GENTERA
REPORTS 2Q26 RESULTS

Mexico City, Mexico – July 22, 2026 – GENTERA S.A.B. de C.V. ("GENTERA" or "the Company") (BMV: GENTERA*) announced today non-audited consolidated financial results for the second quarter ended June 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.).

2Q26 & 1S26 Highlights:

Loan Portfolio stood at Ps. 94,682 million, representing a 13.1% annual growth, and servicing a record number of 6.79 million people.

- **Total Loan Portfolio** broken down by subsidiary was:
    - Banco Compartamos S.A., I.B.M. (Mexico) (Banco Compartamos) loan portfolio reached **Ps. 62,519 million**, a **13.8% growth** compared to 2Q25.
    - Compartamos Banco, S.A. Peru stood at **Ps. 25,690 million,** a **10.9% growth** compared to 2Q25 **(in local currency loan portfolio grew 14.5% in its annual comparison).**
    - ConCrédito (Mexico) achieved a record loan portfolio of **Ps. 6,472 million,** a **14.9% growth** compared to 2Q25.

- **Net income for 2Q26** stood at Ps. 2,353 million, representing an 11.6% increase compared to Ps. 2,108 million reached in 2Q25.
    - Controlling Company participation in 2Q26 reported a Net Income of Ps. 2,284 million, an 8.5% growth compared to Ps. 2,105 million reported in 2Q25.

- **Cash and investments in financial instruments in GENTERA stood at Ps. 17,363 million in 2Q26,** compared to Ps. 15,491 million in 2Q25, featuring **sound liquidity levels** at its different subsidiaries:
    - **Banco Compartamos** stood at Ps. 8,427 million.
    - **Compartamos Banco Peru** stood at Ps. 4,833 million.
    - **ConCrédito** stood at Ps. 994 million.

- **Capital / Total Assets in GENTERA** for 2Q26 stood at **30.4%.**
    - **Capital Adequacy Ratio (ICAP), 32.1%** in Banco Compartamos.
    - **Solvency Ratio, 22.5%** in Compartamos Banco Peru.
    - **Capital/Total Assets at 52.0%** in ConCrédito.

- **Controlling ROE in 2Q26 stood at 24.5% compared to 25.9% reached in 2Q25;** ROE considering non-controlling interest stood at 25.0% in 2Q26 compared to 24.9% in 2Q25.

- **ROA in 2Q26** reached **7.7%,** a similar ratio compared to 7.8% reached in 2Q25.

- **GENTERA announces that it will maintain its EPS guidance for year 2026,** at a range of ~$5.88 to $6.03 (13% to 16% growth), while its **Loan Portfolio will show a more prudent growth** of ~6.0% to 9.0% by the end of the year.

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- **Loan Portfolio with credit risk stage 3** for 2Q26 stood at **4.04%,** compared to NPL at **3.32%** in 2Q25 and **4.13%** in 1Q26. **Coverage Ratio** for 2Q26 stood at **219.5%.**

- **ATERNA** had at the end of **2Q26, 16.4 million active insurance policies** and reached **Ps. 2,486 million in premiums brokered.**

- **YASTAS** in 2Q26 executed 9.1 million total operations, ~23.0% more compared to 2Q25. At the end of 2Q26, YASTAS had a network of **5,818 affiliates,** a 3.6% increase compared to 2Q25.

- **Gentera Social Responsibility Fund and Fundación Compartamos.** At the conclusion of the second 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. To strengthen partnerships and expand access to educational opportunities, Fundación Compartamos launched the 17th edition of its Call for Education and Early Childhood Projects. During the initial phase, different organizations submitted 60 project proposals. This effort is made possible through the generosity of more than 13,600 Gentera employee's donors in Mexico and over 1,900 employee donors in Peru. By the end of 2Q26, and with the participation of 19,000 employees, more than 130,000 people in vulnerable communities across Mexico and Peru have been benefited from volunteering activities.

- **Shares outstanding** as of June 30, 2026, **amounted to 1,579,243,876.**

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

We are pleased to report another quarter of solid results, closing the first half of 2026 with strong operational and financial performance. These results reflect the consistent execution of our strategy, the modernization of our business model, and a clear focus on efficiency, while continuing to generate Total Value for all our stakeholders and supporting our clients in achieving their goals and dreams, as well as improving their well-being.

In 2Q26, our Total Loan Portfolio reached Ps. 94,682 million, representing a 13.1% year-over-year increase, while serving a record 6.79 million people across Mexico and Peru. Net Income stood at Ps. 2,353 million, an 11.6% increase compared to 2Q25, while Net Income for the first half of the year reached Ps. 4,847 million, the best result for any semester in our history. Profitability remained strong, with ROE at 25.0% and ROA at 7.7% for the quarter.

Our modernization and efficiency efforts are already delivering tangible results. Operating expenses grew only 7.7% in the quarter, well below the expansion of our loan portfolio and the growth originally expected for the year. We will maintain this focus for the remainder of 2026, aiming to conclude the year below the original annual growth defined for operating expenses.

Our complementary businesses continued to strengthen our integrated value proposition throughout the quarter. ATERNA closed the period with 16.4 million active insurance policies, extending financial protection to millions of families, while YASTÁS processed 9.1 million transactions, approximately 23% more than in 2Q25, through a network of 5,818 affiliates, further expanding access to convenient financial services in underserved communities.

Regarding asset quality, the level of loans in credit risk stage 3 stood at 4.04%, a slight improvement compared to the previous quarter and within the range expected for the current portfolio mix. We will continue implementing actions, particularly in Mexico, to maintain this indicator under control. This situation is not new for us; in the past, we have demonstrated that with a proper diagnosis, a well-defined action plan, and disciplined execution, we are able to control the quality of our portfolio, and we are confident we will do so again.

As we move into the second half of 2026, our priorities remain clear: executing with discipline, advancing the modernization of our operating model, and allocating capital prudently to support sustainable growth. We remain committed to strengthening our competitive position, expanding access to responsible financial solutions, and delivering consistent long-term value for our shareholders and all the stakeholders who place their trust in us.

2Q26 Analysis & Results of Operations

Summary		2Q26	2Q25	1Q26	% Change 2Q25	% Change 1Q26	6M26	6M25	% Change 6M25
Total users of financial services	(1)	6,791,402	6,133,906	6,607,240	10.7%	2.8%	6,791,402	6,133,906	10.7%
Credit Clients + Users		5,730,088	5,401,670	5,690,802	6.1%	0.7%	5,730,088	5,401,670	6.1%
Credits Clients		4,680,111	4,415,405	4,664,592	6.0%	0.3%	4,680,111	4,415,405	6.0%
Portfolio*		94,682	83,739	94,863	13.1%	-0.2%	94,682	83,739	13.1%
Net Income*		2,353	2,108	2,494	11.6%	-5.7%	4,847	4,329	12.0%
NPLs / Total Portfolio		4.04%	3.32%	4.13%	0.72 pp	-0.09 pp	4.04%	3.32%	0.72 pp
ROA		7.7%	7.8%	8.2%	-0.1 pp	-0.5 pp	8.0%	8.0%	0.0 pp
ROE		25.0%	24.9%	26.9%	0.1 pp	-1.9 pp	26.1%	25.7%	0.4 pp
ROE Controlling		24.5%	25.9%	26.5%	-1.4 pp	-2.0 pp	25.7%	26.3%	-0.6 pp
NIM		41.2%	40.9%	40.0%	0.3 pp	1.2 pp	40.6%	40.2%	0.4 pp
NIM after provisions		28.5%	29.8%	28.8%	-1.3 pp	-0.3 pp	28.7%	29.6%	-0.9 pp
Efficiency Ratio		64.5%	65.3%	62.4%	-0.8 pp	2.1 pp	63.4%	64.1%	-0.7 pp
Operating Efficiency		20.3%	21.2%	19.8%	-0.9 pp	0.5 pp	20.1%	20.7%	-0.6 pp
Coverage Ratio		219.5%	238.2%	207.6%	-18.7 pp	11.9 pp	219.5%	238.2%	-18.7 pp
Capital / Total Assets		30.4%	29.3%	31.3%	1.1 pp	-0.9 pp	30.4%	29.3%	1.1 pp
Average Loan per Client		20,231	18,965	20,337	6.7%	-0.5%	20,231	18,965	6.7%
Employees		28,416	27,800	28,298	2.2%	0.4%	28,416	27,800	2.2%
Service Offices**		556	548	556	1.5%	0.0%	556	548	1.5%
Branches		154	151	154	2.0%	0.0%	154	151	2.0%

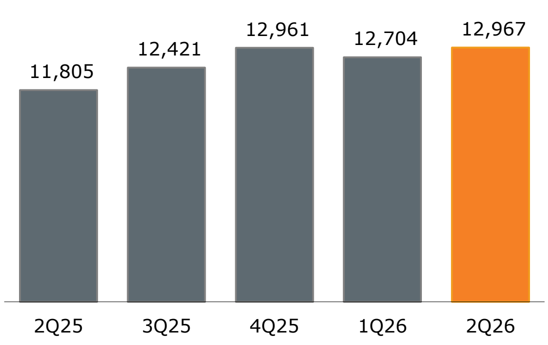
1) **In 2Q26 GENTERA served ~6.8 million people.** ~5.7 million clients from Credit, Savings, and Insurance Products, and additionally ConCrédito's Entrepreneurs served ~1.0 million final users.
In this table, employees in Banco Compartamos include employees from ATERNA and YASTAS.
*Portfolio and Net Income are expressed in millions of Mexican Pesos.
**61 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 2Q26 versus the same period of 2025 and 1Q26, 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 2Q26 was **Ps. 12,967** million, a **9.8%** increase compared to 2Q25, and a 2.1% growth compared to Ps. 12,704 million in 1Q26.

Banco Compartamos represented the majority of GENTERA's portfolio and interest income, comprising 66.0% and 73.1%, respectively. The second subsidiary with the highest contribution to this line was Compartamos Banco in Peru. It is also noteworthy that ConCrédito contributed 6.9% 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 2Q26 stood at ~56.1%.

Interest expense

GENTERA's interest expense in 2Q26 stood at **Ps. 1,810 million, a 9.9% contraction compared to 2Q25,** and a 4.3% contraction compared to 1Q26. *Interest expense related to financing expenses represented Ps. 1,166 million in 2Q26, a 14.0% reduction on a year-on-year comparison.*

Funding Cost

Funding Cost	2Q26	2Q25	1Q26
Compartamos Banco (México)	7.2%	9.1%	7.5%
Compartamos Banco (Perú)	4.8%	5.2%	4.8%

- **The interest expenses of Banco Compartamos in Mexico stood at Ps. 1,334 million** in 2Q26 a 15.4% reduction compared to Ps. 1,576 million in 2Q25 and a 5.0% contraction compared to Ps. 1,404 million in 1Q26 (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 second quarter amounted ~Ps. 543 million). **The interest expenses associated with financing contracted 20.0% in comparison to the previous year;** considering that interest-bearing liabilities grew 7.6% on an annual comparison.
    - At the end of the quarter, **7.2%** 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 **4.5%** to Ps. 337.1 million versus 2Q25, when it stood at Ps. 322.5 million. If we exclude the effect of credit origination costs and the implicit interest related to leasing agreements, interest expenses related to financing expenses contracted 4.7%, from Ps. 261.8 million in 2Q25 to Ps. 249.5 million in 2Q26.

Net Interest Margin

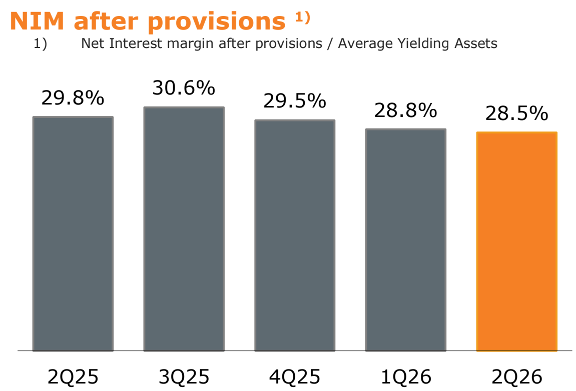
GENTERA's Net Interest Margin (NIM) for the second quarter of 2026 stood at **41.2%,** which is slightly above the 40.9% reached in 2Q25. The driver of this movement is attributed to the interest income generated in the period due to the double-digit loan portfolio growth of Banco Compartamos Mexico, *Banco Compartamos Peru, and ConCrédito; 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 credit methodology had in the interest income generation and thus in margins*.

Provisions for loan losses

Provisions for loan losses reached **Ps. 3,437 million** during the quarter. This figure increased by Ps. 788 million, or 29.7%, when compared to 2Q25, and a 13.2% increase compared to 1Q26. 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 the individual credit, at the same time it reflects the provisions required by Banco Compartamos Peru and ConCrédito's portfolio according to the solid 10.9% and 14.9% loan growth respectively experienced in these subsidiaries during the period.

Cost of Risk for 2Q26 amounted to **14.5%**, compared to 12.7% recorded in 2Q25. Cost of risk for the six-month period of year 2026 stood at 13.7%.

NIM after provisions (NII after provisions for losses / average yielding assets) **for 2Q26 stood at 28.5%,** compared to 29.8% in 2Q25 and 28.8% in 1Q26.



NIM after provisions for the first semester of 2026 stood at **28.7%**.

Commissions and fee income

The net effect between commissions charged and commissions paid in 2Q26 totaled **Ps. 1,610 million**, a 14.2% growth compared to 2Q25 when it stood at Ps. 1,410 million.

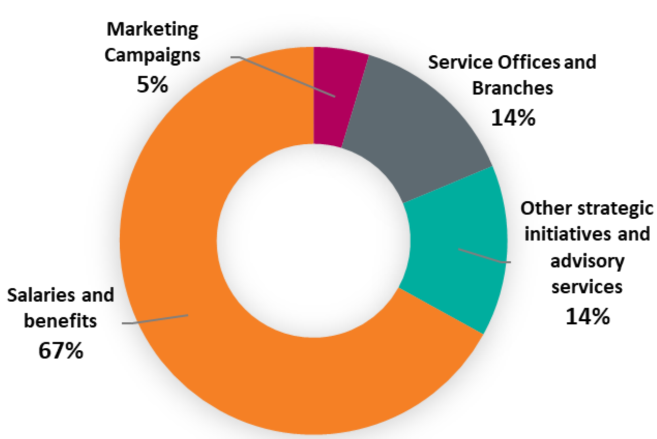
These solid dynamics are mainly explained by the extraordinary results in the number of insurance policies sold in the different subsidiaries.

- **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 **46 thousand** diverse channels through which they can carry out their transactions.

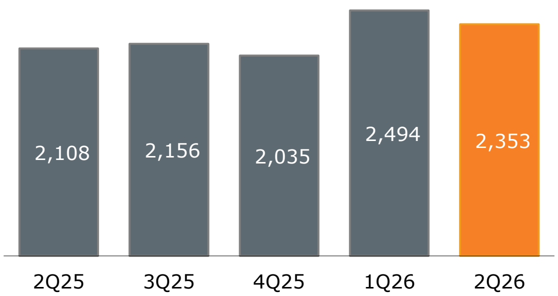
Other Operating Income/Expenses during 2Q26 represented an income of **Ps. 276 million**. This item reflected income from CrediTienda (ConCrédito's online platform used to sell different products), as well as non-recurring income or expenses registered during the quarter.

Operating expenses



Operating expenses reached **Ps. 6,190 million in 2Q26, a 7.7% increase** versus Ps. 5,748 million in 2Q25, and a 3.3% growth compared to 1Q26. The single digit increase in operating expenses was in line with the actions that we implemented to improve efficiency and use the technology in which we have been investing in the past years, in a more active manner. This 7.7% growth is better (below) compared to the original expected growth for the full year, which was to grow between 12% and 13%.
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, aiming to finalize the year below the ~12% annual growth originally defined for operational expenses.

Net Income (Ps. millions)



For 2Q26, GENTERA presented **Ps. 2,353 million in Net Income, an 11.6% growth** compared to Ps. 2,108 million in net income recorded in 2Q25 and a 5.7% contraction compared to the previous quarter.

Controlling Company participation reported a Net Income of Ps. 2,284 million in 2Q26, an 8.5% growth compared to 2Q25. Earnings per Outstanding Share from the controlling company in 2Q26 stood at ~$1.45.

Net Income for 2026 six-month period was Ps. 4,847 million, while Controlling Company Net Income for 2026 six-month period (6M26) stood at Ps. 4,713 million, representing an 11.9% growth compared to the same equivalent period for year 2025.

Earnings per Outstanding Share from the controlling company in 6M26 stood at ~$2.98.

Gentera attained its largest Net Income for any semester in its history, at Ps. 4,847 million.

Other comprehensive income stood at **Ps. 8 million** at the end of 2Q26. 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. 2,361 million in 2Q26,** where Controlling interest accounted for Ps. 2,293 million and non-Controlling interest represented Ps. 68 million.

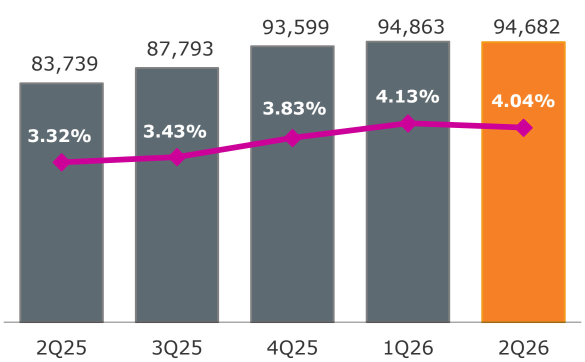
Statement of Financial Position.

Cash and investments in financial instruments.

Cash and investments stood at **Ps. 17,363 million** at the end of 2Q26, a 12.1% increase compared to 2Q25, and a slight 0.5% decrease compared to 1Q26.

At the end of 2Q26, 48.5% of the cash position corresponded to Banco Compartamos with Ps. 8,427 million held in highly liquid assets, while 27.8%, equivalent to Ps. 4,833 million, corresponded to Compartamos Banco in Peru, and 5.7%, equivalent to Ps. 994 million, corresponded to ConCrédito; the remaining corresponded to GENTERA's other subsidiaries.

Loan Portfolio (Ps. millions) & NPL



Loan Portfolio reached **Ps. 94,682 million** in 2Q26, a **13.1% growth** compared to the figure reported in 2Q25, mainly explained by the dynamics seen in GENTERA's financial subsidiaries in Mexico and the solid growth experienced in Compartamos Peru compared to 2Q25.

The **Loan Portfolio** in 2Q26 concluded **at Ps. 94,682 million.**

The Loan Portfolio was comprised as follows: 66.0% at Banco Compartamos in Mexico, 27.1% at Compartamos Banco in Peru, and 6.9% 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 4.04% in 2Q26, a higher level compared to 3.32% recorded in 2Q25, and a slight improvement compared to the 4.13% NPL registered in 1Q26. While recognizing that the NPL level recorded in 2Q26 is still higher compared to the previous year, this level is still within the consolidated NPL range expected for this year, which is projected to be moving around 4.0% according to the portfolio mix. Worth highlighting is the fact that we continue implementing actions in Mexico to control it and maintaining an adequate and healthy level.

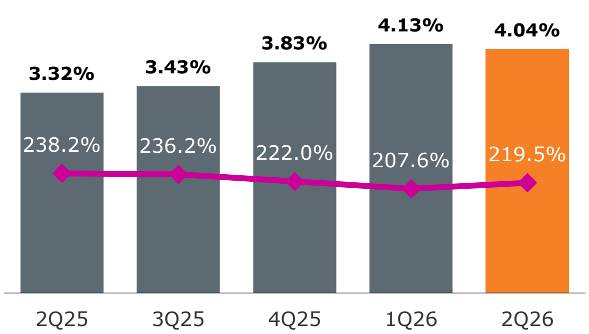
Banco Compartamos' policy is to write off loans 180 days behind schedule. As we have signaled before, GENTERA acquired vast knowledge and experience in originating and monitoring credits in recent years, and at the same time it is now using in a more active manner all the data that it has generated in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

	2Q26				2Q25				1Q26			
PRODUCT	Portfolio	NPL	NPL Ratio	Write-Offs	Portfolio	NPL	NPL Ratio	Write-Offs	Portfolio	NPL	NPL Ratio	Write-Offs
Group Methodology	37,801	1,359	3.60%	1,152	32,241	960	2.98%	933	38,244	1,491	3.90%	956
C. Individual	18,776	1,221	6.50%	934	17,066	684	4.00%	512	19,201	1,281	6.67%	658
C. CA Plus	5,904	290	4.91%	236	5,582	175	3.14%	156	6,013	314	5.21%	174
C. Otros	38	3	6.06%	3	45	2	4.99%	1	29	3	10.76%	3
Individual Methodology	24,718	1,514	6.12%	1,173	22,693	861	3.79%	669	25,243	1,598	6.33%	835
Banco Compartamos México	**62,519**	**2,873**	**4.59%**	**2,325**	**54,934**	**1,821**	**3.32%**	**1,602**	**63,487**	**3,089**	**4.86%**	**1,791**
Group Methodology Peru	6,460	215	3.33%	157	6,053	202	3.34%	156	6,613	155	2.34%	166
Individual Methodology Peru	19,230	621	3.23%	257	17,118	660	3.85%	451	18,696	568	3.04%	262
Banco Compartamos Perú	**25,690**	**836**	**3.25%**	**414**	**23,172**	**862**	**3.72%**	**607**	**25,309**	**723**	**2.85%**	**428**
Individual Methodology ConCrédito	6,472	120	1.86%	357	5,633	100	1.78%	308	6,066	110	1.81%	474
ConCrédito	**6,472**	**120**	**1.86%**	**357**	**5,633**	**100**	**1.78%**	**308**	**6,066**	**110**	**1.81%**	**474**
Yastás	**-**	**-**	**0.00%**	**-**	**-**	**-**	**0.00%**	**29**	**-**	**-**	**0.00%**	**-**
Total	**94,682**	**3,829**	**4.04%**	**3,095**	**83,739**	**2,783**	**3.32%**	**2,547**	**94,863**	**3,921**	**4.13%**	**2,693**

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

Performance Ratios and Metrics

Coverage Ratio & NPL*

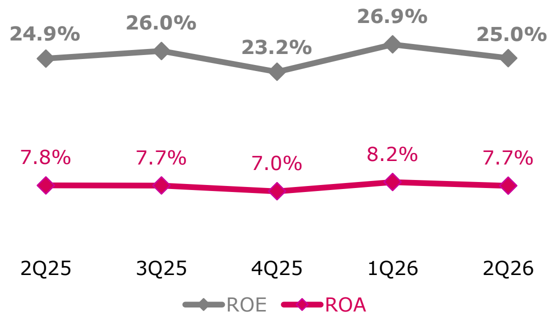


*Loan portfolio with credit risk stage 3.

2Q26 coverage ratio was 219.5%, representing a strong level, which is in line with the prudent approach that the Company has followed and according to Mexican financial regulations.

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 2Q26, GENTERA recorded a return on average equity **(ROAE) of 25.0%** and a return on average assets **(ROAA)** of **7.7%.**

Controlling ROE for 2Q26 stood at 24.5%, compared to 25.9% registered in 2Q25.

GENTERA recorded for the six-month period (6M26) an ROE at 26.1% while controlling ROE for 6M26 stood at 25.7%.

GENTERA

Consolidated Statement of Comprehensive Income
For the three-month period ended June 30, 2026, and 2025, and March 31, 2026
(In millions of Mexican pesos)

	2Q26	2Q25	1Q26	% Change 2Q25	% Change 1Q26	6M26	6M25	% Change 6M25
Interest income	12,967	11,805	12,704	9.8%	2.1%	25,671	23,011	11.6%
Interest expense	1,810	2,008	1,892	-9.9%	-4.3%	3,702	3,867	-4.3%
Financing expense	1,166	1,356	1,218	-14.0%	-4.3%	2,384	2,662	-10.4%
Expense of credit origination and leasing	644	652	674	-1.2%	-4.5%	1,318	1,205	9.4%
Net Interest Income	**11,157**	**9,797**	**10,812**	**13.9%**	**3.2%**	**21,969**	**19,144**	**14.8%**
Provisions for loan losses	3,437	2,649	3,036	29.7%	13.2%	6,473	5,057	28.0%
Net interest income after provisions	**7,720**	**7,148**	**7,776**	**8.0%**	**-0.7%**	**15,496**	**14,087**	**10.0%**
Commissions and fee income	1,751	1,579	1,726	10.9%	1.4%	3,477	3,042	14.3%
Commissions and fee expense	141	169	139	-16.6%	1.4%	280	295	-5.1%
Trading gains (losses)	(5)	(4)	3	N/C	N/C	(2)	(3)	N/C
Other operating income (expense)	276	246	243	12.2%	13.6%	519	610	-14.9%
Operating Expenses	6,190	5,748	5,994	7.7%	3.3%	12,184	11,174	9.0%
Net operating income	**3,411**	**3,052**	**3,615**	**11.8%**	**-5.6%**	**7,026**	**6,267**	**12.1%**
Total income before income tax	**3,411**	**3,052**	**3,615**	**11.8%**	**-5.6%**	**7,026**	**6,267**	**12.1%**
Income tax	1,058	944	1,121	12.1%	-5.6%	2,179	1,938	12.4%
Net continued operations	**2,353**	**2,108**	**2,494**	**11.6%**	**-5.7%**	**4,847**	**4,329**	**12.0%**
Net income	**2,353**	**2,108**	**2,494**	**11.6%**	**-5.7%**	**4,847**	**4,329**	**12.0%**
Other comprehensive income	8	(297)	(293)	N/C	N/C	(285)	(450)	N/C
Comprehensive Result	**2,361**	**1,811**	**2,201**	**30.4%**	**7.3%**	**4,562**	**3,879**	**17.6%**
Net income attributable to:	**2,353**	**2,108**	**2,494**	**11.6%**	**-5.7%**	**4,847**	**4,329**	**12.0%**
Controlling interest	2,284	2,105	2,429	8.5%	-6.0%	4,713	4,211	11.9%
Non Controlling interest	69	3	65	N/C	6.2%	134	118	13.6%
Comprehensive income attributable to:	**2,361**	**1,811**	**2,201**	**30.4%**	**7.3%**	**4,562**	**3,879**	**17.6%**
Controlling interest	2,293	1,810	2,136	26.7%	7.4%	4,429	3,762	17.7%
Non Controlling interest	68	1	65	N/C	4.6%	133	117	13.7%

GENTERA

Consolidated Statement of Financial Position
As of June 30, 2026, and 2025, and March 31, 2026
(In millions of Mexican pesos)

	2Q26	2Q25	1Q26	% Change 2Q25	% Change 1Q26
Cash and investments in financial instruments	17,363	15,491	17,457	12.1%	-0.5%
Loan portfolio with credit risk stage 1 and 2	90,853	80,956	90,942	12.2%	-0.1%
Loan portfolio with credit risk stage 3	3,829	2,783	3,921	37.6%	-2.3%
Loan portfolio	**94,682**	**83,739**	**94,863**	**13.1%**	**-0.2%**
Deferred items	344	488	433	-29.5%	-20.6%
Allowance for loan losses	8,403	6,630	8,139	26.7%	3.2%
Loan portfolio, net	**86,623**	**77,597**	**87,157**	**11.6%**	**-0.6%**
Other accounts receivable, net	3,788	3,504	3,737	8.1%	1.4%
Properties, furniture and equipment, net	1,028	909	977	13.1%	5.2%
Rights of use assets, properties, furniture and equipment, net	1,723	1,278	1,805	34.8%	-4.5%
Permanent investment	100	100	100	0.0%	0.0%
Asset for deferred income taxes, net	3,820	3,142	3,860	21.6%	-1.0%
Other assets	2,722	2,870	2,519	-5.2%	8.1%
Goodwill	4,573	4,609	4,573	-0.8%	0.0%
Total assets	**121,740**	**109,500**	**122,185**	**11.2%**	**-0.4%**
Deposits	25,499	21,730	24,412	17.3%	4.5%
Long term debt issuance	17,133	13,336	17,207	28.5%	-0.4%
Banking and other borrowings	27,069	29,362	28,299	-7.8%	-4.3%
Obligations in securitization operations	1,094	1,281	1,292	-14.6%	-15.3%
Lease liability	1,828	1,352	1,900	35.2%	-3.8%
Other liabilities	12,104	10,309	10,842	17.4%	11.6%
Deferred credits and advance collections	5	7	6	-28.6%	-16.7%
Total liabilities	**84,732**	**77,377**	**83,958**	**9.5%**	**0.9%**
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	31,979	26,549	32,981	20.5%	-3.0%
Other comprehensive income	(670)	(102)	(679)	N/C	N/C
Total controlling interest	**36,750**	**31,889**	**37,743**	**15.2%**	**-2.6%**
Total non-controlling interest	258	234	484	10.3%	-46.7%
Total stockholders' equity	**37,008**	**32,123**	**38,227**	**15.2%**	**-3.2%**
Total liabilities and stockholders' equity	**121,740**	**109,500**	**122,185**	**11.2%**	**-0.4%**

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 second quarter of 2026 (2Q26) 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

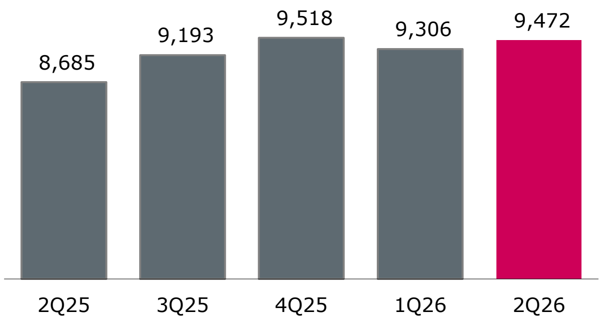
Summary	2Q26	2Q25	1Q26	% Change 2Q25	% Change 1Q26	6M26	6M25	% Change 6M25
Clients	3,542,495	3,308,194	3,526,873	7.1%	0.4%	3,542,495	3,308,194	7.1%
Portfolio*	62,519	54,934	63,487	13.8%	-1.5%	62,519	54,934	13.8%
Net Income	1,479	1,345	1,656	10.0%	-10.7%	3,135	2,890	8.5%
NPLs / Total Portfolio	4.59%	3.32%	4.86%	1.27 pp	-0.27 pp	4.59%	3.32%	1.27 pp
ROA	8.2%	8.5%	9.1%	-0.30 pp	-0.90 pp	8.7%	9.3%	-0.60 pp
ROE	29.0%	30.8%	33.6%	-1.8 pp	-4.6 pp	31.5%	34.2%	-2.7 pp
NIM	47.6%	47.6%	45.9%	0.0 pp	1.7 pp	46.8%	46.8%	0.0 pp
NIM after provisions	33.3%	36.1%	33.5%	-2.8 pp	-0.2 pp	33.4%	36.0%	-2.6 pp
Efficiency Ratio	67.2%	68.1%	63.2%	-0.9 pp	4.0 pp	65.2%	65.3%	-0.1 pp
Operating Efficiency	24.0%	26.1%	22.8%	-2.1 pp	1.2 pp	23.4%	25.1%	-1.7 pp
Coverage Ratio	203.3%	237.6%	187.1%	-34.3 pp	16.2 pp	203.3%	237.6%	-34.3 pp
Capital adequacy ratio (ICAP)	32.1%	30.7%	32.3%	1.4 pp	-0.2 pp	32.1%	30.7%	1.4 pp
Capital / Total Assets	28.2%	27.2%	28.3%	1.0 pp	-0.1 pp	28.2%	27.2%	1.0 pp
Average Loan (Ps.)	17,648	16,605	18,001	6.3%	-2.0%	17,648	16,605	6.3%
Employees	18,943	18,522	18,771	2.3%	0.9%	18,943	18,522	2.3%
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. 61 Branches are within a Service Office (same location).

2Q26 Highlights:

- **Banco Compartamos reached a record number of clients**, servicing ~3.54 million credit clients at the end of 2Q26.
- **Total loan portfolio reached Ps. 62,519 million**, a **13.8%** growth compared to 2Q25.
- **Net Income for 2Q26 reached Ps. 1,479 million, a 10.0% increase** compared to 2Q25.
- **Capital Adequacy Ratio** (ICAP) stood at **32.1%,** 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 **4.59%** in 2Q26, compared to 3.32% reached in 2Q25, and 4.86% in 1Q26.
- **ROA** for 2Q26 was 8.2%, compared to 8.5% in 2Q25.
- **ROE** for 2Q26 was 29.0%, compared to 30.8% in 2Q25.

Interest Income (Ps. millions)



Interest income reached **Ps. 9,472 million in 2Q26, a 9.1% increase compared to 2Q25,** and 1.8% growth compared to 1Q26, when it stood at Ps. 9,306 million.

Interest expenses

Interest expenses contracted 15.4% to reach Ps. 1,334 million, compared to Ps. 1,576 million in 2Q25, and a 5.0% contraction compared to Ps. 1,404 million in 1Q26. *The Ps. 1,334 million recorded in this line in 2Q26 already include ~Ps. 543 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. 791 million, contracting 20.0% in its annual comparison.

The Funding Cost, which includes liabilities and deposits from the public, **stood at 7.2% in 2Q26**, compared to **9.1%** in 2Q25.

As a result of the aforementioned, Banco Compartamos reported a **Net Interest Income** of **Ps. 8,138 million**, a **14.5% increase compared to 2Q25, and a 3.0% growth** compared to 1Q26. **NIM stood** at **47.6%** in 2Q26, the same ratio compared to **47.6%** one year ago, and an improvement compared to 45.9% in 1Q26.

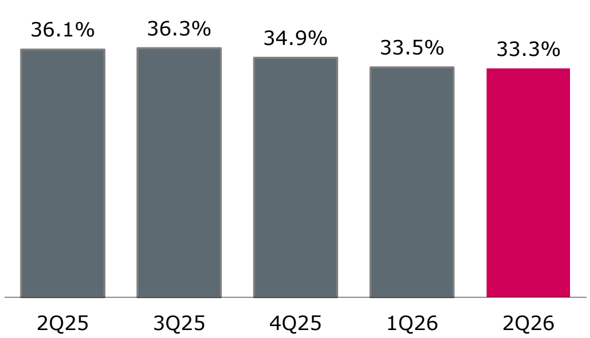
Provisions for loan losses

Provisions for loan losses stood at **Ps. 2,451 million**, compared to Ps. 1,713 million reached in 2Q25. This 43.1% annual increase is explained by its current loan portfolio mix, NPL levels, and the 13.8% annual growth experienced in the portfolio.

Cost of risk for 2Q26 stood at 15.6%. For the six month-period of year 2026, it stood at 14.7%.

Net Interest Margin (after provisions)[1)]

1) Net Interest margin after provisions / Average Yielding Assets



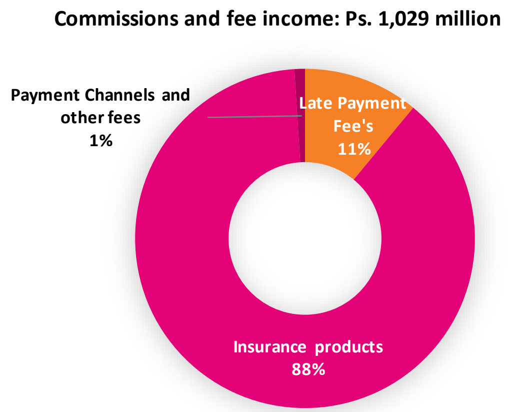
NII after provisions was Ps. 5,687 million, a 1.3% decrease compared to Ps. 5,761 million in 1Q26, and a 5.4% increase compared to Ps. 5,396 million reached in 2Q25.

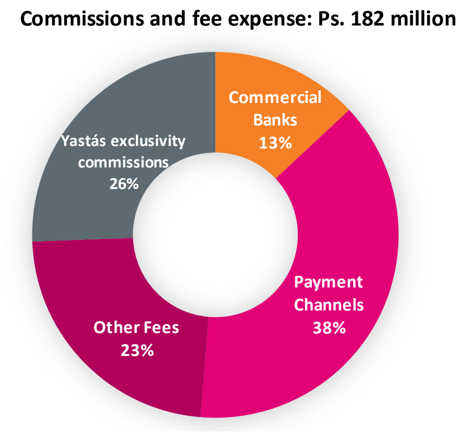
NIM (Net Interest Margin) after provisions (NII after provisions for losses / average yielding assets) for **2Q26 was 33.3%,** compared to 36.1% in 2Q25 and 33.5% reached in 1Q26.

Commissions and other income

- **The net effect between commissions charged and commissions paid** in 2Q26 totaled **Ps. 847 million,** considering Ps. 1,029 million in commission and fee income and Ps. 182 million in commission and fee expenses, representing a 9.3% increase compared to the net effect of Ps. 775 million reached in 2Q25.

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





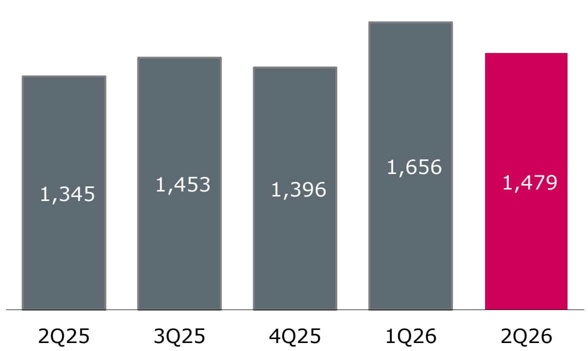
- **Trading Gains/losses** in 2Q26 stood at negative **Ps. 4 million** and is associated with the cash balance in U.S. dollars that Banco Compartamos holds to pay its contracts in that currency.

- **Other operating income/expense** reflected an expense of **Ps. 95 million for 2Q26**. 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 2Q26 increased 4.6% year-over-year to Ps. 4,327 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

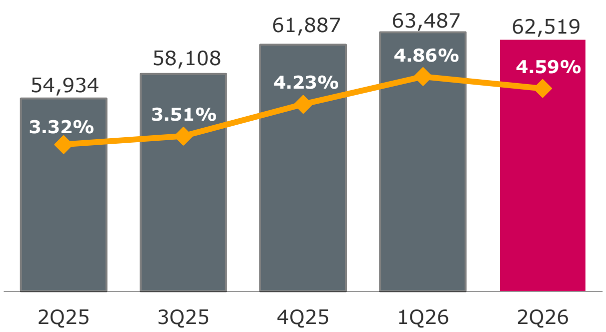


Banco Compartamos reported a **Net Income of Ps. 1,479 million**, a 10.0% increase compared to 2Q25. Worth highlighting is the fact that Net Income reached this first semester (1S26) at Ps. 3,135 million was the best result for any semester in our history.

Statement of Financial Position

Cash and investments in financial instruments stood at **Ps. 8,427 million,** compared to **Ps. 8,243 million** in **2Q25** and **Ps. 8,336 million** in 1Q26. 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 2Q26, it includes ~Ps. 2,400 million in **extra liquidity** held to **mitigate** any potential **volatility** in the markets, and to support the growth expected in the coming months. **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. 62,519 million**, a **13.8% increase** compared to **Ps. 54,934 million** reported in 2Q25, and a 1.5% contraction compared to the portfolio reached at the end of 1Q26.

The **average outstanding balance per client** in 2Q26 was **Ps. 17,648,** 6.3% above the Ps. 16,605 reported in 2Q25 and 2.0% contraction compared to Ps. 18,001 reported in 1Q26.

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 ~**60.5%** of the total loan portfolio in 2Q26 with a consolidated Loan Portfolio with credit risk stage 3 **(NPL) of 3.60% for 2Q26**, compared to **3.90% in 1Q26**, **and 2.98% in 2Q25.**

2. **Individual Lending Methodology:** Additional Plus Loans *(Credito Adicional Plus);* Personal Loans (*Credito Individual) and other* loans (otros*),* represented **39.5%** of the total loan portfolio in 2Q26 with a consolidated **NPL of 6.12% in 2Q26**, compared **to 6.33% in 1Q26** and **3.79%** in **2Q25.**

During **2Q26, total Loan Portfolio with credit risk stage 3 (NPL) was 4.59%,** compared to 4.86% in 1Q26 and 3.32% in 2Q25.

Banco Compartamos' policy is to write off loans that are past due after 180 days. During the second quarter, **write-offs reached Ps. 2,325 million**.

For 2Q26, the **coverage ratio** (allowance for loan losses / non-performing loans) was **203.3%,** compared to 237.6% in 2Q25 and 187.1% in 1Q26. 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 2Q26, ~60% corresponds to the group credit methodology.

Total Liabilities

During 2Q26, total liabilities reached Ps. 51,460 million, 9.0% larger compared to Ps. 47,212 million recorded during 2Q25.

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 June 30, 2026, it had **Ps. 17,133 million** outstanding in long-term local bonds (*Certificados Bursátiles Bancarios*).

ii) Strong capital base: 28.2% of total assets were funded with equity.

iii) Credit lines with banks and other institutions: Banco Compartamos had **Ps. 20,715 million** in credit lines among various banking creditors (Multilateral, Development Banks and Commercial Banks).

iv) Clients Deposits, On Demand Deposits, and Term Deposits for 2Q26 stood at **Ps. 6,626 million,** 13.9% larger than the Ps. 5,815 million recorded in 2Q25. At the end of 2Q26, Banco Compartamos had **~2.85 million** debit accounts.

Total Stockholders' Equity

The capitalization ratio was 32.1% at the end of the second quarter, a larger ratio compared to **30.7%** in 2Q25. 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. 19,505 million in Tier I** capital and risk-weighted assets of **Ps. 60,754 million.**

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Compartamos Banco

Banco Compartamos, S.A., Institución de Banca Múltiple
Statement of Comprehensive Income
For the three-month period ended June 30, 2026, and 2025, and March 31, 2026
(In millions of Mexican pesos)

	2Q26	2Q25	1Q26	% Change 2Q25	% Change 1Q26	6M26	6M25	% Change 6M25
Interest income	9,472	8,685	9,306	9.1%	1.8%	18,778	16,730	12.2%
Interest expense	1,334	1,576	1,404	-15.4%	-5.0%	2,738	2,969	-7.8%
Financing expense	791	989	848	-20.0%	-6.7%	1,639	1,904	-13.9%
Expense of credit origination and leasing	543	587	556	-7.5%	-2.3%	1,099	1065	3.2%
Net Interest Income	**8,138**	**7,109**	**7,902**	**14.5%**	**3.0%**	**16,040**	**13,761**	**16.6%**
Provisions for loan losses	2,451	1,713	2,141	43.1%	14.5%	4,592	3,172	44.8%
Net interest income after provisions	**5,687**	**5,396**	**5,761**	**5.4%**	**-1.3%**	**11,448**	**10,589**	**8.1%**
Commissions and fee income	1,029	950	1,024	8.3%	0.5%	2,053	1,828	12.3%
Commissions and fee expense	182	175	176	4.0%	3.4%	358	341	5.0%
Trading gains (losses)	(4)	(2)	3	N/C	N/C	-1	0	N/C
Other operating income (expense)	(95)	(97)	(58)	N/C	N/C	(153)	(101)	N/C
Operating Expenses	4,327	4,138	4,139	4.6%	4.5%	8,466	7,818	8.3%
Net operating income	**2,108**	**1,934**	**2,415**	**9.0%**	**-12.7%**	**4,523**	**4,157**	**8.8%**
Total income before income tax	**2,108**	**1,934**	**2,415**	**9.0%**	**-12.7%**	**4,523**	**4,157**	**8.8%**
Income tax	629	589	759	6.8%	-17.1%	1,388	1,267	9.6%
Net income	**1,479**	**1,345**	**1,656**	**10.0%**	**-10.7%**	**3,135**	**2,890**	**8.5%**

Banco Compartamos, S.A., Institución de Banca Múltiple
Statement of Financial Position
As of June 30, 2026, and 2025, and March 31, 2026
(In millions of Mexican pesos)

	2Q26	2Q25	1Q26	% Change 2Q25	% Change 1Q26
Cash and investments in financial instruments	8,427	8,243	8,336	2.2%	1.1%
Loan portfolio with credit risk stage 1 and 2	59,646	53,113	60,398	12.3%	-1.2%
Loan portfolio with credit risk stage 3	2,873	1,821	3,089	57.8%	-7.0%
Loan portfolio	**62,519**	**54,934**	**63,487**	**13.8%**	**-1.5%**
Deferred items	289	441	371	-34.5%	-22.1%
Allowance for loan losses	5,841	4,327	5,780	35.0%	1.1%
Loan portfolio, net	**56,967**	**51,048**	**58,078**	**11.6%**	**-1.9%**
Other accounts receivable, net	1,917	1,989	1,880	-3.6%	2.0%
Properties, furniture and equipment, net	540	423	487	27.7%	10.9%
Rights of use assets, properties, furniture and equipment, net	897	751	939	19.4%	-4.5%
Asset for deferred income taxes, net	2,522	1,924	2,588	31.1%	-2.6%
Other assets	423	460	387	-8.0%	9.3%
Total assets	**71,693**	**64,838**	**72,695**	**10.6%**	**-1.4%**
Clients' deposits	4,177	3,043	3,835	37.3%	8.9%
OD Deposits	10	514	14	-98.1%	-28.6%
Term deposits	2,439	2,258	2,434	8.0%	0.2%
Long term debt issuance	17,133	13,336	17,207	28.5%	-0.4%
Banking and other borrowings	20,715	22,185	20,989	-6.6%	-1.3%
Lease liability	957	792	995	20.8%	-3.8%
Other liabilities	6,029	5,084	6,667	18.6%	-9.6%
Total liabilities	**51,460**	**47,212**	**52,141**	**9.0%**	**-1.3%**
Capital stock	947	856	947	10.6%	0.0%
Contributions for future capital increases	91	91	0	0.0%	N/C
Capital reserves	986	895	895	10.2%	10.2%
Accumulated retained earnings	18,455	15,853	18,958	16.4%	-2.7%
Other comprehensive income	(246)	(69)	(246)	N/C	N/C
Total stockholders' equity	**20,233**	**17,626**	**20,554**	**14.8%**	**-1.6%**
Total liabilities and stockholders' equity	**71,693**	**64,838**	**72,695**	**10.6%**	**-1.4%**

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 second quarter of 2026 (2Q26) 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	2Q26	2Q25	1Q26	% Change 2Q25	% Change 1Q26	6M26	6M25	% Change 6M25
Clients	1,053,684	1,022,462	1,053,969	3.1%	0.0%	1,053,684	1,022,462	3.1%
Portfolio *	25,690	23,172	25,309	10.9%	1.5%	25,690	23,172	10.9%
Net Income*	431	331	436	30.3%	-1.2%	867	623	39.2%
NPLs / Total Portfolio	3.25%	3.72%	2.85%	-0.47 pp	0.40 pp	3.25%	3.72%	-0.47 pp
ROA	5.7%	4.8%	5.8%	0.9 pp	-0.1 pp	5.7%	4.4%	1.3 pp
ROE	26.2%	22.7%	26.6%	3.5 pp	-0.4 pp	26.1%	21.8%	4.3 pp
NIM	28.7%	28.2%	28.3%	0.5 pp	0.4 pp	28.5%	28.0%	0.5 pp
NIM after provisions	21.2%	19.4%	21.5%	1.8 pp	-0.3 pp	21.3%	19.4%	1.9 pp
Efficiency Ratio	64.5%	69.0%	65.8%	-4.5 pp	-1.3 pp	65.1%	70.7%	-5.6 pp
Operating Efficiency	15.0%	14.7%	15.6%	0.3 pp	-0.6 pp	15.0%	14.7%	0.3 pp
Coverage Ratio	245.9%	211.7%	262.9%	34.2 pp	-17.0 pp	245.9%	211.7%	34.2 pp
Capital / Total Assets	22.2%	21.3%	21.1%	0.9 pp	1.1 pp	22.2%	21.3%	0.9 pp
Average Loan (Ps.)	24,382	22,663	24,013	7.6%	1.5%	24,382	22,663	7.6%
Employees	7,007	6,919	7,095	1.3%	-1.2%	7,007	6,919	1.3%
Service Offices	126	118	126	6.8%	0.0%	126	118	6.8%

Compartamos Banco Per 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).

2Q26 Highlights:

- **Total loan portfolio** reached **Ps. 25,690 million,** representing a 10.9% growth compared to 2Q25 (in local currency loan portfolio grew 14.5% in its annual comparison).

- **Net Income for 2Q26 stood** at **Ps. 431 million**, representing a 30.3% growth compared to Ps. 331 million registered in 2Q25.

- **Non-performing loans** stood at **3.25%** in 2Q26, compared to 3.72% in 2Q25 and compared to 2.85% recorded in 1Q26.

- **Credit clients** finalized the quarter at 1,053,684, representing a 3.1% increase compared to 2Q25.
    - Group Loans product represented **66.4%** of the clients served in Peru, ending the period with more than **700 thousand clients.** This methodology represented **25.1%** of Compartamos Banco Peru loan portfolio.

- **Solvency ratio in 2Q26** stood at **22.5%.**

- **ROA for** 2Q26 stood at 5.7%, compared to 4.8% in 2Q25.

- **ROE for** 2Q26 stood at 26.2% compared to 22.7% in 2Q25.

GENTERA

Compartamos Banco, S.A. – Peru -
Statement of Comprehensive Income
For the three-month period ended June 30, 2026, and 2025, and March 31, 2026

(In millions of Mexican pesos)

	2Q26	2Q25	1Q26	% Change 2Q25	% Change 1Q26	6M26	6M25	% Change 6M25
Interest income	2,454.2	2,218.7	2,431.5	10.6%	0.9%	4,885.7	4,460.9	9.5%
Interest expense	337.1	322.5	349.4	4.5%	-3.5%	686.5	679.0	1.1%
Financing expense	249.5	261.8	246.8	-4.7%	1.1%	496.2	549.9	-9.8%
Expense of credit origination and leasing	87.6	60.7	102.6	44.3%	-14.6%	190.2	129.1	47.4%
Net interest income	**2,117.1**	**1,896.2**	**2,082.1**	**11.7%**	**1.7%**	**4,199.2**	**3,781.9**	**11.0%**
Provisions for loan losses	552.6	589.6	505.5	-6.3%	9.3%	1,058.1	1,163.1	-9.0%
Net interest income after provisions	**1,564.5**	**1,306.5**	**1,576.6**	**19.7%**	**-0.8%**	**3,141.1**	**2,618.8**	**19.9%**
Commissions and fee income	268.0	228.9	262.0	17.1%	2.3%	530.1	460.5	15.1%
Commissions and fee expenses	55.3	51.2	44.3	7.9%	24.8%	99.6	78.4	27.1%
Other operating income (expense)	(10.6)	(2.0)	(2.1)	N/C	N/C	(12.7)	(8.4)	N/C
Operating expenses	1,139.2	1,023.1	1,178.6	11.4%	-3.3%	2,317.8	2,115.8	9.6%
Net operating income	**627.4**	**459.1**	**613.6**	**36.7%**	**2.3%**	**1,241.1**	**876.8**	**41.6%**
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	**627.4**	**459.1**	**613.6**	**36.7%**	**2.3%**	**1,241.1**	**876.8**	**41.6%**
Income tax	196.6	128.6	177.7	52.9%	10.7%	374.3	253.9	47.4%
Net income	**430.8**	**330.6**	**436.0**	**30.3%**	**-1.2%**	**866.8**	**622.9**	**39.2%**
Controlling interest	430.8	330.9	436.9	30.2%	-1.4%	867.6	623.4	39.2%
Non Controlling interest	0.0	(0.4)	(0.9)	N/C	N/C	(0.9)	(0.5)	N/C

Compartamos Banco, S.A. – Peru -
Statement of Financial Position
As of June 30, 2026, and 2025, and March 31, 2026

(In millions of Mexican pesos)

	2Q26	2Q25	1Q26	% Change 2Q25	% Change 1Q26
Cash and investments in financial instruments	4,833.3	4,183.0	4,820.7	15.5%	0.3%
Loan portfolio with credit risk stage 1 and 2	24,854.4	22,309.7	24,586.7	11.4%	1.1%
Loan portfolio with credit risk stage 3	836.1	861.9	722.5	-3.0%	15.7%
Loan portfolio	**25,690.5**	**23,171.6**	**25,309.2**	**10.9%**	**1.5%**
Deferred items	55.9	46.8	61.9	19.3%	-9.7%
Allowance for loan losses	2,056.0	1,824.7	1,899.6	12.7%	8.2%
Loan portfolio, net	**23,690.3**	**21,393.8**	**23,471.5**	**10.7%**	**0.9%**
Other accounts receivable, net	491.5	462.6	375.5	6.3%	30.9%
Properties, furniture and equipment, net	321.7	319.3	319.4	0.7%	0.7%
Asset for deferred income taxes, net	473.4	314.7	452.9	50.4%	4.5%
Rights of use assets, properties, furniture and equipment, net	252.0	320.0	280.8	-21.3%	-10.3%
Other assets	527.4	407.5	445.1	29.4%	18.5%
Total assets	**30,589.5**	**27,400.9**	**30,165.9**	**11.6%**	**1.4%**
Deposits	18,903.8	16,429.4	18,163.0	15.1%	4.1%
Banking and other borrowings	2,585.9	3,322.5	3,102.3	-22.2%	-16.6%
Creditors on repurchase/resell agreements	0.0	0.0	0.0	N/C	N/C
Lease liability	275.5	342.3	304.9	-19.5%	-9.6%
Other liabilities	2,015.5	1,453.5	2,223.9	38.7%	-9.4%
Deferred credits and advance collections	4.3	6.3	4.8	-31.5%	-9.1%
Total liabilities	**23,785.0**	**21,554.0**	**23,798.9**	**10.4%**	**-0.1%**
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	(215.3)	64.9	(222.4)	N/C	N/C
Accumulated retained earnings	1,132.7	651.0	702.6	74.0%	61.2%
Total controlling interest	**6,799.5**	**5,839.5**	**6,362.3**	**16.4%**	**6.9%**
Total non-controlling interest	5.0	7.3	4.8	-32.3%	4.1%
Total stockholders' equity	**6,804.5**	**5,846.9**	**6,367.0**	**16.4%**	**6.9%**
Total liabilities and stockholders' equity	**30,589.5**	**27,400.9**	**30,165.9**	**11.6%**	**1.4%**

The following section sets forth the non-audited financial results for the second quarter 2026 (2Q26) 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.

Summary	2Q26	2Q25	1Q26	% Change 2Q25	% Change 1Q26	6M26	6M25	% Change 6M25
Entrepreneurs (Clients)	83,932	84,749	83,750	-1.0%	0.2%	83,932	84,749	-1.0%
Final users	1,049,977	986,265	1,026,210	6.5%	2.3%	1,049,977	986,265	6.5%
Portfolio *	6,472	5,633	6,066	14.9%	6.7%	6,472	5,633	14.9%
Accounts receivable Creditienda	1,144	901	1,035	26.9%	10.5%	1,144	901	26.9%
Net Income*	312	301	257	3.7%	21.7%	569	557	2.2%
NPLs / Total Portfolio	1.86%	1.78%	1.81%	0.08 pp	0.05 pp	1.86%	1.78%	0.08 pp
ROA	13.0%	12.1%	10.7%	0.9 pp	2.30 pp	11.9%	11.4%	0.5 pp
ROE	26.5%	27.1%	23.2%	-0.6 pp	3.3 pp	24.9%	25.0%	-0.1 pp
NIM	47.9%	42.5%	44.8%	5.4 pp	3.1 pp	46.8%	41.2%	5.6 pp
NIM after provisions	24.8%	23.4%	23.3%	1.4 pp	1.5 pp	24.3%	21.8%	2.5 pp
Efficiency Ratio	53.5%	49.1%	58.4%	4.4 pp	-4.9 pp	55.8%	52.2%	3.6 pp
Capital / Total Assets	52.0%	42.7%	46.6%	9.3 pp	5.4 pp	52.0%	42.7%	9.3 pp
Write - offs *	357	308	474	15.8%	-24.7%	831	687	20.9%
Coverage Ratio	420.1%	478.2%	417.3%	-58.1 pp	2.8 pp	420.1%	478.2%	-58.1 pp
Average Loan per Client	77,116	66,468	72,435	16.0%	6.5%	77,116	66,468	16.0%
Employees	2,199	2,095	2,162	5.0%	1.7%	2,199	2,095	5.0%

*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.

2Q26 Highlights:

- **Total loan portfolio** reached a record of **Ps. 6,472 million,** a 14.9% increase compared to Ps. 5,633 million in 2Q25, and a 6.7% increase compared to 1Q26.

- **Net Income** for 2Q26 stood at **Ps. 312 million**, compared to Ps. 301 million in net income in 2Q25.

- **ROA** for 2Q26 stood at 13.0%, compared to 12.1% in 2Q25.

- **ROE** for 2Q26 stood at 26.5% compared to 27.1% in 2Q25.

- The number of **Entrepreneurs (Active Clients)** in 2Q26 exceeded 83 thousand, reaching over 1.04 million final users, representing more than 63 thousand additional final users compared to 2Q25.

    - **CrediTienda** App, part of **ConCrédito,** is **an online sales platform**, and concluded 2Q26 with **Ps. 1,144 million in accounts receivable, a 26.9% growth** compared to Ps. 901 million in 2Q25.

- **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 June 30, 2026, and 2025, and March 31, 2026
(In millions of Mexican pesos)

	2Q26	2Q25	1Q26	% Change 2Q25	% Change 1Q26	6M26	6M25	% Change 6M25
Interest income	1,008.1	871.5	944.4	15.7%	6.7%	1,952.5	1,730.0	12.9%
Interest expense	110.0	113.7	116.4	-3.3%	-5.5%	226.3	234.6	-3.5%
Financing expense	110.4	116.3	110.3	-5.1%	0.0%	220.7	230.0	-4.0%
Expense of credit origination and leasing	(0.4)	(2.6)	6.0	N/C	N/C	5.6	4.6	21.9%
Net interest income	**898.1**	**757.8**	**828.1**	**18.5%**	**8.5%**	**1,726.2**	**1,495.4**	**15.4%**
Provisions for loan losses	433.2	340.5	397.3	27.2%	9.0%	830.5	704.5	17.9%
Net interest income after provisions	**465.0**	**417.3**	**430.8**	**11.4%**	**7.9%**	**895.7**	**791.0**	**13.2%**
Commissions and fee income	0	0	0	N/C	N/C	0.0	0.0	N/C
Commissions and fee expenses	18.7	18.3	18.3	2.4%	2.4%	37.0	33.7	9.9%
Other operating income (expense)	523.5	487.5	457.5	7.4%	14.4%	981.0	952.1	3.0%
Operating expenses	518.9	435.4	508.4	19.2%	2.1%	1,027.3	892.8	15.1%
Total income before income tax	**450.8**	**451.1**	**361.6**	**-0.1%**	**24.7%**	**812.4**	**816.6**	**-0.5%**
Income tax	138.5	149.9	105.0	-7.6%	31.9%	243.5	259.7	-6.3%
Net income	**312.4**	**301.2**	**256.6**	**3.7%**	**21.7%**	**569.0**	**556.9**	**2.2%**

ConCrédito
Statement of Financial Position
As of June 30, 2026, and 2025, and March 31, 2026
(In millions of Mexican pesos)

	2Q26	2Q25	1Q26	% Change 2Q25	% Change 1Q26
Cash and investments in financial instruments	994.2	1,629.5	1,687.4	-39.0%	-41.1%
Derivatives	0.0	0.2	0.1	-97.8%	-92.6%
Loan portfolio with credit risk stage 1 and 2	6,352.1	5,533.0	5,956.3	14.8%	6.6%
Loan portfolio with credit risk stage 3	120.4	100.1	110.1	20.3%	9.4%
Loan portfolio	**6,472.5**	**5,633.1**	**6,066.4**	**14.9%**	**6.7%**
Deferred items	0.0	0.4	0.0	N/C	N/C
Allowance for loan losses	505.8	478.6	459.2	5.7%	10.1%
Loan portfolio, net	**5,966.7**	**5,154.9**	**5,607.2**	**15.7%**	**6.4%**
Other accounts receivable, net	1,567.8	1,947.0	1,697.8	-19.5%	-7.7%
Properties, furniture and equipment, net	147.9	100.2	151.4	47.7%	-2.3%
Rights of use assets, properties, furniture and equipment, net	10.8	35.6	11.1	-69.7%	-2.9%
Asset for deferred income taxes, net	568.9	705.9	556.1	-19.4%	2.3%
Other assets	115.2	185.7	78.4	-38.0%	47.1%
Total assets	**9,371.5**	**9,759.0**	**9,789.3**	**-4.0%**	**-4.3%**
Securitization transactions	1,100.0	1,280.7	1,300.0	-14.1%	-15.4%
Banking and other borrowings	2,556.0	1,750.5	2,667.1	46.0%	-4.2%
Lease liability	133.9	114.3	138.9	17.1%	-3.6%
Other accounts payable	699.5	2,435.9	1,110.7	-71.3%	-37.0%
Other liabilities	14.1	7.4	14.0	91.5%	0.5%
Financial instruments qualify as a liability	(11.3)	(4.7)	(15.9)	N/C	N/C
Employee benefits liabilities	7.6	5.6	15.2	37.1%	-49.7%
Total liabilities	**4,499.8**	**5,589.6**	**5,230.1**	**-19.5%**	**-14.0%**
Capital stock	3,702.6	3,424.4	3,424.4	8.1%	8.1%
Premium on sale of stock	6.7	6.7	6.7	0.3%	0.3%
Capital reserves	92.2	65.7	68.5	40.4%	34.7%
Accumulated retained earnings	1,070.2	672.5	1,059.7	59.1%	1.0%
Total stockholders' equity	**4,871.7**	**4,169.4**	**4,559.2**	**16.8%**	**6.9%**
Total liabilities and stockholders' equity	**9,371.5**	**9,759.0**	**9,789.3**	**-4.0%**	**-4.3%**

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.