



Earnings Call

**1Q26**

April 22nd, 2026

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# Structurally strong quarter

- Resilient margins supported by a shielded Balance Sheet
  - Cost of funds at 45.6% of CETES
  - Expanding credit volumes offset lower interest rate environment
- Higher provisions from risk models' recalibration; no change to annual CoR
  - Lower base effect from TDF's integration
  - 12 months CoR within guidance at 1.9%

## Structurally strong business

### NII

Group  
+10% y/y

Banorte Bank  
+9% y/y

### NIM

Group 6.5%  
+34bps y/y

Banorte Bank  
6.6% +25bps y/y

### Capital

CAR 19.7%,  
CET1 12.7%

### Asset Quality

CoR 12M 1.9%

NPL ratio 1.4%  
+5bps q/q

### Loan Book

+6% y/y, +8% ex-Gov

retail +11%, commercial +6%,  
corporate +2%\*, government (5%)\* y/y

\* On prepayments

## Extraordinary items

### Credit Provisions

CoR impact from risk  
model recalibration  
already embedded in  
guidance

CoR 1Q26 2.2%  
+48bps y/y

## Leading Returns

### RoTE

Group 29.3%  
+18bps y/y

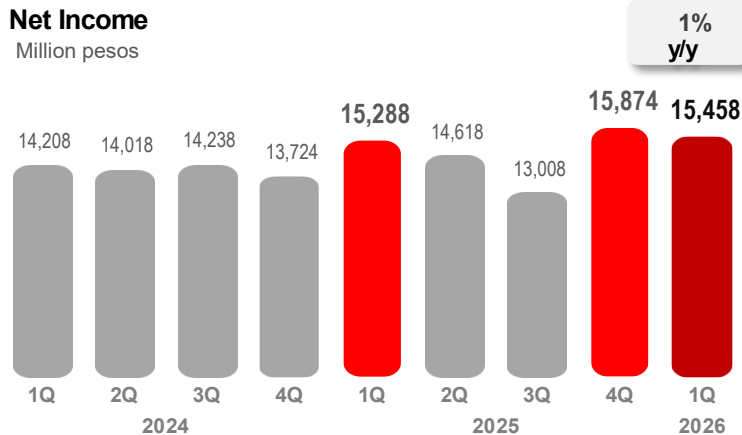
Banorte Bank 33.4%  
+188bps y/y

# Sound profitability

- Net Income +1% y/y
- Resilient profitability metrics: ROE at 23.9% and ROA at 2.4%

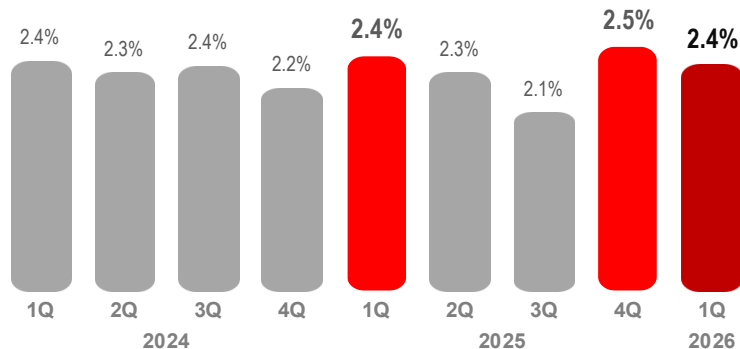
## Net Income

Million pesos



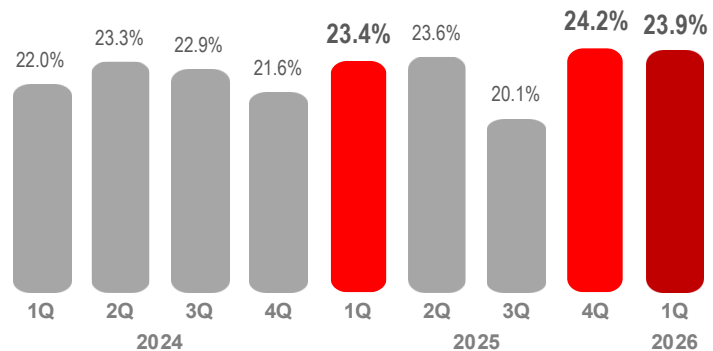
## ROA

(6bps)  
y/y



## ROE

54bps  
y/y



## Business diversification driving profitability

### ■ Sound business diversification:

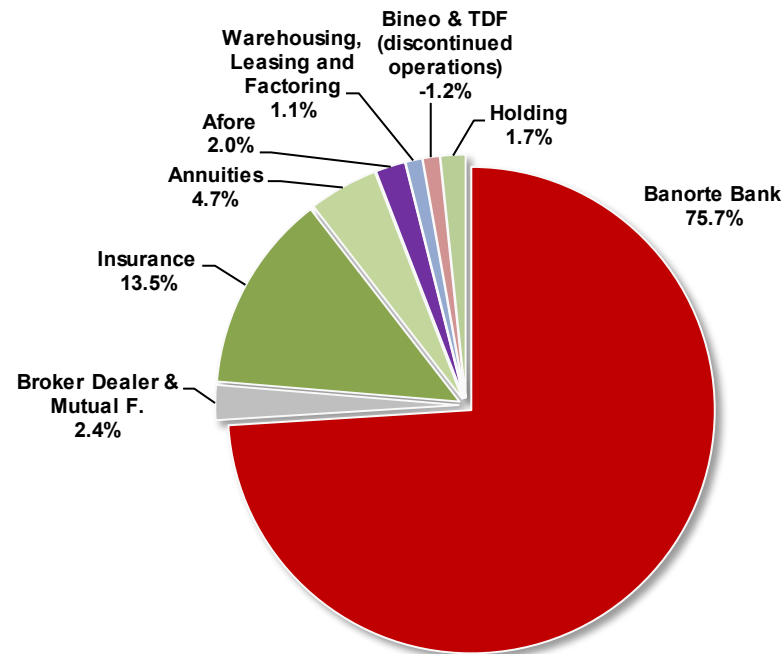
- Bank +6% y/y; ROE 30.1%
- Broker Dealer & Mutual Funds (22%) y/y
- Insurance (20%) y/y
- Annuities +7% y/y
- Afore (11%) y/y

### Net Income by Subsidiary

Million pesos	1Q26	q/q	y/y	ROE 1Q26
Banorte Bank	11,705	(6%)	6%	30.1%*
Broker Dealer & M. Funds	367	84%	(22%)	24.8%
Insurance	2,087	32%	(20%)	59.6%
Annuities	729	1%	7%	21.9%
Afore	313	(24%)	(11%)	10.5%*
Warehousing, Leas. & Fact.	175	(69%)	13%	
Bineo & TDF (discont. oper.)	(179)	(99%)	40%	
Holding	262	686%	(8%)	
<b>GFNorte</b>	<b>15,458</b>	<b>(3%)</b>	<b>1%</b>	<b>23.9%</b>

\* ROTE 1Q26: Banorte Bank 33.4%, Afore 33.8%

### Net Income by Subsidiary 1Q26



# Expanding lending activity

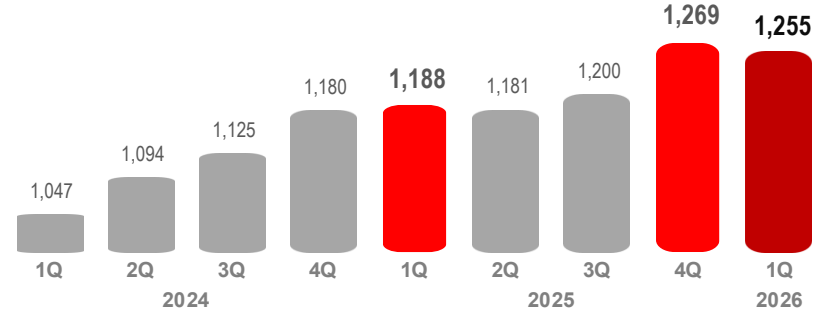
With constant FX, stage 1 & 2 loan growth was 7.1% y/y

- Emphasis on strengthening strategic relationships and leveraging process optimizations.
- Portfolio stages 1 & 2 expanding +5.7% y/y, Ex-Government +7.6% y/y
- Corporate and Government portfolios impacted by prepayments and scheduled loan maturities
- Annual expansion in commercial loans +5.7%; Corporate loans +2.2%

## Performing Loans (stages 1 & 2)

Billion pesos

5.7%  
y/y

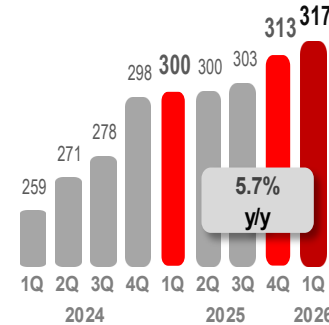


## Performing Loans (stages 1 & 2)

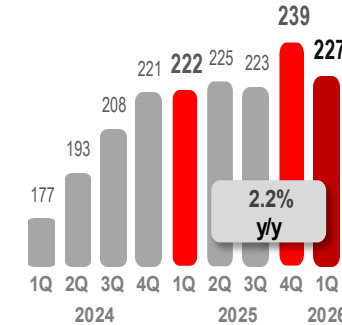
Million pesos

	1Q26	q/q	y/y
<b>Commercial</b>	<b>317,405</b>	1.3%	<b>5.7%</b>
<b>Corporate</b>	<b>226,917</b>	(5.0%)	<b>2.2%</b>
<b>Government</b>	<b>168,876</b>	(8.7%)	<b>(5.2%)</b>
Mortgage	294,173	0.6%	6.4%
Auto	73,836	5.2%	29.6%
Credit Card	79,065	1.5%	14.2%
Payroll*	95,122	4.6%	12.2%
Consumer Loans	542,196	2.0%	11.2%
<b>Total Loans (stages 1 &amp; 2)</b>	<b>1,255,392</b>	(1.1%)	<b>5.7%</b>
<b>Ex-Government</b>	<b>1,086,517</b>	0.2%	<b>7.6%</b>

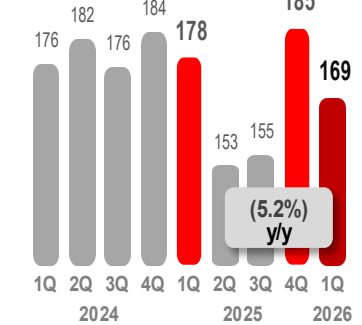
### Commercial



### Corporate



### Government



Performing loans = IFRS (Stage 1 + Stage 2)

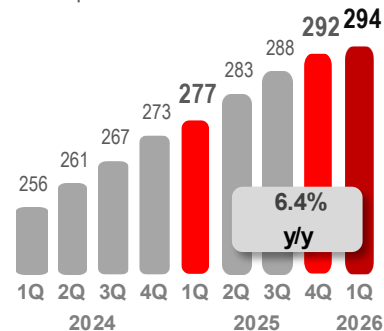
\*Includes Personal Loans

# Expanding lending activity with stable asset quality in consumer loans

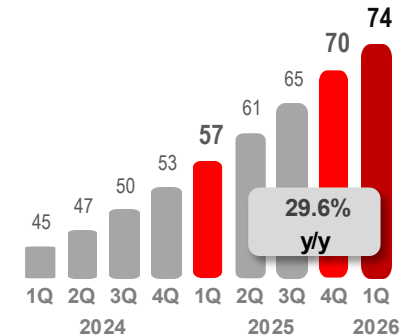
- Commercial approach that prioritizes deeper client engagement based on analytics
- Double-digit expansion in consumer lending +11.2% y/y
- Annual growth across all consumer products:
  - Mortgage +6.4%
  - Auto +29.6%
  - Credit card +14.2%
  - Payroll +12.2%

## Mortgage

Billion pesos



## Auto

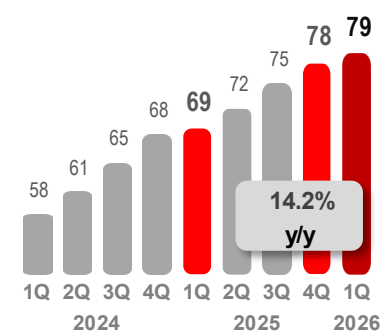


## Performing Loans (stages 1 & 2)

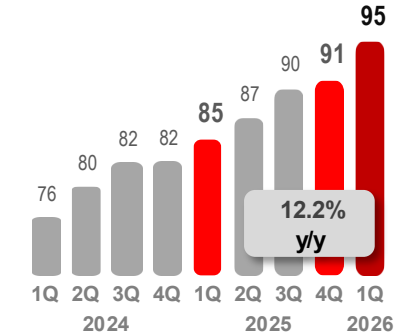
Million pesos

	1Q26	q/q	y/y
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<b>Total Loans (stages 1 &amp; 2)</b>	1,255,392	(1.1%)	5.7%
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## Credit Card



## Payroll\*

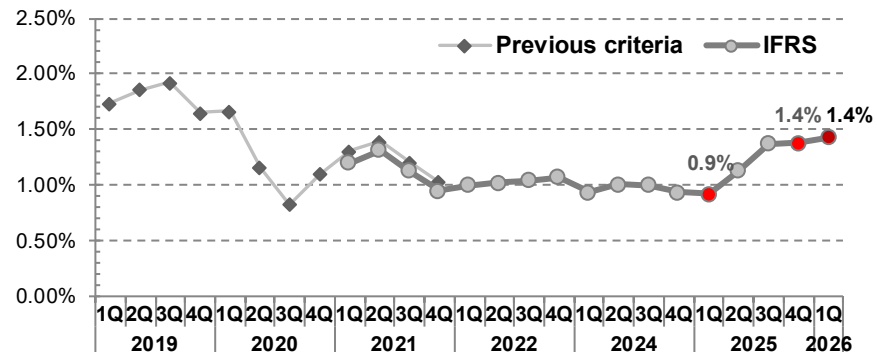


\*Includes Personal Loans

# Structurally healthy loan portfolio

- Stable NPL ratio at 1.4%
- Resilient quality trends across our portfolios
- Disciplined risk exposure prioritizing low leverage profiles
- Quarterly CoR increase is unrelated to asset quality

## NPL Ratio



## Non-performing Loans Ratio

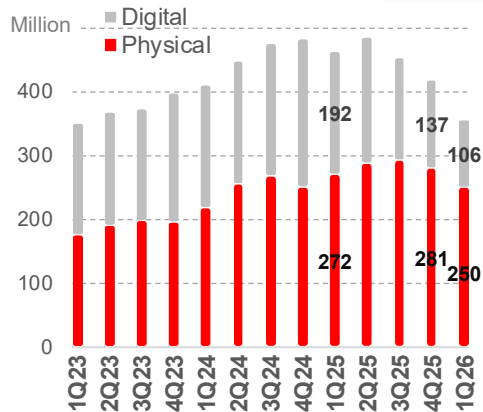
	4Q19	4Q20	4Q21	4Q22	4Q23	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26
Credit Card	5.4%	7.8%	2.3%	2.4%	3.3%	3.1%	2.9%	3.2%	3.1%	3.5%	3.1%
Payroll	3.3%	2.7%	2.5%	3.2%	3.4%	2.8%	2.7%	2.7%	2.5%	2.9%	2.4%
Auto	1.0%	0.6%	0.8%	0.6%	0.6%	0.5%	0.5%	0.6%	0.5%	0.5%	0.6%
Mortgage	1.1%	0.9%	1.0%	0.8%	0.9%	0.8%	0.8%	0.8%	0.9%	1.0%	1.3%
Commercial	2.4%	1.2%	1.6%	1.8%	1.4%	1.3%	1.4%	1.7%	2.6%	2.5%	2.5%
SME	6.6%	2.0%	1.8%	1.1%	1.1%	1.4%	1.7%	2.2%	2.0%	1.7%	1.8%
Commercial ex-SME	1.3%	1.0%	1.5%	1.9%	1.5%	1.3%	1.3%	1.5%	2.8%	2.7%	2.7%
Corporate	1.8%	0.1%	0.0%	0.3%	0.1%	0.1%	0.0%	0.5%	0.4%	0.4%	0.4%
Government	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total GFNorte</b>	1.7%	1.1%	1.0%	1.1%	1.0%	0.9%	0.9%	1.1%	1.4%	1.4%	1.4%

# Continuous revenue stream from fees

- Net fees +15% y/y; seasonal quarterly reduction (8%) q/q
- Trading income normalizing as rate volatility stabilizes
- POS transactions (23%) y/y, digital (45%), physical (8%); +28% y/y in mobile monetary transactions

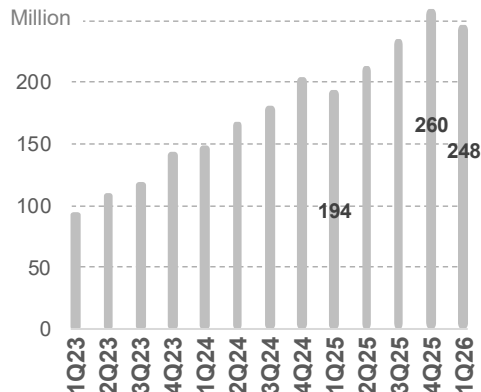
## POS Transactions

**(23%)  
y/y**



## Mobile Monetary Transactions

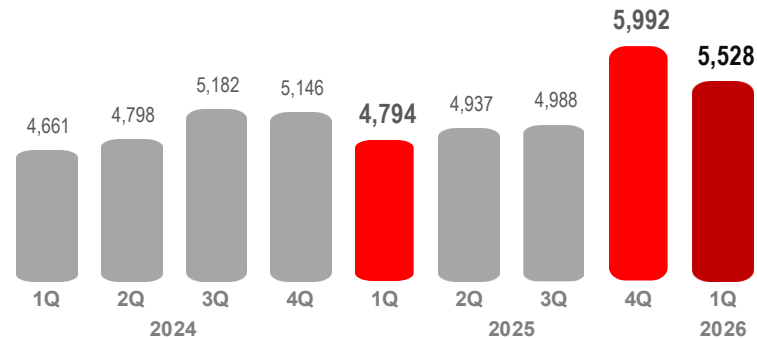
**28%  
y/y**



## Net Fees

Million pesos

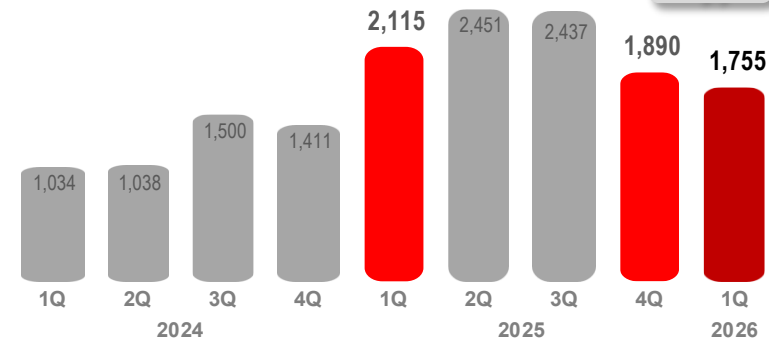
**15%  
y/y**



## Trading Income

Million pesos

**(17%)  
y/y**



# Sustainability Updates



## Environmental

- Release of the **5<sup>th</sup> Climate-Related Risks and Opportunities Report**.
- Release of the inaugural report on **Nature and Biodiversity-Related Risks and Opportunities** following TNFD guidelines.
- **Increase in renewable energy supply in the main corporate buildings from 30% to 50%**, improving the sustainable footprint of Banorte's operations.



## Social

- Delivery of **five virtual conferences and two in-person events during Women's History Month** to commemorate and recognize women employees.
- Delivery of **three financial education workshops, benefiting 51 clients** from the Government and Corporate Banking segments.
- **Fundación Banorte:**
  - External community*
    - **Health:** +100 consultations
    - **Nutrition:** +12,000 food packages
    - **Housing:** +190 beneficiaries
    - **Education:** +6,500 mothers benefited
    - **Women:** +400 beneficiaries
  - Internal community*
    - **Mil sueños por cumplir (Education):** +2,600 scholarships
    - **Fuerza Banorte (Health):** +300 beneficiaries
    - **Volunteering:** +70 volunteers



## Governance

- Release of the **2025 Annual Report and the 2021–2025 ESG Indicators**. Among the main improvements:
  - Greater **detail on executive compensation KPIs**
  - Expanded **disclosure on the financial inclusion strategy**
  - Enhanced disclosure on the **penetration of gender-focused products:** Mujer PyME
- Banorte was recognized for its commitment **to the Care of Older Adults and received a distinction** granted by the National Commission for the Protection and Defense of Users of Financial Services (CONDUSEF).
- Banorte received a **“AA” rating from MSCI for the fifth consecutive year**, reflecting its above-industry performance in environmental and social matters.



## Sustainable Business

- **Mujer PyME (SME Woman):**
  - 1Q26**
    - Origination volume: Ps 598 million; 283 loans.
  - Cumulative loan origination since launch:**
    - Origination volume : Ps 2.972 billion; 1,497 loans.
- **Hybrid and electric vehicle loans:**
  - 1Q26**
    - Origination volume: Ps 3.608 billion; 9,515 loans
    - Portfolio assessed: Ps 2.811 billion, equivalent to an estimated emissions reduction of 7,728 tCO<sub>2</sub>e\*

\*Emissions reduction data are available for 77% of the total hybrid/electric vehicles financed.



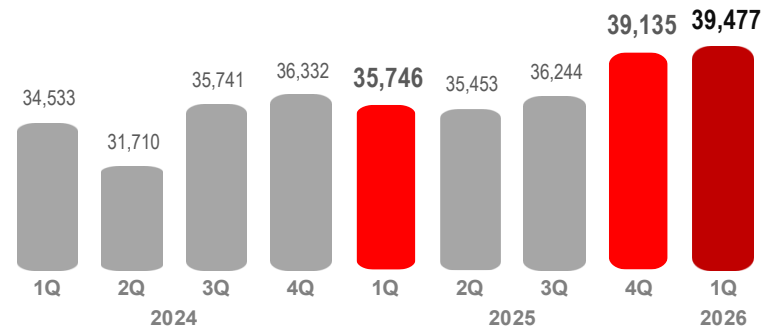
# ***Financial Highlights***

# Increasing Net Interest and Non-Interest Income

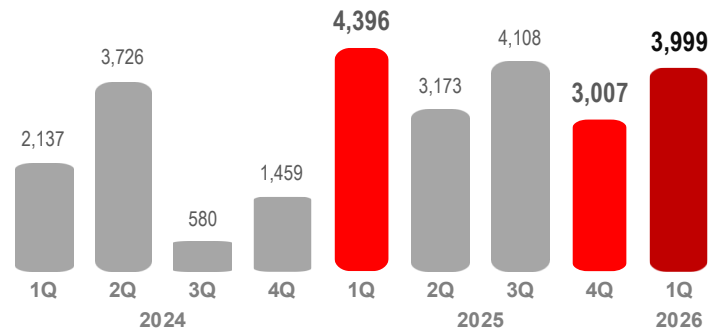
- Growth in NII Loans/Deposits +10% y/y
- Total NII +1% q/q and +10% y/y
- Non-Interest Income +33% q/q; (9%) y/y:
  - Premium income +17% q/q, +4% y/y
  - Claims (15%) q/q, +6% y/y

Million pesos	1Q26	q/q	y/y
NII Loans/Deposits	27,404	0%	10%
NII Repos	3,928	(8%)	(17%)
NII Valorization Adjustment	262	223%	208%
NII Insurance	884	(2%)	(12%)
NII Annuities	7,000	3%	29%
<b>NII</b>	<b>39,477</b>	<b>1%</b>	<b>10%</b>
Net Service Fees	5,528	(8%)	15%
Premium Income	22,078	17%	4%
Tech. Reserves Annuities	6,639	(14%)	74%
Tech. Reserves Insurance	8,936	61%	(7%)
Cost of Acquisition Insurance	1,061	65%	5%
Claims	8,841	(15%)	6%
Trading Income	1,755	(7%)	(17%)
Other Income	113	(78%)	111%
<b>Non - Interest Income</b>	<b>3,999</b>	<b>33%</b>	<b>(9%)</b>
<b>Total Revenues</b>	<b>43,476</b>	<b>3%</b>	<b>8%</b>

**NII**  
Million pesos



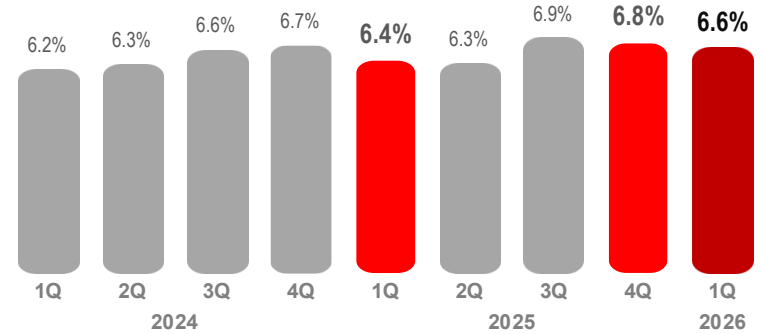
**Non - Interest Income**



# Resilient core banking revenues and NIM

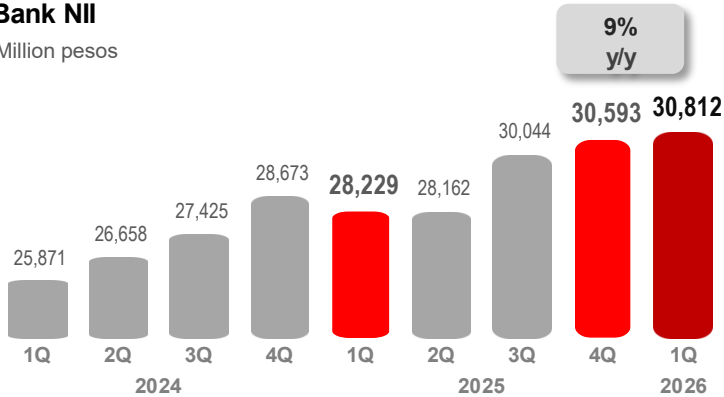
- Bank NIM at 6.6%, +25bps y/y
- Bank NII +1% q/q, +9% y/y
- Net fees declined from a high seasonal base in Q4, (5%) q/q; expanding annual performance +18% y/y

## Bank NIM



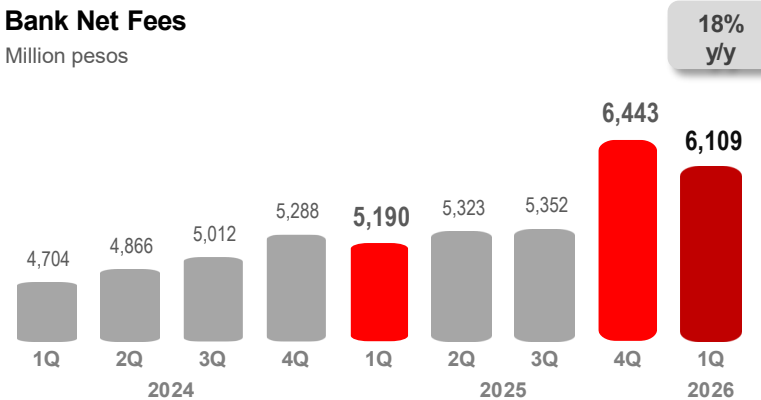
## Bank NII

Million pesos



## Bank Net Fees

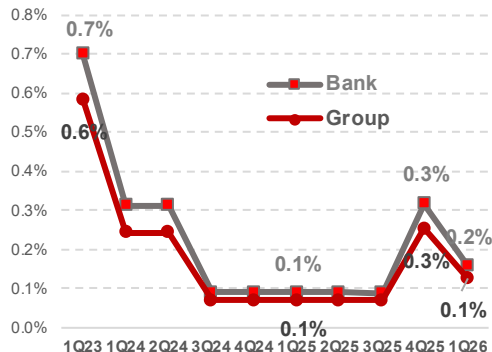
Million pesos



# Net Interest Income sensitivity evolution

- Dynamic risk management hedging
- Focus on stable low-cost liabilities
- Active ALCO
- Organic growth of fixed rate portfolio
- Neutral Balance Sheet to rate cycles

**Local Sensitivity / NII**  
Expected indicators in each quarter

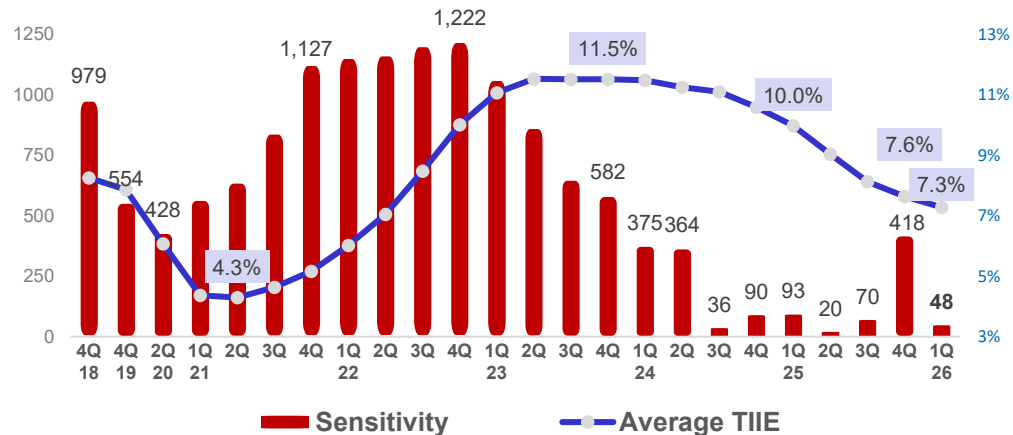


• A sensitivity in pesos of ~\$200M is ~0.1% of the groups' NII

• In Foreign currency, ~\$700M implies ~0.4% of NII

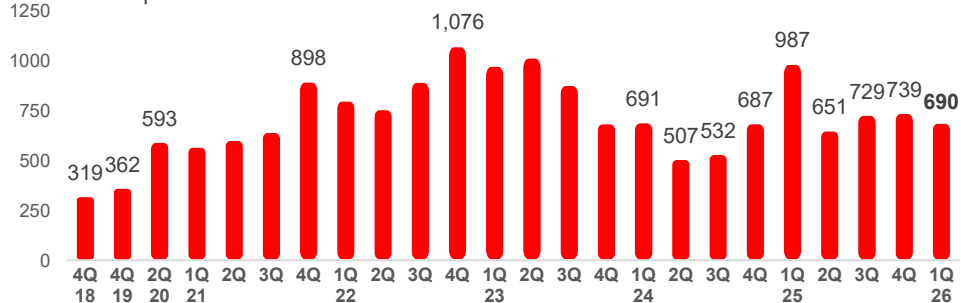
## Bank's NII Sensitivity per 100bps change in rate - Local Currency Balance Sheet

Million pesos



## Foreign Currency Balance Sheet

Million pesos

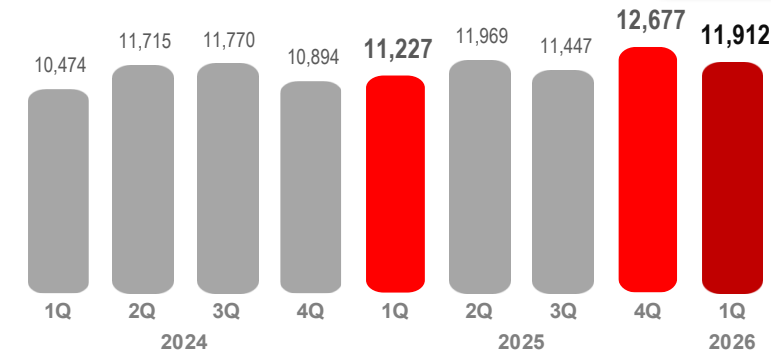


# Increasing profitability at the Bank

- Bank Net Income +6% y/y
- ROE at 30.1%, +213bps y/y
- ROA at 2.4%, +5bps y/y
- RoTE at 33.4%, +188bps y/y

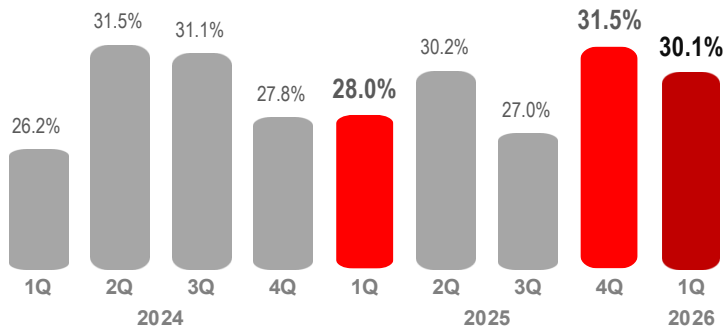
## Bank Net Income

Million pesos



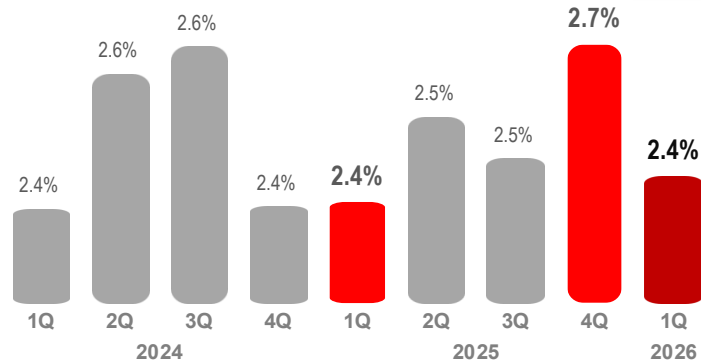
## Bank ROE

213bps  
y/y



## Bank ROA

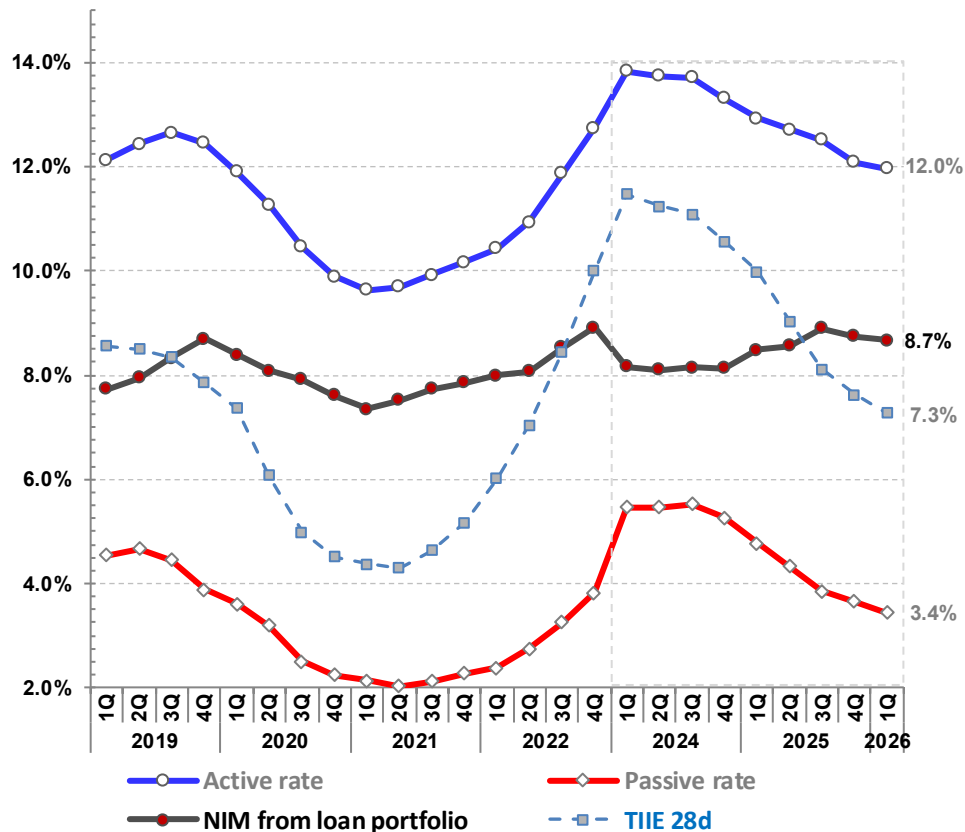
5bps  
y/y



# NIM from loans and deposits

- Resilient loan NIM of 8.7% despite a prolonged easing cycle
- Growing consumer lending driving active rate resilience
- Funding cost optimization and faster deposit repricing

### NIM from loan portfolio

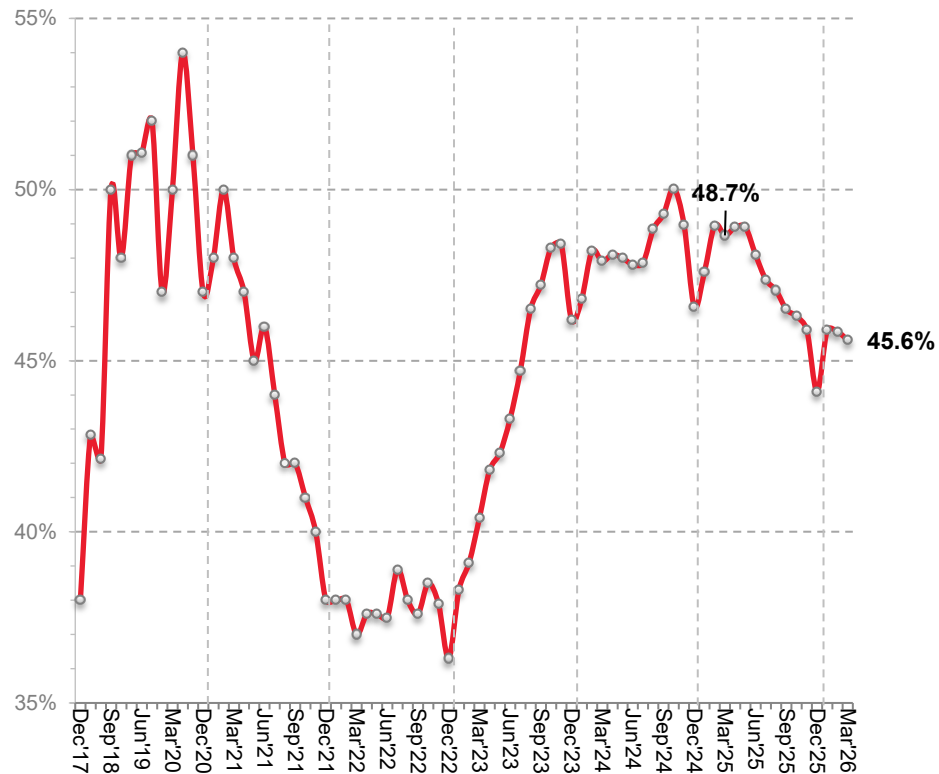


## Declining cost of funds and deposit mix optimization

- Core deposits +6% y/y
- Non-interest-bearing demand deposits +15% y/y
- Interest-bearing demand deposits (9%) y/y
- Time deposits +11% y/y
- Cost of funds reduction of (310bps) y/y
- QoQ changes reflect normalization after seasonality, with solid underlying trends.

(Million Pesos)	1Q26	Change	
		q/q	y/y
Non-Interest-Bearing Demand Deposits	497,545	(3%)	15%
Interest-Bearing Demand Deposits	324,746	3%	(9%)
Global Account of Deposits w/o Movements	4,594	1%	9%
<b>Total Demand Deposits</b>	<b>826,885</b>	(1%)	4%
<b>Time Deposits – Retail</b>	<b>365,423</b>	4%	11%
<b>Core Deposits</b>	<b>1,192,308</b>	0%	6%
<b>Money Market and Credit Notes Issued</b>	<b>68,400</b>	(4%)	(7%)
<b>Total Bank Deposits</b>	<b>1,260,708</b>	0%	5%

### Cost of Funds vs CETES Reference Rate

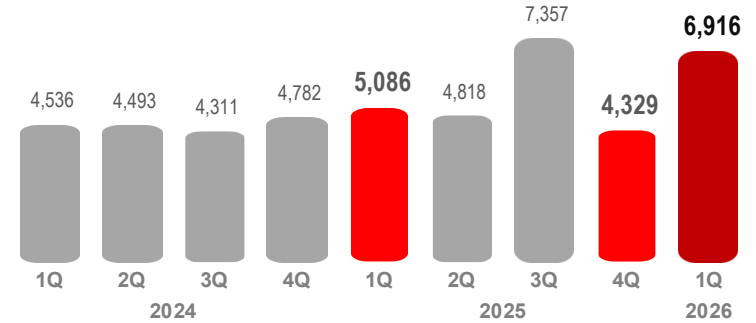


# Sound asset quality across most portfolios

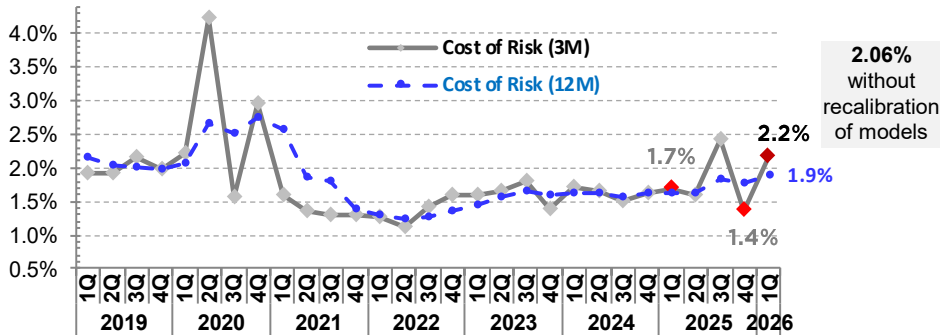
- Quarterly CoR of 2.2% includes provisioning model recalibration already embedded in guidance; underlying level at 2.06%
- Additional provisioning requirements from stage 3 isolated commercial loan
- Effect of higher provisions reflecting a lower comparison base due to TDF's portfolio integration
- Write-off rate at 0.43%

## Credit Provisions

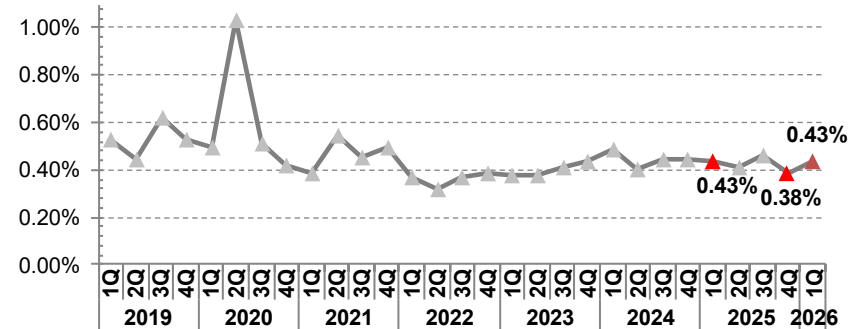
Million pesos



## Cost of Risk



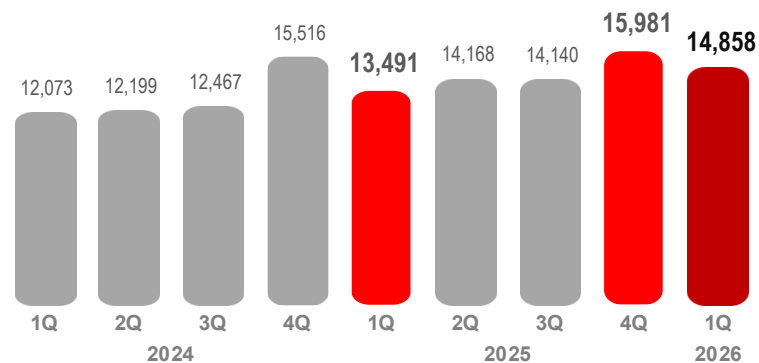
## Write-Off Rate



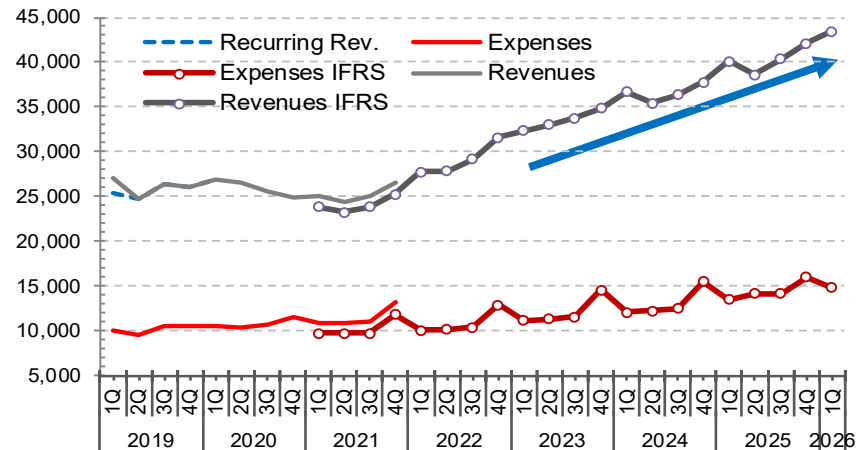
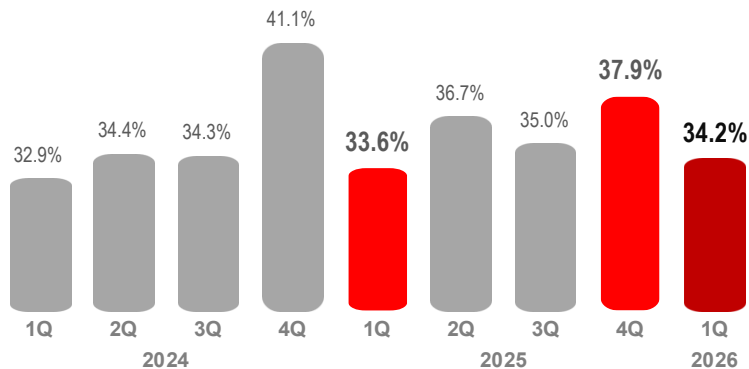
# Disciplined expense growth

- Revenues +3% q/q , +8% y/y
- Expenses +10% y/y
- Cost-to-income at 34.2%

## Non-Interest Expenses



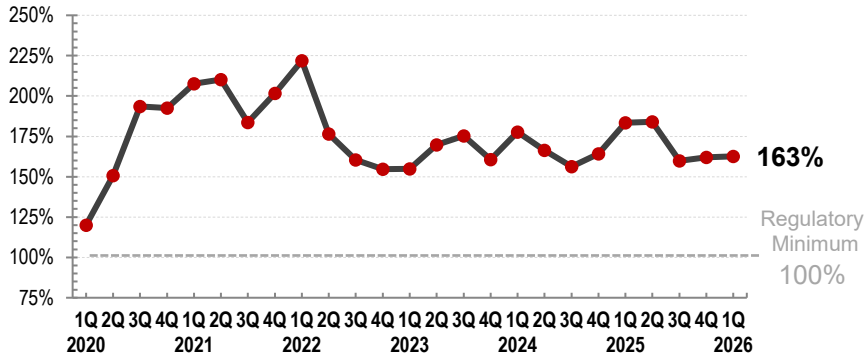
## Cost-to-income Ratio



# Bank's regulatory capital & liquidity ratios

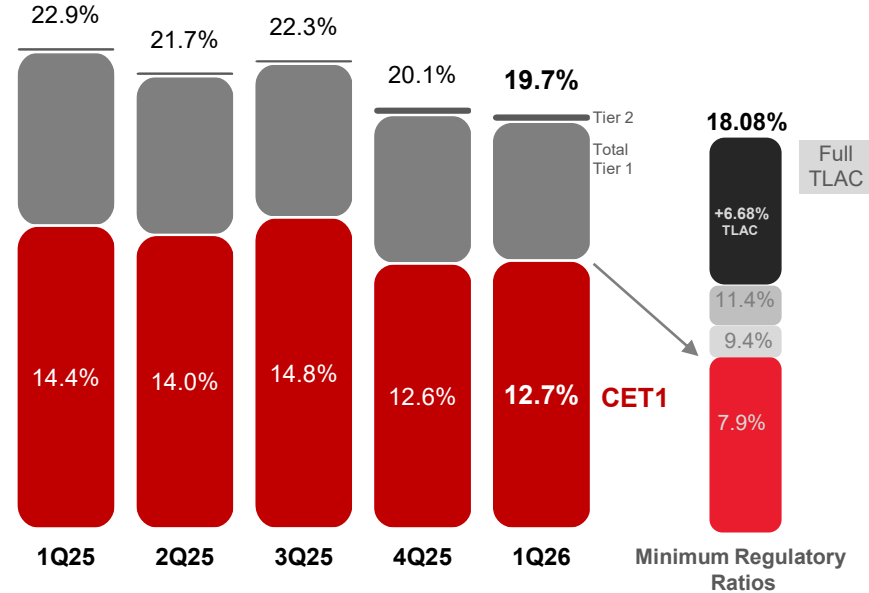
- TLAC compliant Capital Adequacy Ratio
- CET1 converging towards management's optimal range
- Unlevered capital
- Liquidity exceeds minimum regulatory requirements
  - Average LCR at 163%
- Deposits, 95% are sticky
- HTM Unrealized Losses → (23bps) on capital

Average Liquidity Coverage Ratio LCR (%)

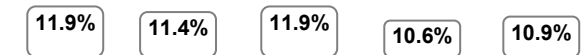


## Capital Adequacy Ratio (CAR)

Basel III



## Leverage Ratio



## Guidance 2026 unchanged

	Guidance 2026
Loan Growth	8% – 11%
Ex-gov	10% – 12%
NIM	6.2% – 6.5%
NIM of Bank	6.4% – 6.8%
Expense (57.8 bn in 2025)	63.8 – 65.0bn <sup>1)</sup>
Recurrent expense	5% - 6%
Organic growth & investments	2.5% - 3.5%
Efficiency	36.0% – 37.5%
Cost of Risk	1.8% – 2.1%
Tax Rate	27% – 29%
Net Income	62.0 – 64.0 bn
ROE	22% – 24%
ROE of the Bank	28% – 30%
ROA	2.2% – 2.4%
<b>Macro Estimates for 2026</b>	
GDP	1.4% – 1.8%
Inflation Rate	4.2% – 4.6%
Banxico's Reference Rate	6.5% year-end

1) Includes Ps 300 million from TDF expense recognized as “discontinued operations”



# ***Appendix***

## Selected industry exposures

	Vs. Total Loans 1Q26
<b>Oil Industry*</b>	<b>0.7%</b>
<b>Electricity Companies*</b>	<b>2.0%</b>
<b>Construction &amp; Real Estate</b>	
Housing	<b>1.9%</b>
Commercial	<b>1.0%</b>
Others	<b>1.1%</b>
<b>Malls</b>	<b>1.1%</b>
<b>Tourism</b>	<b>6.0%</b>
<b>Restaurants</b>	<b>0.7%</b>
<b>Airports</b>	<b>0.00%</b>
<b>Exporters to USA</b>	<b>2.6%</b>

*\*Including traditional, clean energy and suppliers*

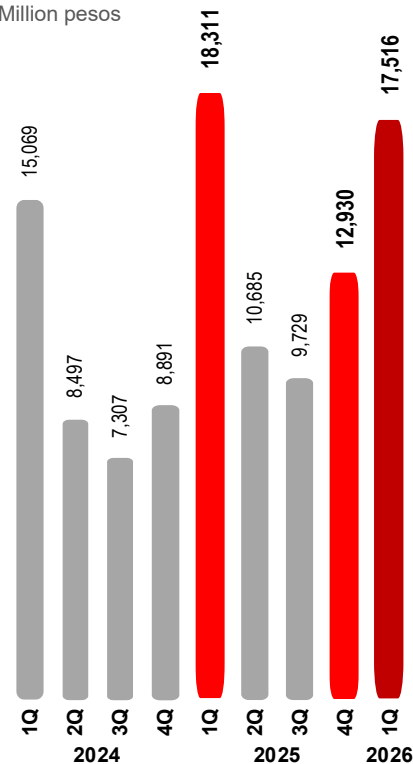
	Vs. Total Loans
<b>SMEs</b> • 84% Nafin / Bancomext guaranteed loans, 47% of SME book	5.0%
<b>Dollar denominated</b>	13.7%

# Insurance business operation

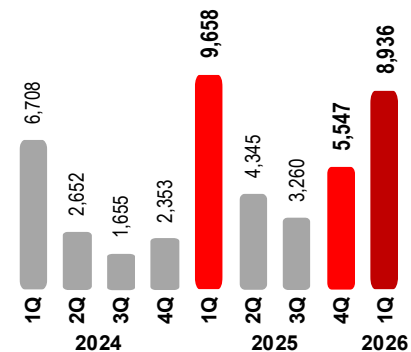
	1Q26	q/q	y/y
<b>Interest Income (Net)</b>	884	(2%)	(12%)
Premium Income (Net)	17,516	35%	(4%)
Net Increase in Technical Reserves	8,936	61%	(7%)
Cost of Acquisition from Insur. Oper.	2,484	29%	25%
Claims	4,715	(24%)	2%
<b>Technical Results</b>	1,381	288%	(32%)
Trading Income	878	64%	(6%)
Other Operating Income	289	(82%)	92%
Non-Interest Expense	534	9%	(2%)
<b>Operating Income</b>	2,898	59%	(19%)
<b>Net Income</b>	2,400	21%	(19%)

## Retained Insurance Premiums

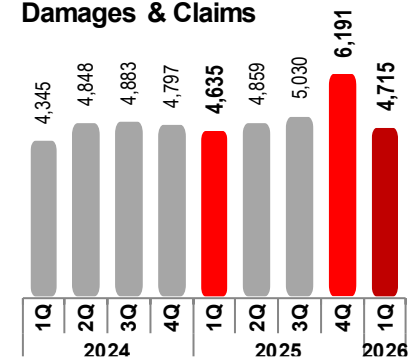
Million pesos



## Technical Reserves



## Damages & Claims

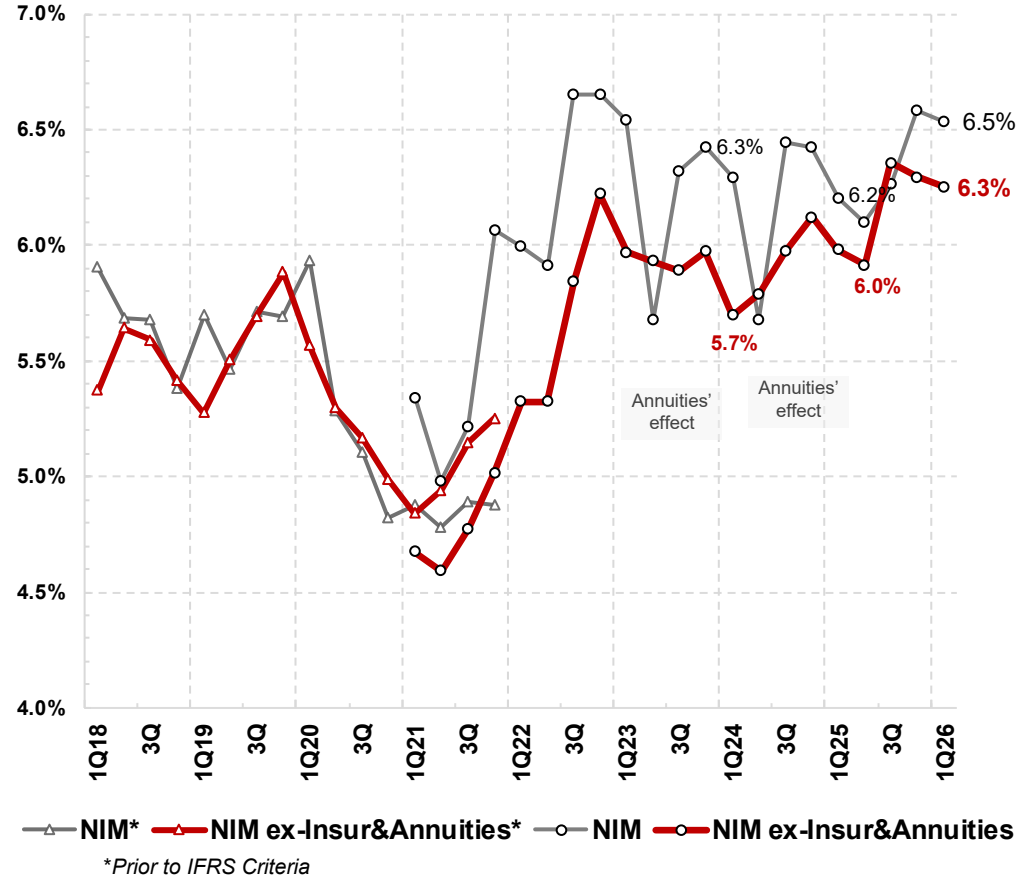


# Managerial NIM

- NIM of the Group at 6.5%
- Managerial NIM or NIM ex-Insur&Annuities at 6.3%

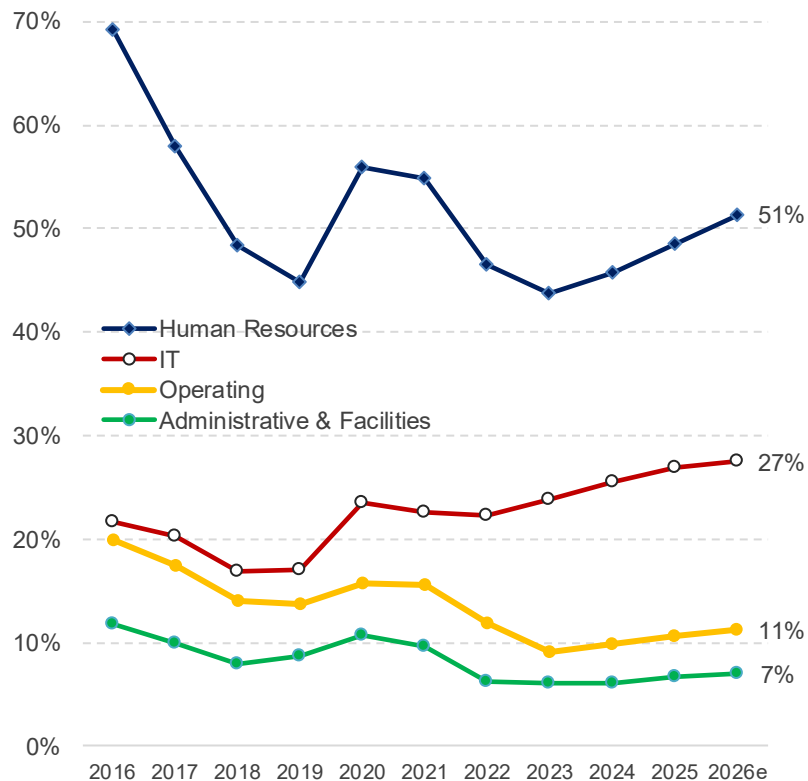
*IFRS adoption in 2022 has added volatility to the annuities and insurance contributions to the margin*

- *The exclusion of annuities and insurance provide a better, more stable ratio*

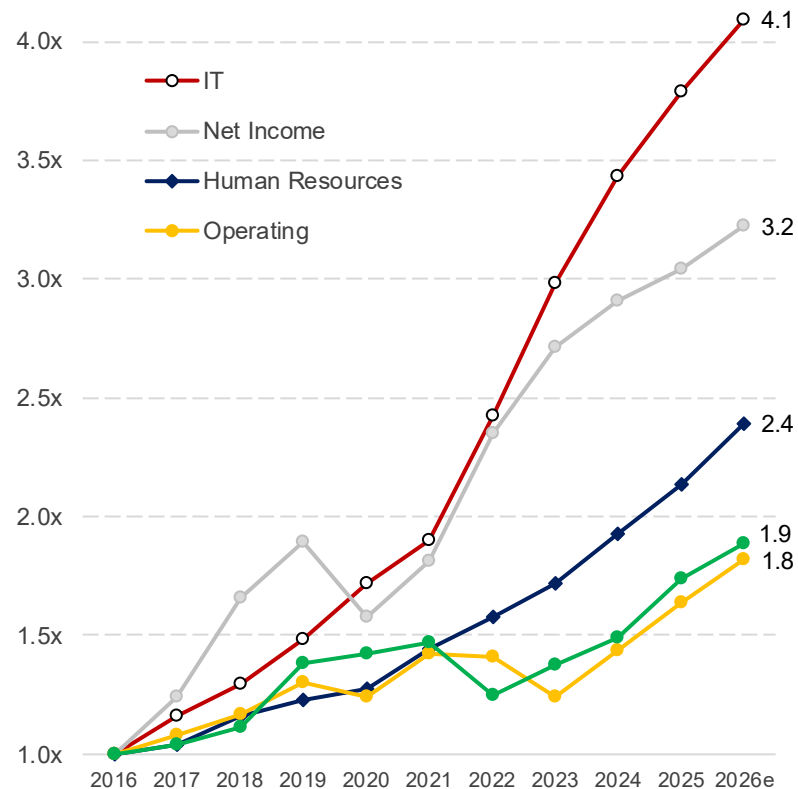


# Historical expenses by category

## Expenses / Net Income



## Historical growth by category



# Sustainable business

## Social and Environmental Risk Management System

■ Wholesale Banking Portfolio analyzed

14.01%



Wholesale  
Banking  
portfolio

8.57% Non-sustainable analyzed portfolio  
5.44% Sustainable  
1.99% Climate-related

**During 1Q26:**  
1,363 Analyzed loans  
123 Loans with IFC recommendations  
3 Due diligences  
20 Credit Committees  
17 updated evaluations (annual review)

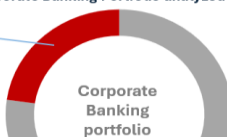
**In 1Q26**

**3 projects evaluated:**

- 2 under the Equator Principles framework categorized with high (A) socio-environmental risk.
- 1 under the IFC Performance Standards, also categorized with high (A) socio-environmental risk.

■ Corporate Banking Portfolio analyzed

22.76%

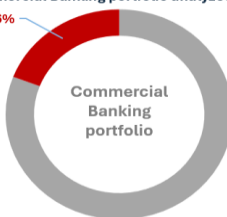


Corporate  
Banking  
portfolio

22.59% Non-sustainable analyzed portfolio  
0.17% Sustainable  
0% Climate-related

■ Commercial Banking portfolio analyzed

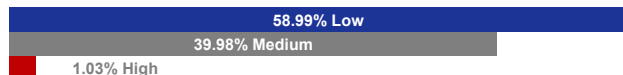
19.16%



Commercial  
Banking  
portfolio

17.65% Non-sustainable analyzed portfolio  
1.51% Sustainable  
0.78% Climate-related

## Risk level of the analyzed portfolio:



More than 98% of the analyzed loans were classified as Low and Medium risks, which means minimal or mitigatable impacts.

## Responsible Investment

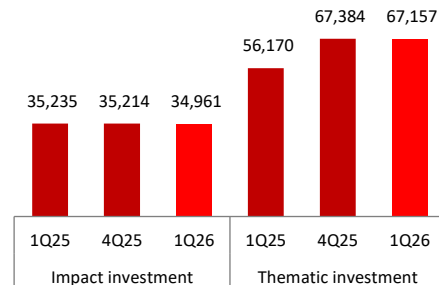
### AFORE XXI Banorte

■ Assets with ESG criteria: 6.45%

■ 31% of the structured instruments portfolio consider **impact investments** with direct contribution to the **SDGs**

### AUM that consider ESG criteria

Figures in millions of Mexican pesos



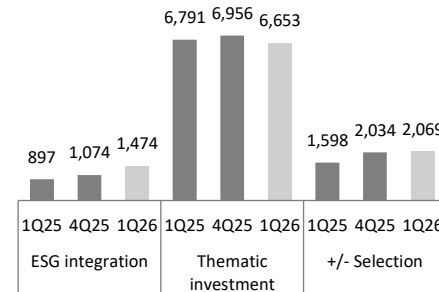
### Operadora de Fondos Banorte

■ Assets with ESG criteria: 2.07%

■ Update of ESG analysis methodology to strengthen its alignment with best responsible investment practices

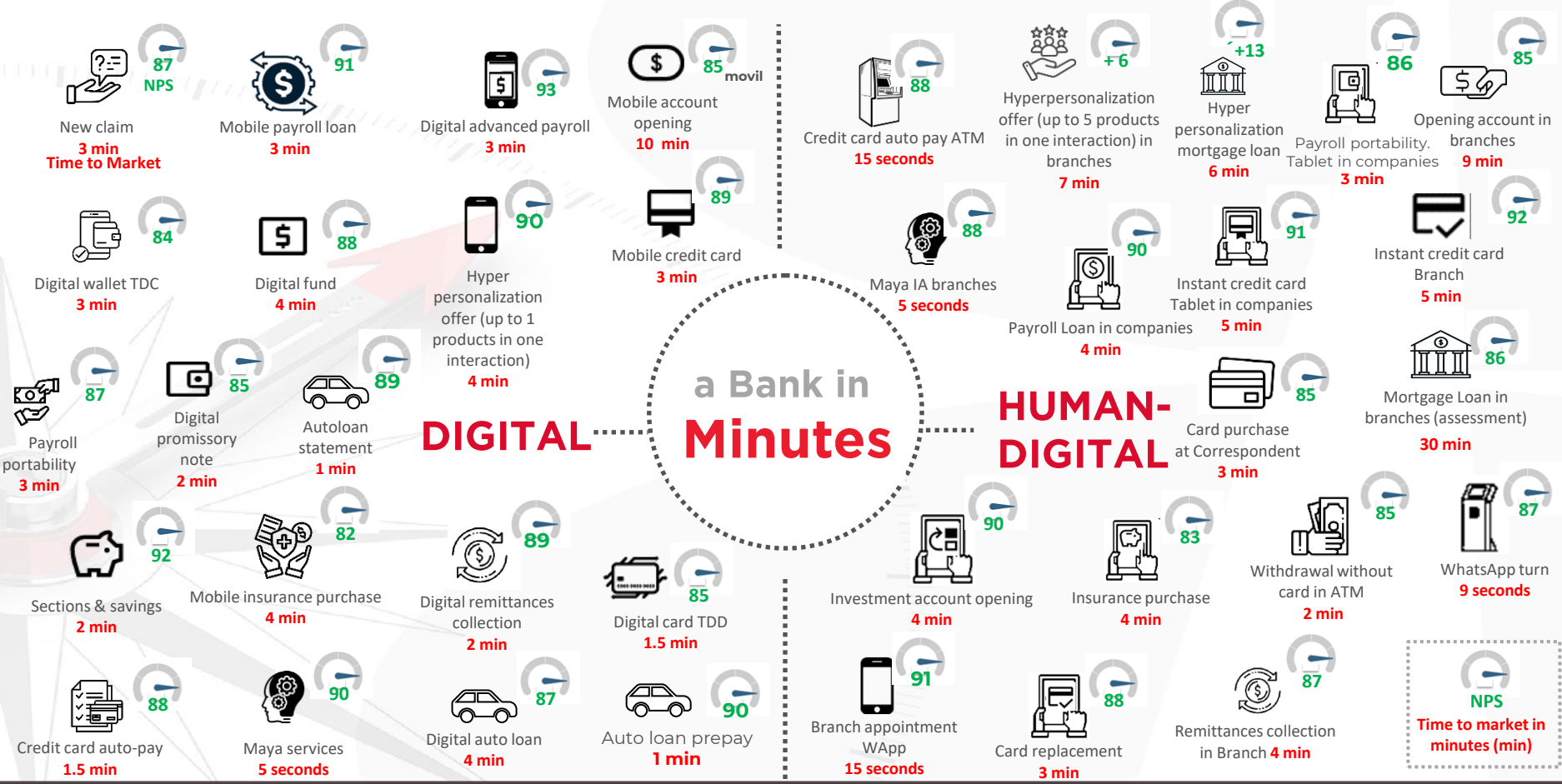
### AUM that consider ESG criteria

Figures in millions of Mexican pesos



The information presented here is aligned with indicator FN-AC-410a.1 which evaluates the amount of AUMs (in million pesos) by asset class, that employ: (1) integration of environmental, social, and governance matters, (2) thematic investment in sustainability, and (3) screening.

# A customer-centric bank in minutes



**NPS**  
Time to market in minutes (min)



Earnings Call

**1Q26**

April 22nd, 2026