Quálitas

Mexico City, Sep 25th 2026

S&P Global Ratings Assigns Financial Strength and Credit Rating to Quálitas Compañía de Seguros, S.A. de C.V.

Quálitas Controladora, S.A.B. de C.V. ("Quálitas", "the Company" or "the Group") (BMV: Q*), informs its shareholders and the general public that S&P Global Ratings has issued a financial strength rating on a global scale of 'BBB+' and a long-term issuer credit rating on a global scale of 'BBB+' for Quálitas Compañía de Seguros, S.A. de C.V.; both ratings with a negative outlook.

Consistent with our practice of keeping the market informed about the Company's credit ratings, this global-scale assessment complements the 'mxAAA' national-scale ratings with stable outlook assigned by S&P National Ratings earlier this year. While the national scale reflects Quálitas' creditworthiness relative to other issuers in Mexico, the global scale provides an additional perspective by assessing the Company's credit profile within S&P Global Ratings' international framework.

The 'BBB+' global rating is at the level of Mexico's local-currency sovereign rating, which currently limits Quálitas' rating under S&P's methodology. Importantly, S&P notes that Quálitas passes its foreign-currency sovereign stress test owing to its robust capitalization and liquidity, enabling the Company to be rated one notch above Mexico's foreign-currency sovereign rating. The negative outlook mirrors that on Mexico's local-currency sovereign rating, which currently limits the rating on the insurer.

S&P also highlights Quálitas' nearly three decades of underwriting experience, its leading position in Mexico's auto insurance market, strong brand recognition, broad distribution network and highly efficient vertically integrated operating model. The agency expects these competitive advantages to continue supporting the Company's ability to navigate challenging market conditions and outperform its peers.

As S&P recognizes, Quálitas has developed *"competitive advantages including industry leadership, pricing knowledge, and highly efficient operating models,"* supporting its capacity to deliver robust results through changing operating environments.

S&P Global Ratings full press release is available at the following link:

https://qinversionistas.qualitas.com.mx/portal/wp-content/S&P assigns rating.PDF

About Quálitas

Quálitas Controladora (Q) is the largest auto insurance company in Mexico in terms of market share, with operations in El Salvador, Costa Rica, USA, Peru and Colombia. A unique business model and more than 32 years of experience in the auto insurance segment has allowed the Company to provide top quality service under the largest network in Mexico. Quálitas is listed on the Mexican Stock Exchange (BMV) under the ticker "Q" (Bloomberg: Q*:MM).

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