

Fine in connection with Tarjetas del Futuro's investment

(BMV: GFNORTEO, OTCQX: GBOOY, Latibex: XNOR)

Grupo Financiero Banorte, S.A.B. de C.V. (“**GFNorte**”) hereby informs the investor community, further to the material events disclosed on December 15th and December 17th, 2025, respectively, relating to the acquisition of Tarjetas del Futuro, S.A.P.I. de C.V. (“**TDF**”), that on May 19th, 2026, the National Antitrust Commission (*Comisión Nacional Antimonopolio*; “**CNA**”) notified Banco Mercantil del Norte, S.A., Institución de Banca Múltiple, Grupo Financiero Banorte (“**Banco Banorte**”) that it has levied a fine of MXN\$19,938,625.84, in connection with an action allegedly carried out in 2020 without prior merger control clearance by the CNA (the “**Fine**”), as published by the CNA on May 24th, 2026 through its website (<https://www.gob.mx/antimonopolio>). The aforementioned action relates to the financing granted by Banco Banorte to TDF in 2020 (the “**Financing**”).

In this regard, while Banco Banorte strongly disagrees with the Fine and, together with its advisors, continues to assess its terms and the grounds on which it is based, GFNorte hereby informs the investor community that:

- (i) the Financing, including the related collateral package, was disclosed to the former Federal Competition Commission (*Comisión Federal de Competencia Económica*; “**COFECE**”), under the pre-merger control procedure concerning a transaction between GFNorte and TDF, which was reviewed and authorized by COFECE in 2021 (the “**Initial Antitrust Clearance**”); and
- (ii) during the Initial Antitrust Clearance, COFECE did not raise any concerns with respect to the Financing or the related collateral package.

Although the Fine, including any potential payment thereof, is not material and does not have a significant operational or financial impact on Banco Banorte or GFNorte, Banco Banorte will assess the legal remedies available to challenge the legality and constitutionality of the decision.

Pursuant to Article 28 of the Political Constitution of the United Mexican States, the Fine will not be enforceable until the corresponding proceeding concludes, which generally occurs within a period of 18 to 24 months after the filing of the constitutional relief challenge (*amparo*).

GFNorte reaffirms its commitment to international corporate governance best practices and information disclosure.

San Pedro Garza García, N.L., as of May 25th, 2026

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