



GENTERA[®]

Corporate Presentation

1Q26

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

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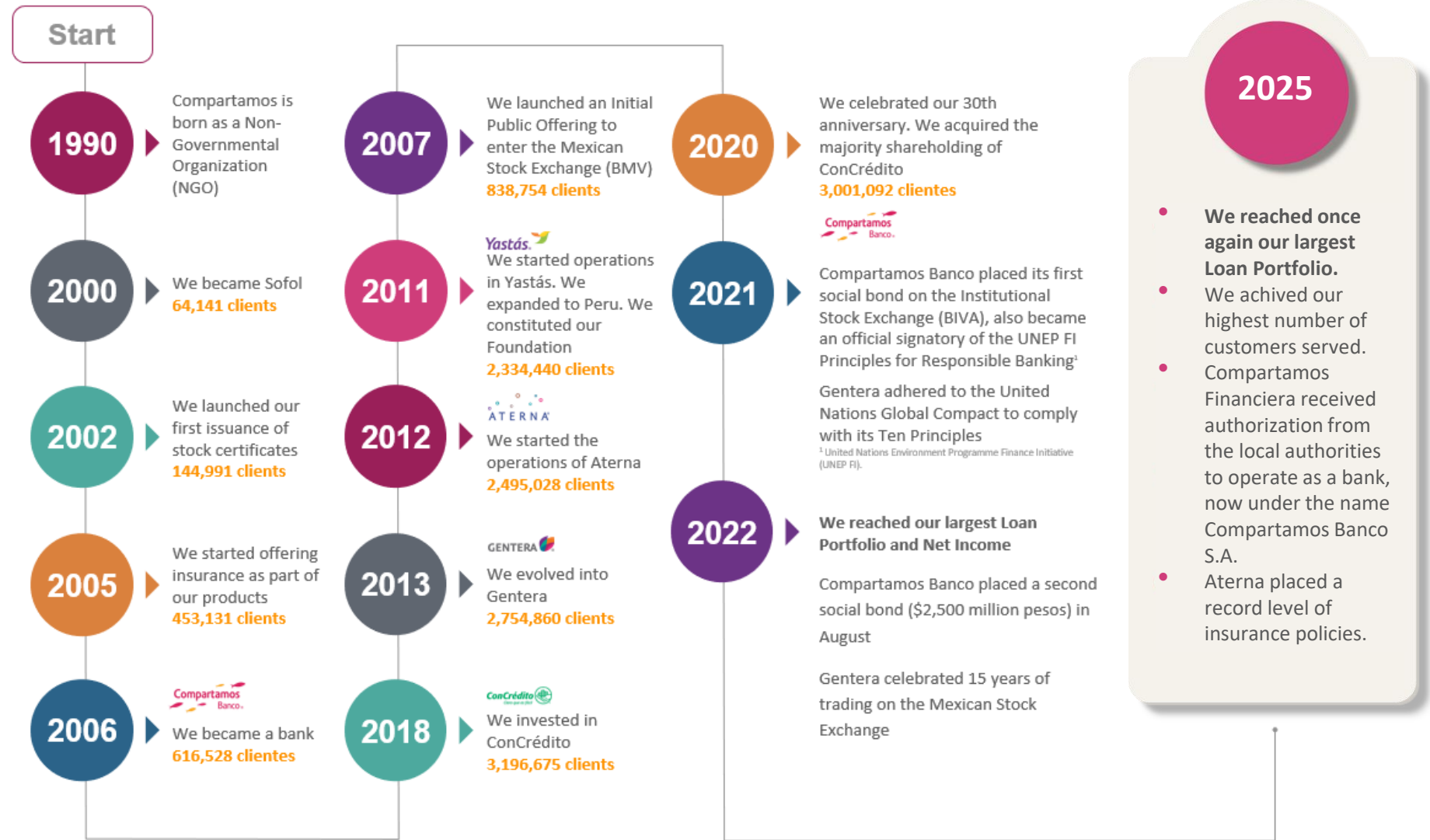
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About Gentera



Our history, more than 35 years of evolution

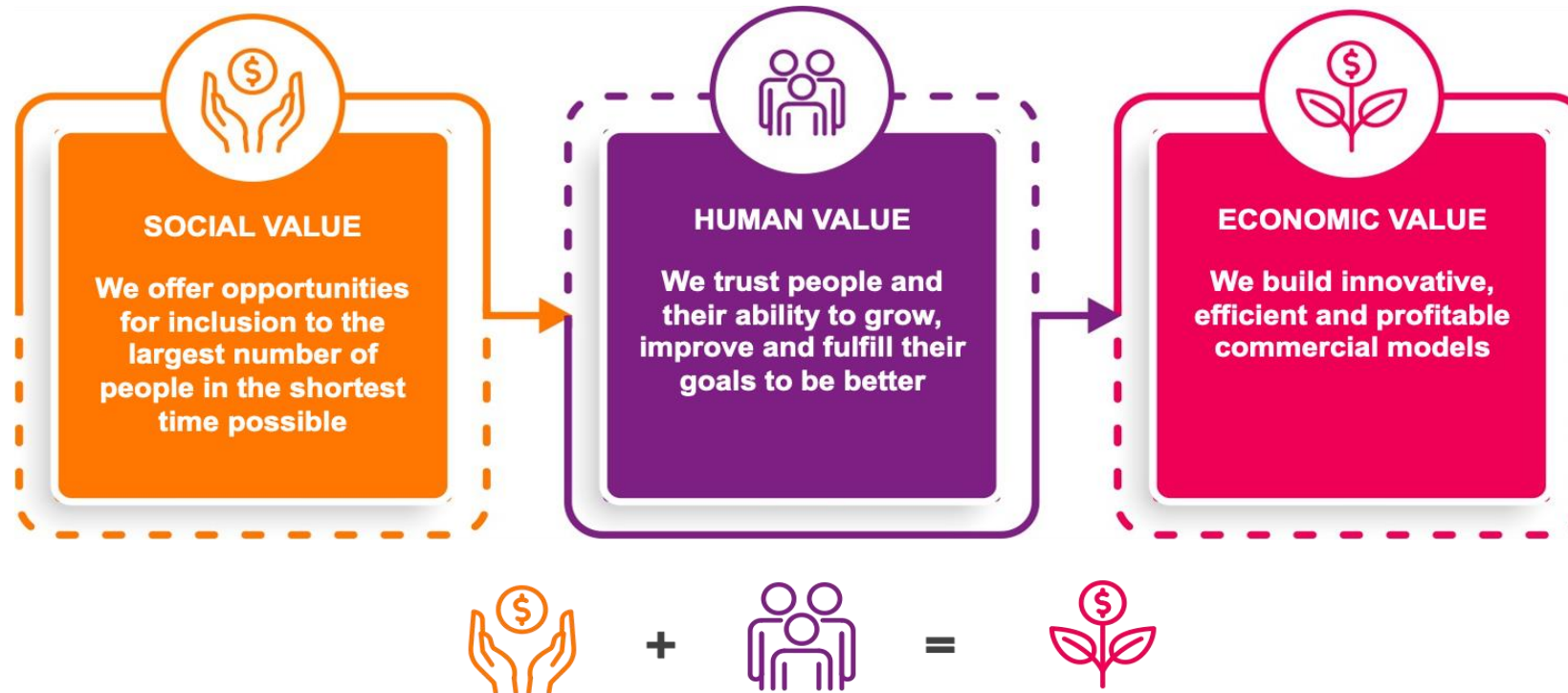
1Q26*
+6.6 million users of financial services



*~5.6 million Clients from Credit, Savings, and Insurance Products, and additionally ConCrédito's Entrepreneurs served ~1.0 million final users.

More than 35 years together fulfilling dreams

We boost the dreams of our clients by servicing their financial needs with human sense. For more than 35 years, we have worked to bring opportunities that promote their development and that of their communities. We generate **total value** through three values:



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

More than 35 years generating Social Impact with strong governance

- We have been the gateway for more than **17 million** people to the financial system.
- More than 100,000 people have joined our purpose, today we are more than **28,200 employees**.
- We have the **Sustainability Operating Committee**, which guides our management considering **environmental, social and governance** (ESG) aspects.
- We have a robust governance framework, including our **Code of Good Corporate Governance** and our **Code of Ethics and Conduct**, which reinforce transparency, accountability and ethical behavior across the organization.

11 members on the Board of Directors



7 Independent Directors, 3 of them are women

APOYAMOS
EL PACTO GLOBAL



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

Endorser of:



PRINCIPLES FOR
RESPONSIBLE
BANKING

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

Corporate structure with the purpose of serving more clients

Compartamos (Mexico-Peru): Leader in financial solutions for the sub-served segment.

Yastás (Mexico): Correspondent network manager.

Aterna (Mexico-Peru): Leading agent in microinsurance.

Fundación Compartamos: It seeks to generate social value in the communities where it operates through its axes of action: education, volunteering, donation and contingencies.

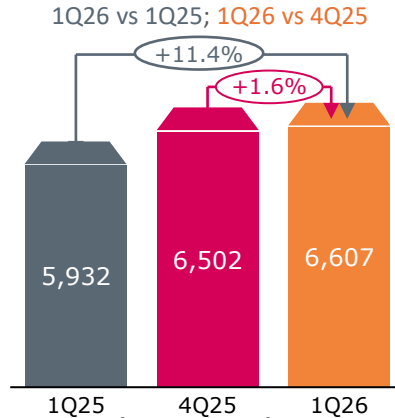
ConCrédito: Mexican company that offers financial solutions through distributors (Entrepreneurs), which may grant loans to final users.



Highlights 1Q26



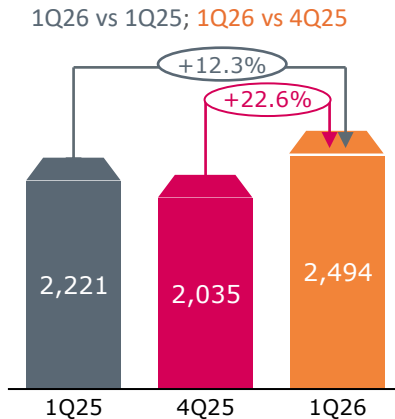
Clients + Users



In **1Q26** GENTERA served more than **6.6 million people**, **11.4% more** than those registered in 1Q25, and 5.69 million credit clients + users, **7.9% more** compared to 1Q25.



Net Income

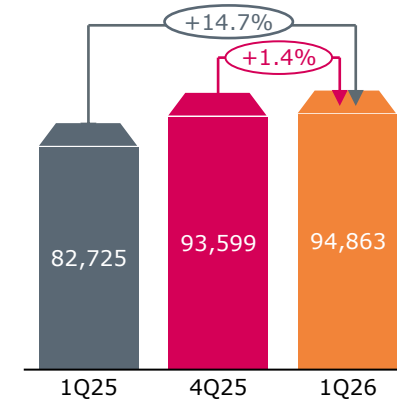


Net income for 1Q26 stood at a **record level of Ps. 2,494 million**, representing a **12.3% increase** compared to Ps. 2,221 million reached in 1Q25.



Portfolio

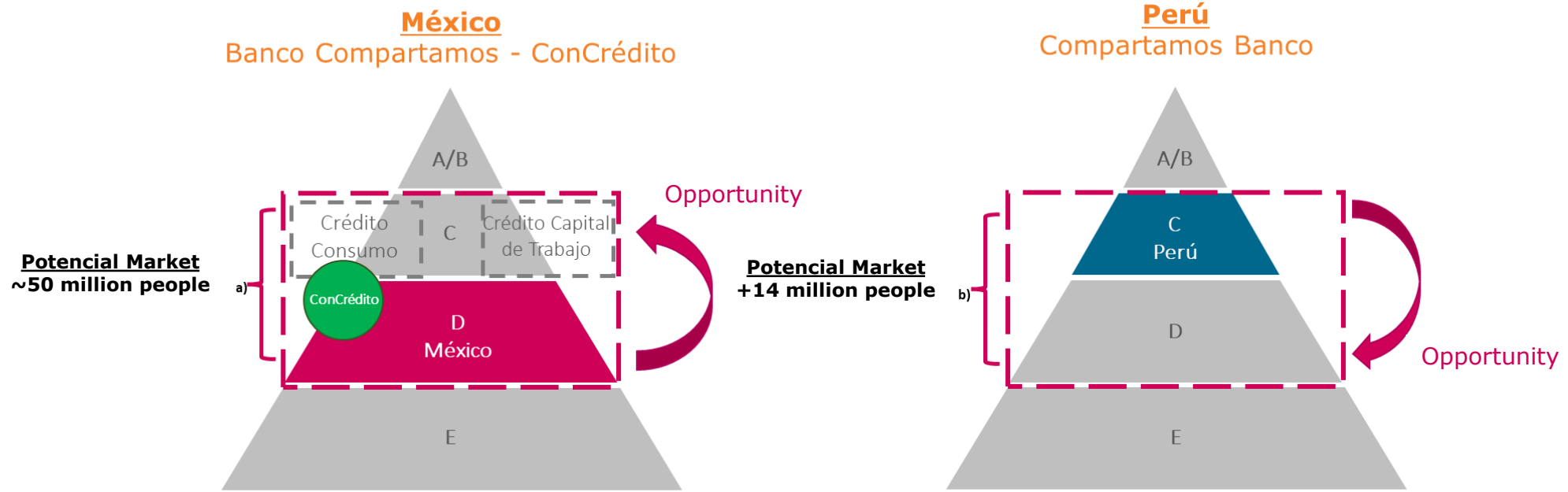
1Q26 vs 1Q25; 1Q26 vs 4Q25



Total Loan Portfolio reached **Ps. 94,863 million**, a **14.7% growth** compared to the figure reported in 1Q25, mainly explained by the **solid dynamics seen in GENTERA's financial subsidiaries** in Mexico and the growth experienced in Compartamos Peru compared to 1Q25.

- The **Loan Portfolio** in 1Q26 concluded at Ps. 94,863 million, setting again a **new record**.
- **Controlling Company** participation reported a **net income in 1Q26** of Ps. 2,429 million, a **15.3% growth** compared to 1Q25.
- **Loan Portfolio with credit risk stage 3** for 1Q26 stood at **4.13%**.
- **Cost of Risk** for 1Q26 stood at **12.9%**, compared to 11.6% recorded in 1Q25.

Target Markets and Financial Products



Financial Products



a) Potential market: population aged 18+, within socioeconomic segments C-, D+, and D.

b) Potential market: population aged 18+, within socioeconomic segments C and D.

Loans in Mexico

CG - Group Credit

General Characteristics:

- Group loan for working capital purposes.
- Group of 5 to 50 members (men and women).
- Group guarantee.
- Payment frequency: weekly and bi-weekly.

Loan size	Ps. 7,000 Ps. 95,000
------------------	-------------------------

Average Ticket	Ps. 12,019
-----------------------	------------

Term	3 to 7 months
-------------	---------------

Contribution to loan portfolio	60.2%
---------------------------------------	-------

Contribution to number of clients	90.2%
--	-------

Additional Plus for CG and CI

General Characteristics:

- Personal credit that allows clients to cover needs in their business, home, contingencies or others.
- Second loan offered simultaneously to CG and CI clients.

Loan size	Ps. 8,000 Ps.200,000
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Average Ticket	Ps. 6,644
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Term	3 to 18 months
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Contribution to loan portfolio	9.5%
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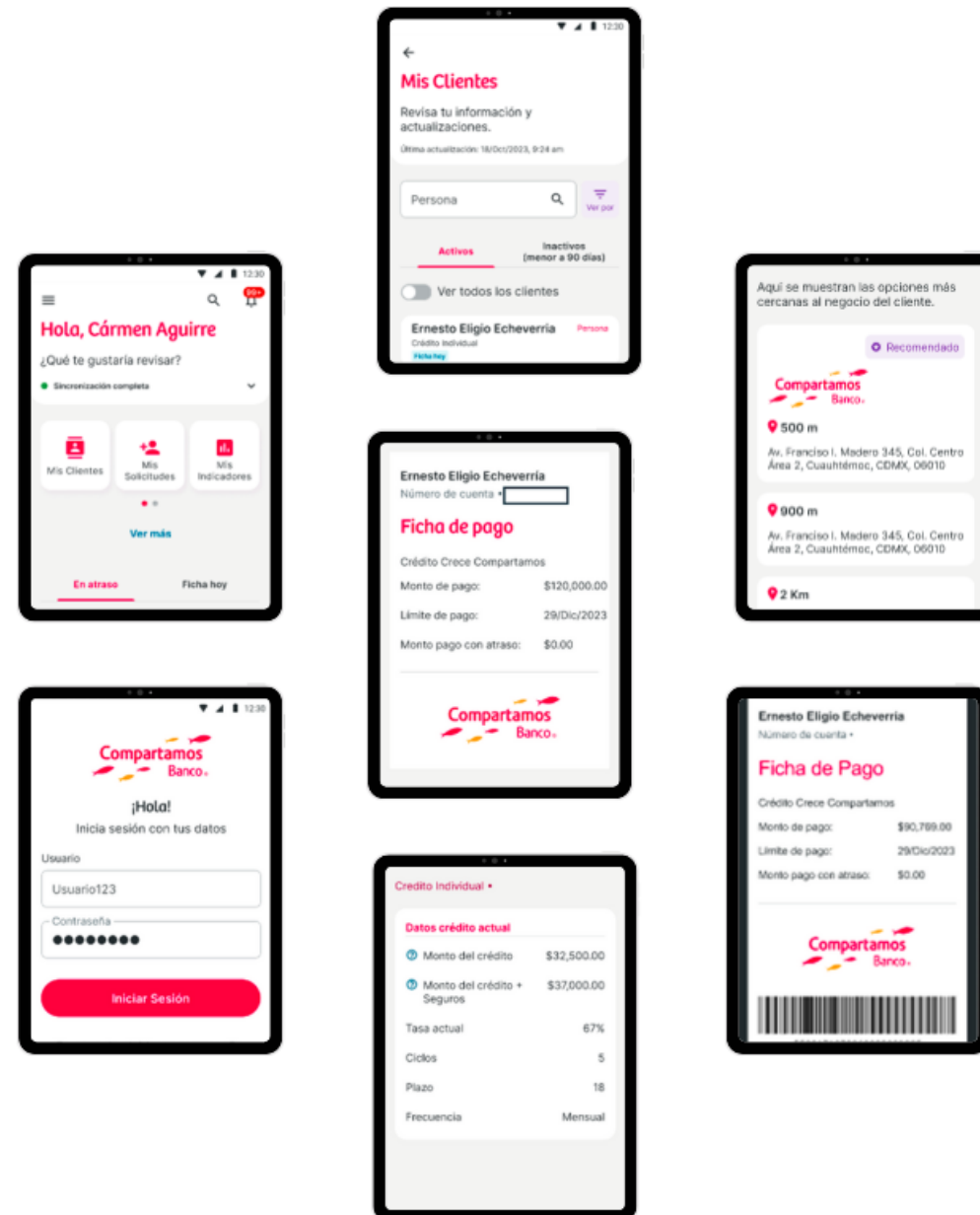
Loans in Mexico

CI - Individual Credit

General Characteristics:

- Working capital loan, fixed assets and investments.
- Mainly in urban areas.
- Payment frequency: monthly.

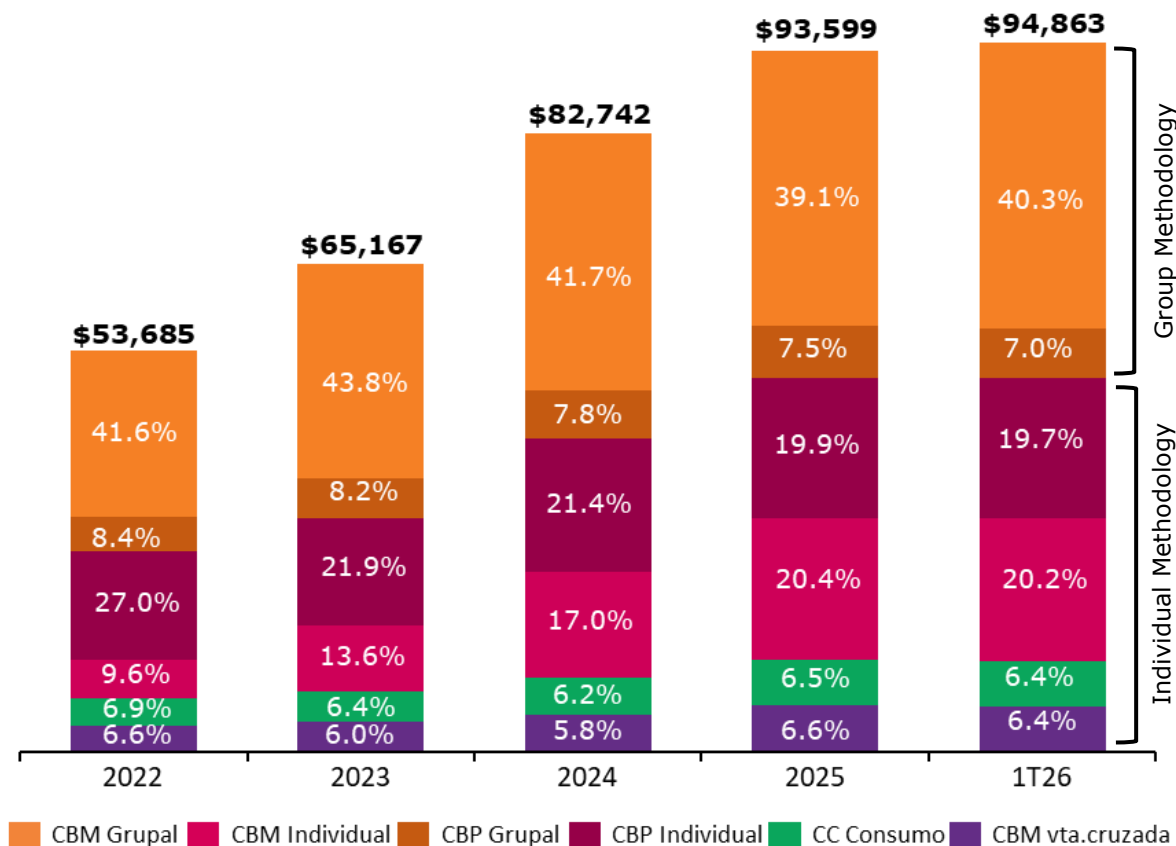
Loan size	Up to Ps.600,000
Average Ticket	Ps. 59,276
Term	Up to 48 months
Contribution to loan portfolio	30.2%
Contribution to number of clients	9.2%



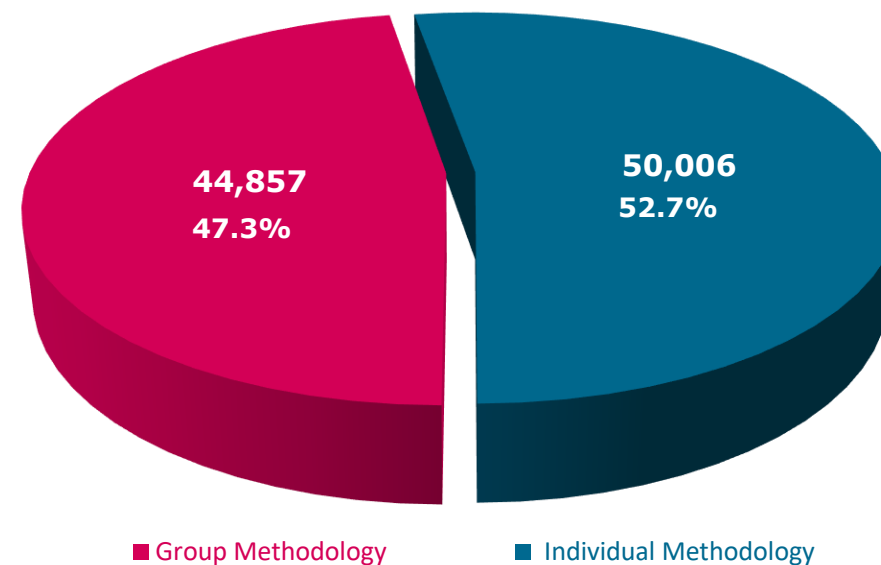
*Source: Compartamos Banco.

Evolution of loans methodologies (2022-1Q26)

Portfolio Distribution



Gentera Portfolio Distribution Mexico and Peru

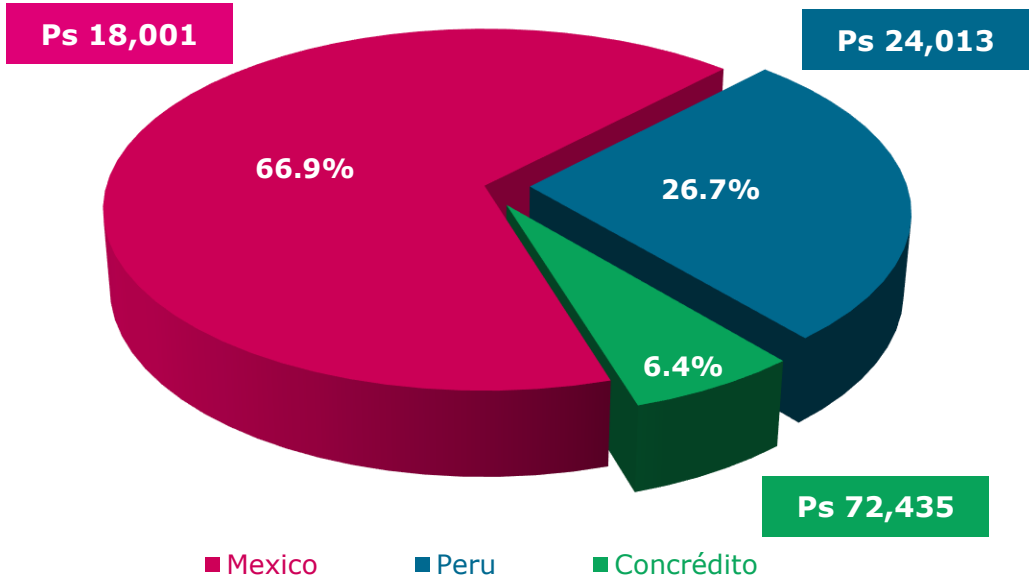


Around 70% of our clients are women

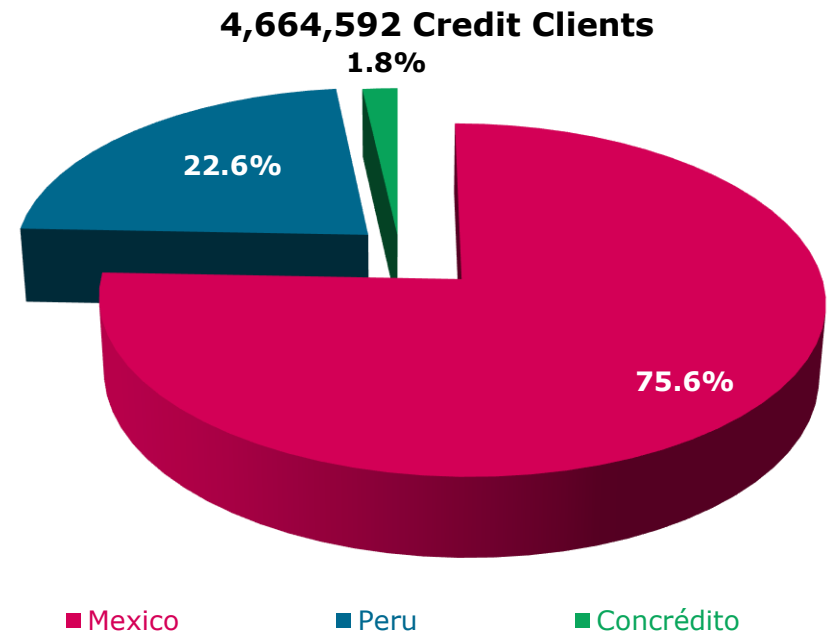
*CBM: Compartamos Banco Mexico | CBP: Compartamos Banco Peru | CC: ConCrédito

Distribution per subsidiary

% Total loan portfolio and average ticket



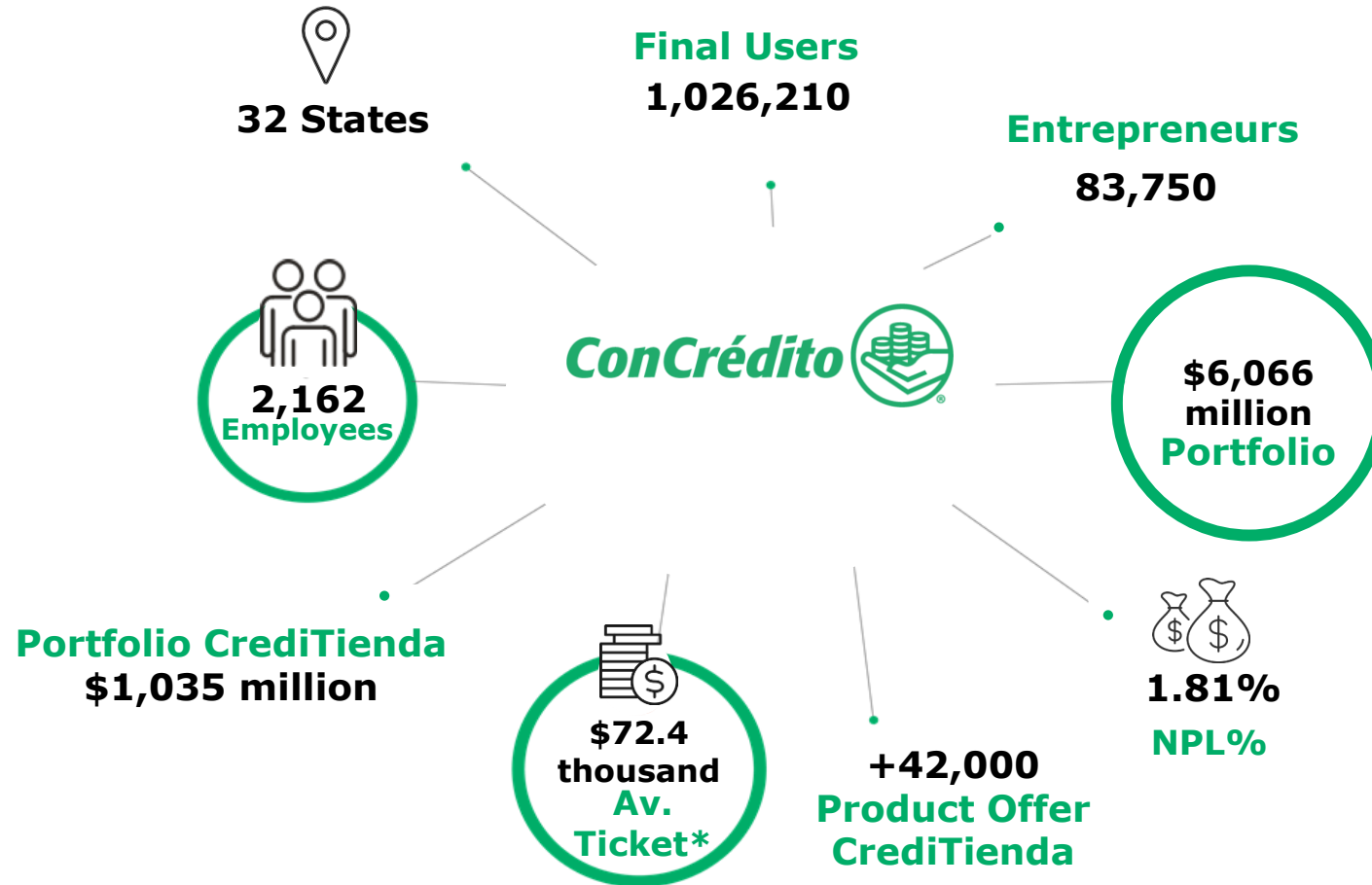
Credit Clients per subsidiary



We see the opportunity to continue growing the portfolio at double digit.

ConCrédito

(Financial institution that offers microcredits through apps)



Active clients reached more than **83 thousand Entrepreneurs** a **2.3% growth** compared to 1Q25.

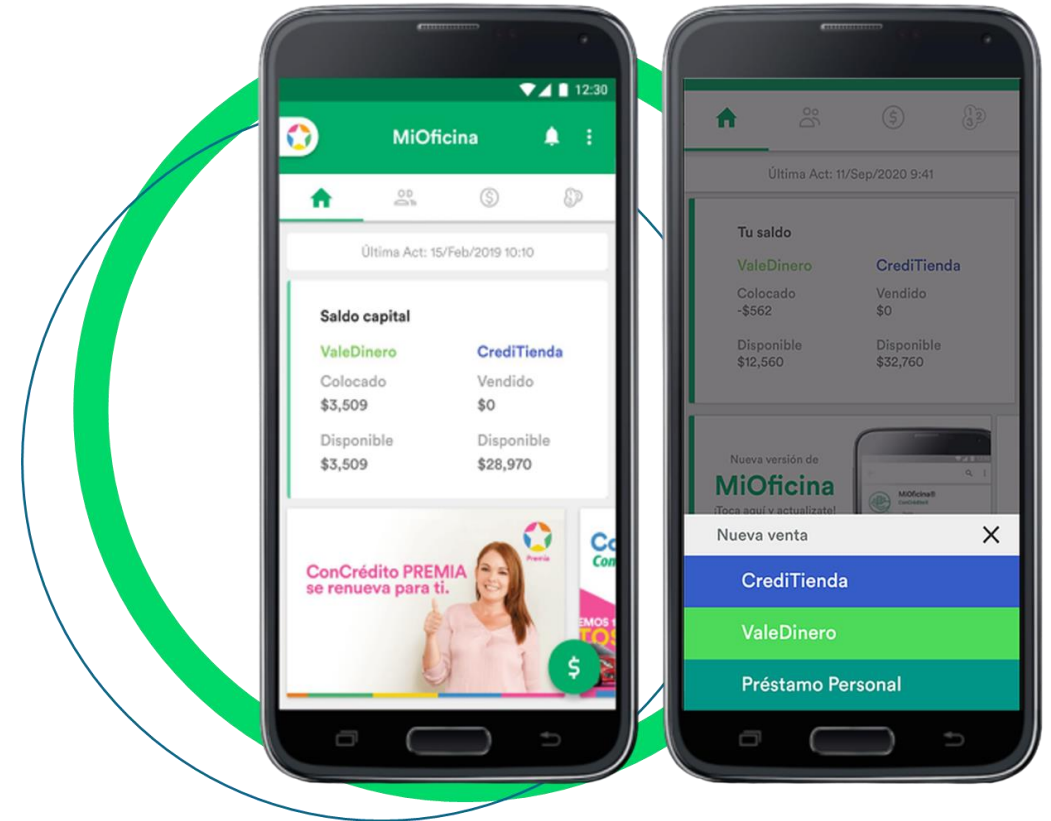
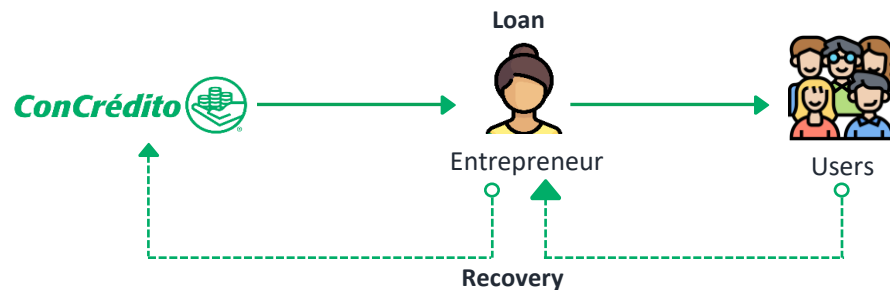
*Average Ticket, Portfolio and Portfolio CrediTienda are expressed in Mexican Pesos (million)

ConCrédito - Products

ValeDinero

(Main line of business)

- **Maturity:** 6 to 16 biweeks
- **Loan Size:** Ps. 2,000 to Ps. 12,000
- **Av. Ticket Entrepreneurs:** Ps. 72,435*
- **Av. Ticket Final Users:** ~Ps. 6,160



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

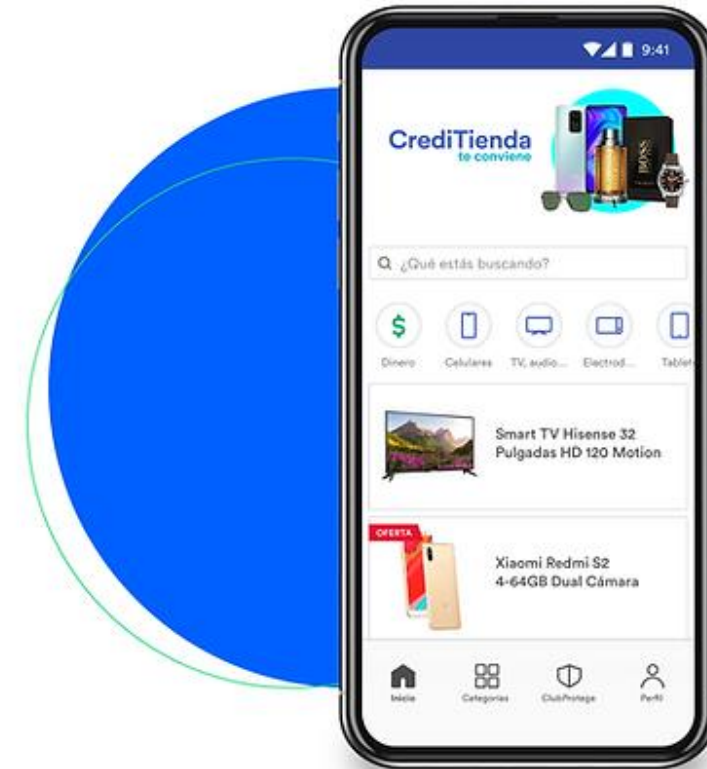
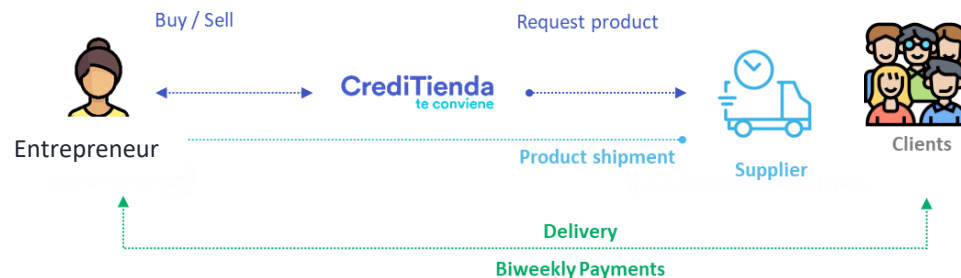
*Average Ticket per Entrepreneur/Distributor.
Figures are expressed in Mexican Pesos (million)

ConCrédito - Products

CrediTienda

(Offer products on credit through the CrediTienda app)

- **Portfolio:** Ps. 1,035 million*
- **Δ vs 1Q25:** 39.9%
- **Maturity:** 6 to 16 biweeks
- **Apps Users:** +1.27 million
- **Product Offer:** +42,000



The Entrepreneurs sell products on credit. Based on the quality of the portfolio and the punctuality on the payments, the Entrepreneurs obtain a bonus on this.

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

Yastás

(correspondent network manager)



Operations
8.6 million



Financial
Transactions
5.5 million



Affiliates
5,648



Payment Categories
+2,000



Alliance with
**Banorte,
HSBC, Nu and
Santander**



Mexican states
32

Yastás in 1Q26 executed **8.6 million total operations**, ~20% more compared to 1Q25.

Yastás

Yastás	1Q26	1Q25	4Q25	% Change 1Q25	% Change 4Q25
Affiliates	5,648	5,357	5,689	5.4%	-0.7%
Operations	8,639,234	7,128,533	8,650,401	21.2%	-0.1%
Financial Operations	5,576,195	4,620,927	5,643,878	20.7%	-1.2%
Resultado Neto	7.6	-7.7	12.3	N/C	-38.1%

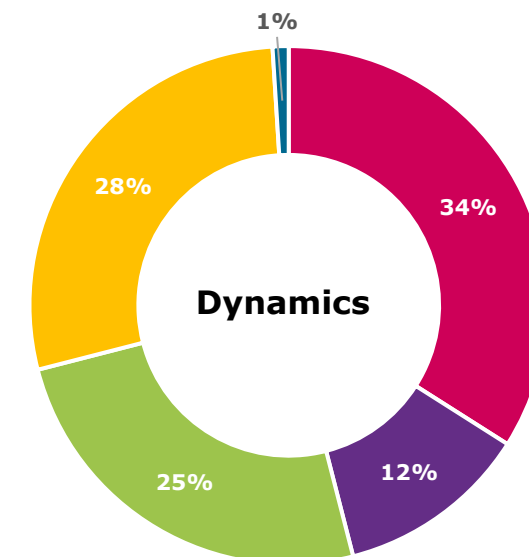


49% Grocery Stores



51% Hardware Stores, Stationery Stores, Pharmacies, Others.

- Credit Payments
- Deposits
- Cash Withdrawal
- Credit Dispersion
- Other



+5,600 affiliated businesses nationwide and **+2,000** payment categories for our users.

Aterna

(microinsurance broker)

Products:



Life

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



Health and Accidents

Trough this coverage Aterna seeks to avoid a destabilization in the economy of our customers due to illness, disease or accident.



Theft Insurance

Aterna protects clients against violent money theft.

Car Insurance

Protects the car against theft or total loss. You can choose coverage for either the actual cash value (with a deductible) or for an agreed-upon value (no deductible).

Results 1Q26



Active Policies
16.2 million



Coverage
Mexico and Peru



Premiums
\$2,440 million pesos

Aterna had at the end of 1Q26, **16.2 million active insurance policies.**



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Growth and Profitability

Summary

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

Summary	1Q26	1Q25	4Q25	% Change 1Q25	% Change 4Q25
Total users of financial services ⁽¹⁾	6,607,240	5,932,360	6,502,485	11.4%	1.6%
Credit Clients + Users	5,690,802	5,274,586	5,668,504	7.9%	0.4%
Credits Clients	4,664,592	4,340,017	4,625,737	7.5%	0.8%
Portfolio*	94,863	82,725	93,599	14.7%	1.4%
Net Income*	2,494	2,221	2,035	12.3%	22.6%
NPLs / Total Portfolio	4.13%	3.73%	3.83%	0.40 pp	0.30 pp
ROA	8.2%	8.3%	7.0%	-0.1 pp	1.2 pp
ROE	26.9%	25.8%	23.2%	1.1 pp	3.7 pp
ROE Controlling	26.5%	26.3%	21.9%	0.2 pp	4.6 pp
NIM	40.0%	39.5%	42.2%	0.5 pp	-2.2 pp
NIM after provisions	28.8%	29.3%	29.5%	-0.5 pp	-0.7 pp
Efficiency Ratio	62.4%	62.8%	66.1%	-0.4 pp	-3.7 pp
Operating Efficiency	19.8%	20.2%	21.9%	-0.4 pp	-2.1 pp
Coverage Ratio	207.6%	216.6%	222.0%	-9.0 pp	-14.4 pp
Capital / Total Assets	31.3%	32.9%	29.9%	-1.6 pp	1.4 pp
Average Loan per Client	20,337	19,061	20,234	6.7%	0.5%
Employees	28,298	27,455	28,274	3.1%	0.1%
Service Offices**	556	553	556	0.5%	0.0%
Branches	154	149	152	3.4%	1.3%

1) In 1Q26 GENTERA served more than 6.6 million people. ~5.6 million Clients from Credit, Savings, and Insurance Products, and additionally ConCrédito's Entrepreneurs served ~1.0 thousand final users.

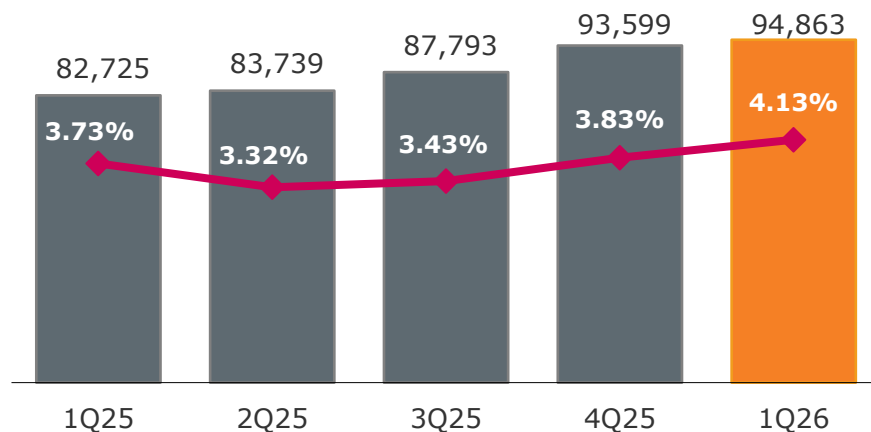
In this table, employees in Banco Compartamos include employees from ATERNA and YASTAS.

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

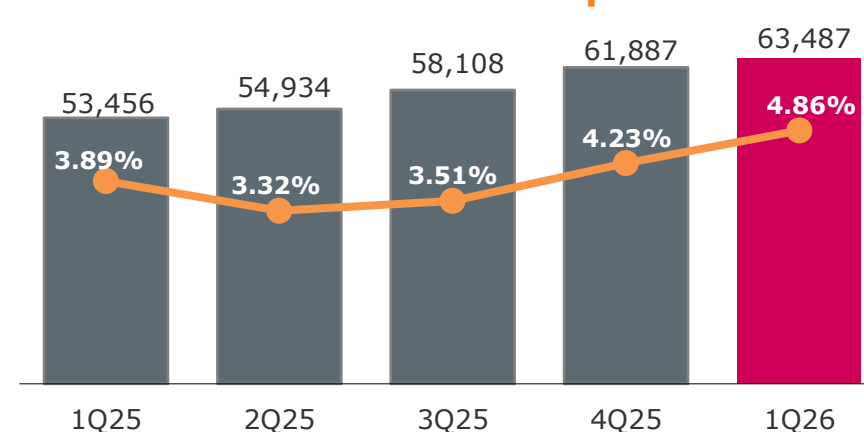
** 61 Branches are inside a Service Office (same location).

Total Portfolio – NPL %

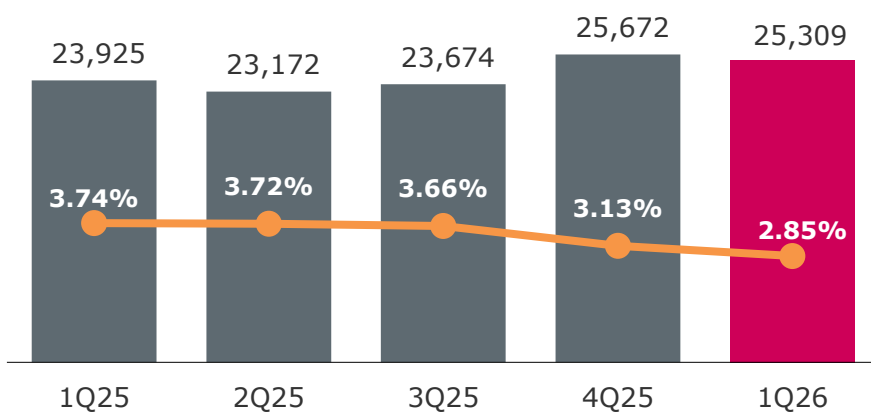
Gentera



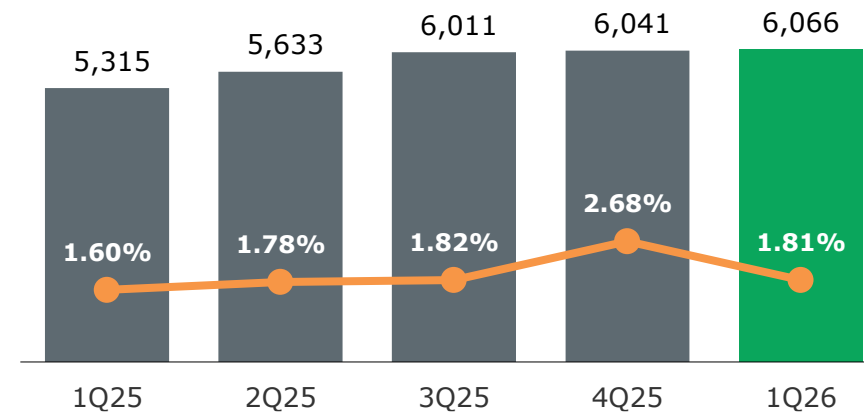
Mexico – Banco Compartamos



Peru – Compartamos Banco



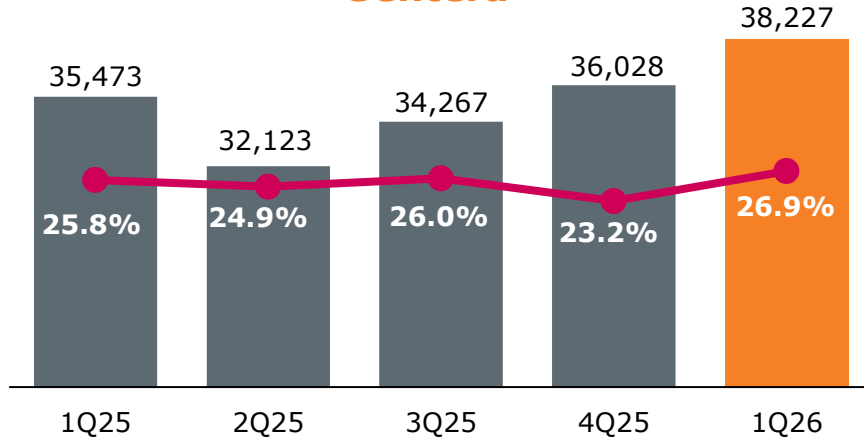
ConCrédito



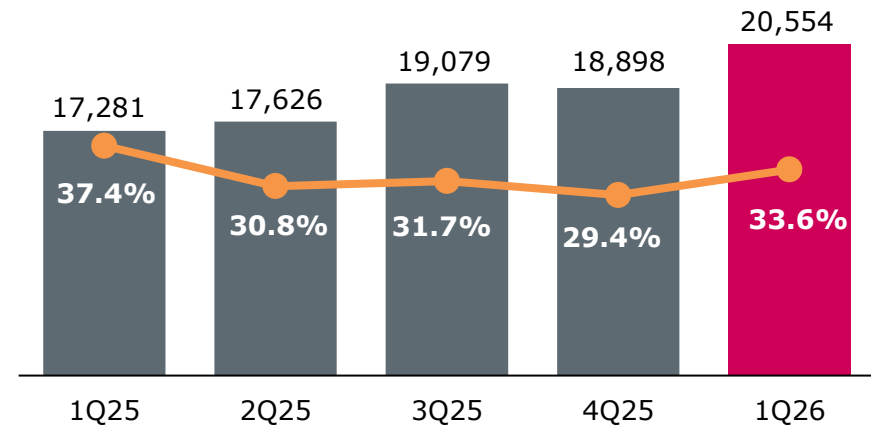
Total **Loan Portfolio** reached **Ps. 94,863 million**, an annual growth of **+14.7%**.

Equity - ROAE

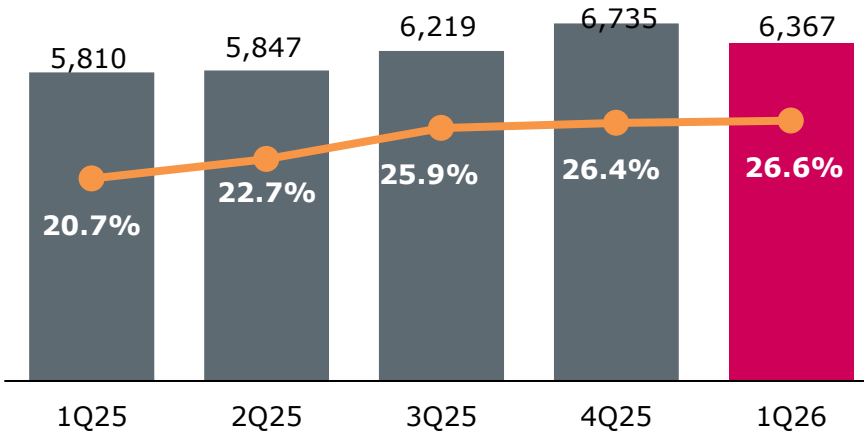
Gentera



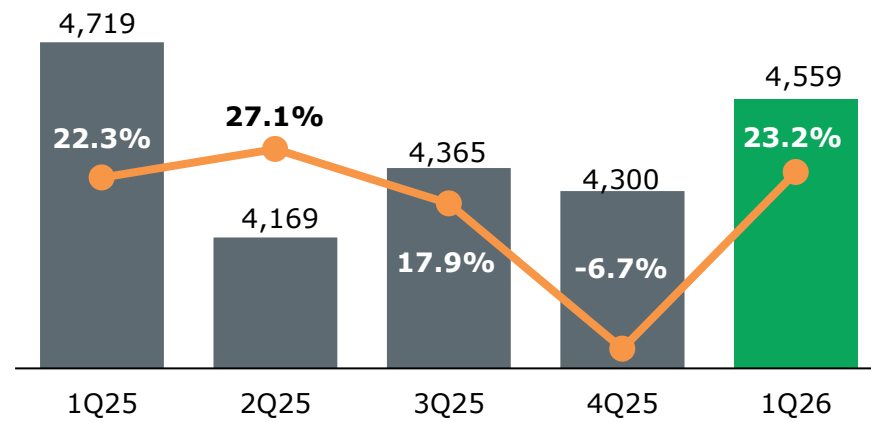
Mexico – Banco Compartamos



Peru – Compartamos Banco



ConCrédito



Controlling ROE for 1Q26 stood at **26.5%**, compared to 26.3% in 1Q25.



GENTERA®

Financial Information

1Q26

Statement of Financial Position

	1Q26	1Q25	4Q25	% Change 1Q25	% Change 4Q25
Cash and investments in financial instruments	17,457	15,670	17,736	11.4%	-1.6%
Derivatives	0	1	0	N/C	N/C
Loan portfolio with credit risk stage 1 and 2	90,942	79,642	90,015	14.2%	1.0%
Loan portfolio with credit risk stage 3	3,921	3,083	3,584	27.2%	9.4%
Loan portfolio	94,863	82,725	93,599	14.7%	1.4%
Deferred items	433	488	438	-11.3%	-1.1%
Allowance for loan losses	8,139	6,678	7,955	21.9%	2.3%
Loan portfolio, net	87,157	76,535	86,082	13.9%	1.2%
Other accounts receivable, net	3,737	2,705	3,486	38.2%	7.2%
Properties, furniture and equipment, net	977	838	1,040	16.6%	-6.1%
Rights of use assets, properties, furniture and equipment, net	1,805	1,261	1,382	43.1%	30.6%
Permanent investment	100	99	100	1.0%	0.0%
Asset for deferred income taxes, net	3,860	3,090	3,664	24.9%	5.3%
Other assets	2,519	2,923	2,450	-13.8%	2.8%
Goodwill	4,573	4,610	4,573	-0.8%	0.0%
Total assets	122,185	107,732	120,513	13.4%	1.4%
Deposits	24,412	21,811	23,369	11.9%	4.5%
Long term debt issuance	17,207	13,274	18,734	29.6%	-8.2%
Banking and other borrowings	28,299	25,858	28,983	9.4%	-2.4%
Obligations in securitization operations	1,292	1,278	1,287	1.1%	0.4%
Lease liability	1,900	1,334	1,467	42.4%	29.5%
Other liabilities	10,842	8,697	10,638	24.7%	1.9%
Deferred credits and advance collections	6	8	7	-25.0%	-14.3%
Total liabilities	83,958	72,260	84,485	16.2%	-0.6%
Capital stock	4,764	4,764	4,764	0.0%	0.0%
Premium on sale of stock	(1,031)	(455)	(1,030)	N/C	0.1%
Capital reserves	1,708	1,708	1,708	0.0%	0.0%
Accumulated retained earnings	32,981	26,841	30,552	22.9%	8.0%
Other comprehensive income	(679)	195	(385)	N/C	N/C
Total controlling interest	37,743	33,053	35,609	14.2%	6.0%
Total non-controlling interest	484	2,419	419	-80.0%	15.5%
Total stockholders' equity	38,227	35,472	36,028	7.8%	6.1%
Total liabilities and stockholders' equity	122,185	107,732	120,513	13.4%	1.4%

* Figures expressed in Mexican pesos (millions)

Statement of Comprehensive Income

	1Q26	1Q25	4Q25	% Change 1Q25	% Change 4Q25
Interest income	12,704	11,206	12,961	13.4%	-2.0%
Interest expense	1,892	1,859	1,995	1.8%	-5.2%
Financing expense	1,218	1,306	1,315	-6.7%	-7.4%
Expense of credit origination and leasing	674	553	680	21.9%	-0.9%
Net Interest Income	10,812	9,347	10,966	15.7%	-1.4%
Provisions for loan losses	3,036	2,408	3,289	26.1%	-7.7%
Net interest income after provisions	7,776	6,939	7,677	12.1%	1.3%
Commissions and fee income	1,726	1,463	1,960	18.0%	-11.9%
Commissions and fee expense	139	126	110	10.3%	26.4%
Trading gains (losses)	3	1	(1)	N/C	N/C
Other operating income (expense)	243	364	150	-33.2%	62.0%
Operating Expenses	5,994	5,426	6,393	10.5%	-6.2%
Net operating income	3,615	3,215	3,283	12.4%	10.1%
Participation in the net result of other entities	0	0	0	0.0%	0.0%
Total income before income tax	3,615	3,215	3,283	12.4%	10.1%
Income tax	1,121	994	1,248	12.8%	-10.2%
Net continued operations	2,494	2,221	2,035	12.3%	22.6%
Discontinued operations	0	0	0	0.0%	0%
Net income	2,494	2,221	2,035	12.3%	22.6%
Other comprehensive income	(293)	(153)	(272)	N/C	N/C
Comprehensive Result	2,201	2,068	1,763	6.4%	24.8%
Net income attributable to:	2,494	2,221	2,035	12.3%	22.6%
Controlling interest	2,429	2,106	1,905	15.3%	27.5%
Non Controlling interest	65	115	130	-43.5%	-50.0%
Comprehensive income attributable to:	2,201	2,068	1,763	6.4%	24.8%
Controlling interest	2,136	1,952	1,633	9.4%	30.8%
Non Controlling interest	65	116	130	-44.0%	-50.0%

* Figures expressed in Mexican pesos (millions)

NPLs per subsidiary

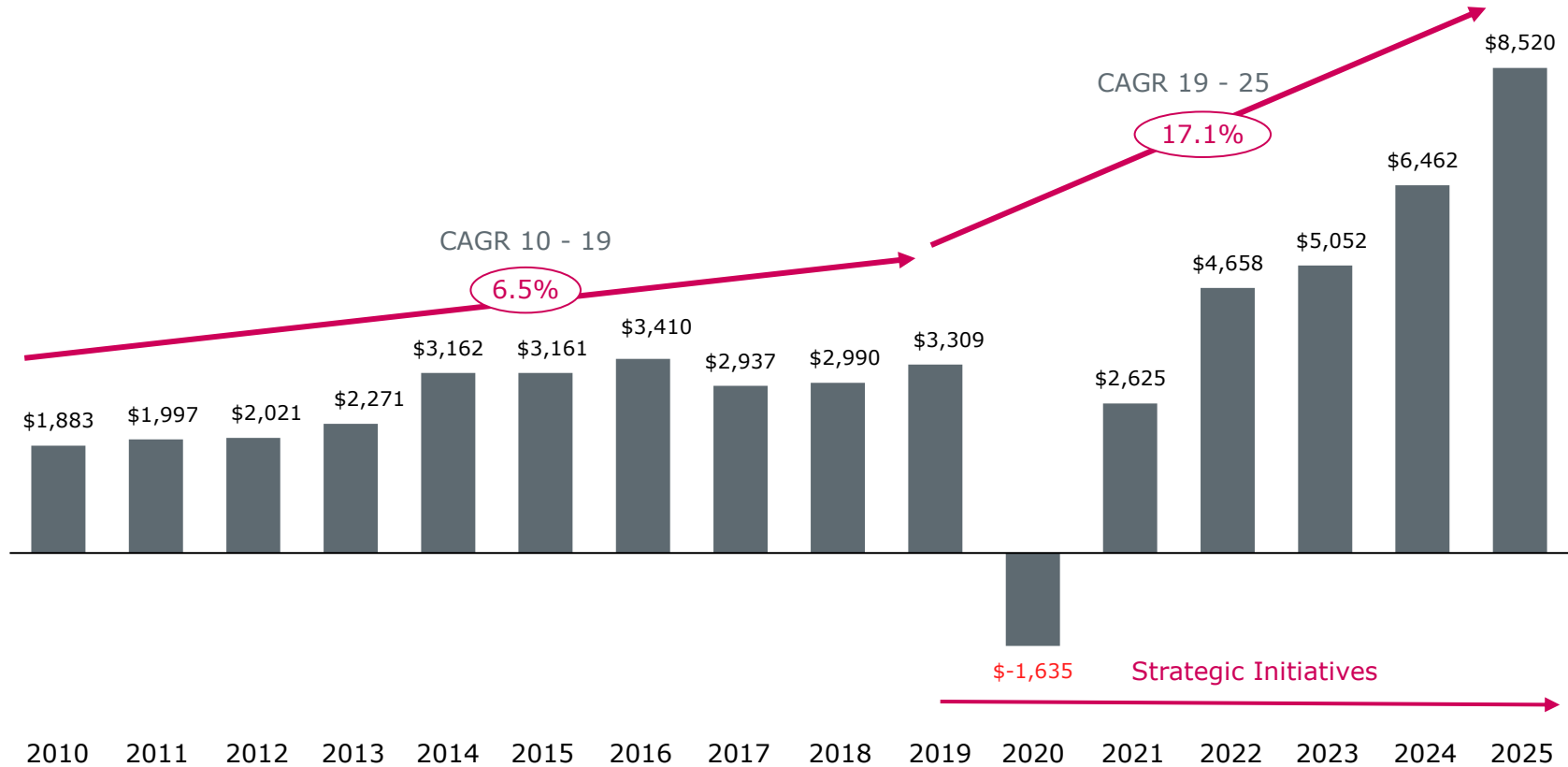
NPL´s per methodology and subsidiaries

PRODUCT	1Q26				1Q25				4Q25			
	Portfolio	NPL	NPL Ratio	Write- Offs	Portfolio	NPL	NPL Ratio	Write- Offs	Portfolio	NPL	NPL Ratio	Write- Offs
Group Methodology	38,244	1,491	3.90%	956	32,951	1,170	3.55%	885	36,635	1,357	3.70%	790
C. Individual	19,201	1,281	6.67%	658	15,360	705	4.59%	416	19,068	1,014	5.32%	532
C. CA Plus	6,013	314	5.21%	174	5,113	204	3.99%	139	6,152	245	3.98%	138
C. Otros	29	3	10.76%	3	32	1	0.00%	0	32	4	0.00%	2
Individual Methodology	25,243	1,598	6.33%	835	20,505	910	4.44%	555	25,252	1,263	5.00%	672
Banco Compartamos México	63,487	3,089	4.86%	1,791	53,456	2,080	3.89%	1,440	61,887	2,620	4.23%	1,462
Group Methodology Peru	6,613	155	2.34%	166	6,180	154	2.49%	153	7,007	171	2.44%	209
Individual Methodology Peru	18,696	568	3.04%	262	17,745	740	4.17%	495	18,665	632	3.39%	337
Banco Compartamos Perú	25,309	723	2.85%	428	23,925	894	3.74%	648	25,672	803	3.13%	546
Individual Methodology ConCrédito	6,066	110	1.81%	474	5,315	85	1.60%	379	6,041	162	2.68%	397
ConCrédito	6,066	110	1.81%	474	5,315	85	1.60%	379	6,041	162	2.68%	397
Yastás	-	-	0.00%	-	29	24	84.25%	34	-	-	0.00%	-
Total	94,863	3,921	4.13%	2,693	82,725	3,083	3.73%	2,502	93,599	3,584	3.83%	2,406

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

Results of the Modernization Plan

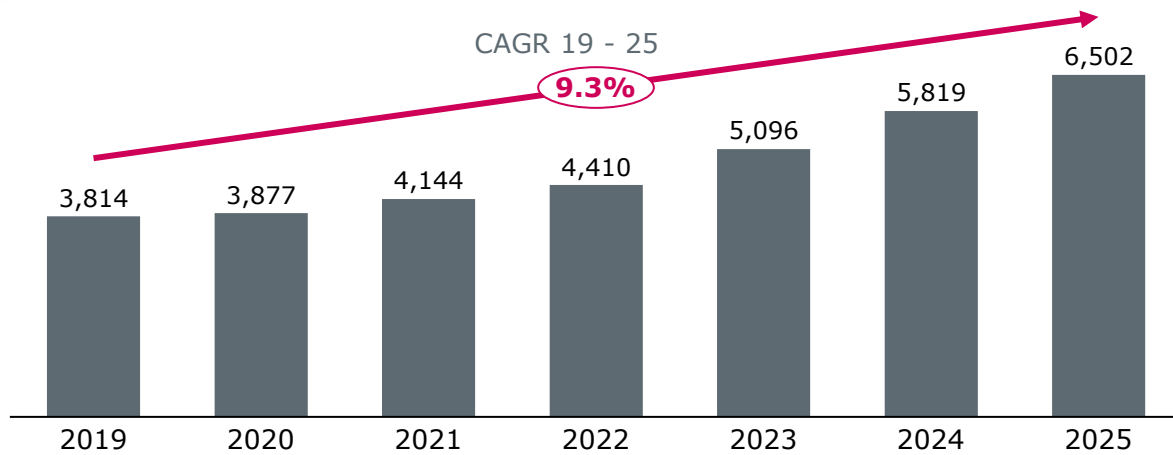
Gentera's historic Net Income



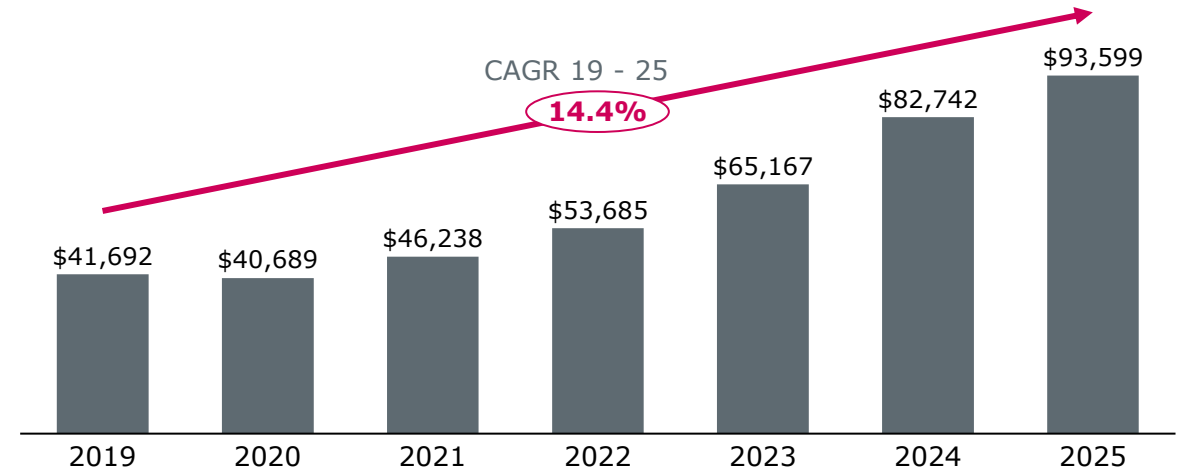
* Figures expressed in Mexican pesos (millions)

Evolution of Key Indicators

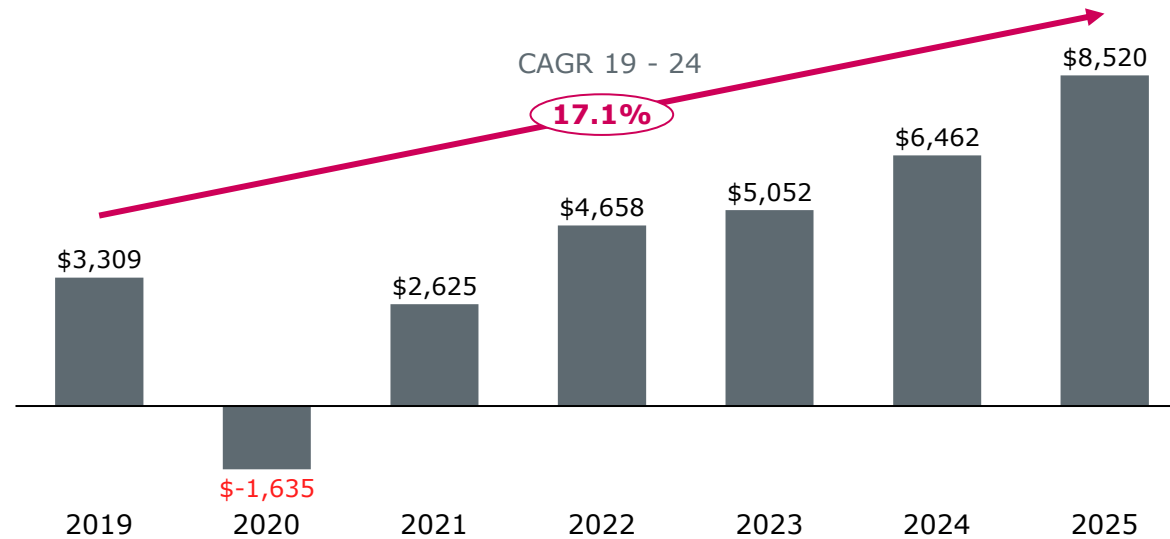
Clients + Final Users (thousand)



Loan Portfolio (million Ps.)

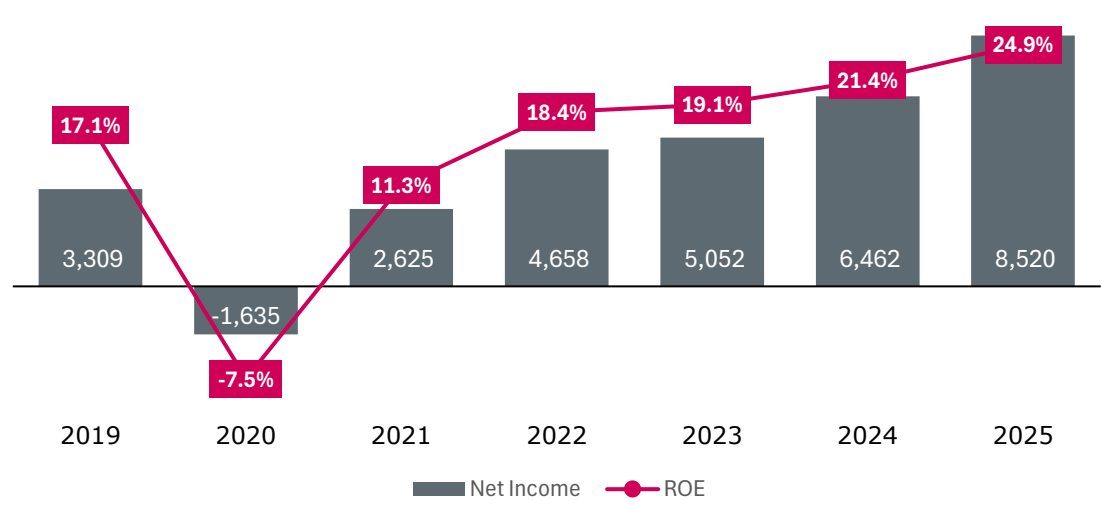


Net Income (mdp)

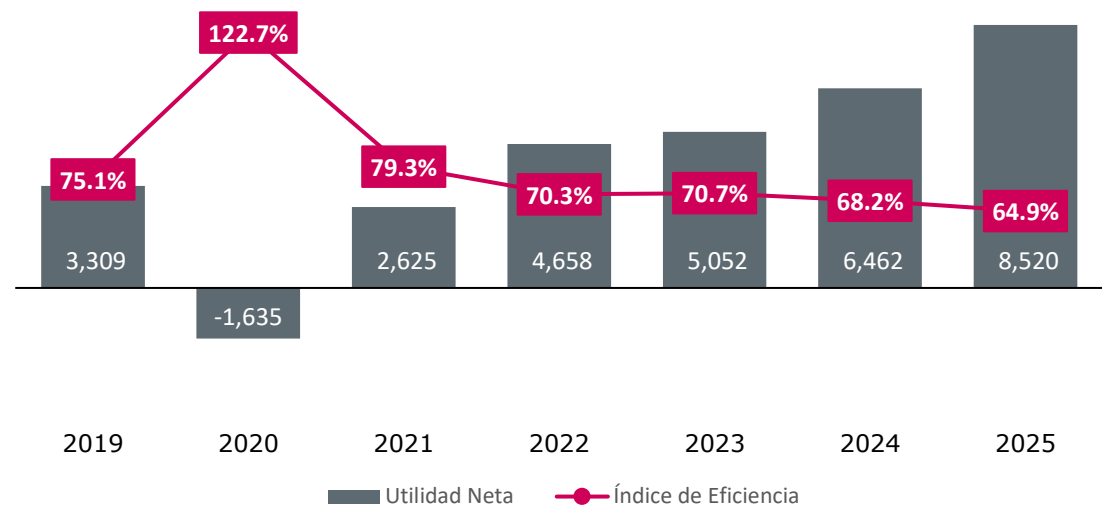


Evolution of Key Indicators

Net Income (mdp) + ROE



Net Income (mdp) + Efficiency Ratio





**Financial
Information**
1Q26

Summary

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

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

Summary	1Q26	1Q25	4Q25	% Change 1Q25	% Change 4Q25
Clients	3,526,873	3,253,492	3,496,328	8.4%	0.9%
Portfolio*	63,487	53,456	61,887	18.8%	2.6%
Net Income	1,656	1,545	1,396	7.2%	18.6%
NPLs / Total Portfolio	4.86%	3.89%	4.23%	0.97 pp	0.63 pp
ROA	9.1%	10.1%	8.0%	-1.00 pp	1.10 pp
ROE	33.6%	37.4%	29.4%	-3.8 pp	4.2 pp
NIM	45.9%	46.3%	48.0%	-0.4 pp	-2.1 pp
NIM after provisions	33.5%	36.1%	34.9%	-2.6 pp	-1.4 pp
Efficiency Ratio	63.2%	62.3%	70.2%	0.9 pp	-7.0 pp
Operating Efficiency	22.8%	24.1%	26.6%	-1.3 pp	-3.8 pp
Coverage Ratio	187.1%	204.7%	209.6%	-17.6 pp	-22.5 pp
Capital adequacy ratio (ICAP)	32.3%	31.2%	30.0%	1.1 pp	2.3 pp
Capital / Total Assets	28.3%	28.0%	26.0%	0.3 pp	2.3 pp
Average Loan (Ps.)	18,001	16,430	17,701	9.6%	1.7%
Employees	18,771	18,300	18,804	2.6%	-0.2%
Service Offices**	430	430	430	0.0%	0.0%
Branches	154	149	152	3.4%	1.3%

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

** Some of the Service offices transformed into Branches. 61 Branches are within a Service Office (same location).

Statement of Financial Position

	1Q26	1Q25	4Q25	% Change 1Q25	% Change 4Q25
Cash and investments in financial instruments	8,336	6,730	9,633	23.9%	-13.5%
Loan portfolio with credit risk stage 1 and 2	60,398	51,376	59,267	17.6%	1.9%
Loan portfolio with credit risk stage 3	3,089	2,080	2,620	48.5%	17.9%
Loan portfolio	63,487	53,456	61,887	18.8%	2.6%
Deferred items	371	449	363	-17.4%	2.2%
Allowance for loan losses	5,780	4,258	5,492	35.7%	5.2%
Loan portfolio, net	58,078	49,647	56,758	17.0%	2.3%
Other accounts receivable, net	1,880	1,927	2,060	-2.4%	-8.7%
Properties, furniture and equipment, net	487	386	494	26.2%	-1.4%
Rights of use assets, properties, furniture and equipment, net	939	698	853	34.5%	10.1%
Asset for deferred income taxes, net	2,588	1,925	2,490	34.4%	3.9%
Other assets	387	476	275	-18.7%	40.7%
Total assets	72,695	61,789	72,563	17.7%	0.2%
Clients' deposits	3,835	2,670	3,545	43.6%	8.2%
OD Deposits	14	14	543	0.0%	-97.4%
Term deposits	2,434	2,209	2,315	10.2%	5.1%
Long term debt issuance	17,207	13,274	18,373	29.6%	-6.3%
Banking and other borrowings	20,989	20,396	21,712	2.9%	-3.3%
Lease liability	995	734	904	35.6%	10.1%
Other liabilities	6,667	5,211	6,273	27.9%	6.3%
Total liabilities	52,141	44,508	53,665	17.1%	-2.8%
Capital stock	947	856	947	10.6%	0.0%
Capital reserves	895	804	895	11.3%	0.0%
Accumulated retained earnings	18,958	15,690	17,302	20.8%	9.6%
Other comprehensive income	(246)	(69)	(246)	N/C	N/C
Total stockholders' equity	20,554	17,281	18,898	18.9%	8.8%
Total liabilities and stockholders' equity	72,695	61,789	72,563	17.7%	0.2%

* Figures expressed in Mexican pesos (millions)

Statement of Comprehensive Income

	1Q26	1Q25	4Q25	% Change 1Q25	% Change 4Q25
Interest income	9,306	8,045	9,518	15.7%	-2.2%
Interest expense	1,404	1,393	1,519	0.8%	-7.6%
Financing expense	848	915	943	-7.3%	-10.1%
Expense of credit origination and leasing	556	478	576	16.3%	-3.5%
Net Interest Income	7,902	6,652	7,999	18.8%	-1.2%
Provisions for loan losses	2,141	1,459	2,182	46.7%	-1.9%
Net interest income after provisions	5,761	5,193	5,817	10.9%	-1.0%
Commissions and fee income	1,024	878	1,092	16.6%	-6.2%
Commissions and fee expense	176	166	181	6.0%	-2.8%
Trading gains (losses)	3	2	0	50.0%	N/C
Other operating income (expense)	(58)	(4)	(94)	N/C	N/C
Operating Expenses	4,139	3,680	4,656	12.5%	-11.1%
Net operating income	2,415	2,223	1,978	8.6%	22.1%
Total income before income tax	2,415	2,223	1,978	8.6%	22.1%
Income tax	759	678	582	11.9%	30.4%
Net income	1,656	1,545	1,396	7.2%	18.6%

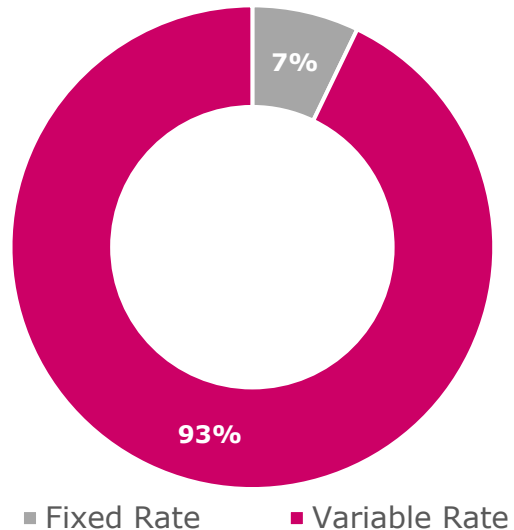
* Figures expressed in Mexican pesos (millions)

Funding structure

Debt profile excluding clients deposits

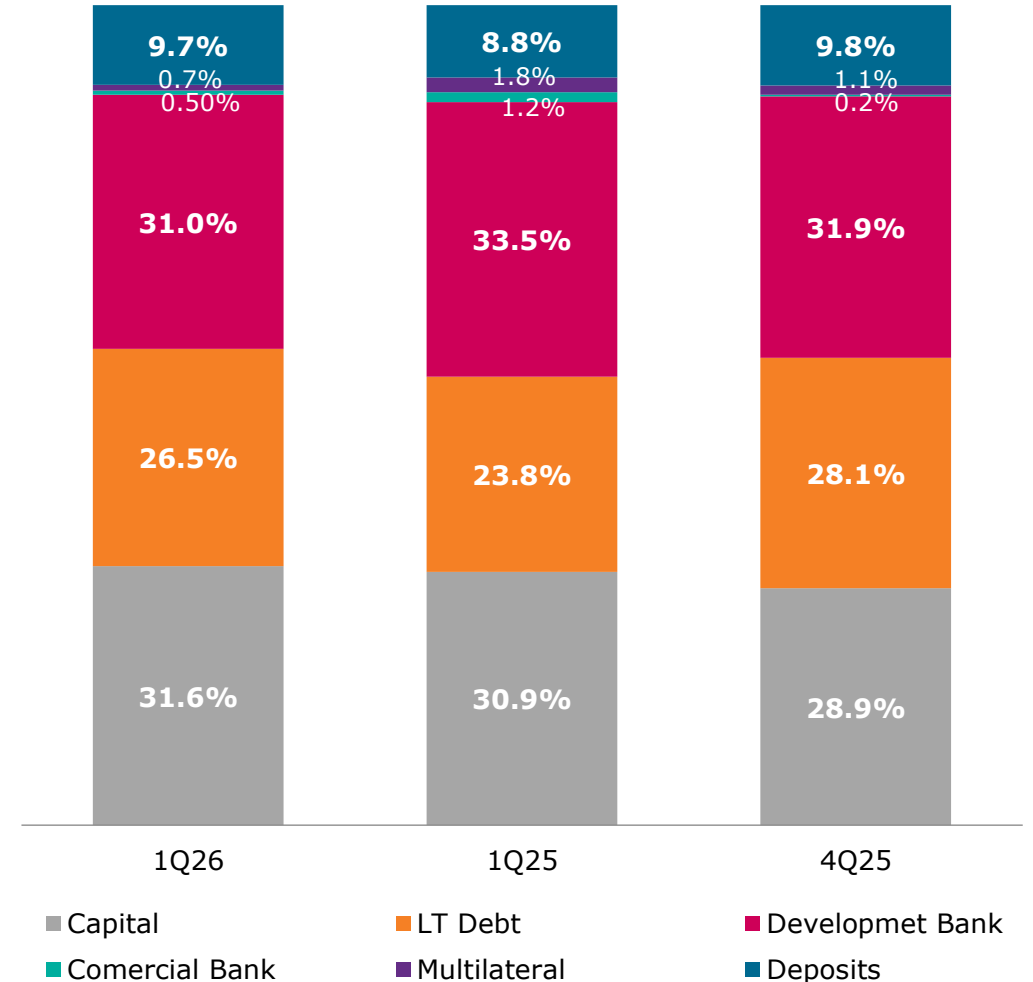
Year	Maturity	%
2026	2,317	6%
2027	9,823	26%
2028	9,559	25%
2029	7,498	20%
2030	5,850	15%
2031	1,000	3%
2032	2,000	5%
Total	38,047	100%

84% of Banco Compartamos liabilities are Long-Term



* Figures expressed in Mexican pesos (millions)

7.5%: Cost of Funds 1Q26





**Financial
Information**
1Q26

Summary

Compartamos Banco (Peru)

	Rating	Perspective
Apoyo & Asociados	A	Positive
Moodys Local PE Clasificadora de Riesgos	A-	Stable
JCR	A	Stable

Summary	1Q26	1Q25	4Q25	% Change 1Q25	% Change 4Q25
Clients	1,053,969	992,642	1,043,905	6.2%	1.0%
Portfolio *	25,309	23,925	25,672	5.8%	-1.4%
Net Income*	436	292	427	49.1%	2.1%
NPLs / Total Portfolio	2.85%	3.74%	3.13%	-0.89 pp	-0.28 pp
ROA	5.8%	4.1%	5.9%	1.7 pp	-0.1 pp
ROE	26.6%	20.7%	26.4%	5.9 pp	0.2 pp
NIM	28.3%	27.6%	30.5%	0.7 pp	-2.2 pp
NIM after provisions	21.5%	19.2%	21.9%	2.3 pp	-0.4 pp
Efficiency Ratio	65.8%	72.3%	66.5%	-6.5 pp	-0.7 pp
Operating Efficiency	15.6%	15.4%	15.9%	0.2 pp	-0.3 pp
Coverage Ratio	262.9%	214.3%	233.6%	48.6 pp	29.3 pp
Capital / Total Assets	21.1%	20.6%	22.2%	0.5 pp	-1.1 pp
Average Loan (Ps.)	24,013	24,102	24,592	-0.4%	-2.4%
Employees	7,095	6,881	7,042	3.1%	0.8%
Service Offices	126	123	126	2.4%	0.0%

Group loans represented **26.1%** of the portfolio, and **67.1%** of the customers served in Peru.

Cost of Funds of **4.8%** for 1Q26

*Peru figures are reported under Mexican GAAP.

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

Statement of Financial Position

	1Q26	1Q25	4Q25	% Change 1Q25	% Change 4Q25
Cash and investments in financial instruments	4,820.7	4,262.1	4,497.7	13.1%	7.2%
Loan portfolio with credit risk stage 1 and 2	24,586.7	23,030.9	24,869.3	6.8%	-1.1%
Loan portfolio with credit risk stage 3	722.5	894.1	802.7	-19.2%	-10.0%
Loan portfolio	25,309.2	23,925.0	25,672.0	5.8%	-1.4%
Deferred items	61.9	39.5	74.3	56.5%	-16.7%
Allowance for loan losses	1,899.6	1,915.8	1,875.2	-0.8%	1.3%
Loan portfolio, net	23,471.5	22,048.7	23,871.2	6.5%	-1.7%
Other accounts receivable, net	375.5	383.3	430.5	-2.0%	-12.8%
Properties, furniture and equipment, net	319.4	311.5	363.1	2.5%	-12.0%
Asset for deferred income taxes, net	452.9	320.9	426.9	41.1%	6.1%
Rights of use assets, properties, furniture and equipment, net	280.8	368.6	324.6	-23.8%	-13.5%
Other assets	445.1	491.4	482.3	-9.4%	-7.7%
Total assets	30,165.9	28,186.5	30,396.4	7.0%	-0.8%
Deposits	18,163.0	16,931.8	17,869.9	7.3%	1.6%
Banking and other borrowings	3,102.3	3,797.3	3,564.0	-18.3%	-13.0%
Creditors on repurchase/resell agreements	0.0	0.0	0.0	N/C	N/C
Lease liability	304.9	391.3	350.0	-22.1%	-12.9%
Other liabilities	2,223.9	1,248.6	1,872.4	78.1%	18.8%
Deferred credits and advance collections	4.8	7.1	5.5	-33.1%	-13.1%
Total liabilities	23,798.9	22,376.1	23,661.8	6.4%	0.6%
Capital stock	4,869.6	4,244.9	4,244.9	14.7%	14.7%
Capital reserves	1,012.4	878.7	878.7	15.2%	15.2%
Other comprehensive income	(222.4)	358.7	136.2	N/C	N/C
Accumulated retained earnings	702.6	320.0	1,469.4	119.5%	-52.2%
Total controlling interest	6,362.3	5,802.4	6,729.3	9.6%	-5.5%
Total non-controlling interest	4.8	8.1	5.3	-41.2%	-9.4%
Total stockholders' equity	6,367.0	5,810.5	6,734.6	9.6%	-5.5%
Total liabilities and stockholders' equity	30,165.9	28,186.5	30,396.4	7.0%	-0.8%

FX (End of period):	PEN-USD	MXN-USD	MXN-PEN
1Q26	3.49	17.93	5.13
1Q25	3.67	20.46	5.58
4Q25	3.36	18.01	5.35

Peru figures are reported under Mexican GAAP

Figures are expressed in Mexican Peso with its corresponding FX

Source: Banco de México and Banco Central de Perú.

Statement of Comprehensive Income

	1Q26	1Q25	4Q25	% Change 1Q25	% Change 4Q25
Interest income	2,431.5	2,242.2	2,485.6	8.4%	-2.2%
Interest expense	349.4	356.5	340.0	-2.0%	2.8%
Financing expense	246.8	288.1	243.8	-14.4%	1.2%
Expense of credit origination and leasing	102.6	68.4	96.2	50.1%	6.7%
Net interest income	2,082.1	1,885.7	2,145.6	10.4%	-3.0%
Provisions for loan losses	505.5	573.4	603.7	-11.8%	-16.3%
Net interest income after provisions	1,576.6	1,312.3	1,541.9	20.1%	2.2%
Commissions and fee income	262.0	231.6	238.6	13.2%	9.8%
Commissions and fee expenses	44.3	27.1	16.5	63.4%	167.7%
Other operating income (expense)	(2.1)	(6.4)	(16.1)	N/C	N/C
Operating expenses	1,178.6	1,092.7	1,162.3	7.9%	1.4%
Net operating income	613.6	417.6	585.5	46.9%	4.8%
Participation in the net result of other entities	0.0	(0.0)	0.0	N/C	N/C
Total income before income tax	613.6	417.6	585.5	46.9%	4.8%
Income tax	177.7	125.3	158.3	41.8%	12.2%
Net income	436.0	292.3	427.2	49.1%	2.1%
Controlling interest	436.9	292.5	428.2	49.4%	2.0%
Non Controlling interest	(0.9)	(0.1)	(1.0)	N/C	-12.4%

FX (Average)	PEN-USD	MXN-USD	MXN-PEN
1Q26	3.39	17.57	5.19
1Q25	3.70	20.43	5.52
4Q25	3.39	18.30	5.41

Peru figures are reported under Mexican GAAP

Figures are expressed in Mexican Peso with its corresponding FX

Source: Banco de México and Banco Central of Perú



**Financial
Information**
1Q26

Summary

ConCrédito

- Fin Útil, S.A. de C.V. SOFOM, E.R.
- Fincrementar, S.A. de C.V.
- Comfu, S.A. de C.V.
- Talento ConCrédito, S.A. de C.V.

ConCrédito	1Q26	1Q25	4Q25	% Change 1Q25	% Change 4Q25
Entrepreneurs (Clients)	83,750	81,843	85,504	2.3%	-2.1%
Final users	1,026,210	934,569	1,042,767	9.8%	-1.6%
Portfolio *	6,066	5,315	6,041	14.1%	0.4%
Accounts receivable Credienda	1,035	740	998	39.9%	3.7%
Net Income*	257	256	-72	0.3%	N/C
NPLs / Total Portfolio	1.81%	1.60%	2.68%	0.21 pp	-0.87 pp
ROA	10.7%	10.5%	-3.1%	0.2 pp	13.80 pp
ROE	23.2%	22.3%	-6.7%	0.9 pp	29.9 pp
NIM	44.84%	40.3%	40.5%	4.5 pp	4.3 pp
NIM after provisions	23.3%	20.4%	12.1%	2.9 pp	11.2 pp
Efficiency Ratio	58.4%	55.6%	55.3%	2.8 pp	3.1 pp
Capital / Total Assets	46.6%	46.5%	45.4%	0.1 pp	1.2 pp
Write - offs *	474	379	397	25.1%	19.4%
Coverage Ratio	417.3%	559.9%	364.3%	-142.6 pp	53.0 pp
Average Loan per Client	72,435	64,943	70,649	11.5%	2.5%
Employees	2,162	1,998	2,149	8.2%	0.6%

16 years of experience in granting credits.

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

* Figures expressed in Mexican pesos (millions)

Statement of Financial Position

	1Q26	1Q25	4Q25	% Change 1Q25	% Change 4Q25
Cash and investments in financial instruments	1,687.4	1,865.6	1,251.1	-9.6%	34.9%
Derivatives	0.1	0.9	0.0	-93.6%	52.6%
Loan portfolio with credit risk stage 1 and 2	5,956.3	5,230.1	5,879.1	13.9%	1.3%
Loan portfolio with credit risk stage 3	110.1	85.0	161.7	29.4%	-31.9%
Loan portfolio	6,066.4	5,315.2	6,040.7	14.1%	0.4%
Deferred items	0.0	4.5	0.0	N/C	N/C
Allowance for loan losses	459.2	476.2	588.9	-3.6%	-22.0%
Loan portfolio, net	5,607.2	4,843.5	5,451.9	15.8%	2.8%
Other accounts receivable, net	1,697.8	2,437.9	2,013.7	-30.4%	-15.7%
Properties, furniture and equipment, net	151.4	76.5	156.9	97.9%	-3.5%
Rights of use assets, properties, furniture and equipment, net	11.1	31.0	10.7	-64.2%	3.6%
Asset for deferred income taxes, net	556.1	610.5	466.9	-8.9%	19.1%
Other assets	78.4	289.4	113.8	-72.9%	-31.1%
Total assets	9,789.3	10,155.2	9,465.0	-3.6%	3.4%
Securitization transactions	1,300.0	1,277.7	1,300.0	1.7%	0.0%
Banking and other borrowings	2,667.1	1,551.0	2,270.0	72.0%	17.5%
Lease liability	138.9	86.5	139.8	60.6%	-0.7%
Other accounts payable	1,110.7	2,497.1	1,460.8	-55.5%	-24.0%
Other liabilities	14.0	7.6	12.5	85.4%	12.2%
Financial instruments qualify as a liability	(15.9)	(5.7)	(22.1)	N/C	N/C
Employee benefits liabilities	15.2	21.6	4.3	-29.8%	256.5%
Total liabilities	5,230.1	5,435.8	5,165.3	-3.8%	1.3%
Capital stock	3,424.4	3,239.2	3,424.4	5.7%	0.0%
Premium on sale of stock	6.7	6.7	6.7	0.0%	0.0%
Capital reserves	68.5	53.1	65.7	29.0%	4.2%
Accumulated retained earnings	1,059.7	1,420.5	802.8	-25.4%	32.0%
Total stockholders' equity	4,559.2	4,719.4	4,299.7	-3.4%	6.0%
Total liabilities and stockholders' equity	9,789.3	10,155.2	9,465.0	-3.6%	3.4%

* Figures expressed in Mexican pesos (millions)

Statement of Comprehensive Income

	1Q26	1Q25	4Q25	% Change 1Q25	% Change 4Q25
Interest income	944.4	858.6	933.4	10.0%	1.2%
Interest expense	116.4	120.9	217.2	-3.8%	-46.4%
Financing expense	110.3	113.7	215.9	-2.9%	-48.9%
Expense of credit origination and leasing	6.0	7.3	1.3	-17.0%	N/C
Net interest income	828.1	737.6	716.3	12.3%	15.6%
Provisions for loan losses	397.3	364.0	502.6	9.1%	-21.0%
Net interest income after provisions	430.8	373.6	213.7	15.3%	101.6%
Commissions and fee income	0	0	0	N/C	N/C
Commissions and fee expenses	18.3	15.4	16.5	18.8%	10.6%
Other operating income (expense)	457.5	464.7	579.9	-1.6%	-21.1%
Operating expenses	508.4	457.4	429.4	11.1%	18.4%
Total income before income tax	361.6	365.5	347.7	-1.1%	4.0%
Income tax	105.0	109.8	420.0	-4.4%	-75.0%
Net income	256.6	255.7	(72.2)	0.3%	N/C

* Figures expressed in Mexican pesos (millions)

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