

# Corporate Presentation 3Q22



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Note: All Figures in Financial Statements are expressed in Mexican Pesos (million)



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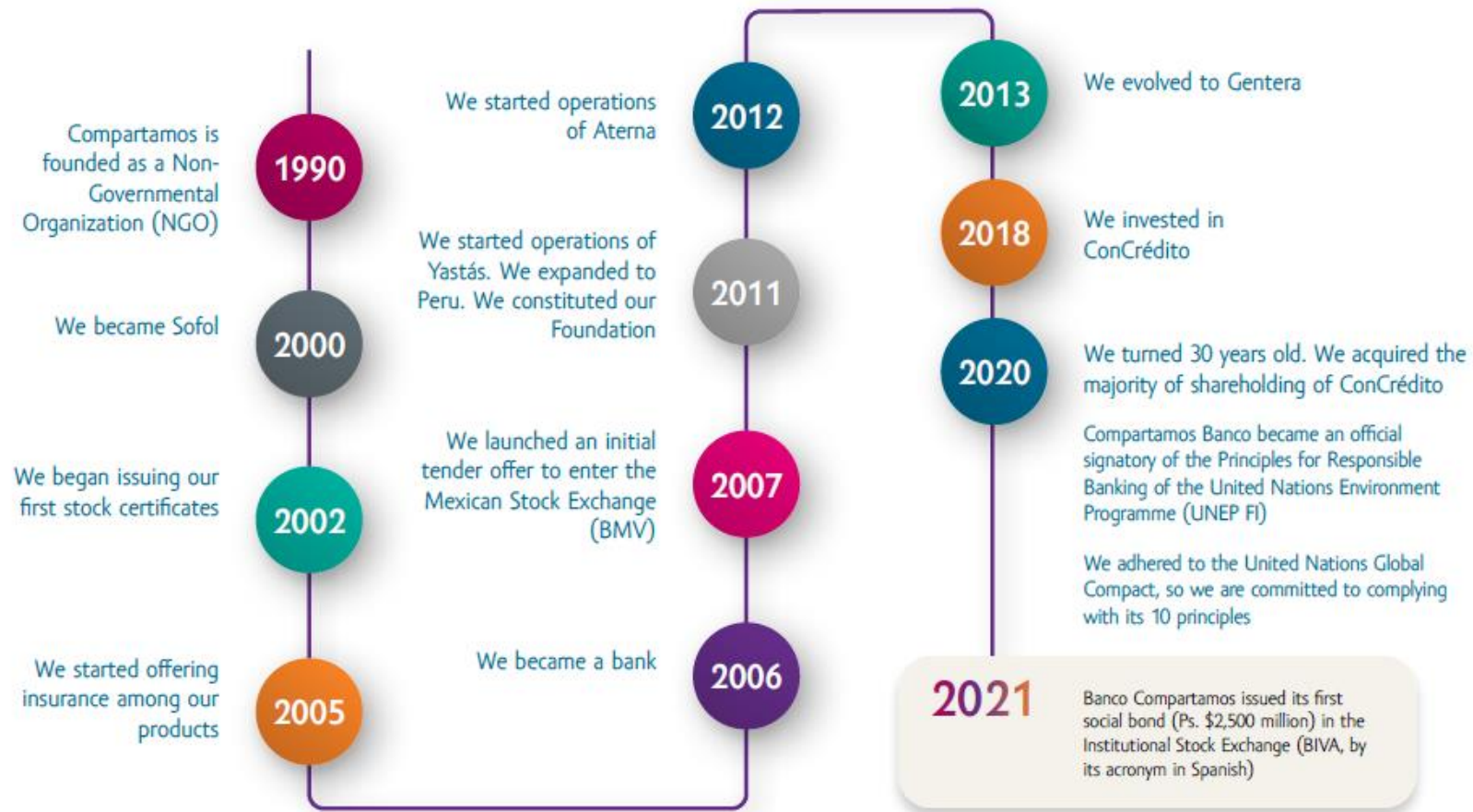
**GENTERA** ®



**About Gentera**



# Our history, more than 32 years of evolution



**3Q22\*** ——— +4.3 million users of financial services

\*3.59 million Clients from Credit, Savings, and Insurance Products, and additionally ConCrédito's Entrepreneurs served 709 thousand final users.

# More than 32 years together fulfilling dreams

**We boost the dreams of our clients by attending their financial needs with human sense.** For more than 32 years, we have worked to bring opportunities that promote their development and that of their communities. We generate shared value through three values:



## **Social value:**

We offer inclusion opportunities to the largest number of people in the shortest possible time.



## **Human value:**

We trust in people and in their ability to develop and fulfill their potential.



## **Economic value:**

We build innovative, efficient and profitable business models.

With presence in Mexico and Peru, through our companies, we work deeply committed with our actions and the practice of our institutional values, which constitutes our Philosophy.

## Our Values



# Generating Social Impact in more than 32 years of history

- Three decades **servicing three generations**, mostly women of popular segments with a human sense.
- We have been the gateway for more than **13 million** people to the financial system.
- More than 100,000 people have joined our purpose, today we are more than **20,800 employees**.
- We serve more than **4.3 million** people in different geographies.
- In May 2022 we published our **Strategic Environmental, Social and Governance Policy (ASG)**.



APOYAMOS  
EL PACTO GLOBAL



Genera is participant of the **United Nations Global Compact**, which commits us to fulfill the 10 Principles of the Global Compact.

Endorser of:

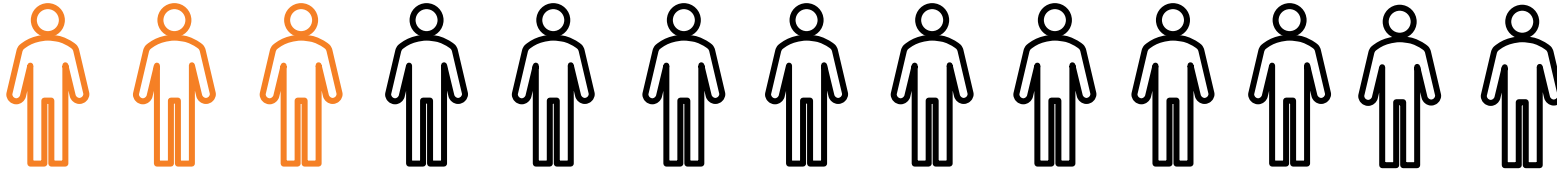


PRINCIPLES FOR  
RESPONSIBLE  
BANKING

Compartamos Banco is signatory of the **Principles for Responsible Banking**, being the **first microfinance institution to be part of this initiative**.

# Best practices in Corporate Governance

## 13 members on the Board of Directors



3

## Independent Directors are Women

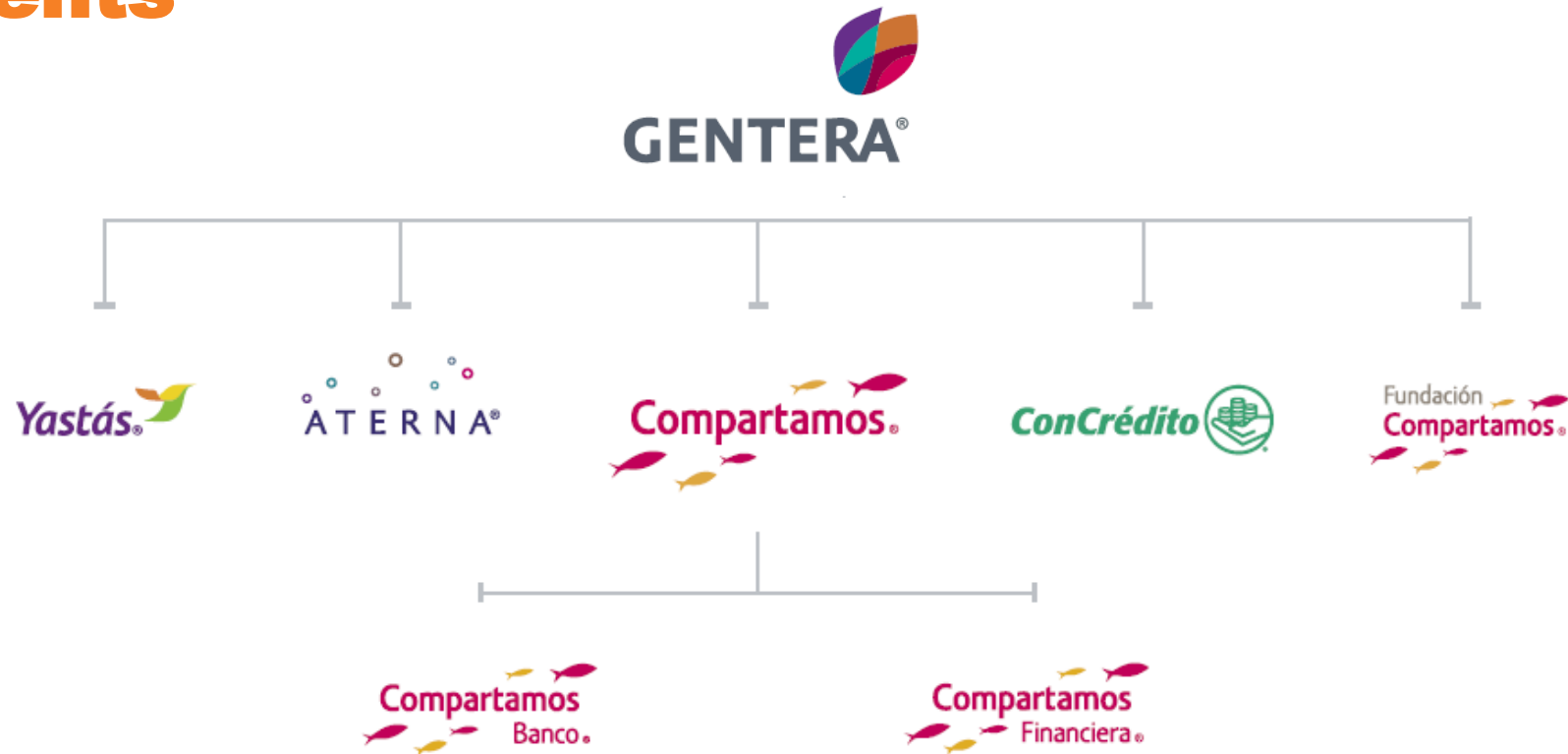
### Códigos

**Code of Good Corporate Governance**, which contains the regulations of the Board of Directors

**Code of Ethics and Conduct** of utmost importance for Genera, which applies to counselors, collaborators, suppliers and civil society organizations

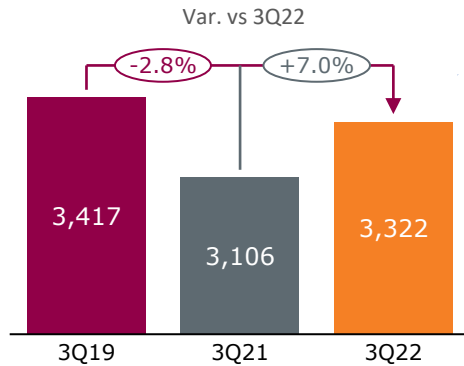


# Corporate structure with the purpose of serving more clients

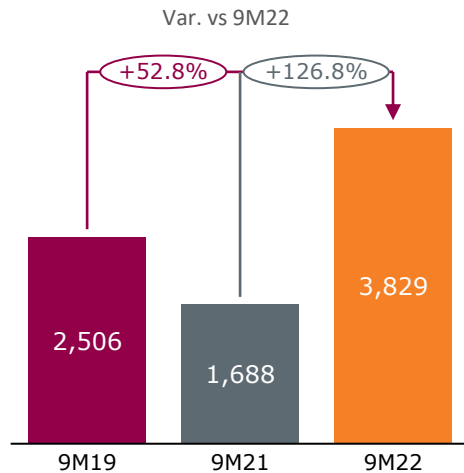


- **Compartamos (Mexico-Peru)**: Leader in financial solutions for the sub-served segment.
- **Yastás (Mexico)**: Correspondent network manager.
- **Aterna (Mexico-Peru)**: Leading agent in microinsurance.
- **Fundación Compartamos**: It seeks to generate social value in the communities where it operates through its axes of action: education, volunteering, donation and contingencies.
- **ConCrédito**: Mexican company that offers financial solutions through distributors (Entrepreneurs), which may grant loans to final users.

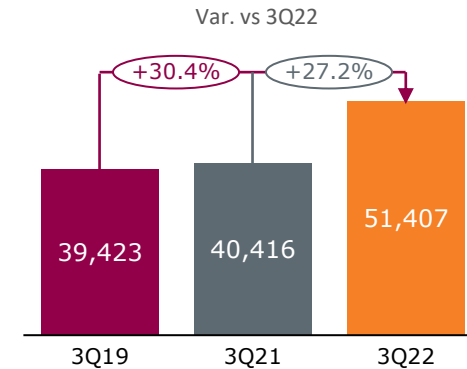
# Highlights 3Q22



In **3Q22** GENTERA served more than **4.3 million people**. 3.32 million credit clients, **+7.0%** more than 3,106 clients registered in 3Q21.



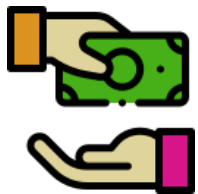
**Net income** for 3Q22 was **Ps. 1,514 million**, reaching for de nine-month period an **accumulated income of Ps. 3,829**, a solid growth of **+126.8%**, compared to the nine-month period of 2021.



**Total Loan Portfolio** reached **Ps. 51,407 million**, a **+27.2% growth** compared to Ps. 40,416 million in 3Q21, mainly explained by the **strong portfolio growth** experienced in GENTERA's Mexican financial subsidiaries during the quarter.

- **Total Loan Portfolio** reached the **largest figure in GENTERA's history** at Ps. 51,407 million, **+27.2%** compared 3Q21.
- GENTERA reached **eight consecutive quarters of growth**, achieving the **largest Net Income generated in a single quarter** in its 32-year history.
- **Loan Portfolio with credit risk stage 3** for 3Q22 stood at **2.90%**, an **improvement** compared to NPL at 3.03% recorded in 3Q21.
- **Cost of Risk** for the 9M22 stood at **9.9%**.

# Highlights 3Q22



More than **\$43,000 million pesos** were disbursed in 3Q22, and more than **\$125,000 million pesos** in the nine-month period of 2022.

## Solid Capital Position

- Genera, Capital / Total Assets **34.3%**.
- Banco Compartamos reached an ICAP at **38.2%**.
- Compartamos Financiera, Solvency Ratio **19.1%**.
- ConCrédito, Capital / Total Assets **52.8%**.



In México, **Banco Compartamos**, reached a microcredit loan portfolio at **\$30,243 million pesos**, a **+33.0%** compared to 3Q21.



In **Peru**, the total loan portfolio reached **\$17,296 million pesos**, increasing +17.1% compared to 3Q21.



**Red Yastás** at the end of 3Q22, registered ~7.1 million operations, a figure **+14.0%** larger than that registered in 3Q21.



**Aterna** ended 3Q22 with more than **9.0 million** active insurance policies.



**ConCrédito** Loan Portfolio reached **\$3,868 million**, **+33.3%** increase compared to 3Q21.

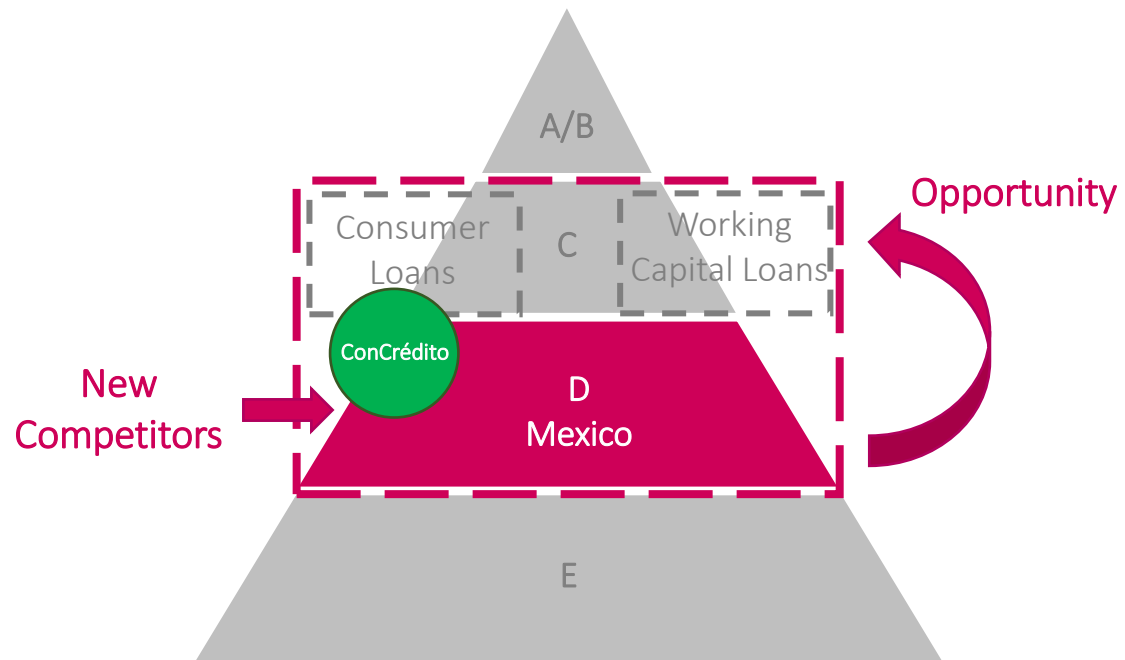
**CrediTienda** Portfolio reached **\$428 million**, **+34.5%** growth compared to 3Q21.



# Potential market for working capital loans

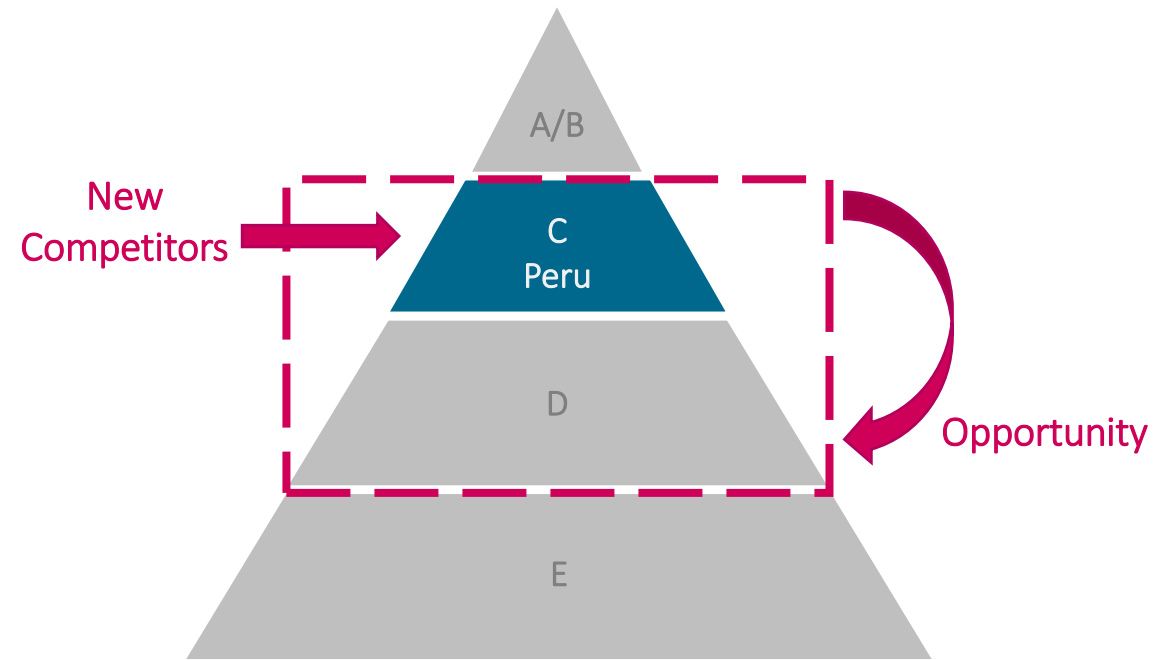
## Mexico

Banco Compartamos - ConCrédito



## Peru

Compartamos Financiera



# Principal loans in Mexico

CM Crédito Mujer	
<b>General Characteristics:</b>	
<ul style="list-style-type: none"> <li>• Group loan for working capital purposes.</li> <li>• Groups of 10 to 50 women.</li> <li>• Group guarantee.</li> <li>• Payment frequency: weekly and bi-weekly.</li> </ul>	
Loan size	Ps. 6,000 Ps. 80,000
Average Ticket	Ps. 9,605
Term	4 to 6 months
Contribution to loan portfolio	55.5%
Contribution to number of clients	67.9%
Life insurance / number of clients	92.7%

CCR Crédito Comerciante	
<b>General Characteristics:</b>	
<ul style="list-style-type: none"> <li>• Group loan for working capital purposes.</li> <li>• Group of 5 to 20 members (men and women).</li> <li>• Group guarantee.</li> <li>• Payment frequency: weekly and bi-weekly.</li> </ul>	
Loan size	Ps. 6,000 Ps. 80,000
Average Ticket	Ps. 8,305
Term	3 to 7 months
Contribution to loan portfolio	17.9%
Contribution to number of clients	25.3%
Life insurance / number of clients	96.3%

CI Crédito Individual	
<b>General Characteristics:</b>	
<ul style="list-style-type: none"> <li>• Working capital loan. Fixed assets and investments.</li> <li>• Mainly in urban areas.</li> <li>• Personal guarantee.</li> <li>• Have a salaried.</li> </ul>	
Loan size	Ps. 20,000 Ps.200,000
Average Ticket	Ps. 33,149
Term	Up to 24 months
Contribution to loan portfolio	15.4%
Contribution to number of clients	5.4%
Life insurance / number of clients	92.6%

## Group Loans

# Other loans in Mexico

Improvement loans for CM, CCR and CI	
<b>General Characteristics:</b>	
<ul style="list-style-type: none"> <li>Personal credit to maintain or improve the client's house or business.</li> <li>To clients with credit history of 5 cycles in Crédito Mujer(CM), Crédito Comerciante (CCR) or Individual.</li> <li>Personal guarantee.</li> </ul>	
Loan size	Ps. 8,000 Ps. 50,000
Average Ticket	CM: Ps. 3,471 CCR: Ps. 3,745 CI: Ps. 56,408
Term	6 to 24 months
Contribution to loan portfolio	CM: 0.04% CCR: 0.01% CI: 0.01%

Additional loans for CM and CCR	
<b>General Characteristics:</b>	
<ul style="list-style-type: none"> <li>Working capital loan</li> <li>Second loan offered simultaneously to CM and CCR clients.</li> <li>Clients must have completed 3 cycles under CM or 2 cycles under CCR.</li> </ul>	
Loan size	Ps. 4,000 Ps. 7,000
Average Ticket	CM: Ps. 1,723 CCR: Ps. 874
Term	4 to 5 months
Contribution to loan portfolio	CM: 0.01% CCR: 0.01%

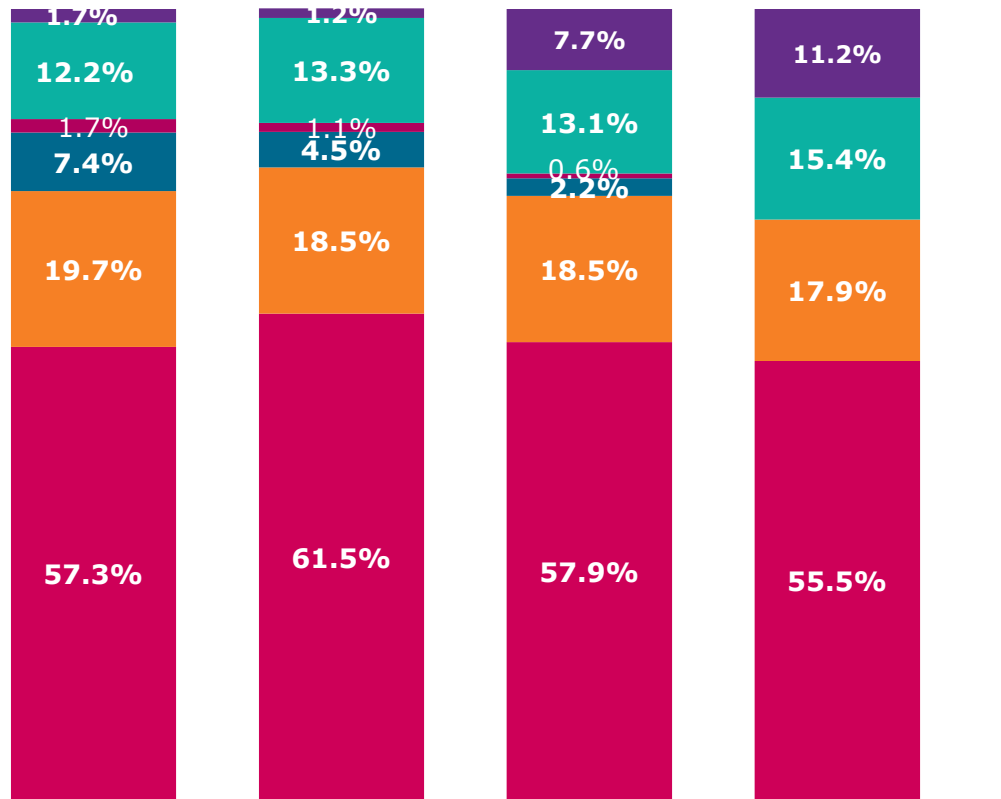
Additional Plus for CM, CCR and CI	
<b>General Characteristics:</b>	
<ul style="list-style-type: none"> <li>Personal credit that allows clients to cover needs in their business, home, contingencies or others.</li> <li>Second loan offered simultaneously to CM, CCR and CI clients.</li> </ul>	
Loan size	Ps. 5,000 Ps.70,000
Average Ticket	Ps. 6,405
Term	3 to 18 months
Contribution to loan portfolio	11.2%



# Evolution of loans methodologies

(2019-3Q22)

BANCO COMPARTAMOS, S.A. I.B.M.

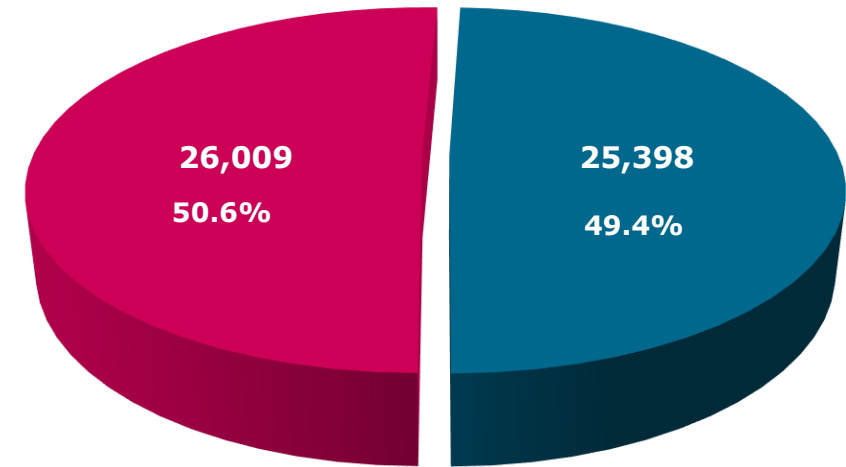


■ C. Mujer      ■ C. Crece y Mejora-CCR      ■ C. Comerciante      ■ C. Individual      ■ C. Crece y Mejora-CM      ■ C. Other\*

\* Other (C. Adicional, C. Crece y mejora de CI y C. Digital)

## Genera Portfolio Distribution

Mexico and Peru

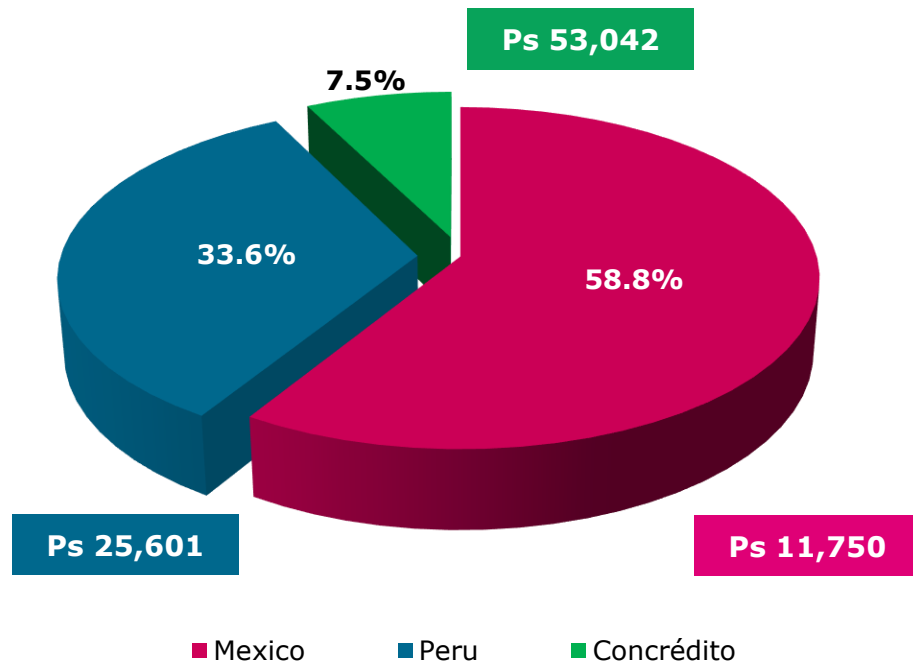


■ Group Methodology      ■ Individual Methodology

**Around 90% of our clients are women**

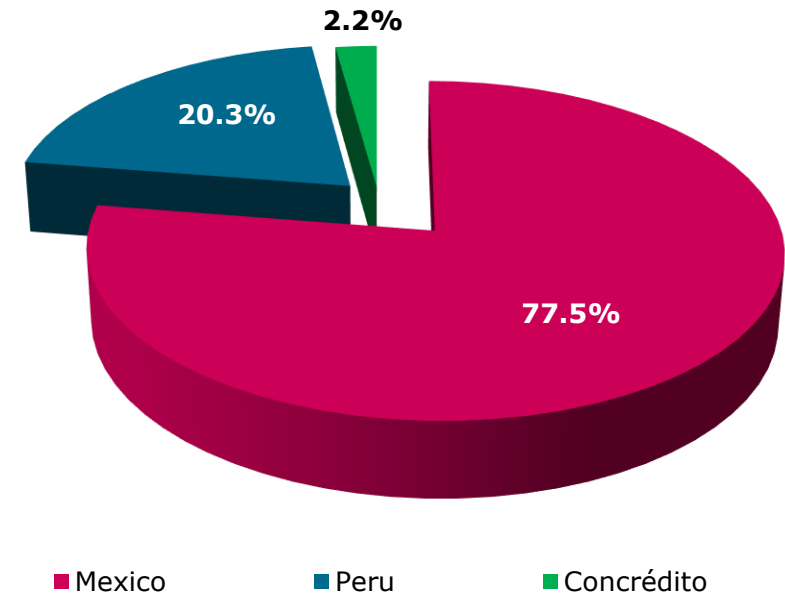
# Distribution per subsidiary

% Total loan portfolio and average ticket



Credit Clients per subsidiary

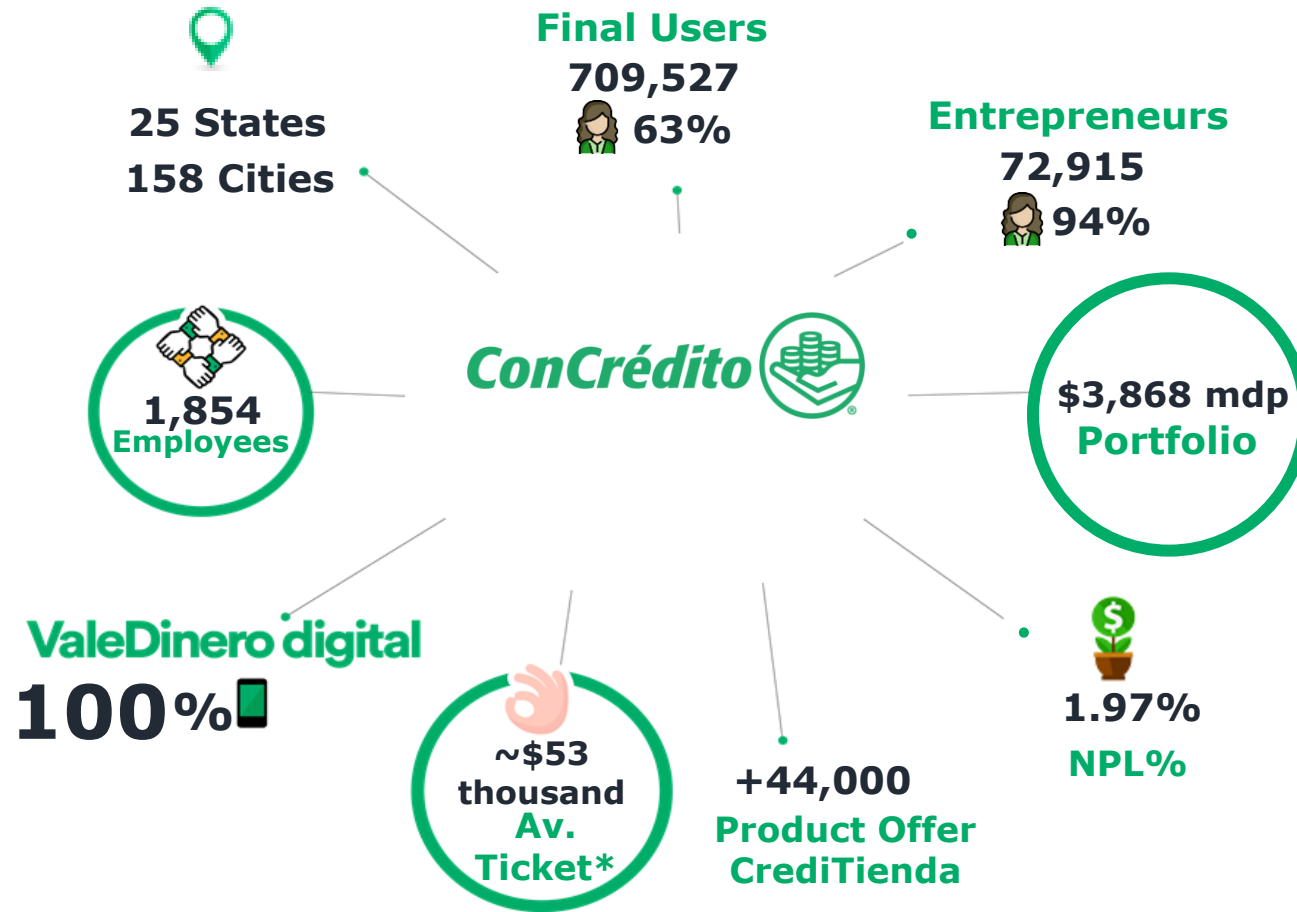
3,322,362 Credit Clients



The markets where we are present have an opportunity to serve more clients in D and C segment.

# ConCrédito

(Financial institution that offers microcredits through apps)



Active clients reached more than **72 thousand Distributors** a **18.7% growth** compared to 3Q21 .

\*Average Ticket. Figures are expressed in Mexican Pesos (million)

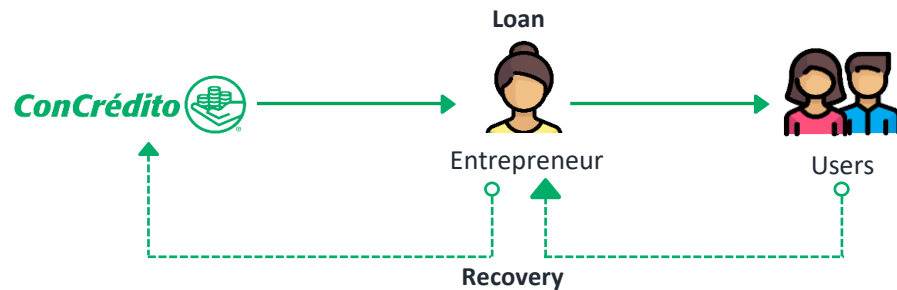


# ConCrédito - Products

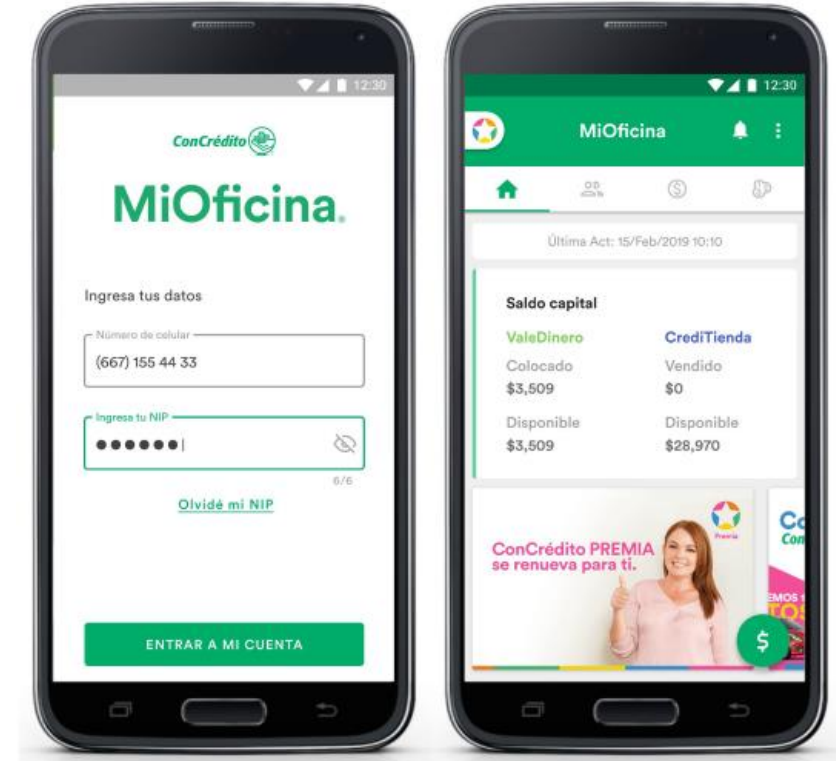
## ValeDinero

(Main line of business)

- **Maturity:** 6 to 16 biweeks
- **Loan Size:** Ps. 2,000 to Ps. 10,000
- **Final Users Per Entrepreneur:** ~10
- **Av. Ticket Entrepreneurs:** Ps. 53,042\*
- **Av. Ticket Final Users:** ~Ps. 4,937



\*Average Ticket per Entrepreneur/Distributor.  
 Figures are expressed in Mexican Pesos (million)



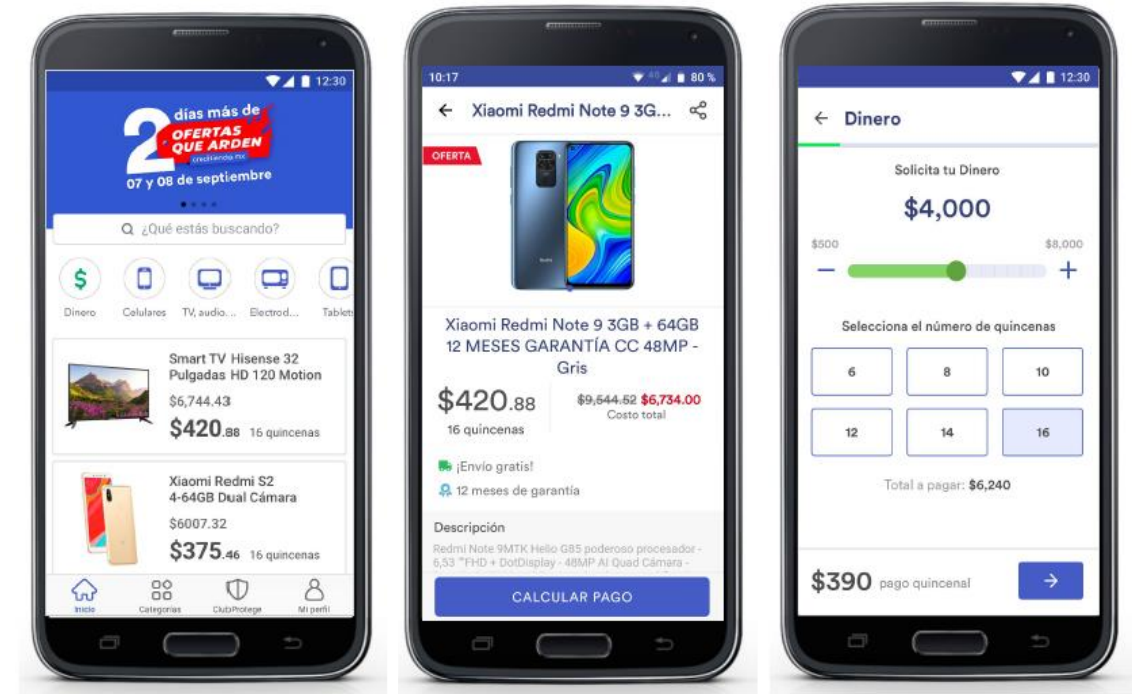
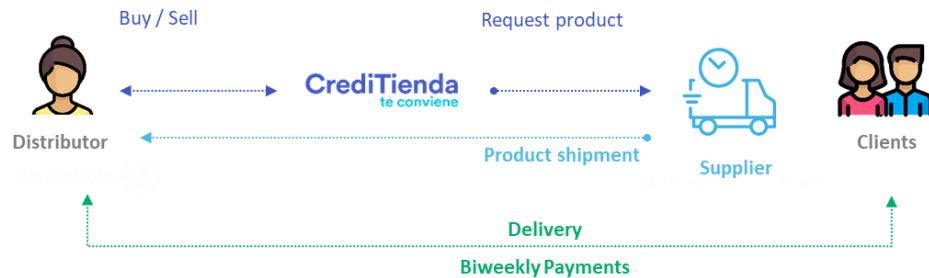
The Entrepreneur receives a credit line from ConCrédito to issue microcredits to authorized final users, and are responsible of the collection process, obtaining a bonus on the flow.

# ConCrédito - Products

## CrediTienda

(Offer products on credit through the CrediTienda app)

- **Started Operations:** 2018
- **Maturity:** 6 to 16 biweeks
- **Apps Users:** 867,127
- **Product Offer:** +44,000
- **Av. Ticket Final User:** Ps. 4,325
- **Portfolio:** Ps. 428 million\*

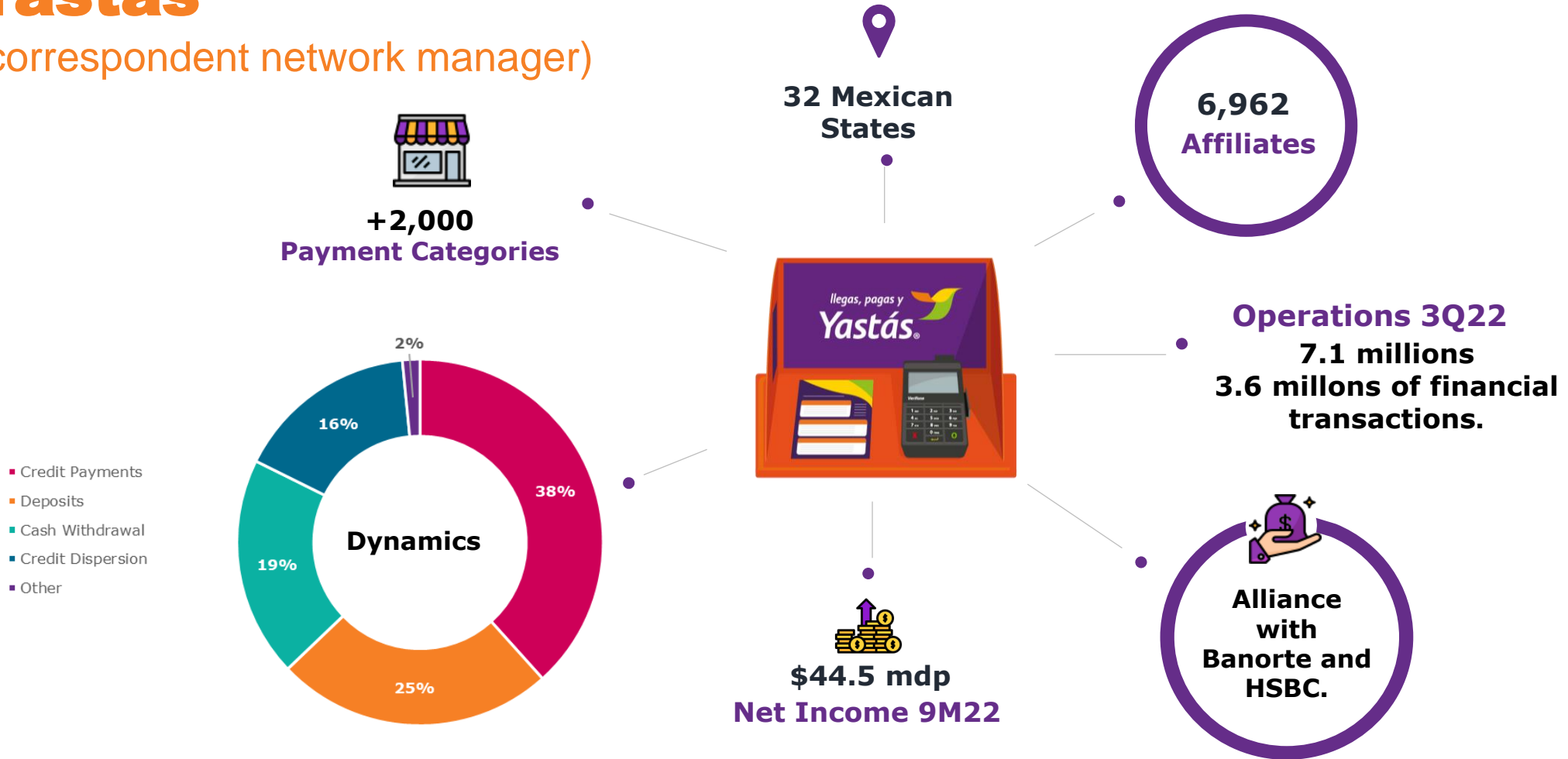


The Entrepreneurs sell products on credit. Based on the quality of the portfolio and punctuality of payments, the Entrepreneur obtains a bonus on the flow, which represents between 15% and 16.5% of the collection.

\*Portfolio CrediTienda is registered as an account receivable on balance sheet  
 Figures are expressed in Mexican Pesos (million)

# Yastás

(correspondent network manager)



Yastás continued recording **strong levels of transactions** reaching **20.2 million operations** in the 9M22.

(\*) Issuers for payment services: Aportación Afore, Axtel, Blim, Cablemas, CFE, Cinépolis, Dish, Infonavit, Izzi, Maxcom, Megacable, Nintendo, Pase Urbano (IAVE), PlayStation Store, Sky, Televisa, Telmex, Totalplay, Vetv, Xbox Live Gold, Arabela, Avon, Fuller, Illusion, Jafra, Label, Oriflame, Tupperware, Stanhome, Payments to Banco Compartamos and Telcel air time.

Yastás	3Q22	3Q21	2Q22	% Change 3Q21	% Change 2Q22	9M22	9M21	% Change 9M21
Affiliates	6,962	5,919	6,713	17.6%	8.8%	6,962	5,919	17.6%
Operations	7,081,525	6,213,051	6,585,372	14.0%	9.0%	20,229,940	17,729,031	14.1%
Financial Operations	3,615,162	2,201,206	3,088,485	64.2%	11.7%	9,710,403	7,262,303	33.7%
ROE	5.5%	8.6%	10.5%	-3.1 pp	-5.0 pp	9.4%	11.9%	-2.5 pp

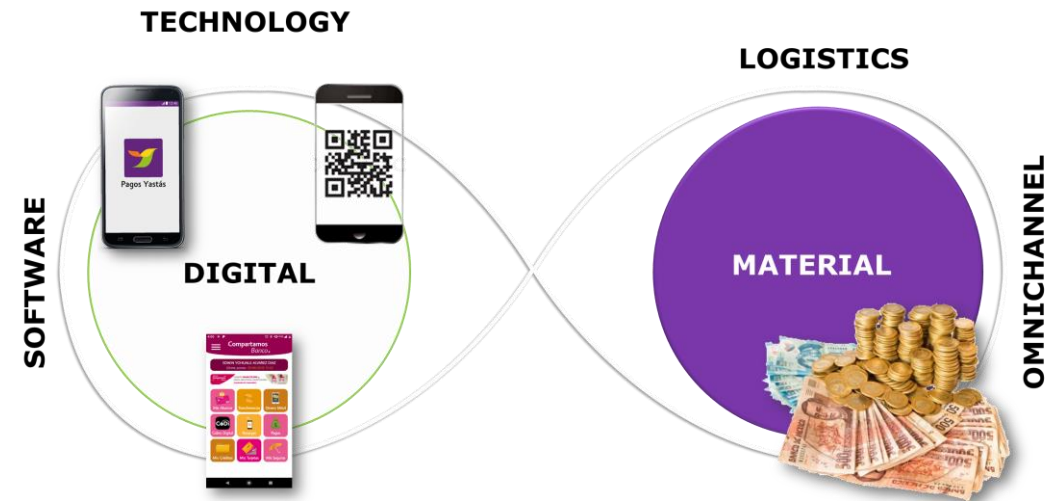
## Affiliates distribution:



**60%** Grocery Stores



**40%** Hardware Stores, Stationery Stores, Cybercafe, Others.



**+6,900** affiliated businesses nationwide and **+2,000** payment categories for our users.

\* Net Income expressed in Mexican pesos (millions)

# Aterna

(microinsurance broker)

## Products:



**Life:** Aterna offers life insurance products to provide security to our customers and their families.







**Health and Accidents:** Through this coverage Aterna seeks to avoid a destabilization in the economy of our customers due to illness, disease or accident.



**Theft Insurance:** Aterna protects clients against violent money theft.

**Car Insurance:** Protects the car of Banco Compartamos clients against theft or total loss either for the amount chosen by the client, without deductible, or for the commercial value, with deductible.

## 3Q22

 <b>Active Policies</b>	9.0 million
 <b>Placed Policies</b>	<ul style="list-style-type: none"><li>• 3Q22 – 10.7 million</li><li>• 9M22 – 30.9 million</li></ul>
 <b>Coverage</b>	Mexico and Peru
 <b>Net Income 3Q22</b>	\$30.4 million pesos

In the nine-month period (9M22) ATERNA has **placed 30.9 million insurance policies**, **+25.0% more** than in the same period of the previous year (9M21).



**GENTERA** ®



**Growth and profitability**

# Summary

## Gentera S.A.B. de C.V.

Summary	3Q22	3Q21	2Q22	% Change 3Q21	% Change 2Q22	9M22	9M21	% Change 9M21
Clients <sup>1)</sup>	3,591,076	3,481,942	3,526,002	3.1%	1.8%	3,591,076	3,481,942	3.1%
Credits Clients	3,322,362	3,105,923	3,261,383	7.0%	1.9%	3,322,362	3,105,923	7.0%
Portfolio*	51,407	40,416	50,802	27.2%	1.2%	51,407	40,416	27.2%
Net Income*	1,514	657	1,310	130.4%	15.6%	3,829	1,688	126.8%
NPLs / Total Portfolio	2.90%	3.03%	2.52%	-0.13 pp	0.38 pp	2.90%	3.03%	-0.13 pp
ROA	8.3%	3.8%	7.2%	4.5 pp	1.1 pp	7.1%	3.3%	3.8 pp
ROE	23.7%	11.2%	20.4%	12.5 pp	3.3 pp	20.2%	9.8%	10.4 pp
ROE Controlling	26.1%	11.8%	22.0%	14.3 pp	4.1 pp	22.2%	10.3%	11.9 pp
NIM	41.3%	35.7%	39.7%	5.6 pp	1.6 pp	40.2%	34.5%	5.7 pp
NIM after provisions	32.3%	29.4%	32.1%	2.9 pp	0.2 pp	32.1%	28.0%	4.1 pp
Efficiency Ratio	67.6%	77.4%	67.4%	-9.8 pp	0.2 pp	68.4%	79.9%	-11.5 pp
Operating Efficiency	20.5%	21.8%	20.3%	-1.3 pp	0.2 pp	20.4%	20.6%	-0.2 pp
Capital / Total Assets	34.3%	35.3%	36.0%	-1.0 pp	-1.7 pp	34.3%	35.3%	-1.0 pp
Average Loan per Client	15,473	13,013	15,577	18.9%	-0.7%	15,473	13,013	18.9%
Employees	20,817	20,485	20,330	1.6%	2.4%	20,817	20,485	1.6%
Service Offices**	535	606	534	-11.7%	0.2%	535	606	-11.7%
Branches	142	158	142	-10.1%	0.0%	142	158	-10.1%

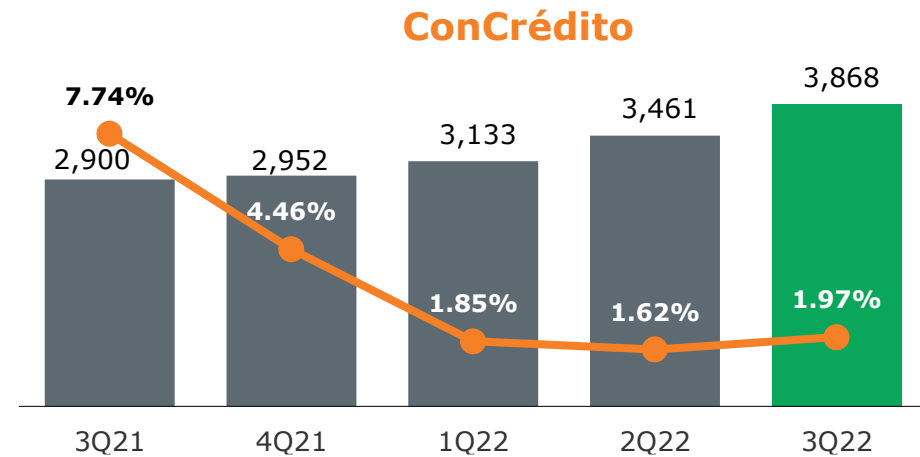
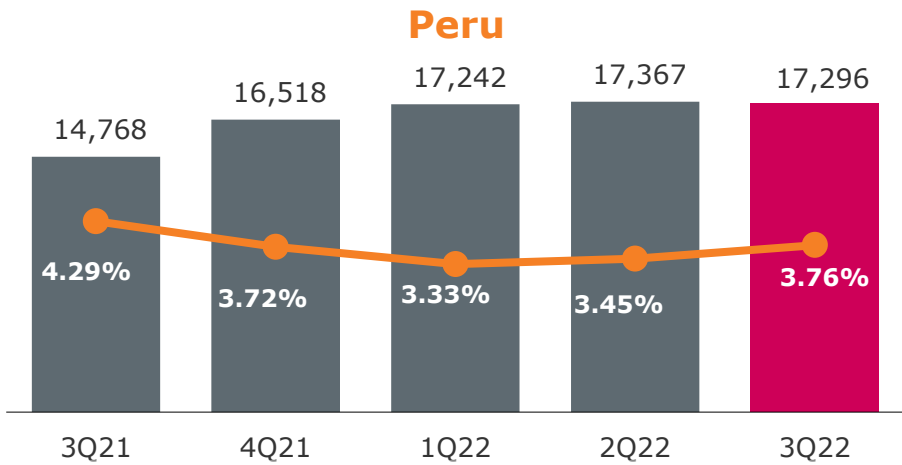
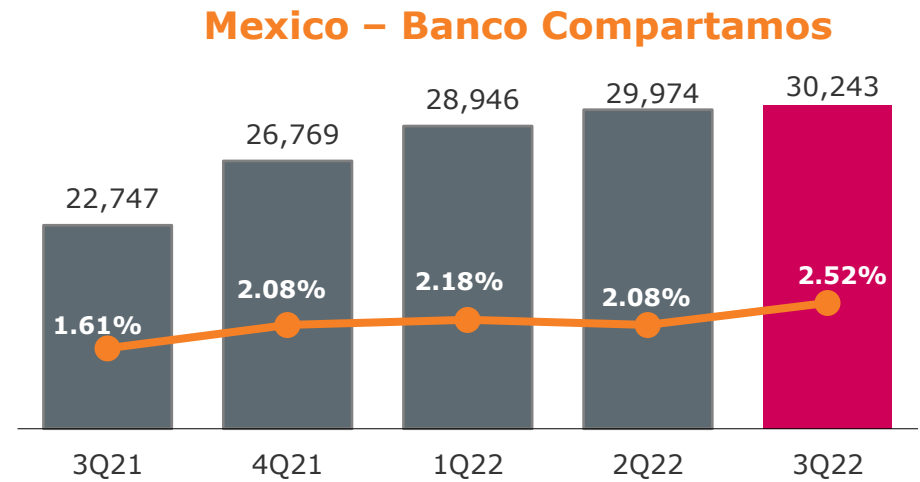
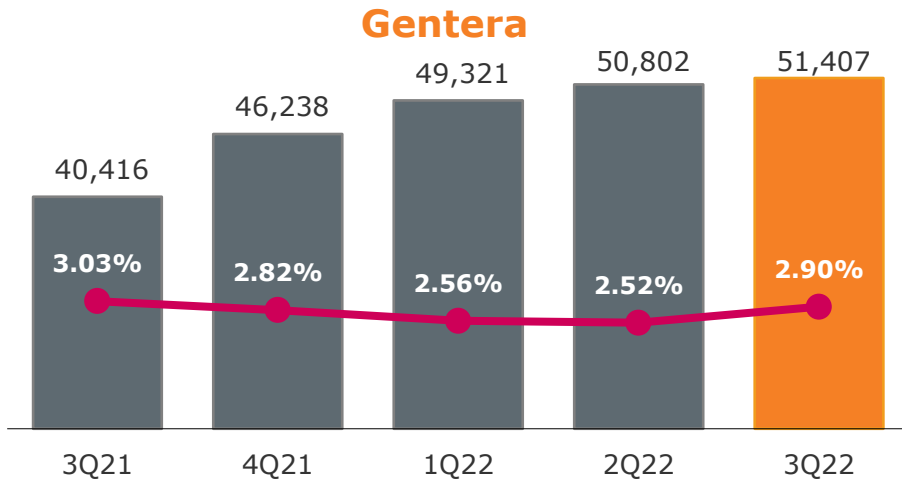
**1) In 3Q22 GENTERA served more than 4.3 million people.** 3.59 million Clients from Credit, Savings, and Insurance Products, and additionally ConCrédito's Entrepreneurs served 709 thousand final users.

In this table, employees in Banco Compartamos include employees from ATERNA and YASTAS.

\* Portfolio and net income are expressed in million (Mexican Pesos)

\*\* Branches are inside a Service Office (same location).

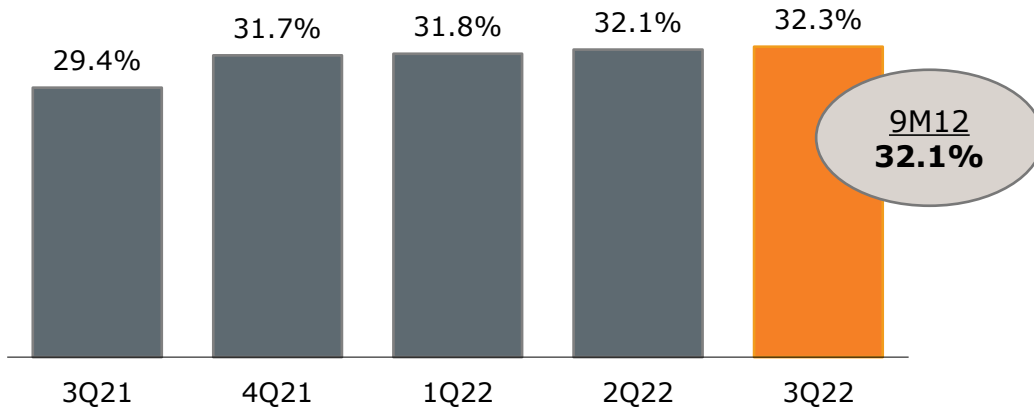
# Total Portfolio – NPL %



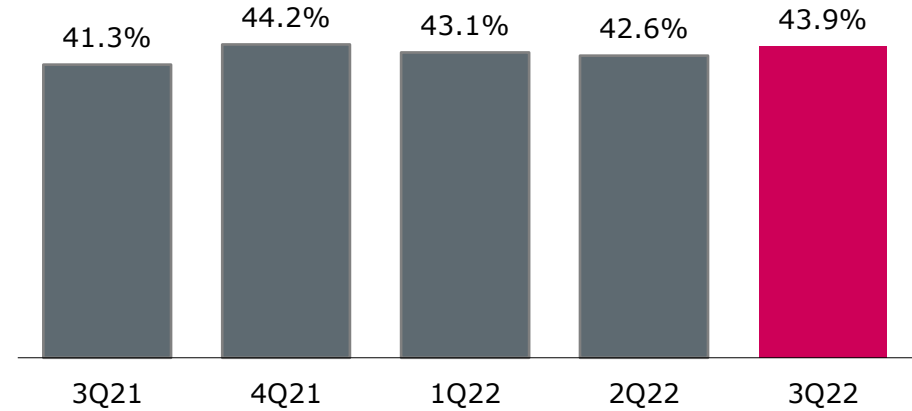
**Total Loan Portfolio** reached the **largest figure in GENTERA’s history** at Ps. 51,407 million, a **27.2% growth** compared to Ps. 40,416 million in 3Q21.

# NIM (%) after provisions

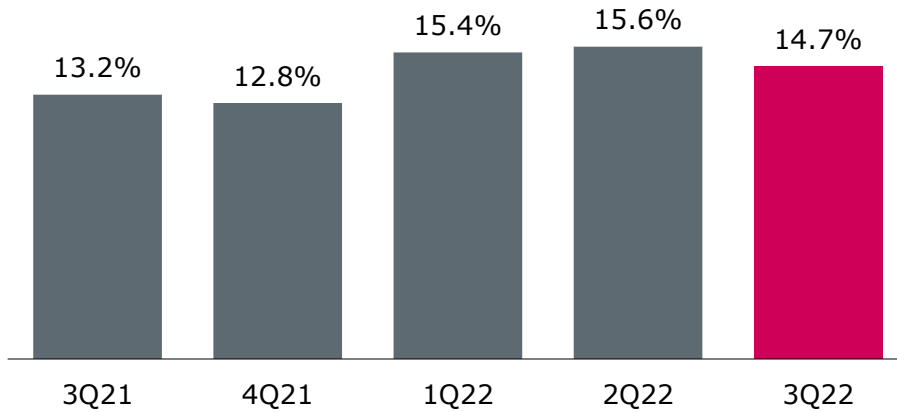
## Genera



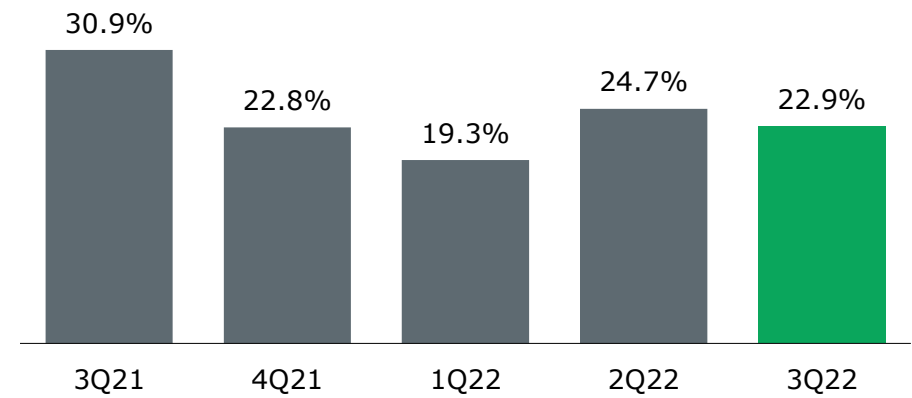
## Mexico – Banco Compartamos



## Peru



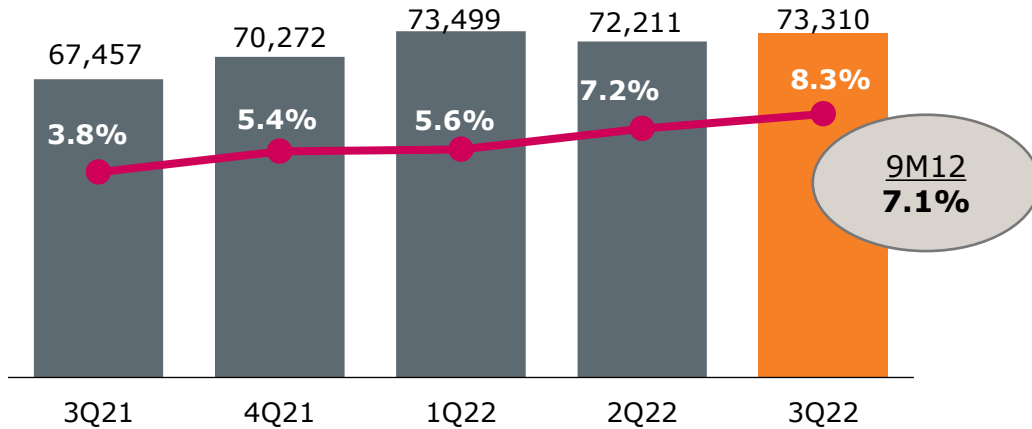
## ConCrédito



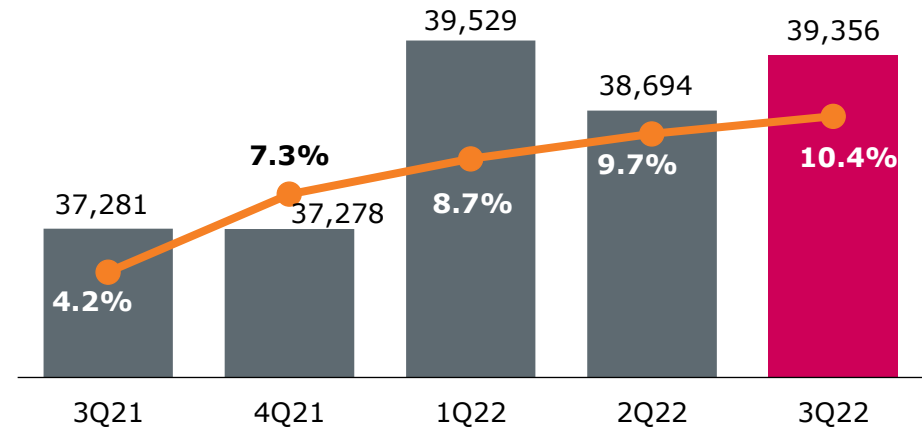
**NIM after provisions** stood at **32.3%** in 3Q22, an **increase** compared to 29.4% in 3Q21, marking **improvements quarter over quarter**.

# Equity - ROAA

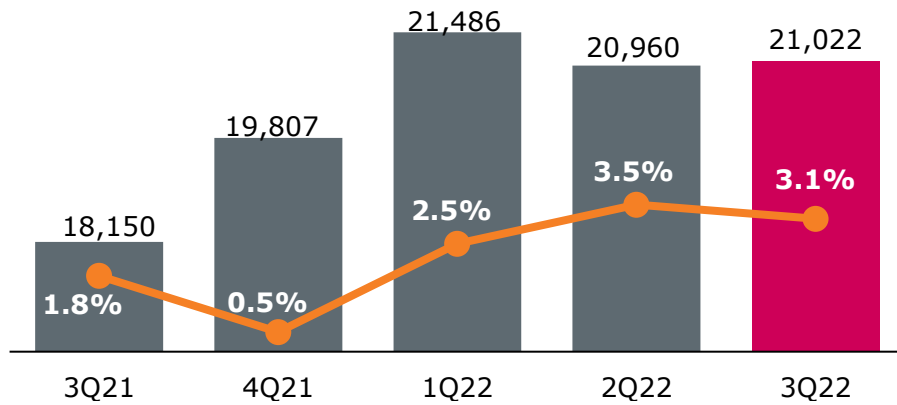
## Genera



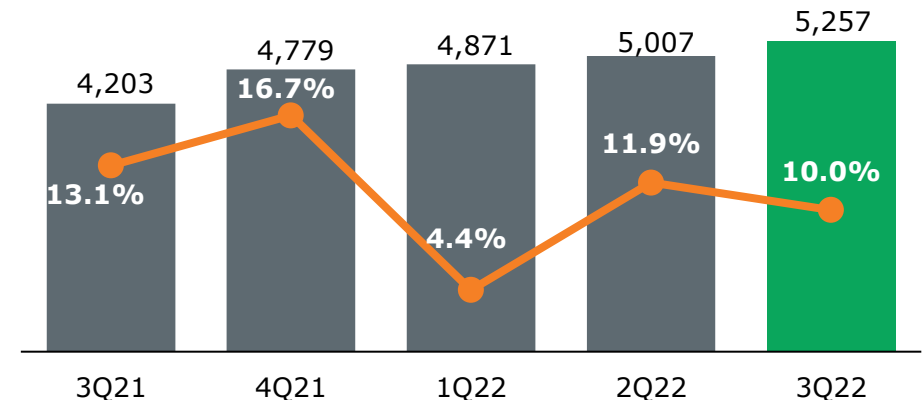
## Mexico – Banco Compartamos



## Peru



## ConCrédito

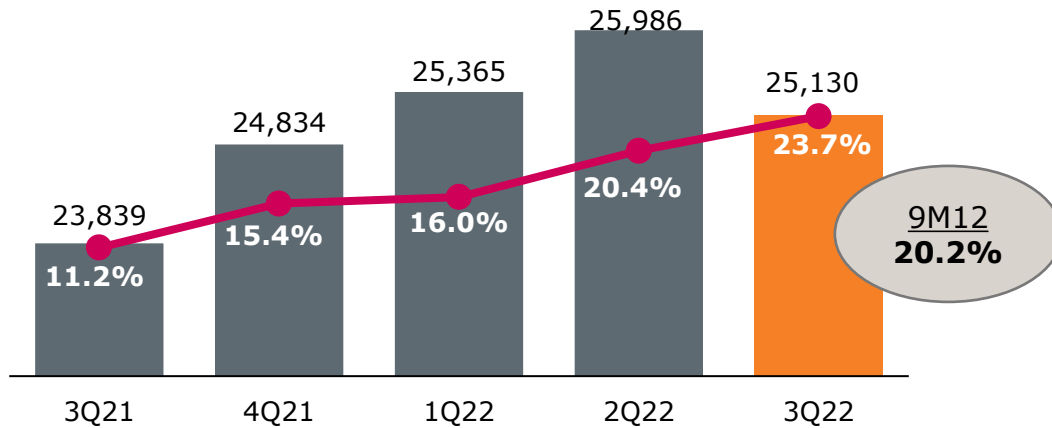


**ROA** reached **8.3%**, a solid **improvement** compared to a **3.8%** ROA in 3Q21.

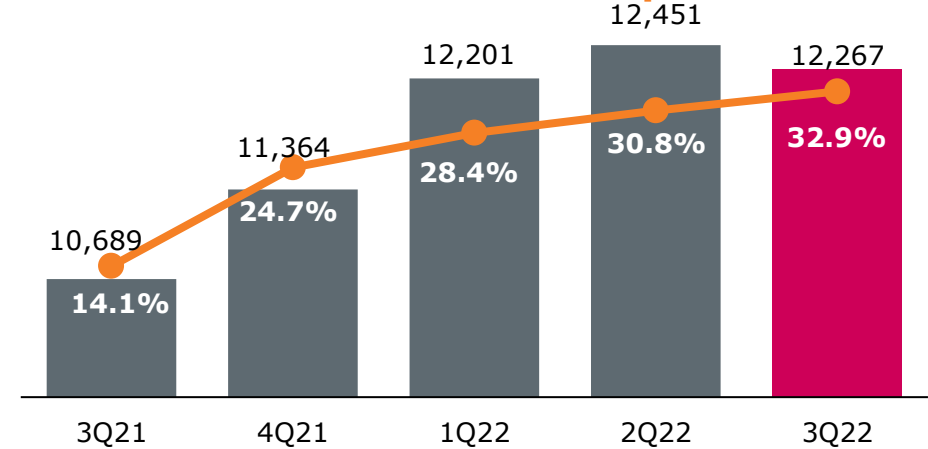


# Assets - ROAE

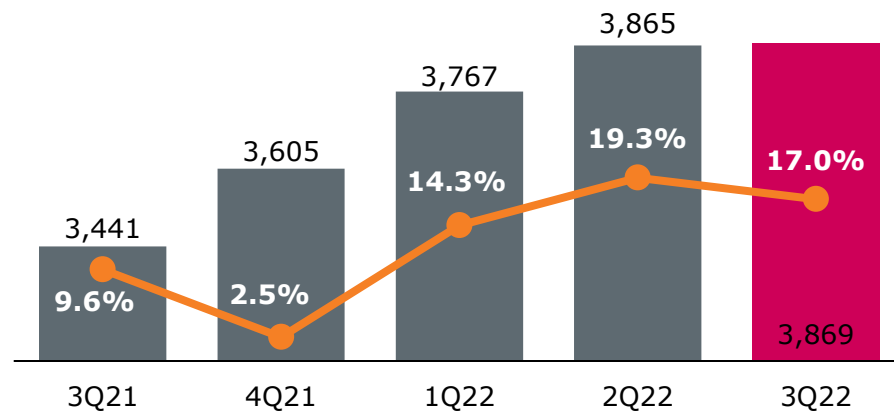
## Genera



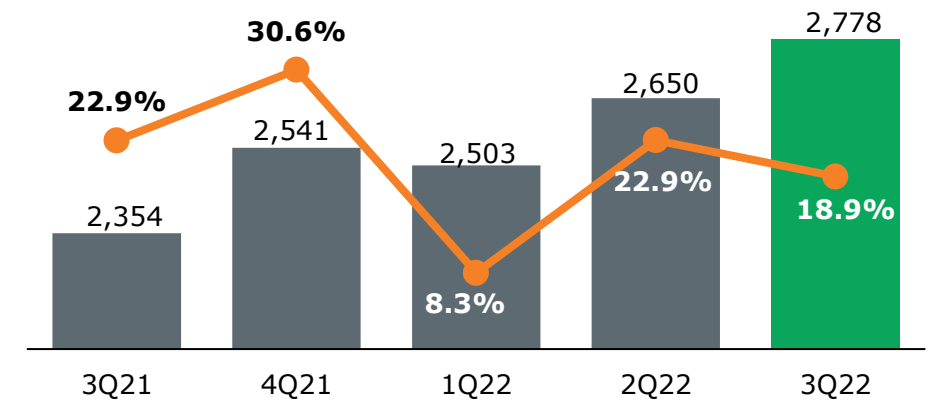
## Mexico – Banco Compartamos



## Peru



## ConCrédito

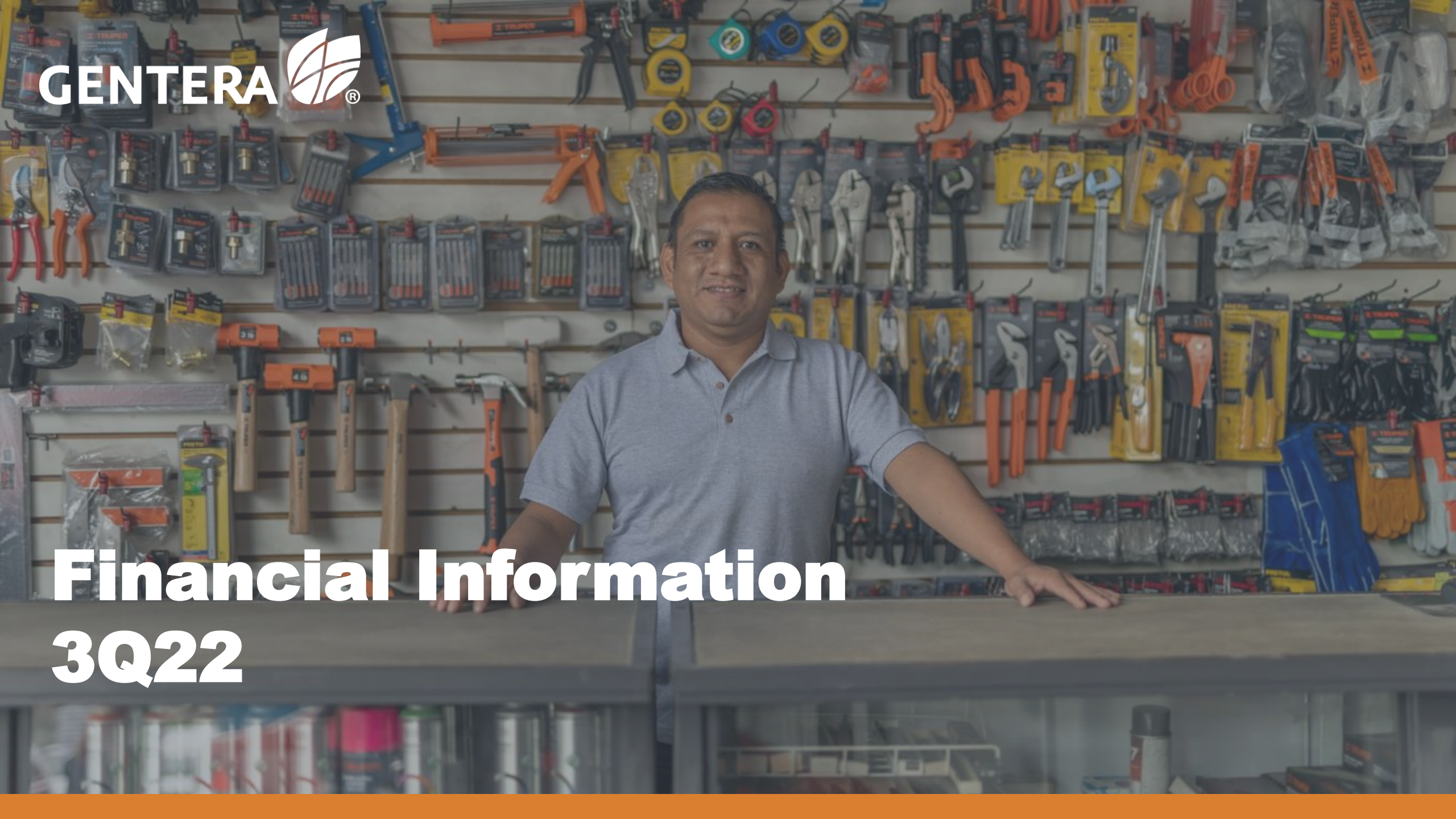


**Controlling ROE in 3Q22 stood at 26.1%, a strong improvement compared to 11.8% ROE in 3Q21.**



# Financial Information

## 3Q22



# Statement of Financial Position

	3Q22	3Q21	2Q22	% Change 3Q21	% Change 2Q22
Cash and investments in financial instruments	11,794	16,962	10,576	-30.5%	11.5%
Derivatives	27	0	24	N/C	12.5%
Loan portfolio with credit risk stage 1 and 2	49,918	39,192	49,523	27.4%	0.8%
Loan portfolio with credit risk stage 3	1,489	1,224	1,279	21.7%	16.4%
<b>Loan portfolio</b>	<b>51,407</b>	<b>40,416</b>	<b>50,802</b>	<b>27.2%</b>	<b>1.2%</b>
Deferred items	149	0	106	N/C	40.6%
Allowance for loan losses	3,993	3,288	3,735	21.4%	6.9%
<b>Loan portfolio, net</b>	<b>47,563</b>	<b>37,128</b>	<b>47,173</b>	<b>28.1%</b>	<b>0.8%</b>
Other accounts receivable, net	2,578	3,149	2,676	-18.1%	-3.7%
Long-lived assets held for sale or distribute to owners	1	277	341	-99.6%	-99.7%
Properties, furniture and equipment, net	601	742	632	-19.0%	-4.9%
Rights of use assets, properties, furniture and equipment, net	968	0	1,074	N/C	-9.9%
Permanent investment	99	116	106	-14.7%	-6.6%
Asset for deferred income taxes, net	2,091	1,808	2,025	15.7%	3.3%
Other assets	2,604	2,304	2,568	13.0%	1.4%
Goodwill	4,984	4,971	5,016	0.3%	-0.6%
<b>Total assets</b>	<b>73,310</b>	<b>67,457</b>	<b>72,211</b>	<b>8.7%</b>	<b>1.5%</b>
Deposits	15,178	14,127	15,051	7.4%	0.8%
Long term debt issuance	10,983	8,833	9,653	24.3%	13.8%
Banking and other borrowings	14,074	15,042	13,320	-6.4%	5.7%
Creditors on repurchase/resell agreements	63	345	105	-81.7%	-40.0%
Obligations in securitization operations	595	795	992	-25.2%	-40.0%
Lease liability	995	0	1,105	N/C	-10.0%
Other liabilities	6,167	4,104	5,869	50.3%	5.1%
Deferred credits and advance collections	125	372	130	-66.4%	-3.8%
<b>Total liabilities</b>	<b>48,180</b>	<b>43,618</b>	<b>46,225</b>	<b>10.5%</b>	<b>4.2%</b>
Capital stock	4,764	4,764	4,764	0.0%	0.0%
Premium on sale of stock	(455)	558	291	-181.5%	-256.4%
Capital reserves	1,771	1,845	1,771	-4.0%	0.0%
Accumulated retained earnings	17,350	13,246	15,845	31.0%	9.5%
Other comprehensive income	(253)	(112)	128	125.9%	-297.7%
<b>Total controlling interest</b>	<b>23,177</b>	<b>20,301</b>	<b>22,799</b>	<b>14.2%</b>	<b>1.7%</b>
Total non-controlling interest	1,953	3,538	3,187	-44.8%	-38.7%
<b>Total stockholders' equity</b>	<b>25,130</b>	<b>23,839</b>	<b>25,986</b>	<b>5.4%</b>	<b>-3.3%</b>
<b>Total liabilities and stockholders' equity</b>	<b>73,310</b>	<b>67,457</b>	<b>72,211</b>	<b>8.7%</b>	<b>1.5%</b>

\* Figures expressed in Mexican pesos (millions)

# Statement of Comprehensive Income

	3Q22	3Q21	2Q22	% Change 3Q21	% Change 2Q22	9M22	9M21	% Change 9M21
Interest income	7,213	5,571	6,800	29.5%	6.1%	20,564	16,319	26.0%
Interest expense	922	470	782	96.2%	17.9%	2,327	1,489	56.3%
Financing expense	728	470	605	54.9%	20.3%	1,868	1,489	25.5%
Expense of credit origination and leasing	194	0	177	N/C	9.6%	459	0	N/C
<b>Net Interest Income</b>	<b>6,291</b>	<b>5,101</b>	<b>6,018</b>	<b>23.3%</b>	<b>4.5%</b>	<b>18,237</b>	<b>14,830</b>	<b>23.0%</b>
Provisions for loan losses	1,367	909	1,149	50.4%	19.0%	3,672	2,789	31.7%
<b>Net interest income after provisions</b>	<b>4,924</b>	<b>4,192</b>	<b>4,869</b>	<b>17.5%</b>	<b>1.1%</b>	<b>14,565</b>	<b>12,041</b>	<b>21.0%</b>
Commissions and fee income	583	370	645	57.6%	-9.6%	1,672	1,126	48.5%
Commissions and fee expense	125	137	137	-8.8%	-8.8%	391	407	-3.9%
Trading gains (losses)	5	6	1	-16.7%	400.0%	4	9	-55.6%
Other operating income (expense)	119	387	99	-69.3%	20.2%	335	600	-44.2%
Operating Expenses	3,722	3,729	3,692	-0.2%	0.8%	11,076	10,678	3.7%
<b>Net operating income</b>	<b>1,784</b>	<b>1,089</b>	<b>1,785</b>	<b>63.8%</b>	<b>-0.1%</b>	<b>5,109</b>	<b>2,691</b>	<b>89.9%</b>
Participation in the net result of other entities	(8)	(5)	(7)	N/C	N/C	(16)	(11)	45.5%
<b>Total income before income tax</b>	<b>1,776</b>	<b>1,084</b>	<b>1,778</b>	<b>63.8%</b>	<b>-0.1%</b>	<b>5,093</b>	<b>2,680</b>	<b>90.0%</b>
Income tax	442	174	471	154.0%	-6.2%	1,447	739	95.8%
<b>Net continued operations</b>	<b>1,334</b>	<b>910</b>	<b>1,307</b>	<b>46.6%</b>	<b>2.1%</b>	<b>3,646</b>	<b>1,941</b>	<b>87.8%</b>
Discontinued operations	180	(253)	3	N/C	N/C	183	(253)	-172.3%
<b>Net income</b>	<b>1,514</b>	<b>657</b>	<b>1,310</b>	<b>130.4%</b>	<b>15.6%</b>	<b>3,829</b>	<b>1,688</b>	<b>126.8%</b>
Other comprehensive income	(380)	0	(101)	N/C	N/C	(273)	0	N/C
<b>Comprehensive Result</b>	<b>1,134</b>	<b>657</b>	<b>1,209</b>	<b>72.6%</b>	<b>-6.2%</b>	<b>3,556</b>	<b>1,688</b>	<b>110.7%</b>
<b>Net income attributable to:</b>	<b>1,514</b>	<b>657</b>	<b>1,310</b>	<b>130.4%</b>	<b>15.6%</b>	<b>3,829</b>	<b>1,688</b>	<b>126.8%</b>
Controlling interest	1,501	590	1,238	154.4%	21.2%	3,716	1,504	147.1%
Non Controlling interest	13	67	72	-80.6%	-81.9%	113	184	-38.6%
<b>Comprehensive income attributable to:</b>	<b>1,134</b>	<b>0</b>	<b>1,209</b>	<b>N/C</b>	<b>-6.2%</b>	<b>3,556</b>	<b>0</b>	<b>N/C</b>
Controlling interest	1,121	0	1,137	N/C	-1.4%	3,443	0	N/C
Non Controlling interest	13	0	72	N/C	-81.9%	113	0	N/C

**Note:** In accordance with Financial and Reporting Standards accepted in Mexico which from 1Q22 and onwards converge with IFRS-9.

\* Figures expressed in Mexican pesos (millions)



# NPLs per subsidiary

## NPL's per methodology and subsidiaries

PRODUCT	3Q22				3Q21				2Q22			
	Portfolio	NPL	NPL Ratio	Write- Offs	Portfolio	NPL	NPL Ratio	Write- Offs	Portfolio	NPL	NPL Ratio	Write- Offs
C. Mujer	16,787	302	1.84%	216	13,068	125	0.96%	103	17,419	253	1.45%	220
C. Comerciante	5,408	234	4.32%	142	4,516	111	2.45%	85	4,935	189	3.82%	153
Group Methodology	22,195	536	2.46%	358	17,584	236	1.35%	188	22,354	442	1.98%	373
C. Individual	4,646	139	3.00%	85	3,150	104	3.29%	88	4,121	119	2.88%	79
C. CA Plus	3,386	77	2.27%	27	429	0	0%	0	3,406	36	1.06%	6
C. Otros	16	11	67.8%	22	1,584	25	2%	21	93	27	29.46%	35
Individual Methodology	8,048	227	2.82%	134	5,163	129	2.50%	109	7,620	182	2.39%	120
<b>Banco Compartamos</b>	<b>30,243</b>	<b>763</b>	<b>2.52%</b>	<b>492</b>	<b>22,747</b>	<b>365</b>	<b>1.61%</b>	<b>297</b>	<b>29,974</b>	<b>624</b>	<b>2.08%</b>	<b>493</b>
C.Mujer	4,162	233	5.60%	93	3,221	108	3.37%	179	4,350	204	4.68%	34
Group Methodology Peru	4,162	233	5.60%	93	3,221	108	3.37%	179	4,350	204	4.68%	34
Comercial	9,098.0	234.6	2.58%	166	7,826	320	4.09%	182	9,588	277	2.88%	190
Microempresa	2,516.9	152.5	6.06%	60	2,743	184	6.71%	63	1,969	87	4.41%	93
Consumo	1,518.6	29.5	1.94%	39	977	21	2.18%	26	1,460	32	2.22%	21
Individual Methodology Peru	13,133.6	416.6	3.17%	265	11,546	525	4.55%	271	13,017	396	3.04%	303
<b>Compartamos Financiera</b>	<b>17,296</b>	<b>650</b>	<b>3.76%</b>	<b>358</b>	<b>14,768</b>	<b>634</b>	<b>4.29%</b>	<b>450</b>	<b>17,367</b>	<b>599</b>	<b>3.45%</b>	<b>338</b>
Individual Methodology ConCrédito	3,868	76	1.97%	195	2,900	225	7.74%	92	3,461	56	1.62%	184
<b>ConCrédito</b>	<b>3,868</b>	<b>76</b>	<b>1.97%</b>	<b>195</b>	<b>2,900</b>	<b>225</b>	<b>7.7%</b>	<b>92</b>	<b>3,461</b>	<b>56</b>	<b>1.62%</b>	<b>184</b>
<b>Total</b>	<b>51,407</b>	<b>1,489</b>	<b>2.90%</b>	<b>1,046</b>	<b>40,416</b>	<b>1,224</b>	<b>3.03%</b>	<b>839</b>	<b>50,802</b>	<b>1,279</b>	<b>2.52%</b>	<b>1,015</b>

**Note:** Compartamos Guatemala is not longer considered in GENTERA's figures

\* Figures expressed in Mexican pesos (millions)



# Summary

## Banco Compartamos S.A. I.B.M.

	National Scale	Global Scale	Perspective
Fitch Ratings	'AA(mex) / F1+(mex)'	BB+ / B	Stable
Standard & Poor's	'mxA / mxA-1+'	BB+ / B'	Stable
Moody's	AA.Mx / ML A-1.mx	-	Stable

Summary	3Q22	3Q21	2Q22	% Change 3Q21	% Change 2Q22	9M22	9M21	% Change 9M21
Clients	2,573,865	2,426,777	2,534,788	6.1%	1.5%	2,573,865	2,426,777	6.1%
Portfolio*	30,243	22,747	29,974	33.0%	0.9%	30,243	22,747	33.0%
Net Income	1,016	396	950	156.6%	6.9%	2,803	1,604	74.8%
NPLs / Total Portfolio	2.52%	1.61%	2.08%	0.91 pp	0.44 pp	2.52%	1.61%	0.91 pp
ROA	10.4%	4.2%	9.7%	6.20 pp	0.70 pp	9.7%	5.7%	4.00 pp
ROE	32.9%	14.1%	30.8%	18.8 pp	2.1 pp	31.0%	19.5%	11.5 pp
NIM	52.3%	46.8%	49.8%	5.5 pp	2.5 pp	50.4%	43.1%	7.3 pp
NIM after provisions	43.9%	41.3%	42.6%	2.6 pp	1.3 pp	43.3%	39.3%	4.0 pp
Efficiency Ratio	67.5%	86.3%	68.0%	-18.8 pp	-0.5 pp	67.9%	79.3%	-11.4 pp
Operating Efficiency	28.3%	33.2%	27.8%	-4.9 pp	0.5 pp	28.1%	29.5%	-1.4 pp
Capital adequacy ratio (ICAP)	38.2%	34.1%	38.6%	4.1 pp	-0.4 pp	38.2%	34.1%	4.1 pp
Capital / Total Assets	31.2%	28.7%	32.2%	2.5 pp	-1.0 pp	31.2%	28.7%	2.5 pp
Average Loan (Ps.)	11,750	9,373	11,825	25.4%	-0.6%	11,750	9,373	25.4%
Employees	13,775	13,717	13,600	0.4%	1.3%	13,775	13,717	0.4%
Service Offices**	429	500	429	-14.2%	0.0%	429	500	-14.2%
Branches	142	158	142	-10.1%	0.0%	142	158	-10.1%

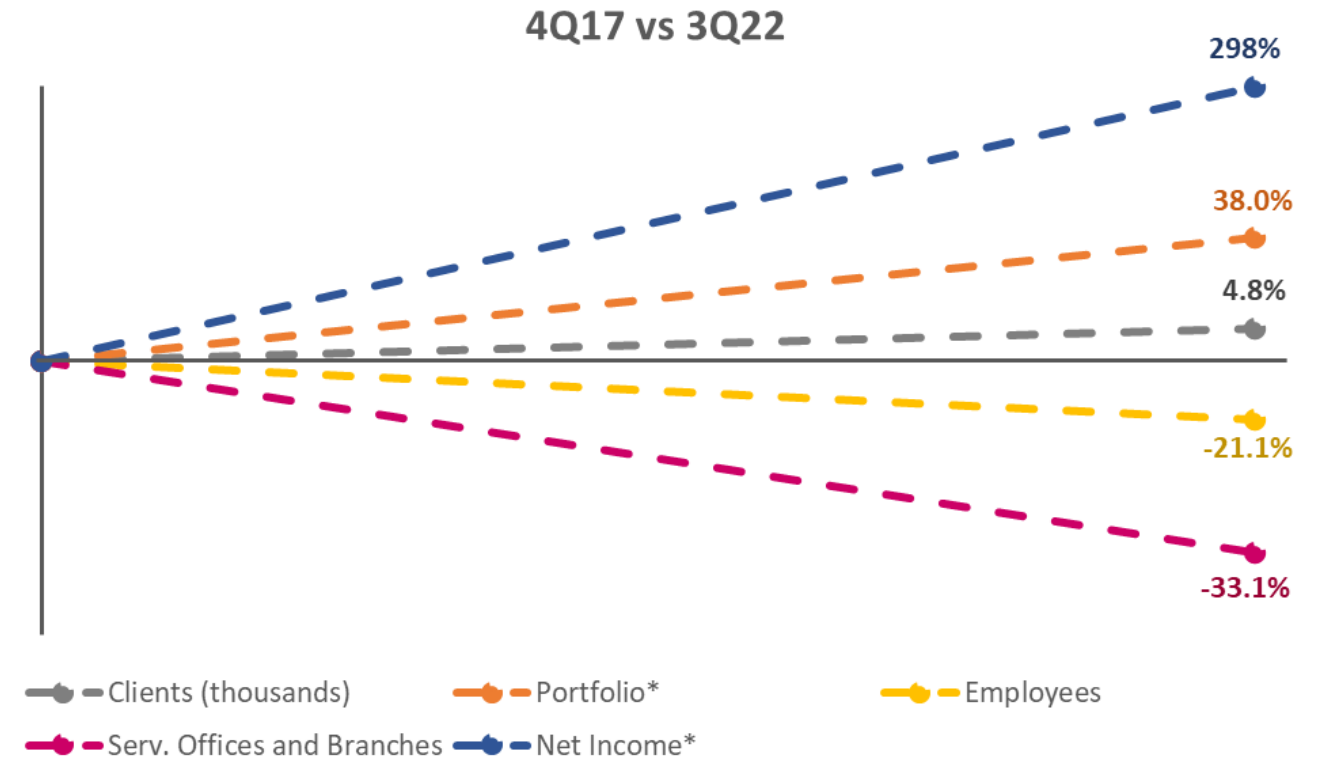
\*Portfolio and Net Income are expressed in millions of Mexican pesos.

\*\* Some of the Service offices transformed into Branches. 74 Branches are within a Service Office (same location).

# Banco Compartamos Evolution

## 4Q17 vs 3Q22

	4Q17	3Q22	% Var
Clients (thousands)	2,457	2,574	4.8%
Portfolio*	21,908	30,243	38.0%
Cost of Risk	15.0%	10.1%	-4.9 pp
Employees	17,455	13,775	-21.1%
Serv. Offices and Branches	854	571	-33.1%
Net Income*	255	1,016	298.4%



**Banco Compartamos has evolved its business model and continues generating efficiencies.**

\* Figures expressed in Mexican pesos (millions)

# Statement of Financial Position

	3Q22	3Q21	2Q22	% Change 3Q21	% Change 2Q22
Cash and investments in financial instruments	6,181	10,351	5,160	-40.3%	19.8%
Related parties	760	910	1,160	-16.5%	-34.5%
Loan portfolio with credit risk stage 1 and 2	29,480	22,382	29,350	31.7%	0.4%
Loan portfolio with credit risk stage 3	763	365	624	109.0%	22.3%
<b>Loan portfolio</b>	<b>31,003</b>	<b>23,657</b>	<b>31,134</b>	<b>31.1%</b>	<b>-0.4%</b>
Deferred items	86	0	61	N/C	41.0%
Allowance for loan losses	2,070	1,304	1,806	58.7%	14.6%
<b>Loan portfolio, net</b>	<b>29,019</b>	<b>22,353</b>	<b>29,389</b>	<b>29.8%</b>	<b>-1.3%</b>
Other accounts receivable, net	1,617	2,677	1,498	-39.6%	7.9%
Properties, furniture and equipment, net	243	197	259	23.4%	-6.2%
net	442	0	489	N/C	-9.6%
Asset for deferred income taxes, net	1,196	864	1,148	38.4%	4.2%
Other assets	658	839	751	-21.6%	-12.4%
<b>Total assets</b>	<b>39,356</b>	<b>37,281</b>	<b>38,694</b>	<b>5.6%</b>	<b>1.7%</b>
Clients' deposits	1,588	3,214	1,712	-50.6%	-7.2%
OD Deposits	318	16	527	N/C	-39.7%
Term deposits	1,228	0	1311	N/C	-6.3%
Long term debt issuance	10,983	8,480	9,653	29.5%	13.8%
Banking and other borrowings	8,856	12,046	8,957	-26.5%	-1.1%
Lease liability	453	0	498	N/C	-9.0%
Other liabilities	3,550	2,836	3,468	25.2%	2.4%
Deferred credits and advance collections	113	0	117	N/C	-3.4%
<b>Total liabilities</b>	<b>27,089</b>	<b>26,592</b>	<b>26,243</b>	<b>1.9%</b>	<b>3.2%</b>
Capital stock	697	652	697	6.9%	0.0%
Capital reserves	645	600	645	7.5%	0.0%
Accumulated retained earnings	10,934	9,440	11,118	15.8%	-1.7%
Other comprehensive income	(9)	(3)	(9)	200.0%	0.0%
<b>Total stockholders' equity</b>	<b>12,267</b>	<b>10,689</b>	<b>12,451</b>	<b>14.8%</b>	<b>-1.5%</b>
<b>Total liabilities and stockholders' equity</b>	<b>39,356</b>	<b>37,281</b>	<b>38,694</b>	<b>5.6%</b>	<b>1.7%</b>

\* Figures expressed in Mexican pesos (millions)

# Statement of Comprehensive Income

	3Q22	3Q21	2Q22	% Change 3Q21	% Change 2Q22	9M22	9M21	% Change 9M21
Interest income	5,313	4,335	5,013	22.6%	6.0%	15,022	11,884	26.4%
Interest expense	601	333	540	80.5%	11.3%	1,562	987	58.3%
Financing expense	450	333	380	35.1%	18.4%	1,186	987	20.2%
Expense of credit origination and leasing	151	0	160	N/C	-5.6%	376	0	N/C
<b>Net Interest Income</b>	<b>4,712</b>	<b>4,002</b>	<b>4,473</b>	<b>17.7%</b>	<b>5.3%</b>	<b>13,460</b>	<b>10,897</b>	<b>23.5%</b>
Provisions for loan losses	759	470	646	61.5%	17.5%	1,888	960	96.7%
<b>Net interest income after provisions</b>	<b>3,953</b>	<b>3,532</b>	<b>3,827</b>	<b>11.9%</b>	<b>3.3%</b>	<b>11,572</b>	<b>9,937</b>	<b>16.5%</b>
Commissions and fee income	314	239	294	31.4%	6.8%	876	687	27.5%
Commissions and fee expense	146	156	162	-6.4%	-9.9%	462	454	1.8%
Trading gains (losses)	3	6	1	-50.0%	200.0%	2	9	-77.8%
Other operating income (expense)	(35)	2	43	N/C	N/C	29	198	-85.4%
Operating Expenses	2,762	3,126	2,721	-11.6%	1.5%	8,160	8,228	-0.8%
<b>Net operating income</b>	<b>1,327</b>	<b>497</b>	<b>1,282</b>	<b>167.0%</b>	<b>3.5%</b>	<b>3,857</b>	<b>2,149</b>	<b>79.5%</b>
<b>Total income before income tax</b>	<b>1,327</b>	<b>497</b>	<b>1,282</b>	<b>167.0%</b>	<b>3.5%</b>	<b>3,857</b>	<b>2,149</b>	<b>79.5%</b>
Income tax	311	101	332	207.9%	-6.3%	1,054	545	93.4%
<b>Net income</b>	<b>1,016</b>	<b>396</b>	<b>950</b>	<b>156.6%</b>	<b>6.9%</b>	<b>2,803</b>	<b>1,604</b>	<b>74.8%</b>

**Note:** In accordance with Financial and Reporting Standards accepted in Mexico which from 1Q22 and onwards converge with IFRS-9.

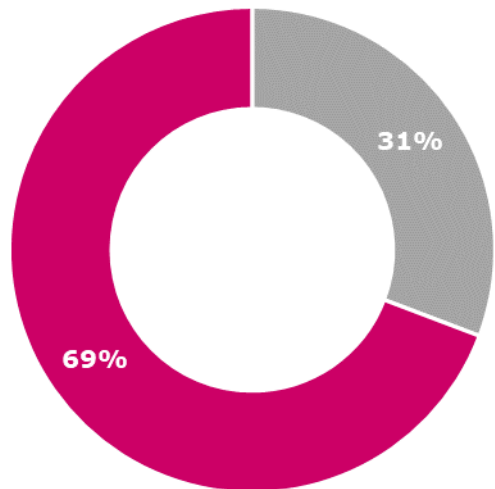
\* Figures expressed in Mexican pesos (millions)

# Funding structure

## Debt profile excluding clients deposits

Year	Maturity	%
2023	3,345	17%
2024	4,832	25%
2025	4,879	25%
2026	6,658	34%
<b>Total</b>	<b>19,714</b>	<b>100%</b>

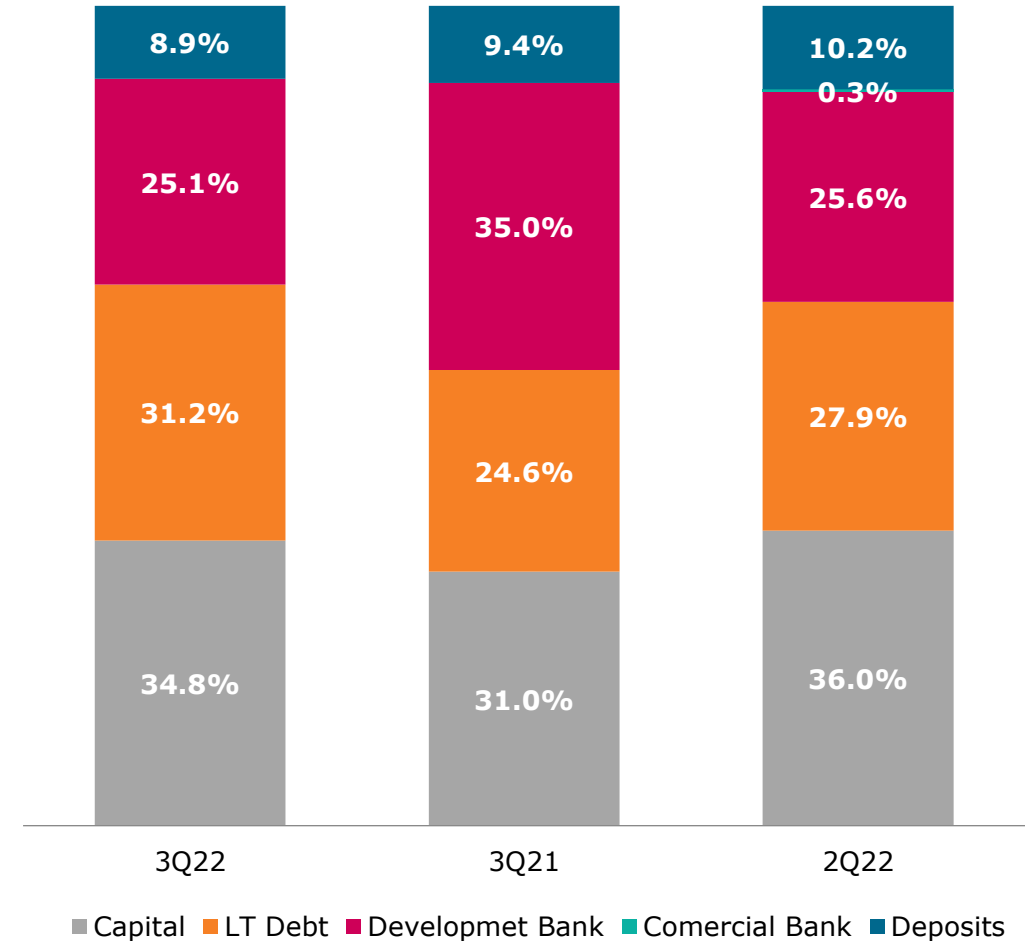
98% of Banco Compartamos liabilities are Long-Term



■ Fixed Rate ■ Variable Rate

\* Figures expressed in Mexican pesos (millions)

## 7.9%: Cost of Funds 3Q22



■ Capital ■ LT Debt ■ Development Bank ■ Commercial Bank ■ Deposits



# Allowance for loan losses

Risk	3Q22			3Q21			2Q22		
	%Allowance	Balance	Allowance	%Allowance	Balance	Allowance	%Allowance	Balance	Allowance
A-1	1.2%	18,740	220	1.2%	14,474	175	1.2%	18,718	220
A-2	2.6%	935	25	2.0%	1,751	35	1.7%	2,060	35
B-1	3.9%	1,152	45	3.6%	258	9	3.9%	1,101	43
B-2	4.2%	1,688	70	4.1%	1,584	65	4.2%	1,553	65
B-3	5.7%	732	41	5.6%	518	29	5.7%	640	36
C-1	7.2%	3,073	222	7.2%	2,172	156	7.2%	3,118	225
C-2	10.8%	2,174	235	10.8%	1,432	155	10.8%	1,890	204
D	22.5%	1,020	229	22.2%	664	148	22.4%	874	196
E	65.8%	1,490	980	65.7%	807	530	66.1%	1,180	781
<b>Total</b>		<b>31,003</b>	<b>2,068</b>		<b>23,658</b>	<b>1,303</b>		<b>31,134</b>	<b>1,804</b>
<b>Coverage Ratio <sup>1</sup></b>			<b>271.2%</b>			<b>357.1%</b>			<b>289.5%</b>

<sup>1</sup> Allowance for loan losses / Non-performing loans

<sup>2</sup> Figure as of 4Q20 doesn't consider additional reserve for contingency

Classification for allowance for loan losses is in accordance with CNBV regulations (Chapter V, Section First, Paragraph F) applicable to credit institutions [1]. Allowance for loan losses continue to sufficiently cover non-performing loans. The ratings and the allowance reported consider the modifications to the General Provisions for Credit Institutions published in the Official Gazette of the Federation (Diario Oficial de la Federación) on January 6, 2017, and for which its initial effect was constituted on December 31, 2017, according to applicable regulation.

# Summary



## Compartamos Financiera (Peru)

	Rating	Perspective
Apoyo & Asociados	A-	Stable
Class & Asociados	A-	Stable

Summary	3Q22	3Q21	2Q22	% Change 3Q21	% Change 2Q22	9M22	9M21	% Change 9M21
Clients	675,582	617,705	659,560	9.4%	2.4%	675,582	617,705	9.4%
Portfolio *	17,296	14,768	17,367	17.1%	-0.4%	17,296	14,768	17.1%
Net Income *	165	84	184	97.0%	-10.6%	480	(161)	N/C
NPLs / Total Portfolio	3.76%	4.29%	3.45%	-0.53 pp	0.31 pp	3.76%	4.29%	-0.53 pp
ROA	3.1%	1.8%	3.5%	1.3 pp	-0.4 pp	3.1%	-1.1%	4.2 pp
ROE	17.0%	9.6%	19.3%	7.4 pp	-2.3 pp	17.0%	-6.2%	23 pp
NIM	20.7%	20.2%	22.0%	0.5 pp	-1.3 pp	21.8%	19.7%	2.1 pp
NIM after provisions	14.7%	13.2%	15.6%	1.5 pp	-0.9 pp	15.3%	9.5%	5.8 pp
Efficiency Ratio	72.6%	83.4%	72.1%	-10.8 pp	0.5 pp	73.3%	115.5%	-42.2 pp
Operating Efficiency	11.3%	11.2%	11.9%	0.1 pp	-0.6 pp	11.3%	11.2%	0.1 pp
Capital / Total Assets	18.4%	19.0%	18.4%	-0.6 pp	0.0 pp	18.4%	19.0%	-0.6 pp
Average Loan (Ps.)	25,601	23,907	26,331	7.1%	-2.8%	25,601	23,907	7.1%
Employees	4,942	4,886	4,697	1.1%	5.2%	4,942	4,886	1.1%
Service Offices	106	106	105	0.0%	1.0%	106	106	0.0%

Group loans represented **24.1%** of the portfolio, and **71.0%** of the customers served in Peru.

\*Peru figures are reported under Mexican GAAP.

\*Portfolio and Net Income are expressed in Mexican pesos (millions) with their corresponding FX for the quarter.

# Statement of Financial Position



	3Q22	3Q21	2Q22	% Change 3Q21	% Change 2Q22
Cash and investments in financial instruments	3,571.3	3,682.9	3,366.6	-3.0%	6.1%
Loan portfolio with credit risk stage 1 and 2	16,646.2	14,133.7	16,767.3	17.8%	-0.7%
Loan portfolio with credit risk stage 3	649.6	633.9	599.3	2.5%	8.4%
<b>Loan portfolio</b>	<b>17,295.9</b>	<b>14,767.6</b>	<b>17,366.7</b>	<b>17.1%</b>	<b>-0.4%</b>
Deferred items	35.8	0.0	29.6	N/C	20.7%
Allowance for loan losses	1,430.2	1,642.1	1,519.0	-12.9%	-5.9%
<b>Loan portfolio, net</b>	<b>15,901.5</b>	<b>13,125.5</b>	<b>15,877.3</b>	<b>21.1%</b>	<b>0.2%</b>
Other accounts receivable, net	387.7	366.5	519.8	5.8%	-25.4%
Properties, furniture and equipment, net	204.6	341.5	211.0	-40.1%	-3.0%
Asset for deferred income taxes, net	265.8	434.2	307.2	-38.8%	-13.5%
net	379.1	0.0	406.6	N/C	-6.7%
Other assets	312.2	199.1	271.3	56.8%	15.1%
<b>Total assets</b>	<b>21,022.3</b>	<b>18,149.7</b>	<b>20,959.7</b>	<b>15.8%</b>	<b>0.3%</b>
Deposits	12,362.2	10,911.9	12,026.9	13.3%	2.8%
Long term debt issuance	0.0	353.6	0.0	N/C	N/C
Banking and other borrowings	3,413.4	2,501.4	3,649.3	36.5%	-6.5%
Creditors on repurchase/resell agreements	62.8	345.3	105.2	-81.8%	-40.3%
Lease liability	378.9	0.0	409.7	N/C	-7.5%
Other liabilities	926.2	596.8	893.1	55.2%	3.7%
Deferred credits and advance collections	10.1	0.0	11.0	N/C	-7.8%
<b>Total liabilities</b>	<b>17,153.5</b>	<b>14,709.0</b>	<b>17,095.2</b>	<b>16.6%</b>	<b>0.3%</b>
Capital stock	2,758.3	2,571.5	2,773.7	7.3%	-0.6%
Capital reserves	713.4	707.0	713.4	0.9%	0.0%
Other comprehensive income	(263.8)	(188.1)	(112.4)	40.2%	134.7%
Accumulated retained earnings	643.6	326.5	471.3	97.1%	36.6%
<b>Total controlling interest</b>	<b>3,851.5</b>	<b>3,416.8</b>	<b>3,845.9</b>	<b>12.7%</b>	<b>0.1%</b>
Total non-controlling interest	17.4	23.9	18.6	-27.3%	-6.8%
<b>Total stockholders' equity</b>	<b>3,868.8</b>	<b>3,440.7</b>	<b>3,864.5</b>	<b>12.4%</b>	<b>0.1%</b>
<b>Total liabilities and stockholders' equity</b>	<b>21,022.3</b>	<b>18,149.7</b>	<b>20,959.7</b>	<b>15.8%</b>	<b>0.3%</b>

FX (End of period):	PEN-USD	MXN-USD	MXN-PEN
3Q22	3.98	20.13	5.06
3Q21	4.13	20.56	4.97
2Q22	3.83	20.14	5.26

Peru figures are reported under Mexican GAAP

Figures are expressed in Mexican Peso with its corresponding FX

Source: Banco de México and Banco Central de Perú.

# Statement of Comprehensive Income



	3Q22	3Q21	2Q22	% Change 3Q21	% Change 2Q22	9M22	9M21	% Change 9M21
Interest income	1,301	1,032	1,320	26.0%	-1.5%	3,892.7	3,167.6	22.9%
Interest expense	254.7	104.2	196.8	144.5%	29.5%	611.8	381.4	60.4%
Financing expense	219.8	104.2	180.6	111.0%	21.7%	543.7	381.4	42.5%
leasing	34.9	0.0	16.2	N/C	115.6%	68.1	0.0	N/C
<b>Net interest income</b>	<b>1,045.8</b>	<b>928.2</b>	<b>1,123.7</b>	<b>12.7%</b>	<b>-6.9%</b>	<b>3,281.0</b>	<b>2,786.2</b>	<b>17.8%</b>
Provisions for loan losses	306.0	318.7	326.0	-4.0%	-6.1%	975.7	1,445.1	-32.5%
<b>Net interest income after provisions</b>	<b>739.7</b>	<b>609.5</b>	<b>797.6</b>	<b>21.4%</b>	<b>-7.3%</b>	<b>2,305.2</b>	<b>1,341.1</b>	<b>71.9%</b>
Commissions and fee income	106.0	78.2	108.1	35.5%	-1.9%	326.1	254.2	28.3%
Commissions and fee expenses	17.2	26.6	31.0	-35.4%	-44.6%	72.2	81.6	-11.5%
Other operating income (expense)	(7.9)	(30.6)	(1.7)	-74.2%	356.3%	(8.4)	(77.0)	-89.1%
Operating expenses	595.5	526.1	629.0	13.2%	-5.3%	1,870.8	1,660.1	12.7%
<b>Net operating income</b>	<b>225.2</b>	<b>104.6</b>	<b>243.9</b>	<b>115.3%</b>	<b>-7.7%</b>	<b>679.9</b>	<b>(223.4)</b>	<b>N/C</b>
Participation in the net result of other entities	0.0	0.0	2.7	N/C	N/C	0.0	0.0	0.0%
<b>Total income before income tax</b>	<b>225.2</b>	<b>104.6</b>	<b>246.6</b>	<b>115.3%</b>	<b>-8.7%</b>	<b>679.9</b>	<b>(223.4)</b>	<b>N/C</b>
Income tax	60.6	21.0	62.5	188.1%	-3.2%	199.8	(62.8)	N/C
<b>Net income</b>	<b>164.6</b>	<b>83.6</b>	<b>184.1</b>	<b>97.0%</b>	<b>-10.6%</b>	<b>480.1</b>	<b>(160.6)</b>	<b>N/C</b>
Controlling interest	165.0	86.6	181.1	90.6%	-8.9%	482.3	(151.0)	N/C
Non Controlling interest	(0.4)	(3.0)	3.0	N/C	N/C	(2.2)	(9.6)	N/C

FX (Average)	PEN-USD	MXN-USD	MXN-PEN
3Q22	3.89	20.23	5.20
3Q21	4.04	20.02	4.95
2Q22	3.75	20.02	5.34

Peru figures are reported under Mexican GAAP

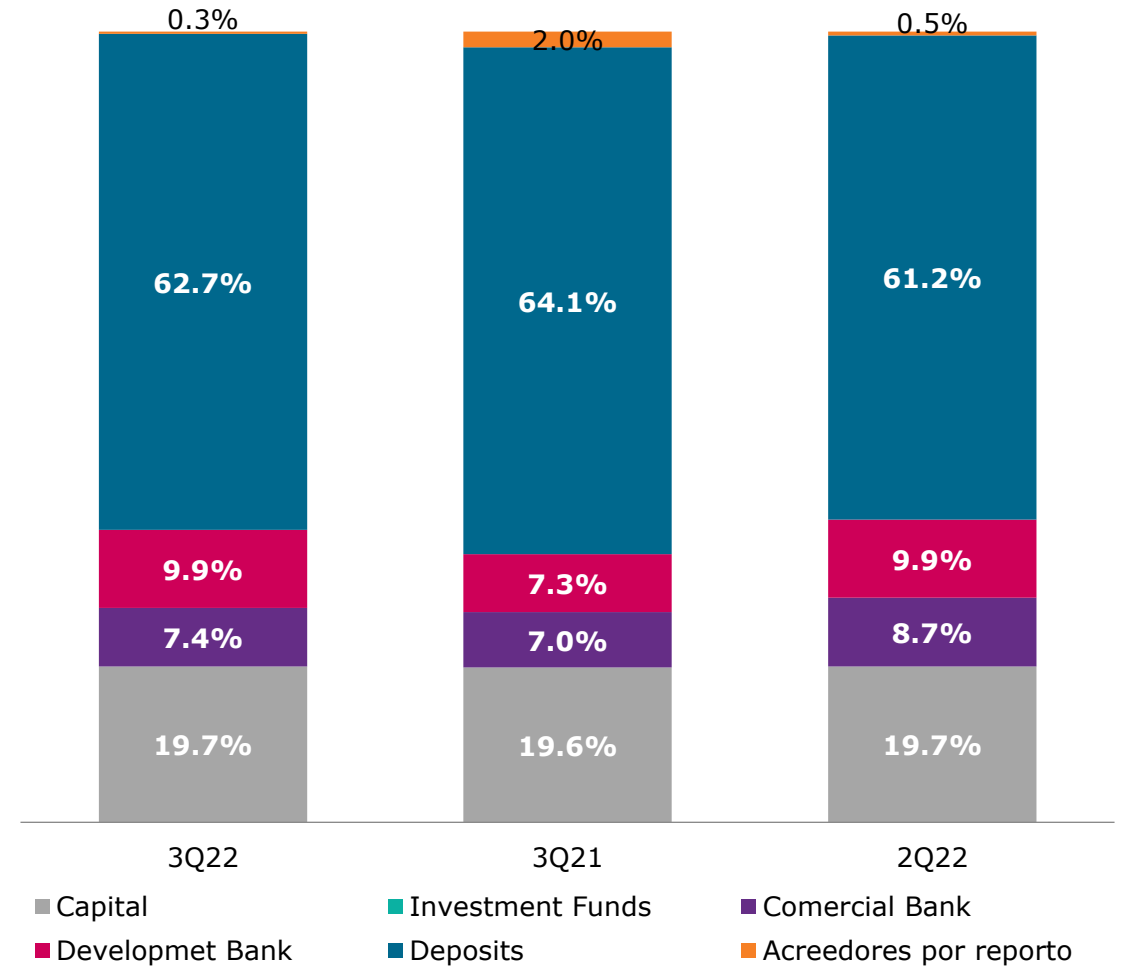
Figures are expressed in Mexican Peso with its corresponding FX

Source: Banco de México and Banco Central of Perú

# Funding structure



**5.1%**  
**Cost of Funds 3Q22**





# Summary

## ConCrédito

Fin Útil, S.A. de C.V. SOFOM, E.R.

Comfu, S.A. de C.V.

Talento ConCrédito, S.A. de C.V.

ConCrédito	3Q22	3Q21	2Q22	% Change 3Q21	% Change 2Q22	9M22	9M21	% Change 9M21
Entrepreneurs (Clients)	72,915	61,441	67,035	18.7%	8.8%	72,915	61,441	18.7%
Final users	709,527	649,933	650,943	9.2%	9.0%	709,527	649,933	9.2%
Portfolio *	3,868	2,900	3,461	33.3%	11.7%	3,868	2,900	33.3%
Accounts receivable Credienda	428	318	393	34.5%	8.9%	428	318	34.5%
Net Income *	128	131	147	-2.3%	-12.9%	328	356	-7.7%
NPLs / Total Portfolio	1.97%	7.74%	1.62%	-5.77 pp	0.35 pp	1.97%	7.74%	-5.77 pp
ROA	10.0%	13.1%	11.9%	-3.1 pp	-1.90 pp	8.8%	11.8%	-3.0 pp
ROE	18.9%	22.9%	22.9%	-4.0 pp	-4.0 pp	16.7%	21.7%	-5.0 pp
NIM	50.3%	51.1%	48.2%	-0.8 pp	2.1 pp	47.3%	46.0%	1.3 pp
NIM after provisions	22.9%	30.9%	24.7%	-8.0 pp	-1.8 pp	22.2%	30.9%	-8.7 pp
Capital / Total Assets	52.8%	56.0%	52.9%	-3.2 pp	-0.1 pp	52.8%	56.0%	-3.2 pp
Write - offs *	195	92	184	113.0%	6.0%	609	299	104.0%
Coverage Ratio	655.7%	157.6%	753.1%	498.1 pp	-97.4 pp	655.7%	157.6%	498.1 pp
Average Loan per Client	53,042	47,208	51,629	12.4%	2.7%	53,042	47,208	12.4%
Employees	1,854	1,622	1,790	14.3%	3.6%	1,854	1,622	14.3%

**15 years of experience in grating credits.**

**100% of loan disbursements and insurance products are offered digitally.**

\* Portfolio; Net Income and Write-offs are expressed in Mexican pesos (millions).

# Statement of Financial Position

	3Q22	3Q21	2Q22	% Change 3Q21	% Change 2Q22
Cash and investments in financial instruments	633.3	836.4	828.3	-24.3%	-23.5%
Derivatives	27.2	0.0	24.0	N/C	13.1%
Loan portfolio with credit risk stage 1 and 2	3,791.4	2,675.9	3,405.0	41.7%	11.3%
Loan portfolio with credit risk stage 3	76.2	224.6	56.0	-66.1%	36.0%
<b>Loan portfolio</b>	<b>3,867.5</b>	<b>2,900.5</b>	<b>3,461.0</b>	<b>33.3%</b>	<b>11.7%</b>
Deferred items	0.0	0.0	0.0	N/C	N/C
Allowance for loan losses	499.5	353.9	421.7	41.1%	18.4%
<b>Loan portfolio, net</b>	<b>3,368.1</b>	<b>2,546.5</b>	<b>3,039.2</b>	<b>32.3%</b>	<b>10.8%</b>
Other accounts receivable, net	552.0	407.8	513.7	35.3%	7.5%
Properties, furniture and equipment, net	28.4	23.0	28.7	23.3%	-0.9%
Rights of use assets, properties, furniture and equipment, net	68.5	0.0	67.0	N/C	2.4%
Asset for deferred income taxes, net	346.6	160.7	323.9	115.7%	7.0%
Other assets	233.3	228.4	182.4	2.1%	27.9%
<b>Total assets</b>	<b>5,257.3</b>	<b>4,202.8</b>	<b>5,007.1</b>	<b>25.1%</b>	<b>5.0%</b>
Securitization transactions	600.0	803.7	1,000.0	-25.3%	-40.0%
Banking and other borrowings	1,260.8	566.7	770.9	122.5%	63.5%
Lease liability	75.3	0.0	74.6	N/C	1.0%
Other accounts payable	554.4	478.8	526.8	15.8%	5.2%
Interest payable	5.6	0.0	4.8	N/C	16.6%
Financial instruments qualify as a liability	(16.9)	0.0	(19.7)	N/C	-14.2%
<b>Total liabilities</b>	<b>2,479.3</b>	<b>1,849.2</b>	<b>2,357.4</b>	<b>34.1%</b>	<b>5.2%</b>
Capital stock	1,424.0	1,424.3	1,424.0	0.0%	0.0%
Premium on sale of stock	6.7	6.7	6.7	0.0%	0.0%
Accumulated retained earnings	1,347.4	922.7	1,219.0	46.0%	10.5%
Other comprehensive income	0.0	0.0	0.0	N/C	N/C
<b>Total stockholders' equity</b>	<b>2,778.0</b>	<b>2,353.7</b>	<b>2,649.7</b>	<b>18.0%</b>	<b>4.8%</b>
<b>Total liabilities and stockholders' equity</b>	<b>5,257.3</b>	<b>4,202.8</b>	<b>5,007.1</b>	<b>25.1%</b>	<b>5.0%</b>

\* Figures expressed in Mexican pesos (millions)

# Statement of Comprehensive Income

	3Q22	3Q21	2Q22	% Change 3Q21	% Change 2Q22	9M22	9M21	% Change 9M21
Interest income	604.4	458.9	559.0	31.7%	8.1%	1,666.8	1,267.9	31.5%
Interest expense	56.8	32.0	51.2	77.5%	11.0%	151.9	105.7	43.8%
Financing expense	51.0	32.0	47.9	59.2%	6.4%	141.1	105.7	33.6%
Expense of credit origination and leasing	5.8	0.0	3.3	N/C	77.3%	10.7	0.0	N/C
<b>Net interest income</b>	<b>547.5</b>	<b>426.9</b>	<b>507.8</b>	<b>28.2%</b>	<b>7.8%</b>	<b>1,514.9</b>	<b>1,162.3</b>	<b>30.3%</b>
Provisions for loan losses	298.5	168.2	247.4	77.5%	20.6%	804.3	382.8	110.1%
<b>Net interest income after provisions</b>	<b>249.0</b>	<b>258.7</b>	<b>260.4</b>	<b>-3.7%</b>	<b>-4.4%</b>	<b>710.5</b>	<b>779.4</b>	<b>-8.8%</b>
Commissions and fee income	3.0	7.5	7.7	-59.5%	-60.6%	16.2	19.9	-18.4%
Commissions and fee expenses	13.1	10.4	11.8	26.1%	10.9%	36.3	27.3	32.9%
Other operating income (expense)	238.3	164.2	202.2	45.2%	17.8%	582.2	418.7	39.0%
Operating expenses	294.9	236.3	253.4	24.8%	16.4%	812.7	690.2	17.7%
<b>Total income before income tax</b>	<b>182.4</b>	<b>183.7</b>	<b>205.1</b>	<b>-0.7%</b>	<b>-11.1%</b>	<b>459.9</b>	<b>500.6</b>	<b>-8.1%</b>
Income tax	54.1	52.3	57.8	3.4%	-6.4%	131.6	144.8	-9.1%
<b>Net income</b>	<b>128.3</b>	<b>131.4</b>	<b>147.4</b>	<b>-2.3%</b>	<b>-12.9%</b>	<b>328.3</b>	<b>355.7</b>	<b>-7.7%</b>

\* Figures expressed in Mexican pesos (millions)

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