

Mexico City, Mexico – October 21, 2026 – GENTERA S.A.B. de C.V. (“GENTERA” or “the Company”) (BMV: GENTERA*) announced today non-audited consolidated financial results for the third quarter ended September 30, 2026. Figures were prepared in accordance with requirements from the National Banking and Securities Commission (CNBV) and are expressed in nominal Mexican pesos (Ps.).

3Q26 Highlights:

Loan Portfolio stood at Ps. 95,220 million, representing an 8.5% annual growth, and servicing a record number of 6.87 million people.

- **Total Loan Portfolio** broken down by subsidiary was:
 - Banco Compartamos S.A., I.B.M. (Mexico) (Banco Compartamos) loan portfolio reached **Ps. 61,912 million**, a **6.5% growth** compared to 3Q25.
 - Compartamos Banco, S.A. Peru stood at **Ps. 26,431 million**, an **11.6% growth** compared to 3Q25 (**in local currency loan portfolio grew 11.9% in its annual comparison**).
 - ConCrédito (Mexico) achieved a record loan portfolio of **Ps. 6,878 million**, a **14.4% growth** compared to 3Q25.
- **Net income for 3Q26** stood at Ps. 2,342 million, representing an 8.6% increase compared to Ps. 2,156 million reached in 3Q25.
 - Controlling Company participation in 3Q26 reported a Net Income of Ps. 2,261 million, a 7.7% growth compared to Ps. 2,099 million reported in 3Q25.
- **Cash and investments in financial instruments in GENTERA stood at Ps. 20,787 million in 3Q26**, compared to Ps. 15,318 million in 3Q25, featuring **sound liquidity levels** at its different subsidiaries:
 - **Banco Compartamos** stood at Ps. 10,997 million.
 - **Compartamos Banco Peru** stood at Ps. 5,474 million.
 - **ConCrédito** stood at Ps. 942 million.
- **Capital / Total Assets in GENTERA** for 3Q26 stood at **31.5%**.
 - **Capital Adequacy Ratio (ICAP), 34.2%** in Banco Compartamos.
 - **Solvency Ratio, 23.6%** in Compartamos Banco Peru.
 - **Capital/Total Assets at 50.6%** in ConCrédito.
- **Controlling ROE in 3Q26 stood at 23.8% compared to 25.5% reached in 3Q25**; ROE considering non-controlling interest stood at 24.5% in 3Q26 compared to 26.0% in 3Q25.
- **ROA in 3Q26** reached **7.6%**, a similar ratio compared to 7.7% reached in 3Q25.
- **Loan Portfolio with credit risk stage 3** for 3Q26 stood at **4.57%**, compared to NPL at **3.43%** in 3Q25 and **4.04%** in 2Q26. **Coverage Ratio** for 3Q26 stood at **206.4%**.
- **According to the dividend approved on April 10, 2026**, at Gentera’s Annual Shareholders Meeting, the second and final payment amounting **~Ps. 1,642.9 million** will be paid on **November 13, 2026**.

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- **ATERNA** had at the end of **3Q26, 17.1 million active insurance policies** and reached **Ps. 2,567 million in premiums brokered**.
- **YASTAS** in 3Q26 executed ~9.4 million total operations, ~22% more compared to 3Q25. At the end of 3Q26, YASTAS had a network of **5,800 affiliates**, a 3.4% increase compared to 3Q25.
- **Gentera Social Responsibility Fund and Fundación Compartamos.** At the end of the third quarter, Fundación Compartamos continued to strengthen Gentera's social responsibility efforts through initiatives focused on education and early childhood development, contributing to sustainable development in Mexico and Peru. These initiatives remain closely aligned with the Sustainable Development Goals (SDG), particularly SDG 4 and SDG 17; more than 1,900 people had benefited from education partnerships in vulnerable communities; additionally, we supported more than 800 children and young people through organizations that serve early childhood. To strengthen partnerships and expand access to educational opportunities, the 17th edition of Fundación Compartamos Call for Education and Early Childhood Projects moved forward, where 33 education and early childhood projects were selected, benefiting more than 21,000 people. This effort was made possible through the generosity of more than 14,600 Gentera employee donors in Mexico and over 2,000 employee donors in Peru. By the end of 3Q26, and with the participation of 24,000 employees, more than 230,000 people in vulnerable communities across Mexico and Peru have been benefited from volunteering activities.
- **Shares outstanding** as of September 30, 2026, **amounted to 1,579,243,876**.

Comments from Mr. Enrique Majós, GENTERA's CEO:

At GENTERA, we concluded the third quarter of 2026 with solid results, which reflect the resilience of our business model, the discipline with which we execute our strategy, as well as our clear commitment to continue creating Total Value for clients, employees, investors, and communities. In this sense, although we are proud to have reached a record of 6.87 million people served across Mexico and Peru, we cannot ignore the fact that the current context requires us to exercise greater caution in our pace of growth.

At the end of 3Q26, the Total Loan Portfolio amounted to Ps. 95,220 million, 8.5% higher than a year ago and a new high for the Company. Net Income for the quarter totaled Ps. 2,342 million (+8.6% YoY) and, for the first nine months of the year, reached Ps. 7,189 million (+10.9% YoY). With ROE at 24.5%, ROA at 7.6%, and a Capital / Total Assets ratio of 31.5% for 3Q26; We maintain a combination of strong profitability and capital strength that gives us room to act prudently.

Under this context, we are aware that the NPL ratio, at 4.57%, stands above the levels observed in previous quarters. For this reason, we have decided to grow more cautiously, especially in our Mexican operation, and to focus on containing this indicator. The measures we have put in place since the second quarter, together with our deep knowledge of the market, are supporting us in this effort.

Regarding our subsidiaries, ATERNA and YASTÁS continued to complement the offering we make available to our clients. ATERNA concluded September with 17.1 million active insurance policies, compared to 16.2 million a year earlier, while YASTÁS carried out ~9.4 million operations, around 22% more than in 3Q25, through its 5,800 affiliates, bringing financial services closer to localities where banking infrastructure is scarce.

Today, we are prioritizing prudence over strong growth. Once we have greater evidence that the quality of the portfolio has stabilized, we will resume the double-digit growth that characterized GENTERA in previous years. In the meantime, we will continue operating as a well-capitalized institution with sound profitability metrics and at same time aligned to our purpose of serving more clients and fostering greater financial inclusion in Mexico and Peru.

3Q26 Analysis & Results of Operations

Summary	3Q26	3Q25	2Q26	% Change 3Q25	% Change 2Q26	9M26	9M25	% Change 9M25
Total users of financial services ⁽¹⁾	6,866,723	6,356,004	6,791,402	8.0%	1.1%	6,866,723	6,356,004	8.0%
Credit Clients + Users	5,771,691	5,568,472	5,730,088	3.6%	0.7%	5,771,691	5,568,472	3.6%
Credits Clients	4,700,237	4,518,203	4,680,111	4.0%	0.4%	4,700,237	4,518,203	4.0%
Portfolio*	95,220	87,793	94,682	8.5%	0.6%	95,220	87,793	8.5%
Net Income*	2,342	2,156	2,353	8.6%	-0.5%	7,189	6,485	10.9%
NPLs / Total Portfolio	4.57%	3.43%	4.04%	1.14 pp	0.53 pp	4.57%	3.43%	1.14 pp
ROA	7.6%	7.7%	7.7%	-0.1 pp	-0.1 pp	7.8%	7.9%	-0.1 pp
ROE	24.5%	26.0%	25.0%	-1.5 pp	-0.5 pp	25.4%	25.5%	-0.1 pp
ROE Controlling	23.8%	25.5%	24.5%	-1.7 pp	-0.7 pp	24.9%	25.9%	-1.0 pp
NIM	42.1%	42.2%	41.2%	-0.1 pp	0.9 pp	41.0%	40.8%	0.2 pp
NIM after provisions	28.5%	30.6%	28.5%	-2.1 pp	0.0 pp	28.5%	29.9%	-1.4 pp
Efficiency Ratio	64.6%	65.1%	64.5%	-0.5 pp	0.1 pp	63.8%	64.4%	-0.6 pp
Operating Efficiency	20.6%	21.8%	20.3%	-1.2 pp	0.3 pp	20.2%	21.0%	-0.8 pp
Coverage Ratio	206.4%	236.2%	219.5%	-29.8 pp	-13.1 pp	206.4%	236.2%	-29.8 pp
Capital / Total Assets	31.5%	30.3%	30.4%	1.2 pp	1.1 pp	31.5%	30.3%	1.2 pp
Average Loan per Client	20,259	19,431	20,231	4.3%	0.1%	20,259	19,431	4.3%
Employees	28,678	28,100	28,416	2.1%	0.9%	28,678	28,100	2.1%
Service Offices**	559	555	556	0.7%	0.5%	559	555	0.7%
Branches	154	151	154	2.0%	0.0%	154	151	2.0%

1) In 3Q26 GENTERA served ~6.9 million people. ~5.77 million clients from Credit, Savings, and Insurance Products, and additionally ConCrédito's Entrepreneurs served ~1.1 million final users.

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

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

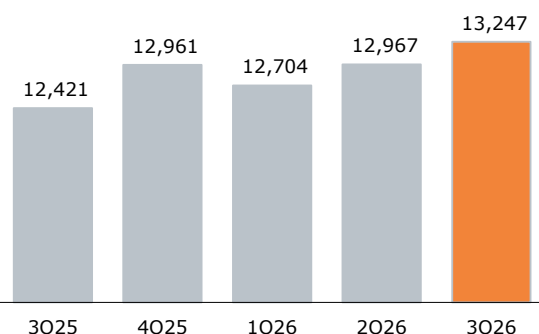
**57 Branches are inside a Service Office (same location).

The analysis was prepared using consolidated figures and in accordance with Financial and Reporting Standards accepted in Mexico (IFRS-9).

Variations are calculated for 3Q26 versus the same period of 2025 and 2Q26, unless otherwise stated. **The reader must also consider FX fluctuations in our Peruvian subsidiary, Compartamos Banco Peru, for the comparable periods.**

Statement of Comprehensive Income.

Interest Income (Ps. millions)



Interest income in 3Q26 was **Ps. 13,247** million, a **6.7%** increase compared to 3Q25, and a 2.2% growth compared to Ps. 12,967 million in 2Q26.

Banco Compartamos represented the majority of GENTERA's portfolio and interest income, comprising 65.0% and 73.0%, respectively. The second subsidiary with the highest contribution to this line was Compartamos Banco in Peru. It is also noteworthy that ConCrédito contributed 7.2% to GENTERA's portfolio and 7.8% to its interest income.

The **yield** for GENTERA's portfolio (considering Banco Compartamos, Compartamos Banco Peru, and ConCrédito) during 3Q26 stood at ~56%.

Interest expense

GENTERA's interest expense in 3Q26 stood at **Ps. 1,663** million, an **18.6%** contraction compared to **3Q25**, and an 8.1% contraction compared to 2Q26. *Interest expense related to financing expenses represented Ps. 1,127 million in 3Q26, a 14.2% reduction on a year-on-year comparison.*

Funding Cost

Funding Cost	3Q26	3Q25	2Q26
Compartamos Banco (México)	7.0%	8.2%	7.2%
Compartamos Banco (Perú)	4.8%	4.9%	4.8%

- **The interest expenses of Banco Compartamos in Mexico stood at Ps. 1,221 million** in 3Q26, a 22.7% reduction compared to Ps. 1,580 million in 3Q25 and an 8.5% contraction compared to Ps. 1,334 million in 2Q26 (this figure includes credit origination costs and the implicit interest related to leasing agreements, according to Financial Reporting Standards in Mexico and IFRS, which for this third quarter amounted ~Ps. 448 million). **The interest expenses associated with financing contracted 16.9% in comparison to the previous year;** considering that interest-bearing liabilities grew 6.6% on an annual comparison.
 - At the end of the quarter, **9.8%** of Banco Compartamos liabilities (considering interbank liabilities and long-term debt issuances) were subscribed at **fixed rate**.
- **Compartamos Banco in Peru** increased its Interest Expenses line by **0.9%** to Ps. 323.5 million versus 3Q25, when it stood at Ps. 320.7 million. If we exclude the effect of credit origination costs and the implicit interest related to leasing agreements, interest expenses related to financing expenses grew 0.8%, from Ps. 248.5 million in 3Q25 to Ps. 250.4 million in 3Q26.

Net Interest Margin

GENTERA's Net Interest Margin (NIM) for the third quarter of 2026 stood at **42.1%**, which is similar to the 42.2% reached in 3Q25. The driver of this movement is attributed to the interest income generated in the period due to the high single-digit loan portfolio growth of Gentera; *and due to the improvements (contraction) in the Interest Expense Line (Considering Financing Expenses and Expenses linked to credit origination and the implicit interest related to leasing agreements) compared to previous quarters.*

Note: *It is important to bear in mind the impact that the size of productive assets (Cash & Investments and Average Loan Portfolio) have at the time this ratio is computed (Considering average numbers vs. end of period numbers), and the effect that the evolution of each subsidiary and credit methodology had in the interest income generation and thus in margins.*

Provisions for loan losses

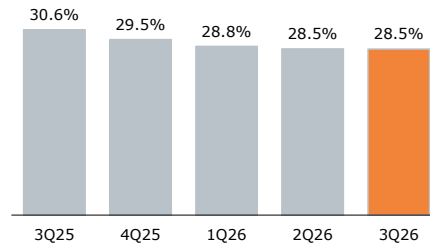
Provisions for loan losses reached **Ps. 3,753 million** during the quarter. This figure increased by Ps. 904 million, or 31.7%, when compared to 3Q25, and a 9.2% increase compared to 2Q26. In its annual comparison, the movements are explained mainly by the provisions required in Banco Compartamos Mexico portfolio according to its mix and considering the current levels of NPL in its loan portfolio, at the same time it reflects the provisions required by Banco Compartamos Peru and ConCrédito's portfolio according to the solid 11.6% and 14.4% loan growth respectively experienced in these subsidiaries during the period.

Cost of Risk for 3Q26 amounted to **15.8%**, compared to 13.3% recorded in 3Q25. Cost of risk for the nine-month period of year 2026 stood at 14.4%.

NIM after provisions (NII after provisions for losses / average yielding assets) **for 3Q26 stood at 28.5%**, compared to 30.6% in 3Q25 and 28.5% in 2Q26.

NIM after provisions ¹⁾

1) Net Interest margin after provisions / Average Yielding Assets



NIM after provisions for the nine-month period of year 2026 stood at **28.5%**.

Commissions and fee income

The net effect between commissions charged and commissions paid in 3Q26 totaled **Ps. 1,665 million**, a 9.5% growth compared to 3Q25 when it stood at Ps. 1,520 million.

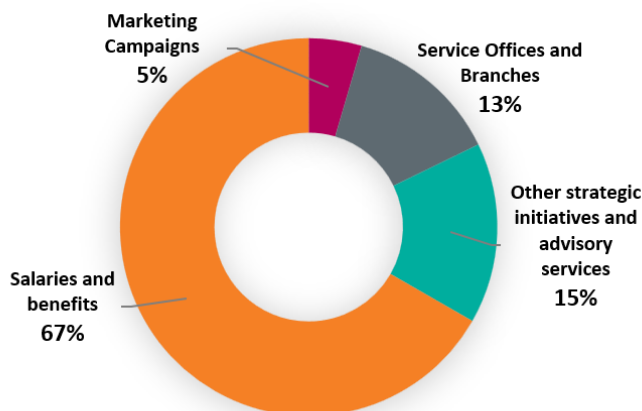
These solid dynamics are mainly explained by the extraordinary results in the number of insurance policies sold in the different subsidiaries.

- **Commissions and Fee income** are mainly explained by insurance fees, and in a lesser extent by penalty fees charged to clients with late payments, and different fees generated at Compartamos Banco in Peru, ConCrédito and Yastás, among others.

Commissions and fee expenses can be attributed primarily to the fees paid by GENTERA's subsidiaries to third-party banks or channels for the use of their networks in disbursing credits or collecting payments. Additionally, commissions paid to Yastás contribute to these expenses. Banco Compartamos clients enjoy the convenience of accessing more than **47 thousand** diverse channels through which they can carry out their transactions.

Other Operating Income/Expenses during 3Q26 represented an income of **Ps. 356 million**. This item reflected income from CrediTienda (ConCrédito's online platform used to sell different products), as well as non-recurring income or expenses registered during the quarter.

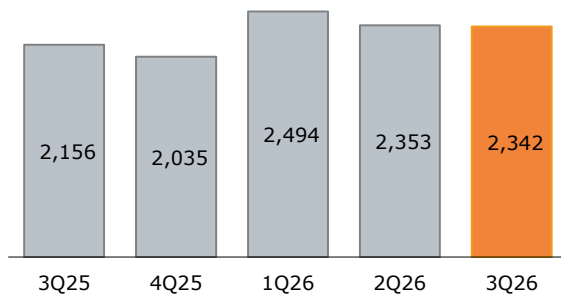
Operating expenses



Operating expenses reached **Ps. 6,369 million in 3Q26, a 4.8% increase** versus Ps. 6,077 million in 3Q25, and a 2.9% growth compared to 2Q26. The single-digit increase in operating expenses was in line with the actions that we have implemented to improve efficiency and use the technology in which we have been investing in the past years, in a more active manner. This 4.8% growth is better (below) compared to the original expected growth for the full year.

For the remainder of the year, we will keep a clear focus in gaining more efficient measures coming from using the technology and improvement of processes.

Net Income (Ps. millions)



For 3Q26, GENTERA presented Ps. 2,342 million in Net Income, an 8.6% growth compared to Ps. 2,156 million in net income recorded in 3Q25 and a slight 0.5% contraction compared to the previous quarter.

Controlling Company participation reported a Net Income of Ps. 2,261 million in 3Q26, a 7.7% growth compared to 3Q25. Earnings per Outstanding Share from the controlling company in 3Q26 stood at ~\$1.43.

Net Income for 2026 nine-month period was Ps. 7,189 million, while Controlling Company Net Income for 2026 nine-month period (9M26) stood at Ps. 6,974 million, representing a 10.5% growth compared to the same period for year 2025.

Earnings per Outstanding Share from the controlling company in 9M26 stood at ~\$4.42

Other comprehensive income stood at **Ps. 189 million** at the end of 3Q26. This line includes revenues, expenses, gains, and losses that have yet to be realized, and also attributable to FX variations in the investment that GENTERA has in Compartamos Banco in Peru.

Comprehensive Result stood at **Ps. 2,531 million in 3Q26**, where Controlling interest accounted for Ps. 2,448 million and non-Controlling interest represented Ps. 83 million.

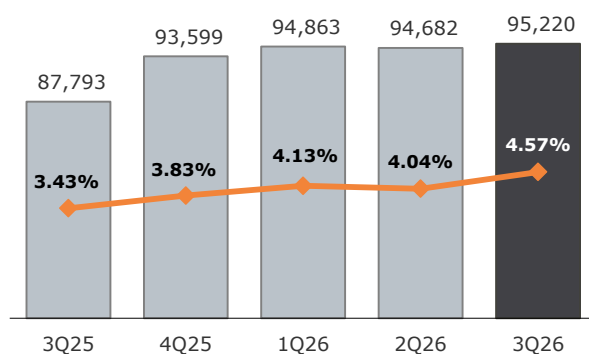
Statement of Financial Position.

Cash and investments in financial instruments.

Cash and investments stood at **Ps. 20,787 million** at the end of 3Q26, a 35.7% increase compared to 3Q25, and a 19.7% increase compared to 2Q26.

At the end of 3Q26, 52.9% of the cash position corresponded to Banco Compartamos with Ps. 10,997 million held in highly liquid assets, while 26.3%, equivalent to Ps. 5,474 million, corresponded to Compartamos Banco in Peru, and 4.5%, equivalent to Ps. 942 million, corresponded to ConCrédito; the remaining corresponded to GENTERA's other subsidiaries.

Loan Portfolio (Ps. millions) & NPL



Loan Portfolio reached **Ps. 95,220 million** in 3Q26, an **8.5% growth** compared to the figure reported in 3Q25, mainly explained by the growth experienced in ConCrédito and Compartamos Peru Loan Portfolios compared to 3Q25.

The **Loan Portfolio** in 3Q26 concluded at **Ps. 95,220 million.**

The Loan Portfolio was comprised as follows: 65.0% at Banco Compartamos in Mexico, 27.8% at Compartamos Banco in Peru, and 7.2% in ConCrédito.

Credit Quality (Loan Portfolio with credit risk stage 3/Loan Portfolio)

Consolidated non-performing loans (Loan Portfolio with credit risk stage 3), considering the three financial subsidiaries, reached 4.57% in 3Q26, a higher level compared to 3.43% recorded in 3Q25, and to the 4.04% NPL registered in 2Q26. Worth highlighting is the fact that we have implemented actions in Mexico to control the asset quality aiming to keep an adequate and healthy level.

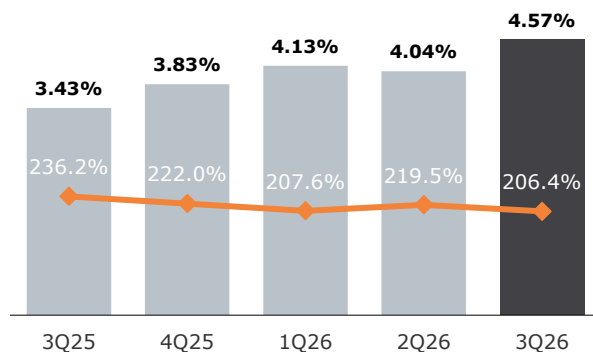
Banco Compartamos' policy is to write off loans 180 days behind schedule. As we have signaled before, GENTERA acquired vast knowledge and experience in originating and monitoring credits in recent years, and at the same time it is now using in a more active manner all the data that it has generated in the past years to become a more efficient financial institution.

PRODUCT	3Q26				3Q25				2Q26			
	Portfolio	NPL	NPL Ratio	Write- Offs	Portfolio	NPL	NPL Ratio	Write- Offs	Portfolio	NPL	NPL Ratio	Write- Offs
Group Methodology	37,269	1,549	4.16%	1,095	33,637	1,070	3.18%	741	37,801	1,359	3.60%	1,152
C. Individual	18,668	1,378	7.38%	882	18,491	776	4.20%	486	18,776	1,221	6.50%	934
C. CA Plus	5,927	290	4.88%	231	5,943	189	3.19%	135	5,904	290	4.91%	236
C. Other	48	3	6.25%	2	37	2	5.41%	2	38	3	7.89%	3
Individual Methodology	24,643	1,671	6.78%	1,115	24,471	967	3.95%	623	24,718	1,514	6.12%	1,173
Banco Compartamos México	61,912	3,220	5.20%	2,210	58,108	2,037	3.51%	1,364	62,519	2,873	4.59%	2,325
Group Methodology Peru	6,244	276	4.41%	225	6,125.2	205	3.35%	211	6,460	215	3.33%	157
Individual Methodology Peru	20,187	713	3.53%	317	17,549	661	3.76%	406	19,230	621	3.23%	257
Banco Compartamos Perú	26,431	989	3.74%	542	23,674	866	3.66%	617	25,690	836	3.25%	414
Individual Methodology ConCrédito	6,878	139	2.01%	394	6,011	109	1.82%	320	6,472	120	1.86%	357
ConCrédito	6,878	139	2.01%	394	6,011	109	1.82%	320	6,472	120	1.86%	357
Total	95,220	4,347	4.57%	3,146	87,793	3,013	3.43%	2,301	94,682	3,829	4.04%	3,096

*Portfolio, NPL, and Write-offs are expressed in million pesos.

Performance Ratios and Metrics

Coverage Ratio & NPL*

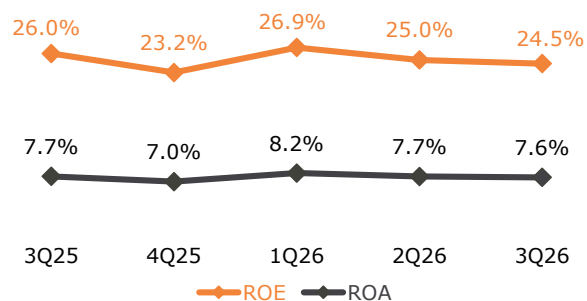


3Q26 coverage ratio was 206.4%, representing a strong level, which is in line with the prudent approach that the Company has followed and according to Mexican financial regulations.

*Loan portfolio with credit risk stage 3.

Goodwill amounted to Ps. 4,573 million and was mainly related to the acquisition of ConCrédito with Ps. 3,853 million and Compartamos Banco in Peru with Ps. 664 million, which were recorded as assets.

ROAE/ROAA



During 3Q26, GENTERA recorded a return on average equity (**ROAE**) of **24.5%** and a return on average assets (**ROAA**) of **7.6%**.

Controlling ROE for 3Q26 stood at 23.8%, compared to 25.5% registered in 3Q25.

GENTERA recorded for the nine-month period (9M26) ROE at 25.4% while controlling ROE for 9M26 stood at 24.9%.

GENTERA
Consolidated Statement of Comprehensive Income
For the three-month period ended September 30, 2026, and 2025,
and June 30, 2026
(In millions of Mexican pesos)

	3Q26	3Q25	2Q26	% Change 3Q25	% Change 2Q26	9M26	9M25	% Change 9M25
Interest income	13,247	12,421	12,967	6.7%	2.2%	38,918	35,432	9.8%
Interest expense	1,663	2,042	1,810	-18.6%	-8.1%	5,365	5,909	-9.2%
Financing expense	1,127	1,313	1,166	-14.2%	-3.3%	3,511	3,975	-11.7%
Expense of credit origination and leasing	536	729	644	-26.5%	-16.8%	1,854	1,934	-4.1%
Net Interest Income	11,584	10,379	11,157	11.6%	3.8%	33,553	29,523	13.7%
Provisions for loan losses	3,753	2,849	3,437	31.7%	9.2%	10,226	7,906	29.3%
Net interest income after provisions	7,831	7,530	7,720	4.0%	1.4%	23,327	21,617	7.9%
Commissions and fee income	1,797	1,687	1,751	6.5%	2.6%	5,274	4,729	11.5%
Commissions and fee expense	132	167	141	-21.0%	-6.4%	412	462	-10.8%
Trading gains (losses)	5	(7)	(5)	-171.4%	-200.0%	3	(10)	-130.0%
Other operating income (expense)	356	299	276	19.1%	29.0%	875	909	-3.7%
Operating Expenses	6,369	6,077	6,190	4.8%	2.9%	18,553	17,251	7.5%
Net operating income	3,488	3,265	3,411	6.8%	2.3%	10,514	9,532	10.3%
Participation in the net result of other entities	0	0	0	0.0%	0.0%	0	0	0.0%
Total income before income tax	3,488	3,265	3,411	6.8%	2.3%	10,514	9,532	10.3%
Income tax	1,146	1,109	1,058	3.3%	8.3%	3,325	3,047	9.1%
Net continued operations	2,342	2,156	2,353	8.6%	-0.5%	7,189	6,485	10.9%
Discontinued operations	0	0	0	0.0%	0%	0	0	0%
Net income	2,342	2,156	2,353	8.6%	-0.5%	7,189	6,485	10.9%
Other comprehensive income	189	(12)	8	N/C	N/C	(96)	(462)	N/C
Comprehensive Result	2,531	2,144	2,361	18.1%	7.2%	7,093	6,023	17.8%
Net income attributable to:	2,342	2,156	2,353	8.6%	-0.5%	7,189	6,485	10.9%
Controlling interest	2,261	2,099	2,284	7.7%	-1.0%	6,974	6,310	10.5%
Non Controlling interest	81	57	69	42.1%	17.4%	215	175	22.9%
Comprehensive income attributable to:	2,531	2,144	2,361	18.1%	7.2%	7,093	6,023	17.8%
Controlling interest	2,448	2,086	2,293	17.4%	6.8%	6,877	5,848	17.6%
Non Controlling interest	83	58	68	43.1%	22.1%	216	175	23.4%

GENTERA
Consolidated Statement of Financial Position
As of September 30, 2026, and 2025, and June 30, 2026
(In millions of Mexican pesos)

	3Q26	3Q25	2Q26	% Change 3Q25	% Change 2Q26
Cash and investments in financial instruments	20,787	15,318	17,363	35.7%	19.7%
Derivatives	0	0	0	N/C	N/C
Loan portfolio with credit risk stage 1 and 2	90,873	84,780	90,853	7.2%	0.0%
Loan portfolio with credit risk stage 3	4,347	3,013	3,829	44.3%	13.5%
Loan portfolio	95,220	87,793	94,682	8.5%	0.6%
Deferred items	301	463	344	-35.0%	-12.5%
Allowance for loan losses	8,974	7,116	8,403	26.1%	6.8%
Loan portfolio, net	86,547	81,140	86,623	6.7%	-0.1%
Other accounts receivable, net	3,773	3,604	3,788	4.7%	-0.4%
Properties, furniture and equipment, net	1,079	973	1,028	10.9%	5.0%
Rights of use assets, properties, furniture and equipment, net	1,663	1,289	1,723	29.0%	-3.5%
Permanent investment	100	100	100	0.0%	0.0%
Asset for deferred income taxes, net	4,465	3,470	3,820	28.7%	16.9%
Other assets	2,649	2,723	2,722	-2.7%	-2.7%
Goodwill	4,573	4,608	4,573	-0.8%	0.0%
Total assets	125,636	113,225	121,740	11.0%	3.2%
Deposits	25,890	21,923	25,499	18.1%	1.5%
Long term debt issuance	19,932	13,334	17,133	49.5%	16.3%
Banking and other borrowings	24,589	29,724	27,069	-17.3%	-9.2%
Obligations in securitization operations	796	1,284	1,094	-38.0%	-27.2%
Lease liability	1,780	1,364	1,828	30.5%	-2.6%
Other liabilities	13,105	11,322	12,104	15.7%	8.3%
Deferred credits and advance collections	5	7	5	-28.6%	0.0%
Total liabilities	86,097	78,958	84,732	9.0%	1.6%
Capital stock	4,764	4,764	4,764	0.0%	0.0%
Premium on sale of stock	(1,031)	(1,030)	(1,031)	N/C	0.0%
Capital reserves	1,708	1,708	1,708	0.0%	0.0%
Accumulated retained earnings	34,240	28,648	31,979	19.5%	7.1%
Other comprehensive income	(482)	(114)	(670)	N/C	N/C
Total controlling interest	39,199	33,976	36,750	15.4%	6.7%
Total non-controlling interest	340	291	258	16.8%	31.8%
Total stockholders' equity	39,539	34,267	37,008	15.4%	6.8%
Total liabilities and stockholders' equity	125,636	113,225	121,740	11.0%	3.2%

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



The following section sets forth the non-audited financial results for the third quarter of 2026 (3Q26) of Banco Compartamos, S.A., I.B.M. ("Banco Compartamos" or "the Bank"), which is GENTERA's main subsidiary in Mexico. All numbers are expressed in Mexican pesos. The report and analysis were prepared in accordance with Mexican banking regulations applicable to credit institutions and Financial and Reporting Standards accepted in Mexico which from 2022 and onwards converge with IFRS-9.

Financial Highlights

Summary	3Q26	3Q25	2Q26	% Change 3Q25	% Change 2Q26	9M26	9M25	% Change 9M25
Clients	3,588,833	3,404,099	3,542,495	5.4%	1.3%	3,588,833	3,404,099	5.4%
Portfolio*	61,912	58,108	62,519	6.5%	-1.0%	61,912	58,108	6.5%
Net Income	1,473	1,453	1,479	1.4%	-0.4%	4,608	4,343	6.1%
NPLs / Total Portfolio	5.20%	3.51%	4.59%	1.69 pp	0.61 pp	5.20%	3.51%	1.69 pp
ROA	8.1%	8.8%	8.2%	-0.70 pp	-0.10 pp	8.4%	9.1%	-0.70 pp
ROE	28.1%	31.7%	29.0%	-3.6 pp	-0.9 pp	30.2%	33.2%	-3.0 pp
NIM	49.1%	48.4%	47.6%	0.7 pp	1.5 pp	47.4%	47.4%	0.0 pp
NIM after provisions	33.9%	36.3%	33.3%	-2.4 pp	0.6 pp	33.5%	36.1%	-2.6 pp
Efficiency Ratio	68.7%	67.1%	67.2%	1.6 pp	1.5 pp	66.4%	65.9%	0.5 pp
Operating Efficiency	25.5%	26.7%	24.0%	-1.2 pp	1.5 pp	24.0%	25.6%	-1.6 pp
Coverage Ratio	191.9%	236.7%	203.3%	-44.8 pp	-11.4 pp	191.9%	236.7%	-44.8 pp
Capital adequacy ratio (ICAP)	34.2%	31.7%	32.1%	2.5 pp	2.1 pp	34.2%	31.7%	2.5 pp
Capital / Total Assets	29.3%	28.2%	28.2%	1.1 pp	1.1 pp	29.3%	28.2%	1.1 pp
Average Loan (Ps.)	17,251	17,070	17,648	1.1%	-2.2%	17,251	17,070	1.1%
Employees	19,103	18,632	18,943	2.5%	0.8%	19,103	18,632	2.5%
Service Offices**	430	430	430	0.0%	0.0%	430	430	0.0%
Branches	154	151	154	2.0%	0.0%	154	151	2.0%

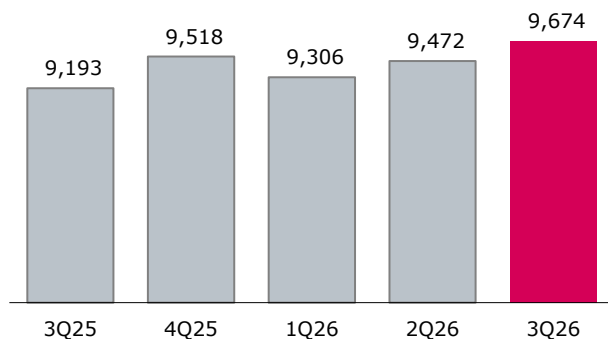
*Portfolio and Net Income are expressed in millions of Mexican pesos.

**Some of the Service offices were transformed into Branches. 57 Branches are within a Service Office (same location).

3Q26 Highlights:

- **Banco Compartamos reached a record number of clients**, servicing ~3.59 million credit clients at the end of 3Q26.
- **Total loan portfolio reached Ps. 61,912 million**, a **6.5%** growth compared to 3Q25.
- **Net Income for 3Q26 reached Ps. 1,473 million**, a **1.4%** increase compared to 3Q25.
- **Capital Adequacy Ratio (ICAP)** stood at **34.2%**, maintaining a very robust level. **The level reached at the end of the quarter is well above regulation and the average ICAP presented by the Banks in Mexico.**
- **Loan portfolio with credit risk stage 3 (NPL)** stood at **5.20%** in 3Q26, compared to 3.51% reached in 3Q25, and 4.59% in 2Q26.
- **ROA** for 3Q26 was 8.1%, compared to 8.8% in 3Q25.
- **ROE** for 3Q26 was 28.1%, compared to 31.7% in 3Q25.
- **On July 6, 2026 –S&P Global** affirmed Banco Compartamos' ratings and its Stable Outlook. Its Long- and Short-Term National Scale Rating were affirmed at 'mxAA / mxA-1+', respectively.
- **On September 11, 2026 – Fitch Ratings** affirmed Banco Compartamos' ratings on its Long and Short-term National Scale Rating 'AA(mex)/ 'F1+(mex)' and on its Long and Short-Term Global Scale 'BB+' / 'B', with 'Stable' outlook, respectively.

Interest Income (Ps. millions)



Interest income reached **Ps. 9,674 million in 3Q26**, a **5.2% increase compared to 3Q25**, and 2.1% growth compared to 2Q26, when it stood at Ps. 9,472 million.

Interest expenses

Interest expenses contracted 22.7% to reach Ps. 1,221 million, compared to Ps. 1,580 million in 3Q25, and an 8.5% contraction compared to Ps. 1,334 million in 2Q26. *The Ps. 1,221 million recorded in this line in 3Q26 already include ~Ps. 448 million in credit origination costs and the implicit interest related to the leasing agreements, according to Financial Reporting Standards in Mexico and IFRS.* It is important to signal that if we exclude the cost associated with credit origination and the implicit interest related to leasing agreements, interest expenses related to financing expenses were Ps. 773 million, contracting 16.9% in its annual comparison.

The Funding Cost, which includes liabilities and deposits from the public, **stood at 7.0% in 3Q26**, compared to **8.2%** in 3Q25.

As a result of the aforementioned, Banco Compartamos reported a **Net Interest Income of Ps. 8,453 million**, an **11.0% increase compared to 3Q25**, and a **3.9% growth** compared to 2Q26. **NIM stood at 49.1%** in 3Q26, an improvement compared to **48.4%** one year ago and compared to 47.6% in 2Q26.

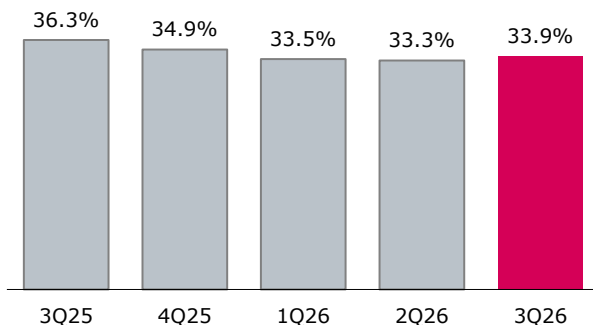
Provisions for loan losses

Provisions for loan losses stood at **Ps. 2,622 million**, compared to Ps. 1,902 million reached in 3Q25. This 37.9% annual increase is explained by its current loan portfolio mix, NPL levels, and the 6.5% annual growth experienced in the portfolio.

Cost of risk for 3Q26 stood at 16.9%. For the nine-month period of year 2026, it stood at 15.4%.

Net Interest Margin (after provisions)¹⁾

1) Net Interest margin after provisions / Average Yielding Assets



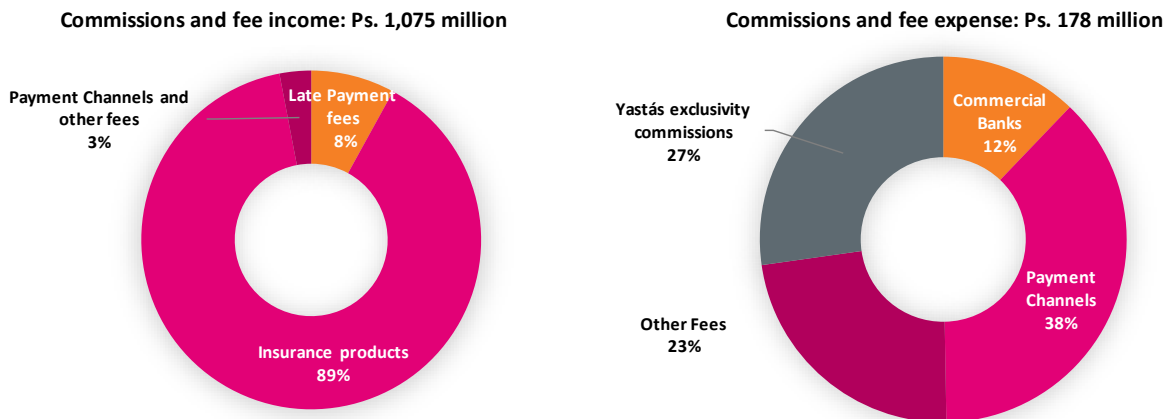
NII after provisions was Ps. 5,831 million, a 2.1% increase compared to Ps. 5,711 million in 3Q25, and a 2.5% increase compared to Ps. 5,687 million reached in 2Q26.

NIM (Net Interest Margin) after provisions (NII after provisions for losses / average yielding assets) for **3Q26 was 33.9%**, compared to 36.3% in 3Q25 and 33.3% reached in 2Q26.

Commissions and other income

- **The net effect between commissions charged and commissions paid** in 3Q26 totaled **Ps. 897 million**, considering Ps. 1,075 million in commission and fee income and Ps. 178 million in commission and fee expenses, representing a 5.3% increase compared to the net effect of Ps. 852 million reached in 3Q25.

The Commissions and Fee Income & Commissions and Fee Expense are distributed as follows:

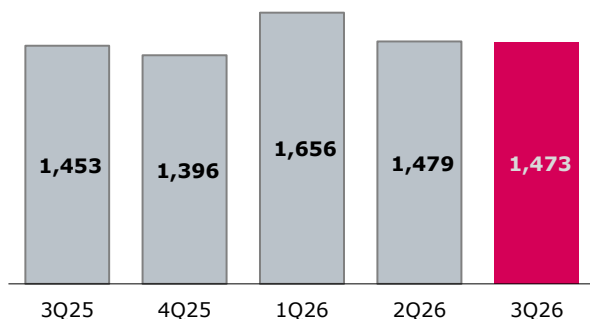


- **Trading Gains/losses** in 3Q26 stood at **Ps. 4 million** and is associated with the cash balance in U.S. dollars that Banco Compartamos holds to pay its contracts in that currency.
- **Other operating income/expense** reflected an income of **Ps. 33 million for 3Q26**. This item reflected non-recurring items, including: 1) other income related to different services and payment refunds; 2) expenses from the insurance business; 3) expenses linked to R&D; 4) IPAB Fees/Expenses that in the past were reflected in Operating Expenses and 5) donations; among other concepts that can generate income or expenses in each period.

Operating expenses

Operating expenses for 3Q26 increased 5.2% year-over-year to Ps. 4,650 million, primarily attributable to the current number of loan officers compared to the previous year (salaries and benefits) and other costs that reflect the inflation experienced in the year over year period, as well as other expenses related to different initiatives that Compartamos is executing. It is important to highlight that thanks to the previous improvements in processes and the investment that Compartamos made in technology in order to modernize its operation, now we can control the growth of operating expenses in a more active and rapid manner.

Net Income

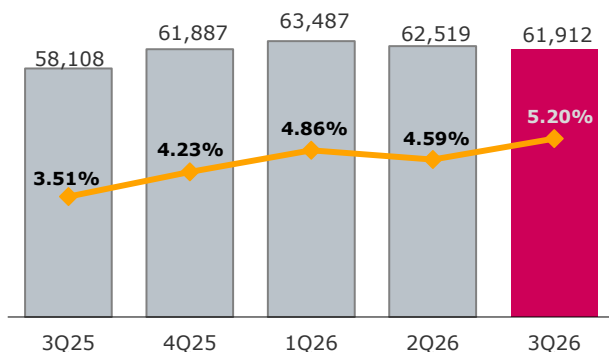


Banco Compartamos reported a Net Income of Ps. 1,473 million, a 1.4% increase compared to 3Q25. **For the nine-month period (9M26)**, Net Income reached Ps. 4,608 million, **6.1% above** the Ps. 4,343 million recorded in 9M25.

Statement of Financial Position

Cash and investments in financial instruments stood at **Ps. 10,997 million**, compared to **Ps. 8,319 million** in 3Q25 and **Ps. 8,427 million** in 2Q26. The amount in this line corresponds to the funding (operational liquidity) required by Banco Compartamos to cover operating expenses, debt maturities, and loan portfolio growth. At the conclusion of 3Q26, it includes ~Ps. 5,047 million in **extra liquidity** held to **mitigate** any potential **volatility** in the markets, and to support the growth expected in the coming quarters. **Cash and other investments are held in short-term instruments**, where the counterparty risk is approved by the Board's Risk Committee.

Loan Portfolio (Ps. millions) & NPL



Loan portfolio reached **Ps. 61,912 million**, a **6.5% increase** compared to **Ps. 58,108 million** reported in 3Q25, and a 1.0% contraction compared to the portfolio reached at the end of 2Q26.

The **average outstanding balance per client** in 3Q26 was **Ps. 17,251**, 1.1% above the Ps. 17,070 reported in 3Q25 and 2.2% contraction compared to Ps. 17,648 reported in 2Q26.

Loan Products & Credit Quality

The loan products offered by Banco Compartamos are comprised of two main categories (*Group and Individual Methodologies*):

1. **Group Lending Methodology:** Merchant Credit (*Credito Comerciante*) and Women Credit (*Credito Mujer*) which are now part of the Group Credit "Fusion Grupal", represented ~**60.2%** of the total loan portfolio in 3Q26 with a consolidated Loan Portfolio with credit risk stage 3 (**NPL**) of **4.16% for 3Q26**, compared to **3.60% in 2Q26**, and **3.18% in 3Q25**.
2. **Individual Lending Methodology:** Additional Plus Loans (*Credito Adicional Plus*); Personal Loans (*Credito Individual*) and other loans (otros), represented **39.8%** of the total loan portfolio in 3Q26 with a consolidated **NPL of 6.78% in 3Q26**, compared to **6.12% in 2Q26** and **3.95% in 3Q25**.

During **3Q26**, total **Loan Portfolio with credit risk stage 3 (NPL)** was **5.20%**, compared to 4.59% in 2Q26 and 3.51% in 3Q25.

Banco Compartamos' policy is to write off loans that are past due after 180 days. During the third quarter, **write-offs reached Ps. 2,210 million**.

For 3Q26, the **coverage ratio** (allowance for loan losses / non-performing loans) was **191.9%**, compared to 236.7% in 3Q25 and 203.3% in 2Q26. The allowance for loan losses is calculated using the methodology established by the CNBV, which requires a specific reserve amount for each originated loan and depending on its classification, the specific reserve coverage model is applied: Group Credits or Individual Credits. It is important to highlight that for our portfolio we apply each methodology according to the type of credit, for which as of 3Q26, ~60% corresponds to the group credit methodology.

Total Liabilities

During 3Q26, total liabilities reached Ps. 52,292 million, 7.7% larger compared to Ps. 48,563 million recorded during 3Q25.

Banco Compartamos' liabilities are fully peso-denominated; therefore, there is no FX exposure. It maintains a well-diversified funding mix with different sources as follows:

i) Long-term debt issuances: Banco Compartamos is an active issuer in the Mexican debt market. As of September 30, 2026, it had **Ps. 19,932 million** outstanding in long-term local bonds (*Certificados Bursátiles Bancarios*).

ii) Strong capital base: **29.3%** of total assets were funded with equity.

iii) Credit lines with banks and other institutions: Banco Compartamos had **Ps. 18,123 million** in credit lines among various banking creditors (Multilateral, Development Banks and Commercial Banks).

iv) Clients Deposits, On Demand Deposits, and Term Deposits for 3Q26 stood at **Ps. 6,654 million**, 12.9% larger than the Ps. 5,893 million recorded in 3Q25. At the end of 3Q26, Banco Compartamos had **~3.1 million** debit accounts.

Total Stockholders' Equity

The capitalization ratio was 34.2% at the end of the third quarter, a larger ratio compared to **31.7%** in 3Q25. The current ratio continues to reflect the Bank's strength and is well above the Mexican banking system standards and levels required by Basel III. Banco Compartamos reported **Ps. 20,496 million in Tier I** capital and risk-weighted assets of **Ps. 59,946 million**.

Banco Compartamos, S.A., Institución de Banca Múltiple • MÉXICO
Statement of Comprehensive Income
For the three-month period ended September 30, 2026, and 2025,
and June 30, 2026
(In millions of Mexican pesos)

	3Q26	3Q25	2Q26	% Change 3Q25	% Change 2Q26	9M26	9M25	% Change 9M25
Interest income	9,674	9,193	9,472	5.2%	2.1%	28,452	25,923	9.8%
Interest expense	1,221	1,580	1,334	-22.7%	-8.5%	3,959	4,549	-13.0%
Financing expense	773	930	791	-16.9%	-2.3%	2,412	2,834	-14.9%
Expense of credit origination and leasing	448	650	543	-31.1%	-17.5%	1,547	1,715	-9.8%
Net Interest Income	8,453	7,613	8,138	11.0%	3.9%	24,493	21,374	14.6%
Provisions for loan losses	2,622	1,902	2,451	37.9%	7.0%	7,214	5,074	42.2%
Net interest income after provisions	5,831	5,711	5,687	2.1%	2.5%	17,279	16,300	6.0%
Commissions and fee income	1,075	1,030	1,029	4.4%	4.5%	3,128	2,858	9.4%
Commissions and fee expense	178	178	182	0.0%	-2.2%	536	519	3.3%
Trading gains (losses)	4	0	(4)	N/C	N/C	3	0	N/C
Other operating income (expense)	33	23	(95)	43.5%	N/C	(120)	(78)	N/C
Operating Expenses	4,650	4,419	4,327	5.2%	7.5%	13,116	12,237	7.2%
Net operating income	2,115	2,167	2,108	-2.4%	0.3%	6,638	6,324	5.0%
Total income before income tax	2,115	2,167	2,108	-2.4%	0.3%	6,638	6,324	5.0%
Income tax	642	714	629	-10.1%	2.1%	2,030	1,981	2.5%
Net income	1,473	1,453	1,479	1.4%	-0.4%	4,608	4,343	6.1%

Banco Compartamos, S.A., Institución de Banca Múltiple • MÉXICO
Statement of Financial Position
As of September 30, 2026, and 2025, and June 30, 2026
(In millions of Mexican pesos)

	3Q26	3Q25	2Q26	% Change 3Q25	% Change 2Q26
Cash and investments in financial instruments	10,997	8,319	8,427	32.2%	30.5%
Loan portfolio with credit risk stage 1 and 2	58,692	56,071	59,646	4.7%	-1.6%
Loan portfolio with credit risk stage 3	3,220	2,037	2,873	58.1%	12.1%
Loan portfolio	61,912	58,108	62,519	6.5%	-1.0%
Deferred items	255	412	289	-38.1%	-11.8%
Allowance for loan losses	6,179	4,821	5,841	28.2%	5.8%
Loan portfolio, net	55,988	53,699	56,967	4.3%	-1.7%
Other accounts receivable, net	2,047	1,781	1,917	14.9%	6.8%
Properties, furniture and equipment, net	581	478	540	21.5%	7.6%
Rights of use assets, properties, furniture and equipment, net	874	805	897	8.6%	-2.6%
Asset for deferred income taxes, net	3,126	2,164	2,522	44.5%	23.9%
Other assets	385	396	423	-2.8%	-9.0%
Total assets	73,998	67,642	71,693	9.4%	3.2%
Clients' deposits	4,222	3,004	4,177	40.5%	1.1%
OD Deposits	11	528	10	-97.9%	10.0%
Term deposits	2,421	2,361	2,439	2.5%	-0.7%
Long term debt issuance	19,932	13,334	17,133	49.5%	16.3%
Banking and other borrowings	18,123	22,714	20,715	-20.2%	-12.5%
Lease liability	940	850	957	10.6%	-1.8%
Other liabilities	6,643	5,772	6,029	15.1%	10.2%
Total liabilities	52,292	48,563	51,460	7.7%	1.6%
Capital stock	1,038	947	947	9.6%	9.6%
Contributions for future capital increases	0	0	91	N/C	N/C
Capital reserves	986	895	986	10.2%	0.0%
Accumulated retained earnings	19,928	17,306	18,455	15.2%	8.0%
Other comprehensive income	(246)	(69)	(246)	N/C	N/C
Total stockholders' equity	21,706	19,079	20,233	13.8%	7.3%
Total liabilities and stockholders' equity	73,998	67,642	71,693	9.4%	3.2%

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



The following section sets forth the non-audited financial results for the third quarter of 2026 (3Q26) of Compartamos Banco in Peru, GENTERA's Peruvian subsidiary. All figures are in Mexican pesos and may vary due to rounding.

All numbers are expressed in Mexican pesos. The report and analysis were prepared in accordance with Mexican banking regulations applicable to credit institutions and Financial and Reporting Standards accepted in Mexico which from 2022 and onwards converge with IFRS-9.

The reader must take into consideration the FX fluctuations in the comparison periods.

Financial Highlights

Summary	3Q26	3Q25	2Q26	% Change 3Q25	% Change 2Q26	9M26	9M25	% Change 9M25
Clients	1,026,915	1,026,740	1,053,684	0.0%	-2.5%	1,026,915	1,026,740	0.0%
Portfolio *	26,431	23,674	25,690	11.6%	2.9%	26,431	23,674	11.6%
Net Income*	468	390	431	20.0%	8.7%	1,335	1,013	31.8%
NPLs / Total Portfolio	3.74%	3.66%	3.25%	0.08 pp	0.49 pp	3.74%	3.66%	0.08 pp
ROA	6.0%	5.6%	5.7%	0.4 pp	0.3 pp	5.8%	4.8%	1.0 pp
ROE	26.3%	25.9%	26.2%	0.4 pp	0.1 pp	26.0%	23.1%	2.9 pp
NIM	28.9%	29.3%	28.7%	-0.4 pp	0.2 pp	28.5%	28.3%	0.2 pp
NIM after provisions	20.2%	21.1%	21.2%	-0.9 pp	-1.0 pp	20.9%	19.9%	1.0 pp
Efficiency Ratio	60.9%	64.8%	64.5%	-3.9 pp	-3.6 pp	63.7%	68.7%	-5.0 pp
Operating Efficiency	13.7%	14.8%	15.0%	-1.1 pp	-1.3 pp	13.7%	14.8%	-1.1 pp
Coverage Ratio	227.4%	204.4%	245.9%	23.0 pp	-18.5 pp	227.4%	204.4%	23.0 pp
Capital / Total Assets	23.5%	22.2%	22.2%	1.3 pp	1.3 pp	23.5%	22.2%	1.3 pp
Average Loan (Ps.)	25,738	23,058	24,382	11.6%	5.6%	25,738	23,058	11.6%
Employees	7,089	7,023	7,007	0.9%	1.2%	7,089	7,023	0.9%
Service Offices	129	125	126	3.2%	2.4%	129	125	3.2%

Compartamos Banco Peru figures are reported in accordance with Financial and Reporting Standards in Mexico and Mexican Regulation.

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

These figures are not comparable to the financial statements submitted to the Peruvian *Superintendencia de Banca, Seguros y AFP* (Peruvian Banking, Insurance and Pension Fund Commission).

3Q26 Highlights:

- **Total loan portfolio** reached **Ps. 26,431 million**, representing an 11.6% growth compared to 3Q25 (in local currency loan portfolio grew 11.9% in its annual comparison).
- **Net Income for 3Q26 stood at Ps. 468 million**, representing a 20.0% growth compared to Ps. 390 million registered in 3Q25.
- **Non-performing loans** stood at **3.74%** in 3Q26, compared to 3.66% in 3Q25 and compared to 3.25% recorded in 2Q26.
- **Credit clients** finalized the quarter at 1,026,915, representing a similar number compared to 3Q25.
 - Group Loans product represented **65.3%** of the clients served in Peru, ending the period with more than **670 thousand clients**. This methodology represented **23.6%** of Compartamos Banco Peru loan portfolio.
- **Solvency ratio in 3Q26** stood at **23.6%**.
- **ROA for 3Q26** stood at 6.0%, compared to 5.6% in 3Q25.
- **ROE for 3Q26** stood at 26.3% compared to 25.9% in 3Q25.

Compartamos Banco, S.A. • PERÚ
Statement of Comprehensive Income
For the three-month period ended September 30, 2026, and 2025,
and June 30, 2026
(In millions of Mexican pesos)

	3Q26	3Q25	2Q26	% Change 3Q25	% Change 2Q26	9M26	9M25	% Change 9M25
Interest income	2,511.4	2,279.8	2,454.2	10.2%	2.3%	7,397.0	6,740.7	9.7%
Interest expense	323.5	320.7	337.1	0.9%	-4.0%	1,010.0	999.7	1.0%
Financing expense	250.4	248.5	249.5	0.8%	0.4%	746.6	798.4	-6.5%
Expense of credit origination and leasing	73.1	72.2	87.6	1.3%	-16.5%	263.4	201.3	30.8%
Net interest income	2,187.9	1,959.1	2,117.1	11.7%	3.3%	6,387.1	5,741.0	11.3%
Provisions for loan losses	659.9	546.7	552.6	20.7%	19.4%	1,718.0	1,709.8	0.5%
Net interest income after provisions	1,528.0	1,412.4	1,564.5	8.2%	-2.3%	4,669.1	4,031.3	15.8%
Commissions and fee income	263.8	250.6	268.0	5.3%	-1.6%	793.9	711.1	11.6%
Commissions and fee expenses	41.3	67.8	55.3	-39.1%	-25.3%	140.8	146.2	-3.7%
Other operating income (expense)	(3.8)	(16.5)	(10.6)	N/C	N/C	(16.5)	(25.0)	N/C
Operating expenses	1,063.9	1,023.5	1,139.2	3.9%	-6.6%	3,381.7	3,139.3	7.7%
Net operating income	682.8	555.2	627.4	23.0%	8.8%	1,923.9	1,432.0	34.4%
Participation in the net result of other entities	0.0	0.0	0.0	N/C	N/C	0.0	0.0	N/C
Total income before income tax	682.8	555.2	627.4	23.0%	8.8%	1,923.9	1,432.0	34.4%
Income tax	214.5	165.0	196.6	30.0%	9.1%	588.8	418.8	40.6%
Net income	468.3	390.2	430.8	20.0%	8.7%	1,335.1	1,013.1	31.8%
Controlling interest	468.6	390.2	430.8	20.1%	8.8%	1,336.2	1,013.6	31.8%
Non Controlling interest	(0.3)	0.0	0.0	N/C	N/C	(1.2)	(0.5)	N/C

Compartamos Banco, S.A. • PERÚ
Statement of Financial Position
As of September 30, 2026, and 2025, and June 30, 2026
(In millions of Mexican pesos)

	3Q26	3Q25	2Q26	% Change 3Q25	% Change 2Q26
Cash and investments in financial instruments	5,474.1	4,177.0	4,833.3	31.1%	13.3%
Loan portfolio with credit risk stage 1 and 2	25,442.0	22,808.2	24,854.4	11.5%	2.4%
Loan portfolio with credit risk stage 3	988.7	866.1	836.1	14.2%	18.3%
Loan portfolio	26,430.7	23,674.3	25,690.5	11.6%	2.9%
Deferred items	46.3	51.4	55.9	-9.8%	-17.1%
Allowance for loan losses	2,248.4	1,770.4	2,056.0	27.0%	9.4%
Loan portfolio, net	24,228.6	21,955.3	23,690.3	10.4%	2.3%
Other accounts receivable, net	454.4	461.2	491.5	-1.5%	-7.6%
Properties, furniture and equipment, net	332.2	332.1	321.7	0.0%	3.3%
Asset for deferred income taxes, net	496.4	359.8	473.4	38.0%	4.9%
Rights of use assets, properties, furniture and equipment, net	232.7	289.0	252.0	-19.5%	-7.6%
Other assets	473.4	429.2	527.4	10.3%	-10.2%
Total assets	31,691.8	28,003.6	30,589.5	13.2%	3.6%
Deposits	19,268.3	16,557.3	18,903.8	16.4%	1.9%
Banking and other borrowings	2,687.3	3,154.6	2,585.9	-14.8%	3.9%
Creditors on repurchase/resell agreements	0.0	0.0	0.0	N/C	N/C
Lease liability	256.6	311.3	275.5	-17.6%	-6.9%
Other liabilities	2,016.4	1,755.0	2,015.5	14.9%	0.0%
Deferred credits and advance collections	4.0	5.9	4.3	-31.7%	-7.6%
Total liabilities	24,232.6	21,784.2	23,785.0	11.2%	1.9%
Capital stock	4,869.6	4,244.9	4,869.6	14.7%	0.0%
Capital reserves	1,012.4	878.7	1,012.4	15.2%	0.0%
Other comprehensive income	(28.6)	48.1	(215.3)	N/C	N/C
Accumulated retained earnings	1,601.3	1,041.2	1,132.7	53.8%	41.4%
Total controlling interest	7,454.8	6,212.9	6,799.5	20.0%	9.6%
Total non-controlling interest	4.3	6.5	5.0	-33.0%	-12.7%
Total stockholders' equity	7,459.1	6,219.4	6,804.5	19.9%	9.6%
Total liabilities and stockholders' equity	31,691.8	28,003.6	30,589.5	13.2%	3.6%



The following section sets forth the non-audited financial results for the third quarter 2026 (3Q26) of ConCrédito, GENTERA's financial subsidiary in Mexico.

The report and analysis were prepared in accordance with Mexican banking regulations applicable to credit institutions and Financial and Reporting Standards accepted in Mexico which from 2022 and onwards converge with IFRS-9.

Financial Highlights

ConCrédito	3Q26	3Q25	2Q26	% Change 3Q25	% Change 2Q26	9M26	9M25	% Change 9M25
Entrepreneurs (Clients)	84,489	87,364	83,932	-3.3%	0.7%	84,489	87,364	-3.3%
Final users	1,071,454	1,050,269	1,049,977	2.0%	2.0%	1,071,454	1,050,269	2.0%
Portfolio *	6,878	6,011	6,472	14.4%	6.3%	6,878	6,011	14.4%
Accounts receivable CREDITIENDA	1,144	954	1,144	19.9%	0.0%	1,144	954	19.9%
Net Income*	268	191	312	40.6%	-14.1%	837	748	12.0%
NPLs / Total Portfolio	2.01%	1.82%	1.86%	0.19 pp	0.15 pp	2.01%	1.82%	0.19 pp
ROA	11.2%	8.0%	13.0%	3.2 pp	-1.8 pp	11.6%	10.3%	1.3 pp
ROE	21.9%	17.9%	26.5%	4.0 pp	-4.6 pp	23.9%	22.5%	1.4 pp
NIM	49.5%	46.1%	47.9%	3.4 pp	1.6 pp	47.5%	42.8%	4.7 pp
NIM after provisions	24.5%	23.5%	24.8%	1.0 pp	-0.3 pp	24.3%	22.4%	1.9 pp
Efficiency Ratio	56.9%	60.0%	53.5%	-3.1 pp	3.4 pp	56.2%	54.8%	1.4 pp
Capital / Total Assets	50.6%	46.9%	52.0%	3.7 pp	-1.4 pp	50.6%	46.9%	3.7 pp
Write - offs *	394	320	357	23.0%	10.3%	1,225	1,007	21.6%
Coverage Ratio	394.7%	479.1%	420.1%	-84.4 pp	-25.4 pp	394.7%	479.1%	-84.4 pp
Average Loan per Client	81,410	68,802	77,116	18.3%	5.6%	81,410	68,802	18.3%
Employees	2,223	2,172	2,199	2.3%	1.1%	2,223	2,172	2.3%

*Net Income, Portfolio, Accounts receivable CREDITIENDA and Write-offs are expressed in Mexican pesos (millions).

Note: Coverage Ratio. The provision methodology considers the credits as personal loans instead of revolving credits.

3Q26 Highlights:

- **Total loan portfolio** reached a record of **Ps. 6,878 million**, a 14.4% increase compared to Ps. 6,011 million in 3Q25, and a 6.3% increase compared to 2Q26.
- **Net Income** for 3Q26 stood at **Ps. 268 million**, compared to Ps. 191 million in net income in 3Q25.
- **ROA** for 3Q26 stood at 11.2%, compared to 8.0% in 3Q25. For the nine-month period of year 2026 ROA stood at 11.6%, compared to 10.3% in the same comparable period last year.
- **ROE** for 3Q26 stood at 21.9% compared to 17.9% in 3Q25. For the nine-month period of year 2026 ROE stood at 23.9%, compared to 22.5% in the same comparable period last year.
- The number of **Entrepreneurs (Active Clients)** in 3Q26 exceeded 84 thousand, reaching over 1.07 million final users, representing more than 20 thousand additional final users compared to 3Q25.
- **CrediTienda** App, part of **ConCrédito**, is **an online sales platform**, and concluded 3Q26 with **Ps. 1,144 million in accounts receivable, a 19.9% growth** compared to Ps. 954 million in 3Q25.
- **ConCrédito operates without physical branches in 100% of the cities it covers in 32 out of the 32 states in Mexico.** The credit disbursement process and the activation of Entrepreneurs occur 100% digitally.

ConCrédito
Statement of Comprehensive Income
For the three-month period ended September 30, 2026, and 2025,
and June 30, 2026
(In millions of Mexican pesos)

	3Q26	3Q25	2Q26	% Change 3Q25	% Change 2Q26	9M26	9M25	% Change 9M25
Interest income	1,037.9	936.2	1,008.1	10.9%	3.0%	2,990.4	2,666.3	12.2%
Interest expense	107.7	119.8	110.0	-10.1%	-2.0%	334.1	354.4	-5.7%
Financing expense	108.0	118.2	110.4	-8.7%	-2.2%	328.7	348.2	-5.6%
Expense of credit origination and leasing	(0.2)	1.6	(0.4)	N/C	N/C	5.4	6.2	-13.0%
Net interest income	930.1	816.4	898.1	13.9%	3.6%	2,656.3	2,311.9	14.9%
Provisions for loan losses	470.5	399.8	433.2	17.7%	8.6%	1,301.0	1,104.2	17.8%
Net interest income after provisions	459.6	416.7	465.0	10.3%	-1.2%	1,355.3	1,207.6	12.2%
Commissions and fee income	0	0	0	N/C	N/C	0.0	0.0	N/C
Commissions and fee expenses	16.9	20.1	18.7	-16.1%	-9.7%	53.9	53.8	0.1%
Other operating income (expense)	475.0	458.9	523.5	3.5%	-9.3%	1,455.9	1,411.0	3.2%
Operating expenses	521.8	512.9	518.9	1.7%	0.6%	1,549.1	1,405.8	10.2%
Total income before income tax	395.8	342.5	450.8	15.6%	-12.2%	1,208.2	1,159.1	4.2%
Income tax	127.5	151.6	138.5	-15.9%	-7.9%	370.9	411.3	-9.8%
Net income	268.3	190.9	312.4	40.6%	-14.1%	837.3	747.8	12.0%

ConCrédito
Statement of Financial Position
As of September 30, 2026, and 2025, and June 30, 2026
(In millions of Mexican pesos)

	3Q26	3Q25	2Q26	% Change 3Q25	% Change 2Q26
Cash and investments in financial instruments	942.2	1,108.3	994.2	-15.0%	-5.2%
Derivatives	0.0	0.0	0.0	N/C	N/C
Loan portfolio with credit risk stage 1 and 2	6,739.7	5,901.4	6,352.1	14.2%	6.1%
Loan portfolio with credit risk stage 3	138.6	109.4	120.4	26.7%	15.1%
Loan portfolio	6,878.3	6,010.8	6,472.5	14.4%	6.3%
Deferred items	0.0	0.0	0.0	N/C	N/C
Allowance for loan losses	547.0	524.1	505.8	4.4%	8.1%
Loan portfolio, net	6,331.3	5,486.7	5,966.7	15.4%	6.1%
Other accounts receivable, net	1,550.8	1,647.4	1,567.8	-5.9%	-1.1%
Properties, furniture and equipment, net	143.6	106.4	147.9	35.0%	-2.9%
Rights of use assets, properties, furniture and equipment, net	10.1	30.2	10.8	-66.5%	-5.9%
Asset for deferred income taxes, net	596.0	747.3	568.9	-20.3%	4.8%
Other assets	187.0	188.1	115.2	-0.6%	62.3%
Total assets	9,761.1	9,314.4	9,371.5	4.8%	4.2%
Securitization transactions	800.0	1,277.8	1,100.0	-37.4%	-27.3%
Banking and other borrowings	2,947.6	2,250.0	2,556.0	31.0%	15.3%
Lease liability	130.3	114.5	133.9	13.8%	-2.7%
Other accounts payable	938.5	1,295.3	699.5	-27.5%	34.2%
Other liabilities	12.8	12.9	14.1	-0.3%	-9.1%
Financial instruments qualify as a liability	(13.5)	(4.5)	(11.3)	N/C	N/C
Employee benefits liabilities	9.3	3.4	7.6	176.1%	21.8%
Total liabilities	4,825.0	4,949.4	4,499.8	-2.5%	7.2%
Capital stock	3,498.8	3,424.4	3,702.6	2.2%	-5.5%
Premium on sale of stock	6.7	6.7	6.7	0.3%	0.0%
Capital reserves	92.2	65.7	92.2	40.4%	0.0%
Accumulated retained earnings	1,338.3	868.2	1,070.2	54.2%	25.1%
Total stockholders' equity	4,936.0	4,365.0	4,871.7	13.1%	1.3%
Total liabilities and stockholders' equity	9,761.1	9,314.4	9,371.5	4.8%	4.2%

About GENTERA

GENTERA, S.A.B. de C.V. (formerly Compartamos, S.A.B. de C.V.) is a holding Company whose primary objective is to promote, organize, and manage companies, domestic and international, that are subject to its investment policies. GENTERA was established in 2010 and is headquartered in Mexico. Its stock began trading on the Mexican Stock Exchange on December 24, 2010, under the ticker symbol COMPARC*. On January 2, 2014, the ticker symbol was changed to GENTERA*.

Note on Forward-Looking Statements

This press release may contain forward-looking statements. These statements are statements that are not historical facts and are based on Management's current view and estimates of future economic circumstances, industry conditions, Company performance and financial results. The words "anticipates", "believes", "estimates", "expects", "plans" and similar expressions, as they relate to the Company, are intended to identify forward-looking statements. Statements regarding the declaration or payment of dividends, the implementation of principal operating and financing strategies and capital expenditure plans, the direction of future operations and the factors or trends affecting financial condition, liquidity or results of operations are examples of forward-looking statements. Such statements reflect the current views of Management and are subject to a number of risks and uncertainties. There is no guarantee that the expected events, trends, or results will actually occur. The statements are based on many assumptions and factors, including general economic and market conditions, industry conditions, and operating factors. Any changes in such assumptions or factors could cause actual results to differ materially from current expectations.