GRUPO Vinte®

Mexico’s Leading Land Developer & Homebuilder

Corporate Presentation

August 2026

GRUPO Vinte®

Index


ALONDRAS
RESIDENCIAL

Grupo Vinte has already delivered and is receiving rental income from commercial properties.

01

Grupo Vinte

Grupo Vinte's track record

2001 — Vinte is incorporated

2003 — 1st home delivered in Real del Sol development

2005 — 1st national housing award

2008 — IFC's equity investment in Vinte for 10% participation

2012 — 1st EDGE home certification worldwide

2012 — 5-year bond with IDB's PCG for 200 million pesos

2013 — IDB Invest (before IIC[2]) acquires 5% in Vinte

2016 — Vinte's IPO

2019 y 2020 — 6.4% and 6.6% equity investment from Proparco & IFDK[1] respectively in Vinte

2024 — Acquisition debt for 2,450 million pesos from IFC, BBVA & Actinver, and 500 million pesos issuance in BIVA

Family Offices, Afores, etc.

2024 — Existing and new shareholders subscription for 1,911 million pesos for Javer's possible acquisition

2024 — Successful public acquisition offer for 99.92% of Javer's total shares

2025 — Bond issuances #13 y #14 for 2,500 million pesos with 5- & 7-year maturities

2025 — Derex acquisition

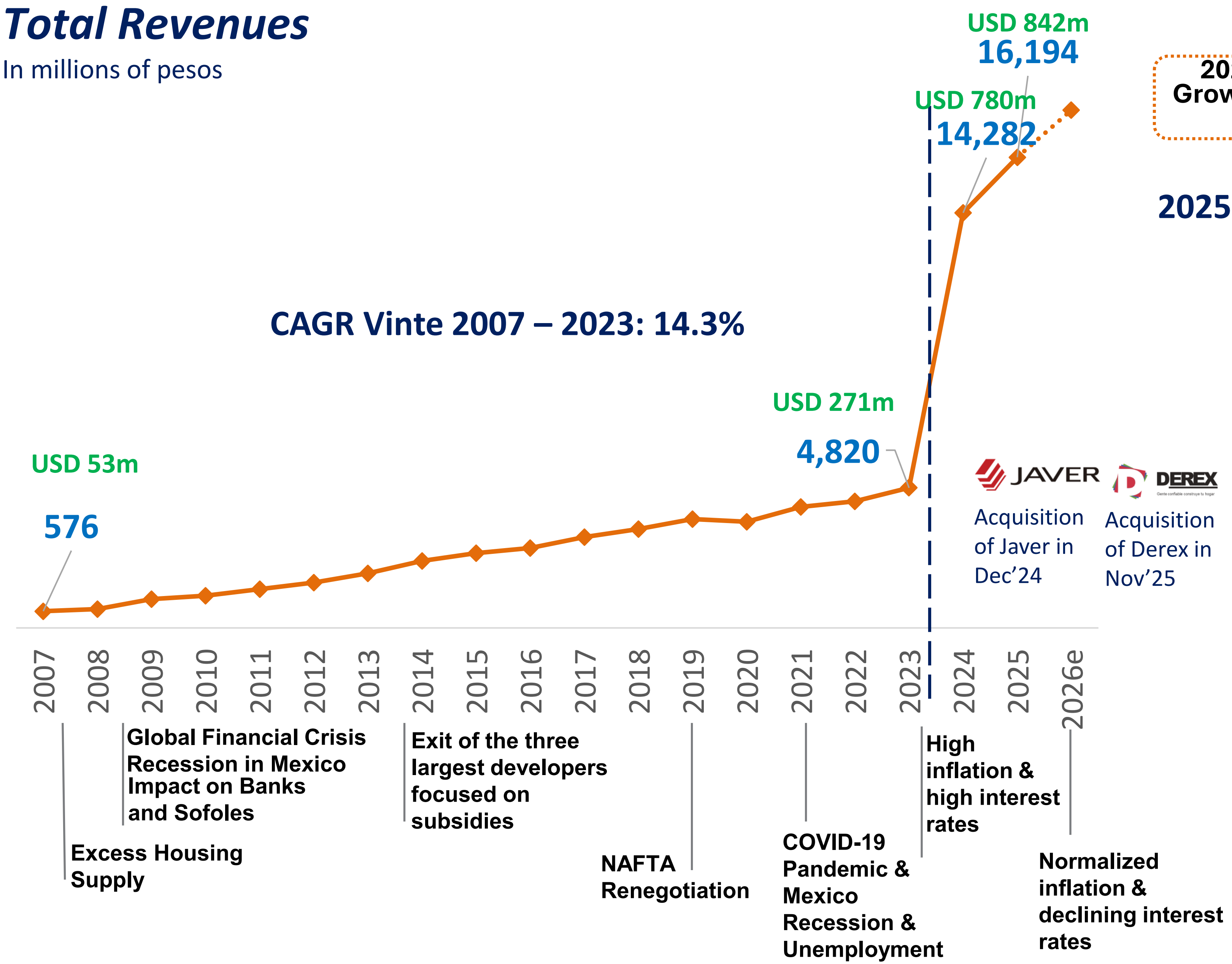
2026 — Grupo Vinte's 4 credit rating agencies have assigned AAs levels with a stable outlook

2026 — 14,271 homes developed and titled in the last 12 months as of June'2026

Note: 1) Danish Sustainable Development Goals Investment Fund K/S (IFDK), 2) Interamerican Investment Corporation (CII)

Source: 2025 Vinte Annual Report

Following a 14% CAGR from 2007 to 2024, Vinte tripled its scale through the acquisition of Javer and Derex and expects to reach US$1B in revenues by 2026.



2026 Revenue Growth Guidance: +10%

2025 Titled homes: 15,681

Portfolio & Products

Affordable Entry Level

Price range

Ps.$600k – Ps.$970k

Middle Income

Price range

Ps.$970k – Ps.$1,950k

Middle-Higher Income

Price range

Ps.$1,950k – greater tan Ps.$7,000k

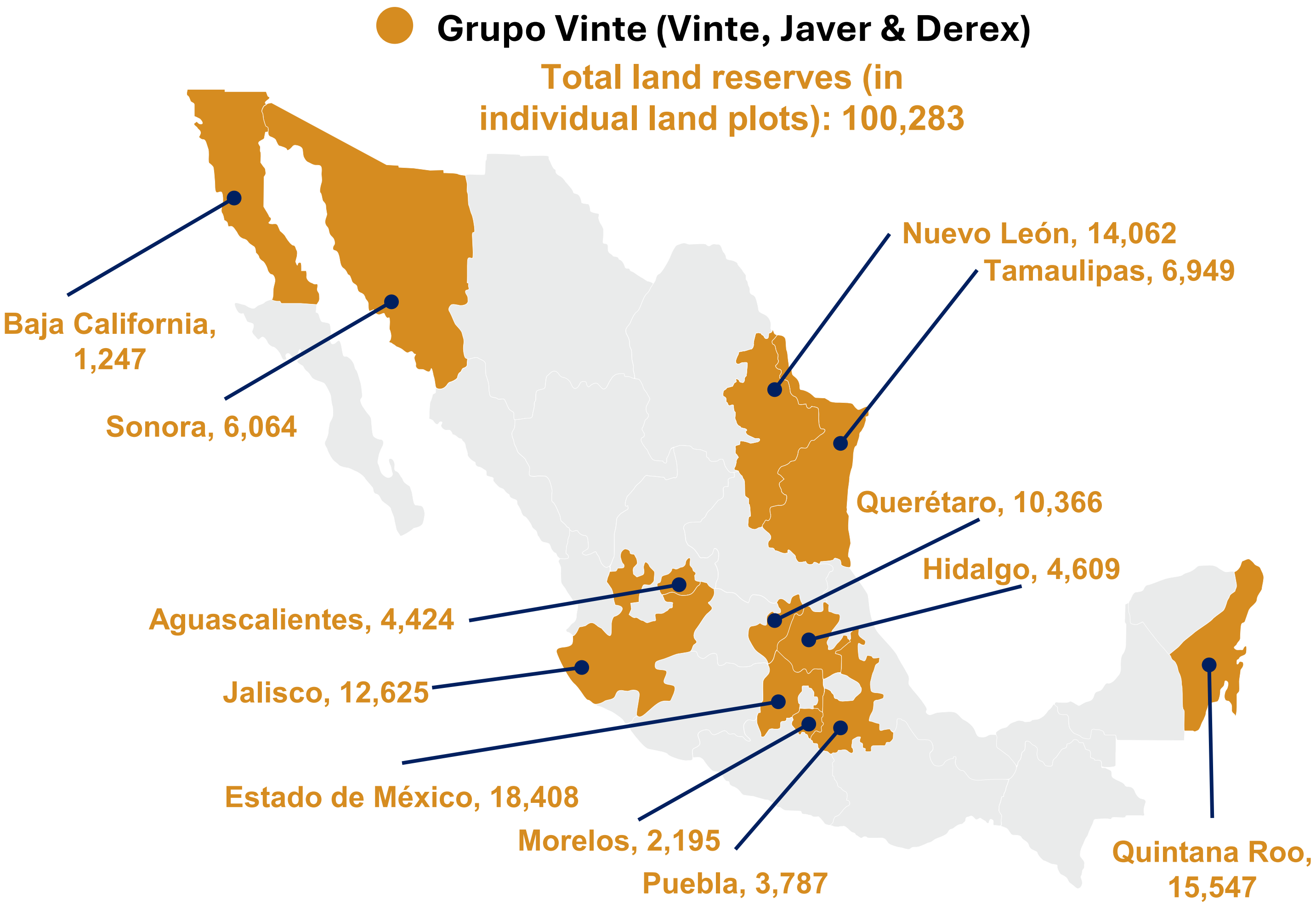
Vinte 16 communities

JAVER 40 communities

DEREX 3 communities

12 Mexican States

Vinte owns 100k of land plots for future sales of US$6Bn in houses (to be built).



Vinte's sustainable track record

- Diversification through housing price range, geography and mortgage type.
- Equity impact investors since 2008 & 14 long-term bonds issuances in the last 14 years (8 labeled bonds).
- Sustainable long-term business model (first and largest EDGE certifications from IFC).

Successful integration of strategic acquisitions

- Javer & Derex with extraordinary management.
- Construction and materials purchasing efficiency.
- Strengthened portfolio by brands, products and markets.

Financial strength

- Prepayment of Javer and Derex complex debt structures.
- Equity structure unified in a single stock with institutional shareholders aligned to a long-term view and impact.

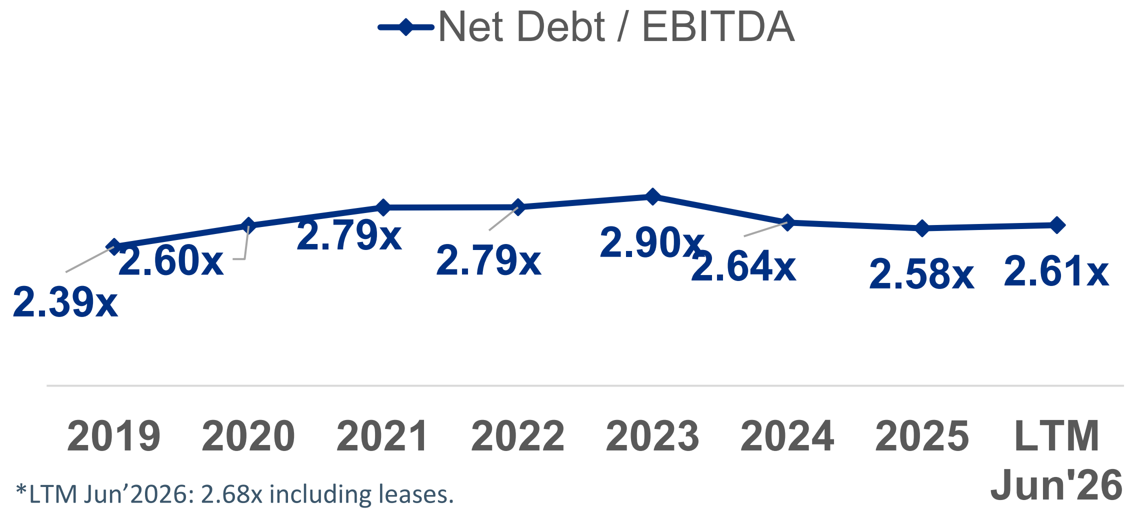
"Size matters"

- Vinte is now the 4rd largest homebuilder in LATAM.
- Greater scale, operating synergies and region optimization.

Grupo Vinte currently has a stable leverage and strong net profit growth.

Grupo Vinte

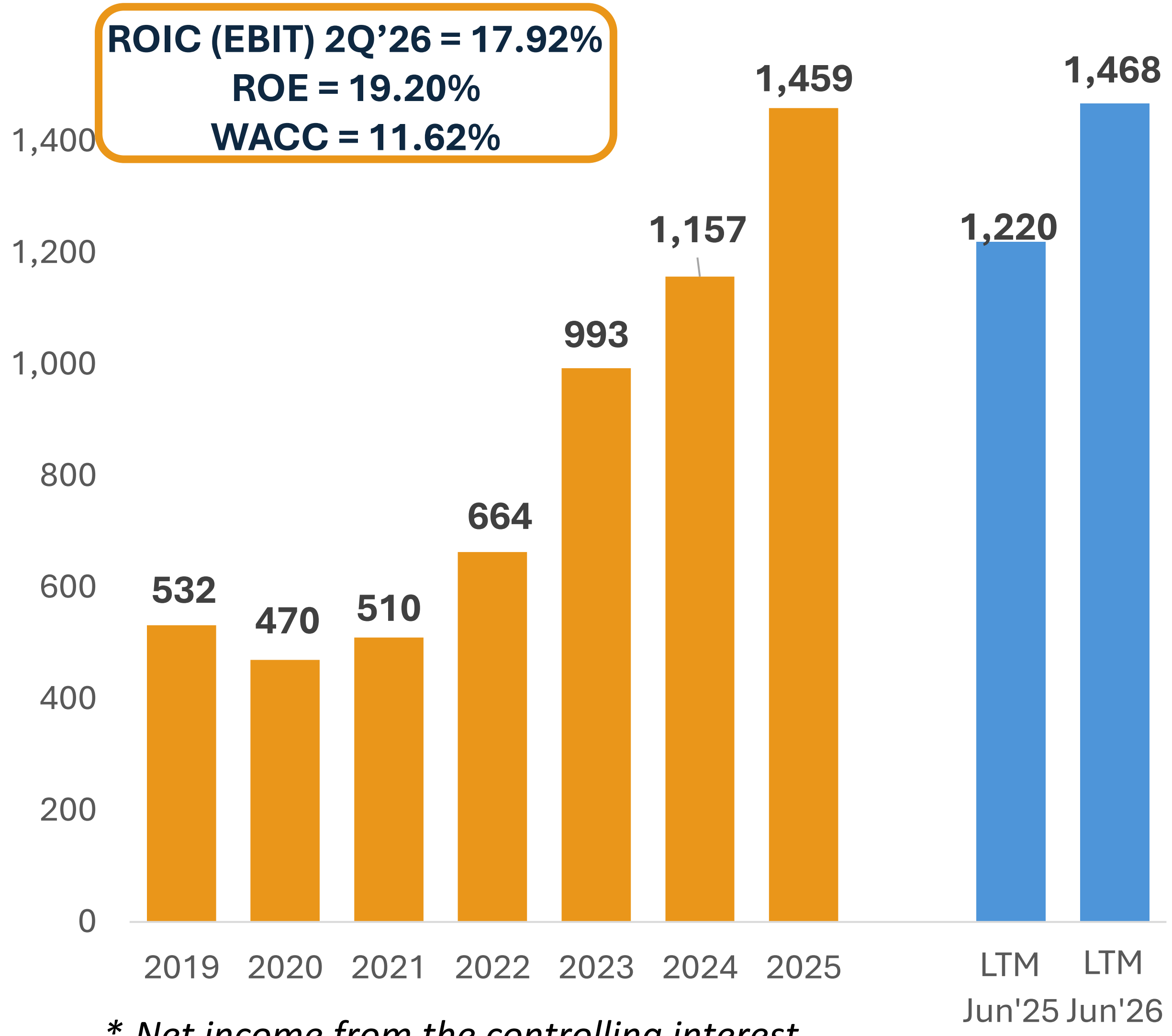
Net debt-to-EBITDA ratio stood at 2.61x as of June 30th, the lowest quarterly figure since 2019.



*LTM Jun’2026: 2.68x including leases.

- ✓ Vinte has had continuous access to long term debt since 2011 (4.2 years average current maturity).
- ✓ Most recent bonds issuance: MXN 2.5bn in June 2025 with 5 and 7-year maturities.
- ✓ AA- credit rating levels by Moodys and S&P, as well as AA levels by HR Ratings and Verum.

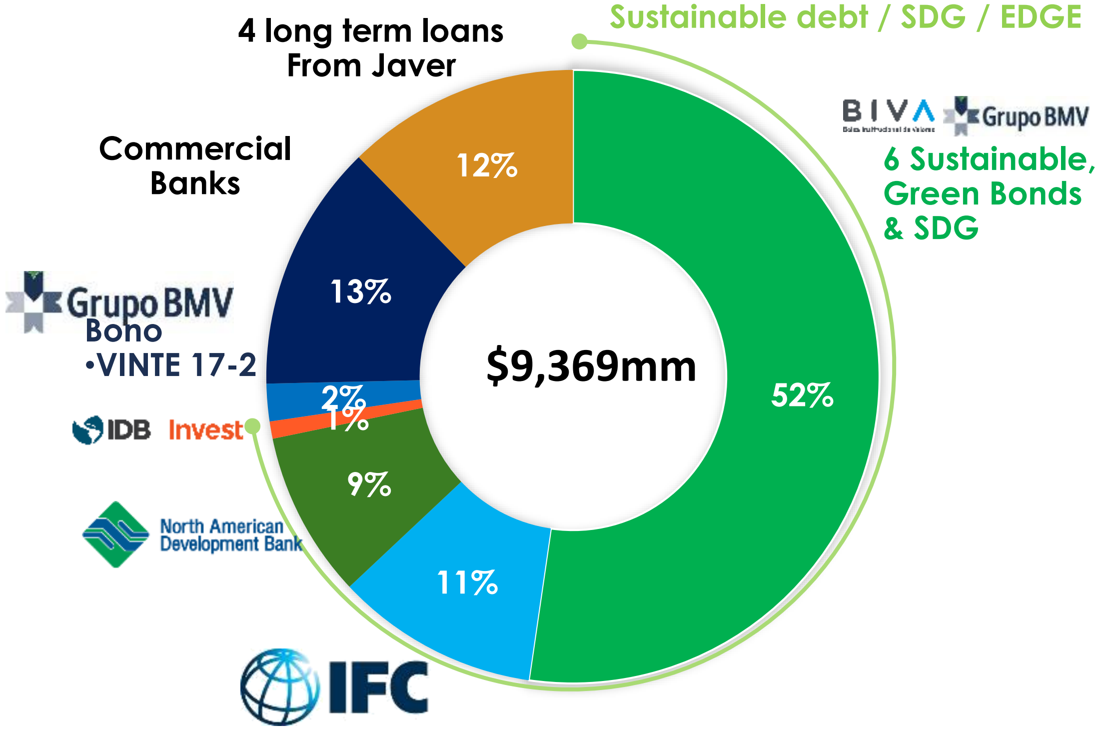
Proforma Net Income Vinte + Javer since 2019
(In million pesos)



** Net income from the controlling interest*
** 2025 including Derex*

Grupo Vinte's average debt maturity stood at 4.2 years, and we have more than one billion pesos in available long-term credit lines.

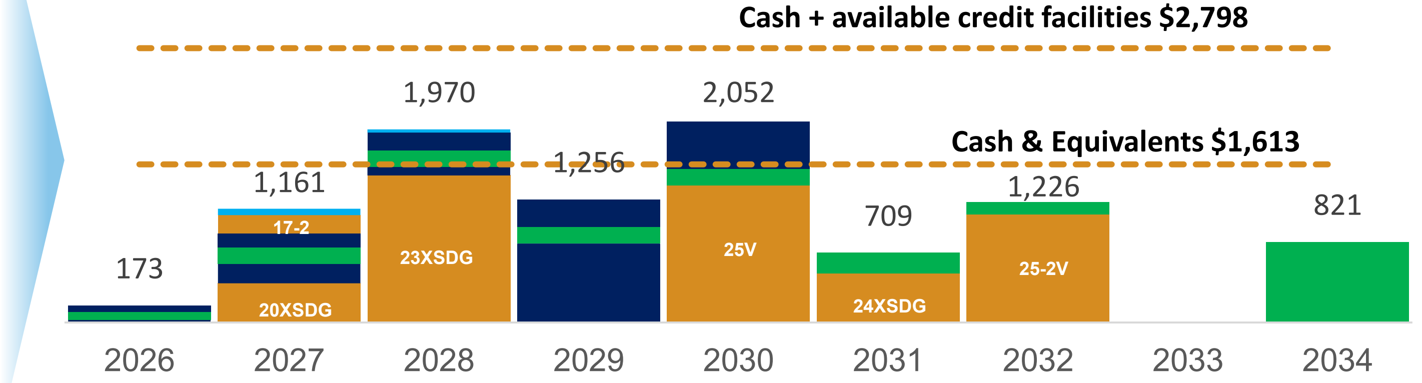
Total Debt as of June 30, 2026



- **73%** sustainable debt / SDG / EDGE
- **100%** of debt in pesos
- **72%** of total debt at fixed rate
- **11%** with real estate collateral

Drawn Debt Maturities and available Credit Lines

In millions pesos, as of June 30, 2026



Average debt maturity: **4.2 years**

Current Availability of Open Lines	
Actinver	150
BBVA	0
Banregio	100
BID Invest (Xante)	85
Bancoppel	200
HSBC	100
BX+ revolvente	200
BX+ (Javer)	250
Actinver (Javer)	100
Total	**1,185**

The new lines of credit offer a savings of about 75 basis points in interest rates compared to what we've been paying.

Grupo Vinte has successfully placed 14 bonds (including 6 sustainable, 3 SDG bonds and 2 green bonds), each one improving in conditions and placed amounts, proving an increased appetite for long term impact investing.

Bonds issued by Vinte

(Ticker "X" for Green & Social Bonds, "V" for Green Bonds & "SDG" SDG Impact methodology aligned Bonds)

Labeled bonds

2011
- **VINTE 11** Ps.$100 MM
- **VINTE 11-2** Ps.$100 MM

2012
- **VINTE 12** Ps.$200 MM

2014
- **VINTE 14** Ps.$200 MM

2017
- **VINTE 17** Ps.$315 MM
- **VINTE 17-2** Ps.$185 MM

2018 (labeled)
- **VINTE 18X** Ps.$800 MM

2019 (labeled)
- **VINTE 19X** Ps.$293 MM
- **VINTE 19-2X** Ps.$407 MM

2020 (labeled)
- **VINTE 20X SDG** Ps.$400 MM

2023 (labeled)
- **VINTE 23X SDG** Ps.$1,500 MM

2024 (labeled)
- **VINTE 24X SDG** Ps.$500 MM

2025 (labeled)
- **VINTE 25V** Ps.$1,400 MM
- **VINTE 25-2V** Ps.$1,100 MM

Impact funds that have supported or invested in these bonds issuances

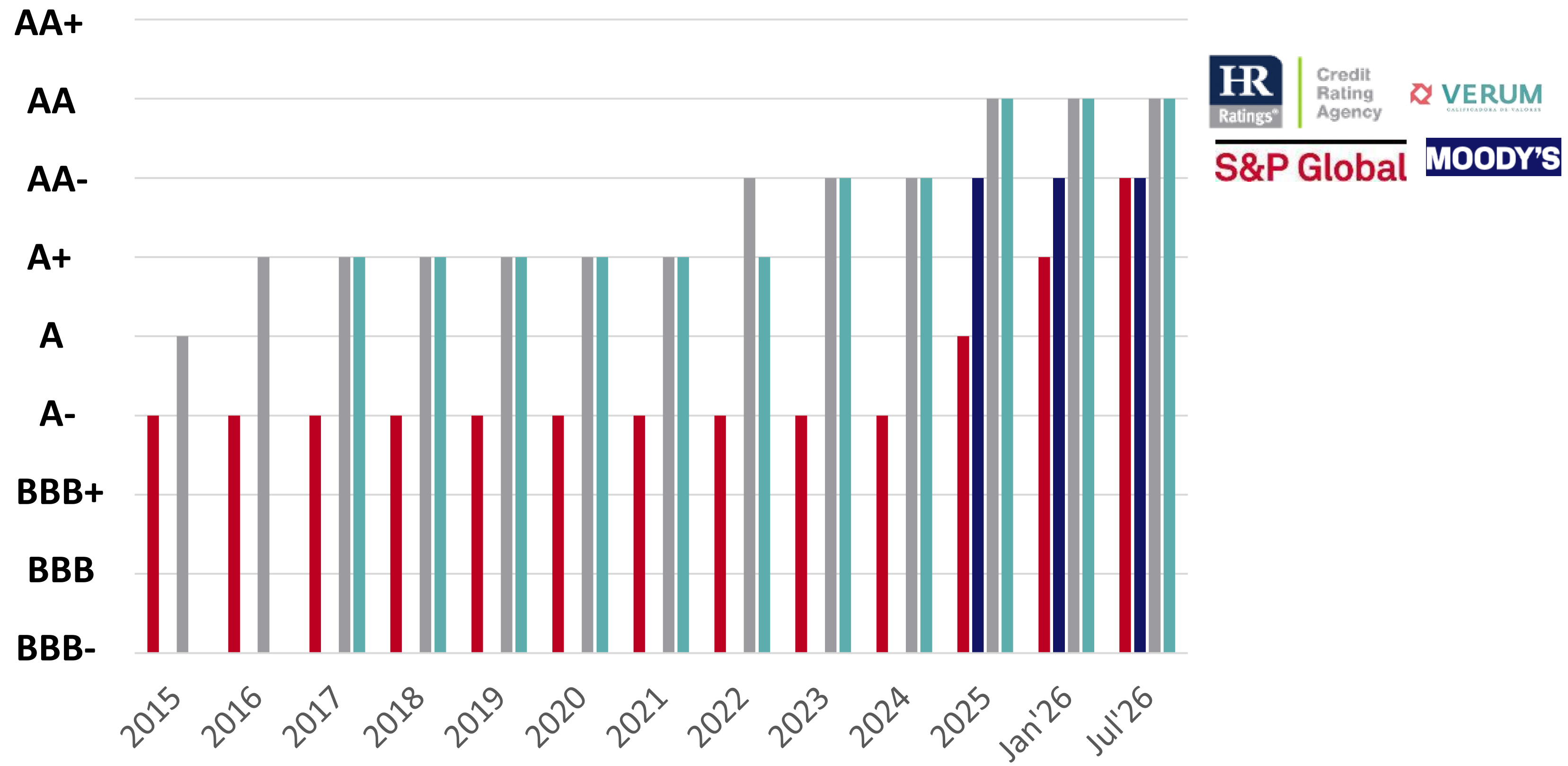
IFC | BID Banco Interamericano de Desarrollo | BID Invest | KFW DEG | finance in motion

Underwriters since 2011*

Banamex | Actinver | Santander | BBVA | GBM

***GBM in VINTE 26 posible issuance**

Continuous improvement in credit quality; 4 credit rating agencies that cover Grupo Vinte recently upgraded its rating.



Key factors driving the rating upgrades and the current stable outlook across the 4 rating agencies for Grupo Vinte:

S&P Global — **mxAA- rating with a stable outlook**

- Mexico's largest developer by units sold following the successful integration of Javer.
- Strong cash generation and improved maturity profile.

VERUM — **AA/M rating with a stable outlook**

- Solid start to consolidated Vinte-Javer operations.
- Revenue growth and operating profitability exceeding expectations.
- Deleveraging with an improved maturity profile

HR Ratings Credit Rating Agency — **HR AA rating with a stable outlook**

- Improvement in financial metrics and higher-than-expected growth.
- Undisputed sector leader in Mexico.

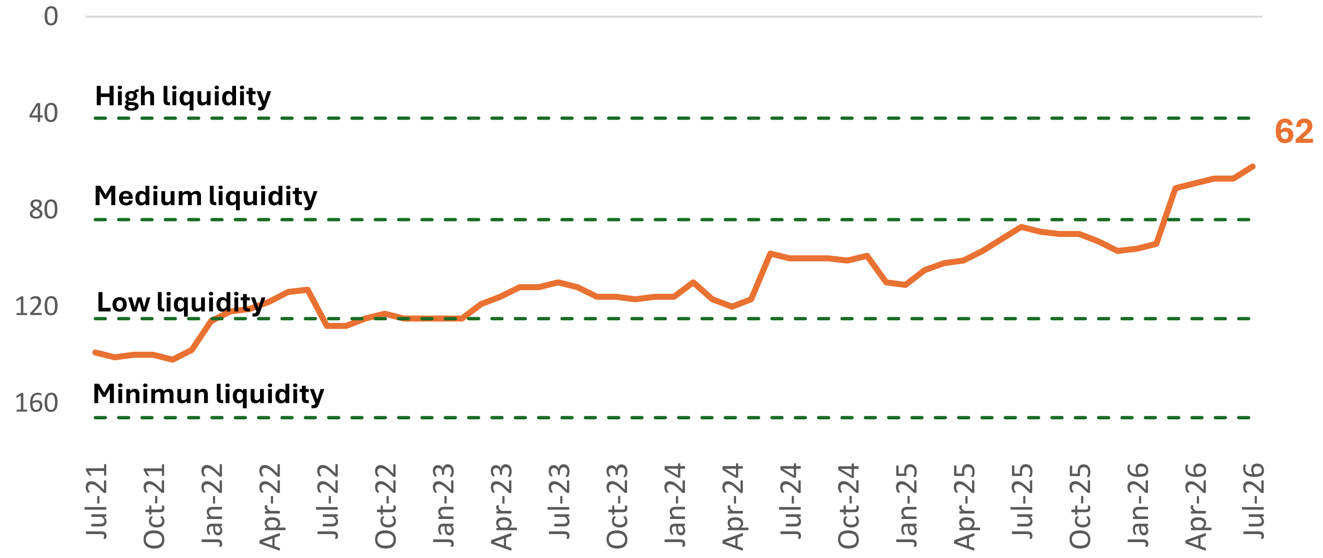
MOODY'S — **AA-.mx rating with a stable outlook**

- Proven track record of growth, even during periods of economic slowdown.
- Greater scale and product and geographic diversification.
- Leverage below 3.75x.

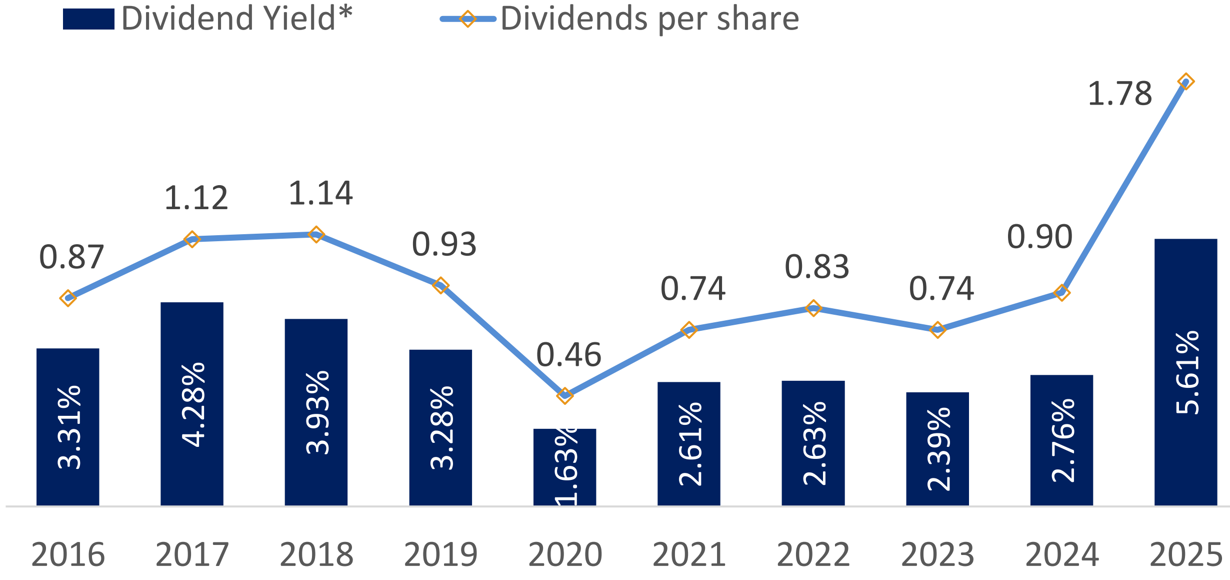
Strength of Vinte's capital: over the last 10 years, the total return on Vinte's stock has kept pace with the IPC, even outperforming it during years of uncertainty. Furthermore, the stock's liquidity has increased following the acquisition of Javer, and dividend payments have risen.

GRUPO Vinte

Stock liquidity index



Vinte's dividends

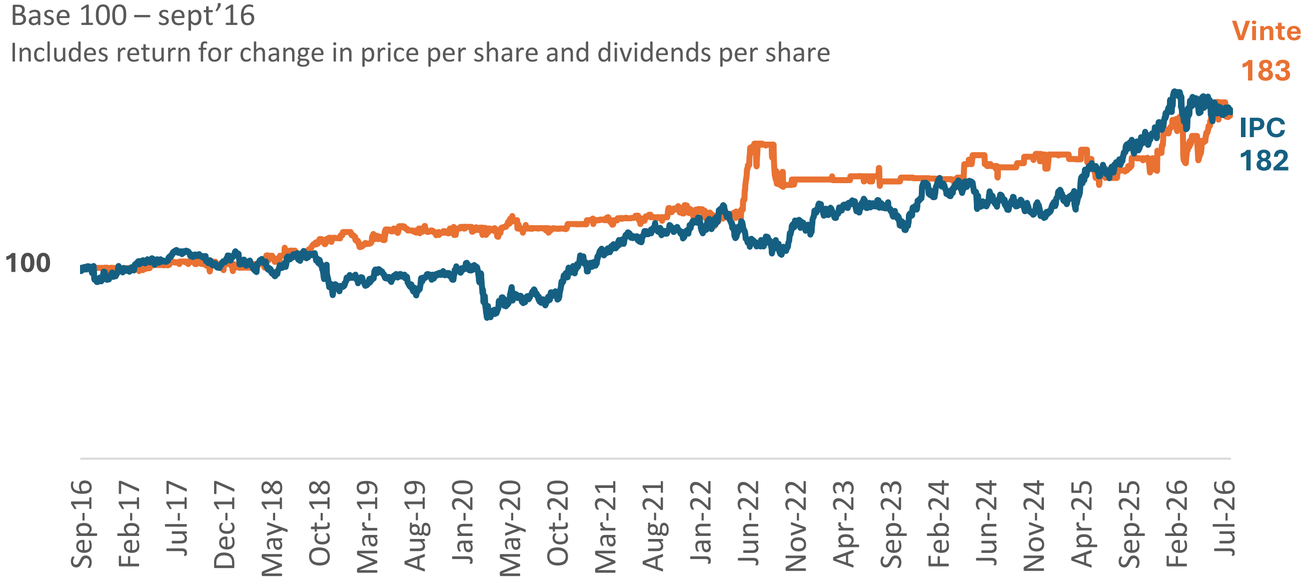


**Dividend Yield* estimated with EOY share price.

Total Return Vinte's Share

Base 100 – sept'16

Includes return for change in price per share and dividends per share



Vinte has issued five equity placements on the market since 2016.

Market Capital Subscriptions	Amount *Million pesos*	Investors
2016	1,209	Pension Funds, F. Offices & Institutional I.
2019	350	Proparco
2020	397	Impact Fund Denmark (IFD)
2024	1,944	Proparco, IFD, Pension Funds, F. Offices & Inst.
2025	102	Inst. & Derex

Additionally, in March 2026, Vinte's repurchase fund sold MXN 252 million on the secondary market, where there was demand for an additional MXN 283 million.

We are covered by 6 analysts, with a BUY rating and an upside potential of +49% and are included in Bradesco BBI's Small Giants list.

Current equity analyst coverage

Potential stock price growth based on the average of these new analyst reports = +49%

Institution	Coverage Initiation Date	Recommendation	Target Price in pesos
Green Street	Aug'2026	Green Street's First Mexican Homebuilder Market Review	
GBM	Mar'2026	Buy	56.60
btg pactual	Feb'2026	Buy	47.40
Actinver	Top-Pick Feb'26 (coverage since Nov'2016)	*Outperform*	47.00
STONEGATE	Oct'2025	DCF & EV/EBITDA valuation upside	52.00
bradesco bbi	Mar'2025	Inclusion in the Mexico Small Giants list	
APALACHE ANÁLISIS	Nov'2022	Buy	54.50
MIRANDA PARTNERS	Dec'2018	Buy	55.00

Corporate Governance & Senior Management

Board of Directors			
Proprietary Members		**Independent Members**	
Sergio Leal Aguirre	Chairman of the Board	**Manuel Oropeza Fuentes**	Independent Board Member (Goldco Consulting Founder)
René Jaime Mungarro	Board Member	**Víctor Barreiro García Conde**	Independent Board Member (CEO MRP Group)
Carlos Cadena Ortiz de Montellano	Board Member	**Ursula Wilhelm Nieto**	Independent Board Member (IRO Banamex)
Antonio Blas Zúñiga Hernández	Board Member	**Eugenio Garza y Garza**	Independent Board Member (Rector UDEM & Ex CFO FEMSA & ex CEO Javer)
José Antonio Soto Montoya	Board Member		
Domingo Alberto Valdés Díaz	Board Member		
René Martínez Martínez	Board Member		

Non-member Secretary of the Board: Luis Octavio Núñez Orellano, Kuri Breña, Sánchez, Ugarte y Aznar, S.C. Deputy Managing Partner
Non-member alternate secretary of the Board: Oliverio de la Garza Ugarte, Legal Director of Grupo Vinte.

Audit Committee | **Corporate Practices Committee** | **Capital Allocation Committee**

Equipo de Administración					
Chairman of the Board **Sergio Leal**	CEO **René Martínez**	Executive Committee Member **René Jaime Mungarro**	CFO **Domingo Valdés**	CEO Derex **Aurora García de León**	Legal Director **Oliverio de la Garza**

Fuente: Información pública de la Compañía

Grupo Vinte ranks among the 10 largest publicly traded housing developers in the Americas by number of homes delivered as of the end of 2025.

GRUPO Vinte

Data in millions of USD

Position	Company	Country	Units 2025	Avg. Price (thousands)	Revenue	EBITDA	Net Income	EV/ EBITDA	P/BV	P/E	Dividend yield 2026
1	D.R. Horton		**84,863**	370	34,250	4,684	3,710	11.8	2.1	14.2	1.2%
2	Lennar Corporation		**82,583**	391	34,187	2,962	1,786	10.5	1.5	18.9	1.9%
3	MRV & Co		**38,526**	47	1,951	102	-186	24.2	0.8	-4.2	N/D
4	PulteGroup		**29,572**	566	17,312	3,344	2,425	7.1	1.7	9.7	0.9%
5	NVR, Inc.		**21,915**	461	10,324	1,841	1,340	10.6	5.3	16.7	N/D
6	Construtora Tenda		**19,506**	41	748	106	111	5.9	2.5	6.0	6.0%
7	Cury Construtora		**16,011**	55	966	232	175	7.6	7.2	10.2	2.0%*
8	**Grupo Vinte**		**15,681**	**53**	**844**	**148**	**76**	**5.8**	**1.1**	**6.1**	**5.6%**
9	Meritage Homes		**15,026**	384	5,861	576	453	9.7	0.9	10.4	2.8%
10	Cyrela Brazil Realty		**14,354**	117	1,686	340	429	7.5	1.1	4.7	9.9%

Source: Bloomberg and each company's public information.

LTM declared dividends & stock price as of YE 2025.

*Cury's dividend yield over the last 12 months is 16.4%, primarily driven by a dividend payment following its follow-on offering in December 2025.

GRUPO Vinte®

02

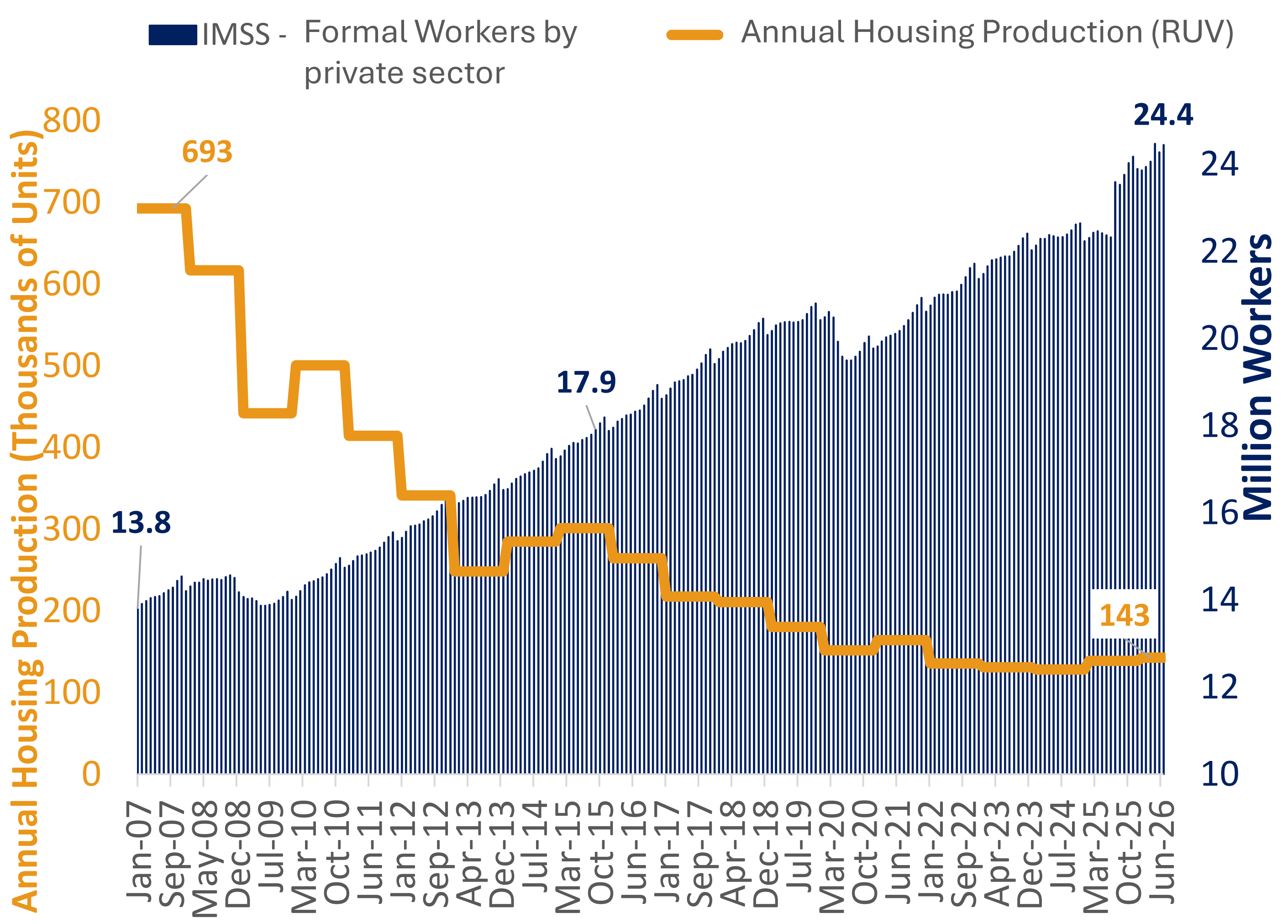
Housing sector fundamentals

The housing sector in Mexico is underpinned by solid structural fundamentals.

1. Housing production in Mexico continues at historic lows; home prices have increased at twice the inflation rate since 2015. Recent public policy initiatives seek to address the housing deficit and sustained structural demand.
2. Young population pyramid and the creation of 2.2 million new formal jobs over the past two years (despite modest GDP growth).
3. The minimum wage has tripled in real terms over the last seven years.
4. Consumer confidence and housing purchase confidence remain at high and stable levels.
5. Strong appetite from Infonavit and commercial banks to continue originating mortgages.
6. Stronger growth in central, northern, and tourism-driven regions
7. A 500bps reduction in Cetes interest rates over the past 24 months, with inflation around 4%.

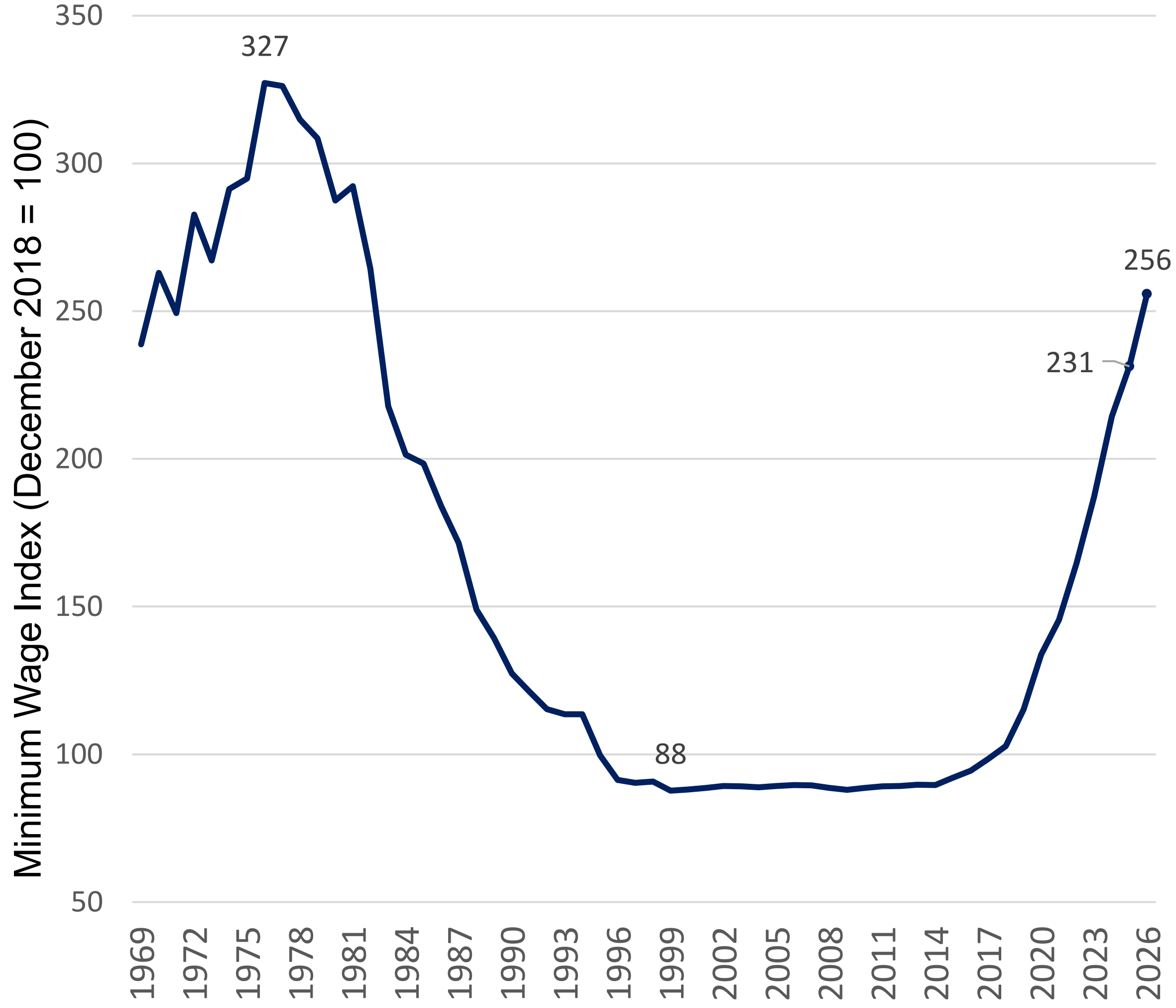
Housing supply has remained at historically low levels, while formal employment has steadily increased, accompanied by a strong rise in wages.

Formal Employment and Housing Supply in Mexico



Source: IMSS

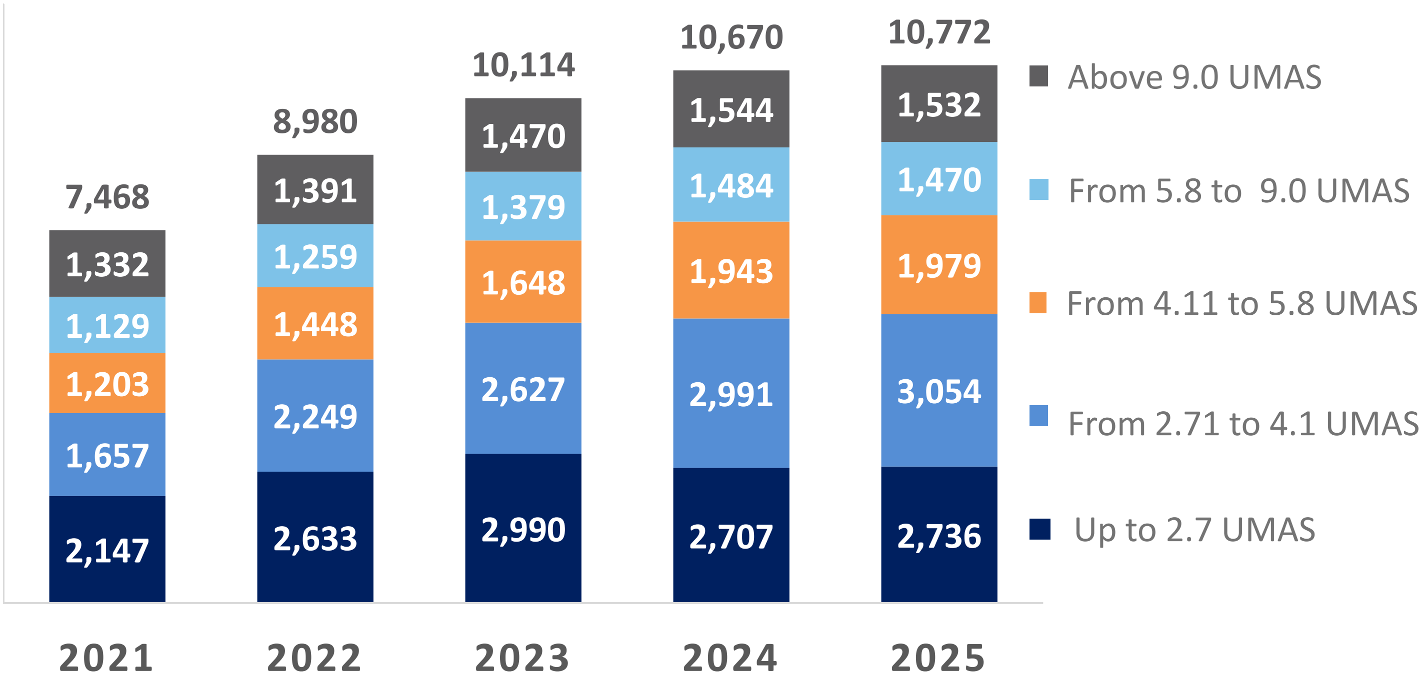
Real Minimum Wage Index



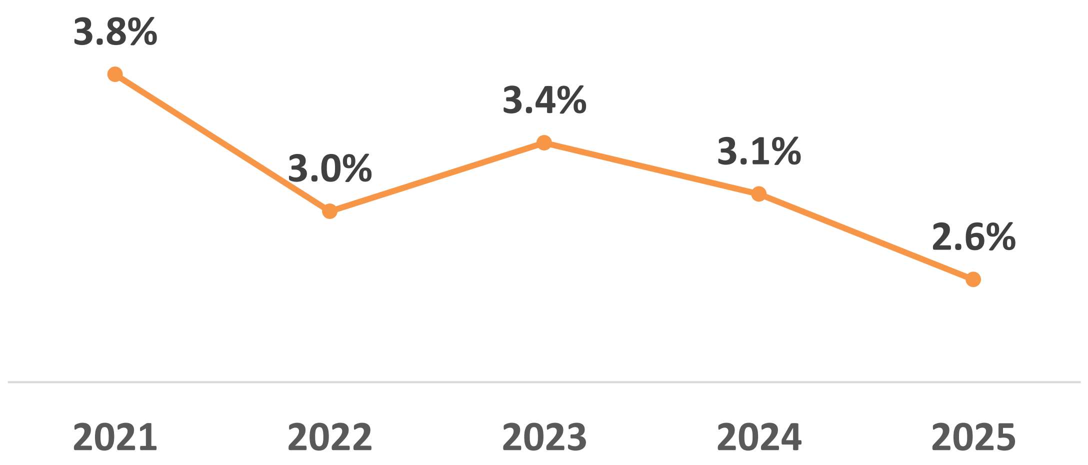
Source: Banxico / Gobierno de México

Over the past few years, potential demand among Infonavit beneficiaries has grown meaningfully.

Infonavit Beneficiaries with Potential for a New Mortgage
(thousands of beneficiaries)



National Unemployement Rate



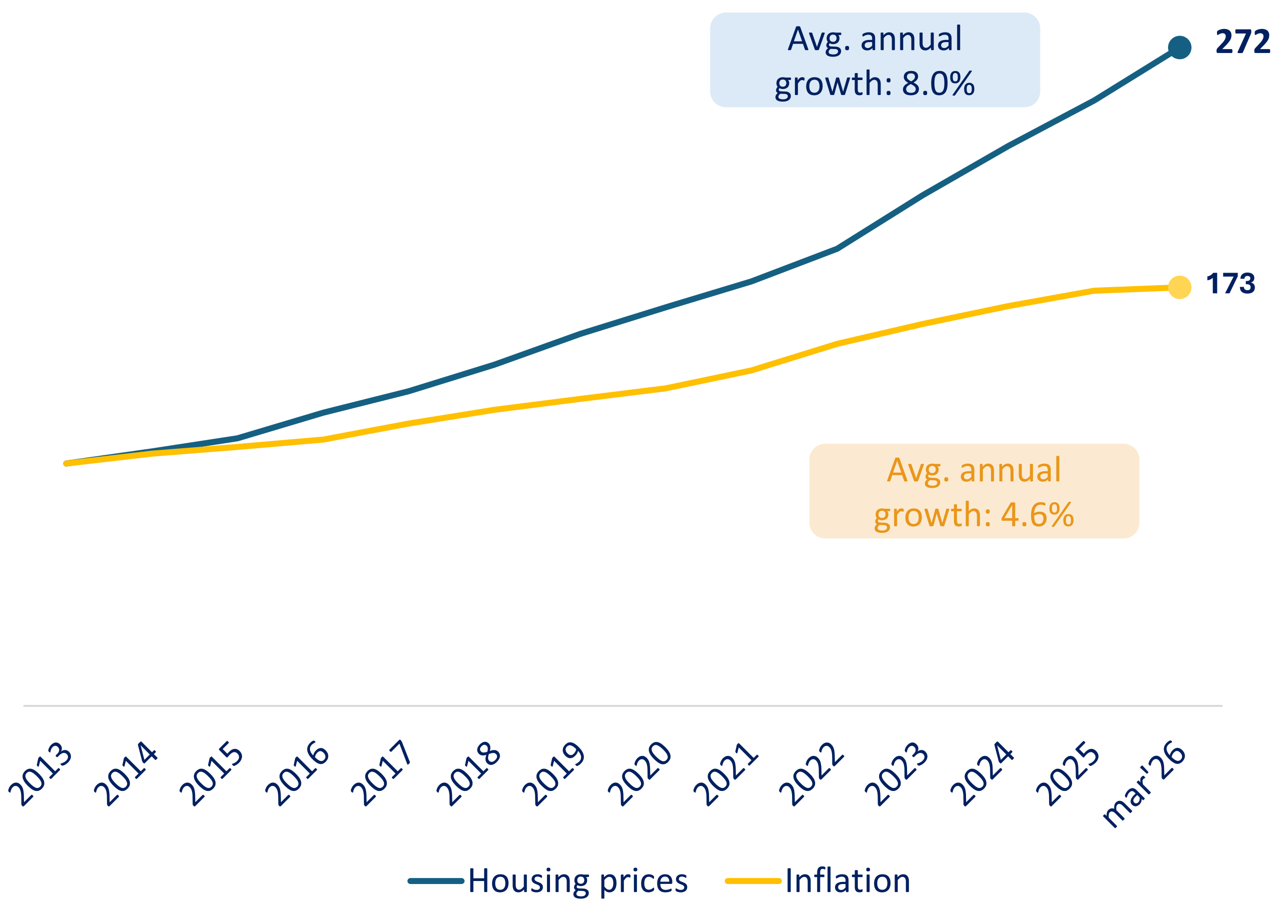
Source: INEGI.

**Includes potential demand for traditional and second mortgage loans.*
Infonavit's potential eligible demand totaled 10.8 million beneficiaries as of February 28, 2025.
Source: Infonavit.

Housing price growth at an accelerated rate.

- Home prices in Mexico have grown at an average pace nearly twice that of inflation since 2015, reflecting stronger demand than supply since 2015.

Home Price Growth according to SHF(1) and INPC(2)
(Dec'2013, base = 100)



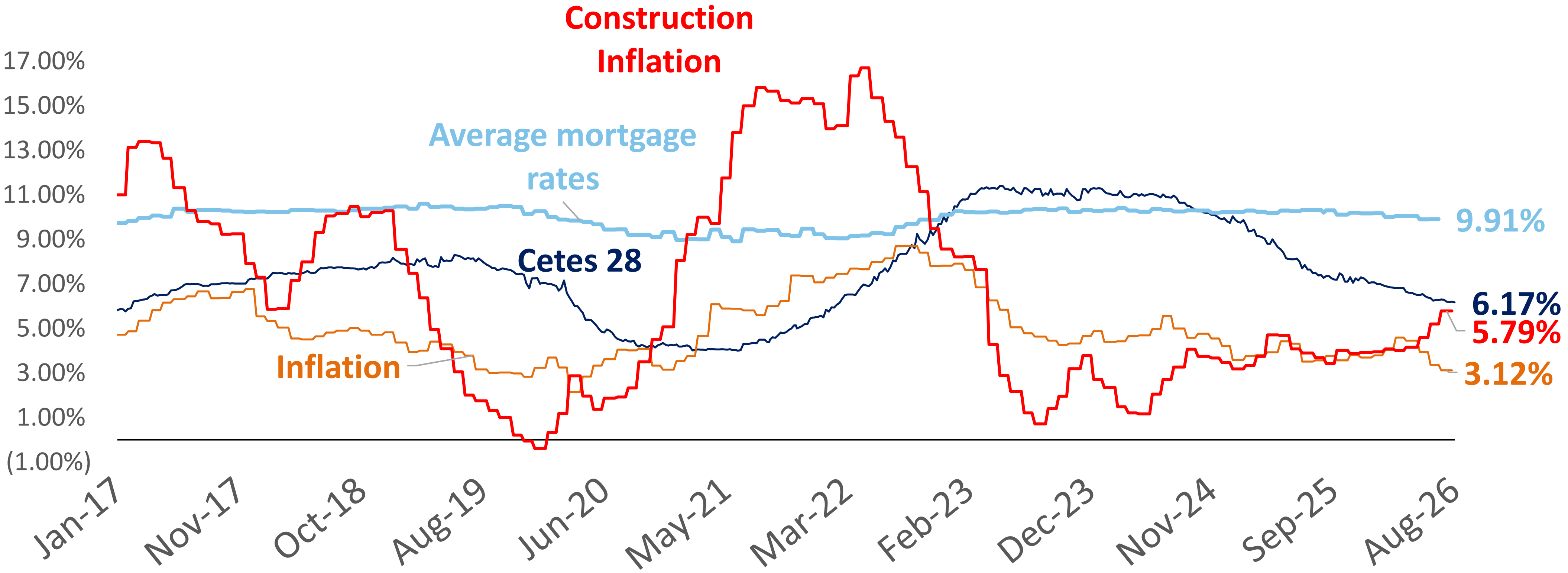
Key states in the country	Growth Mar'26 vs Mar'25	Compound Annual growth rate Mar'13-Mar'26
National	**8.7%**	**8.0%**
Aguascalientes	12.0%	8.0%
Baja California	10.7%	9.2%
Coahuila	8.1%	7.6%
Chihuahua	9.8%	8.1%
CDMX	4.5%	8.1%
Hidalgo	9.4%	6.8%
Jalisco	13.0%	8.7%
State of Mexico	5.3%	6.5%
Nuevo Leon	9.7%	8.4%
Puebla	9.6%	8.1%
Queretaro	7.6%	7.9%
Quintana Roo	13.1%	9.6%
Sonora	9.3%	7.9%
Tamaulipas	10.4%	8.0%

Source: SHF & INEGI
(1) Acronym for Sociedad Hipotecaria Federal
(2) Acronym for Índice Nacional de Precios al Consumidor

The recent reduction in Cetes interest rate for more than 500bps in the last 2 years (even as Banxico has stopped to lower the reference rate); conversely construction materials inflation has increased recently.

Benchmark Rates

(28-Day Cetes, Average Mortgage Origination Rate & Inflation)



* Cetes as of August 2026, General and Construction Inflation as of July 2026 & Average Mortgage Origination Rate as of June 2026.

Source: Banxico & CNBV

Disclaimer

The information contained in this presentation has been prepared by Vinte Viviendas Integrales S.A.B. de C.V. ("Vinte") and does not include, nor intends to include, the information necessary to make any decision on investment related to Vinte. Likewise, the information contained herein is for information purposes only.

The material set forth in this presentation provides general background information about Vinte as of the date hereof. The information contained herein is in summary form and does not purport to be complete. It may include information derived from publicly available sources that have not been independently verified. No representation or warranty, express or implied, is made concerning, and no reliance should be placed on, the accuracy, fairness, or completeness of this information.

This presentation may contain certain forward-looking statements and information relating to Vinte that reflect the current views and/or expectations of Vinte and its management with respect to its performance, business and future events. Forward-looking statements include, without limitation, any statement that may predict, forecast, indicate or imply future results, performance or achievements, and may contain words like "anticipate", "believe", "estimate", "expect", "forecast", "plan", "predict", "project", "target" or any other words or phrases of similar meaning. Such statements are subject to a number of risks, uncertainties and assumptions. We caution you that a number of important factors could cause actual results to differ materially from the plans, objectives, expectations, estimates and intentions expressed in this presentation, including market acceptance of Vinte's products or services; volatility in the housing industry, the Mexican economy and the financial markets; changes in legislation, accounting standards, taxation and government policies affecting the housing sector. In no event shall Vinte or any of its affiliates, directors, officers, agents, employees, shareholders be liable before any third party for any investment or business decision made or action taken in reliance on the information and statements contained in this presentation or for any consequential, special or similar damages. All forward-looking statements in this presentation are based on information and data available as of the date they were made, and Vinte undertakes no obligation to update them in light of new information or future developments. This presentation and its contents are proprietary information and may not be reproduced or otherwise disseminated in whole or in part without Vinte's prior written consent.

Moreover, this document, in full or partially, or its distribution does not form part, nor shall it be relied on, for executing any agreement or to make any investment decision in relation thereto, provided that the information contained in this presentation shall be subject to verifications, corrections, updates and changes without prior notice, therefore, any decision to purchase securities under any public or private offering shall be made only based on the information contained in an offering memorandum, private placement memorandum or a prospectus, as applicable. Any person receiving this presentation shall not interpret the contents thereof as a legal, a tax or investment advice, provided that such persons shall consult their own advisors to such effect, and additionally, upon receiving it, they shall acknowledge that (i) the information herein contained is for information purposes only and that such information does not cover, nor it does intend to cover, all the aspects required to consider making an investment; and (ii) no decision to acquire or sell securities, make any investment, make decisions on investments or recommend an investment to third parties shall be made based on the information herein contained, and such persons waive any right they may have in relation to the information included herein.

Nor the National Banking and Securities Commission (*Comisión Nacional Bancaria y de Valores*), the Stock Exchange or any other authority has approved, reviewed, commented or disapproved the information contained in this presentation, nor its completeness or accuracy. In accordance with the Mexican Securities Law (*Ley del Mercado de Valores*), public offering of any securities is restricted to those registered before the National Registry of Securities (*Registro Nacional de Valores*) with the previous authorization granted by the National Banking and Securities Commission (*Comisión Nacional Bancaria y de Valores*). Any public offering to be made in the United Mexican States must comply with the requirements established in the Mexican Securities Law (*Ley del Mercado de Valores*), which include, among others, submitting a prospectus that includes, inter alia, a description of the financial, administrative, economic, accounting, and legal condition as well as the relevant information that contributes to the adequate decision making of investors. This presentation does not substitute the information that would need to be included in any such prospectus. This presentation does not constitute an offering or invitation or request of an offering or solicitation, to sell, issue, subscribe or purchase any securities of Vinte.

Vinte's securities have not been registered under the Securities Act of 1933 and may not be offered or sold in the United States of America absent registration or an applicable exemption from the registration requirements. This presentation does not constitute an offer to sell, or solicitation of an offer to buy, any securities from Vinte or any other person.