



Earnings Release 3Q'2026

During 3Q'26, Grupo Vinte grew revenue by 5.9% and EBITDA by 13.1%, delivered an 18% ROIC, and maintained leverage of 2.62x Net Debt/EBITDA.

- ✦ During the first nine months of the year, Grupo Vinte recorded **cumulative growth of 7.9% in revenue, 12.3% in EBITDA, and 3.8% in net income**, in line with the annual business plan.
- ✦ During the quarter, Grupo Vinte grew **5.9% in revenue and 13.1% in EBITDA**, with a **2.1 p.p. expansion in gross margin, reaching 34.8%. Net income declined 0.6%** due to a higher effective deferred income tax rate, with no deterioration in operating performance. Meanwhile, **ROIC stood at 18% vs. a WACC below 12%**. Grupo Vinte's **average home price** in 3Q'26 was Ps.1.2 million, **17.5% higher than 3Q'25**, reflecting the Company's positioning in higher-value segments, in line with the Company's business plan.
- ✦ As of September 30th, leverage stood at 2.62x net debt to EBITDA, **marking 8 consecutive quarters below 3.00x**. As of 3Q'26, Grupo Vinte has a 100% pesos denominated debt structure, with **an average tenor of 4.0 years** and **72% labeled as sustainable, SDG or EDGE**, as well as **more than Ps.1,750 million pesos in available credit lines**, which allows it to seek to prepay its most expensive loans and continue reducing its financial cost in the medium term.
- ✦ In August, Grupo Vinte successfully placed the **VINTE 26 bond** for **Ps.500 million** (twice the amount originally planned), with a 3.5-year term and a **fixed rate of 8.34%**. The placement had **272 investors** (one of the placements with the highest number of investors in Mexico), **and an 'AA' rating from HR Ratings**.
- ✦ VINTE's **share** has maintained its position in the market liquidity index at average market liquidity **over the past 7 consecutive months**, already ranking at **position #69 in September 2026** among all public companies in Mexico.
- ✦ On October 12th, Grupo Vinte made the **first payment of the dividends declared in April, of Ps.1.24 per share**, out of a **total of Ps.1.78 approved (5.1% yield** on the share price at that time), with the **remaining Ps.0.54 per share** payable in February 2027.
- ✦ **Fundación Vinte was selected as one of the winning organizations of Home Runs Banamex 2026**, a program promoted by Fomento Social Banamex and Fundación Alfredo Harp Helú on its 30th anniversary.

Message from the Chairman of the Board

Grupo Vinte today has a presence in 12 states across the country through its three brands, Vinte, Javer, and Derex, with a volume of approximately 15,000 homes per year. The synergies among the three companies are translating into value creation through improved operating margins, a lower cost of financing, and the strengthening of our land reserves in the highest-growth markets.

During the third quarter of 2026, Grupo Vinte maintained a ROIC of 18%, versus a WACC below 12%. This spread reflects our discipline in capital allocation and the Group's ability to grow profitably, while maintaining the social and environmental purpose that has characterized us since our founding.

In August, Green Street, a California-based firm with more than 40 years of experience in real estate market analysis and research, published its first study of Mexico's housing sector. The report includes a review of the sector's and the country's fundamentals, as well as a detailed analysis of Grupo Vinte's track record, and is available on our website.

On October 12th, we made the first payment of the dividend approved in April, and the second payment will be made before the end of February 2027 (the total amount is equivalent to 35% of 2025 net income, above the 25% minimum established in our policy). These ongoing dividends reflect our commitment to generating long-term value for our shareholders.

We are optimistic about the year-end, with cumulative results in line with our business plan. Housing demand in Mexico has solid, long-term fundamentals. Grupo Vinte today has the scale, financial structure, and geographic presence to continue growing and creating value for our shareholders and for Mexican families.

Sergio Leal Aguirre,
Chairman of the Board

Message from the Chief Executive Officer

In the first nine months of 2026, Grupo Vinte grew 7.9% in revenue and 12.3% in EBITDA, with EBITDA margin expanding from 17.6% to 18.3%. These results reflect the strength of our business platform, which integrates Vinte, Javer, and Derex, and the progress in capturing synergies across the three brands.

During the third quarter, revenue grew 5.9% and EBITDA increased 13.1%, in line with the Group's business plan. The increase in the average sale price and greater construction efficiencies across the three brands raised gross margin from 32.7% to 34.8%.

The average price of homes titled increased 17.7% versus the third quarter of 2025, offsetting the 10.1% decline in the number of homes titled. This performance reflects our positioning in the Ps.1.0 to Ps.1.5 million segment, given the progress in formal employment, the increase in minimum wages, and the boost provided by Infonavit to schemes such as Unamos Créditos. Sales through this scheme represented 23% of our revenue in the quarter, compared to 19% in the same period of the prior year.

During the quarter, we also began titling homes in Morelos, bringing Grupo Vinte's presence to 12 states across the country and strengthening the geographic diversification of our revenue.

Looking ahead to the 2026 year-end, our priorities are to continue consolidating synergies across Vinte, Javer, and Derex, strengthen our margins, and maintain disciplined capital allocation. We are working to close the year in line with our business plan, which includes approximately 10% revenue growth, a reduction in leverage, and positive cash flow from operations.

René Martínez Martínez,
Chief Executive Officer

During the first nine months of 2026, Grupo Vinte grew 7.9% in revenue, 12.3% in EBITDA, and 3.8% in net income, in line with the business plan.

2026
Vinte + Javer
+ Derex

2025
Vinte + Javer

Income Statement			% Growth	Margins		Price Change: +21.8%
(Ps. thousands)	Jan-Sep '25	Jan-Sep '26	9M 2026	Jan-Sep '25	Jan-Sep '26	
Homes (titled units)	11,101	9,817	(11.6%)	Avg. Price 988.8	Avg. Price 1,204.2	
Revenues	11,055,610	11,928,194	7.9%	100.0%	100.0%	
Cost of Sales (excluding interest)	7,476,599	7,871,516	5.3%	67.6%	66.0%	
Gross Profit	3,579,011	4,056,678	13.3%	32.4%	34.0%	
SG&A	1,672,422	1,915,690	14.5%	15.1%	16.1%	
Other expenses (revenue)	(8,633)	(581)	(93.3%)	(0.1%)	(0.0%)	
EBITDA Adjustments	29,243	41,215				
EBITDA	1,944,466	2,182,785	12.3%	17.6%	18.3%	
(-) EBITDA Adjustments	(29,243)	(41,215)				
Dep y amortization	109,592	121,868	11.2%	1.0%	1.0%	
Comprehensive Financial Result	406,812	508,860	25.1%	3.7%	4.3%	
Share of JV Results	(4,467)	(3,654)	(18.2%)	(0.0%)	(0.0%)	
Earnings Before taxes	1,394,352	1,507,188	8.1%	12.6%	12.6%	
Income tax	419,881	495,761	18.1%	3.8%	4.2%	
Net Income	974,470	1,011,427	3.8%	8.8%	8.5%	
Non-controlling interest	2,541	3,533	39.1%	0.0%	0.0%	
Net Income controlling part	971,930	1,007,894	3.7%	8.8%	8.4%	
# of shares (millions)	279.2	281.4	0.8%			
Earnings per share	3.48	3.58	2.9%			

¹ The adjustments considered in EBITDA include share-based payments, employee profit sharing (PTU), and other income related to Javer

During 3Q'26, Grupo Vinte grew 5.9% in revenue and 13.1% in EBITDA, in line with the business plan, although net income declined 0.6% due to an increase in the (deferred) income tax rate.

2026
Vinte + Javer
+ Derex

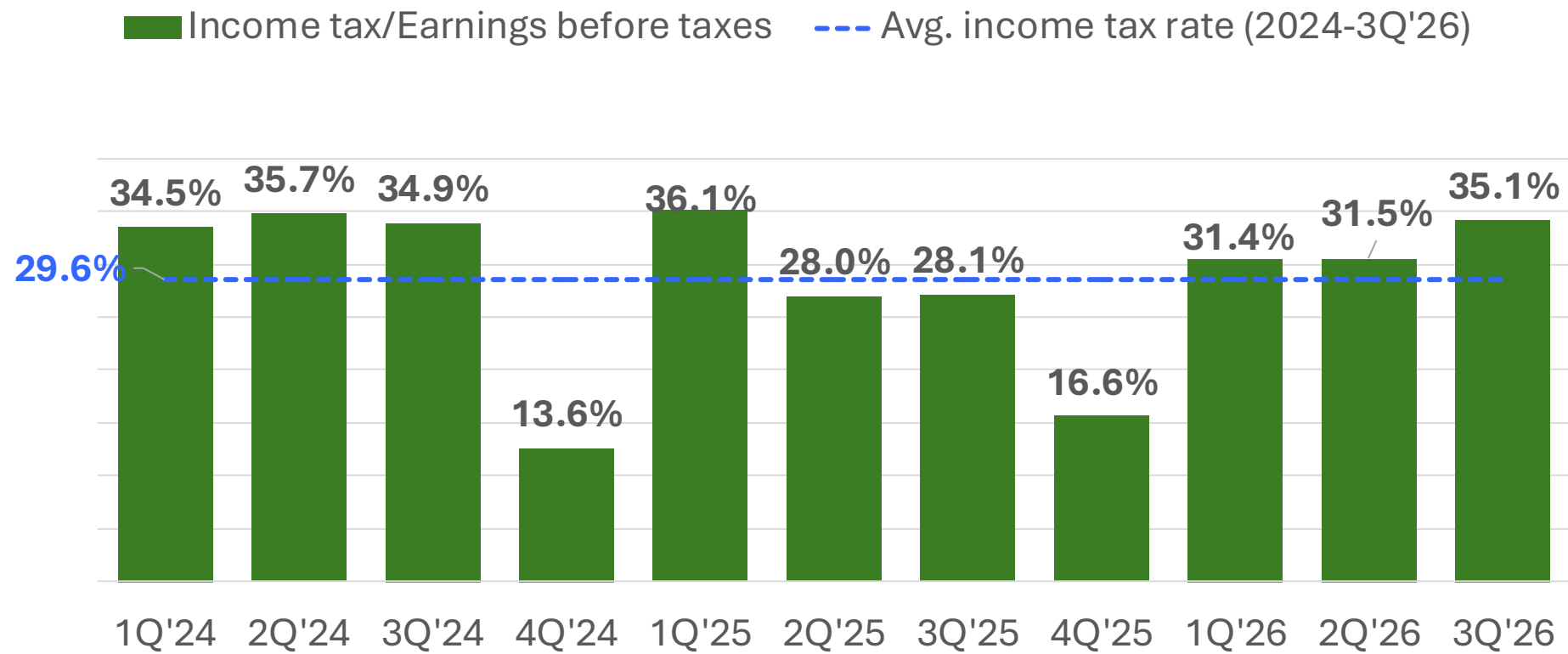
2025
Vinte + Javer

Income Statement			% Growth	Margins	
(Ps. thousands)	Jul-Sep '25	Jul-Sep '26	3Q 2026	Jul-Sep '25	Jul-Sep '26
Homes (titled units)	3,967	3,565	(10.1%)	Avg. Price 1,031.1	Avg. Price 1,211.5
Revenues	4,117,127	4,361,109	5.9%	100.0%	100.0%
Cost of Sales (excluding interest)	2,772,617	2,845,490	2.6%	67.3%	65.2%
Gross Profit	1,344,510	1,515,619	12.7%	32.7%	34.8%
SG&A	584,995	660,890	13.0%	14.2%	15.2%
Other expenses (revenue)	1,449	1,228	(15.3%)	0.0%	0.0%
EBITDA Adjustments	15,828	22,087			
EBITDA	773,893	875,588	13.1%	18.8%	20.1%
(-) EBITDA Adjustments	(15,828)	(22,087)			
Dep y amortization	37,940	40,502	6.8%	0.9%	0.9%
Comprehensive Financial Result	190,807	231,262	21.2%	4.6%	5.3%
Share of JV Results	(1,091)	–	(100.0%)	(0.0%)	–
Earnings Before taxes	528,228	581,737	10.1%	12.8%	13.3%
Income tax	148,536	204,461	37.7%	3.6%	4.7%
Net Income	379,691	377,276	(0.6%)	9.2%	8.7%
Non-controlling interest	363	4,719	>100%	0.0%	0.1%
Net Income controlling part	379,328	372,557	(1.8%)	9.2%	8.5%
# of shares (millions)	279.2	281.4	0.8%		
Earnings per share	1.36	1.32	(2.6%)		

**Price
Change:
+17.5%**

¹ The adjustments considered in EBITDA include share-based payments, employee profit sharing (PTU), and other income related to Javer

The income tax rate on earnings before taxes increased from 28% in 3Q'25 to 35% in 3Q'26.



Grupo Vinte's average price grew 17.7% in 3Q'26.

Average price
July to September

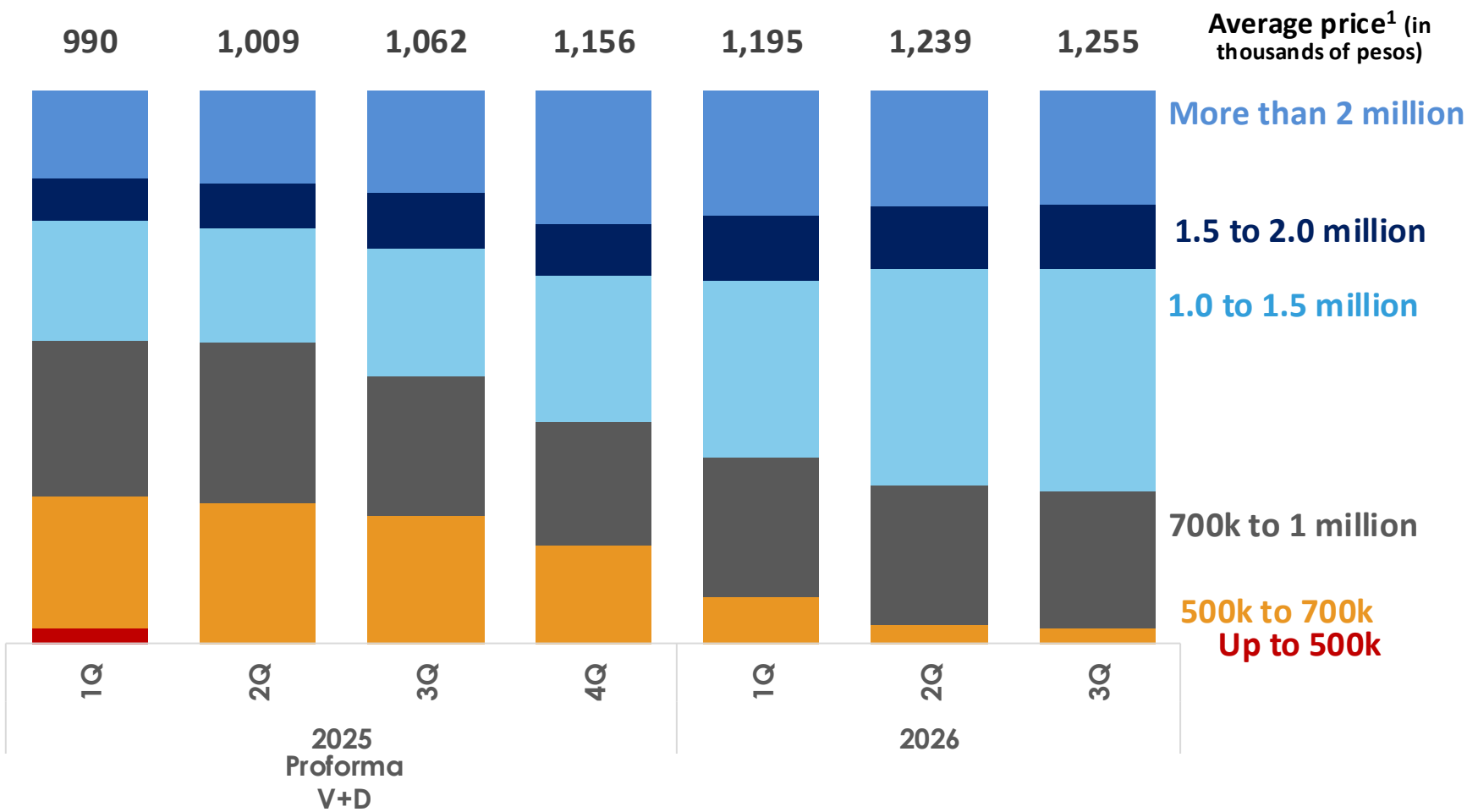
Average Price <i>(Figures in thousands)</i>	3Q'25	3Q'26	Vs. 3Q'25
Vinte	\$1,372	\$1,546	12.7%
Javer	\$975	\$1,190	22.1%
Derex	\$975	\$1,235	26.7%
Grupo Vinte	\$1,029	\$1,212	17.7%

¹ 3Q'25 Proforma average price including Derex.

Grupo Vinte has significantly grown the titling of homes priced between Ps.1.0 and Ps.1.5 million.



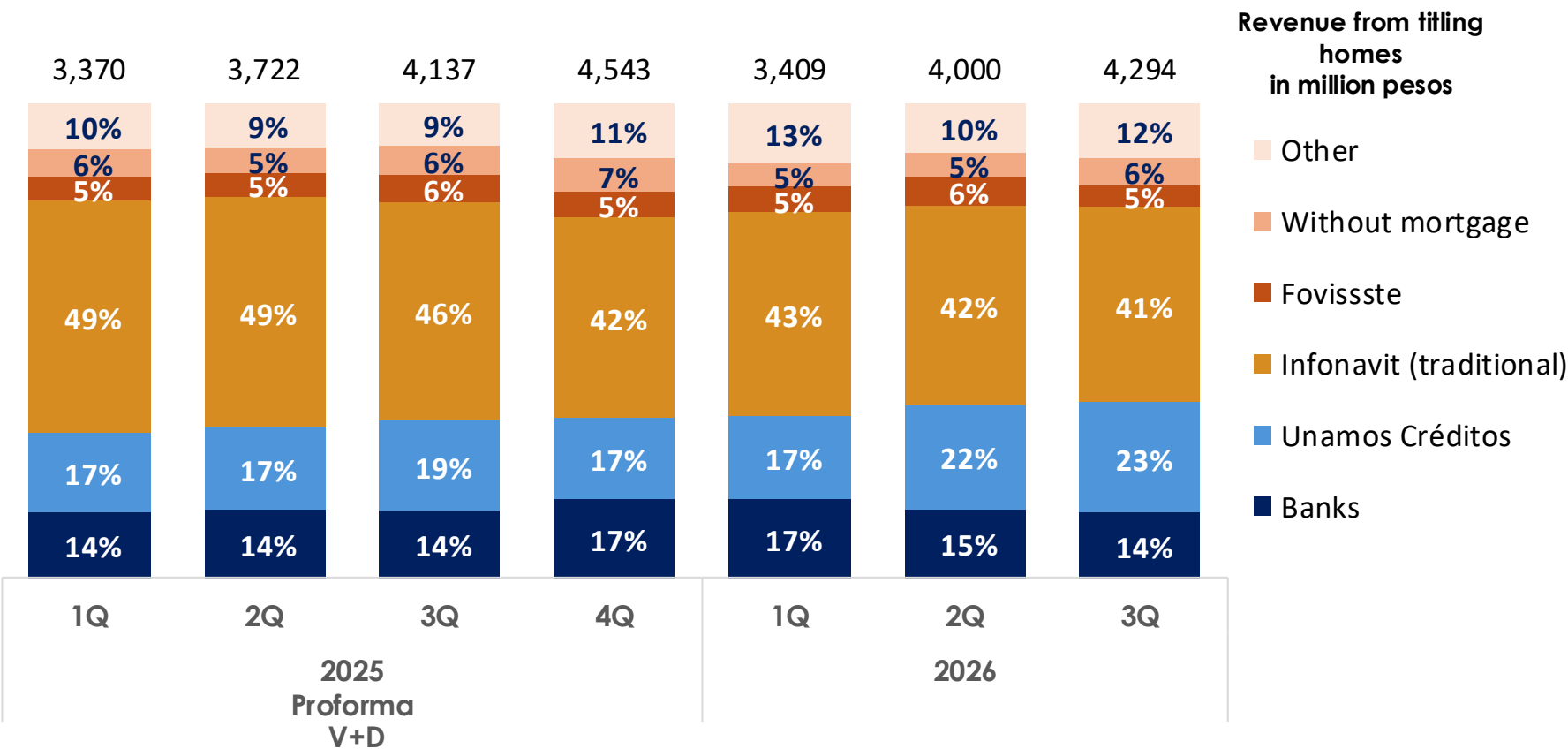
Vinte’s Revenue Breakdown by Price Range



¹ Average price including land trust agreements (i.e., the trust sale price rather than the net revenue after land cost, as considered in the Income Statement).

With lower priced housing availability reduced, fewer homes were titled through Infonavit Tradicional, while the rest of the products remained stable.

Vinte’s Revenue Breakdown by Financing Source



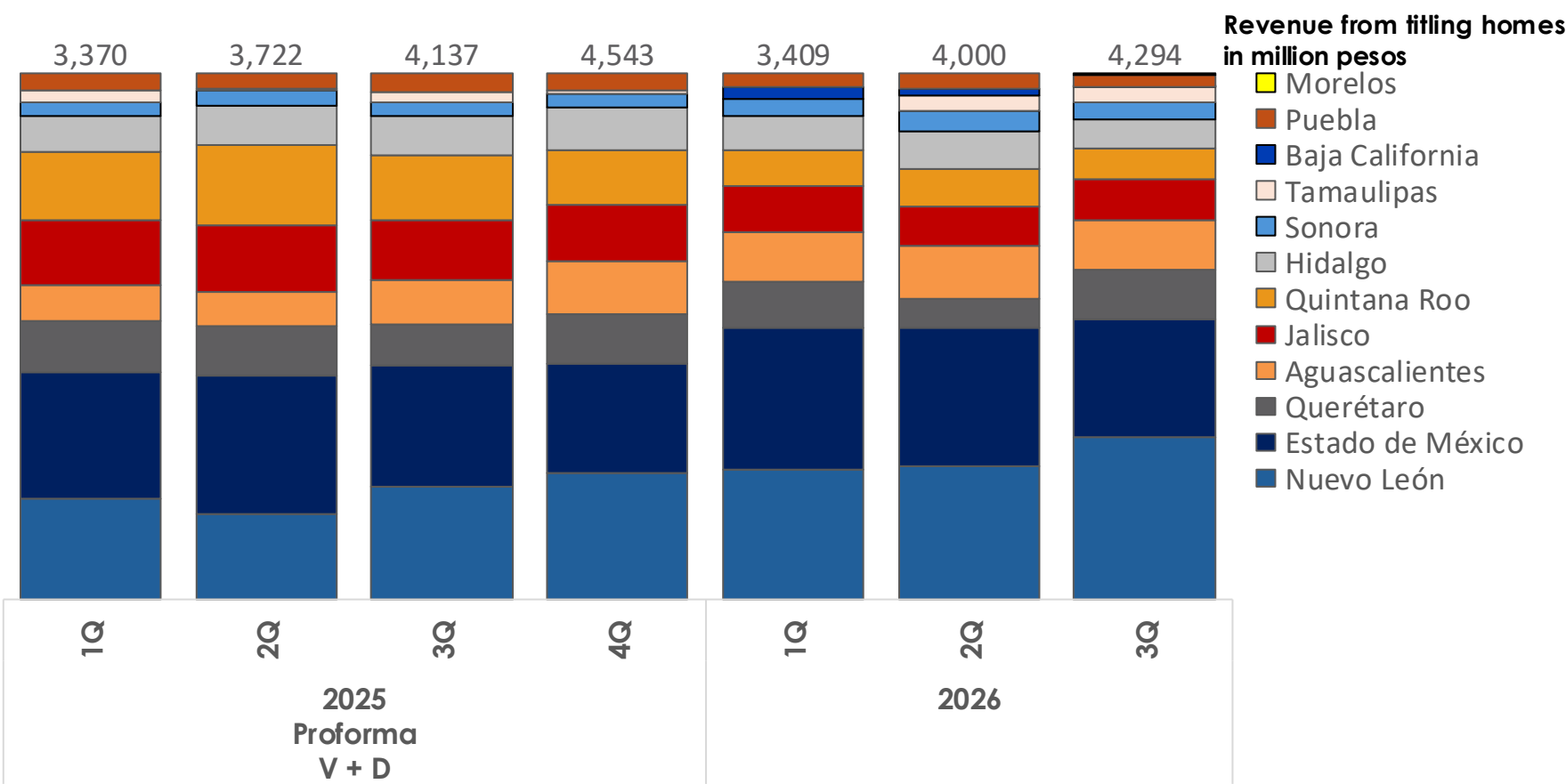
Others include Cofinavit/Alia2/Info-Fovissste/CFE/Pemex/Others

*Unamos Créditos Infonavit: a new Infonavit program that allows two people to combine their loans without being married. This means a mortgage can be obtained with family members, friends, or a partner in a common-law relationship (source: Milenio).

Grupo Vinte maintains its geographic diversification across 12 different states, having started titling homes in Morelos in 3Q'26.



Grupo Vinte Revenue Distribution by State



The balance sheet showed no significant changes during the quarter, in line with the Company's business plan.

Balance Sheet (million pesos)	Dec-25	Jun-26	Sep-26	Growth %vs Jun'26	Growth %vs Dec'25
Cash and Temporary Investments	1,972	1,613	1,379	(14.5%)	(30.1%)
Accounts Receivables	1,858	1,548	1,681	8.6%	(9.5%)
Real State Inventory	19,340	20,664	21,670	4.9%	12.0%
Property, Plant & Equipment	361	366	381	4.3%	5.6%
Other Assets (Advance payments for land and projects, deferred taxes, Investment in PropTech stocks, Xante's inventory, recoverable taxes, offices)	2,838	2,657	2,766	4.1%	(2.5%)
Goodwill	380	380	380	–	–
Total Assets	26,749	27,228	28,257	3.8%	5.6%

Accounts Payable, Creditors and Others	3,307	3,831	4,228	10.4%	27.9%
Customer Prepayments	118	115	120	4.3%	1.4%
Deferred Taxes	3,618	3,574	3,789	6.0%	4.8%
Liabilities for Factoring Operations of AxP	1,704	1,597	1,789	12.0%	5.0%
Liabilities for Factoring Operations of AxR	589	440	299	(32.1%)	(49.3%)
Total Liabilities (No Debt)	9,336	9,557	10,225	7.0%	9.5%
Corporate Bank Loans	3,080	3,418	3,142	(8.1%)	2.0%
Corporate Bonds	6,255	5,856	6,148	5.0%	(1.7%)
Total Debt	9,335	9,274	9,289	0.2%	(0.5%)
Total Liabilities	18,671	18,831	19,515	3.6%	4.5%

Capital Stock	3,488	3,489	3,491	0.1%	0.1%
Reserve for Share Repurchase	167	216	179	(17.0%)	6.9%
Retained Earnings	4,275	4,545	4,920	8.3%	15.1%
Total Equity Attributable to Controlling Interest	7,930	8,249	8,590	4.1%	8.3%
Non-Controlling Interest	148	147	152	3.3%	2.5%

Net Debt	7,363	7,661	7,911	3.3%	7.4%
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Grupo Vinte had positive operating cash flow of Ps.62 million during 3Q'26, in line with the annual business plan.

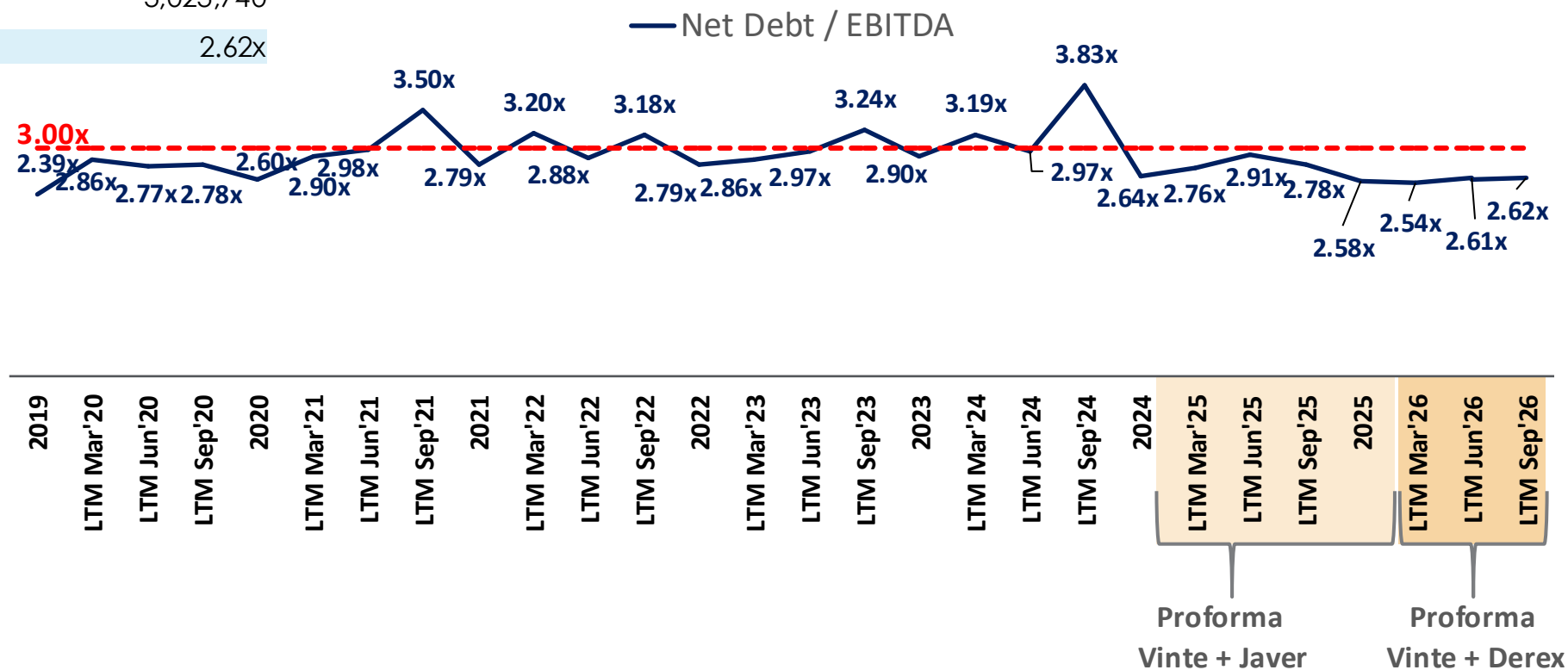
Cash Flow from Operating Activities
(3Q 2026)

(Ps. Thousands)

EBITDA	875,588
+Change in Accounts Receivable	(132,524)
-Change in other assets (prepayments for land & equipment)	(126,621)
-Change in Accounts Payable	447,319
-Change in Customer Prepayments	5,003
-Change in Total Inventories	(1,006,350)
=Operating Cash Flow generated from July through September 2026 (including long-term land)	62,416

Net debt-to-EBITDA ratio stood at 2.62x as of September 30th, marking 8 consecutive quarters below 3.00x.

Leverage calculation	3Q 2026
Total Debt (BS)	9,289,771
Cash & equivalents	(1,378,735)
Net Debt	7,911,036
EBITDA (12 months proforma)	3,023,740
Net Debt / EBITDA	2.62x

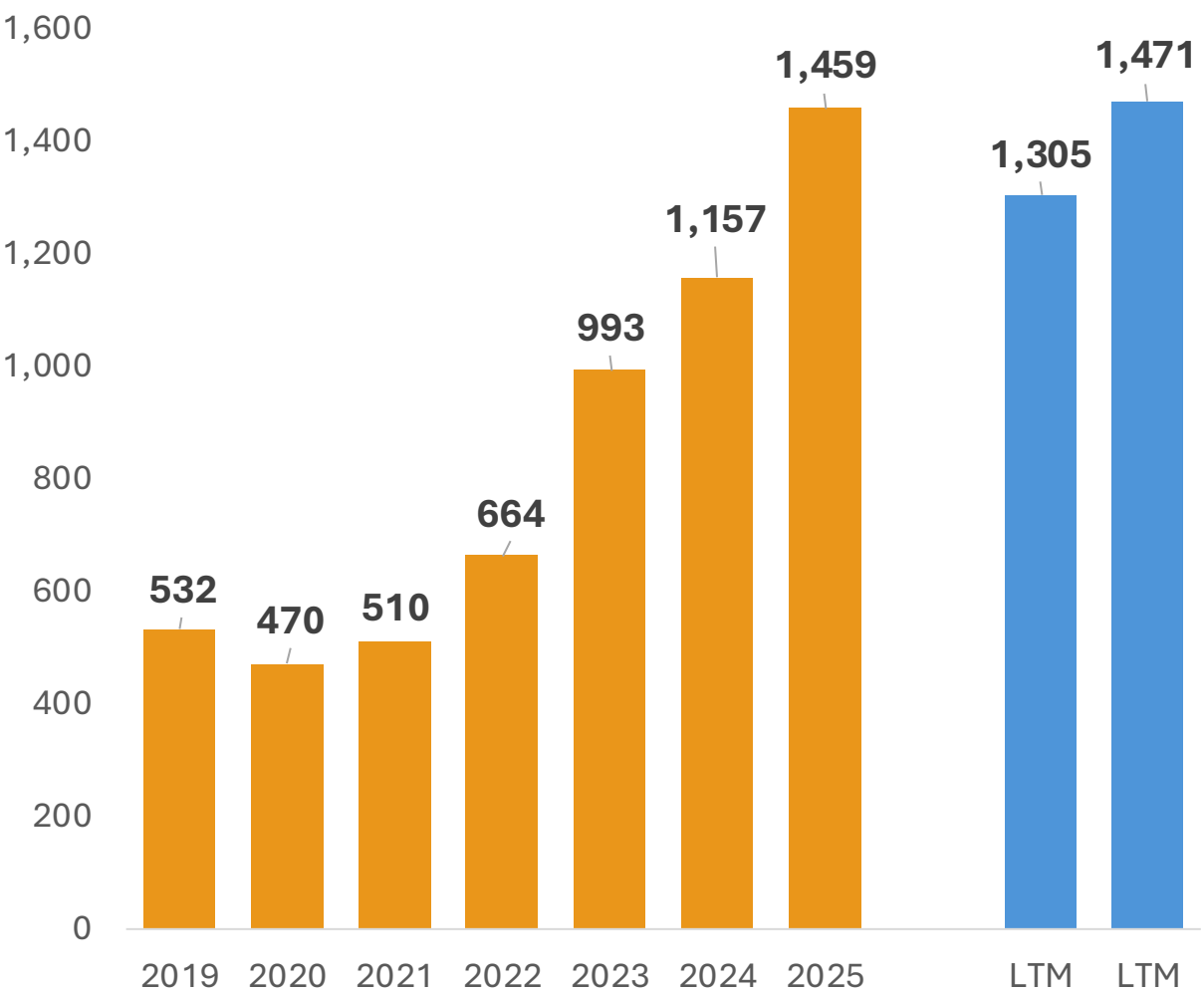


*Historically, Vinte has never classified leases as financial debt (the amount has historically been very low for Vinte), so the 3Q'26 figure does not include leases either.
If leases were included, the ratio would stand at 2.68x, as we have 185 million pesos in leases.

Grupo Vinte currently has a stable ROIC and solid net income growth.

ROIC (EBIT pretax) 2025 = 18.08%
ROIC (EBIT pretax) 3Q'26 = 18.02%
ROE = 18.37%
WACC = 11.71%

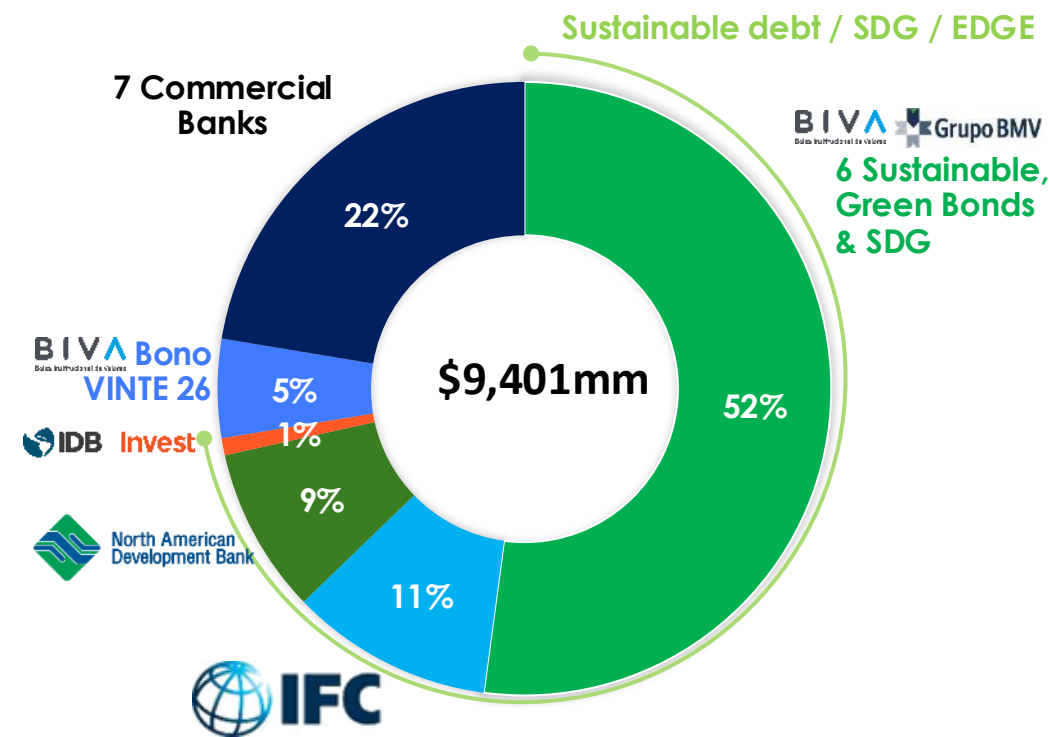
ProForma Net Income for Vinte + Javer since 2019
(In million pesos)



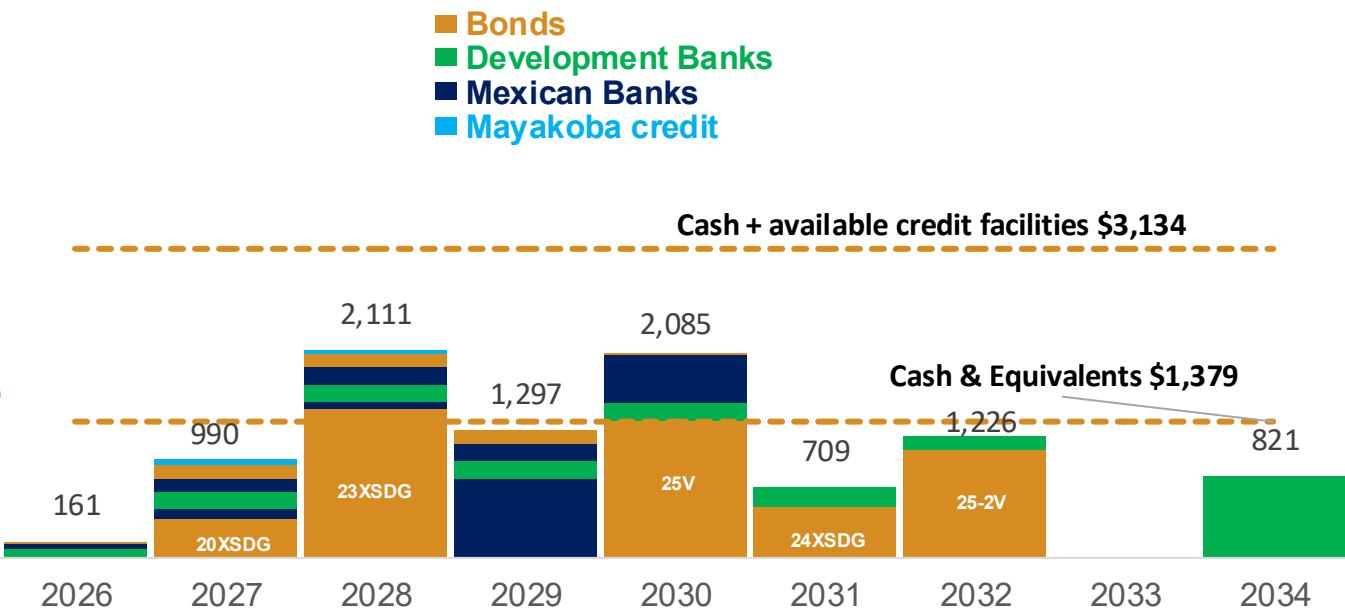
* Net income from the controlling interest
* 2025 including Derex

Total Debt
as of September 30, 2026

Drawn Debt Maturities and available Credit Lines
In millions pesos, as of September 30, 2026



- 72% sustainable debt / SDG / EDGE
- 100% of debt in pesos
- 69% of total debt at floating rate
- 11% with real estate collateral



Average debt maturity: 4.0 years

Current Availability of Open Lines	
Actinver	250
BBVA	500
Banregio	70
BID Invest (Xante)	85
Bancoppel	100
HSBC	100
BX+ revolving	200
BX+ (Javer)	250
Actinver (Javer)	100
Bajío (Javer)	100
Total	1,755

*Debt balance before unamortized debt issuance costs.

The VINTE 26 bond was successfully placed in August with the participation of 272 investors, one of the placements with the highest number of investors in Mexico’s history, at a fixed rate of 8.34%.

GBM
Actinver



**Annual
fixed rate
8.34%**



272 investors

257 individual
investors



Ps.\$500 MM

amount issued

1.9x

bid-to-cover ratio¹



Approx. 100 bps

Reduction in fixed financing
costs compared to a traditional
issuance with a SWAP



Ps.\$436k

Median allocated amount per
client²

Promotion reach

1

Roadshow Meetings

18 meetings with advisory offices

2

Webinar

Digital event that brought together
nearly 500 potential investors

3

Breakfast

Breakfast with the most relevant
GBM advisory offices

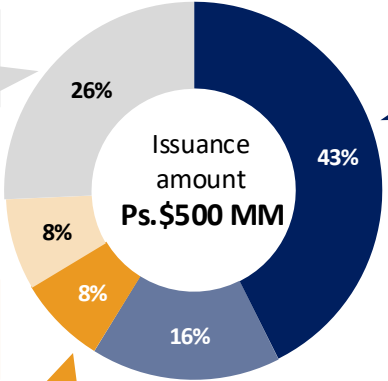
Participation detail

2 investors with
>10.0% (Actinver)

1 investor with
7.0 - 10.0%

2 investors with
3.0 - 5.0%

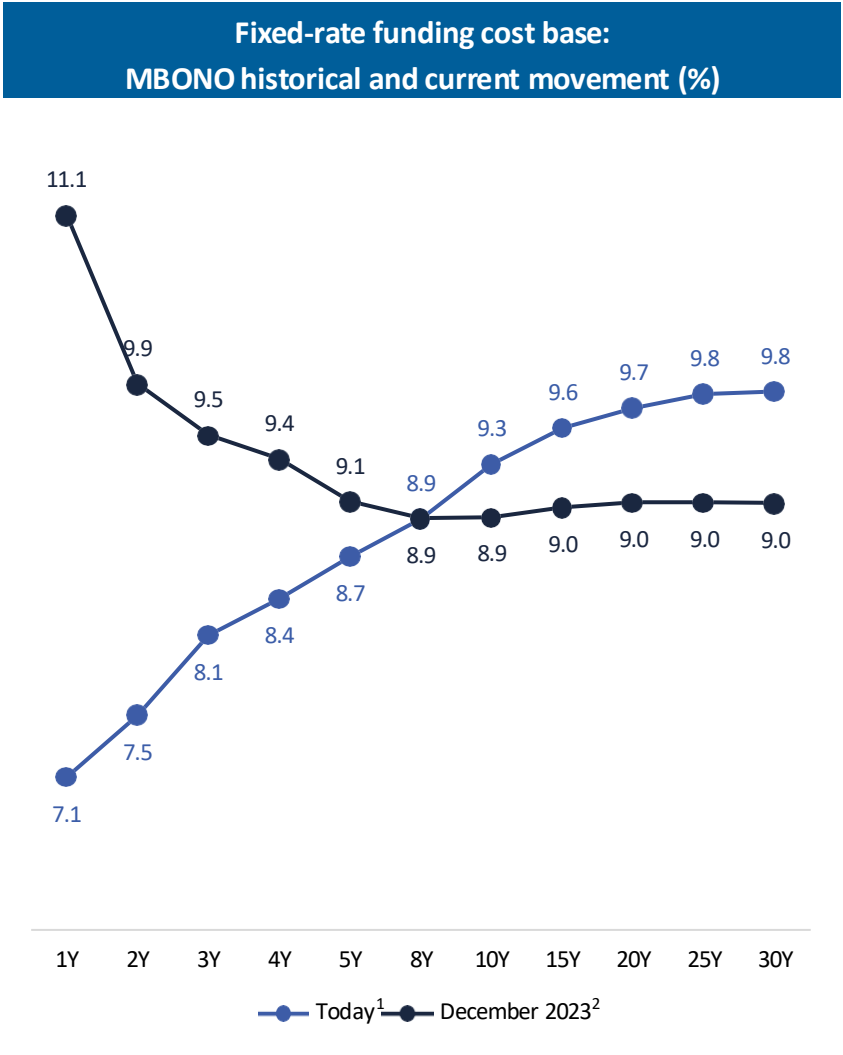
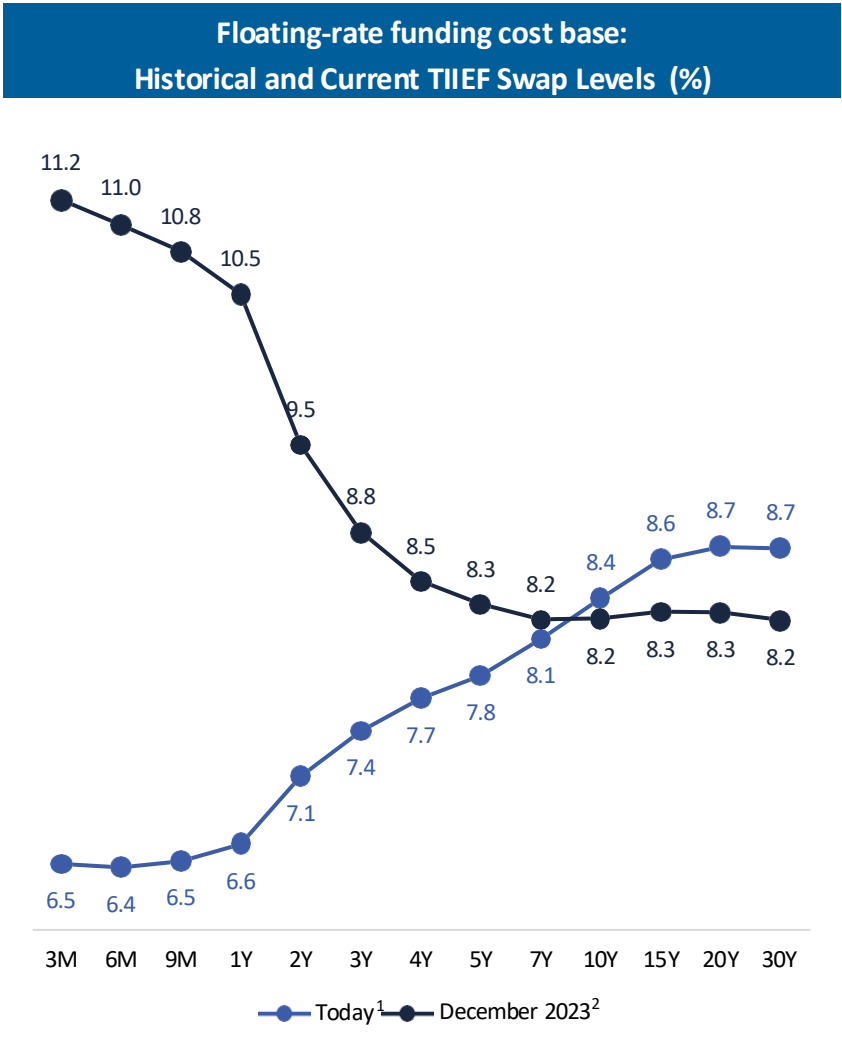
8 investors with
1.0 - 3.0%



259 investors with
<1.0%

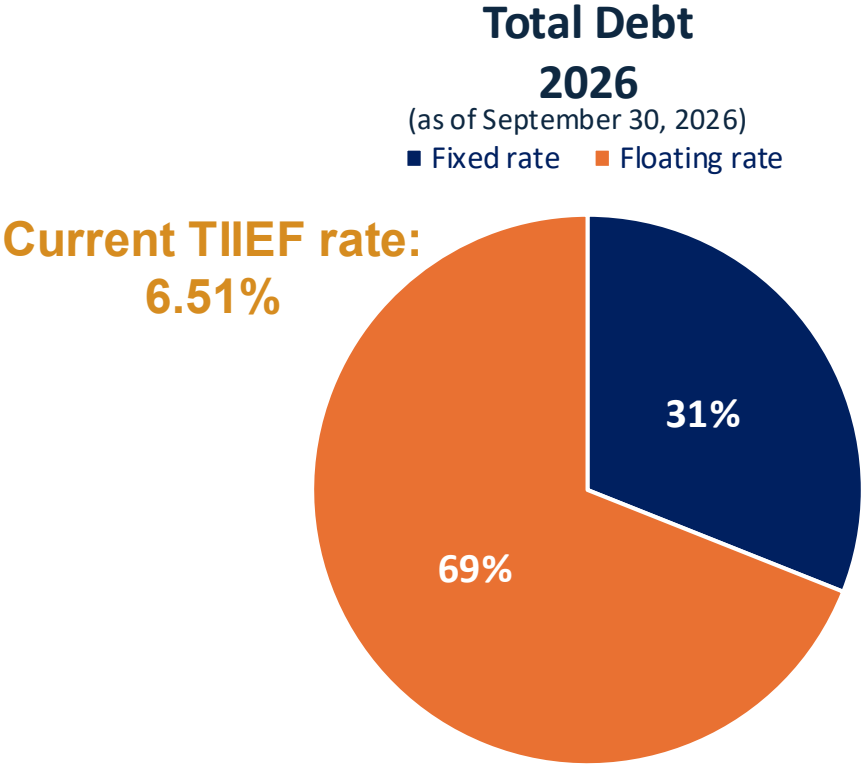
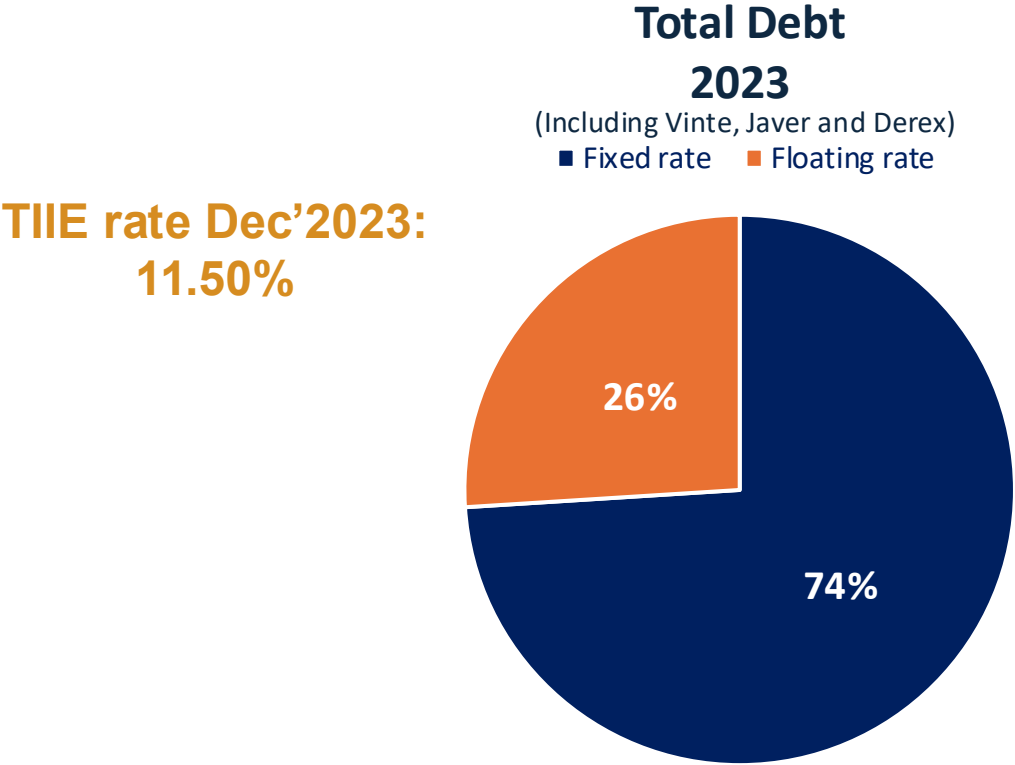
Notes: 1) Excluding over-allotment amount; 2) Only considers GBM clients; Min allocation: Ps. \$6,100; Max allocation: Ps. \$78,482,500

Mexico's interest rate curves are currently inverted relative to their December 2023 levels.



Source: Bloomberg
Notes: 1) Rates as of October 19, 2026; 2) Rates as of December 31, 2023

Grupo Vinte maintained fixed rates during periods of high interest rates, and with the decline in rates since 2024 it has recently increased its share of floating-rate debt.

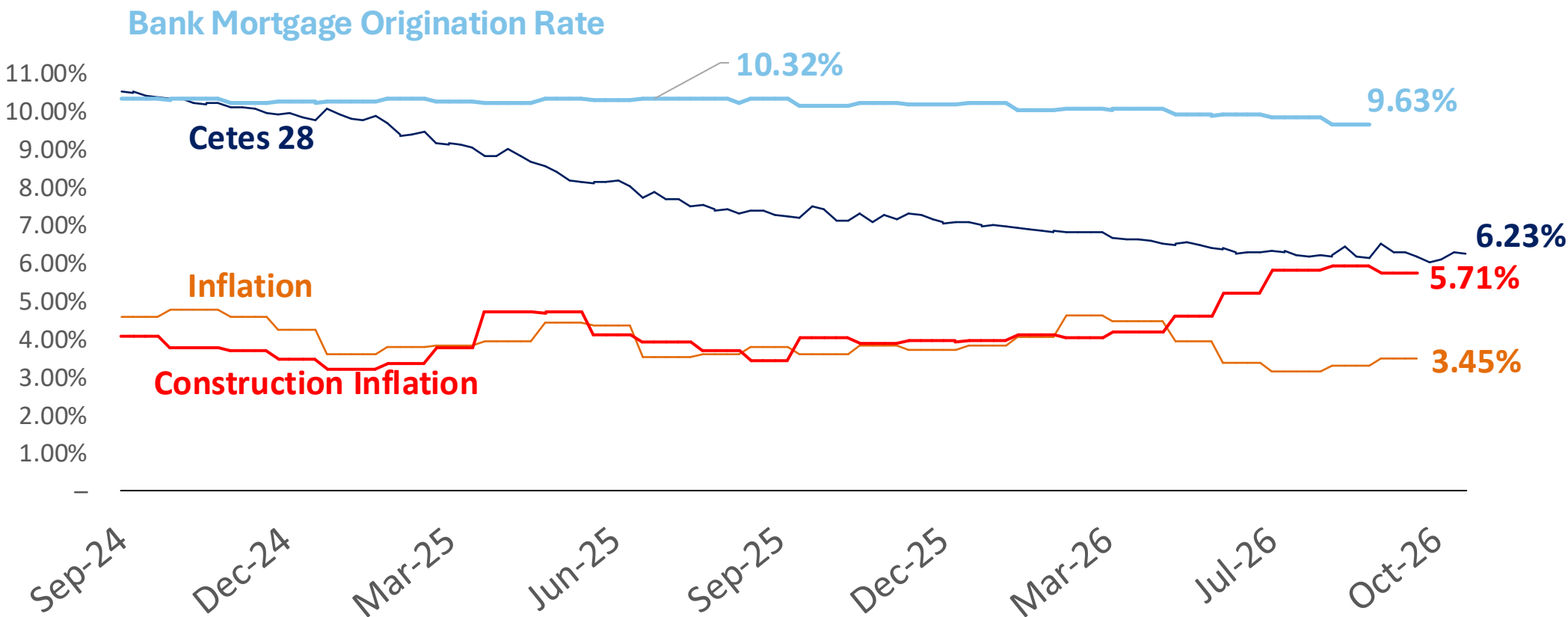


\$210mm in annual interest savings from spread and lower Cetes, as well as a lower % of fixed-rate debt (assuming the same debt amount in 2023 as in 2026).

CETES interest rate has been steadily declining over the past 24 months, and current inflation stands at 3.45%.

Benchmark Rates

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



*Cetes a octubre 2026, inflación general e inflación de construcción a septiembre de 2026 & tasa de originación hipotecaria promedio a agosto 2026

Housing prices have continued to rise over the last 12 months at twice the rate of inflation, although at a different pace in each state.

- Since 2013, housing prices in Mexico have grown at an average pace of nearly twice the rate of inflation, reflecting demand outpacing supply.

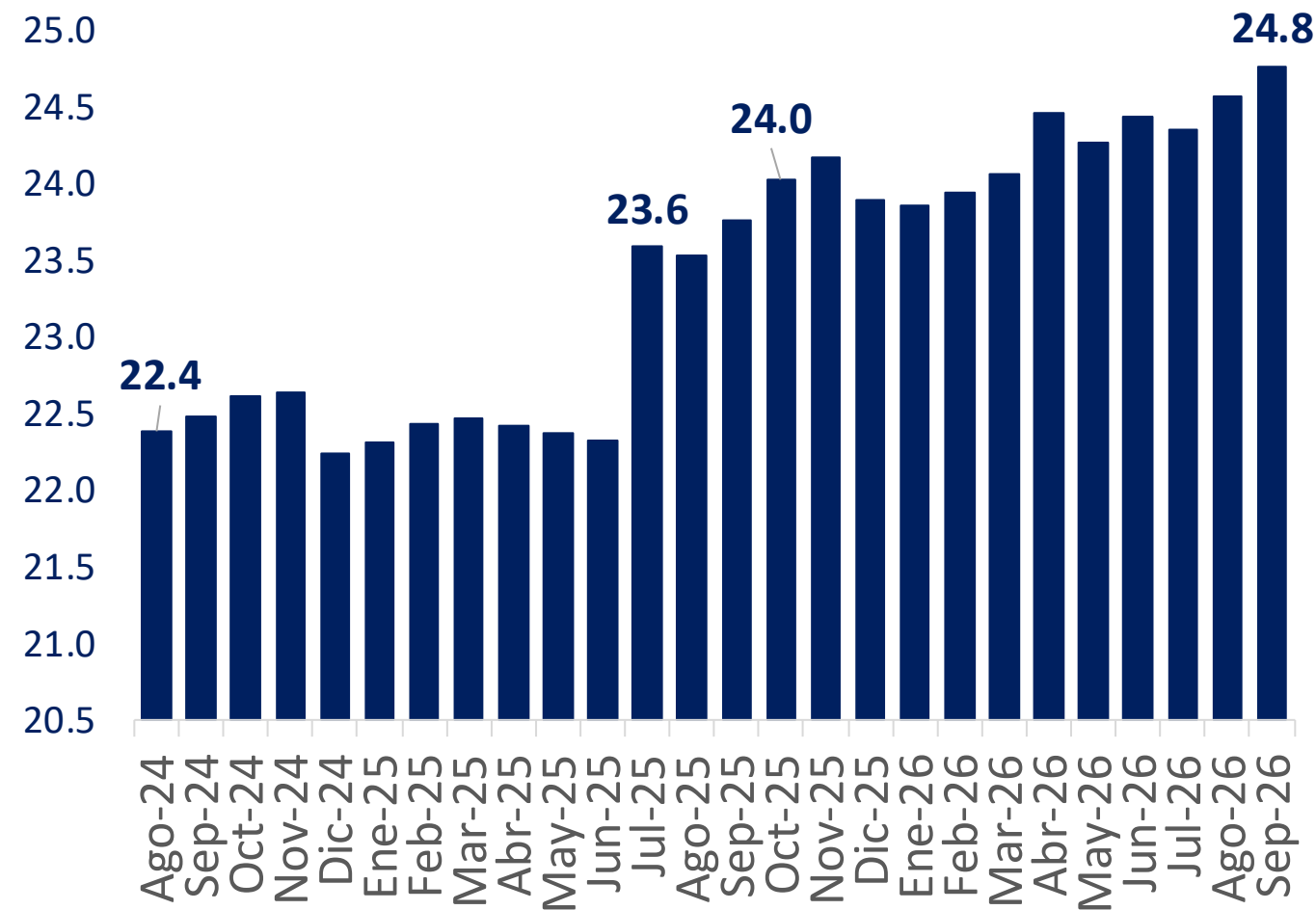
Key States in the Country	Growth Jun'26 vs Jun'25	Compound Annual growth rate Mar'13 – Jun'26
National	7.3%	7.9%
Aguascalientes	9.9%	8.0%
Baja California	8.6%	9.1%
Coahuila	7.8%	7.6%
Chihuahua	7.4%	8.0%
CDMX	3.4%	8.0%
Hidalgo	8.3%	6.8%
Jalisco	10.2%	8.6%
Estado de MX	5.5%	6.4%
Nuevo León	7.6%	8.3%
Puebla	8.3%	8.0%
Querétaro	4.8%	7.8%
Quintana Roo	9.8%	9.5%
Sonora	9.3%	7.9%
Tamaulipas	12.5%	8.1%

Source: SHF (Federal Mortgage Corporation), INEGI (National Institute of Statistics and Geography)

Notes: 1) Federal Mortgage Corporation; 2) National Consumer Price Index

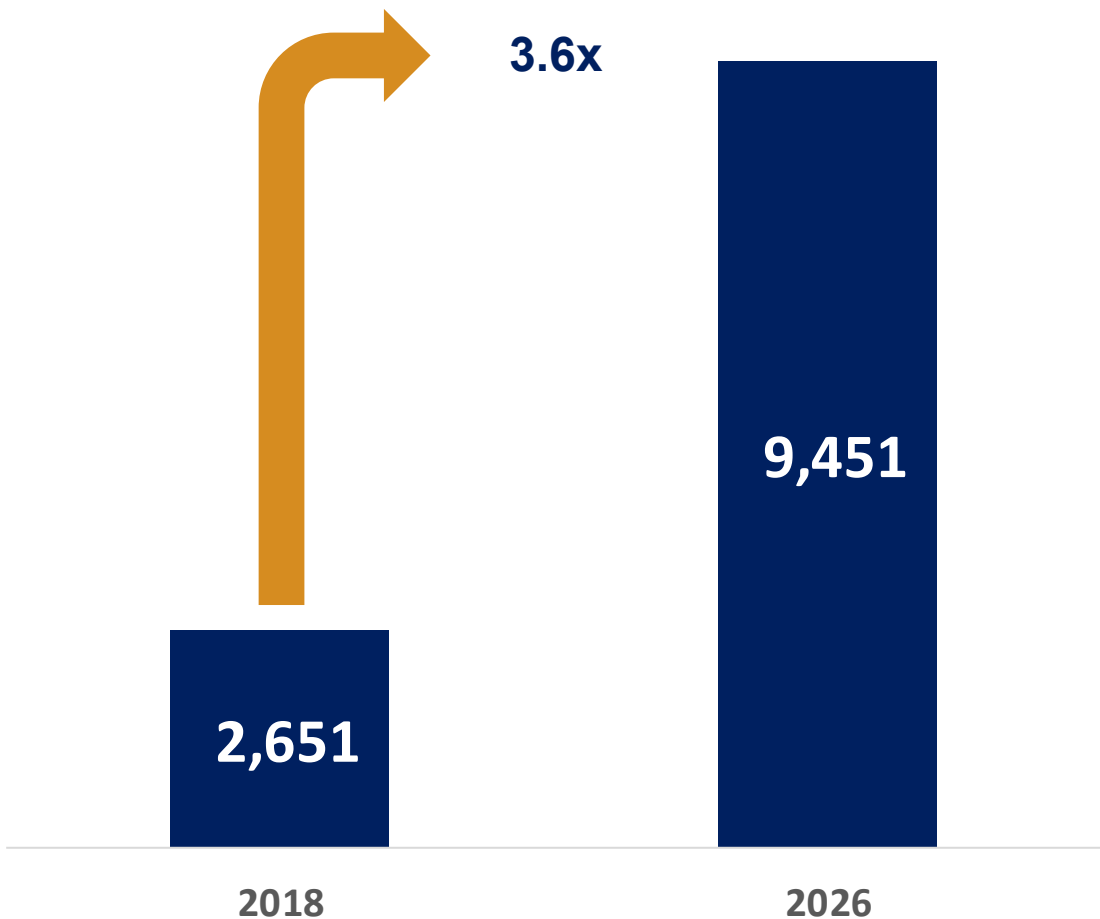
Since August 2025, formal employment has increased by 1.2 million workers, with wages continuing to rise.

Insured Workers (IMSS)



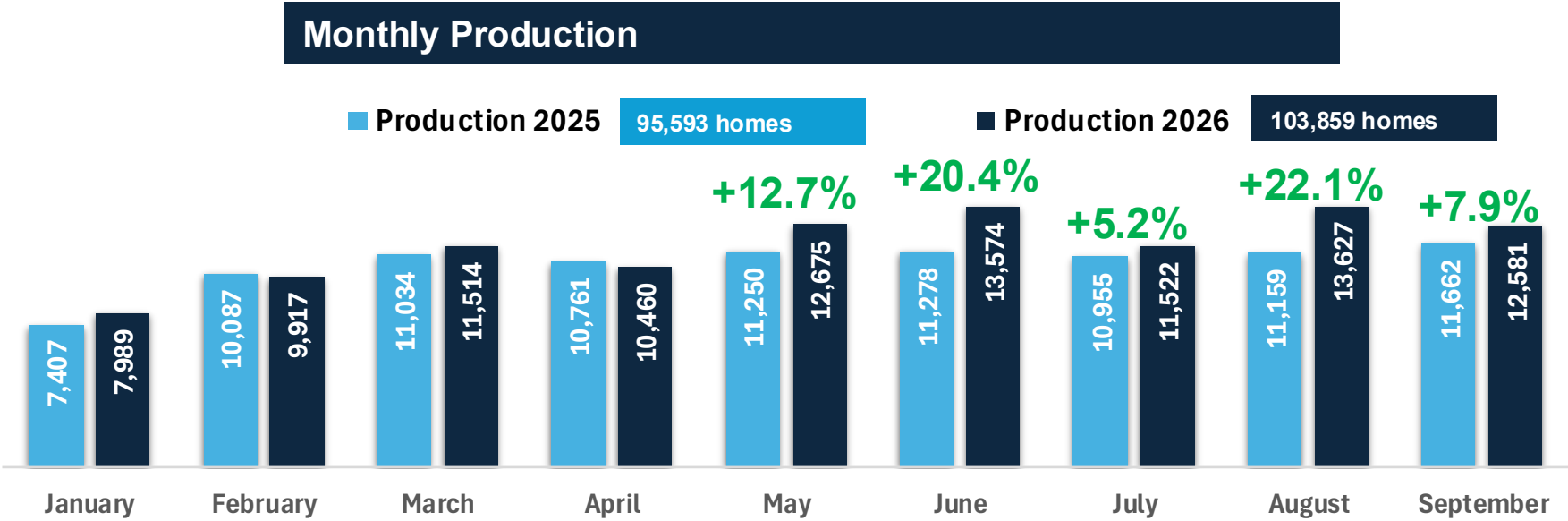
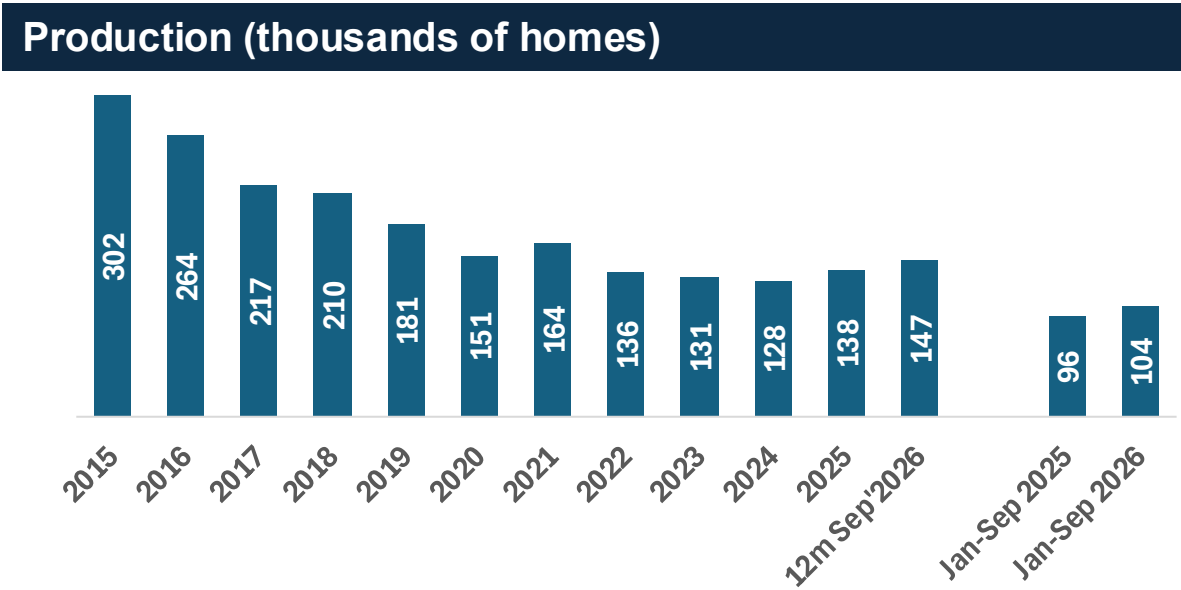
Source: IMSS

Monthly Minimum Wage



Source: Banxico / Government of Mexico

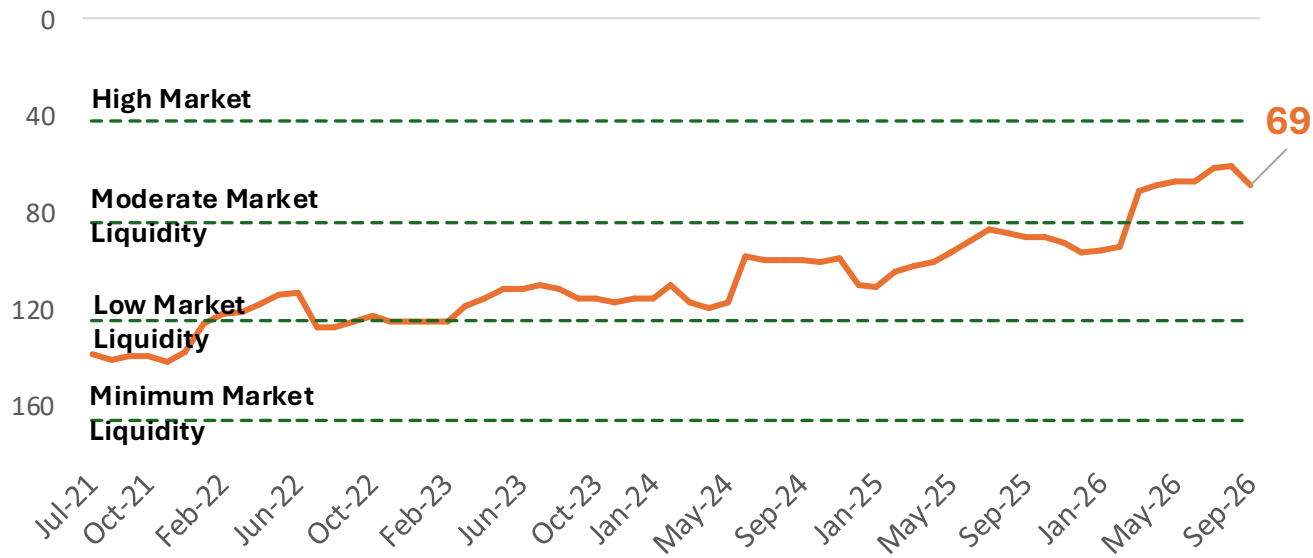
Housing production in Mexico has been showing a growth surge since May 2026.



Over the past 10 years, Vinte's share performance has kept pace with the IPC, even outperforming it during years of uncertainty, and the share's liquidity has increased following the acquisition of Javier.

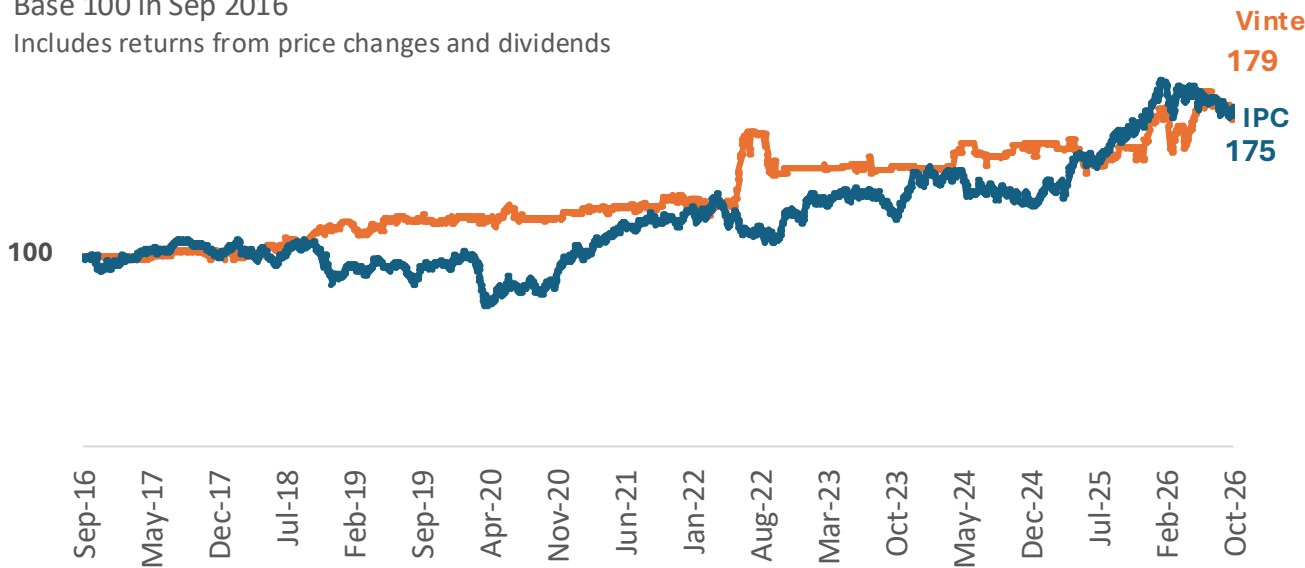


Vinte Market Liquidity Index

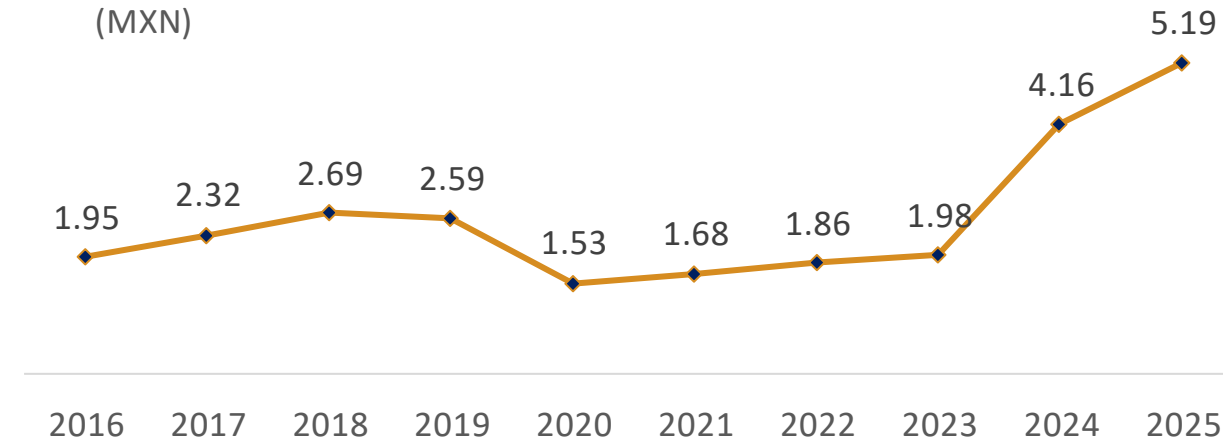


Vinte Total Shareholder Return

Base 100 in Sep 2016
Includes returns from price changes and dividends

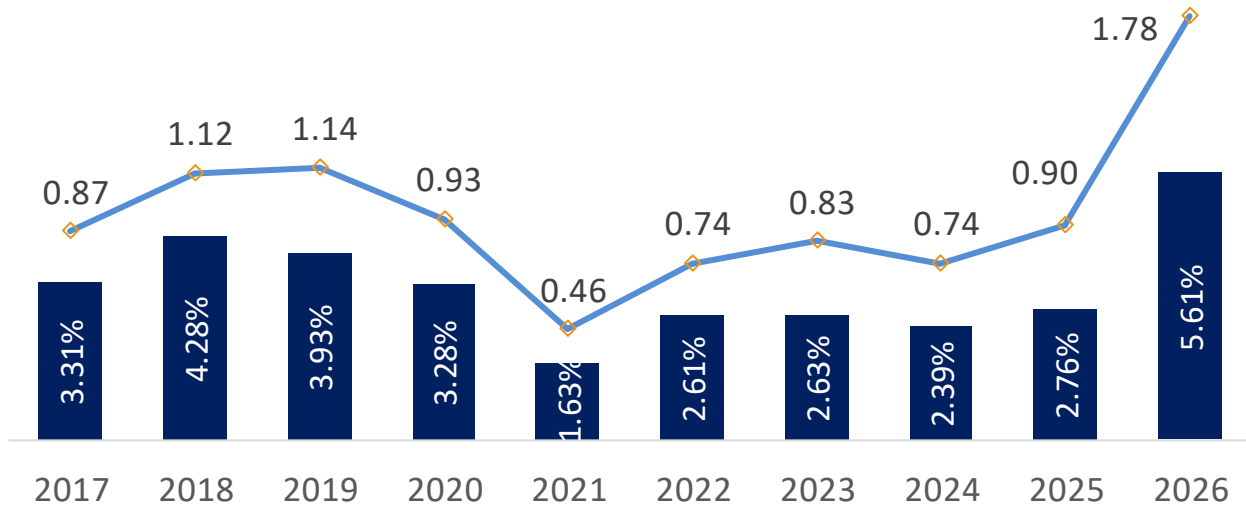


Earnings per share (MXN)



Vinte Dividends

■ Dividend Yield* ◆ Dividends per share



*Dividend Yield calculated using the share price at the end of each period.

During 9M'26, Derex grew 44% in revenue, 55% in EBITDA, and 96% in net income.

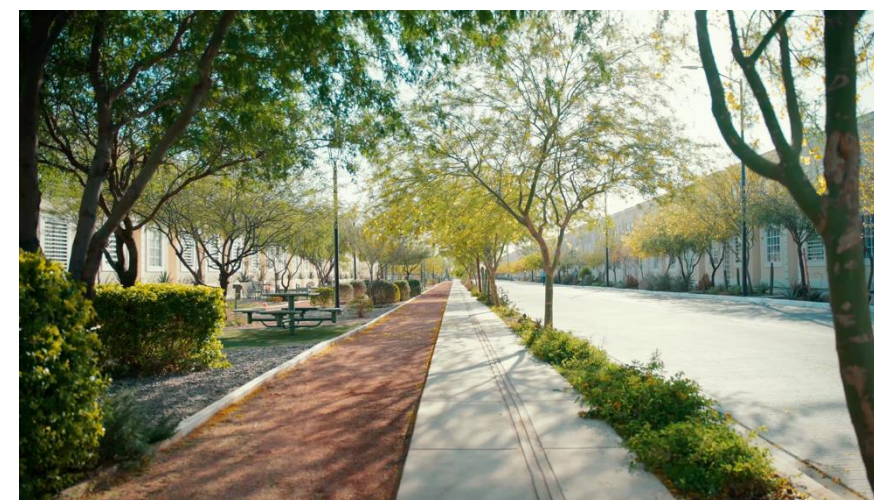


Derex Income Statement Figures		
<i>(Ps. thousands)</i>	Jan-Sep '25	Jan-Sep '26
Homes (titled units)	479	541
Revenue	436,613	628,743
EBITDA	65,448	101,149
Financing Cost	28,119	32,950
Net Income	23,964	46,994

% Growth	Margins	
9M 2026	Jan-Sep '25	Jan-Sep '26
12.9%	Avg. Price 911.5	Avg. Price 1,162.2
44.0%	100.0%	100.0%
54.5%	15.0%	16.1%
17.2%	6.4%	5.2%
96.1%	5.5%	7.5%

**Avg.
Price:
+27.5%**

- Derex was recently recognized for its Bosco development in Hermosillo, which features a bioclimatic social housing approach aimed at integrating design, climate conditions, and financial viability in a single housing development.
- Additionally, Derex expects to certify its first EDGE homes this year, which would be the first EDGE-certified homes in the state of Sonora.



Grupo Vinte is covered by 6 analysts with a BUY rating and 49% implied upside. The Company is also on Bradesco BBI's Small Giants list, and Green Street recently published a report on Grupo Vinte and Mexican housing.



Current equity analyst coverage

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

Access to Green Street's report



Institution	Coverage Initiation Date	Recommendation	Target Price in pesos
 Green Street	Aug'2026	Green Street's first analysis of the Mexican homebuilder market	
	Mar'2026	Buy	56.60
	Feb'2026	Buy	47.40
	"Top-Pick" Feb'26 (Coverage since Nov'2016)	Outperform	47.00
	Oct'2025	Upside potential based on DCF & EV/EBITDA valuation	52.00
	Mar'2025	Inclusion in the Mexico Small Giants list	
	Nov'2022	Buy	54.50
	Dec'2018	Buy	55.00

ABOUT GRUPO VINTE

Grupo Vinte became Mexico's largest homebuilding group in December 2024, following the acquisition of Servicios Corporativos Javier. Additionally, in November 2025, Grupo Vinte acquired 100% of the shares of Derex Desarrollo Residencial, a leading sustainability-focused developer in Sonora and Baja California. We have a highly qualified management team with more than 34 years of experience in Mexico's housing sector. We are a vertically integrated, sustainable real estate developer with 23 years of track record and a clear focus on profitability and value creation, with 15,681 homes titled during 2025 across the three companies. Throughout our history, we have focused on developing sustainable housing communities for social, middle-income, and residential families, with a constant commitment to improving their quality of life, which has earned us numerous national and international recognitions. At Grupo Vinte, we have developed more than 86,000 homes across twelve states in Mexico, achieving a high level of customer loyalty. In addition, Javier had developed more than 300,000 homes over its 50-year history, and Derex more than 24,000 homes over its 26-year history. Since 2017, we have driven a Proptech-focused digital strategy, in line with the Company's philosophy of innovation.

OUR FUTURE EVENTS

"This document contains certain statements related to the comprehensive overview of "Vinte Viviendas Integrales" (Grupo Vinte) regarding its activities to the present day. The information included in this document is a summary of information regarding Vinte which is not intended to cover all related information about Vinte. The information contained in this document has not been included to provide specific advice to investors. The statements contained herein reflect the current views of Vinte concerning future events and are subject to certain risks, uncertainties, and assumptions. Many factors could cause future results, performance, or achievements of Vinte to differ from those expressed or implied by such forward-looking statements, including, among others, economic or political changes and global business conditions, changes in exchange rates, the overall state of the industry, changes in housing demand, raw material costs, etc. If one or more of these risks occur, or should the underlying assumptions prove to be incorrect, actual results may vary materially from those described herein as anticipated, believed, estimated, or expected. Vinte does not intend nor assume any obligation to update the statements presented in this document."

Financial Statements

VINTE VIVIENDAS INTEGRALES, S.A.B. DE C.V. AND SUBSIDIARIES

CONSOLIDATED INCOME STATEMENTS FOR THE PERIODS CORRESPONDING TO 2026

(Thousands of pesos, except number of shares)	3Q25	3Q26	Δ%	9M25	9M26	Δ%
Titled Homes (units)	3,967	3,565	(10.1%)	11,101	9,817	(11.6%)
Average Sale Price	1,031	1,212	17.5%	989	1,204	21.8%
Revenue	4,117,127	4,361,109	5.9%	11,055,610	11,928,194	7.9%
Cost of Sales (non- interest bearing)	2,772,617	2,845,490	2.6%	7,476,599	7,871,516	5.3%
Gross Profit	1,344,510	1,515,619	12.7%	3,579,011	4,056,678	13.3%
Gross Margin	32.7%	34.8%	2.1 p.p.	32.4%	34.0%	1.6 p.p.
SG&A and Other Expenses	586,444	662,118	12.9%	1,663,789	1,915,109	15.1%
EBITDA Adjustment ¹	15,828	22,087		29,243	41,215	
EBITDA	773,893	875,588	13.1%	1,944,466	2,182,785	12.3%
EBITDA Margin	18.8%	20.1%	1.3 p.p.	17.6%	18.3%	0.7 p.p.
EBITDA Adjustment ¹	(15,828)	(22,087)		(29,243)	(41,215)	
Depreciation and Amortization	37,940	40,502	6.8%	109,592	121,868	11.2%
Comprehensive Financing Result	190,807	231,262	21.2%	406,812	508,860	25.1%
Interest in Joint Ventures	(1,091)	–	(100.0%)	(4,467)	(3,654)	(18.2%)
Earnings Before Tax	528,228	581,737	10.1%	1,394,352	1,507,188	8.1%
Margin of Earnings Before Tax	12.8%	13.3%	0.5 p.p.	12.6%	12.6%	–
Income Tax	148,536	204,461	37.7%	419,881	495,761	18.1%
Net Income	379,691	377,276	(0.6%)	974,470	1,011,427	3.8%
Net Margin	9.2%	8.7%	(0.5 p.p.)	8.8%	8.5%	(0.3 p.p.)
Equity (loss) Attributable to Non-Controlling Interest	363	4,719	1,199.5%	2,541	3,533	39.1%
Equity (loss) Attributable to Controlling Interest	379,328	372,557	(1.8%)	971,930	1,007,894	3.7%
Interest on Cost of Sales	80,695	196,299	143.3%	185,402	409,669	121.0%
Number of Shares in Circulation	279,148,124	281,348,124		279,148,124	281,348,124	
Net Earnings per Share	1.36	1.32	(2.6%)	3.48	3.58	2.9%

¹ EBITDA adjustments include share-based payments, employee profit sharing (PTU), and other income related to Javier.

Financial Statements

VINTE VIVIENDAS INTEGRALES, S.A.B. DE C.V. AND SUBSIDIARIES

CONSOLIDATED STATEMENT OF FINANCIAL POSITION AS OF September 30th, 2026

ASSETS (thousands of pesos)	Dec 31, 2025	Sep 30, 2026	Δ%
CURRENT ASSETS			
Cash, cash equivalents and short-term investments	1,971,670	1,378,735	(30.1%)
Accounts and notes receivable from clients (Net)	1,460,957	1,284,036	(12.1%)
Inventory	10,532,297	12,853,034	22.0%
Prepaid expenses and other assets	1,233,158	1,504,357	22.0%
TOTAL CURRENT ASSETS	15,198,082	17,020,162	12.0%
NON-CURRENT ASSETS			
Inventory	8,807,751	8,817,214	0.1%
Right-of-Use assets	261,048	285,794	9.5%
Goodwill	380,281	380,281	0.0%
Other assets (Net)	1,332,987	1,003,631	(24.7%)
Property, plant and equipment	100,135	95,587	(4.5%)
Investments in Trust and Joint ventures	16,007	0	(100.0%)
Other non-current assets	97,756	99,760	2.0%
Long-term receivables (Net)	396,662	396,662	–
Other long-term investments	158,162	158,162	–
TOTAL NON-CURRENT ASSETS	11,550,788	11,237,091	(2.7%)
TOTAL ASSETS	26,748,870	28,257,253	5.6%

LIABILITIES AND STOCKHOLDERS' EQUITY	Dec 31, 2025	Sep 30, 2026	Δ%
CURRENT LIABILITIES			
Accounts payable to suppliers and others	3,585,472	4,264,147	18.9%
Accounts payable to land suppliers	451,510	777,371	72.2%
Interest bearing debt	685,529	579,568	(15.5%)
Taxes and other accounts payable	392,324	338,804	(13.6%)
Obligations from the sale of contracts for future receivables	589,285	298,930	(49.3%)
Other current liabilities without cost	210,802	208,569	(1.1%)
TOTAL CURRENT LIABILITIES	5,914,922	6,467,389	9.3%
NON-CURRENT LIABILITIES			
Long-term debt	2,800,998	2,703,805	(3.5%)
Debt certificates	5,848,317	6,006,398	2.7%
Deferred income tax	3,617,553	3,789,423	4.8%
Other liabilities	488,993	548,063	12.1%
TOTAL NON-CURRENT LIABILITIES	12,755,861	13,047,690	2.3%
TOTAL LIABILITIES	18,670,783	19,515,079	4.5%
STOCKHOLDERS' EQUITY			
Capital stock	3,487,656	3,490,599	0.1%
Reserve for share repurchase	167,471	179,014	6.9%
Retained earnings attributable to the controlling interest	4,274,501	4,920,402	15.1%
Non-controlling interest	148,459	152,159	2.5%
TOTAL STOCKHOLDERS' EQUITY (Common Equity)	8,078,088	8,742,174	8.2%
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	26,748,870	28,257,253	5.6%

Financial Statements

VINTE VIVIENDAS INTEGRALES, S.A.B. DE C.V. AND SUBSIDIARIES

CONSOLIDATED CASH FLOW STATEMENT AS OF SEPTEMBER 30, 2026

(thousands of pesos)	Sep 30, 2026
Profit (loss) before income tax	1,507,188
Adjusted for:	
Depreciation and amortization of intangible assets	121,868
Amortization of debt issuance costs	27,943
Asset retirement	46,213
Interest expense	704,648
Interest received	(605,457)
Share of results of associates and joint ventures	3,654
Sum	1,806,056
CHANGES IN WORKING CAPITAL	
Decrease (Increase) in Accounts Receivable	176,922
Decrease (Increase) in Inventory	(1,833,905)
Decrease (Increase) in Other Accounts Receivable and Other Assets	(149,660)
Increase (Decrease) in Suppliers	392,760
Increase (Decrease) in Other Liabilities	1,697
Income Tax Paid or Benefitted	128,525
Total Changes in Working Capital	(1,283,661)
Net Cash Flows from (used in) Operating Activities	522,395

CASH FLOW FROM INVESTMENT ACTIVITIES

Permanent stock investment	(163,378)
Investments in Trust and Joint Ventures	12,353
Investment in property, plant and equipment	(115,773)
Interest Collected	109,162
Other Items	–
Net Cash Flows from (used in) Investment Activities	(157,637)

CASH FLOWS FROM FINANCING ACTIVITIES

Increase in bank financing	2,557,880
Securities financing	–
Share repurchase	176,220
Decrease in bank financing	(2,023,356)
Increase / Decrease in securities financing	(592,010)
Obligations for sale of future collections rights contracts	(290,355)
Increase in Capital	2,942
Expenses for placement of debt instruments	(15,252)
Dividends paid	–
Interest paid	(704,648)
Other accounts	(69,114)
Net Cash Flow from (used in) Financing Activities	(957,693)

Net Increase (Decrease) in Cash and Cash Equivalents (592,935)

Cash and Cash Equivalents at the Beginning of the Period 1,971,670

Cash and Cash Equivalents at the End of the Period 1,378,735



Grupo Vinte cordially invites you to join its Third Quarter 2026 Earnings Call

Presented by:

Sergio Leal | Executive President

René Martínez | CEO

Domingo Valdés | CFO

Gonzalo Pizzuto | Investor Relations Officer

Conference call details:

Day: Thursday, October 22nd, 2026

Time: 11:00 a.m. Mexico City Time | 1:00 p.m. EST

Please register in advance for this conference call.

[Click to Register](#)

Replay:

Available 60 mins. after the conference call at:

<https://vinte.com>

Grupo Vinte's Third Quarter 2026 results will be released on Wednesday, October 21st, 2026, after the close of the Mexican market.

Contact Details:

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