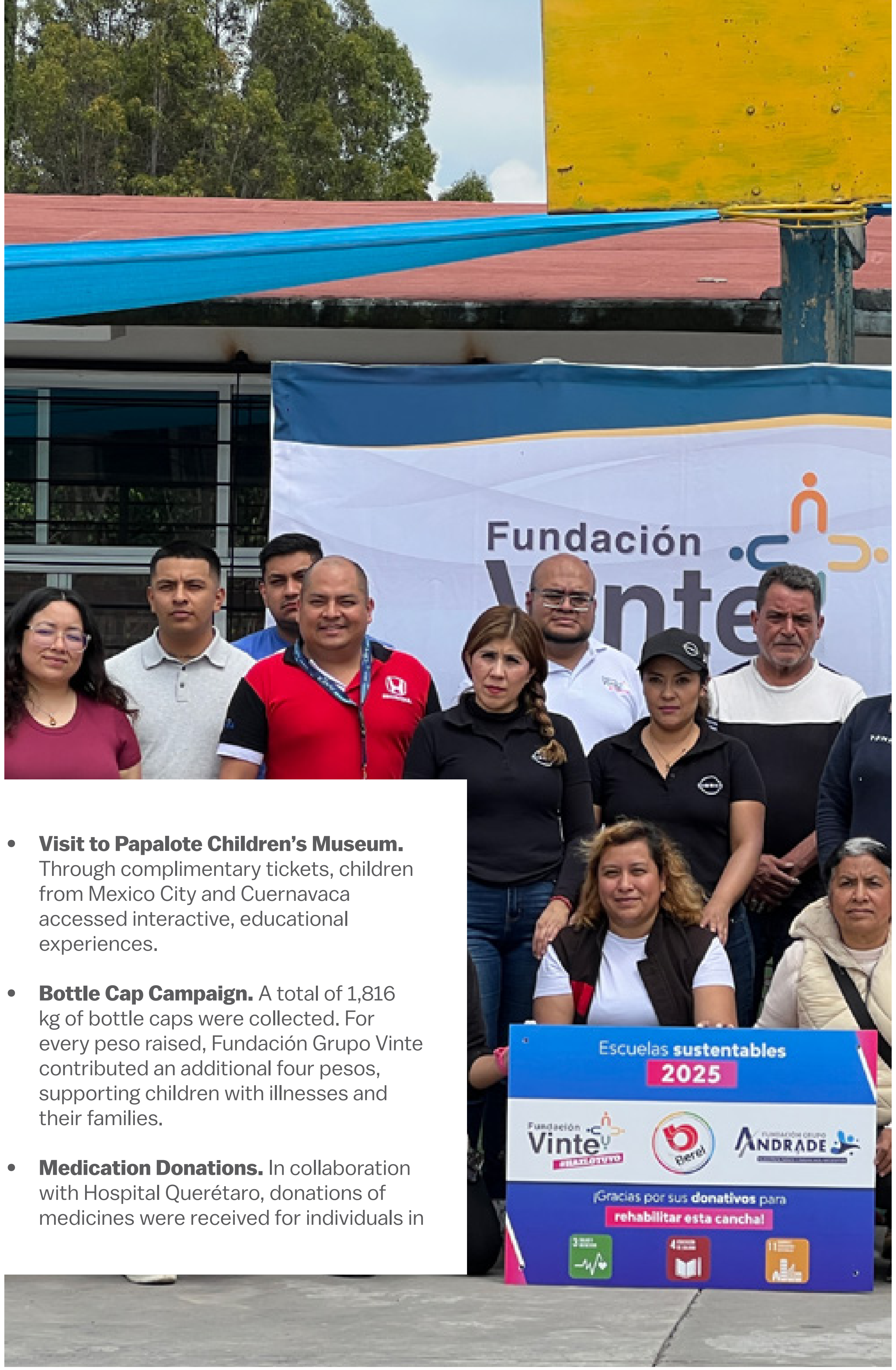
- **Toy Exchange Initiative.** In Quintana Roo, a program was carried out to exchange toy weapons for educational and playful toys, promoting a culture of peace from early childhood.

- **Family Development Workshops.** In-person and online workshops were delivered—covering WhatsApp use, emotional regulation, parenting skills, and couples sessions—benefiting hundreds of families.

- **Visit to Papalote Children's Museum.** Through complimentary tickets, children from Mexico City and Cuernavaca accessed interactive, educational experiences.

- **Bottle Cap Campaign.** A total of 1,816 kg of bottle caps were collected. For every peso raised, Fundación Grupo Vinte contributed an additional four pesos, supporting children with illnesses and their families.

- **Medication Donations.** In collaboration with Hospital Querétaro, donations of medicines were received for individuals in



vulnerable situations.

- **Complimentary Medical Tests.** In partnership with Salud Digna, diagnostic tests were provided across 10 states (including blood work, electrocardiograms, ultrasounds, and more).

- **Free HIV, Syphilis, and Hepatitis C Testing.** Together with DI Ramona, screening campaigns were carried out in Hidalgo and Estado de México.

- **Participation in Urban October.** An initiative led by UN-Habitat, featuring educational and recreational activities in Quintana Roo.

- **“Waste Crisis and Alternatives” Conference.** A nationwide talk delivered by an environmental engineering specialist.

- **“Water Ambassadors” Program.** Implemented in Nuevo León, Mexico City, Estado de México, and Hidalgo.

- **Community Urban Gardens.** Developed in Estado de México, Hidalgo, and Nuevo León.

- **“Sustainable Schools” Project.** In partnership with Pinturas Berel and Grupo Andrade, 18 public spaces were rehabilitated (9,901 m^{22}restored).

- **Community Work Days with CONAFE Hidalgo.** Improvements made to educational spaces in rural areas.

- **Construction of Classroom at Telesecundaria 265.** Built in the state of Hidalgo.

- **Rehabilitation of Recreational Park.** Carried out in Ciudad Nezahualcóyotl in collaboration with Pinturas Berel.

- **In-Kind Donations of Clothing and Footwear.** In partnership with Grupo Salinas, supporting families in vulnerable conditions.

- **Partnership with Universidad Humanitas.** Formalized on October 30, 2025, to collaborate on sports, environmental, and social engagement projects.

Javer's Social Impact

At JAVER, we recognize that communities are part of the company's added value. Therefore, our efforts are focused on building sustainable communities, contributing to the development of society through personal growth and the strengthening of the social fabric. Throughout the year, we have reaffirmed this commitment through the implementation of various innovative activities that promote learning, integration, and well-being, generating a positive and lasting impact on communities.

9 community centers

1,816
neighborhood meetings during the year

50,811
participants in workshops, courses, and social events

1,581 social events

9,663 vaccines administered

6,960
cleaning products redeemed

1,693
food parcels delivered

19
activities
across 7 **Mexican states**

480
volunteers

1,562
beneficiaries

19
volunteering activities.

4.3 million pesos donated to various social causes

GRI 416-1

Security

As part of Grupo Vinte's commitment to the development, maintenance, and protection of its communities, various health and safety standards are implemented within them.

In addition, we continually evaluate health and safety issues to make improvements in all our developments.

Our developments are generally governed by the Specific Civil Protection Program.

Safety Regulations

Number	Regulation Name
NOM-001-STPS-2008	Local builidings and facilities
NOM-002-STPS-2010	Fire prevention and protection
NOM-004-STPS-1999	Machinery, safety systems, and devices
NOM-005-STPS-1998	Handling, transport, and storage of dangerous substances
NOM-006-STPS-2014	Handling and storage of materials

Health Regulations

Number	Regulation Name
NOM-010-STPS-1999	Contaminants from chemical substances
NOM-011-STPS-2001	Noise
NOM-024-STPS-2001	Vibrations

Organizational Regulations

Number	Regulation Name
NOM-017-STPS-2008	Personal Protective Equipment
NOM-018-STPS-2000	Identification of dangers and risks from chemical substances
NOM-019-STPS-2011	Hygiene and Safety Commissions
NOM-026-STPS-2008	Colors and safety signs
NOM-028-STPS-2012	Safety for processes and equipment using chemical substances
NOM-030-STPS-2009	Preventive health and safety services

Specific Regulations

Number	Regulation Name
NOM-007-STPS-2000	Agricultural tools, machinery, and equipment
NOM-031-STPS-2011	Construction

100%
of homes are in closed housing

+95%
are in gated communities

GRI 2-7, 2-8, 2-30, 3-3

Grupo Vinte

Workforce

Due to the line of business, the number of Grupo Vinte's employees varies according to the volume of work required by each location where it operates.

As of December 31, 2025 Grupo Vinte had approximately 3,473 employees, of which 1,336 (38.5%) were women and 2,137 (61.5%) were men. Of the 3,473 employees, 2,173 were administrative y 1,300 were on site.

The Company has also subcontracted workers for special construction works, which amounted to 6,529 at the end of 2025.

10,002 direct and indirect jobs generated along our value chain.

Each year, the economic terms of Grupo Vinte's collective bargaining agreements are negotiated, while other terms and conditions of these agreements are negotiated throughout the year. As of December 31, 2025, 100% of construction employees in Grupo Vinte were members of various unions in Mexico. Relations between the Company and these unions have been cordial and, as of the date of this Report, the Company has never experienced a labor strike, nor any relevant labor dispute or significant delay related to a labor matter.

Each year Grupo Vinte, with the help of Top Companies, conducts a work environment and culture survey among its employees. Grupo Vinte reached a work environment and culture satisfaction level of 77.69% and 80.04%, respectively. The highest rated items in the survey referred to honesty (88.35%), business ethics (87.13%) of collaboratorcolaborators, and diversity and inclusion (90.12%).

3,473
employees hired

2,173
Administrative employees

52%
(1,123)
male

48%
(1,050)
female

6
employees
with disabilities

Leadership positions

1,134
leadership positions

481
women in leadership positions.

39
total directors

10
women

94
total managers

22
women

79%
score Great Place to Work 2025

Hiring and Turnover Rates 2025

Grupo Vinte's average hiring rate is 1.00%, measured as hires/candidates

Location	# of hired employees	# terminations	Turnover rate	# of hires
State of Mexico	730	144	20%	142
Hidalgo	375	29	8%	36
Quintana Roo	345	122	35%	101
Querétaro	316	83	26%	83
Puebla	92	11	12%	12
Nuevo León	419	55	13%	74
Baja California	39	2	5%	6
Morelos	13	2	15%	11
Jalisco	263	92	35%	76
Aguascalientes	171	31	18%	51
Tamaulipas	49	11	22%	14
Others	567	105	19%	116
Sonora	94	21	22$	29
Total	**3473**	**708**	**20%**	**751**

*Others" includes employees of Emobel and Grupo Vinte Javer and Derex corporate

# of terminations (Jan-Dec'2025)	18 to 19 years	20 to 29 years	30 to 39 years	40 to 49 years	50 to 59 years	+ 60 years	Grand total
FEMALE	2	79	112	73	39	7	312
MALE	1	83	151	89	57	15	396
Grand total	**3**	**162**	**263**	**162**	**96**	**22**	**708**

# of hirings (Jan-Dec'2025)	18 to 19 years	20 to 29 years	30 to 39 years	40 to 49 years	50 to 59 years	+ 60 years	Grand total
FEMALE	3	129	101	49	37	2	321
MALE	3	129	142	103	46	7	430
Grand total	**6**	**258**	**243**	**152**	**83**	**9**	**751**

Type	Men	Women	Total
Baby Boomers	51	21	**72**
Generation X	685	331	**1.016**
Generation Z	256	221	**477**
Millennials	1.143	765	**1.908**
Grand total	**2.135**	**1.338**	**3.473**

55%

of promotions at Grupo Vinte , **67% at Derex and 34% at Javer were women.**

- **1,402 talent attraction processes were carried out and closed during 2025 and 151 talent processes** from 2025 were in-effective (cancelled).
- At Grupo Vinte, **19% of talent attraction processes were filled with internal transfers and 12% with promotions, while the remaining 69% were filled with external talent.**
- At Javer, 93% of processes were filled by external candidates, while 7% of vacancies were filled with internal candidates.

Grupo Vinte Team by Location

TOTAL

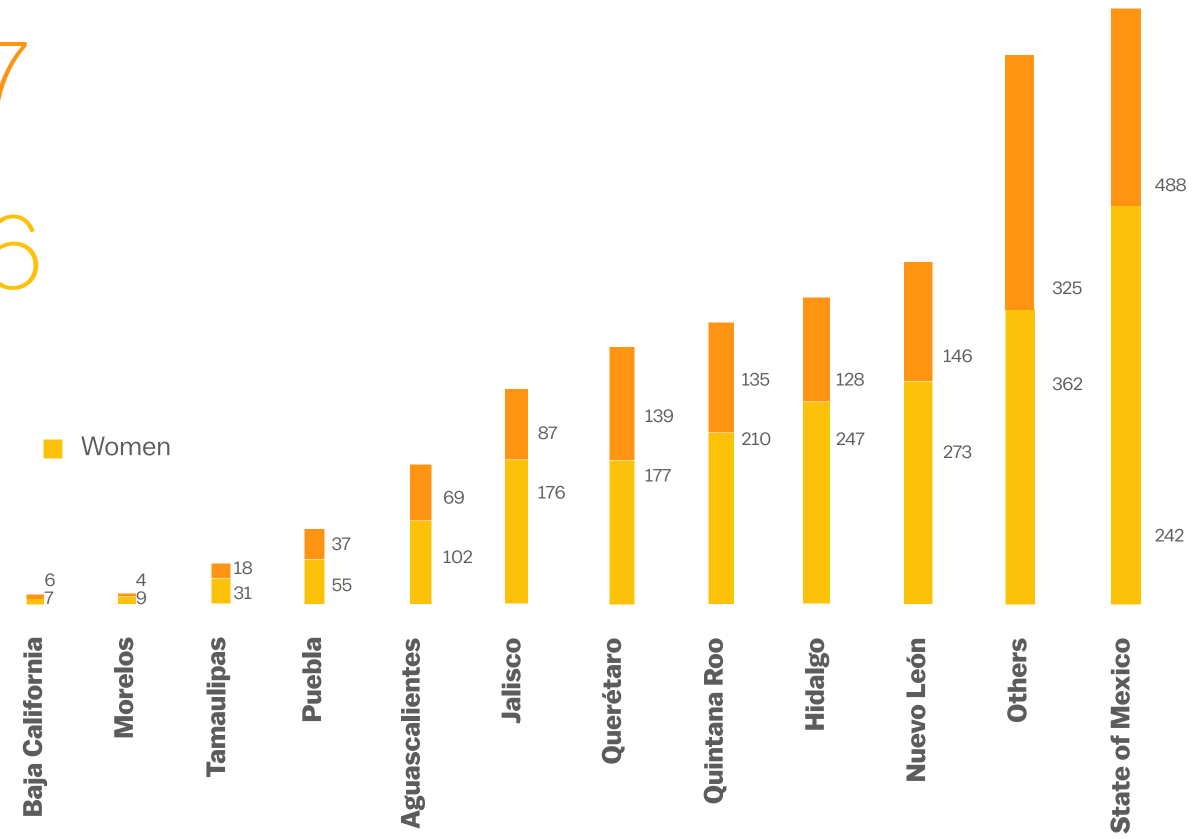
2,137

men

1,336

women

■ Men ■ Women



*Includes data from Vinte, Javer and Derex corporate groups.

Work environment satisfaction = 77.69%

Work culture satisfaction = 80.34%

GRI 3-3, 401-3, 403-9, 403-10, 410-2

Occupational Health and Safety at Grupo Vinte

In 2025, we maintained our Annual Occupational Health and Safety (OHS) Plan, where all responsibilities and strategies in this area are built around the Vinte Environmental and Social Action Plan, as well as our business vision. We work with KPIs for each activity to drive actions throughout the year.

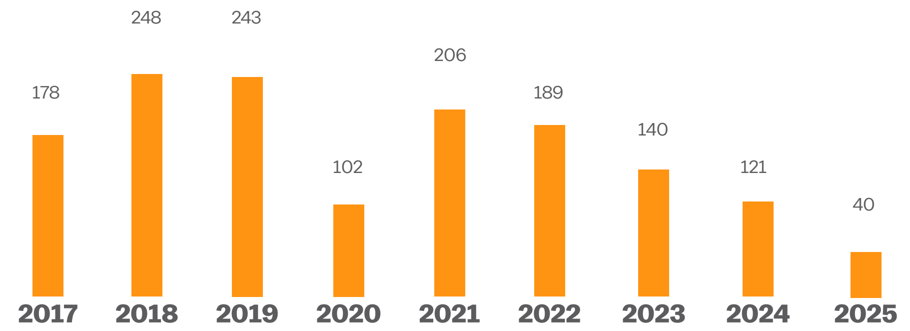
In 2025, we maintained compliance with the program's objectives as established in its three indicators.

Indicator	Compliance
Annual OHS Program	90%
Accident Rate (0 accidents)	100%
Employee Participation	80%

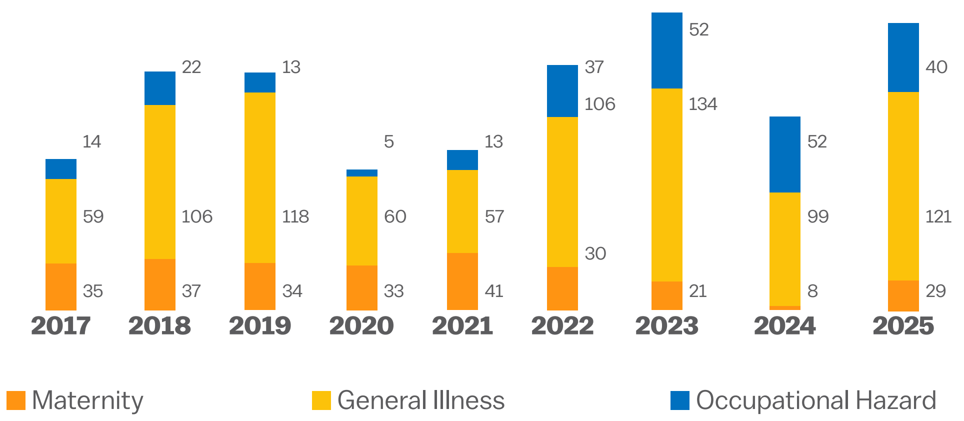
During 2025, Vinte Group employees lost a total of 8,143 working days due to registered disability. The variations compared to the previous year are mainly due to a 3.5-fold increase in maternity and paternity leave days and a 2.1-fold increase in sick leave days due to general illness.

Pellet Format	Construction	Admin	Total
Work accident	34	6	40
Commuting accidents	8	3	11
Primary care due to illness	61	60	121

Minor Accidents

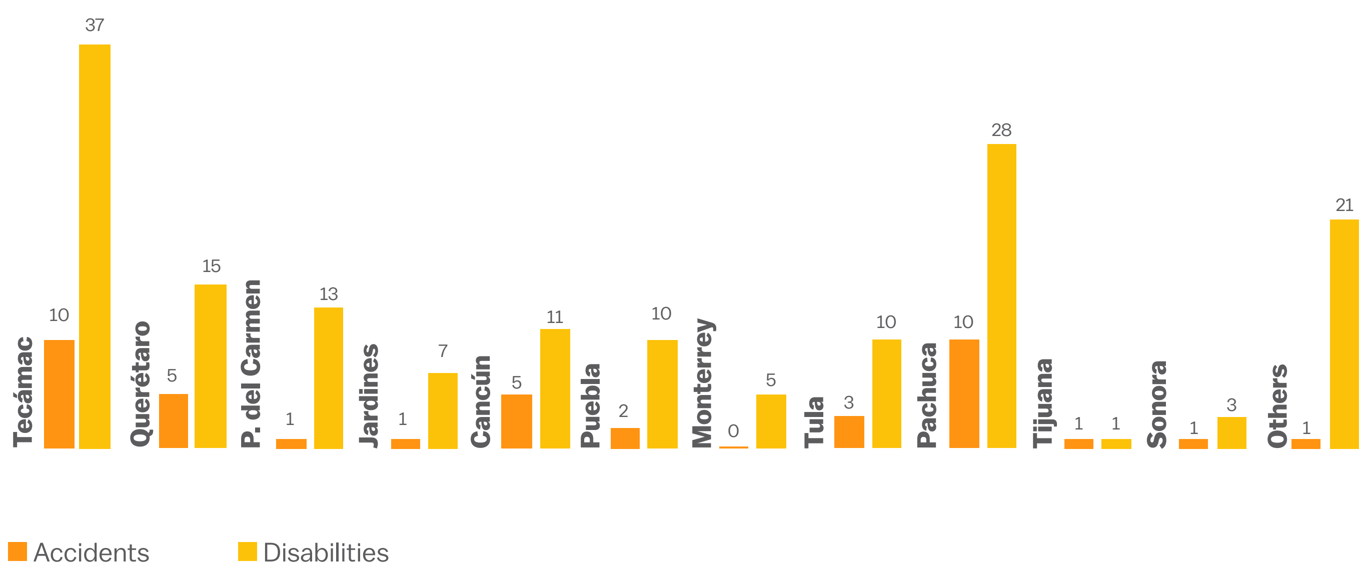


Disabilities (no. of employees)



Minor Accidents and Disabilities by Location

40 accidents and 201 disabilities



*"Others" includes employees of Emobel Deisgn and Grupo Vinte corporate

Location	Employees with disabilities	Type of disability
Tecámac	2	Multiple
Puebla	1	Physical
Querétaro	1	Multiple
Tula	2	Physical
Total		**6**

GRI 3-3, 403-1, 403-2, 403-3, 403-6, 403-7, 403-8, 403-9, 403-10

Occupational health and safety for the workforce

Through the COCOVI (Grupo Vinte Construction Committee) and the Internal Control Department, Grupo Vinte governs Occupational Health and Safety policies. The Occupational Health and Safety Department is the area in charge of following up on the Occupational Health policies and procedures defined by this committee and the Internal Control Department. The Occupational Health and Safety Policies have been enriched and updated based on the requirements of Grupo Vinte's partners such as IFC and Proparco. Therefore, through its Environmental and Social Responsibility Policy, Grupo Vinte is committed to promote initiatives that help improve the results in terms of Occupational Health and Safety. This policy is available through the investor relations team.

At Grupo Vinte, we offer a telemedicine platform called MIDOC that provides free consultations with general doctors, nutritionists, and psychologists for our employees and up to three beneficiaries of their choice, with no limit on the number of consultations.A total of 1,285 consultations were conducted through the platform—748 by employees and 537 by their beneficiaries. Of these, only 10.58% resulted in a medical prescription, indicating that the platform helps reduce the need for primary healthcare services through the Mexican Social Security Institute (IMSS) for common illnesses.

Annual OHS Program	90%
Accident Rate (0 accidents)	100%
Employee Participation	80%

Grupo Vinte administers the NOM-035 psychosocial risk questionnaire, supported by the MIDOC platform for survey deployment. In 2025, the app recorded 1,285 consultations — 748 by employees and 537 by their dependents — with only 10.6% resulting in a medical prescription. This demonstrates the app's effectiveness in reducing the risk of IMSS medical visits for general health conditions.

We also offer the "Vive Bien, Vive Vinte Program", designed to promote holistic health and reinforce Organizational Culture through Institutional Communication. Through in-person early detection campaigns covering breast, cervical, and prostate cancer, degenerative diseases, vision and dental health, vaccination, and occupational wellness (varied topics), a total of 10,784 care services were provided in 2025.

Employer Obligations - NOM-035-STPS-2018

		#From Workers			
Description of the Employer´s Obligation	Reference Number	1-15	16-50	50	Date Effective
Psychosocial Risk Factors Prevention Policy	5.1 & Guide IV	✓	✓ 2	✓ 2	2019
Analysis of Psychosocial Risk Factors	5.2, 7.1, 7.2 & Guide II		✓ 2	✓ 2	2020
Organizational Environment Assessment	5.3, 7.1, 7.2, 7.3 & Guide III			✓ 2	2020
Establish Psychosocial Risk Prevention Measures	5.4, 8.1 & 8.2	✓ 2	✓ 2	✓ 2	2019
Establish Psychosocial Risk Prevention Measures	5.4. 8.3, 8.4 & 8.5	2 ✓	✓ 2	✓ 2	2020
Identification of Severe Traumatic Events	5.5 & Guide I	✓ 2	✓ 2	✓ 2	2019
Medical Exams and Psychological Evaluations	5.6	✓ 2	✓ 2	✓ 2	2020
Dissemination of Information to Workers	5.7	✓ 2	✓ 2	✓ 2	2019
Document Registry and Evidence Managment	5.8 & Guide V		✓ 2	✓ 2	2020

Occupational health and safety Javer

During 2025, Javer strengthened its approach to occupational health and safety management through the creation and implementation of a specialized department dedicated to this area. This initiative represents a significant advancement in the company's structure, reinforcing the mechanisms for identifying, assessing, and controlling risks across operations.

The formalization of this department enabled the development, update, and implementation of:

- Security, Health, and Environment System Policy
- Security, Health, and Environment System Manual

These internal documents are designed to prevent incidents, reduce occupational risks, and promote safe working conditions across all construction projects. These actions contribute to standardizing operational safety practices and strengthening a preventive culture within the organization.

In addition, as part of the monitoring and continuous improvement strategy, 2 site audits were conducted during the reporting period, evaluating compliance with personal protective equipment (PPE) use, housekeeping and orderliness conditions, hazard area signage, high-risk work controls, and other aspects aligned with the IFC Performance Standards.

Through these initiatives, we reaffirm our commitment to continuous improvement in occupational health and safety, fostering work environments that are safer, more resilient, and aligned with best practices.

Internally, the following training sessions were conducted, and over the course of the year, 32 workplace accidents were reported, with no fatalities recorded.

Program	Objective	Employees trained	Hours	Type of program
Health and Work Well-being	Improve employees' quality of life, safety, and physical, mental, and emotional health by promoting healthy habits and a balanced work environment.	451	451	Internal Civil Protection Program
Emergency Brigades Training	Train emergency response brigades to safeguard the life and physical safety of individuals, as well as property and Javer's facilities. "Life quality, physical, mental and emotional health, security,"	379	1041	Internal Civil Protection Program

GRI 3-3, 401-2, 401-3

Benefits

The allowances, leaves and benefits granted to Grupo Vinte employees are intended to generate a sense of satisfaction in them to cover their work, social and personal needs.

In the event of significant changes in the operation, Grupo Vinte has established to notify them and/or actions sufficiently in advance to its employees, to make improvements in the best interest of its employees.

Grupo Vinte does not employ people under 18 years of age for any type of work, in accordance with the policies established by the Company, to not interfere in the education of this population sector and to not generate a negative social impact.

Legally Required Benefits

1. 48 hour work week.
2. Social Security and INFONAVIT.
3. No less than 12 vacation days upon completing one work year.
4. 25% vacation bonus, on the days of the vacation period.
5. Official legal non-work holidays.
6. End of year bonus equal to 15 days of salary.
7. Payment for Profit Sharing

Parental leave

1. Maternity leave, 42 days before and 42 days after.
2. 5 days leave for adoption.
3. 2 extra breaks per day, of half an hour, for up to 6 months for breastfeeding.
4. 5-day parental leave for birth or adoption.

Additional Benefits

1. Grupo Vinte loyalty bonus, payable at the same time as vacation pay.
2. Grupo Vinte annual bonus equal to 15 days' salary, payable at the same time as the Christmas bonus.
3. Grocery vouchers equal to 10% of the collaborator's salary, capped at $3,500.00 per month.
4. In December, Grupo Vinte gives each employee a turkey or the equivalent amount.
5. Savings fund of 5% of salary, capped at $4,600.00 per month.
6. Grupo Vinte annual performance bonuses.
7. Flexible working hours for study in special cases.
8. Leave for accident, serious illness, or death of a direct ascendant or collateral relative (parents, siblings, children, or spouse). Maximum 5 days.
9. Leave for special cases involving the care and attention of minor children. Maximum 3 days.
10. Additional non-working days: Holy Thursday and Good Friday, May 10, November 2, half day on December 24 and 31. Half day on September 15 and on the employee's birthday.
11. Life insurance and GMM insurance for managers and executives (including children).
12. Car for managers and directors.
13. Loans and financing for the purchase of orthopedic devices.
14. 1% discount on the value of Track housing when purchasing a home with Grupo Vinte subsidiaries.
15. Credit for the purchase of durable goods or payment of FONACOT services.
16. Discounted payroll loans for the purchase of eMobel equipment.
17. Advance payment of up to one month's salary for health reasons.
18. Group of positions with 100% teleworking and hybrid options.

GRI 3-3, 403-4, 403-5, 403-6, 404-1, 404-2

Training Programs and Campaigns

Grupo Vinte has strict staff development and training policies. Within these policies, there are 4 main human capital development areas, which are:

Company Induction Process

Safety Induction Courses

Training Schedule

Talent Development Program

All employees must compete and carry out the activities described in the Training Schedule and the Talent Development Program. Within the Induction Course, we emphasize safety procedures in training its work teams and construction personnel.

In 2025, a total of 52,075.3 hours of training were provided to Grupo Vinte employees, equivalent to 15 hours per employee. The training covered technical and talent development aspects. The training hours were distributed as follows:

Among the courses with the highest attendance this year were:

- Company induction processes (timelines)
- Company culture
- Technical Training

And as for the campaigns, the ones with the highest attendance were:

- Vaccination campaign
- Occupational wellness campaign
- Oral health

Total of campaigns	283
Total of attendees	6,444
Genre	
FEMALE	3,363
MALE	3,081

Type of training*	Sum of hours	Gender		Job category						
		Women	Men		Asist	Aux	Chief	Coor	Mgr	Dir
Technical Training	6,167	3,204	2,963	**577**	1,428	298	2,534	1,141	160	31
Health and safety training	9,308	4,321	4,987	**554**	4,065	845	2,370	1,113	361	2
Company culture	7,970	4,117	3,854	**611**	1,917	383	3,351	1,415	216	79
Company induction processes	3,599	1,758	1,841	**367**	1,328	464	742	417	269	14
Talent Development Program	2,400	1,099	1,301	**90**	344	70	177	1,276	162	281
Training schedules	12,342	5,270	7,072	**553**	3,255	2,101	4,551	1,123	697	63
Grupo Vinte Competencies	10,290	5,812	4,478	**713**	1,371	130	4,409	2,673	899	96
Total	**52,075**	**25,580**	**26,495**	**3,463**	**13,706**	**4,290**	**18,133**	**9,156**	**2,763**	**565**

*The table contains information about training in Javer and Derex

Regarding its labor policies and processes, Grupo Vinte has the following certifications and recognitions:

- NOM 035 Certification: Psychosocial Risk Factors at Work.
- Recognition as a Neighborhood Promoter certified by the Council for Standardization and Certification of Labor Competence.
- Certified as Great Place to Work.
- ESG Risk Rating: 17.5 - Low Risk by Sustainalytics and certified as Best ESG Rated Regional Company in 2023.
- Rated in the 1st quartile of lowest ESG risk in Mexico by Clarity AI, top 12% worldwide, top 8% of housing developers worldwide.
- Distinction as a Socially Responsible Company.
- Recognition as a Top Company in the list of *Super Empresas* by Expansión magazine.

Sector Engagement Grupo Vinte

For Grupo Vinte, participation in chambers and business organizations constitutes a relevant component of its institutional engagement strategy, enabling the exchange of knowledge, the adoption of best practices, and a contribution to the development of the housing sector.

This participation also facilitates the identification of market trends, the management of sector-specific risks and opportunities, the implementation of continuous improvement processes, and collaboration in building collective solutions that drive the sector's competitiveness and sustainability.

In this context, Grupo Vinte's CEO plays an active role in institutional representation, participating in governing bodies and decision-making spaces within key sector organizations, which strengthens the Company's connection to the sector's agenda, enables ongoing follow-up on strategic issues, and promotes alignment with industry best practices.

Grupo Vinte currently participates actively in various business and sector organizations through the representation of its main operating companies: Javer, Vinte, and Derex.

- National Chamber of the Housing Development and Promotion Industry (CANADEVI), at the national level and in certain states
- Nuevo León Housing Cluster
- Nuevo León Chamber of the Manufacturing Industry (CAINTRA)
- Employers' Confederation of the Mexican Republic (COPARMEX)
- Mexican Chamber of the Construction Industry

Our CEO holds the following positions within these organizations:

- Board Member, CANADEVI Nuevo León
- Board Member, Nuevo León Housing Cluster

Additionally, we maintain a presence in other organizations, including CAINTRA's Corporate Sustainability Commission, and the Global Compact Mexico's Business Alliance for Sustainable Cities and Sustainable Finance.

GRI 2-6, 3-3

Economic impact

Focused on profitability, Grupo Vinte pursues diversification in its product mix, offering in the markets where it operates the sale of up to seven different types and models of housing within its communities for the three economic segments it targets (affordable entry level, middle income and middle-higher income), thus accessing a wide variety of mortgage sources, allowing flexibility in its operation and the ability to adapt to market demand.

Grupo Vinte classifies affordable entry level housing as houses priced up to 970 thousand pesos, with an area between 45 and 60 m², which corresponds to the D/D+ socioeconomic level. In 2025, Grupo Vinte sold 6,474 units in this segment, classified as social housing. This represents 43% of units sold in 2025. The middle income housing is in the price range of 970 thousand to 1 million 790 thousand pesos, aimed at the C socioeconomic level, and the middle-higher income housing is priced up to 7 million pesos, aimed at the C+ socioeconomic level. Medium income units sold accounted for 49% of total sales, while those aimed at the C+ segment accounted for only 8%.

Affordable Entry Level

Ps.600 thousand - Ps.970 thousand

Middle Income

Ps.970 thousand - Ps.1.95 million

Middle Higher Income

Over PS. 1.95 million

Number of units sold by price range from 2020 to 2025.

Up to $350 thousand	-
$350 to $500 thousand	3,168
$500 to $700 thousand	16,244
$700 to $1,000 thousand	13,265
$1,000 to $1,500 thousand	7,999
$1,500 to $2,000 thousand	2,532
Above $2,000 thousand	2,937
Total	**46,145**

Note: Nominal Prices

GRI 2-9, 2-10, 2-11, 2-12, 2-13, 2-18, 3-3

Corporate **Governance**

For more information on each member of our board, please see our 2025 annual report.

It is important to mention that, according to the Company's bylaws, at least 25% of the Board of Directors must always be independent. Currently, 36% of the Board of Directors is made up of independent members.

GRI 2-9, 2-10, 2-11, 3-3

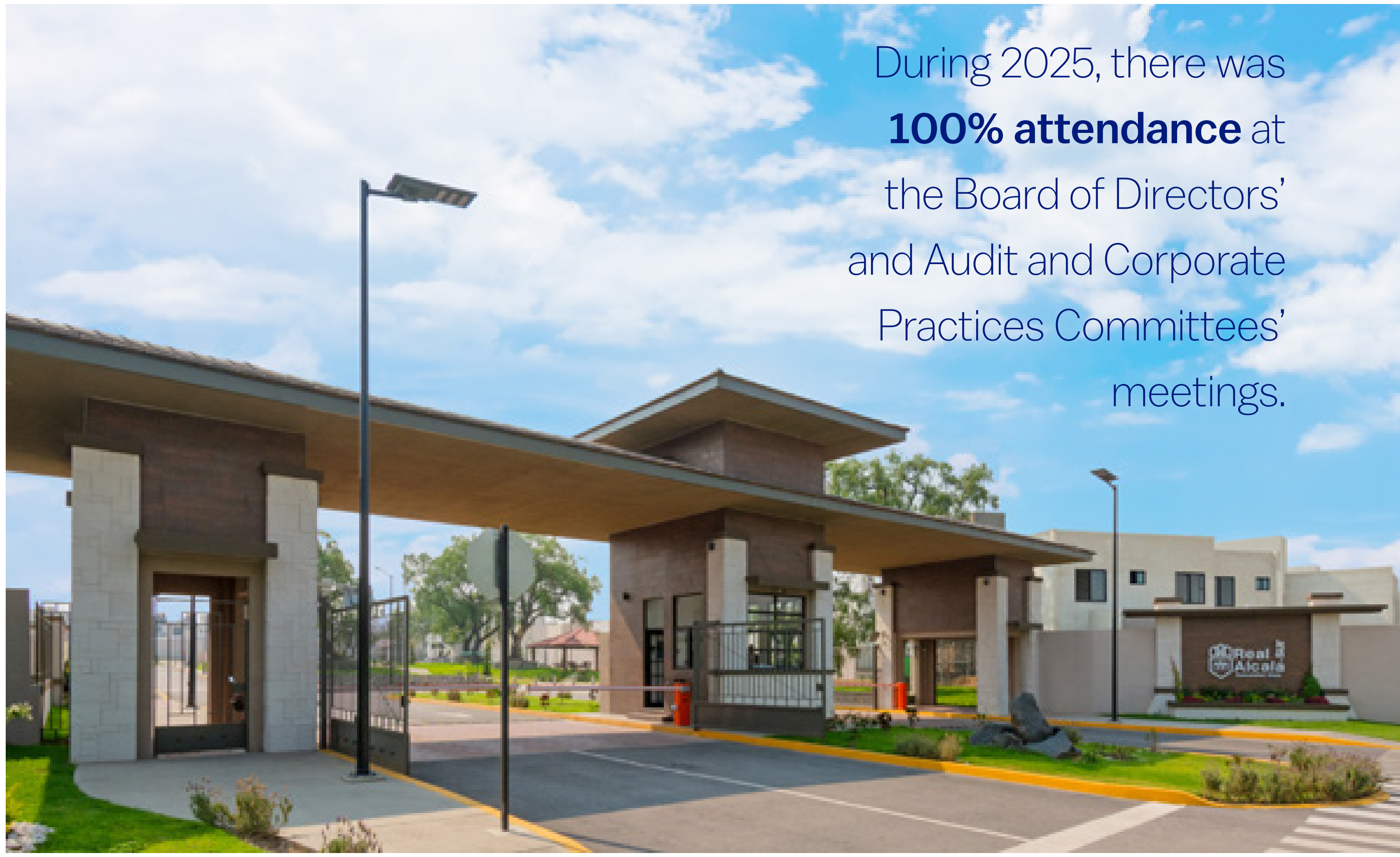
Board of Directors

Grupo Vinte's highest governance body is the Board of Directors, which is in charge of designing and approving the policies that govern the Company, as well as the value creation strategies; it has the legal representation and can carry out all operations related to the Company's corporate purpose.

The Annual General Meeting is responsible for appointing and ratifying both the number of independent directors and the members of the Board of Directors.

36% of the Board of Directors are independent.

64% of the members of the Board of Directors are Proprietary



BOARD OF DIRECTORS

Independent Members

- **Manuel Oropeza Fuentes** – Independent Board Member (Founder of Goldco Consulting)
- **Víctor Manuel Barreiro García Conde** – Independent Board Member (CEO MRP Group)
- **Ursula Wilhelm Nieto** – Independent Board Member (Former CFO Banorte & former CFO RappiPay)
- **Eugenio Garza y Garza** – Independent Board Member (Former CFO FEMSA & former CEO Javier)

Proprietary Members

- **Sergio Leal Aguirre** – Chairman of the Board
- **René Jaime Mungarro** – Board member
- **Carlos Alberto Cadena Ortiz de Montellano** – Board Member
- **Antonio Blas Zúñiga Hernández** – Board Member
- **José Antonio Soto Montoya** – Board Member
- **Domingo Alberto Valdés Díaz** – Board Member
- **René Martínez Martínez** – Board Member

Audit Committee

- **Manuel Oropeza Fuentes** – Chairman
- **Ursula Wilhelm Nieto** – Independent Board Member
- **Eugenio Garza y Garza** – Independent Board Member

Corporate Practices Committee

- **Manuel Oropeza Fuentes** – Chairman
- **Ursula Wilhelm Nieto** – Independent Board Member
- **Eugenio Garza y Garza** – Independent Board Member

Capital Allocation Committee

- **David de la Rosa** – Independent Board Member
- **Abelardo Hernández Juliá** – Independent Board Member
- **Luis M. Galindo Morales** – Independent Board Member
- **Domingo Alberto Valdés Díaz** – Board Member

Management Team

Highly experienced management team

- **Sergio Leal** – Chief Executive Officer
- **Carlos Cadena** – Grupo Vinte Foundation & Institutional Relations:
- **René Jaime Mungarro** – Executive Committee member
- **José Soto** – Design/Innovation
- **René Martínez** – CEO
- **Domingo Valdes** – CFO
- **Aurora García de León** – CEO Derex

GRI 2-9, 2-12, 2-14, 2-16, 2-17, 2-18, 2-19, 2-20, 3-3

Corporate Practices Committee

The main functions of the Corporate Practices Committee, established in the Company's bylaws derived from the LMV, are to call general shareholders' meetings, request the opinion of independent experts in those cases where it deems it appropriate, give its opinion regarding waivers for third parties, officers or related parties to take advantage of business opportunities that correspond to the Company, assist the Board of Directors in preparing the annual report, as well as to give its opinion and approve the emoluments or integral remuneration packages of the Company's main officers.

Current members:

- Manuel Jesús Oropeza Fuentes (Chairman)
- Ursula Margarete Wilhelm Nieto (Financial Expert)
- Eugenio Garza y Garza (Financial Expert)

Audit Committee

One of its main functions is to issue an opinion to the Board of Directors on the matters that correspond to it in accordance with the LMV and the Company's bylaws, evaluate the performance and analyze the documents issued by the external auditor, support the Board of Directors in the preparation of the annual report and call general shareholders' meetings.

Its responsibilities also include:

- Issuing opinions on audited financial statements.
- Evaluating the performance of the external auditor.
- Recommending accounting policies aligned with IFRS.
- Reporting on internal control and internal auditing.

Members:

- Manuel Jesús Oropeza Fuentes (Chairman)
- Ursula Margarete Wilhelm Nieto (Financial Expert)
- Eugenio Garza y Garza (Financial Expert)

Sustainability Committee

During 2025, the work of the Sustainability Committee continued, whose main objectives are to complement and continuously improve Grupo Vinte and Javer's culture of sustainability for environmental, social, and economic purposes. The Sustainability Committee carries out its functions by establishing bases, plans, actions, and evaluation of results in the short, medium, and long term, as well as implementing an Environmental and Social Management System and a Product Evaluation System. The Board of Directors, as well as the Chairman of the Board, will have the final supervision of the Sustainability Committee's activities.

Its responsibilities also include:

- Implementation of environmental/social management and product evaluation systems.
- Monitoring progress toward the 2030 EDGE certification goal.
- Implementation of Environmental and Social Action Plans for Grupo Vinte and Javer.
- Supervision of the integration of Grupo Vinte, Javer and Derex's best ESG practices.

Executives

Grupo Vinte's management team relies on the talent of its employees, forming a team with an average experience of more than 33 years in the solid work sector by preparing from the present to housing. Grupo Vinte constantly seeks to promote the Company's future generation of executives.

GRI 2-17

Sergio Leal Chief Executive Officer	• Co-founded Grupo Vinte in 2001 • Honorary VP at Cámara Nacional de la Vivienda former Board Member of Consejo Consultivo Grupo Financiero Banamex. • Experience: +34 years in the real estate sector
René Martínez Martínez CEO Grupo Vinte	• +8 years as CEO of Javer • Former CEO of MMCinemas
René Jaime CEO* / Board Member	• Co-founded Grupo Vinte in 2001 • +32 years of experience in the housing sector.
José Soto Director of Architectural Design / Board Member	• Co-founded Grupo Vinte in 2001 • Former Board member of the Housing Building Code. • Has designed more than 100k homes and the land development.
Carlos Cadena Head of the Grupo Vinte Foundation & Institutional Relations / Board Member	• Co-founded Grupo Vinte in 2001 • Involved in the foundation of several companies in Mexico • President of the Grupo Vinte Foundation • Previous Exp: Public Sector
Domingo Valdés CFO / Board Member	• +18 years as CFO • +14 years in the areas of planning and financial areas in companies such as CEMEX, BBVA, McKinsey & Mercer Oliver Wyman • Board Member of companies in the real estate sector (for rent)
Aurora García de León CEO de Derex	• 24 years as CEO of Derex. • 7 years in Urbi. • AD1 Level by IPADE

*CEO until December 2025.

GRI 3-3, 405-1

The Company has a management team that is concerned with cultivating those executives who will make up the future generation of the Company's directors. Therefore, a constant effort is made to develop talent internally. This has allowed us to form a solid team of highly capable employees.

In addition, through its Talent Attraction policy, Vinte promotes initiatives that help achieve greater gender equity in its team.

GRI 2-1, 2-2

Corporate Structure

Vinte Viviendas Integrales S.A.B. de C. V. is the holding company that owns more than 98% of its eight subsidiaries. The following diagram details the activities of Vinte's subsidiaries:

Additionally, Grupo Vinte has management trusts (fideicomisos) in place with landowners in some developments.

Holding Company
Listed on the BMV
Issuer of the Certificados Bursátiles
Receives dividends from subsidiaries

Holding — Participation

99.97% **Servicios Corporativos Javer, S.A. de C.V. (Holding Company)**	Casas Javer, S.A. de C.V. (Real estate development, sales, and marketing)	Casas Javer de Querétaro, S.A. de C.V. (Real estate development, sales, and marketing)	Casas Javer de México, S.A. de C.V. (Real estate development, sales, and marketing)	Inmuebles para Ti, S.A. de C.V. (Real estate development, sales, and marketing)	Casas Consentidas Javer, S.A. de C.V. (Financial services)
100% **Derex Desarrollo Residencial, S.A. de C.V.**	Acquires, develops, and markets land.	Represents approximately 3% of Grupo Vinte's total consolidated assets.	Acquisition date: November 10, 2025		
99.99% **Promotora de Viviendas Integrales S.A. de C.V.**	Acquires land, develops and markets it.	Generates 23% of Grupo Vinte's revenues and 5% of net income.	Represents 35% of Grupo Vinte's total investment in subsidiaries.	Represents 31% of Grupo Vinte's Assets.	Underwrites part of the bank debt.
99.99% **Urbanizaciones Inmobiliarias del Centro S.A. de C.V.**	Acquires land, develops and markets it.	Represents 19% of Grupo Vinte's total investment in subsidiaries.			
98.00% **XANTE&VI, S.A.P.I. de C.V.**	Subsidiary would be participating in the used housing business in line with Grupo Vinte's Proptech strategy.		Known as Xante.		
99.99% **Edificaciones e Ingenierías del Centro S.A. de C.V.**	Subcontracted by Promotora y Urbanizaciones for the development of projects.		Payroll of administrative and construction personnel.		6% of net income.
99.99% **Connectivity for Habitat S.A. de C.V.**	Provides technology services to Promotora and its customers.		Grupo Vinte Research and Development.		
99.99% **Comercializadora de Equipamiento y Mobiliario para la Vivienda, S.A. de C.V.**	Known as EMOBEL, it sells equipment for housing (floors, closets, furniture, solar panels, etc.)		Represents 1% of Grupo Vinte's total revenues.		
99.80% **Urba. e Infra. del Centro, S.A. de C.V.**	Provision and execution of all kinds of specialized services and works: urbanization, infrastructure, sanitary and electrical installations.		Incorporated in March 2023.		
75% **Business Trust No. CIB/2185**	OV Development Trust (JV).	Grupo Vinte owns a 75% stake in the Project, and has been consolidating it since 4Q19..	Previously owned 50% and did not consolidate financial figures.		**Special Purpose Vehicles:** these are extinguished at the end of the **Project.**
50% **Business Trust No. CIB/3698**	OV Development Trust (JV) established in 2021.	Grupo Vinte owns a 50% interest in the project for the development of housing in Tecámac, Edo Mex.	The Trust is not consolidated in Grupo Vinte's financial statements.		

January 2022 a foreign entity was incorporated: Vivemex LLC. This entity has not had any operations at this time.

Note: operations among companies include: sales, loans, accounts payable and receivable related to the provision for the design, construction, equipping and marketing of housing. They are carried out on an arm's length basis, based on transfer pricing studies performed by Deloitte.

Shareholding Structure

Shareholder Shares Total % (without expression of nominal value)

	Total	%
Directors and Board Members	130,423,403	46.4%
Proparco	26,990,308	9.6%
Danish SDG Investment Fund / IFU	27,473,081	9.8%
Investors	95,690,545	34.0%
Treasury Stock (Share Buyback Fund)	770,787	0.3%
Total (authorized capital stock):	**281,348,124**	**100%**

GRI 2-23, 2-24, 2-25, 2-26, 3-3

Code of Ethics

Grupo Vinte is committed to promoting the Company's ethical values inside and outside its facilities, both among its employees, contractors, and suppliers, as well as among its customers in each of the places where it operates, transmitting excellence, teamwork, passion, commitment, loyalty and honesty as the main bases of behavior and daily work.

It is important to mention that Grupo Vinte has a telephone line that allows its employees to anonymously report any action from suppliers, contractors or other employees that corrupts the Company's code of ethics or to report conflicts of interest, extortion, or bribery.

Code of Ethics contemplates:

Compliance with laws	Conflicts of Interest	Customer Relationship
Marketing and Advertising	Relationship with the Community	Relationship with Suppliers
Fair Competition	Environment	Safety and Hygiene
Land Acquisition	Fortuitous Findings of Culture	Relationship with Authorities
Anticorruption	Confidencial Information	Use of Charge

Grupo Vinte also has a customer service line for external parties to report any complaints or requests for clarification, either by email at hola@Grupo Vinte.com or by phone at 800 041 3606. All issues are classified and forwarded to the appropriate department: After-Sales, the Plaza where the incident occurred or clarification is required, or Corporate. Once the cases have been dealt with, an email is sent to ensure that the issue has been resolved.

5 cases were received in 2025. All cases were dealt with and four of them were closed.

GRI 2-16, 2-25, 2-26, 3-3, 205-3

Ethics Line

Grupo Vinte has an ethics line, reached by e-mail at lineaetica@Grupo Vinte.com or by phone 800 286 1111 or at extension 1111. The call or e-mail is taken confidentially, and an investigation of the situation is conducted to determine responsibilities. After the investigation, the pertinent measures are taken to act within a framework of justice and equity, in accordance with the law.

This means of contact will be available to any interest group.

Since the installation of the Ethics Line, Grupo Vinte has seen a downward trend in the number of complaints and denunciations reported per year. Going forward, we will seek to ensure that this continues to be the case:

Case History	Cases
2018	11
2019	14
2020	12
2021	9
2022	21
2023	19
2024	19
2025	19

GRI 2-15

Conflicts of Interest

To adhere to the values of honesty and loyalty, seeking to protect the interests of the Company, Grupo Vinte does not allow employees to be suppliers of the Company at the same time, including their relatives or third parties with whom they have an interest other than that of the organization. Likewise, associates are restricted from participating as partners or advisors of suppliers that sell any type of input. For the operation or that provide any type of service to Grupo Vinte, so it is forbidden to take advantage of the position or position in the Company to obtain personal benefits of any kind.

In the event of having relatives who own businesses that supply Grupo Vinte, the employee must notify this directly to the manager and/or director of the responsible area or through the Grupo Vinte ethics line.

In accordance with Mexican law, any shareholder, director, committee member and secretary who has a conflict of interest must abstain from participating in the discussion and/or voting on the matter in question, otherwise he/she will be liable for all damages caused if his/her vote was decisive for the approval of an operation.

Ethics Line

	Internal Vinte Line	External Javer Line
Cases received	**19**	**28**
Cases dismissed and duplicated	0	9
Cases resolved	19	19
Cases not proceeding due to lack of evidence	12	5
Cases with actions and/or sanctions (+)	7	14
Cases under investigation	0	0
(*) number of people whom an action/ sanction was applied to	**Vinte**	**Javer**
Staff terminations	2	9
Written warning (Acta Administrativa)	0	1
Employee feedback	5	10

Javer anonymous reporting system

In 2025, 28 reports were received through the whistleblower hotline, of which 19 were reviewed and addressed, while the remaining 9 corresponded to duplicate or dismissed complaints. Nine cases resulted in the termination of contracts with employees or suppliers.

2 Assets and Property Protection

3 Third-Party regulations

1 Health and Safety

13 Labor Situation

GRI 2-12, 3-3, 205-1, 205-2, 205-3

Anticorruption strategy

Grupo Vinte's Board of Directors is in charge of the Ethics Committee. The Ethics Committee is in charge of defining the minimum standards of conduct that should govern both inside and outside the company, contained in the Code of Ethics and Conduct , who in turn is drafted by the Internal Control department. The Ethics Committee is also in charge of implementing sanctions and corrective actions.

Grupo Vinte has a framework of reference attached to ethical principles that helps to align the behavior of our employees in all areas of the company. This frame of reference is embodied in and centered around the Code of Ethics and Conduct, which is applicable to everyone.

To see all the policies that apply to both employees and suppliers of Grupo Vinte and all its subsidiaries, you can go to our sustainability page.

We evaluate all our operations on an ongoing basis to prevent instances of corruption. We also consistently provide courses and training to our employees to train them to recognize this risk and respond appropriately. As of the reporting date, we have not confirmed any instances of corruption in the team.

68 of Vinte´s 97
policies and procedures are aligned with the precepts of the Code of Ethics and Conduct.

Vinte Proptech Strategy

Based on the data collected in these processes, it was determined in 2022 that a significant number of homes have shown some movement.

For the same reason, Grupo Vinte is moving towards the development of a Proptech structure (REaaS), which is an acronym for Real Estate as a Service. Xante.mx, Grupo Vinte's own Proptech platform, is focused on the purchase/sale of used housing. Through its partners, it seeks to generate other business verticals by leveraging this universe.

Xante began operations in 2022 and in the first phase focused on the purchase and sale of used homes in Grupo Vinte developments. As of the end of 2025, Xante has completed more than 237 transactions since it began operations, including 112 acquisitions, 89 sales of pre-owned homes, and 36 sales contracts concluded, in addition to mortgages and home furnishing arrangements.

Additional participation in Proptech companies

Portafolio Proptech / Impact Investment Fintech Portfolio

Investment	casa bravo	HOMIE	iVentas
Model	Rent-to-own through digital platforms and sales areas.	Institutionalize home rentals in Mexico and guarantee rent payment through digital platforms.	Facilitate SMEs' customer relationships with technology for marketing, sales, and customer service.
Stake	9%	1%	40%
Investment Date	January 2022	January 2022	2022
Synergy (May be multiple)	Home purchase from Grupo Vinte by clients who otherwise would not acquire the house.	Promote/facilitate the option of renting Grupo Vinte homes to buyers/investors.	Client and sales management through a platform mainly based on WhatsApp.
2025 Year-End Update	The company transitions from an asset-holding company to a GP (General Partner) of a build-to-rent housing FIBRA.	In addition to Mexico, it is already operating in Chile and, starting in 2025, in Peru.	Client growth reached 102% in 2025, as the company transforms by offering AI-powered services.

Grupo Vinte today already has a platform on which it will multiply its value creation, as there is a high potential for synergies by continuing to expand the digital ecosystem with a focus on impact:

Current Platform: Vinte

Vinte with Xante – Potential for more tan 360k Grupo Vinte and Javer used homes.

Participation:

Vinte	Xante	eMobel	Homie	casa bravo
100%	100%	100%	1%	10%
New house for sale	Buys and/or sells used housing	Fixtures	Housing rentals	Rent with option to buy

MORE REAAS ADDED VALUES

NEW and USED housing in a comprehensive development with unique post-sale services and digital sales.	Furniture via eMobel	Income via Homie	Rent with option to buy	Digital mortgages

Broker and Conventional iBuyer

Used housing

Flat.mx, tu habi, LaHaus, TrueHome, clikalia, Xante.

Xante is Vinte's i-buying platform for the sale and purchase of pre-owned homes, which started operations in 2022 with a business model that has proven to be profitable and highly replicable. It is initially focused on the purchase of used Grupo Vinte homes, which represent approximately 10% of the total homes built by Grupo Vinte. In April 2025, Xante received a convertible loan from IDB Invest to boost its growth for up to 500 million pesos.

There is already a website, www.xante.mx, which explains the process and the advantages of using these services. In the section VENDE TU CASA (SELL YOUR HOUSE), the owner registers the data of his property to generate an offer. There is also an application that collects data from technical visits to the properties to feed the algorithm that helps Grupo Vinte make the offers.

In less than 10 days, an offer is sent to the owner via WhatsApp, and the entire application process is 100% digital. At the same time, a technical file of the house is sent to the realtor along with a virtual tour to start promoting the house.

Operation Process:

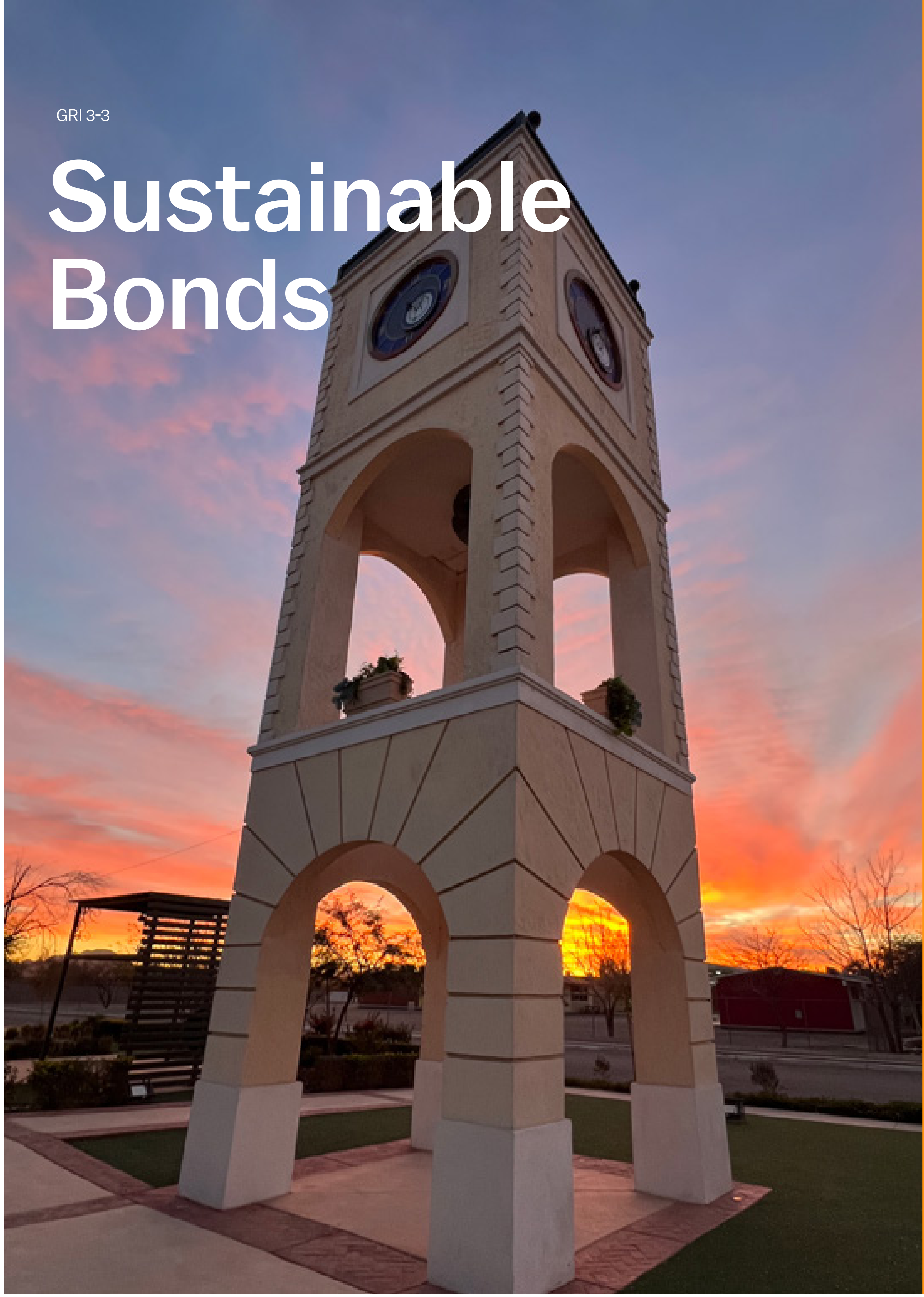
Xante's Housing Offer
1. Property visits.
2. Outstanding liabilities review
3. Commercial price review in the market.

Acceptance of the offer by the Seller
1. Contract signing.
2. Submission of documentation for deed processing
3. Physical handover of the property (keys)

Xante Acquires Housing
1. Coordination with Infonavit (for mortgaged homes).
2. The Notary process begins.
3. Appraisal and certifications request.
4. Registration of powers of attorney.

Xante Promotes Housing
1. Initial sales process through website and social media.
2. Property visits (prospecting).
3. Reservation and signing of purchase agreement.
4. Compilation of buyer's file

End Buyer Qualification
1. The process begins at the Notary's office.
2. Appraisal and certifications request.
3. Registration of mortgage/ loan.
4. Closing: Final signing and payment



GRI 3-3

Sustainable Bonds

As a result of our commitment to sustainability, Grupo Vinte is one of the few housing developers to issue sustainable bonds in Mexico. The net proceeds of the sustainable bonds will be used to finance or refinance sustainable housing projects aimed at improving the quality of life of the people. For this reason, all the Company's projects meet the following requirements:

Social

- Construction of schools within or near the developments.
- Proximity to medical centers (clinics, public hospitals, and pharmacies).
- Close access to public transportation, good road infrastructure and connectivity.
- Proximity to police stations, as well as access and perimeter security.
- Inclusion of designated areas (playgrounds, commercial and green areas).
- Establishment of a civil association for the organization of residents.

Environmental

- Use of certain sustainable construction materials.
- Incorporation of LED lighting, 4-liter-per-flush toilets, efficient irrigation systems and sinks, space heaters and insulating panels or efficient heating systems.
- Construction of infrastructure for water treatment and aquifer recharge through wells and lagoons that recover at least 80% of rainwater.
- In addition, Grupo Vinte follows a rigorous project evaluation and selection process that typically takes ~90 days. This process is conducted by the Committee for the Analysis of Land Reserve Acquisition (CAART, by its acronym in Spanish), which includes members of Grupo Vinte's executive, operations, finance, and land acquisition teams.

Project evaluation and selection process

Description of the area
Obtain all the necessary elements to understand the market in the area and to measure its potential.

Market Analysis
Measures the market size, supply, and demand to analyze preliminary products, prices, and absorption time.

Technical Analysis
Study the characteristics of the land, infrastructure, solutions, and normativity.

Legal Analysis
Evaluate the legal status of the property and determinate the feasability and strategies for a solution.

Financial Analysis/Business Plan
Analyze the development costs of the land and the necessary equipment. Determine the product mix offering and financial viability.

*Committee for the Analysis of Land Reserve Acquisition.

The net resources obtained from any issuance will be monitored through an internal process and the balance of such proceeds, and their use will be reported on a quarterly basis. In addition, the net proceeds will be temporarily invested in "AAA" rated securities, government securities or short-term fixed income mutual funds, until they are allocated for the specified purposes. CAART will be responsible for managing the funds and preparing the reports indicated in the reference framework.

For all these reasons, *Sustainalytics* considers that Grupo Vinte has a solid sustainability strategy and believes that Grupo Vinte's projects emphasize improving the quality of life of its residents, leading to sustainable and inclusive urban development in Mexican cities, and demonstrating leadership in achieving green building certifications.

VINTE 18X

On August 31, 2018, Grupo Vinte carried out its seventh issuance of stock certificates for $800 million pesos, registering an oversubscription of 1.50 times. The issuance consists of the first Sustainable Bond in the housing sector in Latin America with the ticker symbol Grupo Vinte 18X, maturing in seven years, at a fixed rate of 9.83% and with a credit rating of AA+ on the local scale by the rating agencies HR Ratings and Verum, and has a partial guarantee from IDB Invest. The issuance was driven by institutional investors, including pension funds, development banks, insurance companies, debt funds, and private banks, demonstrating a growing commitment to responsible investment.

Basis for Sustainalytics opinion about the reference framework.

1. **Resource use** is aligned with Sustainability Bond Guidelines pursuant to the development of socially and environmentally friendly affordable housing.

2. **The evaluation / selection of projects** will be carried out by a multifunctional commitee that includes Grupo Vinte's CEO, COO, and CFO, in line with best market practices.

3. **Resource management** has an internal monitoring process which reports the balance of net income and allocations quarterly, in line with best market practices.

4. Grupo Vinte demonstrates a strong commitment to transparency by firmly intending to **report** relevant quantitative social and environmental metrics that are aligned with best market practices.

VINTE 19X and VINTE 19-2X

On June 10th, 2019, Grupo Vinte successfully carried out the eighth and ninth issuance for Ps. 700 million. The Public Offering date of this issuance was held on June 5, World Environment Day, and consisted of two Sustainable Bonds: the first, Grupo Vinte 19X, for an amount of $293 million Pesos, maturing in 3.7 years and at a floating rate of TIIE 28 + 228 basis points; and the second, Grupo Vinte 19-2X, for an amount of $407 million Pesos, maturing in 7.0 years and at a fixed rate of 10.0% per annum. Both issues are rated "A+" by Verum and HR Ratings with no specific guarantee.

The net proceeds obtained by the Issuer from the issuance of the Certificados Bursátiles with ticker symbol "Grupo Vinte 19X" and "Grupo Vinte 19-2X", which amounted to Ps. 685,679,512.11 (six hundred eighty-five million six hundred seventy-nine thousand five hundred twelve pesos 11/100 M.N.), were 100% (one hundred percent) used by the Issuer for working capital, as described below.

To ensure correct application of the resources of this Sustainable Bond, Grupo Vinte will follow the Grupo Vinte Sustainable Bond Reference Framework (the "Reference Framework"), based on the four key pillars of the Sustainable Bond Guidelines (Sustainability Bond Guidelines or International Capital Market Association (ICMA) 2017 SBG):

- Use of Resources
- Project Selection and Evaluation Process
- Resource Management
- Reports

Vinte SDG Bonds

VINTE 20X SDG

On November 4th, 2020, Grupo Vinte informed that it successfully concluded the issuance of a Sustainable Bond, which is aligned with the Sustainable Development Goals (SDG) Bond Framework in accordance with the United Nations SDG Bond Standards for a total of Ps. Ps. 400 million and is set for long-term. The offering was the fourth Sustainable Bond and tenth Bond in total issued by Vinte in the last 10 years.

The net proceeds obtained by the Issuer from the issuance of the Certificados Bursátiles with ticker symbol “Vinte 20X SDG”, which amounted to Ps. 394,056,074.99 (three hundred ninety-four million fifty-six thousand seventy-four pesos 99/100 M.N.), were allocated by the Issuer 100% (one hundred percent) for working capital, in accordance with the Vinte ODS Bond Reference Framework, based on the 2018 Sustainable Bond Principles issued by ICMA and SDG-Impact Standards for Bonds of the United Nations.

These standards help align environmental and social impact projects with the SDGs and their respective outcomes, making it possible for resources to be directed to finance or refinance existing or future sustainable community development projects built by Vinte in Mexico that focus on contributing to the following SDGs:

Grupo Vinte continues to be a **Signatory** of the United Nations Global Compact

Once again, Grupo Vinte has been **verified by PCS**, Pacific Corporate Sustainability

At year-end, SDG-linked bonds accounted for **25% of debt**, broken down as follows:
Vinte 20X SDG: 4%
Vinte 23X SDG: 16%
Vinte 24X SDG: 5%

Vinte 23X SDG

On December 4, 2023, Vinte successfully placed its fifth long-term Sustainable Bond (green and high social impact) on the Institutional Stock Exchange (BIVA). The issuance had IDB Invest as the anchor investor, with an investment of $750 million pesos, marking the first time IDB Invest has acted as an anchor investor in the Mexican market.

The issuance was carried out in accordance with the Grupo Vinte Sustainable Bond Framework, updated in 2023. The bond is rated "AA-" with a stable outlook by HR Ratings and Verum.

Ticker:
'Vinte 23X' (SDG)

1.5 billion pesos, maturing in 5.0 years, at a variable rate of TIIE 28 + 250 bps

Vinte 24X SDG

On November 21, 2024, Vinte issued its twelfth stock certificates. The sustainable bond is aligned with the SDG Impact SDG Bond Standards of the United Nations Development Program (UNDP) and was issued in accordance with the Grupo Vinte Sustainable Bond Reference Framework. The issue was rated AA- with a stable outlook by HR Ratings and Verum. The main investors were international funds focused on high-impact investments, such as DEG - Deutsche Investitions- und Entwicklungsgesellschaft mbH of Germany (as anchor investor), as well as a pension fund of a global multilateral institution (a leading promoter of the 17 Sustainable Development Goals) and a local institutional investor that regularly invests in Vinte placements.

Ticker:
'Vinte 24X' (SDG)

500 million pesos, maturing in 7.0 years, at a fixed rate of 12.31%.

The net proceeds of the Vinte 23X SDG and Vinte 24X SDG issuances will be used 100% to finance projects for the development of sustainable communities in Mexico, in line with the Vinte Sustainable Bond Framework, which is aligned with the SDG Impact SDG Bond standards of the United Nations Development Programme (UNDP), verified by Pacific Corporate Sustainability (PCS), a Pacific Credit Rating (PCR) Group company. The Vinte Sustainable Bond Framework was updated in the issuance of this bond and obtained the Second Independent Opinion (SPO) by Sustainalytics in 2023, which stipulates that the Vinte Sustainable Bond Framework is credible and impactful and aligns with the Sustainable Bond Guidelines 2021, the Green Bond Principles 2021, and the Social Bond Principles 2023.

- **The Vinte 23X SDG and Vinte 24X SDG bonds contribute to the same SDGs as Vinte 20X SDG.**
- **Vinte's Sustainable Bond Framework can be found on the corporate website.**
- **In June 2025, the company issued its first exclusively green bonds, Vinte 25V and Grupo Vinte 25-2V, for a total amount of $2.5 billion pesos, the largest amount ever issued in Vinte's history.**

	Total equivalent homes per year	Average maturity (Years)
Vinte 24X SDG	173	5.9
Vinte 23X SDG	714	2.9
Vinte 20X SDG	273	1.8
Vinte 19X, 19-2X, 20X SDG, 23x SDG and 24x SDG	1,751	2.9

Targets limited to the issuance of $400 million pesos of Vinte 20X SDG, $1.5 billion pesos of Vinte 23X SDG, and $500 million pesos of Vinte 24X SDG.

SDG	ABC impact class	Indicator / KPI	Vinte 20X SDG Objectives	TOTAL with resources from 20X SDG	Status	Vinte 23X SDG Objectives	TOTAL with resources from Vinte 23X SDG	Status	Vinte 24X SDG Objectives	TOTAL with resources from Vinte 24X SDG	Status	Total Vinte as 2025, since Vinte20X SDG issuance	Vinte 18X 19X 19-2X, 20X SDG y 23X SDG Bonds Objectives
4	B	Classrooms built per issuance.	14	19	Achieved	29	8	27%	9	–	0%	87	99
	B	Kids attending schools built by Grupo Vinte.	492	686	Achieved	1.041	283	27%	339	–	0%	3.130	3.547
5	B	Female employees in leadership positions.	>20%	42%	Achieved	>20%	42%	Logrado	>20%	42%	Logrado	0.42	>20%
	B	Female/Male average salary ratio of Vinte employees	>0.8	0.94	Achieved	>0.8	0.94	Logrado	>0.8	0.94	Logrado	0.94	>0.8
6	C	Hectares impacted by rainwater system installed.	29.4	40.1	Achieved	57.1	30.2	53%	18.6	4.1	22%	180.77	205.3
	C	Water treatment capacity infrastructure to be built.	13.9	47.0	Achieved	76.4	51.1	67%	29.5	7.6	26%	231.5	171.9
	C	Homes impacted by water treatment system installed.	2,947	5,666	Achieved	4,849	4,304	89%	1,563	638	41%	26,378	20,411
	C	Treated water per year.	438,184	1,483,214	Achieved	2,408,643	1,611,142	67%	930,982	239,807	26%	7,299,287	5,421,001
	C	Water saved annually through Vinte Edge certified homes built.	124,356	304,137	Achieved	156,666	344,929	Achieved	52,108	52,098	100%	1,286,362	756,522
	C	People who will get access to efficient water usage (Vinte families).	4,601	13,626	Achieved	8,688	10,350	119%	2,827	1,535	54%	63,439	31,781
7	C	Energy savings due to Vinte Edge certified homes built	20%	34%	100%	20%	33%	Achieved	20%	38%	Achieved	35%	20%
	C	CO_2 (Tons) saved annually by built Vinte certified EDGE homes	1,224	4,696	Achieved	2,413	8,168	Achieved	785	1,281	Achieved	23,313	8,592
8	B	Employees with fair and decent working conditions.	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	B	Total employees covered by collective bargaining agreements.	90%	100%	100%	90%	100%	100%	90%	100%	100%	100%	90%
	B	Breakdown benefits provided to full-time employees, and a breakdown of benefits provided to temporary or part-time employees, by significant locations of operation.	Benefits at least according to regulation	100%	100%	Benefits at least according to regulation	100%	100%	Benefits at least according to regulation	100%	100%	1	Benefits at least according to regulation

SDG	ABC impact class	Indicator / KPI	Vinte 20X SDG Objectives	TOTAL with resources from 20X SDG	Status	Vinte 23X SDG Objectives	TOTAL with resources from Vinte 23X SDG	Status	Vinte 24X SDG Objectives	TOTAL with resources from Vinte 24X SDG	Status	Total Vinte as 2025, since Vinte20X SDG issuance	Vinte 18X 19X 19-2X, 20X SDG y 23X SDG Bonds Objectives
8	B	Average hours of training per year per employee by gender, and by employee category	Average of 10 hrs of training / employee	15.0	Achieved	Average of 10 hrs of training / employee	14.2	Achieved	Average of 10 hrs of training / employee	15.0	Achieved	14,994,431,903	Average of 10 hrs of training / employee
	B	Eligible local temporary jobs created through Vinte projects	497	1,917	Achieved	1,044	778	74%	340	359	Achieved	4,284	3,574
	B	Economic impact on temporary jobs MXN	35,101,433	172,555,583	Achieved	110,014,609	39,966,826	36%	35,795,724	29,252,238	Achieved	351,683,512	300,421,275
10	B	Distribution of Housing by segments of Low income and mid income mix (annually).	At least 40% of total titled homes but no less than 1,913 total homes	57%	Achieved	At least 40% of total titled homes but no less than 4,998 total homes	46%	Achieved	At least 40% of total titled homes but no less than 483 total homes	40%	Achieved	0	At least 40% of total titled homes but no less than 8,427 total homes
11	C	Green space built (equipped parks).	4,592	28,604	Achieved	38,704	11,247	29%	12,236	2,664	22%	229,833	71,164
	C	Road infrastructure built and donated.	2.77	16.01	Achieved	12.39	4.98	40%	3.90	3.62	93%	107.79	28.49
	C	Amount invested in road infrastructure.	26,614,000	68,014,593	Achieved	53,323,844	33,913,541	64%	15,367,536	17,507,484	Achieved	361,057,119	185,919,380
	C	Amount invested in urbanization and sustainable community infrastructure, including electricity infrastructure (underground installation, lighting, water, sewage, PTARs, schools, health, etc.).	143,503,000	1,452,788,587	Achieved	353,654,417	1,257,922,462	Achieved	115,024,390	192,297,664	Achieved	7,701,582,450	1,100,765,807
	C	Total # of EDGE certified homes built.	1,913	4,931	Achieved	3,713	2,664	72%	1,208	684	57%	19,989	13,348
12	C	Average # of EDGE certified homes built annually.	273	2,105	Achieved	714	2,866	Achieved	173	500	Achieved	3,261	2,185
	C	GJ of embodied energy saved in materials.	382,633	696,033	Achieved	742,560	101,998	14%	NA	NA	NA	2,375,928	2,427,938
	C	Embodied Carbon in Materials Savings	NA	NA	NA	43,478	2,140	5%	16,913	7,251	42%	81,253	60,390

1. EDGE has updated the indicator for energy saved in materials, so the target will no longer be updated, as the measurement has changed from Gigajoules to tCO_2e.
2. The Vinte 23X SDG targets have been updated to incorporate the new unit of measurement for energy savings incorporated into materials.

Vinte Green Bonds

VINTE 25V and VINTE 25-2V

On June 11, 2025, Vinte announced that it had successfully completed the placement of its first Green Bonds, "VINTE 25V" and "VINTE 25-2V," which align with Vinte's Green Bond Reference Framework, developed with the guidance of BBVA and LAGreen in accordance with the ICMA's Green Bond Principles, for a total amount of $2,500 million pesos. The offering consists of the seventh and eighth labeled bonds, and the thirteenth and fourteenth bonds overall, issued by Vinte since 2011.

Demand for the issue totaled $3,144 million pesos, representing an oversubscription of 1.26 times the amount placed, thereby exceeding the initial target of $1,250 million pesos thanks to the exercise of the over-allotment option. The transaction was structured in two tranches:

- VINTE 25V: $1,400 million pesos, 5-year term, with a variable rate equal to the TIIE funding rate plus 250 basis points.
- VINTE 25-2V: $1,100 million pesos, 7-year term, with a fixed rate of 200 basis points above the interpolated M-Bonds curve (coupon rate of 11.01%).

One hundred percent (100%) of the net proceeds will be used to finance projects for the development of green communities in Mexico, in accordance with the Vinte Green Bonds Reference Framework, which received a Second-Party Opinion (SPO) from Sustainalytics US Inc., rating the Framework's contribution to sustainability at the highest level on its scale.

These proceeds will be used to finance or refinance existing or future sustainable housing projects built by Vinte in Mexico—including the construction and certification of more than 14,800 EDGE or EDGE Advanced homes, as well as investments in rainwater infiltration systems, wastewater treatment, parks, and green spaces—which are focused on contributing to the following SDGs:

6 CLEAN WATER AND SANITATION
11 SUSTAINABLE CITIES AND COMMUNITIES
12 RESPONSIBLE CONSUMPTION AND PRODUCTION

This issuance was rated AA- by Moody's, AA by Verum, and AA- by HR Ratings.

They have received a **Favorable Opinion from HR Ratings, Credit Agency.** At year-end, **green bonds accounted for 26.5% of total debt.**

In total, by the end of **2025, labeled securities accounted for 56.2% of the debt,** broken down as follows:

26.5% in Green Bonds
25.4% in Sustainable Bonds linked to the SDGs
4.3% in Sustainable Bonds

SDGs	UNITS	Term	Indicators VINTE 25V	Indicators VINTE 25-2V	Total Green Bonds
11	Housing	Maturity	5,954	4,688	10,642
	Housing	Maturity	785	618	1,403
6	Hectares	Maturity	17	13	30
	L/min	Maturity	258	203	461
	Capacity L/S	Maturity	22	17	39
	Housing	Maturity	1,391	1,096	2,487
	m^3[2]	Maturity	665,758	524,160	1,189,918
	%	Annual	33%	33%	33%
	m^3[2]	Maturity	550,076	433,082	983,158
7	%	Annual	32%	32%	32%
	Tons of CO_2[2]	Maturity	7,642	6,017	13,659
11	m^2[2]	Maturity	34,592	27,235	61,827
15	Trees	Maturity	2,727	2,147	4,874
	CO_2 kg	Maturity	54,537	42,938	97,475
12	%	Annual	53%	53%	53,4%
	tCO2e	Maturity	7,642	54,561	62,203
13	Housing	Maturity	31	24	55
	kW	Maturity	71,392	56,208	127,600
	Heaters	Maturity	648	511	1,159
	Tons of CO_2[2]	Maturity	431,470	339,702	771,172

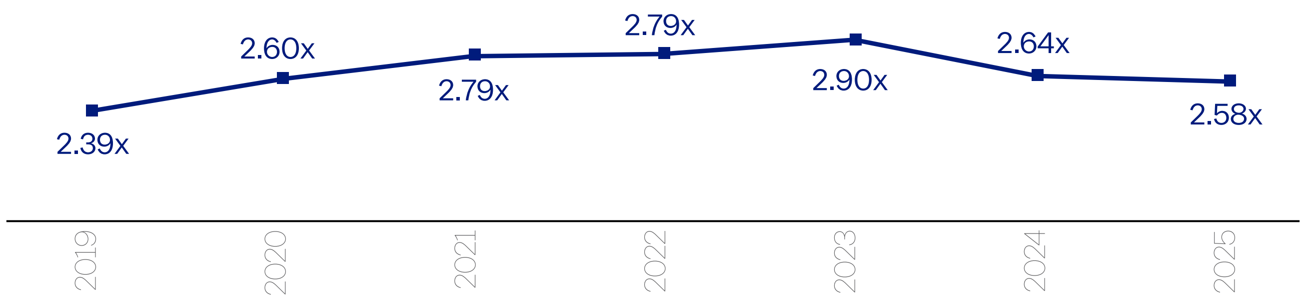
* Of the 10,642 homes considered, 2,230 are EDGE-certified homes in Vinte developments that have received final certification, and 8,412 are homes in Javer developments that are in the process of obtaining certification and currently hold design certification.

Debt Profile

Grupo Vinte has access to financing with an average maturity of 4.5 years. We continue to maintain our long-term relationship with recognized financial institutions and access to the debt market.

Leverage
(2019-2025)

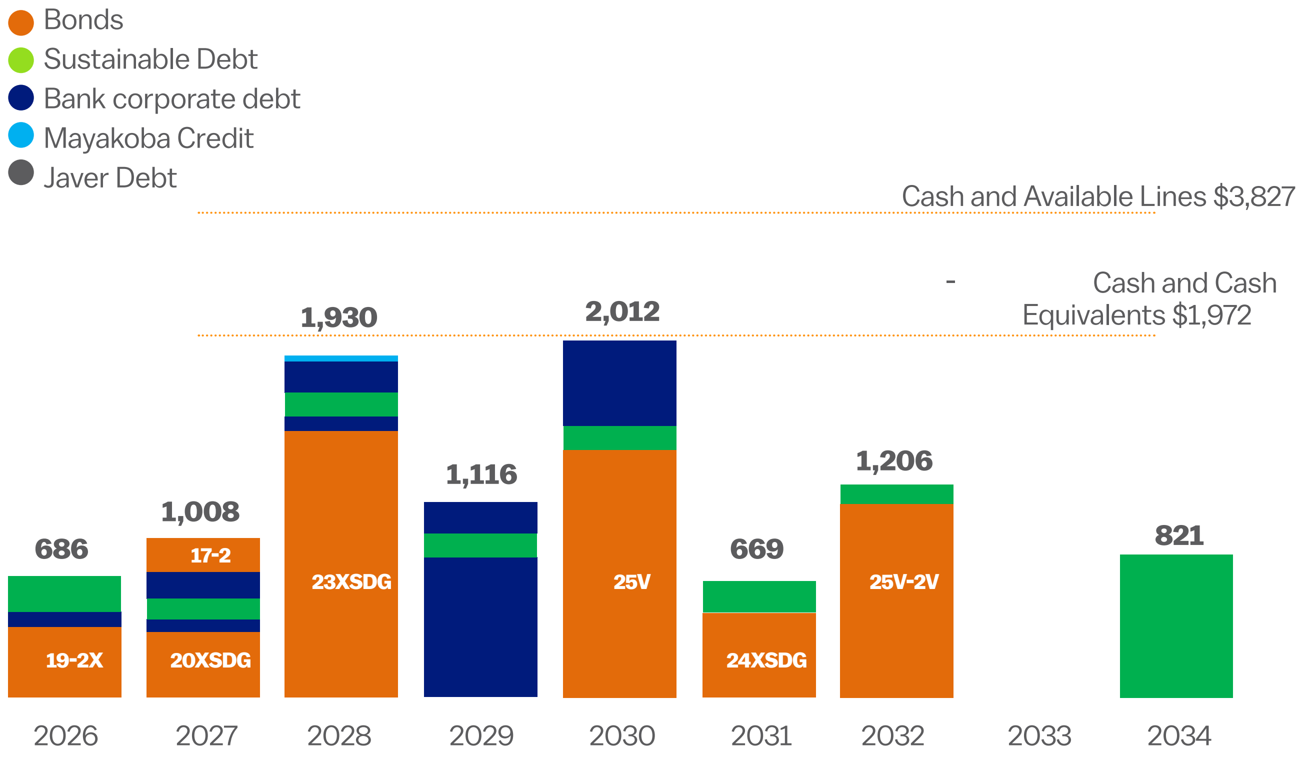
Net Debt / EBITDA



(MX$m)	4Q2020	4Q2021	4Q2022	4Q2023	Q42024	Q42025
Net Debt	$1,600	$1,924	$2,113	$2,551	$6,693	$7,363

Access to Committed Financing and Debt Maturities

(Ps. millions, December 2025)



Notes: Public information of each company. The balance of debt in Grupo Vinte's balance sheet, discounting placement expenses under IFRS, is Ps.$ 8,558,629 mm.

Weighted average maturity of the debt is

4.5 years

Signed and non-disbursed credit lines for

Ps.$ 1,855 million

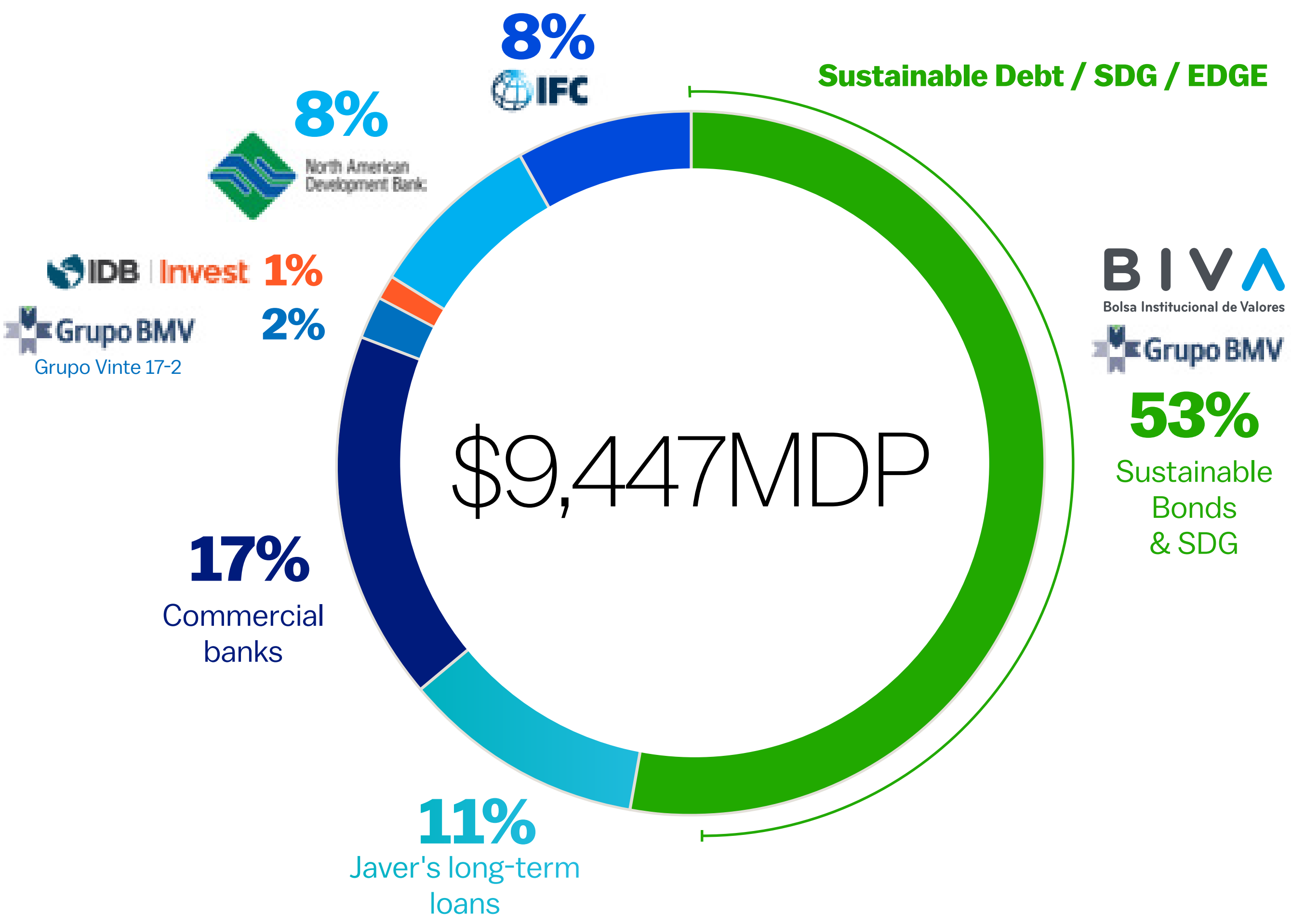
Available lines/total lines

= 68%

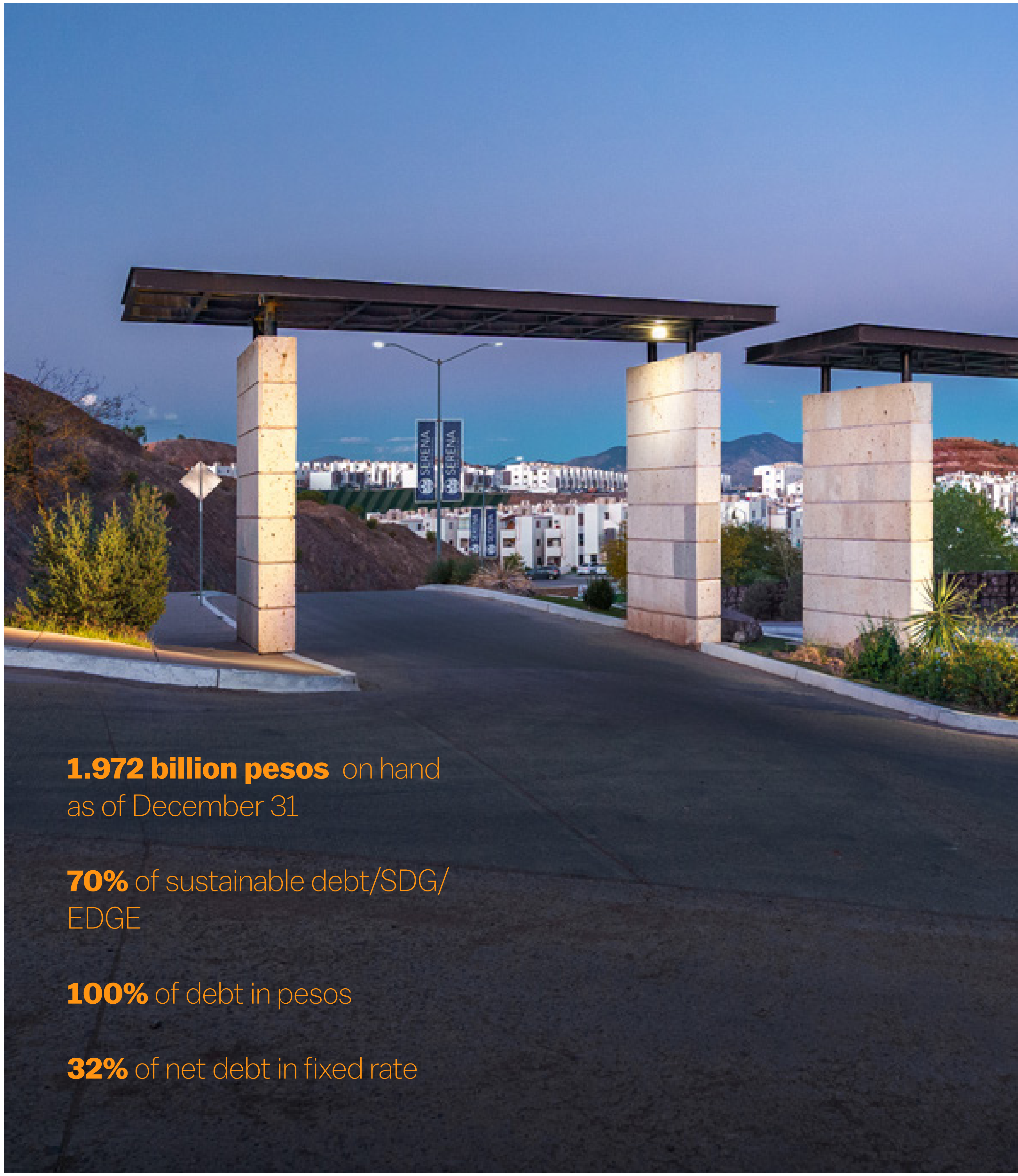
Total Debt
(December 2025)

Grupo Vinte has current debt of Ps. 9.47 billion; since 2011, Vinte has accessed Ps. 7.0 billion of debt through the successful placement of 14 bonds (including 6 sustainable bonds, 3 SDG bonds and 2 Green bonds with Sustainable/ ODS/ESG /Green frameworks). Each issuance has improved in terms and amount, proving the incremental appetite for long-term impact investors.

As of December 31st, 2025, Grupo Vinte had signed undrawn lines of credit for Ps. 1,855 million (all of them with a term of more than one year). This undrawn amount represents approximately 0.2x the Company's total debt. At the end of December, the distribution of debt balances by institution is as follows:



Source: Company data.
Notes: The outstanding debt balance as of December 31, 2025, is Ps.$9,446.9 mm. The debt balance reported in the statement of financial position, net of issuance costs under IFRS, is Ps.$9,334.7 mm.



1.972 billion pesos on hand as of December 31

70% of sustainable debt/SDG/ EDGE

100% of debt in pesos

32% of net debt in fixed rate

GRI 2-12, 2-23

Risk factors

Given the nature of its operations and the environment in which it operates, Grupo Vinte is exposed to certain risks that could affect its operational, financial, strategic, and growth performance. These risks are continuously identified, assessed, monitored, and managed through established corporate governance mechanisms, with the support of the responsible areas. We have mitigation and response measures in place to reduce their potential impact and strengthen the sustainability of the business.

Risks Related to the Company.

1. **Dependence on the Mexican market.** All the Company's operations take place in Mexico; therefore, its performance is linked to the country's economic, financial, regulatory, and market conditions.

2. **Dependence on financing sources for home purchases.** Loan origination by institutions such as INFONAVIT, FOVISSSTE, SHF, and the banking sector is a key factor driving housing demand. Reductions in availability or changes in operating models could affect the Company's growth.

3. **Regulatory changes regarding housing and social security.** Modifications to the regulatory framework including reforms that impact the funding or operations of housing agencies could reduce the availability of mortgage loans and affect the sector's performance.

4. **Liquidity and access to financing.** The development of real estate projects requires significant levels of working capital. The ability to access sources of financing and investment in a timely manner is essential to the Company's operations.

5. **Liquidity risk associated with deed registration and title transfer.** Delays in title transfer processes or in payments made by housing agencies may affect the turnover of accounts receivable and the Company's liquidity.

6. **Seasonality of operations.** Commercial and operational activity exhibits seasonal variations throughout the year that may influence financial results.

7. **Tax and regulatory risks.** The Company is exposed to potential contingencies arising from changes in tax legislation, interpretations by authorities, or audits by the relevant authorities.

8. **Risks associated with construction and the supply chain.** Fluctuations in the price and availability of land, construction materials, machinery, and skilled labor, as well as delays in project execution, could increase costs or affect development timelines.

9. **Competition in the housing sector.** The strengthening of existing competitors or the entry of new ones could impact market share and financial results.

10. **Availability of land reserves**. The limited availability of land with characteristics suitable for housing development could restrict the Company's future growth.

11. **Quality of developments and customer satisfaction.** The Company could face an increase in claims related to quality defects or warranty compliance; this could affect its reputation and generate additional costs.

12. **Geographic concentration of operations.** Sales are concentrated in certain regions of the country; therefore, economic, social, regulatory, or environmental events affecting those regions could impact performance.

13. **Expansion into new markets.** This involves risks associated with different competitive conditions, the availability of land reserves, obtaining permits, access to infrastructure, the availability of supplies, and access to financing for customers, all of which could affect the expected performance of projects.

14. **Dependence on management talent and technological infrastructure.** This includes the experience and retention of key executives, board members, and strategic associates, as well as the proper functioning, availability, and security of the Company's information technology systems and platforms.

15. **Risks associated with third-party contractors.** The Company contracts third parties to carry out certain activities related to the development of its projects. Breaches of contract, construction defects, or other actions attributable to such contractors could result in additional costs, delays, or damage to the Company's reputation.

16. **Risks Related to Strategic Alliances.** Participation in strategic alliances, joint ventures, or other collaborative arrangements may expose the Company to risks arising from the performance of third parties, differences in business objectives, compliance with contractual obligations, or changes in market conditions that affect expected results.

17. **Changes in accounting standards and policies.** Changes in financial reporting standards, accounting policies, or applicable interpretations could affect the presentation of financial information, reported results, and the Company's outlook.

18. **Risk of a downgrade in credit rating.** A downgrade in the Company's credit rating could limit access to sources of financing or increase its cost, affecting the Company's ability to develop new projects and execute its growth strategy.

19. **Risks Associated with Business Growth and Expansion.** The Company may not maintain the same pace of growth in the future, and strategic acquisitions, joint ventures, or expansion initiatives may not generate the expected benefits or may involve operational, financial, or integration risks.

20. **Legal risks associated with the acquisition of land reserves and the corporate structure.** Land acquisitions could be subject to legal challenges or disputes. Additionally, certain provisions in the Company's bylaws, designed to regulate changes in control, could limit or delay potential acquisitions of control and affect the liquidity of its shares.

Risk Factors Related to Mexico.

1. **Dependence on public housing policies.** The housing sector in Mexico depends, in part, on public policies, government programs, and support mechanisms implemented by the authorities. Changes in these policies could affect demand and the sector's performance.

2. **Changes in the regulatory framework.** The housing industry is subject to a broad regulatory framework covering urban planning, environmental, land use, tax, and construction matters. Changes to legislation, increased regulatory requirements, or delays in obtaining authorizations and permits could affect project development and the Company's profitability.

3. **Adverse macroeconomic conditions.** The Company's performance may be affected by changes in the national macroeconomic environment, including periods of economic slowdown, declining growth, rising unemployment, or a reduction in the population's purchasing power—factors that could impact housing demand.

4. **Inflation, interest rates, and financing conditions.** High levels of inflation, increases in interest rates, or restrictions on access to financing could affect both the Company's operating and construction costs and customers' ability to purchase housing.

5. **Exchange rate fluctuations.** Fluctuations in the exchange rate between the Mexican peso and other currencies particularly the U.S. dollar could impact the costs of imported materials, supplies, machinery, or equipment, as well as certain financial obligations of the Company.

6. **Health Risks.** Pandemics, epidemics, or other health contingencies could lead to supply chain disruptions, operational restrictions, a decline in economic activity, or a reduction in housing demand.

7. **Political and social factors.** Changes in the political, social, or public safety environment could affect investment conditions, project development, consumer confidence, and the overall performance of the real estate market.

8. **Natural Disasters and Climate Risks.** The Company is exposed to events resulting from natural disasters and extreme weather conditions, such as hurricanes, floods, droughts, fires, heat waves, earthquakes, which could affect its operations, real estate developments, supply chain, and business continuity.

Risk Factors Related to the Stock Market and Ownership of the Company's Shares.

1. **Liquidity and Volatility of Shares.** The market for the Company's shares may have limited liquidity and be subject to price fluctuations as a result of internal and external factors, including capital market conditions, the performance of comparable companies, changes in investor expectations, and analyst coverage.

2. **Dilution resulting from future issuances or sales of shares.** The future issuance of shares, convertible securities, or other financial instruments, as well as the sale of shares by major shareholders or the expectation that such transactions will occur, could result in dilution for existing shareholders and negatively affect the market price of the shares.

3. **Shareholder Concentration and Control of the Company.** Controlling shareholders hold a stake that allows them to significantly influence the Company's strategic and corporate decisions, including the composition of the Board of Directors, material transactions, mergers, acquisitions, dividend distributions, and other decisions subject to shareholder approval.

4. **Use of Proceeds from Future Capital Raisings.** In the event of future initial public offerings of shares, management will have discretion to determine the use of the proceeds, which may not generate the returns expected by investors.

5. **Dividend policy.** The payment of dividends will depend on the Company's operating results, financial condition, applicable legal provisions, contractual restrictions, and decisions adopted by the General Shareholders' Meeting; therefore, future dividends may differ from those historically distributed or may not be declared at all.

6. **Compliance with Listing Requirements.** The Company must comply with the provisions established by applicable law and by the Mexican Stock Exchange (BMV) to maintain the listing of its shares. Failure to comply with these requirements could result in the suspension or delisting of its shares.

7. **Legal restrictions applicable to investors and the transfer of shares.** Mexican law and the Company's bylaws establish certain provisions applicable to the transfer of shares and the rights of foreign investors, which could limit the exercise of certain rights or government protection with respect to their investment.

8. **External Factors Affecting the Capital Markets.** The market value of the Company's shares may also be affected by economic, financial, geopolitical, or regulatory events occurring in Mexico or in other international markets, regardless of the Company's operational and financial performance.

Risk Factors Related to the Company's Stock Certificates.

1. **Changes in the Tax Framework.** Changes to the tax regime applicable to the Company or to investors could affect the tax treatment of the Stock Certificates, as well as the expected return or value of the investment.

2. **Liquidity of the Securities.** There is currently no guarantee that an active secondary market will continue to exist for the Securities issued by the Company. Consequently, investors may face limitations in selling their securities in a timely manner or at a favorable price.

3. **Credit Risk and Recovery of Investment.** In the event of bankruptcy or insolvency proceedings involving the Issuer, unit holders of the Securities may not have priority over other creditors, which could affect the recovery of their invested capital.

4. **Prepayment, early redemption, and reinvestment risk.** Certain issues may include early redemption or prepayment mechanisms, which could alter the return originally expected by investors and create risks associated with the reinvestment of the proceeds received.

5. **Interest Rate Risk.** Changes in market interest rates could affect the market value of the Securities, particularly those with variable rates or when there are significant fluctuations in financial conditions.

6. **Credit Rating.** Credit ratings assigned to the Company or its issuances may be reviewed, modified, suspended, or withdrawn by rating agencies. A downgrade in such ratings could affect the perception of risk, the market value of the Securities, and the terms of future issuances.

7. **Compliance with Regulatory Obligations.** The Company must continuously comply with applicable provisions to maintain the registration of the Securities in the RNV and their listing on the BMV or BIVA. Failure to comply with these obligations could affect the trading of the securities in the market.

8. **Administration and exercise of unit holders' rights.** Proper fulfillment of obligations and the exercise of rights related to the Securities depend, among other factors, on the functions performed by the Common Representative and the mechanisms established in the documentation for each issuance.

9. **Risks associated with guarantors.** In issuances backed by guarantor companies, the ability of such entities to meet their obligations could influence the risk profile of the Securities.

10. **Risks Related to the Sustainable, Green, and Sustainable Development Goals (SDG) Framework.** Issues labeled as Sustainable Bonds, Green Bonds, or SDG-linked bonds are subject to compliance with the commitments established in the corresponding framework. Changes in criteria, methodologies, international standards, or the Company's ability to maintain alignment with these commitments could affect market perception of these instruments, without altering the financial obligations arising from the Stock Certificates.

The risks described above represent a summary of the main risk factors to which the Company is exposed. A complete description of these and other risks can be found in the Annual Report filed by the Company with the BMV, BIVA, and the CNBV.

Possible Risk Mitigation Strategies

Among the general risk mitigation strategies that Grupo Vinte has employed are the following:

Market-Related: The Company continuously monitors housing market trends and promptly adjusts the pace of its operations, inventory releases, and the development of new projects in accordance with demand conditions. It also adapts the availability of lots and homes to optimize inventory levels and preserve the business's profitability.

Liquidity: Through a cash management policy, the Company seeks to maintain resources equivalent to approximately six weeks of operations, invested in short-term, low-risk financial instruments, thereby strengthening its ability to meet its financial and operational commitments in a timely manner.

Natural Disasters: The Company purchases insurance for the buildings and construction work in its developments based on expected weather patterns in the regions where it operates, in order to reduce the potential impact on its assets and operations.

Exchange Rate and Interest Rate Risk: The Company maintains a financial policy aimed at minimizing its exposure to foreign exchange risk by keeping all of its revenue and debt denominated in Mexican pesos. It also manages interest rate risk through a financing structure consisting of fixed-rate debt and debt indexed to the 28-day TIIE.

Civil Liability and Other Risks: The Company maintains valid corporate insurance policies covering strikes, professional and third-party civil liability, and fire, among other risks.

Investment Flows: The Company maintains a conservative policy regarding upfront investment in new land reserves, based on lessons learned from adverse market conditions, such as a slowdown in housing sales.

Changes in Mortgage Types: To take advantage of the changing mix of mortgages available to the sector, the Company has the ability to adjust its product offerings to address different circumstances, with up to seven housing models per location and the possibility of price adjustments based on home size and features offered, with the aim of maximizing financing for each customer.

Approvals: Along with the acquisition of new land reserves, the Company has continued to obtain approvals in line with the construction schedules and planned closing dates in each market.

Partially Variable Expenses: A portion of administrative and sales expenses is structured on a performance-based basis, such as commissions to salespeople and a significant portion of the compensation for coordinators, managers, and directors.

Sustainability Impacts, Risks, and Opportunities

We manage sustainability risks and opportunities through a structured approach that encompasses the identification, assessment, and management of material issues. We evaluate the resilience of our strategy by considering how sustainability risks and opportunities may affect the value and cash flows of your assets over time:

1. At Grupo Vinte, we have developed a social risk matrix that facilitates the identification, assessment, and monitoring of social risks associated with our operations. Additionally, we are currently developing an environmental risk matrix.

2. At Javer, we have a corporate-level scenario and risk mapping process that integrates inputs such as operational information, historical data, internal indicators, and impact and probability analyses, with the aim of identifying and prioritizing relevant risks

Governance and Management Mechanisms

At Grupo Vinte y Javer, we have an Environmental and Social Management System (ESMS) that includes a set of corporate policies, procedures, and control and monitoring mechanisms. These define the responsibilities of the governance bodies and the departments involved, ensuring a structured and consistent approach to managing sustainability risks and opportunities

The Sustainability Committee is responsible for implementing the processes necessary to foster a culture of sustainability. In turn, the Group's Board of Directors receives reports on progress, risks, and opportunities related to sustainability, as do the committees that comprise it, to ensure their proper integration into the corporate strategy..

Through the use of scorecards, we take into account risks, opportunities, decision-making, and significant transactions. This allows us to oversee and monitor operational performance and the progress of strategic initiatives. These scorecards support the periodic review of key performance indicators and facilitate the integration of sustainability considerations into strategic oversight.

Sustainability risks and opportunities identified

Through the development and analysis of these matrixes, we have been able to identify both the key risks and positive impacts (opportunities) that will enable us to develop strategies to capitalize on and drive growth at Grupo Vinte:

Short term: <1 year
Medium term: 1 to 3 years
Long term: 3 to 5 years

Name of the risk or opportunity	Description and expected impacts	Time frames within which the effects of the risk or opportunity can reasonably be expected to occur
Risks		
Anti-Corruption	Engaging in improper practices during management processes, administrative procedures, studies, and the application for permits and licenses, among other activities, could damage Grupo Vinte's reputation.	[2]Short term Medium term Long term
Sustainable Housing Design	Changes in national regulations regarding energy efficiency or sustainable housing.	[2]Short term Medium term
Sustainable Housing Design	Changes in the parameters or criteria for obtaining EDGE certification that could increase housing production costs.	[2]Short term
Employee Development and Training	Limiting the development plan for employees within the Group may lead to turnover and low productivity.	Medium term
Employee Health and Safety	Non-compliance with NOM 031 may increase the number of accidents on-site, which would result in lost workdays (and, consequently, lost productivity), as well as an increase in the operational risk premium.	Short term
Opportunities		
Anti-Corruption	Grupo Vinte's reputation as a publicly traded, socially responsible company with strong environmental practices builds trust among investors, government officials, and customers.	Short term
Sustainable Housing Design	Building homes with EDGE certifications allows us to access sustainable financing that supports the efficiency and sustainability of Grupo Vinte's homes.	Short term
Employee Development and Training	Our talent acquisition process focuses on selecting the right personnel for each position and aligning with our annual training plan. We seek to continuously strengthen our employees' skills to foster a sense of belonging, boost productivity, and generate value in our human capital.	Medium term
Employee Health and Safety	Having a robust Health and Safety procedure on-site helps reduce accidents at Grupo Vinte construction sites and increases employee retention and productivity.	Short term Medium term

Climate Change Risks and Opportunities

Across the board, we have begun to identify and assess physical and transition risks related to climate change, gradually incorporating metrics, internal and external information sources, and scenario analyses, with a scope that takes into account the relevant operations of each entity. These processes enable continuous monitoring of risks and support decision-making on sustainability matters.

Among the factors we model and assess in this exercise, we consider the following, in line with the TCFD[1] framework:

Physical risks

1. Extreme temperatures
2. Coastal flooding
3. Droughts
4. Wildfires
5. Tropical cyclones
6. Water stress
7. River flooding
8. Flash flooding
9. Landslides

Transition risks

1. Carbon pricing
2. Litigation
3. Technology
4. Reputation
5. Market

Opportunities

1. Resource Efficiency
2. Energy Sources
3. Products and Services
4. Markets
5. Resilience

[1]*Task Force on Climate-related Financial Disclosures,* que ahora forma parte del reporteo de la NIIF S2 de ISSB.

Our analysis considered warming scenarios with different levels of mitigation, organized by decade from the 2020s through 2050. In general, the scenarios were based on reports from the IPCC (Intergovernmental Panel on Climate Change) and included:

1. **No-mitigation scenario (SSP5-8.5):** In this scenario, greenhouse gas emissions triple by 2075, with average global temperatures rising by between 3.5 and 3.7 degrees by 2100.
2. **Limited mitigation scenario (SSP3-7.0):** In which greenhouse gas emissions double by 2100, with average global temperatures rising by between 2.8 and 4.6 degrees by 2100.
3. **Strong mitigation scenario (SSP2-4.5):** In which greenhouse gas emissions stabilize at current levels through 2050 and begin to decline by 2100. This results in an increase in average global temperatures of 2.1–3.5 degrees by 2100.
4. **Most aggressive mitigation scenario (SSP1-2.6):** In which greenhouse gas emissions reach net-zero levels by 2050, with average global temperatures having increased by between 1.3 and 2.4 degrees by 2100.

Senior management is informed of climate-related risks and opportunities through meeting reports presented to the relevant committees. These committees meet twice a year, and during these meetings, relevant sustainability issues are reviewed, analyzed, and documented in collaboration with the departments responsible for strategic decision-making.

Moving forward, we will seek to continue incorporating these lessons into strategic decision-making for new developments, as well as into the maintenance and operation of the current portfolio.

2020s - Physical Risks

Highest risk: Extreme temperatures

Secondary risk: Storm flooding

Minimal risk: Coastal flooding

2020s - Transition Risks

Highest risk: Technology

Secondary risk: Reputation

Minimal risk: Carbon pricing

2030s - Physical Risks

Highest risk: Extreme temperatures

Secondary risk: Storm flooding

Minimal risk: Tropical cyclones

2030s - Transition Risks

Highest risk: Technology

Secondary risk: Reputation

Minimal risk: Carbon pricing

2040s

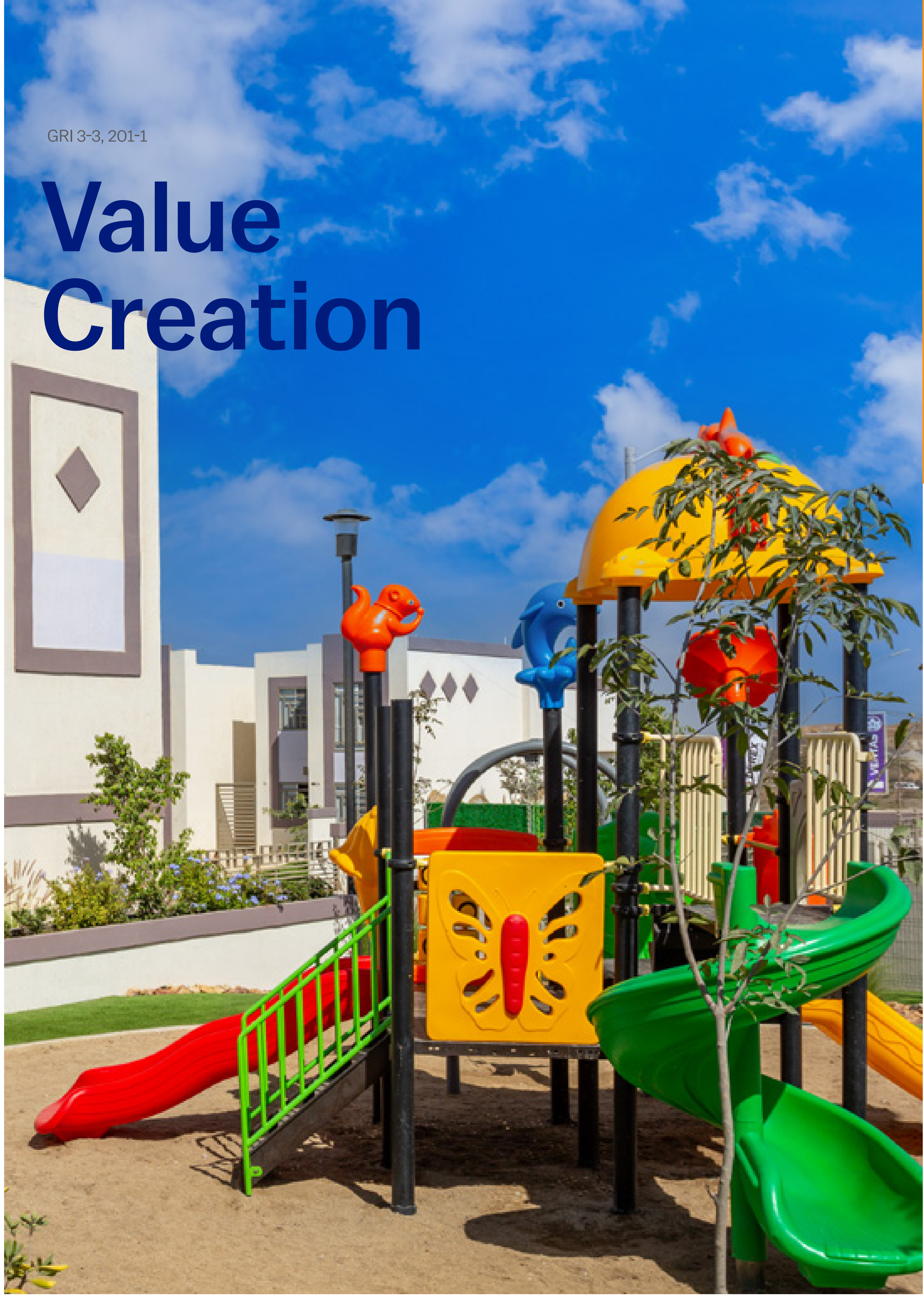
The same physical and transition risks observed during the 2030s remain, with changes in the assets that are most exposed, and the magnitude of the impacts is increasing.

2050s

The same physical and transition risks observed during the 2040s remain, with changes in the assets that are most exposed, and the magnitude of the impacts is increasing.

GRI 3-3, 201-1

Value Creation



Economic Value Retained:

Ps. 1,189 million

Ps. 1,214 billion.

Proforma.

Economic Value Generated	2025	2025 proforma
Up to $350 thousand	0	0
$350 to $500 thousand	196	196
$500 to $700 thousand	3,231	3,305
$700 to $1,000 thousand	3,895	4,049
$1,000 to $1,500 thousand	3,446	3,700
$1,500 to $2,000 thousand	1,425	1,430
Greater than $2,000 thousand	3,093	3,093
Revenue from equipment	258	258
Revenue from sale of lots and commercial premises	107	115
Income from the sale of used homes	16	16
Other revenues	59	50
Total	**15,726**	**16,212**

Economic Value Distributed	2025	2025 proforma
Dividends	246	246
Cost of sales	10,624	10,959
General expenses	2,514	2,595
Other expenses & net income	8	8
Comprehensive financing result	632	663
Income taxes	512	526
Total	**14,536**	**14,997**
	1,190	**1,214**

Shared Well-Being Model:

Company and Shareholders

Sustained growth: Grupo Vinte recorded compound annual revenue growth of 20.6% and net income growth of 21.3% between 2008 and 2025, consolidating a profitable and disciplined track record

Successful expansion: In 2025, the acquisition of Derex.

Stock market performance: Grupo Vinte's shares have outperformed the local market, with a consistent dividend policy for 17 consecutive years.

High profitability: ROE in 2025 was 20.2%, and the average from 2008 to 2024 has been 19%, well above the industry average.

Families

More than 77,020 homes sold since its founding, ranging from Affordable-Entry Level housing to Middle-Higher Income properties in mixed-income communities. More than 64,000 homes have been registered by Vinte, more than 324,000 by Javer, and more than 24,000 by Derex since their respective founding.

High-quality common areas: Well-equipped parks, bike paths, gyms, educational infrastructure, hospitals, clinics, and more than 207 km of developed roads.

Safe environments: Gated, private communities with urban designs planned to promote safety and tranquility.

Increase in value: The average annual appreciation is from 5.0% to 9.7%, reinforcing buyers' investment.

Technology and inclusion: Grupo Vinte was the first developer in Mexico to deliver homes with computers and internet between 2004 and 2007 and today leads with more than 26,091 EDGE-certified homes, many of them EDGE Advanced.

Financial Institutions

Attractive mortgage offering, backed by strong collateral value based on steadily increasing equity and a low past-due portfolio.

Long-term banking relationships with major local banks and global development banks, ensuring a solid financial base.

Grupo Vinte's ESG Risk Rating by Sustainalytics, considered among the lowest in the industry, which reflects our commitment to sustainability.

Government and Society

207 kilometers of roads and 7 health clinics built and donated by Grupo Vinte to improve community infrastructure.

830 classrooms for 36 schools donated, which have been rated among the best in academic performance in their region, as validated by PwC.

14 water treatment plants and rainwater harvesting systems that cover more than 691 hectares and contribute to the maintenance and restoration of natural aquifers.

Pioneers in Mexico in the development of EDGE certified homes by the IFC, with a total of 26,091 certified homes and 8,454 certified as EDGE Advanced.

GRI 2-23, 201-3

Policies Related to Sustainability

Basics

Code	Subject	Year issued or updated
VTE-COD-INS-001	**Vinte's Code of Ethics**	**2024**
VTE-MCU-INS-001	**Privacy Policy**	**2022**
VTE-MAN-CAH-023	**Weekly payroll factors**	**2024**
VTE-MCU-INS-004	**Freedom of association**	**2022**
VTE-MCU-INS-008	**Cash restriction, customer identification and notice submission (Anti Money Laundering)**	**2025**
VTE-POL-INS-0011	**Relations with government institutions**	**2024**
VTE-MCU-INS-002	**Identification, analysis, and prevention of psychosocial risks**	**2024**
VTE-MCU-INS-003	**Quality of life**	**2024**
VTE-POL-INS-009	**Anticorruption**	**2024**
VTE-POL-INS-017	**Sustainability Culture**	**2020**
VTE-MCU-INS-007	**Occupational Health and Safety**	**2024**
VTE-MAN-ADC-004	**Purchase of aggregates, concrete, and construction materials**	**2024**
VTE-MAN-CTR-005	**Authorization of suppliers and creditors**	**2024**
VTE-POL-INS-002	**Gifts, hospitality and other courtesies**	**2024**
VTE-MAN-CAH-002	**Incidents relating to administration of staff**	**2025**
VTE-MAN-ADC-005	**Work contracts**	**2024**
VTE-MAN-ADC-007	**Labor Assignment and Estimation**	**2021**
VTE-EMB-MAN-COM-002	**Collaboration agreement**	**2020**
VTE-MAN-PTV-003	**Certification, renovation and housing**	**2020**
VTE-MAN-CAH-009	**Commission agents' contracts**	**2023**
VTE-POL-INS-003	**Environmental and social responsability**	**2025**
VTE-POL-INS-013	**Corporate social responsibility**	**2025**
VTE-POL-INS-005	**Ethics Line**	**2024**
VTE-MAN-CAH-017	**Employees' file integration**	**2024**
VTE-MAN-AUD-002	**Internal Sustainability Audit**	**2025**

Optional

Code	Subject	Year issued or updated
VTE-MAN-CAH-004	**Vacations**	**2024**
VTE-MAN-CAH-005	**Benefits**	**2024**
VTE-MAN-COM-002	**Commissions**	**2025**
VTE-MAN-CAH-006	**Promotion and transfer of personnel**	**2024**
VTE-MAN-PTV-005	**Community master plan**	**2024**
VTE-MAN-TII-002	**IT Information Technology**	**2025**
VTE-MAN-CAH-011	**Employee Turnover**	**2024**
VTE-MAN-CAH-014	**Talent Acquisition 2025**	**2025**
VTE-MAN-CTR-017	**Land Under Development Inventory, Land Reserve**	**2025**

GRI 2-23, 2-24

Social and Environmental Policy

As part of Grupo Vinte's efforts towards monitoring and reporting on social and environmental issues, in November 2020, Grupo Vinte signed an environmental and social action plan with its investors. This plan was updated in 2025 to include objectives for Javer and Grupo Vinte. This engagement policy is complementary to the Social and Environmental Policy that was published in 2017. It lists the commitments that the Company will have in terms of the management and supervision of issues of this nature. It details action points with respect to corruption, complaint mechanisms, and the activities that Grupo Vinte excludes in its operations, such as:

- Forced and/or child labor.
- Use of illegal materials.
- Use of substances harmful to the ozone layer and the biodiversity of the areas in which it is built.
- Destruction of protected habitats.
- Among many others.

In addition, a format was stipulated for reporting the results of monitoring the status and process of the projects, as well as possible social or environmental threats they may present, for example:

Finally, there is an Action Plan, which stipulates clear goals for each of the Company's social and environmental objectives, and the time frame within which they must be achieved.

GRI 2-3, 2-5, 3-1

About this Report

Preparation

This report presents Grupo Vinte's main achievements and challenges in environmental, social, and corporate governance topics for the period comprehended between January 1st and December 31st, 2025. Our last report was published in 2024, covering the period between January 1st to December 31st, 2024.

This report has been prepared in accordance with the GRI Standards. It is important to mention that 2020 was the first year in which Grupo Vinte carried out a materiality analysis to identify the most relevant issues for the company in terms of sustainability.

Also, for the sixth time we have answered the SASB indicators for our industry in the report.

All the information presented was provided by the responsible areas and internally validated. In addition, to give greater certainty to the indicators and information management, an external verification was carried out. Attached to this document is the verification letter from Redes Sociales en Línea Timberlan on the GRI methodolody as well as an independent report from the external auditors on the financial information.

GRI Index

Disclosure	Disclosure name	Page(s) or Answer in Table
Grupo Vinte has prepared the report in accordance with the GRI Standards for the period from January 1st to December 31st, 2025.		
GRI Used: GRI 1: Foundations 2021		
GRI 2: General Disclosures 2021		
1. The organization and its reporting details		
2-1	Organizational details	12-15, 54-55
2-2	Entities included in the organization's sustainability report	16-21, 144-145
2-3	Reporting period, frequency and contact point	198-199
2-4	Restatements of information	There were no restatements of information during the reporting period from January 1st to December 31st, 2025, of the information presented in the 2024 corresponding report.
2-5	External assurance	198-199, 240-245
2. Activities and workers		
2-6	Activities, value chain and other business relationships	16-55
2-7	Employees	118-121
2-8	Workers who are not employees	118-119
3. Governance		
2-9	Governance structure and composition	138-143
2-10	Nomination and selection of the highest governance body	138-139
2-11	Chair of the highest governance body	138-139
2-12	Role of the highest govenance body in overseeing the management of impacts	74-85, 140-143, 152, 176-189
2-13	Delegation of responsibility for managing impacts	74-85,140-143
2-14	Role of the highest governance body in sustainability reporting	140-143
2-15	Conflicts of interest	150-151
2-16	Communication of critical concerns	150-151
2-17	Collective knowledge of the highest governance body	140-143
2-18	Evaluation of the performance of the highest governance body	140-143
2-19	Remuneration policies	140-143
2-20	Process to determine remuneration	140-143

Disclosure	Disclosure name	Page(s) or Answer in Table
2-21	Annual total compensation ratio	Confidentiality Issues: The annual total compensation ratio, the percentage increase coefficient of the annual total compensation ratio, and any contextual information supporting these figures have been omitted. These data are confidential for the security of Grupo Vinte personnel. Disclosing their remuneration poses a risk to their safety and privacy.
4. Strategy, policies and practices		
2-22	Statement on sustainable development strategy	6-11
2-23	Policy commitments	148-149, 176-189, 194-197
2-24	Embedding policy commitments	148-149, 196-197
2-25	Processes to remediate negative impacts	148-151
2-26	Mechanisms for seeking advice and raising concerns	148-151
2-27	Compliance with laws and regulations	There have been no cases of non-compliance with environmental or socioeconomic regulations. Relevant policies and legislation are presented on pages 200-201, as well as in SASB Indicators IF-HB-160a.3.
2-28	Membership associations	None
5. Stakeholder engagement		
2-29	Approach to stakeholder engagement	64-71, 106-135
2-30	Collective bargaining agreements	118-121
GRI 3: Material Topics 2021		
3-1	Process to determine materal topics	66-71
3-2	List of material topics	66-71

Material Topic: Corporate Governance

GRI 3: Material Topics 2021		
3-3	Management of material topics	136-147

Material Topic: Business Ethics

GRI 3: Temas Materiales 2021		
3-3	Management of material topics	148-152
GRI 205: Anticorruption 2016		
205-1	Operations evaluated for risks related to corruption	152
205-2	Communication and training on anti-corruption policies and procedures	152
205-3	Confirmed cases of corruption and measures taken	152

Disclosure	Disclosure name	Page(s) or Answer in Table
Material topic: Water Management		
GRI 3: Material Topics 2021		
3-3	Management of material topics	96-101
GRI 303: Water and Effluents 2018		
303-1	Interaction with water as a shared resource	88-89, 98-101
303-2	Management of impacts related to water discharges	88-89, 98-99
303-3	Water extraction	Vinte uses water delivered by tanker trucks in its construction process; in 2025, Grupo Vinte consumed 585,886 m^3 of water delivered by tanker trucks. An additional 7,033 $m^{32}$of water was consumed in offices. Javer maintained its operations with 12 valid concession permits, which collectively grant an authorized volume of 3,033,987 m^3, ensuring regulated access to water resources for its operations.
303-4	Water discharges	Grupo Vinte does not discharge water.
Material topic: Impact on the location's ecology		
GRI 3: Material Topics 2021		
3-3	Management of material topics	88-89
101: Biodiversity 2024		
101-4	Identification of biodiversity impacts	No current operations are located within a protected area.
101-5	Locations with biodiversity impacts	None
101-7	Changes to the state of biodiversity	None

Disclosure	Disclosure name	Page(s) or Answer in Table
Material topic: Labor practices with employees		
GRI 3: Material Topics 2021		
3-3	Management of material topics	116-131
GRI 401: Employment 2016		
401-1	New employee hires and staff turnover	120-121
401-2	Benefits for full-time employees that are not given to part-time or temporary employees	128-129
401-3	Parental leave	128-129
GRI 403: Occupational Health and Safety 2018		
403-1	Occupational health and safety management system	116
403-2	Hazard Identification, Risk Assessment, and Incident Investigation	122-127
403-3	Occupational health services	122-127
403-4	Worker participation, consultation, and communication on health and safety at work	122-127, 130-131
403-5	Training of workers on health and safety at work	122-127, 130-131
403-6	Promotion of workers' health	122-127, 130-131
403-7	Prevention and mitigation of impacts on the health and safety of workers directly linked through commercial relationships	122-127
403-8	Workers covered by an occupational health and safety management system	122-127
403-9	Work-related injury	122-123
403-10	Occupational diseases and illnesses	122-123
GRI 404: Training and Education 2016		
404-1	Average hours of training per year per employee	130-131
404-2	Programs to improve employee skills and transition assistance programs	130-131
404-3	Percentage of employees receiving regular performance and career development reviews.	60% of administrative workers, who are department and team leaders, represent 100% of current leaders with a minimum 6-month tenure in the company.
Material topic: Human Rights management		
GRI 3: Material Topics 2021		
3-3	Management of material topics	102, 106-131
Material topic: Housing quality		
GRI 3: Material Topics 2021		
3-3	Management of material topics	36-53, 98-101
GRI 416: Client Health and Safety 2016		
416-1	Evaluation of health and safety impacts of product or service categories.	40, 116-117
416-2	Non-compliance cases related to health and safety impacts of product and service categories.	None to report

Disclosure	Disclosure name	Page(s) or Answer in Table
Material topic: Housing design		
GRI 3: Material Topics 2021		
3-3	Management of material topics	12-13
Material topic: Regulatory affairs management		
GRI 3: Material Topics 2021		
3-3	Management of material topics	88
GRI 206: Anticompetitive Behavior 2016		
206-1	Legal actions related to unfair competition and monopolistic practices and against free competition	SASB IF-EN510a.2 Indicator
GRI 415: Public Policy 2016		
415-1	Political contributions	Grupo Vinte does not make any
Material topic: A business model that endures the economic cycle		
GRI 3: Material Topics 2021		
3-3	Management of material topics	196-197
GRI 201: Economic Performance 2016		
201-1	Direct economic value generated and distributed	196-197
201-2	Financial implications and other risks and opportunities arising from climate change.	We have not carried out a detailed climate risk assessment yet.
201-3	Defined benefit and other pension plan obligations.	136-137, 200-201
GRI 203: Indirect Economic Impacts 2016		
203-1	Infrastructure investments and services supported	82-83, 108-112

SASB Indicators

SASB: Home Builders	Indicators and answers
Land Use and Ecological Impacts	
IF-HB-160a.1. Number of (1) lots and (2) homes delivered on redevelopment sites	Zero
IF-HB-160a.2. Number of (1) lots and (2) homes delivered in regions with High or Extremely High Baseline Water Stress	13,381 and 13,909 proforma
IF-HB-160a.3. Total amount of monetary losses as a result of legal proceeding associated with environmental regulations	Zero
IF-HB-160a.4. Discussion of process to integrate environmental considerations into site selection, site design, and site development and construction	All locations where we build go through an environmental impact study which leads to the submission of the Manifesto de Impacto Ambiental or "MIA". Any land purchase or project must fully comply with the regulatory requirements related to the MIA. Also, during the design of the homes and the layout of the projects we have several environmental considerations which have been described in detail in the rest of the report.
Related to material topics: Impact on site ecology, housing design, management of regulatory issues.	
Employee Health and Safety	
IF-HB-320a.1 (1) Total reportable incident rate (TRIR) and (2) fatality rate for a) directly employed and b) contract employees	This data is presented in Occupational health and safety at Grupo Vinte section in pages 122-127.
Design for Resource Efficiency	
IF-HB-410a.1. (1) Number of homes that obtained a certified HERS Index Score and (2) average score	We have not calculated the HERS index for any of our homes. However, we use other energy efficiency measures as described on previous pages.
IF-HB-410a.2. Percentage of installed water fixtures certified to WaterSense specifications	We have not certified water installations with the WaterSense System. However, we use water efficiency measures as described on previous pages.
IF-HB-410a.3. Number of homes delivered certified to a third-party multi-attribute green building standard	We certified 26,091 EDGE houses between 2019 and 2025.
IF-HB-410a.4. Description of risks and opportunities related to incorporating resource efficiency into home design, and how benefits are communicated to customers	This topic has been covered in previous pages when we have described the eco-technologies and material efficiencies incorporated into the design of our homes, as well as the certification process and the benefits for our clients.

SASB: Home Builders	Indicators and answers
Related to material topics: housing design	
Effects of new buildings in the community	
IF-HB-410b.1. Description of how proximity and access to infrastructures are affected,and services and economic centers to site selection and building decisions	This topic has been discussed in detail in previous sections.
IF-HB-410b.2. Number of (1) plots and (2) housing units delivered on redevelopable land	100% of our homes are delivered on redevelopable land.
IF-HB-410b.3. (1) Number of homes delivered in compact housing developments and (2) average density.	100% of our homes are delivered in compact developments. The average density of our developments is 70 homes per hectare.
Climate Change Adaptation	
IF-HB420a.1. Number of lots located in 100-year flood zones	Zero
IF-HB420a.2. Description of climate change risk exposure analysis, degree of systematic portfolio exposure, and strategies for mitigating risks	We have not yet conducted a detailed analysis of this issue.
Related to material topics: housing design, business model that can withstand economic cycle	
Construction	
IF-EN510a.1 (1) Number of active projects and (2) backlog in countries that have the 20 lowest rankings in Transparency International's Corruption Perception Index	100% of our operations are in Mexico, listed at 140 out of 180 in Transparency International's Corruption Index. This means that none of our projects are in a country in the bottom 20 places.
IF-EN510a.2 Total amount of monetary losses as a result of legal proceedings associated with charges of (1) bribery or corruption and (2) anti-competitive practices	Zero
IF-EN510a.3 Description of policies and practices for prevention of (1) bribery and corruption, and (2) anti-competitive behavior in the project bidding processes	We have described this in detail in earlier sections of the report (pages 156-161 and 200-201).
Related to material topics: Business ethics, handling of regulatory issues	

Financial Statements Grupo Vinte 2025

Consolidated Statement of Financial Position

As of December 31, 2025, 2024 and 2023. (In thousands of pesos)

Assets	2025	2024	2023
Current assets:			
Cash, cash equivalents and restricted cash	$ 1,971,670	$ 1,865,481	$ 1,507,380
Accounts receivable	1,460,957	1,344,286	366,364
Real estate inventory	10,532,297	8,798,584	4,159,129
Prepayments and other assets	1,233,158	1,083,057	317,401
Total current assets	**15,198,082**	**13,091,408**	**6,350,274**
Non-current assets:			
Real estate inventory	8,807,751	7,957,187	4,375,049
Prepayments and other accounts receivable	97,756	100,351	87,972
Account receivable from Trust CIB/3698 - related party	86,715	86,715	86,715
Property, plant and equipment	100,135	115,958	91,727
Other assets	857,220	865,838	36,111
Assets under right of use	261,048	214,816	37,230
Derivative financial instruments	-	61,159	-
Commercial credit	380,281	261,763	-
Investment in joint venture	16,007	21,399	23,162
Investments in financial assets at fair value with changes in results	158,162	158,162	158,162
Deferred income tax	475,767	367,262	224,938
Long-term accounts receivable from commercial lot sales	309,947	333,621	471,156
Total non-current assets	**$ 11,550,789**	**$ 10,544,231**	**$ 5,592,222**
Total assets	**$ 26,748,871**	**$ 23,635,639**	**$ 11,942,496**

Liabilities	2025	2024	2023
Liabilities and stockholders' equity			
Short-term liabilities:			
Current portion of long-term debt	$ 685,529	$ 1,495,864	$ 149,767
Obligation secured by sales of future receivables contracts	589,285	500,312	504,258
Accounts payable to land suppliers	451,510	294,035	218,721
Accounts payable to suppliers	2,228,714	2,288,461	241,023
Various creditors, subcontractors and other	1,356,758	1,156,029	332,572
Leasing liabilities	92,391	86,956	16,398
Customer prepayments	118,412	61,034	64,483
Accumulated expenses and taxes	351,333	289,346	150,252
Income tax	5,445	50,397	3,876
Profit sharing payables	35,546	60,088	17,083
Long-term liabilities:	**5,914,923**	**6,282,522**	**1,698,433**
Long-term debt	8,649,315	7,062,765	3,909,086
Employee benefits	218,709	168,396	12,101
Accounts payable to land suppliers	149,780	75,852	106,331
Leasing liabilities	120,504	118,905	20,799
Deferred income tax	3,617,553	3,046,095	1,346,563
Total long-term liabilities	**12,755,861**	**10,472,013**	**5,394,880**
Total liabilities	**18,670,784**	**16,754,535**	**$ 7,093,313**
Stockholders' equity:			
Capital stock	3,487,657	3,387,967	1,609,112
Reserve for share repurchase	167,471	61,979	61,990
Retained earnings	4,280,693	3,278,677	3,036,896
Cumulative translation effect	(6,193)	4,584	(3,060)
Non-controlling interests	148,459	147,897	144,245
Total stockholders' equity	8,078,087	6,881,104	4,849,183
Total liabilities and stockholders' equity	**$ 26,748,871**	**$ 23,635,639**	**$ 11,942,496**

Consolidated Statement of Profit and Other Income

For the years ended on December 31, 2025, 2024 and 2023. (In thousands of pesos, except earnings per share, which is in pesos)

		2025		2024 Proforma		2023
Real estate and other sales revenue	**$**	**$ 15,724,386**	**$**	**14,281,782**	**$**	**4,820,456**
Cost of real estate and other sales		(10,982,583)		(9,898,598)		(3,506,396)
Gross profit		**4,741,803**		**4,383,184**		**1,314,060**
General and Administrative expenses		(594,087)		(548,672)		(260,038)
Management and Planning expenses		(915,437)		(850,972)		(250,018)
Sales expenses		(1,004,026)		(929,731)		(237,758)
Financing expense (Net from capitalized interest $372,904, $209,459, and $194,103)		(386,905)		(727,630)		(121,043)
Interest income		160,376		274,774		67,591
Equity in income from joint ventures		(5,393)		(1,763)		(424)
Other income		65,011		230,466		91,063
Other expenses		(67,144)		(225,973)		(16,362)
Income before income taxes		1,946,596		1,664,785		587,071
Income taxes		(511,555)		(503,820)		(148,757)
Consolidated net and comprehensive income	**$**	**1,435,041**	**$**	**1,160,964**	**$**	**438,314**
Income attributable to controlling interest	$	1,434,479	$	1,157,402	$	428,754
Income attributable to non-controlling interest	$	562	$	3,562	$	9,560
Weighted average number of shares		279,425,913		278,081,595		216,425,413
Earnings per share (basic and diluted)	$	5.13	$	4.16	$	1.98

Consolidated Statement of Changes in Shareholders' Equity

For the years ended on December 31, 2025, 2024 and 2023. (In thousands of pesos)

	Capital Stock	Repurchase reserve	Retained earnings	Non-controlling interest	Total
Balance as of December 31, 2022	**$ 1,609,112**	**$ 68,263**	**$ 2,784,066**	**$ 134,685**	**$ 4,596,126**
Repurchase of shares, Net	-	(6,273)	-	-	(6,273)
Dividends paid (subsection e)	-	-	(176,409)	-	(176,409)
Cumulative effect per conversion	-	-	(2,575)	-	(2,575)
Comprehensive income	**-**	**-**	**428,754**	**9,560**	**438,314**
Balances as of December 31, 2023	**1,609,112**	**61,990**	**3,033,836**	**144,245**	**4,849,183**
	1,778,855				1,778,855
Repurchase of shares, Net	-	-	-	-	(11)
Dividends paid (subsection d)	-	(11)	(160,153)	-	(160,153)
Cumulative effect per conversion	-	-	7,644	-	7,644
Comprehensive income	**-**	**-**	**401,934**	**3,652**	**405,586**
Balances as of December 31, 2024	**3,387,967**	**61,979**	**3,283,261**	**147,897**	**6,881,104**
Equity contribution (subsection b)	99,690	-	-	-	99,690
Repurchase of shares, Net	-	105,492	(188,038)	-	(82,546)
Dividends paid (subsection c)	-	-	(249,009)	-	(249,009)
Cumulative effect of foreign exchange	-	-	(6,193)	-	(6,193)
Comprehensive income	**-**	**-**	**1,434,479**	**562**	**1,435,041**
Balances as of December 31, 2025	**$ 3,487,657**	**$ 167,471**	**$ 4,274,500**	**$ 148,459**	**$ 8,078,087**

Statement of Consolidated Cash Flows

For the years ended on December 31, 2025, 2024 and 2023 (In thousands of pesos)

	2025	2024	2023
Cash flows from operating activities:			
Consolidated net and comprehensive income	$ 1,435,041	$ 405,586	$ 438,314
Adjustments for:			
Income taxes recognized in income	511,555	132,937	148,757
Depreciation and amortization	52,951	40,788	52,664
Depreciation of right-of-use assets	108,639	18,956	-
Disposals of property, furniture and equipment and other assets	27,126	277	907
Equity in the results of the joint venture	5,393	1,763	424
Financial costs recognized in income	386,905	225,201	121,043
Foreign exchange effect	(6,193)	7,644	(2,573)
Amortization of debt issuance costs	60,687	15,153	12,142
Interest income	**(160,376)**	**(159,724)**	**(67,590)**
	2,421,728	688,581	704,088
Changes in working capital:			
(Increase) decrease in accounts receivable	(92,996)	(505,757)	(249,256)
(Increase) in real estate inventory	(3,537,803)	(1,198,001)	(580,567)
Capitalized costs on real estate inventory	953,527	372,904	209,459
(Increase) in prepayments and other accounts	(557,622)	(30,613)	(107,492)
Increase (decrease) in accounts payable to suppliers	231,404	(441,963)	63,209
Increase (decrease) in miscellaneous creditors, subcontractors, and others	574,230	770,402	(11,417)
Increase (decrease) in prepayments from customers	57,378	(20,668)	27,765
Increase (decrease) in accrued taxes and expenses	446,539	11,459	49,676
(Decrease) increase in profit sharing payable	(24,542)	1,176	1,179
Increase in employee benefits	50,314	6,747	3,003
Increase (decrease) in lease liabilities	7,034	(5,385)	1,415
Deferred income taxes	**(291,517)**	**60,713**	**(39,888)**
Net cash provided by (used in) operating activities	237,674	(290,405)	71,174
Cash flows from investing activities:			
Purchase of property, plant, and equipment	(58,638)	(21,631)	(11,740)
Interest received	160,376	159,724	67,591
Purchase of other assets	-	(24,560)	(52,648)
Acquisition of Javer—net of cash acquired	-	(3,175,976)	-
Acquisition of Derex—net of cash acquired	(59,815)	-	-
Investment in a joint venture	**-**	**-**	**(92,776)**
Net cash used in investing activities	41,923	(3,062,443)	(89,573)

	2025	2024	2023
Cash flows from financing activities:			
Cash received from lending institutions	6,450,006	7,744,186	7,057,420
Repayment of loans from lending institutions	(8,462,183)	(4,982,653)	(7,311,687)
Cash received from the issuance of securities	3,320,800	-	1,500,000
Payments on securities	(800,000)	-	-
Proceeds from the sale of contracts for future collection rights	2,312,442	1,938,697	1,643,188
Payment of obligations secured by the sale of contracts for future collection rights	(2,223,469)	(1,942,643)	(1,515,046)
Increase in common stock	99,690	1,778,855	-
Share repurchase	(77,961)	(11)	(6,275)
Payment of debt issuance expenses	(48,155)	(44,694)	(22,330)
Payment of dividends	(245,691)	(160,153)	(176,409)
Payment of interest	(386,905)	(598,105)	(330,502)
Lease payments	(111,982)	(22,530)	(23,416)
Net cash flow from financing activities	**(173,408)**	**3,710,949**	**814,943**
Net increase in cash, cash equivalents, and restricted cash	106,189	358,101	796,544
Cash, cash equivalents, and restricted cash at the beginning of the year	1,865,481	1,507,380	710,836
Cash, cash equivalents, and restricted cash at the end of the year	**$ 1,971,670**	**$ 1,865,481**	**$ 1,507,380**

VINTE 20X, 23X SDG, 24X SDG, 25V and 25-2V

VINTE Viviendas Integrales, S.A.B. de C.V.

Credit Rating Agency

VINTE 20X SPO	VINTE 23X SDG SPO	VINTE 24X SDG SPO	VINTE 25V SPO	VINTE 25-2V SPO
Favorable	Favorable	Favorable	Favorable	Favorable

Sustainable Impact
June 22, 2026

December 2024
Favorable

October 2025
Favorable

June 2026
Favorable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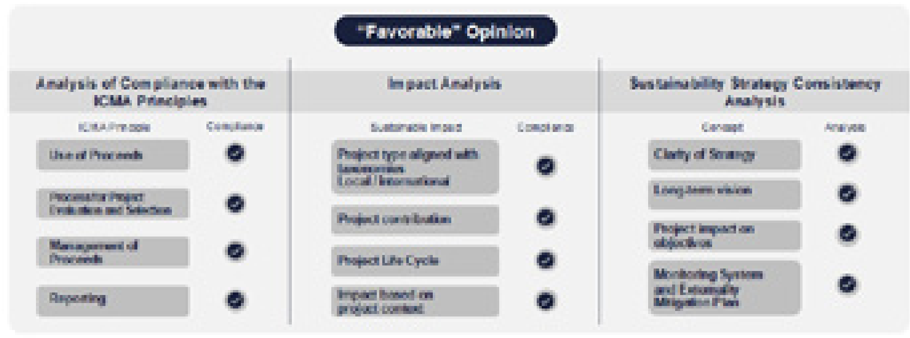
HR Ratings ratified the Favorable opinion of VINTE 20X and VINTE 23X SDG sustainable issuances. It also assigned a Favorable opinion to the VINTE 24X SDG issue and to the VINTE 25V and VINTE 25-2V green issuances placed by VINTE

HR Ratings ratified the Favorable opinion for the VINTE 20X and VINTE 23X SDG issuances, assigned the Favorable opinion to the VINTE 24X SDG (the Sustainable Issuances and/or the Sustainable Bonds and/or BX), as well as assigned the Favorable opinion to the VINTE 25V and VINTE 25-2V issuances (the Green Issuances and/or the Green Bonds and/or BV), which were placed by VINTE[1] under the Vinte SDG Bond Framework (Sustainable Framework) and the Green Bond Framework (Green Framework). These issuances consider the solution offered by the Entity, jointly, where the proceeds of the issuances were allocated to the financing of 26 different developments distributed in eleven different municipalities of the Mexican Republic and where 23,975 houses with EDGE certification were registered. Homes built with Sustainable Bonds accounted for 47.0% in low- and middle-income segments. Likewise, both Frameworks and the operation of Sustainable Bonds and Green Bonds are aligned with the principles of the International Capital Markets Association (ICMA) and comply favorably. On the other hand, the opinion considers the congruence of the Entity's Sustainability Strategy due to its clarity and alignment with the Frameworks.

[1] Vinte Viviendas Integrales, S.A.B. de C.V. (VINTE and/or the Entity and/or the Issuer).

Result of the SPO of VINTE's Issuances



Environmental and Social Impact Analysis

- **Benefits of Sustainable Bonds.** The social benefit of the projects associated with the Sustainable Bonds managed to distribute, on average, 47.0% of the homes in low- and middle-income segments. By directly serving families with income ranges of P$12.0 thousand to P$50.0 thousand pesos per month (corresponding to socioeconomic sectors D to C+), the classification of housing as affordable allows the inclusion and social mobility of the target population.
- **Environmental benefits of Green Bonds.** According to data from the Entity, the benefit of Green Bonds focused on the development of housing and eco-technologies that allow a reduction in Greenhouse Gas (GHG) emissions. Among the main results observed are the certification of 10,642 EDGE and EDGE Advanced homes, savings of 32.7% in water consumption, 32.1% in energy consumption and 53.4% in embodied carbon materials, as well as a reduction of 13,659 tCO2 derived from the operation of certified homes. Likewise, savings of more than 983,158 m3 of water per year were recorded, treatment of approximately 1.2 million m^3 of wastewater, installation of 55 solar systems and development of green infrastructure through the construction of 61,827m2 of green areas and the planting of 4,874 trees. Overall, the results show an environmental benefit that copes with the effects of climate change. HR Ratings will follow up on the publication of the 2025 Impact Report in July 2026.

Compliance with ICMA Principles (GBP and SBP)

1. Use of Proceeds

The net proceeds, excluding placement expenses, obtained by VINTE through Sustainable Issuances were P$394.0 million (m) for the VINTE 20X SDG issuance, P$1,485.3m for VINTE 23X SDG and P$492.2m for VINTE 24X SDG. On the other hand, net proceeds obtained through Green Issuances were P$1,381.2m for VINTE 25V and P$1,087.4m for VINTE 25-2V. These proceeds were allocated 100% for working capital related to sustainable horizontal housing developments in 26 different developments distributed in eleven different municipalities of the Mexican Republic and the target population is divided into three segments: social, medium and medium-high. In addition, HR Ratings considers that VINTE complies favorably with this principle.

2. Process for Project Evaluation and Selection

The projects financed with the proceeds of the Sustainable Bonds and Green Bonds had one of the following selected criteria: (i) attention to the target population and (ii) compliance with the social or environmental requirements stipulated in either of the two Frameworks (Sustainable and Green). HR Ratings will continue with the process of monitoring the financed projects to analyze the environmental and social impact that has been achieved through the proceeds of Sustainable and Green Emissions. According to the Entity and aligned with the Sustainable Framework, there is an Environmental Impact Statement (MIA, for its acronym in Spanish) by the Ministry of Environment and Natural Resources (SEMARNAT, for its acronym in Spanish) to determine the impact of the projects on the environment. On the other hand, and as the main difference, the Green Bond Framework explicitly incorporates the analysis of risks associated with climate change within the technical evaluation of projects, updates its reference to current international standards and incorporates exclusion criteria. The Entity shared with us the minutes and detailed reports of the project selection process, as well as the reports of the MIAs for Sustainable Bonds and the analysis of risks associated with climate change of Green Bonds. The reports of the MIAs showed the authorization in terms of environmental impact of the projects that indicate the stages of the project, the alignment of the characteristics in accordance with the laws and under sustainable conditions in these processes. Regarding the climate change risk analysis, an analysis of physical risks and trends in the portfolio is observed. HR Ratings considers that VINTE complies favorably with this principle.

3. Management of Proceeds

The two Frameworks establish that the proceeds will be supervised by the Analysis Committee for the Acquisition of Territorial Reserve (the "CAART") through internal monitoring mechanisms and periodic reports, in addition to defining guidelines for the temporary investment of unallocated proceeds in low-risk instruments. Both allow financing new projects and refinancing eligible investments. However, the Green Bond Framework incorporates additional traceability elements, including a specific sub-account for the administration of proceeds, an allocation period of between six and twelve months, a refinancing window limited to 24 months, and the exclusion of temporary investments in carbon-intensive activities.

HR Ratings points out the transparency and efficiency of monitoring the proceeds of the Sustainable Bonds in the general account, as well as the monitoring of the proceeds of the Green Bonds in their specific subaccount. Likewise, it was observed that the Entity allocated all the proceeds, both of the Sustainable Bonds and the Green Bonds, to refinancing projects within the *look back period* stipulated in each Framework. HR Ratings considers that VINTE complies favorably with this principle and will follow up on the administration of unallocated proceeds.

4. Reporting

Both Frameworks mention that reports related to the allocation of proceeds, financed projects and environmental and social performance indicators must be reported on their website on an annual basis. At the time of this evaluation, the Entity has the 2024 Report published on the website, which mentions the amounts allocated for each issuance, projects that were financed, as well as the sustainable impact of the Emissions. HR Ratings will follow up on the publication of the 2025 Sustainable Bond Report on its website with information on Green Bonds. As differentiating elements, the Green Bond Framework incorporates the breakdown between financing and refinancing, additional information on proceeds pending allocation and the performance of periodic external verifications on the allocation of proceeds, project eligibility and reported environmental impacts. HR Ratings considers that VINTE complies favorably with this principle and will follow up on the appropriate publication on its website.

Sustainability Strategy Consistency Analysis

- **Sustainability Strategy.** VINTE has a Sustainability Model governed by five sustainability axes. These are monitored with respect to the communities in which they operate and seek to aim to improve people's quality of life through sustainable real estate complexes. HR Ratings believes that VINTE's labeled issuances are consistent with the sustainable strategy, since its main objective focuses on promoting sustainable housing developments that allow a higher quality of life in communities.
- **Sustainable Framework.** It was created in April 2018 and has had two modifications: the first in 2020 and the second was made in November 2023. In the first modification, the identification of interest groups and the impact evaluation methodology were added, while in the second modification, the segments of the target population of VINTE were updated, which consider the Mexican Association of Market Research and Public Opinion (AMAI, for its acronym in Spanish). This Framework aligns projects to eight of the 17 SDGs, to the Green Bond Principles (GBP), Social Bond Principles (SBP) and with the ICMA Sustainable Bond Guide (SBG), as well as to the UN SDG Impact Standards for bonds.
- **Green Framework.** Created in May 2025, to have a framework for financing green labeling with eligible green categories. This Framework is also aligned with six of the 17 SDGs, GBP and the Loan Market Association (LMA) Green Loan Principles. Additionally, it recognizes the Sustainable Taxonomy of Mexico (TSM, for its acronym in Spanish) and aligns its projects and activities as far as possible.

Additional Factors Considered

- **VINTE 20X (VINTE 20X SDG).** It was placed on November 11, 2020, for an amount of P$400.0m with a term of seven years and at a TIIE28 + 2.5% rate. Its expiration date would be November 3, 2027.
- **VINTE 23X (VINTE 23X SDG).** It was placed on December 4, 2023, for an amount of P$1,500.0m with a term of five years and at a TIIE28 + 2.5% rate. Its expiration date would be November 27, 2028.
- **VINTE 24X (VINTE 24X SDG).** It was placed on November 21, 2024, for an amount of up to P$500.0m with a term of seven years and at a fixed rate. Its expiration date would be November 27, 2031.
- **VINTE 25V and VINTE 25-2V.** They were placed on June 17, 2025, for a combined amount of P$2,500m and for a term of five years and seven years, respectively. Its expiration date would be June 11, 2030, and June 17, 2032, respectively.

Monitoring factors

- **Information Used.** The evaluation carried out by HR Ratings was based on information provided by VINTE as of the date of this report. Any relevant updates or events will be considered as part of follow-up to keep the SPO or Favorable opinion current.
- **Failure to comply with the fourth principle of the ICMA.** If the Entity does not comply with the fourth principle of the ICMA, HR Ratings may withdraw *a Favorable* opinion from the Issuances.

Appendix

Figure 1. Distribution of Net Proceeds of Sustainable Bonds and Green Bonds by Development

Name	Location	VINTE 18X	VINTE 19X	VINTE 19-2X	VINTE 20X SDG	VINTE 23X SDG	VINTE 24X SDG	VINTE 25V	VINTE 25-2V
Real Granada	Tecámac, State of Mexico	$82.4	$105.4	$81.6	$90.0	$164.2	$0.0	$0.0	$0.0
Real Bilbao	ıya del Carmen, Quintana R	$56.9	$26.0	$15.2	$2.3	$98.7	$50.9	$92.1	$72.5
Real Navarra	Pachuca, Hidalgo	$54.4	$53.0	$31.0	$28.4	$21.9	$3.6	$0.0	$0.0
Real Madeira	Pachuca, Hidalgo	$38.0	$41.6	$24.3	$27.9	$98.4	$16.4	$14.0	$11.0
Royal Amalfi	ıya del Carmen, Quintana R	$77.8	$36.4	$21.3	$17.1	$89.9	$11.4	$29.3	$23.1
Royal Lucerne	ıya del Carmen, Quintana R	$24.5	$42.2	$24.7	$22.2	$77.4	$73.3	$46.0	$36.2
Royal Solare	Querétaro, Qro.	$81.9	$100.3	$58.6	$64.9	$171.9	$67.5	$70.3	$55.4
La Vista	Querétaro, Qro.	$43.2	$43.4	$25.4	$10.4	$74.1	$12.8	$35.5	$28.0
Real Castilla	Tula, Hidalgo	$60.8	$50.6	$29.5	$27.2	$154.0	$40.7	$59.6	$46.9
Real Valencia	Cancún, Q. Roo	$23.7	$25.0	$14.6	$9.7	$35.1	$17.8	$42.2	$33.3
Real Catania	Cancún, Q. Roo	$32.1	$32.3	$18.8	$13.3	$41.3	$21.7	$19.6	$15.5
Real Segovia	Puebla, Puebla	$42.0	$61.7	$36.0	$36.6	$158.7	$39.1	$89.6	$70.5
Montalto	Monterrey, Nuevo León	$50.1	$24.0	$14.0	$19.6	$84.3	$11.5	$31.0	$24.4
Real Alcalá	Tecámac, State of Mexico	$18.5	$4.7	$2.7	$15.3	$73.7	$24.4	$25.9	$20.4
Real Vizcaya	Tecámac, State of Mexico	$67.9	$37.6	$22.0	$8.0	$0.0	$0.0	$0.0	$0.0
Queralt	Querétaro, Qro.	$1.0	$0.5	$0.3	$0.2	$0.0	$0.0	$0.0	$0.0
Real Cayara	Querétaro, Qro.	$20.2	$0.9	$0.5	$1.1	$0.0	$0.0	$0.7	$0.6
Real Las Maravillas	Tijuana, B.C.	$0.0	$0.0	$0.0	$0.0	$0.5	$1.5	$16.1	$12.7
Real Belmonte	Tecámac, State of Mexico	$0.0	$0.0	$0.0	$0.0	$141.3	$98.4	$159.5	$125.6
Punta Cuerna	Tecámac, State of Mexico	$0.0	$0.0	$0.0	$0.0	$0.0	$1.2	$22.9	$18.0
Marques del Rio	Querétaro, Qro.	$0.0	$0.0	$0.0	$0.0	$0.0	$0.0	$126.3	$99.5
Pilares la Puerta	Monterrey, Nuevo León	$0.0	$0.0	$0.0	$0.0	$0.0	$0.0	$80.7	$63.6
Valle de los Encinos	Monterrey, Nuevo León	$0.0	$0.0	$0.0	$0.0	$0.0	$0.0	$59.0	$46.4
Girasoles III	Tecámac, State of Mexico	$0.0	$0.0	$0.0	$0.0	$0.0	$0.0	$29.4	$23.1
Valle de los Cedros	Tecámac, State of Mexico	$0.0	$0.0	$0.0	$0.0	$0.0	$0.0	$125.3	$98.7
Valley Breezes	Tecámac, State of Mexico	$0.0	$0.0	$0.0	$0.0	$0.0	$0.0	$206.0	$162.2
Total*		**$775.4**	**$685.7**	**$400.4**	**$394.1**	**$1,485.3**	**$492.2**	**$1,381.2**	**$1,087.4**

Source: HR Ratings, based on information provided by Vinte as of Q2 2026.
Figures in millions of nominal pesos.
*The total includes placement expenses for each of the issuances.

Figure 2. Labeled VINTE Issuances

Issuance	Bond type	Amount (millions of pesos)	Placement Date
VINTE 18X*	Sustainable Bond	$800.0	29/08/2018
VINTE 19X*		$293.0	6/5/2019
VINTE 19-2X*		$407.0	
VINTE 20X SDG		$400.0	11/5/2020
VINTE 23X SDG		$1,500.0	11/30/2023
VINTE 24X SDG		$500.0	11/13/2024
VINTE 25V	Green Bond	$2,500.0	10/6/2025
VINTE 25-2V			

Source: HR Ratings, based on information from the company and public sources.
* VINTE 18X was redeemed in June 2022, VINTE 19X was redeemed in July 2025, and VINTE 19-2X was redeemed on June 1, 2026.

Figure 3. Performance indicators at the end of 2025

Name	Location	Students in schools	Green spaces (m²) created	Water treatment capacity (number of households served)	Annual treated water (liters)	EDGE certifications	CO_2 (metric tons) saved annually through EDGE-certified homes	Annual water savings through EDGE-certified homes (liters)
Real Granada	Tecámac, State of Mexico	1,620	19,146	4,191	641,242	3,247	3,139	34
Real Vizcaya	Tecámac, State of Mexico	0	0	749	7,884	225	337	35
Real Alcalá	Tecámac, State of Mexico	360	9,413	1,454	231,669	674	1,672	32
Real Navarra	Pachuca, Hidalgo	0	9,443	839	166,803	743	524	37
Real Madeira	Pachuca, Hidalgo	0	37,016	971	123,880	1,065	1,792	46
Real Bilbao	ıya del Carmen, Quintana R	0	156	17	6,422	414	283	38
Real Bilbao	Pachuca, Hidalgo	0	11,568	536	68,468	373	807	51
Royal Amalfi	ıya del Carmen, Quintana R	0	30,952	594	206,289	819	747	35
Royal Lucerne	ıya del Carmen, Quintana R	0	4,300	806	324,201	963	709	38
Royal Solare	Querétaro, Qro.	575	24,848	4,192	1,103,445	2,455	2,734	29
Real Cayara	Querétaro, Qro.	-	-	-	-	-	-	-
La Vista	Querétaro, Qro.	0	8,360	3,893	1,912,079	98	312	47
Queralt	Querétaro, Qro.	-	-	-	-	-	-	-
Real Castilla	Tula, Hidalgo	35	6,766	3,390	632,910	3,139	3,529	33
Real Valencia	Cancún, Q. Roo	0	7,625	503	165,683	732	495	33
Real Catania	Cancún, Q. Roo	0	13,738	484	135,062	608	827	35
Real Segovia	Puebla, Puebla	540	33,454	2,903	1,274,054	3,236	2,886	37
Montalto	Monterrey, Nuevo León	0	6,264	263	157,049	293	715	29
Real Las Maravillas	Tijuana, B.C.	-	-	-	-	-	-	-
Real Belmonte	Tecámac, State of Mexico	0	6,753	593	142,227	905	1,827	0
Total*		3,130	229,833	26,378	7,299,287	19,989	23,313	585

Source: HR Ratings, based on information provided by Vinte as of Q4 2025.
Developments with no data are associated with projects that have not yet been developed or that will report results at a later date.
*Profits include those corresponding to the labeled issues that have already been amortized (VINTE 18X, VINTE 19X, and VINTE 19-2X) because the Entity reports this information on an aggregate basis.
**Homes built in the Upper-Middle segment were EDGE-certified.

Figure 4. Reported Impact of VINTE

Name	Location	Homes Built			Number of homes built throughout the project	Number of residents per development	Number of schools	Park area (m²)	Water treatment capacity (number of households served)	Hydroelectric infrastructure built (equivalent to number of households served)	
		Social	Middle	Medium-High**						Water well	Stormwater infrastructure
Real Granada	Tecámac, State of Mexico	1,204	3,552	122	7,677	18,463	11	67,388	5,571	7,680	7,231
Real Vizcaya***	Tecámac, State of Mexico	0	112	372	523	1,258	1	7,164	1,022	309	309
Real Alcalá	Tecámac, State of Mexico	0	0	794	794	1,910	1	10,177	1,360	2,419	714
Real Navarra	Pachuca, Hidalgo	135	1,399	166	2,714	6,527	0	15,147	1,520	1,764	3,655
Real Madeira	Pachuca, Hidalgo	0	222	920	1,281	3,081	0	44,284	1,265	1,255	1,132
Real Bilbao***	aya del Carmen, Quintana Ro	0	658	0	2,096	5,041	0	21,141	467	467	467
Real Bilbao	Pachuca, Hidalgo	145	244	1	281	676	0	11,598	534	634	534
Royal Amalfi	aya del Carmen, Quintana Ro	0	738	255	1,189	2,860	0	50,962	1,203	1,203	1,134
Royal Lucerne	aya del Carmen, Quintana Ro	2	721	43	766	1,842	0	6,077	1,024	1,024	907
Royal Solare	Querétaro, Qro.	692	2,601	360	7,270	17,484	3	38,417	9,467	8,137	5,233
Real Cayara	Querétaro, Qro.	0	0	0	0	0	0	0	0	0	0
La Vista	Querétaro, Qro.	0	0	358	405	974	0	4,180	4,440	890	822
Real Castilla	Tula, Hidalgo	3,194	1,207	80	6,580	15,825	3	6,766	8,790	5,442	4,937
Real Valencia	Cancún, Q. Roo	215	556	13	1,610	3,872	0	7,625	750	750	706
Real Catania	Cancún, Q. Roo	0	205	404	620	1,491	0	15,592	616	616	587
Real Segovia	Puebla, Puebla	2,047	1,945	49	4,727	11,368	3	46,677	3,676	6,671	6,169
Montalto	Monterrey, Nuevo León	0	0	321	321	772	0	10,110	282	282	235
Real Belmonte	Tecámac, State of Mexico	438	434	5	877	2,109	0	6,753	593	693	593
Total*		8,072	14,594	4,263	39,731	95,553	22	370,059	42,580	40,236	35,365

Source: HR Ratings, based on information provided by Vinte as of Q4 2025.
*Profits include those corresponding to the labeled issues that have already been amortized (VINTE 18X, VINTE 19X, and VINTE 19-2X) because the Entity reports this information on an aggregate basis.
**Homes built in the Upper Middle segment were EDGE-certified.
*** Completed projects.

Figure 5. General Characteristics of Sustainable Bonds and Green Bonds

Supplementary information in compliance with section V, subsection A), of Annex 1 of the General provisions applicable to securities rating agencies

Evaluation criteria used for the analysis*	Labeled Bond Criteria, October 2024
Result of the previous evaluation	VINTE 20X: Favorable VINTE 23X SDG: Favorable VINTE 24X SDG: Initial VINTE 25V: Initial VINTE 25-2V: Initial
Date of last evaluation	VINTE 20X: May 27, 2025 VINTE 23X SDG: May 27, 2025 VINTE 24X SDG: Initial VINTE 25V: Initial VINTE 25-2V: Initial
Period covered by the information used by HR Ratings for the granting of this evaluation	January 2021- June 2026
List of sources of information used, including those provided by third parties	Public information provided by the Entity.

***For further information regarding this citeria evaluation, please visit https://hrratings.com/methodology/**

Media Contact

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ISSUANCE OVERVIEW

Issuer: VINTE VIVIENDAS INTEGRALES, S.A.B. DE C.V
Sector: Housing
Report type: Verification report
Verification date: June 2026

Issuance amount[1]	VINTE 20X SDG: $400,000,000 VINTE 23X SDG: $1,500,000,000 VINTE 24X SDG: $500,000,000
Issuance date	VINTE 20X SDG: November 2020 VINTE 23X SDG: December 2023 VINTE 24X SDG: November 2024
Maturity date	VINTE 20X SDG: November 2027 VINTE 23X SDG: November 2028 VINTE 24X SDG: November 2031
Use of proceeds objective	To finance or refinance projects for the development of sustainable communities in Mexico.
Eligible projects	Vinte's sustainable communities
Contribution to the SDGs	
Relevant standards	International Capital Market Association (ICMA) Sustainability Bond Guidelines 2021, incorporating the Green Bond Principles 2021 and Social Bond Principles 2023. SDG Impact Standards for Bond Issuers 2021.

[1] All monetary values are expressed in Mexican pesos (MXN).

VERIFICATION

PCS verifies that Vinte is in compliance with the use of 100% of proceeds, the eligibility criteria, and the reporting described in Vinte's SDG Bond Framework, as evaluated through a Second-Party Opinion (SPO).

Content

POST-ISSUANCE VERIFICATION REPORT – SDG BONDS
Vinte

1. Executive summary

PCS carried out the post-issuance verification of the VINTE 20X SDG, VINTE 23X SDG, and VINTE 24X SDG Bonds for the January–December 2025 period, assessing a representative sample of funded projects and their alignment with the use of proceeds, fund management, eligibility, and reporting criteria established in Vinte's SDG Bond Framework[2]. As a result of the verification, progress was assessed for the 26 impact indicators and targets associated with the VINTE 20X SDG, VINTE 23X SDG, and VINTE 24X SDG Bonds. Full compliance was verified for the impact targets and indicators established for the VINTE 20X SDG Bond. The VINTE 23X SDG and VINTE 24X SDG Bonds, in turn, continue to show progress consistently with their established targets. It was also confirmed that 100% of the proceeds from the three issuances were allocated to eligible projects.

Although some impact indicators associated with the VINTE 23X SDG and VINTE 24X SDG Bonds have not yet reached full compliance, it was verified that these indicators maintain progress consistent with what is established in the SDG Bond Framework, which provides for their fulfillment by the maturity of each issuance, expected in 2028 and 2031, respectively.

2. Introduction

The housing developer *Viviendas Integrales*, hereinafter Vinte, is a vertically integrated Mexican homebuilder with more than 22 years of operation, focused on sustainable and integrated communities. It promotes its business model through six main pillars: location, integral design, sustainable design, security, amenities and equipment, and the promotion of community life.

Vinte integrates sustainability as a cross-cutting pillar of its business model, orienting its developments toward improving people's quality of life through access to housing, community infrastructure, and essential services. Its strategy is structured around five pillars: health, education, security, capital appreciation, and a healthy mortgage portfolio, which seek to strengthen community wellbeing, promote integrated urban environments, and facilitate responsible access to housing. The implementation and monitoring of this strategy is carried out through Sustainability Committees specialized in governance, social, environmental, and corporate management matters, made up of representatives from different areas of the company. This structure enables cross-cutting management of economic, social, and environmental impacts and reinforces the incorporation of sustainability criteria into decision-making.

As a result of Vinte's commitment to sustainability, it issued the VINTE 20X SDG Bond in 2020, in line with its SDG Bond Framework. The proceeds of this issuance are allocated to finance or refinance the development of sustainable communities, whether existing or future, built in Mexico. These projects contribute to the following Sustainable Development Goals (SDGs):

- SDG 4 – Quality Education.
- SDG 5 – Gender Equality.
- SDG 6 – Clean Water and Sanitation.
- SDG 7 – Affordable and Clean Energy.
- SDG 8 – Decent Work and Economic Growth.
- SDG 10 – Reduced Inequalities.
- SDG 11 – Sustainable Cities and Communities.
- SDG 12 – Responsible Consumption and Production.

Vinte also carried out the issuance of the VINTE 23X SDG Bond in 2023 and the VINTE 24X SDG Bond in 2024, in line with the SDG Bond Framework. Both bonds contribute to the same SDGs as the VINTE 20X SDG Bond, enabling proceeds to be directed toward funding projects for the development of sustainable communities in Mexico.

[2] https://vinte.com/es/marco-de-emisiones-sostenibles/

In the post-issuance verification reports for SDG Bonds[3], corresponding to the 2021–2024 period, PCS established that Vinte complied with the use of proceeds, eligibility criteria, and reporting described in Vinte's SDG Bond Framework. PCS assessed compliance with the indicators within the eligible project categories for the development of Vinte's sustainable communities. In addition, compliance with the SDG Impact Standards for Bond Issuers — transparency and comparability pillar — was assessed, and it was determined that the issuer complied with all applicable statements.

PCS's 2026 verification covered the annual review (January–December 2025) of the VINTE 20X SDG, VINTE 23X SDG, and VINTE 24X SDG Bonds for the funded projects, in relation to compliance with the commitments for the use of proceeds and reporting established in Vinte's SDG Bond Framework. The verification was conducted in accordance with the International Standard on Assurance Engagements (ISAE 3000), with the objective of verifying data quality and compliance with the established targets.

3. Scope and Verification Methodology

The scope of this post-issuance verification covers the period from January to December 2025. As part of this process, PCS assessed a representative sample of projects funded by Vinte to verify compliance with the use of proceeds, eligibility, and reporting criteria defined in Vinte's SDG Bond Framework. The sample was randomly selected among residential developments under construction and impact indicators reported during the evaluation period. For the sampled projects, PCS reviewed supporting documentation to verify compliance with the established indicators and targets.

The verification included a review based on information provided in good faith by the issuer, covering accessibility to infrastructure and essential services in line with the established social requirements; documentation on the construction and donation of roadways to local authorities that contribute to community connectivity and mobility; evidence of educational infrastructure; as well as environmental performance information, EDGE certifications, and technical designs associated with efficient water management.

As part of the verification procedures, PCS considered the following as its main sources of information: a) the file named "*Plazas fin 2025 final*" and b) the Annual Report filed in accordance with the general provisions applicable to securities issuers and other market participants, for the year ended December 31, 2025. The first is a tracking and reporting tool used by the issuer to monitor the performance of the SDG Bonds issued.

This record consolidates the information reported for 2025, including the progress of each indicator against the targets established for each issuance, the cumulative tracking of indicators by residential development and geographic location, the allocation and deployment of proceeds by bond and development, and the environmental indicators associated with residential developments holding EDGE certification.

In addition, the procedures applied included documentary review, desktop assessments in accordance with applicable reference standards, analysis of public information available on the issuer's website, and consultations with designated responsible personnel. Collectively, these activities provided sufficient evidence for this verification report.

External Verifier Limitations
PCS's review is limited to assessing alignment with Vinte's SDG Bond Framework based on the information and documentation provided by Vinte and on public sources available as of the evaluation date. Accordingly, this report does not cover the review of information beyond the stated scope, nor the validation of the future implementation of the projects, their results, or the impacts associated with the issuance.

[3] For the years 2021 to 2023, the verification corresponds to the VINTE 20X SDG Bond, while for 2024 it corresponds to the VINTE 20X SDG and VINTE 23X SDG Bonds.

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4. Evaluation Criteria

PCS assessed the use of proceeds, reviewing information on the projects financed and refinanced during the review period. The objective was to verify that:

- The projects comply with the use of proceeds, eligibility criteria, and reporting described in Vinte's SDG Bond Framework; and
- In accordance with the Framework, the report includes qualitative and (where possible) quantitative environmental and social performance indicators for the eligible projects established for each of the use of proceeds criteria set out in the SDG Bond Framework. Performance indicators may change from year to year and may include the following:
  - Number of housing units built within each segment.
  - Number of inhabitants living in each residential community.
  - Number of schools and community parks built.
  - Percentage of homeowners financed through mortgage loans with government entities (such as Infonavit and Fovissste) vs. Banks
  - Water treatment capacity through the infrastructure built for that purpose.
- The report includes the transparency recommendations of the SDG Impact Standards for Bond Issuers[4].

SDG Bond Framework – Eligibility Criteria and KPIs

Use of Proceeds
The net proceeds from Vinte's bonds will be used to finance or refinance projects aligned with the SDGs, in accordance with the SDG Bond Framework. Proceeds will be directed to the construction of:

- Housing within the affordable, middle, and upper-middle-income segments;
- Public schools near housing developments, giving children the opportunity to attend school and allowing parents to work knowing their children are in a safe place;
- Community support infrastructure, including, without limitation: roadways, water treatment plants, and public lighting;
- Green areas and shared community spaces within the developments, such as playgrounds to encourage outdoor activities;

Project Evaluation and Selection Process
The projects developed by Vinte begin with land acquisition through a structured process that takes approximately 90 days to complete. The process consists of five steps in which the Land Reserve Acquisition Analysis Committee (CAART) analyzes and approves each acquisition:

- Area description
- Market analysis
- Technical analysis
- Legal analysis
- Financial analysis / Business Plan

Fund Management
The net proceeds of the issuance are monitored through an internal process and reported on a quarterly basis.

Reporting
Vinte publishes a Sustainable Bond Report annually on its website.

[4] Access the standard: Bond-Issuers-Standards_1.0.pdf

The following section details the project categories, impact indicators, linkage with the SDGs, and eligibility criteria for the development of Vinte's sustainable communities:

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Table 1. Project category, SDG alignment, impact indicators, objectives, and eligibility criteria

Eligible Project	Project Category	SDG Alignment	Impact Indicators	VINTE 20X SDG Target	VINTE 23X SDG Target	VINTE 24X SDG Target	Timeline	Eligibility Criteria
Sustainable Communities - VINTE	Access to essential services	4	Number of classrooms built	14	29	9	At issuance	All Vinte's sustainable community development projects must also meet the following criteria: **Social requirements** 1. Construction of schools within or near the developments; 2. Proximity to medical centers; 3. Secured access to public transportation; 4. Road infrastructure and connectivity; 5. Proximity to police stations, and security at entrances and surroundings; 6. Inclusion of designated areas such as playgrounds, commercial zones, and green spaces; 7. Establishment of a Civil Association for resident organization.
			Number of students attending classes in Vinte-built classrooms	492	1,041	339	At issuance	
	Socioeconomic progress and empowerment	5	% of women in leadership positions	>20%	>20%	>20%	Annual	
			Average salary ratio between female and male employees at Vinte	>0.8	>0.8	>0.8	Annual	
	Affordable basic infrastructure	6	Hectares benefiting from installed rainwater systems	29.4	57.1	19	At issuance	
			Water treatment capacity (liters per second) to be built	13.9	76.4	30	At issuance	
			Number of households benefiting from installed water treatment systems	2,947	4,849	1,563	At issuance	
			m^3 of water treated annually	438,184	2,408,643	930,982	At issuance	
			m^3 of water saved annually through EDGE-certified Vinte homes	124,356	156,666	52,108	At issuance	
			Number of people with access to efficient water systems (Vinte homes)	4,601	8,688	2,827	At issuance	
	Energy efficiency	7	% of energy savings through EDGE-certified Vinte homes	20%	20%	20%	Per home	
			CO_2 (tons) saved annually through EDGE-certified Vinte homes	1,224	2,413	785	At issuance	
	Job creation – socioeconomic progress and entrepreneurship	8	% of employees with fair and decent working conditions	100%	100%	100%	Annual	
			% of construction workers covered by collective agreements	90%	90%	90%	Annual	
			Breakdown of benefits provided to full-time employees, and breakdown of benefits provided to construction workers	In accordance with local labor law	In accordance with local labor law	In accordance with local labor law	Annual	
			Average training hours per employee per year	Avg. 10 training hours/employee	Avg. 10 training hours/employee	Avg. 10 training hours/employee	Annual	

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Eligible Project	Project Category	SDG Alignment	Impact Indicators	VINTE 20X SDG Target	VINTE 23X SDG Target	VINTE 24X SDG Target	Timeline	Eligibility Criteria
			Number of construction jobs created through Vinte's housing projects	497	1,044	340	At issuance	**Environmental requirements** 1. Use of certain sustainable construction materials; 2. Inclusion of efficient equipment (LED lighting, 4-liter flush toilets, efficient irrigation systems and sinks, on-demand water heaters, and insulated roof slabs or efficient thermal systems); 3. Construction of infrastructure for wastewater treatment, as well as aquifer recharge through wells and lagoons that recover at least 80% of rainwater; 4. Homes with EDGE or EDGE Advance certification.
			Economic impact of construction jobs created (MXN)	$35,101,433	$110,014,609	$35,795,724	At issuance	
	Socioeconomic progress and empowerment – Access to essential services	10	Distribution of housing units across affordable and middle-income segments	At least 40% of total titled homes sold, and no fewer than 1,913 units in total	At least 40% of total titled homes sold, and no fewer than 10,500 units in total	At least 40% of total titled homes sold, and no fewer than 483 units in total	At issuance	
	Environmentally sustainable management of natural resources and land use – Green buildings, renewable energy, affordable housing, affordable basic infrastructure	11	m^2 of green space built (community parks)	4,592	38,704	12,236	At issuance	
			Kilometers of road infrastructure built	2.8	12.4	4	At issuance	
			Amount invested in road infrastructure (MXN)	$26,614,000	$53,323,844	15,367,536	At issuance	
			Amount invested in urbanization and sustainable community infrastructure, including electrical infrastructure (MXN) (underground installation, lighting, water, sewage, WWTP, schools, health facilities, etc.)	$143,503,000	$353,654,417	$115,024,390	At issuance	
			Total EDGE-certified homes built by Vinte	1,913	3,713	1,208	At issuance	
	Environmentally sustainable management of natural resources and land use – Sustainable water and wastewater management	12	Average number of EDGE-certified homes built annually	273	714	173	Annual	
			GJ[5] of energy saved in materials	382,633	742,560	NA[6]	At issuance	
			Embodied carbon savings in materials[7]	NA	43,478	16,913	At issuance	

[5] Giga Joules (GJ)

[6] EDGE has updated the unit of measurement for this indicator, replacing it with 'Embodied carbon savings in materials (tCO_2e).' Accordingly, no further progress will be reported against the original target expressed in GJ.

[7] EDGE has incorporated the indicator 'Embodied carbon savings in materials (tCO_2e),' applicable to the VINTE 23X SDG and VINTE 24X SDG Bonds. This change does not apply to the VINTE 20X SDG Bond, as the original indicator target expressed in GJ (energy saved in materials) had already been achieved.

5. Performance Analysis

Use of Proceeds

As of December 2025, the net proceeds from the issuances have been fully allocated:

- VINTE 20X SDG: $400,000,000 – 100%
- VINTE 23X SDG: $1,500,000,000 – 100%
- VINTE 24X SDG: $500,000,000 – 100%

Taken together, these results confirm the full allocation of proceeds for each of the issuances, as detailed in Annex C: Use of Proceeds Traceability.

Project Evaluation and Selection Process

The application of the CAART evaluation process established in Vinte's SDG Bond Framework was verified through the review of a randomly selected project: Real Navarra Development, Hidalgo. As part of the assessment, it was confirmed that the process covered the following aspects: project location, zoning and growth dynamics, socio-political information, land use and housing density, topography, geotechnical analysis, potable water availability and supply, sanitary and rainwater infrastructure solutions, electricity supply, accessibility, and legal and financial analyses.

In addition, the supporting documentation associated with the project included a residential segmentation analysis. This analysis assessed different housing models according to sale price, financing source, and construction characteristics, with the aim of identifying the most suitable housing offer for the different customer segments and ensuring its commercial viability within the target market.

Fund Management

It was verified that Vinte maintains an internal process to monitor and control the allocation of net proceeds from the issuances. As part of this process, Vinte prepares and communicates a quarterly report. It was also confirmed that the quarterly reports for 2025 are published on its website[8]. The Annual Report filed in accordance with the general provisions applicable to securities issuers and other market participants, for the year ended December 31, 2025, was also taken into account[9].

Reporting

For the January–December 2025 period, PCS reviewed the Annual Report and the file named "*Plazas fin 2025 final*" — a tracking and reporting tool used by the issuer to monitor the performance of the SDG Bonds issued. These documents consolidate information related to the allocation of proceeds, eligible project categories, eligibility criteria, and impact indicators for each target.

It was verified that Vinte's SDG Bond Framework includes a total of 26 impact indicators, each with targets associated with each issuance. In addition, the incorporation of the indicator "Embodied carbon savings in materials (tCO_2e)" was identified, resulting from a methodological update by EDGE, applicable to the VINTE 23X SDG and VINTE 24X SDG Bonds. This change does not apply to the VINTE 20X SDG Bond, since the target associated with the indicator originally expressed in GJ of energy saved in materials had already been achieved.

Regarding the timeline of the indicators and targets established for each issuance, PCS verified that the seven indicators with an annual timeline applicable to the VINTE 20X SDG, VINTE 23X SDG, and VINTE 24X SDG Bonds are in compliance. These correspond to: 1) % of women in leadership positions, 2) average salary ratio between female and male employees at Vinte,

[8] https://vinte.com/es/reportes-trimestrales/
[9] https://vinte.com/es/reportes-anuales/

3) % of employees with fair and decent working conditions, 4) % of construction workers covered by collective agreements, 5) breakdown of benefits provided to full-time employees and to construction workers, 6) average training hours per employee per year, and 7) average number of EDGE-certified homes built annually.

For the VINTE 20X SDG Bond, compliance was verified for all 26 indicators and their respective targets established in Vinte's SDG Bond Framework. Consequently, all of them were achieved before the bond's scheduled maturity date in 2027.

For the VINTE 23X SDG Bond, it was verified that 19 indicators achieved their proposed targets, while 7 remain in progress toward compliance by the bond's maturity in 2028. It was also observed that 1 target is no longer applicable due to the replacement of the GJ of energy saved in materials indicator with the "Embodied carbon savings in materials (tCO_2e)" indicator incorporated by EDGE.

Regarding the VINTE 24X SDG Bond, it was verified that 15 indicators have achieved their established targets, while 9 remain in progress and 2 have not yet commenced, in accordance with the bond's scheduled maturity in 2031. As with the other issuances, the GJ of energy saved in materials indicator is no longer applicable.

6. Conclusion

Based on the verification procedures performed, PCS concludes that Vinte maintains compliance with the use of proceeds, fund management, project eligibility, and reporting criteria established in the SDG Bond Framework, evidencing the allocation of 100% of proceeds (VINTE 20X SDG, 23X SDG, and 24X SDG Bonds) to eligible projects and the adequate implementation of monitoring and disclosure mechanisms. It was also verified that Vinte publicly communicates progress on the indicators associated with the bonds and that the reported information contains no material inconsistencies.

Regarding impact targets, full compliance was confirmed for the VINTE 20X SDG Bond. In turn, some of the impact targets of the VINTE 23X SDG and VINTE 24X SDG Bonds have not yet been fully met; however, these maintain progress consistent with what is established in their respective SDG Bond Framework, which provides for fulfillment by the maturity of the issuances, expected in November 2028 and November 2031, respectively.

Additionally, it was verified that the issuances have an updated Framework and a publicly available SPO. In line with the SDG Impact Standards for Bond Issuers and ICMA's guidelines, it is recommended that this Verification Report also be disclosed to strengthen transparency and accountability to investors and other stakeholders.

7. Verifier's Competence and Independence

The verification issued by PCS is supported by its commitment to impartiality and quality assurance, as established in its policies, procedures, and management structure, in accordance with the ISAE 3000, issued by the International Auditing and Assurance Standards Board (IAASB) of the International Federation of Accountants (IFAC). Neither PCS nor any member of the verification team is involved in any way in the issuance or management of Vinte's SDG Bonds. PCS has applied internal procedures to confirm that no conflicts of interest exist with respect to this review engagement.

Annex A: Impact Indicators Report of the SDG Bonds

Eligible Project	SDG Alignment	ABC Impact Classification[10]	Impact Indicators	Achieved Impact VINTE 20X SDG	Progress VINTE 20X SDG	Achieved Impact VINTE 23X SDG	Progress VINTE 23X SDG	Achieved Impact VINTE 24X SDG	Progress VINTE 24X SDG	Timeline
Sustainable Communities - VINTE	4	B	Number of classrooms built	19	Achieved	8	27%	–[11]	0%	At issuance
		B	Number of students attending classes in Vinte-built classrooms	686	Achieved	283	27%	–[11]	0%	At issuance
	5	B	% of women in leadership positions	42%	Achieved	42%	Achieved	42%	Achieved	Annual
		B	Average salary ratio between female and male employees at Vinte	0.94	Achieved	0.94	Achieved	0.94	Achieved	Annual
	6	C	Hectares benefiting from installed rainwater systems	40.1	Achieved	30.2	53%	4.1	22%	At issuance
		C	Water treatment capacity (liters per second) to be built	47.0	Achieved	51.1	67%	7.6	26%	At issuance
		C	Number of households benefiting from installed water treatment systems	5,666	Achieved	4,304	89%	638	41%	At issuance
		C	m³ of water treated annually	1,483,214	Achieved	1,611,142	67%	239,807	26%	At issuance
		C	m³ of water saved annually through EDGE-certified Vinte homes	304,137	Achieved	344,929	Achieved	52,098	99%	At issuance
		C	Number of people with access to efficient water systems (Vinte homes)	13,626	Achieved	10,350	Achieved	1,535	54%	At issuance
	7	C	% of energy savings through EDGE-certified Vinte homes	34%	Achieved	33%	Achieved	38%	Achieved	Per home
		C	CO_2 (tons) saved annually through EDGE-certified Vinte homes	4,696	Achieved	8,168	Achieved	1,281	Achieved	At issuance
	8	B	% of employees with fair and decent working conditions	100%	Achieved	100%	Achieved	100%	Achieved	Annual
		B	% of construction workers covered by collective agreements	100%	Achieved	100%	Achieved	100%	Achieved	Annual

[10] Glossary. SDG Impact Standards for Enterprises, Private Equity Funds and Bond Issuers. Developed by the IMP and adapted for these Standards by SDG Impact as a way to categorize the contributions of companies or investments toward specific outcomes. Note: the IMP also uses the ABC Impact Classifications to categorize entire companies or investments, which may be understood as a combination of several material impacts; however, this application is not relevant for the purposes of the SDG Impact Standards. SDG-Impact-Standards-Glossary.pdf (undp.org)"

[11] The indicator does not show progress in this report. Progress is expected to be reflected in the next report.

Eligible Project	SDG Alignment	ABC Impact Classification[10]	Impact Indicators	Achieved Impact VINTE 20X SDG	Progress VINTE 20X SDG	Achieved Impact VINTE 23X SDG	Progress VINTE 23X SDG	Achieved Impact VINTE 24X SDG	Progress VINTE 24X SDG	Timeline
		B	Breakdown of benefits provided to full-time employees, and breakdown of benefits provided to construction workers	100%	Achieved	100%	Achieved	100%	Achieved	Annual
		B	Average training hours per employee per year	15.0	Achieved	15	Achieved	15	Achieved	Annual
		B	Number of construction jobs created through Vinte's housing projects	1,917	Achieved	2,008	Achieved	359	Achieved	At issuance
		B	Economic impact of construction jobs created (MXN)	172,555,583	Achieved	149,875,690	Achieved	29,252,238	Achieved	At issuance
	10	B	Distribution of housing units across affordable and middle-income segments	57%	Achieved	45%	Achieved	40%	Achieved	At issuance
	11	C	m² of green space built (community parks)	28,604	Achieved	27,799	72%	2,664	22%	At issuance
		C	Kilometers of road infrastructure built	16.01	Achieved	20.58	Achieved	3.62	93%	At issuance
		C	Amount invested in road infrastructure (MXN)	68,014,593	Achieved	84,212,424	Achieved	17,507,484	Achieved	At issuance
		C	Amount invested in urbanization and sustainable community infrastructure, including electrical infrastructure (MXN) (underground installation, lighting, water, sewage, WWTP, schools, health facilities, etc.)	1,452,788,587	Achieved	1,536,677,429	Achieved	192,297,664	Achieved	At issuance
		C	Total EDGE-certified homes built by Vinte	4,931	Achieved	4,717	Achieved	684	57%	At issuance
	12	C	Average number of EDGE-certified homes built annually	2,105	Achieved	2,105	Achieved	500	Achieved	Annual
		C	GJ[12] of energy saved in materials	696,033	Achieved	101,998	-	NA[13]	NA[13]	At issuance

[12] Giga Joules (GJ).

[13] EDGE has updated the unit of measurement for this indicator, replacing it with 'Embodied carbon savings in materials (tCO_2e).' Accordingly, no further progress will be reported against the original target expressed in GJ.

Eligible Project	SDG Alignment	ABC Impact Classification[10]	Impact Indicators	Achieved Impact VINTE 20X SDG	Progress VINTE 20X SDG	Achieved Impact VINTE 23X SDG	Progress VINTE 23X SDG	Achieved Impact VINTE 24X SDG	Progress VINTE 24X SDG	Timeline
		C	Embodied carbon savings in materials	NA[14]	NA[14]	45,625	Achieved	7,251	43%	At issuance

[14] EDGE has incorporated the indicator 'Embodied carbon savings in materials (tCO_2e),' applicable to the VINTE 23X SDG and VINTE 24X SDG Bonds. This change does not apply to the VINTE 20X SDG Bond, as the original indicator target expressed in GJ (energy saved in materials) had already been achieved.

Annex B: Transparency and Comparability Pillar – *SDG Impact Standards for Bond Issuers*

Standard	Item	Clause	Results	Compliance
Transparency and Comparability	3	3.1	The Issuer discloses relevant information about the Issuer, the impact strategy, and the SDG Bond Program, including:	Complies
		3.1.1	Impact strategy, impact terms and impact targets of the SDG Bond Program. Verified: • Vinte's SDG Bond Framework • Annual Report filed in accordance with the general provisions applicable to securities issuers and other market participants, for the year ended December 31, 2025. • VINTE Sustainability Model in its 2024 Sustainability Report • Vinte 2026 Materiality Analysis • Website disclosure	Complies
		3.1.2	The Issuer integrates the positive contribution to sustainable development and the SDGs into its impact strategy, the SDG Bond Program, and related aspects of its management approach and governance practices. Verified: • Vinte's SDG Bond Framework • CAART Evaluation Scorecard, Real Navarra Development (random selection) • 2024 Sustainability Report • Website disclosure	Complies
		3.1.3	The Issuer implements reporting mechanisms to meet stakeholder needs. Verified: • Annual Report filed in accordance with the general provisions applicable to securities issuers and other market participants, for the year ended December 31, 2025 • 2024 Sustainability Report • Quarterly reports • Stakeholder matrix, engagement channels, areas of interest, and stakeholder level, in the 2024 Sustainability Report and Annex XXVII. • Website disclosure	Complies
		3.1.4	The Issuer makes publicly available its policies regarding respect for human rights in line with the Guiding Principles, planetary boundaries, and other responsible business practices, and discloses how it implements and manages its performance and compliance. Verified: • Human Rights Statement • Code of Ethics and Conduct • Training for VINTE employees on these policies • 2024 Sustainability Report • Environmental and Social Responsibility Policy, Corporate Social Responsibility Policy, Good Environmental Practices Manual, and Construction Waste Circular Management Manual.	Complies

		3.1.5	The Issuer complies with laws and regulations on social and environmental disclosures. Verified: • Annual Report filed in accordance with the general provisions applicable to securities issuers and other market participants, for the year ended December 31, 2025, prepared under IFRS as required by Mexico's National Banking and Securities Commission (CNBV) (in effect since January 2025). • Website disclosure	Complies
		3.2	The Issuer publicly reports at least once a year on the performance of its SDG Bond Program, including:	Complies
		3.2.1	The issuer communicates its impacts consistently using the SDGs (and related targets) and the ABC Impact Classifications. Verified: • Vinte's SDG Bond Framework • Annual Report filed in accordance with the general provisions applicable to securities issuers and other market participants, for the year ended December 31, 2025.	Complies
		3.2.2	The issuer provides sufficient context regarding: • The relationship between actual impact performance and impact targets, and appropriate baselines, counterfactuals, and thresholds. • Disclosure of any trade-offs made between different sustainable development outcomes or stakeholder groups. • Disclosure of material limitations and assumptions. Verified: • Vinte's SDG Bond Framework • Annual Report filed in accordance with the general provisions applicable to securities issuers and other market participants, for the year ended December 31, 2025. • "*Plazas fin 2025 final*" Excel file • 2024 Sustainability Report • Website disclosure	Complies
		3.3	The issuer has its external impact reports assured by an independent third party and follows up on findings with appropriate, timely remediation actions. • External impact has been verified through a post-issuance verification report covering use of proceeds, eligibility criteria, and reporting for the period from January to December 2025.	Complies

Annex C: Use of Proceeds Traceability

Information	VINTE 20X SDG	VINTE 23X SDG	VINTE 24X SDG
Issuance amount	$400,000,000	$1,500,000,000	$500,000,000
Net proceeds allocated	$394,056,074	$1,485,324,446	$492,218,199
Eligible projects	Real Granada, Real Vizcaya, Real Navarra, Real Madeira, Real Bilbao, Real Amalfi, Real Lucerna, Real Solare, Real Cayara, La Vista, Queralt, Real Castilla, Real Valencia, Real Catania, Real Segovia, Montalto, Real Alcalá.	Real Granada, Real Bilbao, Real Navarra, Real Madeira, Real Amalfi, Real Lucerna, Real Solare, Real Cayara, La Vista, Real Castilla, Real Valencia, Real Catania, Real Segovia, Montalto, Real Alcalá, Real Las Maravillas, Real Belmonte.	Real Bilbao, Real Navarra, Real Madeira, Real Amalfi, Real Lucerna, Real Solare, La Vista, Real Castilla, Real Valencia, Real Catania, Real Segovia, Montalto, Real Alcalá, Real Las Maravillas, Real Belmonte, Punta Cuerna.
Locations	Tecámac, Pachuca, Playa del Carmen, Querétaro, Tula, Cancún, Puebla, Monterrey.	Tecámac, Pachuca, Playa del Carmen, Querétaro, Tula, Cancún, Puebla, Monterrey, Tijuana.	Pachuca, Playa del Carmen, Querétaro, Tula, Cancún, Puebla, Monterrey, Tecámac, Tijuana, Cuernavaca.

Source: Annual Report filed in accordance with the general provisions applicable to securities issuers and other market participants, for the year ended December 31, 2025.

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The client is fully accountable for certifying and safeguarding its commitments' fulfillment, execution, and monitoring.

About Pacific Corporate Sustainability (PCS)

PCS has the objective of integrating sustainability standards into business strategies, based on global trends with potential investors and society. PCS belongs to Pacific Credit Rating Group (PCR), the only rating group with a real and direct international presence in Latin America, with 27 years of experience providing quality service in the region.

The PCR Group is a signatory member of the Principles of Responsible Investment promoted by the United Nations, being the only Latin American rating group that is part of the Financial Rating Agencies Initiative at a global level. It has also been recognized as a supporting institution for the Financial Initiative of the United Nations Environment Program (UNEP FI) to promote sustainable finance.

PCR Group has been certified by the Climate Bonds Standard Board as an approved verifier organization since March 2020. This accreditation has reinforced its commitment to promote sustainable finance in the region, highlighting the generation of awareness and benchmarking of good practices.

PRI Principles for Responsible Investment

UNEP FINANCE INITIATIVE

Climate Bonds Approved Verifier

www.pcslatam.com contacto@pcslatam.com Pacific Corporate Sustainability Latam

REDES SOCIALES

Verification Letter for the Anual Sustainability Report 2025

To the Board of Directors of Vinte Viviendas Integrales S.A.B. de C.V.:

We hereby inform you that Redes Sociales en Línea Timberlan was engaged to perform an independent limited assurance verification of a sample of indicators disclosed in the 2025 Sustainability Annual Report of Vinte Viviendas Integrales S.A.B. de C.V. ("Vinte"), which includes the results of the subsidiaries comprising Vinte Viviendas Integrales S.A.B. de C.V., for the reporting period from January 1st to December 31st, 2025.

The Corporate Finance and Investor Relations Department is responsible for the preparation and publication of the information contained in the **"Anual Sustainability Report 2025"** and that presented in the verification process, which implies, but is not limited to, the identification of material topics, the selection and publication of the GRI Disclosures, as well as providing true and sufficient documentary and/or visual evidence to carry out the limited verification of the sample to be verified.

Our responsibility is to express an independent conclusion regarding the quality of the data included in the selected sample, assessing its accuracy, traceability, and reliability. The criteria considered in conducting our work were:
- **GRI's External Assurance for Sustainability Reporting.**
- The **International Standard on Assurance Engagements (ISAE) 3000**, issued by the International Auditing and Assurance Standards Board (IAASB)
- The methodological requirements in accordance with the **GRI Standards.**

The **activities** carried out during the verification process included:
- Obtaining an understanding of the internal management systems (policies, processes, tools, source documents, etc.).
- Reviewing and analyzing qualitative and quantitative information through documentary, visual, and publicly available evidence related to the selected sample.
- Verifying qualitative and quantitative information through documentary, visual, and publicly available evidence supporting the selected sample.
- Assessing the reasonableness of the information through comparative reviews and consistency analyses.
- Verifying compliance with the aforementioned methodological criteria.

Conclusions: Based on the procedures performed and the evidence obtained, we have not identified any matters that lead us to believe that the information corresponding to the selected sample of indicators:
- Failed to comply with the principles of accuracy, traceability, and reasonableness.
- Contains significant or material errors.
- Does not meet the methodological requirements of the criteria mentioned above.

Recommendations

A separate report has been issued exclusively to **Vinte Viviendas Integrales S.A.B. de C.V.**, which includes observations and opportunities for improvement intended to strengthen future reporting processes.

Rosa María Barojas Vargas
Sustainability Consultant
rosy@redsociales.com

Declaration of independence and competence of Redes Sociales en Línea Timberlan.

The collaborators of Redes Sociales en Línea Timberlan have the necessary level of competence to verify compliance with standards used in the preparation of Sustainability Reports, so they can issue a professional opinion on non-financial information reports, complying with the principles of independence, integrity, objectivity, professional competence and diligence, confidentiality and professional behavior. In no case can our verification statement be understood as an audit report, so no responsibility is assumed for the management and internal control systems and processes from which the information is obtained. This Verification Letter is issued on July 13th, two thousand twenty-six and is valid as long as no subsequent and substantial modifications are made to the Anual Sustainability Report 2025 of Vinte Viviendas Integrales S.A.B. de C.V.

Redes Sociales en Línea Timberlan S.A. de C.V. | Pico Sorata 180, Jardines en la Montaña, Tlalpan, C.P. 14210, CDMX.

GRI Disclosures		Verified Data 2025
2-1	Organizational details	Vinte Viviendas Integrales S.A.B. de C. V . rupo Vinte is headquartered in Mexico City, Mexico, and operates in the states of Estado de México, Querétaro, Hidalgo, Quintana Roo, Puebla, Nuevo León, Baja California, Morelos, Jalisco, Aguascalientes, Tamaulipas, and Sonora.
3-2	List of material topics	List of material topics (See page 67)
Environmental		
305-1	Direct (Scope 1) GHG emissions	**5,058.1 TCO_2eq**
305-2	Energy indirect (Scope 2) GHG emissions	**4,663 TCO_2eq**
305-3	Other indirect (Scope 3) GHG emissions	(see table below)

Source or Category	Total Emissions
Category 1: Goods and services purchased	193.6
Category 6: Business purchased	158
Category 6: Business travel	27,402
Total	**27,753.60**

GRI Disclosures		Verified Data 2025
Social		
2-7	Employees	Total employees: **3,473** Women: **1,336** Men: **2,137**
2-8	Workers who are not employees	**6,529** indirect employees.
2-30	Collective bargaining agreements	As of December 31, 2025, 100% of Vinte's construction workers were affiliated with various labor unions in Mexico.
401-1	New employee hires and employee turnover	(see table below)

Location	Turnover rate	# of hires
States of Mexico	20%	142
Hidalgo	8%	36
Quinata Roo	35%	101
Querétaro	26%	83
Puebla	12%	12
Nuevo León	13%	74
Baja California	5%	6
Morelos	15%	11
Jalisco	35%	76
Aguascalientes	18%	51
Tamaulipas	22%	14
Others	19%	116
Sonora	22%	29
Total	**20%**	**751**

GRI Disclosures		Verified Data 2025
Social		
403-5	Worker training on occupational health and safety	**9,307** hours of health and safety training
404-1	Average hours of training per year per employee	t was verified that Grupo Vinte provided a total of 52,075.3 training hours to its employees, equivalent to an average of 15 training hours per employee. Training activities covered both technical competencies and talent development topics. For details on the types of training provided, (See page 130).
416-1	Assessment of the health and safety impacts of product and service categories	For the delivery of housing units, all homes must be certified by an independent inspector in accordance with NOM-442, which establishes the scope and requirements for quality management. Additionally, a portion of their housing production is certified under other standards, such as EDGE and EDGE Advanced certifications and/or certifications issued by Infonavit and FOVISSSTE.
416-2	Incidents of non-compliance concerning the health and safety impacts of products and services	None to report.
Governance		
2-2	Entities included in the organization's sustainability reporting	Entities included in the report (See pages 144 and 145).
2-9	Governance structure and composition	Governance structure (See pages 138 and 139)
2-23	Policy commitments	Grupo Vinte is committed to promoting the Company's ethical values among its employees, contractors, suppliers, and customers, both within and outside its facilities and across all the locations where it operates. This commitment is founded on the principles of excellence, teamwork, passion, commitment, loyalty, and integrity, which guide the organization's conduct and day-to-day activities.
2-24	Embedding policy commitments	
2-26	Mechanisms for seeking advice and raising concerns	Ethics line: Email lineaetica@vinte.com Phone 800 286 1111 or extension 1111.
2-29	Approach to stakeholder engagement	It was identified that Grupo Vinte conducted a stakeholder engagement process with a representative sample of its stakeholder groups as part of the update of its double materiality assessment. Through the administration of 782 surveys, the organization gathered stakeholder opinions and perspectives on topics with the potential to be material, taking into consideration the industry, market context, and internationally recognized reporting frameworks. The results of this process were used to identify the organization's material topics, support the definition of metrics and targets, optimize resource allocation, and strengthen risk management and the sustainability strategy. However, no information was identified regarding the frequency with which this stakeholder engagement process is conducted.
201-1	Direct economic value generated and distributed	Economic Value Generated: 15,726 Economic Value Distributed: 14,536 Economic Value Retained: 1,190
201-2	Financial implications and other risks and opportunities due to climate change	It was identified that Grupo Vinte assesses climate change-related risks and opportunities through scenario analyses aligned with the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD) and the climate scenarios developed by the Intergovernmental Panel on Climate Change (IPCC). Furthermore, senior management oversees these matters on a semiannual basis through the relevant committees to support strategic decision-making.
203-1	Infrastructure investments and services supported	It was identified that Grupo Vinte reports its investments in infrastructure and/or supported services, as well as their contribution to the development of the communities in which it operates. (See page 108).
205-3	Confirmed incidents of corruption and actions taken	As of the reporting date, no confirmed instances of corruption within the workforce had been identified.
206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	None.
415-1	Political contributions	Vinte does not make any political contributions to any party.

Disclaimer

This Annual Sustainability Report was prepared exclusively using information that the public company has previously disclosed to the investing public, as well as other information available from public sources, and does not include, nor is it intended to include, the information necessary to make any investment decision related to Grupo Vinte or its securities. Likewise, the information contained in this document is for informational purposes only.

The material presented in this document provides general information about Grupo Vinte as of the dates specified herein. Such information is presented in summary and is not intended to be complete; furthermore, it may include information derived from publicly available sources that have not been independently verified.

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