

PRESS RELEASE

Finacity Facilitates US\$20 million 5-year Term Securitization for Crediapoyo

Stamford, CT – November 3, 2025 – Finacity Corporation (“Finacity”), a White Oak Global Advisors Company, is pleased to announce that it has successfully facilitated a US\$20 million 5-year term securitization of a portfolio of consumer loans originated by Baracaf, S.A. de C.V., SOFOM, E.N.R. (“Crediapoyo”). The securitization was done through a Mexican trust with an F/X hedge to match the assets and liabilities. It was funded by a Latin America credit investment firm. Finacity acted as structuring agent and will serve as the Master Servicer responsible for all ongoing program administration and reporting.

Javier Muñoz, Crediapoyo’s CEO, states: “This is the first securitization we have done with a 5-year term. This transaction will allow us to improve our debt profile and to continue to diversify our funding sources. We appreciate the job that Finacity has done in facilitating such a milestone transaction for Crediapoyo and we look forward to a strong continued partnership with Finacity.”

About Crediapoyo

Crediapoyo, founded in 2018, is a Mexican non-bank financial institution that specializes in providing payroll loans to government employees.

About Finacity, a White Oak Company

Finacity, a White Oak Company, specializes in the structuring and provision of efficient capital markets receivables funding programs and program administration. Finacity currently facilitates the financing and administration of an annual receivables volume in excess of \$200 billion. With resources in the USA, Europe, Asia, and Latin America, Finacity conducts business throughout the world with obligors in more than 210 countries and territories. Finacity also facilitates off-balance sheet securitizations under both US GAAP and IFRS, the latter through investments and services from its subsidiary, Finacity Asset Management. Finacity is affiliated with White Oak Global Advisors, LLC, a leading alternative debt manager specializing in originating and providing financing solutions to facilitate the growth, refinancing and recapitalization of small and medium enterprises. For further information, please visit www.finacity.com.

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