

## GENTERA ANNOUNCES THE DECISION MADE BY FITCH RATINGS

**Mexico City, Mexico, November 6, 2018 – GENTERA, S.A.B. de C.V., (“GENTERA”) (BMV: GENTERA\*)** informs that Banco Compartamos S.A. I.B.M., main subsidiary GENTERA, that the rating agency Fitch Ratings ("FITCH") changed the outlook of the viability rating, of counterparty risk 'IDRs' (Issuer Default Ratings) in long-term Global Scale from Stable to Negative; this after carrying out a review of the portfolio of selected Mexican financial institutions (FIs), after the change of perspective from the sovereign rating of Mexico to Negative from Stable on October 31, 2018.

The main action taken by Fitch was the change in the Rating Outlook on the Long-Term IDRs, revised to Negative from Stable.

- Long-term foreign and local currency IDRs at 'BBB', Outlook revised to Stable from Negative;
- Short-term foreign and local currency IDRs at 'F2';
- Viability Rating at 'bbb';
- Support Rating at '5';
- Support Rating Floor at 'NF'.

According to the press report issued earlier today, Fitch stated:

"...The portfolio review includes Mexican FIs with Issuer Default Ratings (IDRs), Viability Ratings (VRs) or Insurer's Financial Strength Ratings (IFS ratings) that are at the same, above or one notch below the sovereign level. Fitch believes these ratings are more sensitive to a potential sovereign downgrade or any deterioration of the operating environment over the near term. Most of these entities' IDRs have been affirmed and the Rating Outlooks revised to Negative from Stable, except for a few particular cases further described below. A full list of rating actions follows at the end of this commentary...."

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### 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 shares 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.

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