



GENTERA 

Corporate Presentation

2Q23



GENTERA



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

Index

1. About Genera

- History
- Sense of Purpose
- Social Impact
- Corporate Governance
- Corporate structure
- Highlights 2Q23
- Products and potential market
- ConCrédito
- Yastás
- Aterna

04

2. Growth & profitability

- Summary Genera
- Portfolio and NPL's
- NIM (%) after provisions
- ROAA and ROEE

23

3. Financial information

- Genera
- Compartamos Banco (Mexico)
- Compartamos Financiera (Peru)
- ConCrédito

29

4. Contacts

46



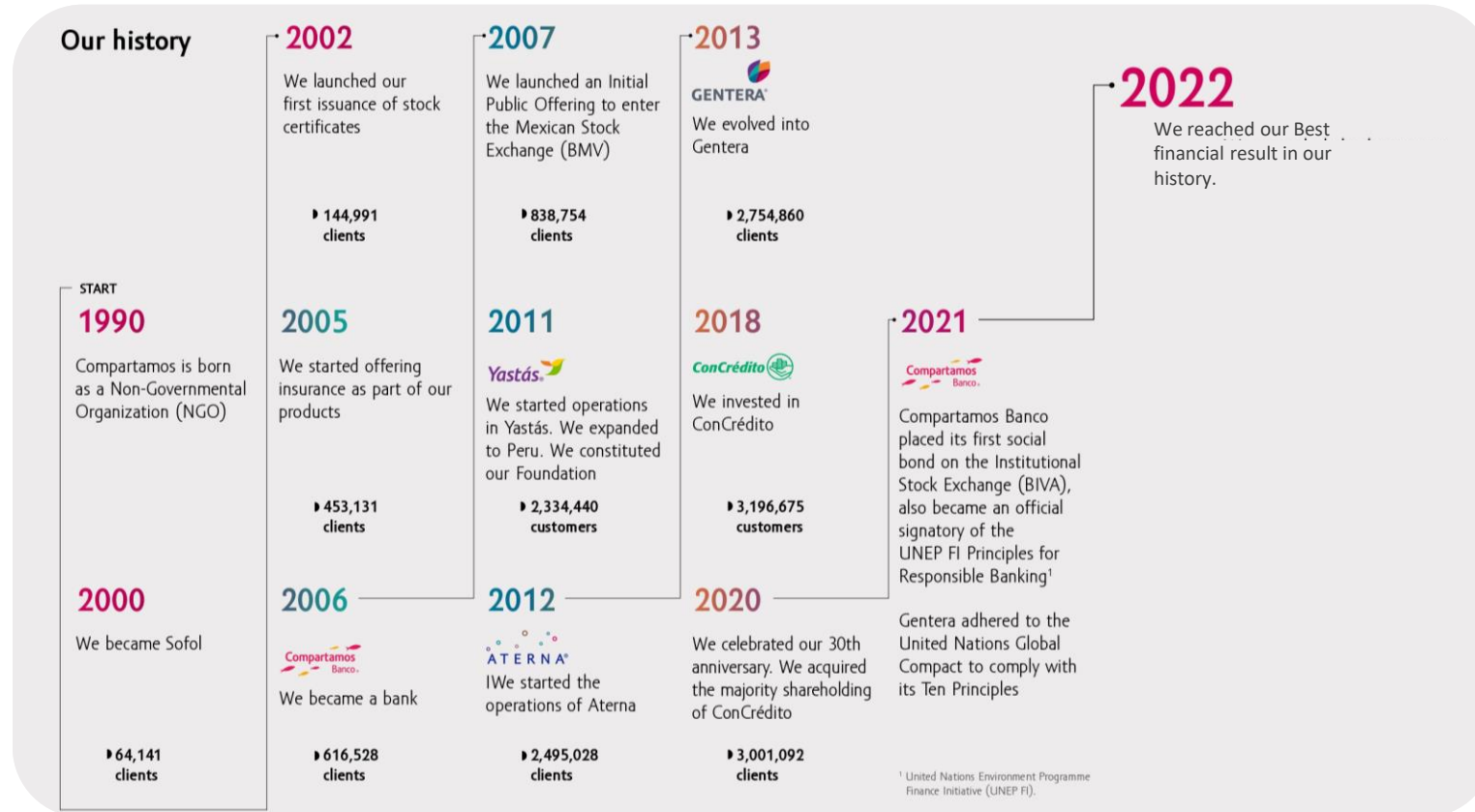


About Gentera



Our history, more than 32 years of evolution

2Q23* ———→ +4.55 million users of financial services



*~3.81 million Clients from Credit, Savings, and Insurance Products, and additionally ConCrédito's Entrepreneurs served 746 thousand final users.

More than 32 years together fulfilling dreams

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



Social value:

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



Human value:

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



Economic value:

We build innovative, efficient and profitable business models.

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

Our Values



Generating Social Impact in more than 32 years of history

- Three decades **servicing three generations**, mostly women of popular segments with a human sense.
- We have been the gateway for more than **13 million** people to the financial system.
- More than 100,000 people have joined our purpose, today we are more than **24,100 employees**.
- We serve more than **4.55 million** people in different geographies.
- We have the **Sustainability Operating Committee**, which guides our management considering **environmental, social and governance** (ESG) aspects.
- **Banco Compartamos** has issued three social bonds, two of them in 2021 (COMPART 21S / 21S-2), and one in 2022 (COMPART 22S).



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:

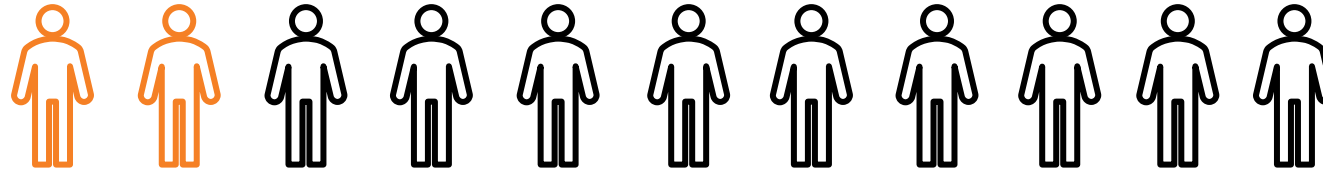


PRINCIPLES FOR
RESPONSIBLE
BANKING

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

Best practices in Corporate Governance

11 members on the Board of Directors



2

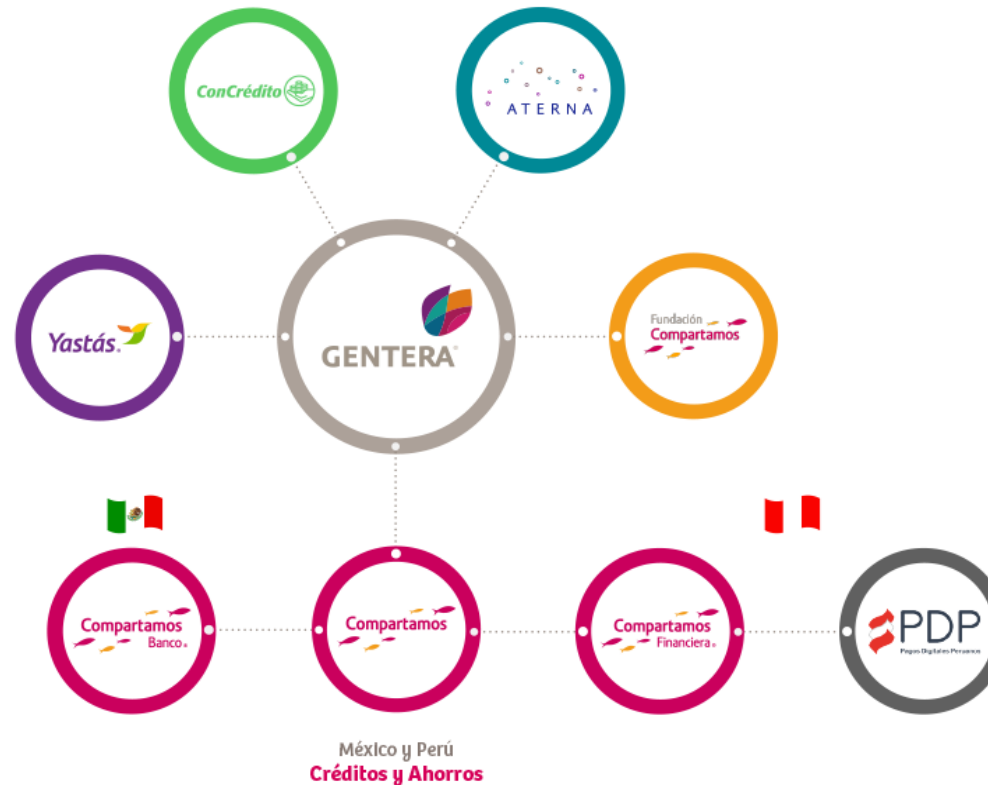
Independent Directors are Women

Codes

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

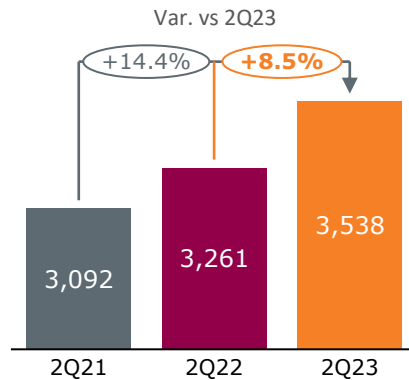
Code of Ethics and Conduct of utmost importance for Genera, which applies to counselors, collaborators, suppliers and civil society organizations

Corporate structure with the purpose of serving more clients

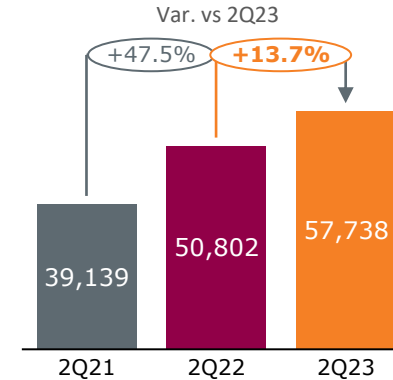


- **Compartamos (Mexico-Peru):** Leader in financial solutions for the sub-served segment.
- **Yastás (Mexico):** Correspondent network manager.
- **Aterna (Mexico-Peru):** Leading agent in microinsurance.
- **Fundación Compartamos:** It seeks to generate social value in the communities where it operates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

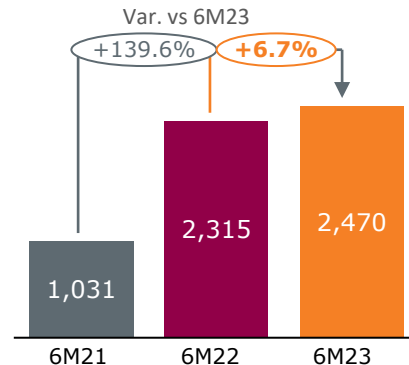
Highlights 2Q23



In **2Q23** GENTERA served more than **4.55 million people**, ~3.53 million credit clients, **+8.5% more** than those registered in 2Q22.



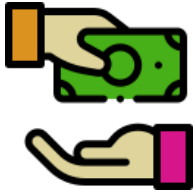
Total Loan Portfolio reached **Ps. 57,738 million**, a **+13.7% growth** compared to Ps. 50,802 million in 2Q22, explained by the **solid dynamics seen in GENTERA's financial subsidiaries** which grew in a solid manner in its annual comparison.



Net income for 6M23 was **Ps. 2,470 million**, a **+6.7%** increase compared to 6M22. Gentera attained **attained its largest net income for a semester in its 32 years' history**.

- **Total Loan Portfolio** in 2Q23 concluded at an **all-time high** of Ps. 57,738 million, setting a new record.
- **Controlling Company** participation reported a **net income** of Ps. 1,071 million. **EPS** in 2Q23 stood at ~\$0.68.
- **Loan Portfolio with credit risk stage 3** for 2Q23 stood at **3.21%**.
- **Cost of Risk** for 2Q23 stood at **10.2%**.

Highlights 2Q23



More than **\$48,000 million pesos** were disbursed in 2Q23.

Solid Capital Position

- Genera, Capital / Total Assets **33.3%**.
- Banco Compartamos reached an ICAP at **35.6%**.
- Compartamos Financiera, Solvency Ratio **19.5%**.
- ConCrédito, Capital / Total Assets **58.0%**.



In México, **Banco Compartamos**, reached a microcredit loan portfolio at **\$35,690 million pesos**, a **+19.1%** compared to 2Q22.



In **Peru**, the total loan portfolio reached **\$18,246 million pesos**, increasing **+5.1%** compared to 2Q22. In local currency loan portfolio grew **+17.2%** in its annual comparison.



Red Yastás at the end of 2Q23, registered 6.4 million operations. And had a network of 6,913 affiliates.



Aterna ended 2Q23 with more than **10.1 million** active insurance policies throughout its operations in Mexico and Peru, **+12.0%** growth compared to 2Q22.

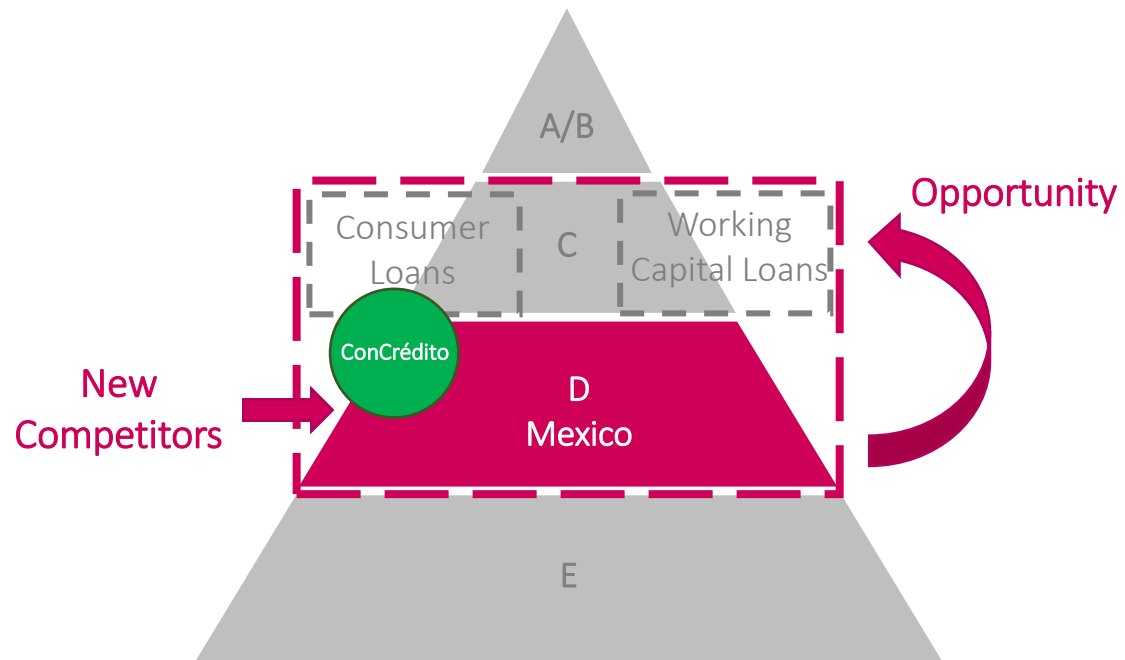


ConCrédito Loan Portfolio reached \$3,802 million, **+9.9%** increase compared to 2Q22. **CrediTienda** Portfolio reached \$477 million, **+21.3%** growth compared to 2Q22.

Potential market for working capital loans

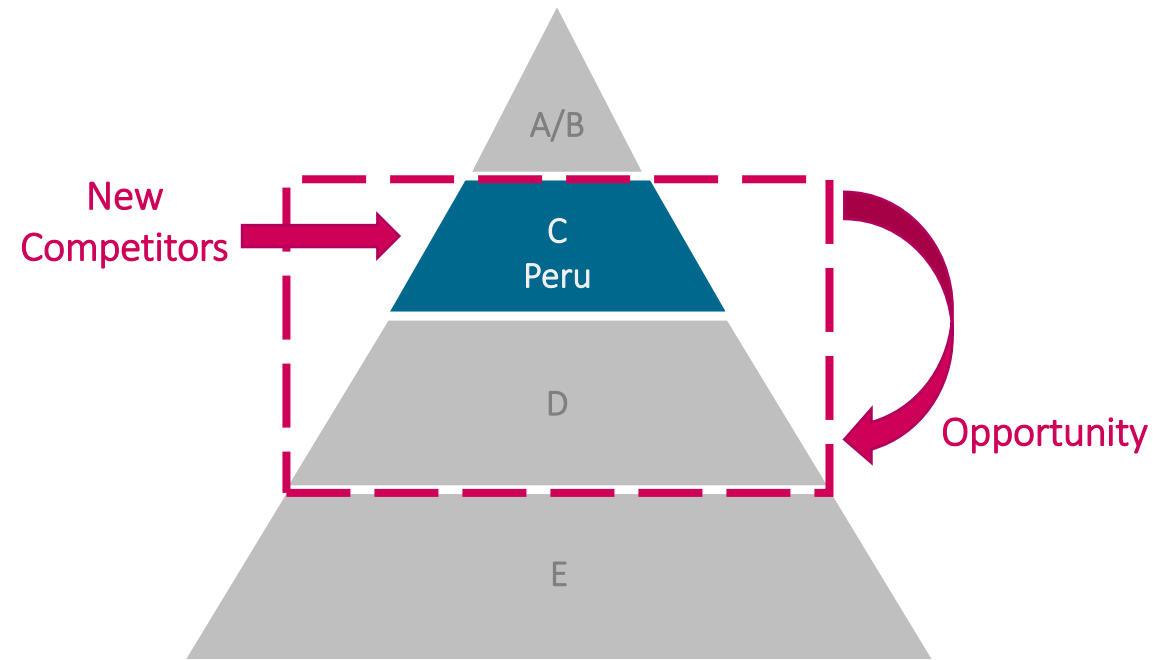
Mexico

Banco Compartamos - ConCrédito



Peru

Compartamos Financiera



Principal loans in Mexico

CM Crédito Mujer	
General Characteristics:	
<ul style="list-style-type: none"> • Group loan for working capital purposes. • Groups of 10 to 50 women. • Group guarantee. • Payment frequency: weekly and bi-weekly. 	
Loan size	Ps. 5,000 Ps. 89,000
Average Ticket	Ps. 10,557
Term	4 to 6 months
Contribution to loan portfolio	45.0%
Contribution to number of clients	57.1%

CCR Crédito Comerciante	
General Characteristics:	
<ul style="list-style-type: none"> • Group loan for working capital purposes. • Group of 5 to 20 members (men and women). • Group guarantee. • Payment frequency: weekly and bi-weekly. 	
Loan size	Ps. 5,000 Ps. 89,000
Average Ticket	Ps. 8,172
Term	3 to 7 months
Contribution to loan portfolio	14.0%
Contribution to number of clients	23.0%

CI Crédito Individual	
General Characteristics:	
<ul style="list-style-type: none"> • Working capital loan. Fixed assets and investments. • Mainly in urban areas. • Personal guarantee. • Have a salaried. 	
Loan size	Up to Ps.200,000
Average Ticket	Ps. 37,193
Term	Up to 24 months
Contribution to loan portfolio	17.8%
Contribution to number of clients	6.4%

Group Loans*

*Group loans are evolving into one product, Fusión Grupal (C.Grupal).

Source: Compartamos Banco

Other loans in Mexico

Improvement loans for CM, CCR and CI	
General Characteristics:	
<ul style="list-style-type: none"> Personal credit to maintain or improve the client's house or business. To clients with credit history of 5 cycles in Crédito Mujer(CM), Crédito Comerciante (CCR) or Individual. Personal guarantee. 	
Loan size	Ps. 8,000 Ps. 50,000
Average Ticket	CM: Ps. 1,849 CCR: Ps. 5,707 CI: Ps. 42,948
Term	6 to 24 months
Contribution to loan portfolio	CM: 0.01% CCR: 0.01% CI: 0.01%

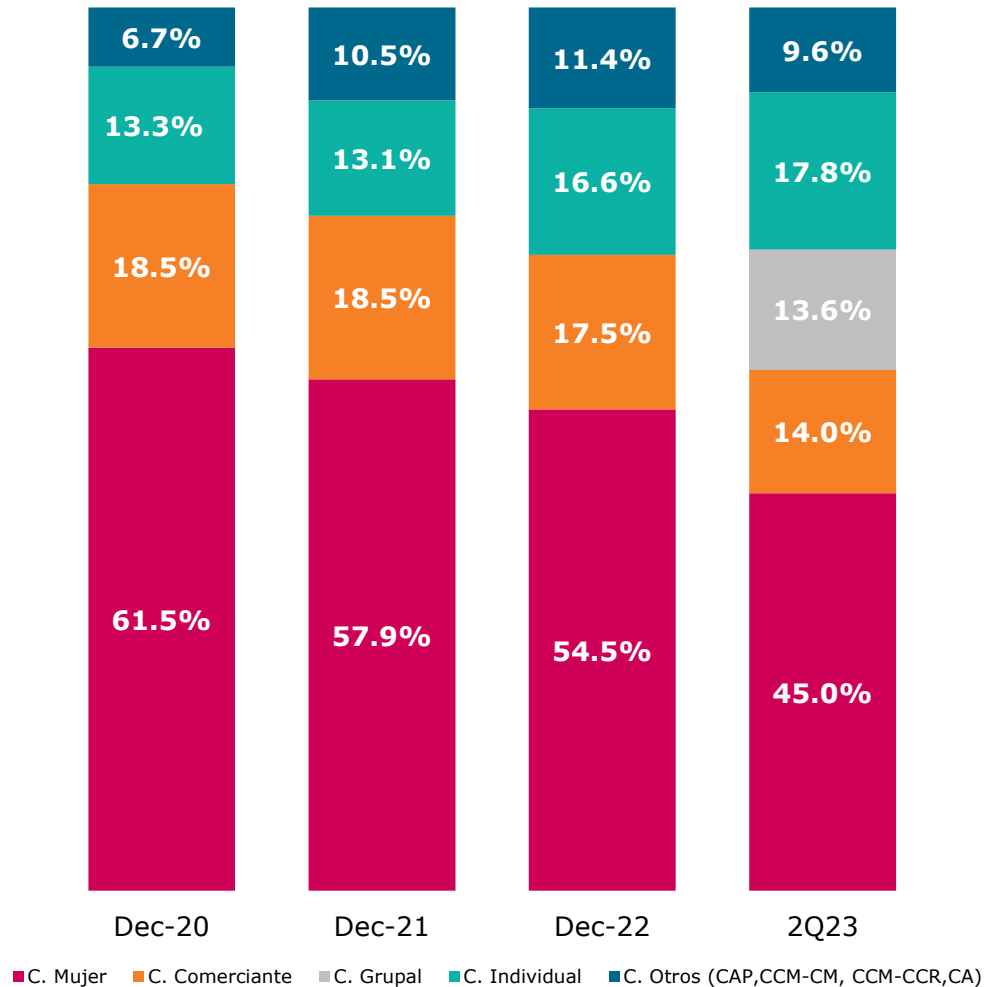
Additional loans for CCR	
General Characteristics:	
<ul style="list-style-type: none"> Working capital loan Second loan offered simultaneously to CM and CCR clients. Clients must have completed 3 cycles under CM or 2 cycles under CCR. 	
Loan size	Ps. 4,000 Ps. 7,000
Average Ticket	Ps. 1,442
Term	4 to 5 months
Contribution to loan portfolio	0.01%

Additional Plus for CM, CCR and CI	
General Characteristics:	
<ul style="list-style-type: none"> Personal credit that allows clients to cover needs in their business, home, contingencies or others. Second loan offered simultaneously to CM, CCR and CI clients. 	
Loan size	Ps. 7,000 Ps.70,000
Average Ticket	Ps. 5,583
Term	3 to 18 months
Contribution to loan portfolio	9.6%

Evolution of loans methodologies

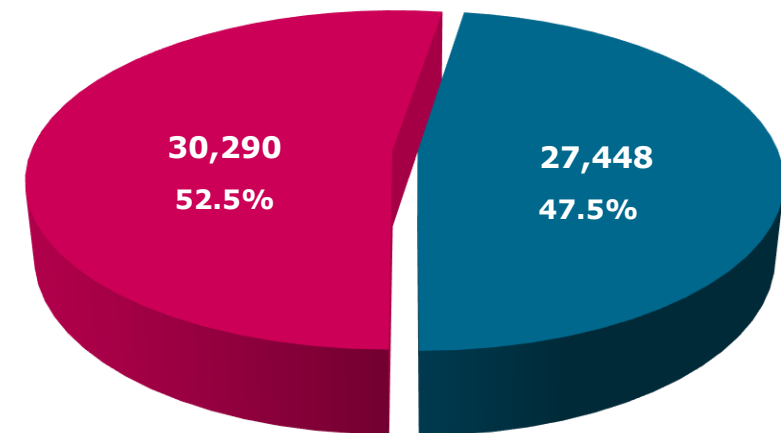
(2020-2Q23)

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



Genera Portfolio Distribution

Mexico and Peru

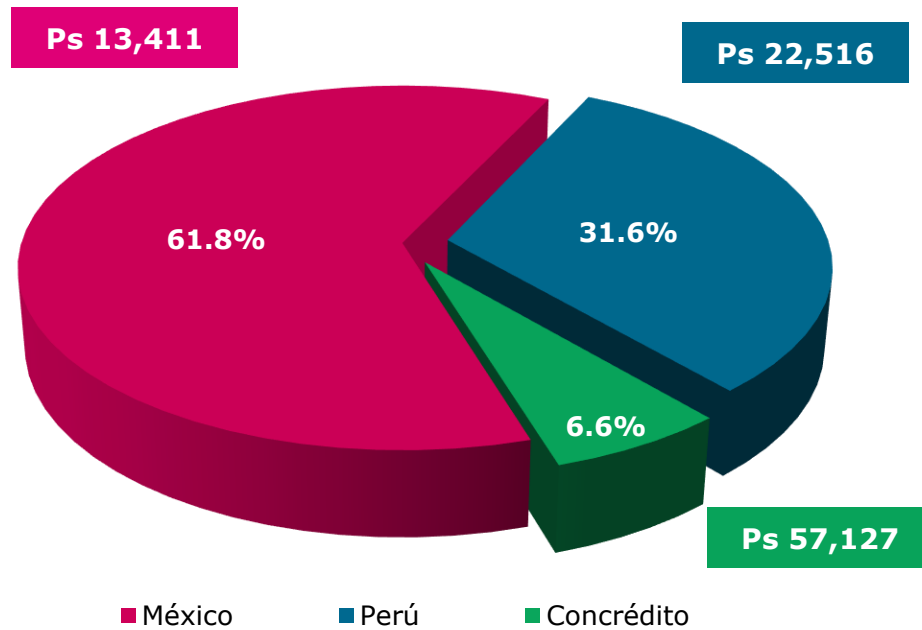


■ Group Methodology ■ Individual Methodology

Around 90% of our clients are women

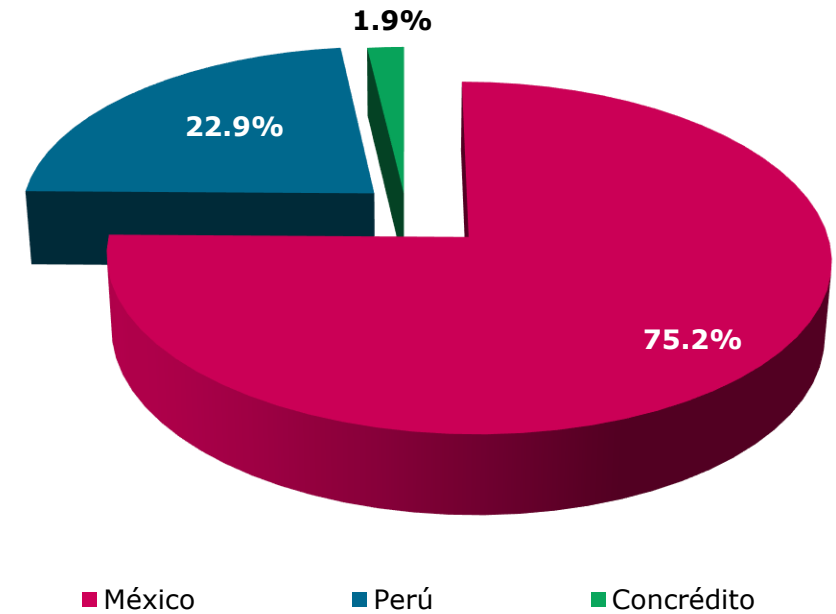
Distribution per subsidiary

% Total loan portfolio and average ticket



Credit Clients per subsidiary

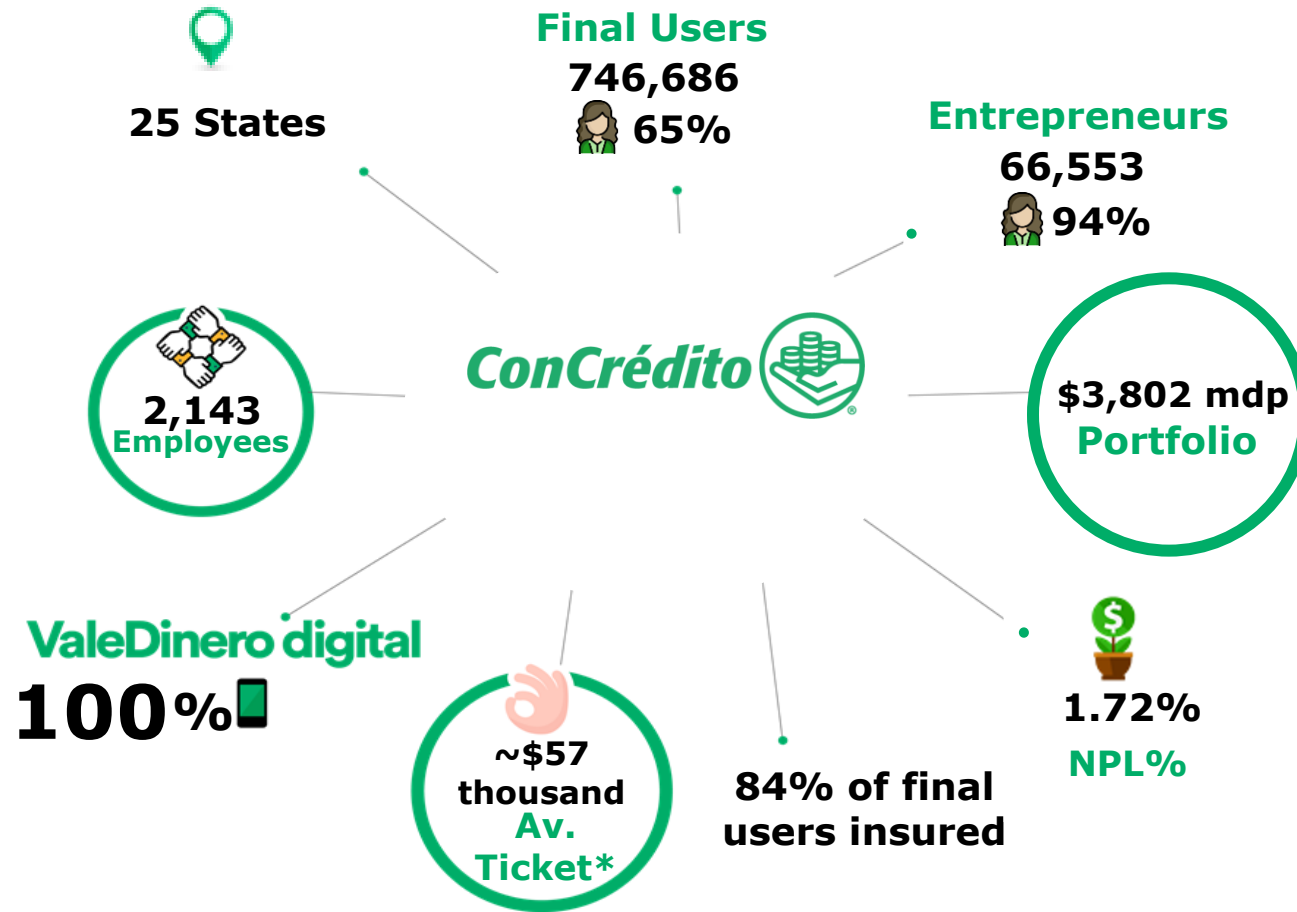
3,538,072 Credit Clients



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 **66 thousand Entrepreneurs** a **14.7% growth** compared to 2Q22 .

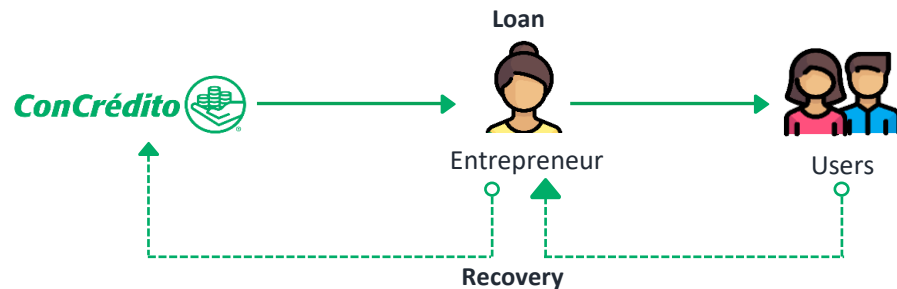
*Average Ticket. Figures are expressed in Mexican Pesos (million)

ConCrédito - Products

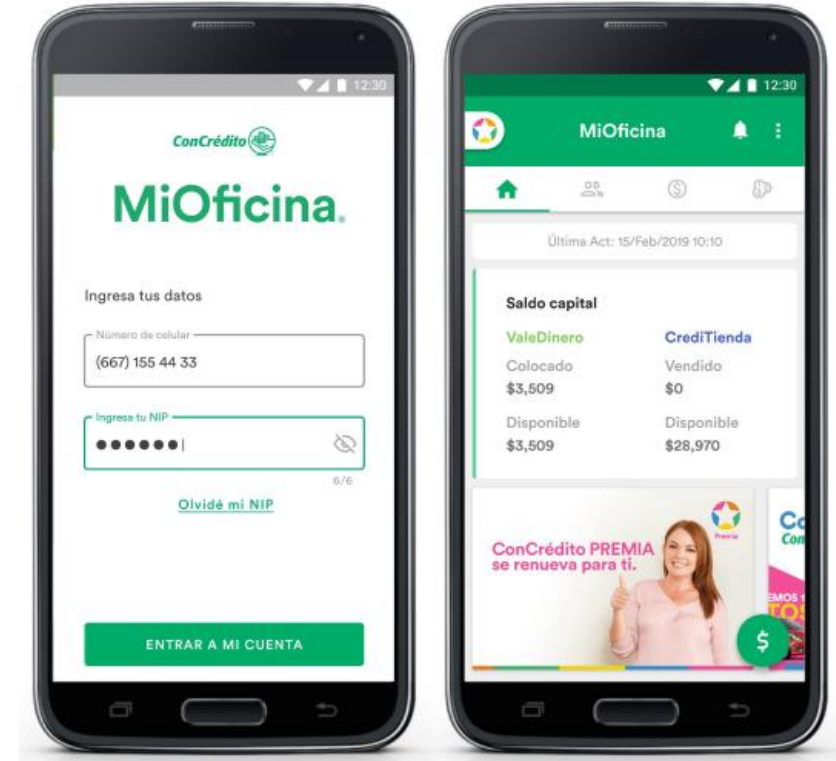
ValeDinero

(Main line of business)

- **Maturity:** 6 to 16 biweeks
- **Loan Size:** Ps. 2,000 to Ps. 10,000
- **Final Users Per Entrepreneur:** ~10
- **Av. Ticket Entrepreneurs:** Ps. 57,127*
- **Av. Ticket Final Users:** ~Ps. 4,458



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



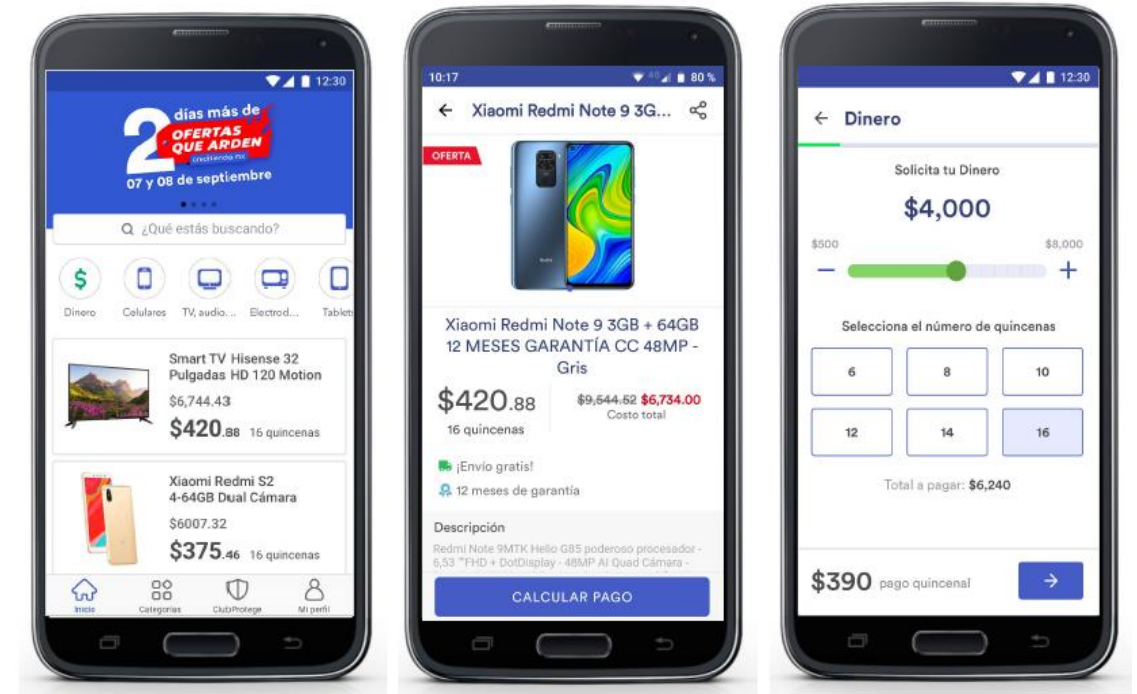
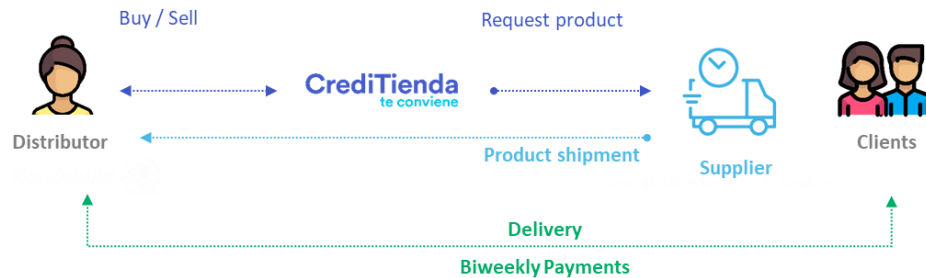
The Entrepreneur receives a credit line from ConCrédito to distribute microcredits to authorized final users, and is responsible of the collection process, obtaining a bonus on this.

ConCrédito - Products

CrediTienda

(Offer products on credit through the CrediTienda app)

- **Started Operations:** 2018
- **Maturity:** 6 to 16 biweeks
- **Apps Users:** 963,097
- **Product Offer:** +28,000
- **Portfolio:** Ps. 477 million*
- **Portfolio change vs 2Q22:** 21.3%



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)

+2,000
Payment Categories

32 Mexican States

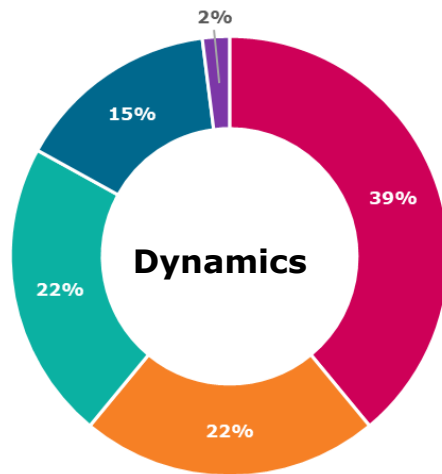
6,913
Affiliates



Operations 2Q23
6.4 millions
3.4 millions of financial transactions.

Alliance with Banorte and HSBC.

\$29.8 mdp
Net Income 2Q23



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

At the end of 2Q23, YASTAS registered **3.4 million of Financial Operations**, **+10.5% more** compared to 2Q22.

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

Yastás	2Q23	2Q22	1Q23	% Change 2Q22	% Change 1Q23	6M23	6M22	% Change 6M22
Affiliates	6,913	6,713	6,917	3.0%	-0.1%	6,913	6,713	3.0%
Operations	6,374,524	6,585,372	6,364,754	-3.2%	0.2%	12,739,278	13,148,415	-3.1%
Financial Operations	3,417,716	3,092,144	3,281,836	10.5%	4.1%	6,699,552	6,103,202	9.8%
ROE	17.8%	10.5%	4.9%	7.3 pp	12.9 pp	11.4%	11.4%	0.0 pp
ROA	9.8%	6.5%	2.7%	3.3 pp	7.1 pp	6.3%	7.2%	-0.9 pp
Net Income	29.8	16.7	8.0	78.4%	273.8%	37.8	35.7	5.8%

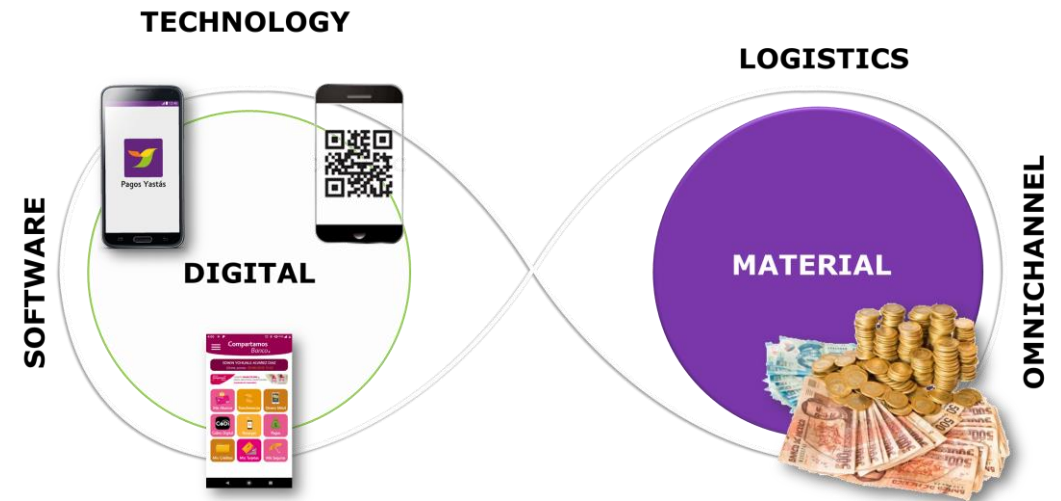
Affiliates distribution:



61% Grocery Stores



39% Hardware Stores, Stationery Stores, Cybercafe, Others.



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

* Net Income expressed in Mexican pesos (millions)

Aterna

(microinsurance broker)

Products:



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



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



Theft Insurance: Aterna protects clients against violent money theft.

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

2Q23



Placed Policies

- 2Q23 – 12.5 million
- 6M23 – 24.4 million



Coverage

Mexico and Peru



Net Income 2Q23

\$60.0 million pesos

In the 2Q23 ATERNA placed **24.4 million insurance policies, +21% more** than in the same comparable period of year 2022..



GENTERA 

**Growth and
profitability**

Summary

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

Summary	2Q23	2Q22	1Q23	% Change 2Q22	% Change 1Q23	6M23	6M22	% Change 6M22
Clients ¹⁾	3,809,388	3,526,002	3,734,005	8.0%	2.0%	3,809,388	3,526,002	8.0%
Credits Clients	3,538,072	3,261,383	3,459,302	8.5%	2.3%	3,538,072	3,261,383	8.5%
Portfolio*	57,738	50,802	54,318	13.7%	6.3%	57,738	50,802	13.7%
Net Income*	1,144	1,310	1,326	-12.7%	-13.7%	2,470	2,315	6.7%
NPLs / Total Portfolio	3.21%	2.52%	3.60%	0.69 pp	-0.39 pp	3.21%	2.52%	0.69 pp
ROA	6.1%	7.2%	7.1%	-1.1 pp	-1.0 pp	6.6%	6.4%	0.2 pp
ROE	17.6%	20.4%	20.4%	-2.8 pp	-2.8 pp	19.1%	18.2%	0.9 pp
ROE Controlling	17.8%	22.0%	21.3%	-4.2 pp	-3.5 pp	19.6%	20.1%	-0.5 pp
NIM	40.8%	39.7%	39.9%	1.1 pp	0.9 pp	40.1%	39.8%	0.3 pp
NIM after provisions	31.8%	32.1%	30.9%	-0.3 pp	0.9 pp	31.2%	32.1%	-0.9 pp
Efficiency Ratio	71.6%	67.4%	68.2%	4.2 pp	3.4 pp	69.9%	68.9%	1.0 pp
Operating Efficiency	22.1%	20.3%	21.5%	1.8 pp	0.6 pp	21.7%	20.4%	1.3 pp
Capital / Total Assets	33.3%	36.0%	35.9%	-2.7 pp	-2.6 pp	33.3%	36.0%	-2.7 pp
Average Loan per Client	16,319	15,577	15,702	4.8%	3.9%	16,319	15,577	4.8%
Employees	24,176	20,330	22,846	18.9%	5.8%	24,176	20,330	18.9%
Service Offices**	537	534	537	0.6%	0.0%	537	534	0.6%
Branches	142	142	142	0.0%	0.0%	142	142	0.0%

1) In 2Q23 GENTERA served more than 4.55 million people. ~3.81 million Clients from Credit, Savings, and Insurance Products, and additionally ConCrédito's Entrepreneurs served 746 thousand final users.

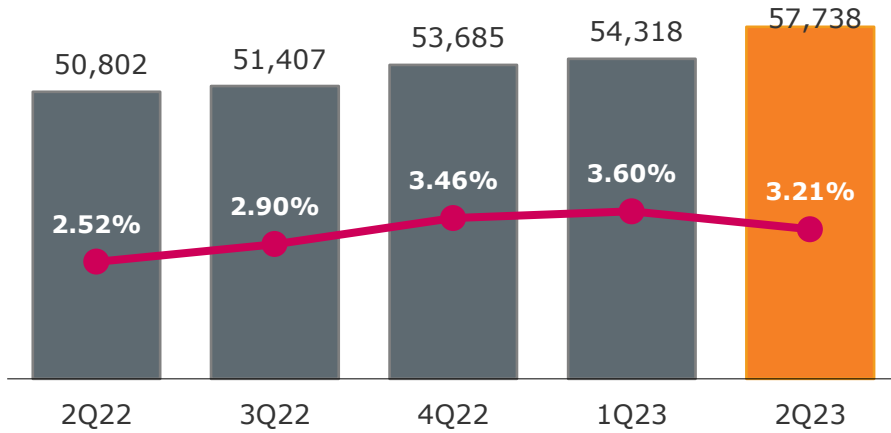
In this table, employees in Banco Compartamos include employees from ATERNA and YASTAS.

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

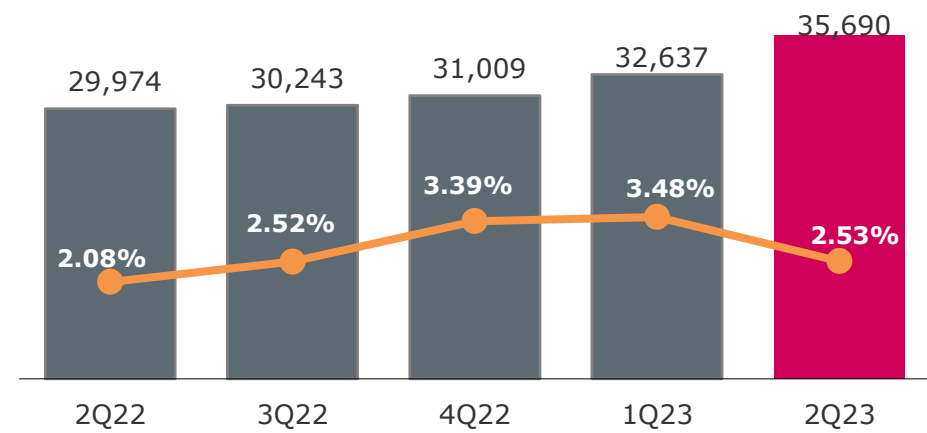
** Branches are inside a Service Office (same location).

Total Portfolio – NPL %

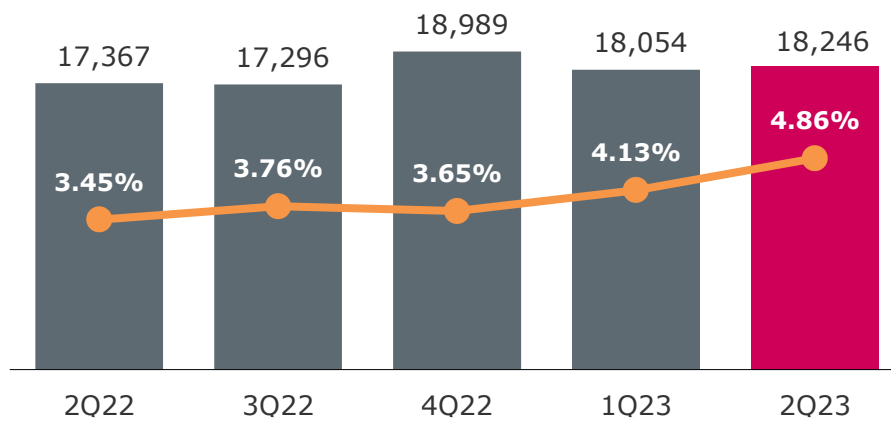
Genera



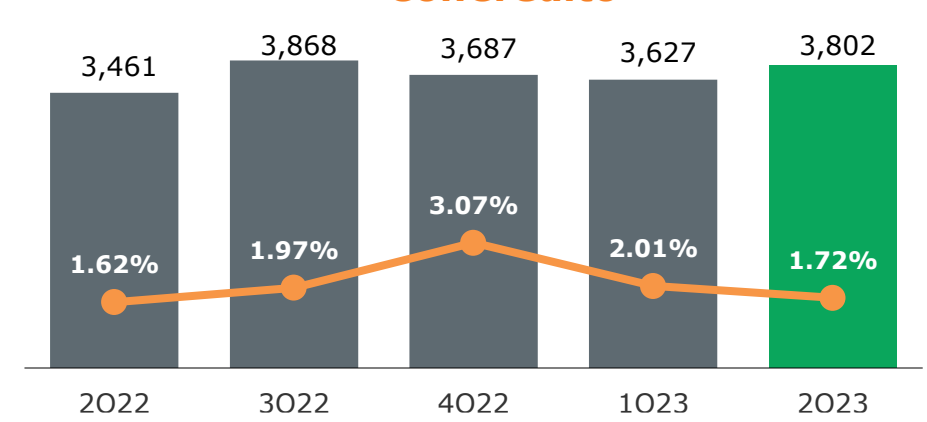
Mexico – Banco Compartamos



Peru



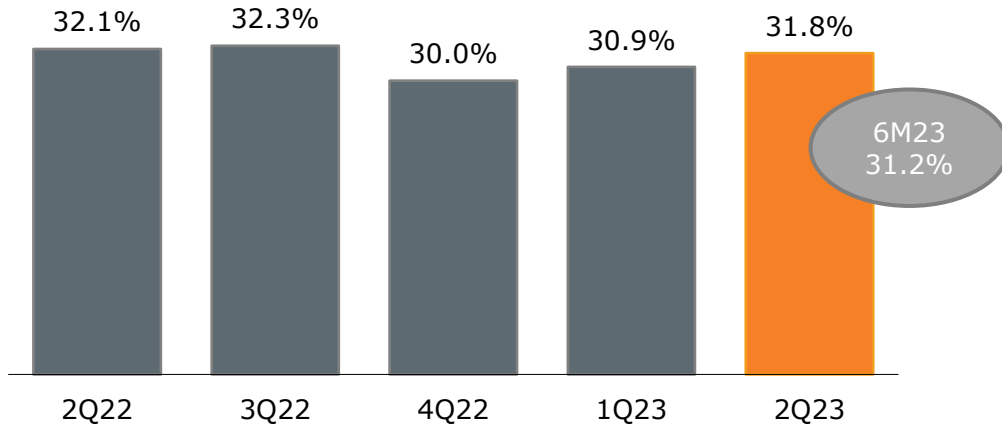
ConCrédito



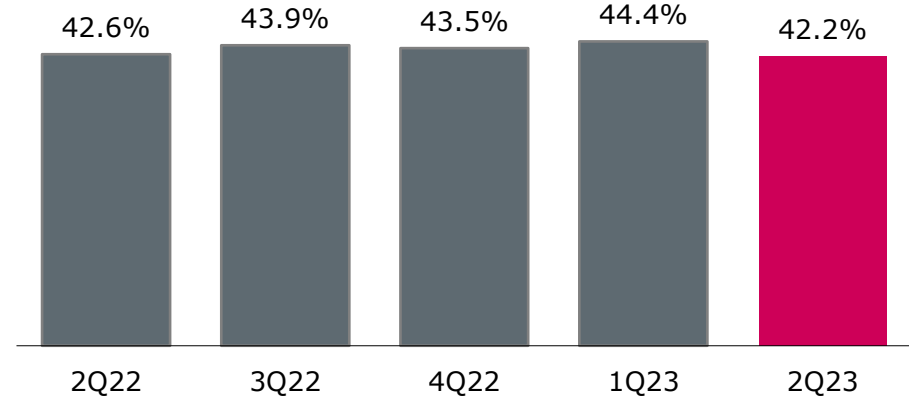
The **Loan Portfolio** in 2Q23 **concluded at an all-time high** of Ps. 57,738 million, **setting a new record.**

NIM (%) after provisions

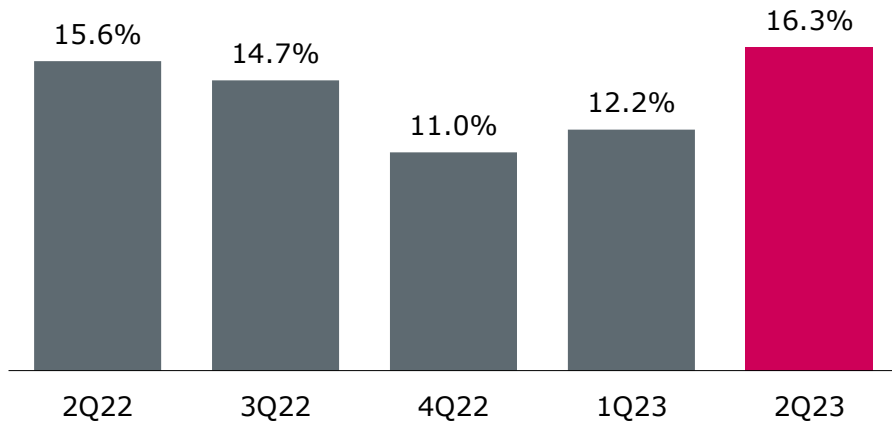
Genera



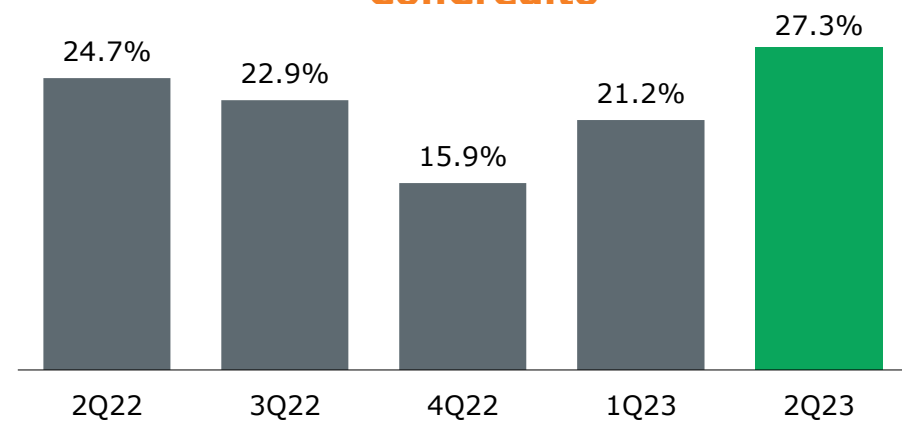
Mexico – Banco Compartamos



Peru



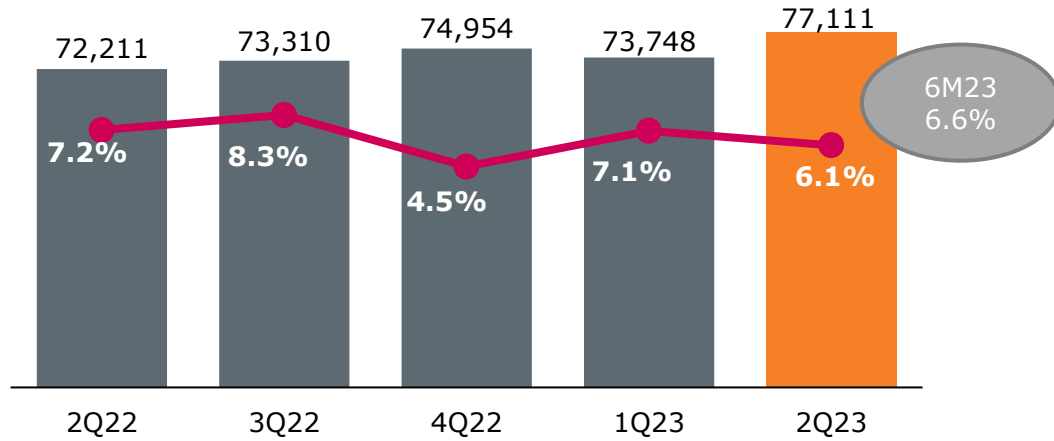
ConCrédito



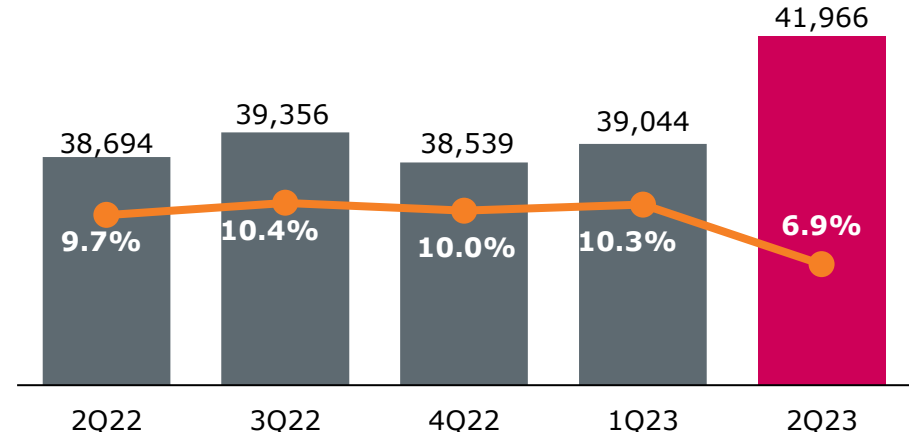
NIM after provisions stood at **31.8%** in 2Q23, an **improvement** compared to 1Q23.

Equity - ROAA

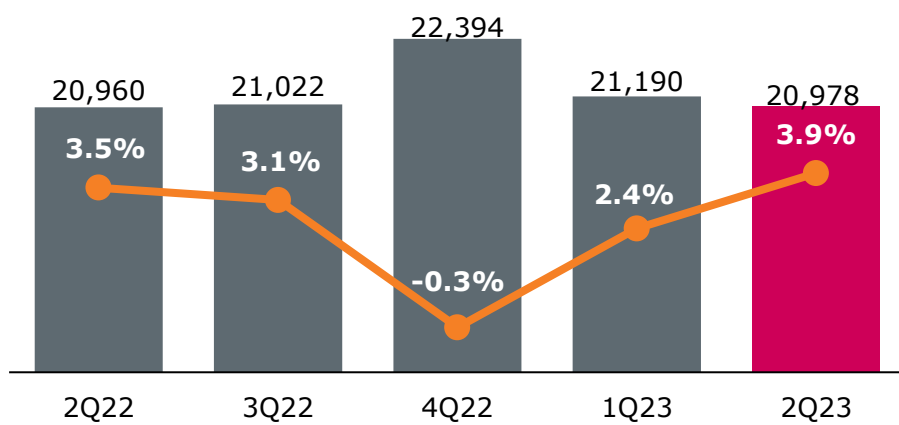
Genera



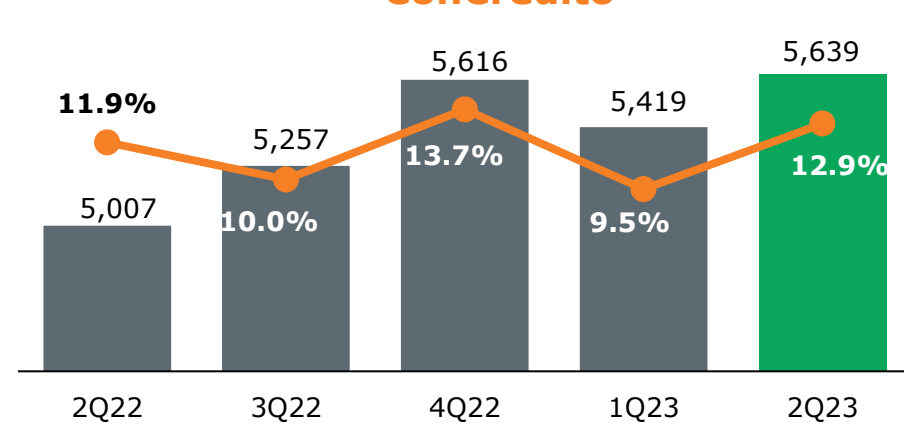
Mexico – Banco Compartamos



Peru



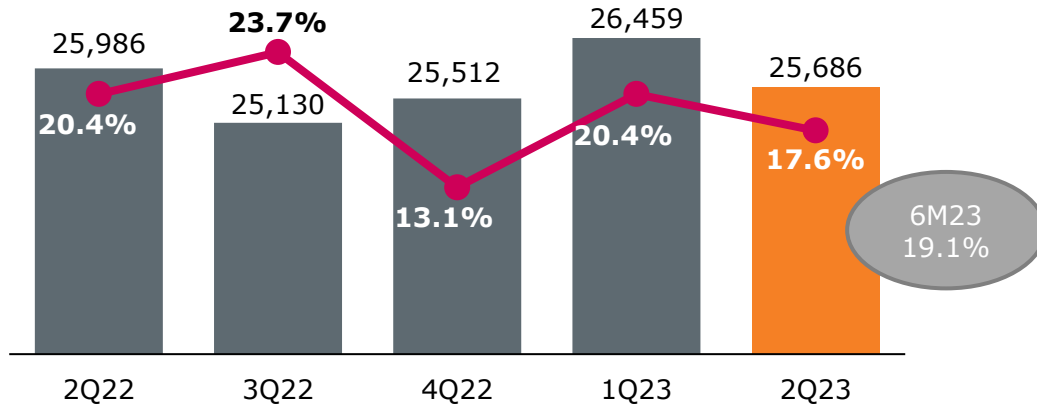
ConCrédito



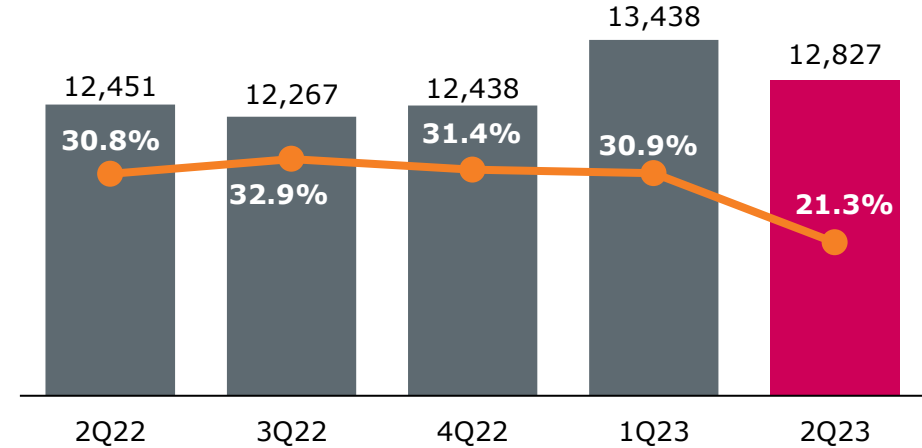
Banco Compartamos **ROA** for the **six-month period of year 2023** stood at **8.5%**.

Assets - ROAE

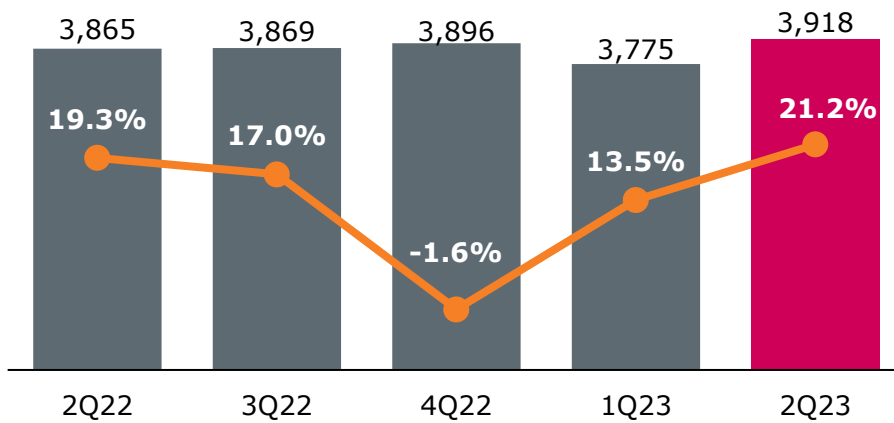
Genera



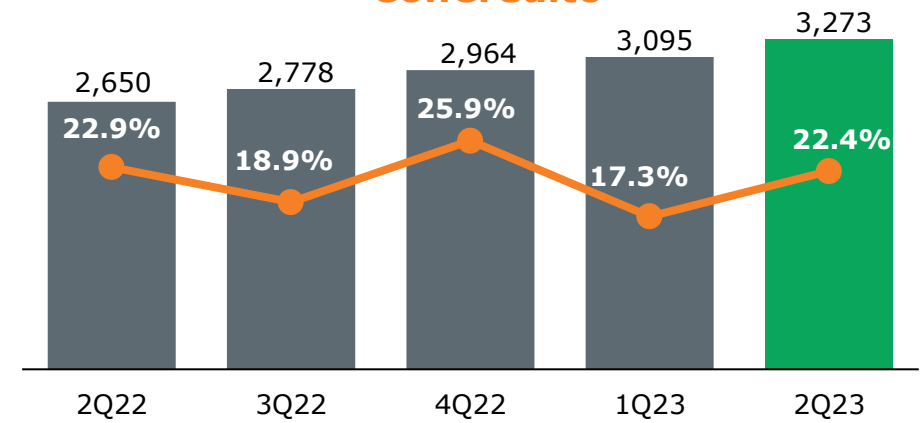
Mexico – Banco Compartamos



Peru



ConCrédito



Controlling ROE for 2023 six-month period (6M23) stood at 19.6%.



Financial Information

2Q23



Statement of Financial Position

	2Q23	2Q22	1Q23	% Change 2Q22	% Change 1Q23
Cash and investments in financial instruments	9,838	10,576	9,993	-7.0%	-1.6%
Derivatives	22	24	26	-8.3%	-15.4%
Loan portfolio with credit risk stage 1 and 2	55,882	49,523	52,363	12.8%	6.7%
Loan portfolio with credit risk stage 3	1,856	1,279	1,955	45.1%	-5.1%
Loan portfolio	57,738	50,802	54,318	13.7%	6.3%
Deferred items	296	106	211	179.2%	40.3%
Allowance for loan losses	4,447	3,735	4,487	19.1%	-0.9%
Loan portfolio, net	53,587	47,173	50,042	13.6%	7.1%
Other accounts receivable, net	2,528	2,676	2,507	-5.5%	0.8%
Long-lived assets held for sale or distribute to owners	0	341	0	N/C	N/C
Properties, furniture and equipment, net	576	632	521	-8.9%	10.6%
Rights of use assets, properties, furniture and equipment, net	1,163	1,074	1,146	8.3%	1.5%
Permanent investment	123	106	123	16.0%	0.0%
Asset for deferred income taxes, net	2,083	2,025	2,255	2.9%	-7.6%
Other assets	2,558	2,568	2,491	-0.4%	2.7%
Goodwill	4,633	5,016	4,644	-7.6%	-0.2%
Total assets	77,111	72,211	73,748	6.8%	4.6%
Deposits	15,525	15,051	15,620	3.1%	-0.6%
Long term debt issuance	10,905	9,653	11,003	13.0%	-0.9%
Banking and other borrowings	16,976	13,320	13,350	27.4%	27.2%
Creditors on repurchase/resell agreements	8	105	22	-92.4%	-63.6%
Obligations in securitization operations	597	992	599	-39.8%	-0.3%
Lease liability	1,186	1,105	1,166	7.3%	1.7%
Other liabilities	6,117	5,869	5,414	4.2%	13.0%
Deferred credits and advance collections	111	130	115	-14.6%	-3.5%
Total liabilities	51,425	46,225	47,289	11.2%	8.7%
Capital stock	4,764	4,764	4,764	0.0%	0.0%
Premium on sale of stock	(455)	291	(455)	N/C	0.0%
Capital reserves	1,721	1,771	1,745	-2.8%	-1.4%
Accumulated retained earnings	18,248	15,845	18,998	15.2%	-3.9%
Other comprehensive income	(587)	128	(516)	N/C	N/C
Total controlling interest	23,691	22,799	24,536	3.9%	-3.4%
Total non-controlling interest	1,995	3,187	1,923	-37.4%	3.7%
Total stockholders' equity	25,686	25,986	26,459	-1.2%	-2.9%
Total liabilities and stockholders' equity	77,111	72,211	73,748	6.8%	4.6%

* Figures expressed in Mexican pesos (millions)

Statement of Comprehensive Income

	2Q23	2Q22	1Q23	% Change 2Q22	% Change 1Q23	6M23	6M22	% Change 6M22
Interest income	7,818	6,800	7,483	15.0%	4.5%	15,301	13,351	14.6%
Interest expense	1,289	782	1,187	64.8%	8.6%	2,476	1,405	76.2%
Financing expense	998	605	928	65.0%	7.5%	1,926	1,140	68.9%
Expense of credit origination and leasing	291	177	259	64.4%	12.4%	550	265	107.5%
Net Interest Income	6,529	6,018	6,296	8.5%	3.7%	12,825	11,946	7.4%
Provisions for loan losses	1,432	1,149	1,422	24.6%	0.7%	2,854	2,305	23.8%
Net interest income after provisions	5,097	4,869	4,874	4.7%	4.6%	9,971	9,641	3.4%
Commissions and fee income	722	645	822	11.9%	-12.2%	1,544	1,089	41.8%
Commissions and fee expense	131	137	122	-4.4%	7.4%	253	266	-4.9%
Trading gains (losses)	(2)	1	(4)	N/C	N/C	(6)	(1)	N/C
Other operating income (expense)	135	99	275	36.4%	-50.9%	410	216	89.8%
Operating Expenses	4,170	3,692	3,988	12.9%	4.6%	8,158	7,354	10.9%
Net operating income	1,651	1,785	1,857	-7.5%	-11.1%	3,508	3,325	5.5%
Participation in the net result of other entities	0	(7)	0	N/C	N/C	0	(8)	N/C
Total income before income tax	1,651	1,778	1,857	-7.1%	-11.1%	3,508	3,317	5.8%
Income tax	507	471	531	7.6%	-4.5%	1,038	1,005	3.3%
Net continued operations	1,144	1,307	1,326	-12.5%	-13.7%	2,470	2,312	6.8%
Discontinued operations	0	3	0	N/C	N/C	0	3	N/C
Net income	1,144	1,310	1,326	-12.7%	-13.7%	2,470	2,315	6.7%
Other comprehensive income	(71)	(101)	(303)	N/C	N/C	(374)	107	N/C
Comprehensive Result	1,073	1,209	1,023	-11.2%	4.9%	2,096	2,422	-13.5%
Net income attributable to:	1,144	1,310	1,326	-12.7%	-13.7%	2,470	2,315	6.7%
Controlling interest	1,071	1,238	1,280	-13.5%	-16.3%	2,351	2,215	6.1%
Non Controlling interest	73	72	46	1.4%	58.7%	119	100	19.0%
Comprehensive income attributable to:	1,073	1,209	1,023	-11.2%	4.9%	2,096	2,422	-13.5%
Controlling interest	1,001	1,137	977	-12.0%	2.5%	1,978	2,322	-14.8%
Non Controlling interest	72	72	46	0.0%	56.5%	118	100	18.0%

* Figures expressed in Mexican pesos (millions)

NPLs per subsidiary

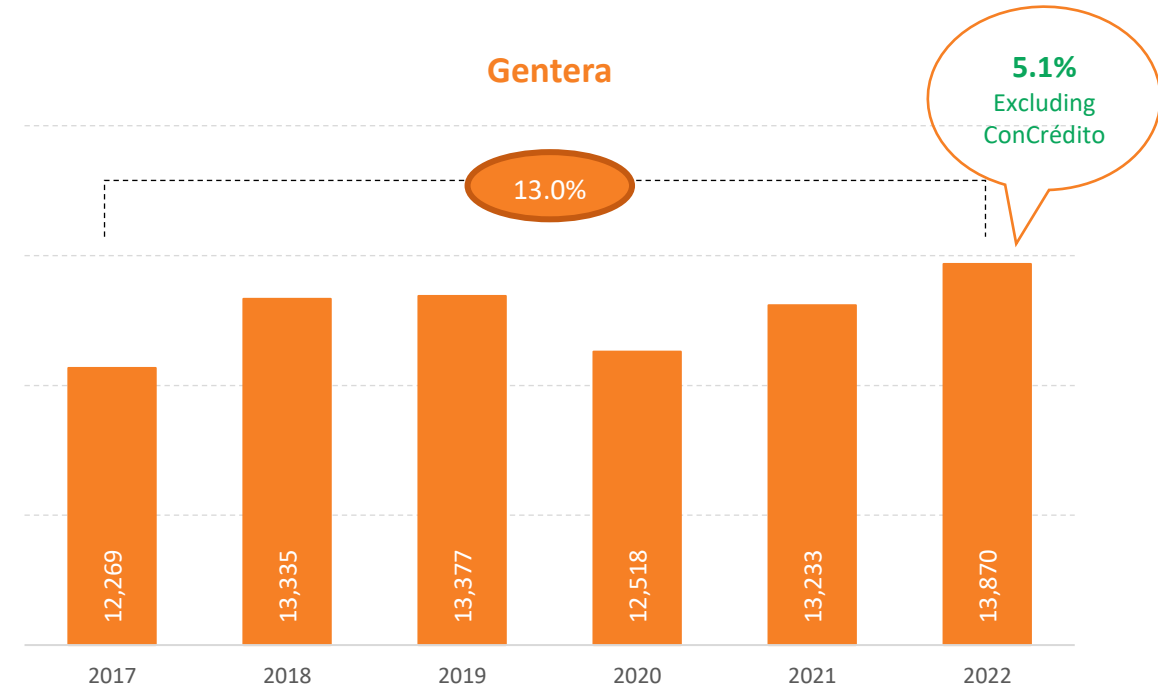
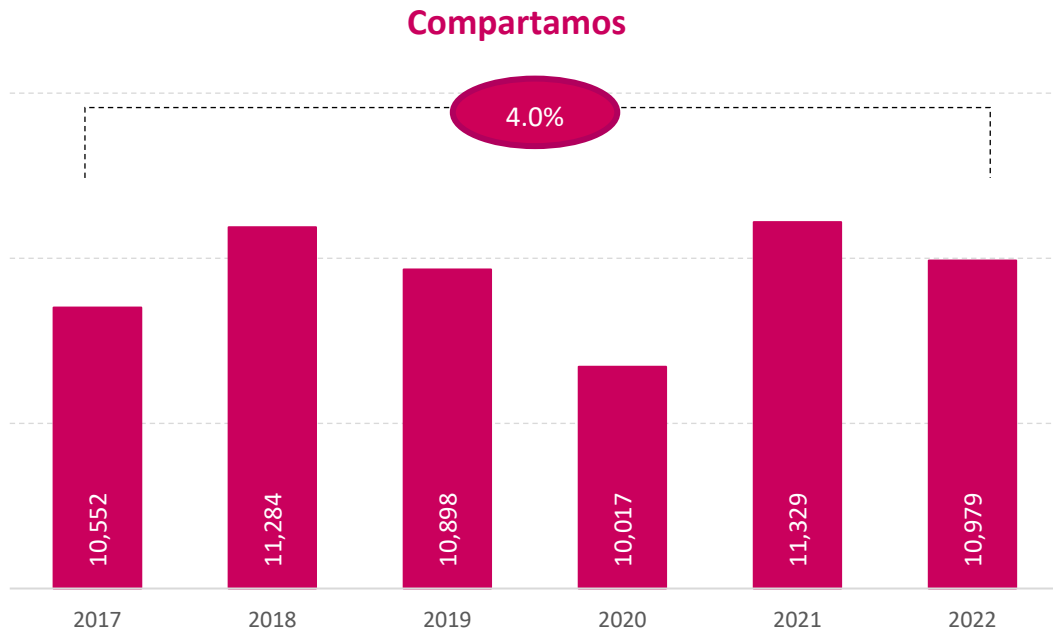
NPL's per methodology and subsidiaries

PRODUCT	2Q23				2Q22				1Q23			
	Portfolio	NPL	NPL Ratio	Write- Offs	Portfolio	NPL	NPL Ratio	Write- Offs	Portfolio	NPL	NPL Ratio	Write- Offs
C. Mujer	16,055	341	2.13%	379	17,419	253	1.45%	220	17,867	461	2.58%	313
C. Comerciante	5,009	227	4.52%	235	4,935	189	3.82%	153	5,205	302	5.80%	205
C. Grupal	4,836	9	0.19%	10	0	0	0.00%	0	567	11	1.98%	6
Group Methodology	25,900	577	2.23%	624	22,354	442	1.98%	373	23,639	774	3.27%	524
C. Individual	6,370	212	3.32%	161	4,121	119	2.88%	79	5,636	214	3.80%	121
C. CA Plus	3,417	115	3.37%	121	3,406	36	1.06%	6	3,359	149	4.42%	91
C. Otros	3	0	0.00%	0	93	27	29.46%	35	3	0	6.87%	3
Individual Methodology	9,790	327	3.34%	282	7,620	182	2.39%	120	8,998	363	4.03%	215
Banco Compartamos	35,690	904	2.53%	906	29,974	624	2.08%	493	32,637	1,137	3.48%	739
Group Methodology Peru	4,390	182	4.15%	87	3,916	91	2.34%	34	4,234	116	2.73%	101
Individual Methodology Peru	13,856	705	5.09%	213	13,451	508	3.78%	303	13,820	629	4.55%	160
Compartamos Financiera	18,246	887	4.86%	300	17,367	599	3.45%	338	18,054	745	4.13%	261
Individual Methodology ConCrédito	3,802	65	1.72%	224	3,461	56	1.62%	184	3,627	73	2.01%	325
ConCrédito	3,802	65	1.7%	224	3,461	56	1.6%	184	3,627	73	2.0%	325
Total	57,738	1,856	3.21%	1,430	50,802	1,279	2.52%	1,015	54,318	1,955	3.60%	1,325

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

* Figures expressed in Mexican pesos (millions)

Evolution of Operating Expenses



As of Jul.20, ConCrédito financial figures were consolidated.

Genera and Banco Compartamos have continued generating efficiencies.

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	'mxAA / mxA-1+'	BB+ / B'	Stable
Moody's	AA.Mx / ML A-1.mx	-	Stable

Summary	2Q23	2Q22	1Q23	% Change 2Q22	% Change 1Q23	6M23	6M22	% Change 6M22
Clients	2,661,181	2,534,788	2,627,995	5.0%	1.3%	2,661,181	2,534,788	5.0%
Portfolio*	35,690	29,974	32,637	19.1%	9.4%	35,690	29,974	19.1%
Net Income	699	950	1,000	-26.4%	-30.1%	1,699	1,787	-4.9%
NPLs / Total Portfolio	2.53%	2.08%	3.48%	0.45 pp	-0.95 pp	2.53%	2.08%	0.45 pp
ROA	6.9%	9.7%	10.3%	-2.80 pp	-3.40 pp	8.5%	9.3%	-0.80 pp
ROE	21.3%	30.8%	30.9%	-9.5 pp	-9.6 pp	26.3%	29.8%	-3.5 pp
NIM	52.0%	49.8%	52.4%	2.2 pp	-0.4 pp	51.9%	49.5%	2.4 pp
NIM after provisions	42.2%	42.6%	44.4%	-0.4 pp	-2.2 pp	43.0%	43.1%	-0.1 pp
Efficiency Ratio	75.6%	68.0%	66.9%	7.6 pp	8.7 pp	71.2%	68.1%	3.1 pp
Operating Efficiency	30.7%	27.8%	29.4%	2.9 pp	1.3 pp	29.9%	28.0%	1.9 pp
Capital adequacy ratio (ICAP)	35.6%	38.6%	39.5%	-3.0 pp	-3.9 pp	35.6%	38.6%	-3.0 pp
Capital / Total Assets	30.6%	32.2%	34.4%	-1.6 pp	-3.8 pp	30.6%	32.2%	-1.6 pp
Average Loan (Ps.)	13,411	11,825	12,419	13.4%	8.0%	13,411	11,825	13.4%
Employees	16,008	13,600	15,157	17.7%	5.6%	16,008	13,600	17.7%
Service Offices**	429	429	429	0.0%	0.0%	429	429	0.0%
Branches	142	142	142	0.0%	0.0%	142	142	0.0%

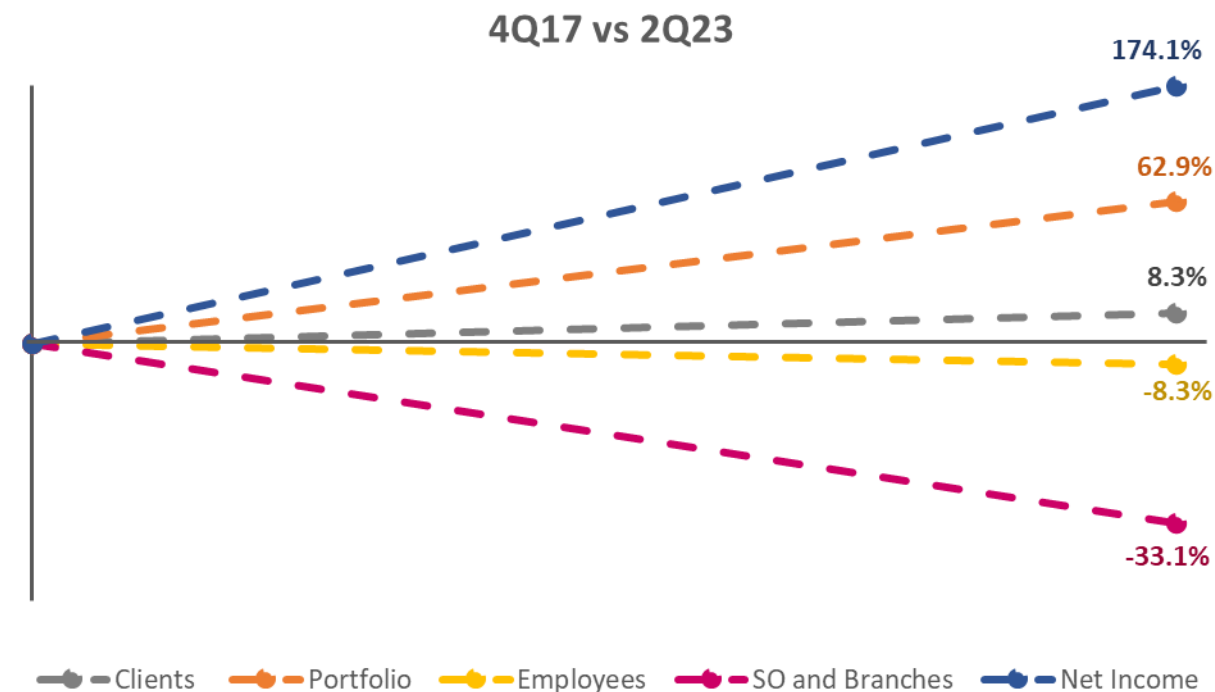
*Portfolio and Net Income are expressed in millions of Mexican pesos.

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

Banco Compartamos Evolution

4Q17 vs 2Q23

	4Q17	2Q23	% Var
Clients (thousands)	2,457	2,661	8.3%
Portfolio*	21,908	35,690	62.9%
Cost of Risk	15.0%	9.0%	-6.0 pp
Employees	17,455	16,008	-8.3%
Serv. Offices and Branches	854	571	-33.1%
Net Income*	255	699	174.1%



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

* Figures expressed in Mexican pesos (millions)

Statement of Financial Position

	2Q23	2Q22	1Q23	% Change 2Q22	% Change 1Q23
Cash and investments in financial instruments	4,187	5,160	3,988	-18.9%	5.0%
Related parties	0	1,160	450	N/C	N/C
Loan portfolio with credit risk stage 1 and 2	34,786	29,350	31,500	18.5%	10.4%
Loan portfolio with credit risk stage 3	904	624	1,137	44.9%	-20.5%
Loan portfolio	35,690	31,134	33,087	14.6%	7.9%
Deferred items	231	61	152	278.7%	52.0%
Allowance for loan losses	2,290	1,806	2,294	26.8%	-0.2%
Loan portfolio, net	33,631	29,389	30,945	14.4%	8.7%
Other accounts receivable, net	1,671	1,498	1,620	11.5%	3.1%
Properties, furniture and equipment, net	241	259	195	-6.9%	23.6%
Rights of use assets, properties, furniture and equipment, net	496	489	466	1.4%	6.4%
Asset for deferred income taxes, net	1,162	1,148	1,221	1.2%	-4.8%
Other assets	578	751	609	-23.0%	-5.1%
Total assets	41,966	38,694	39,044	8.5%	7.5%
Clients' deposits	1,674	1,712	1,592	-2.2%	5.2%
OD Deposits	11	527	8	-97.9%	37.5%
Term deposits	1,589	1,311	1,497	21.2%	6.1%
Long term debt issuance	10,905	9,653	11,003	13.0%	-0.9%
Banking and other borrowings	11,418	8,957	7,785	27.5%	46.7%
Lease liability	514	498	482	3.2%	6.6%
Other liabilities	2,928	3,468	3,135	-15.6%	-6.6%
Deferred credits and advance collections	100	117	104	-14.5%	-3.8%
Total liabilities	29,139	26,243	25,606	11.0%	13.8%
Capital stock	814	697	697	16.8%	16.8%
Capital reserves	761	645	645	18.0%	18.0%
Accumulated retained earnings	11,290	11,118	12,134	1.5%	-7.0%
Other comprehensive income	(38)	(9)	(38)	N/C	0.0%
Total stockholders' equity	12,827	12,451	13,438	3.0%	-4.5%
Total liabilities and stockholders' equity	41,966	38,694	39,044	8.5%	7.5%

* Figures expressed in Mexican pesos (millions)

Statement of Comprehensive Income

	2Q23	2Q22	1Q23	% Change 2Q22	% Change 1Q23	6M23	6M22	% Change 6M22
Interest income	5,706	5,013	5,444	13.8%	4.8%	11,150	9,709	14.8%
Interest expense	837	540	747	55.0%	12.0%	1,584	961	64.8%
Financing expense	607	380	542	59.7%	12.0%	1,149	736	56.1%
Expense of credit origination and leasing	230	160	205	43.8%	12.2%	435	225	93.3%
Net Interest Income	4,869	4,473	4,697	8.9%	3.7%	9,566	8,748	9.4%
Provisions for loan losses	913	646	715	41.3%	27.7%	1,628	1,129	44.2%
Net interest income after provisions	3,956	3,827	3,982	3.4%	-0.7%	7,938	7,619	4.2%
Commissions and fee income	355	294	405	20.7%	-12.3%	760	562	35.2%
Commissions and fee expense	160	162	145	-1.2%	10.3%	305	316	-3.5%
Trading gains (losses)	(3)	1	(3)	N/C	N/C	(6)	(1)	N/C
Other operating income (expense)	(42)	43	19	N/C	N/C	(23)	64	N/C
Operating Expenses	3,106	2,721	2,849	14.1%	9.0%	5,955	5,398	10.3%
Net operating income	1,000	1,282	1,409	-22.0%	-29.0%	2,409	2,530	-4.8%
Total income before income tax	1,000	1,282	1,409	-22.0%	-29.0%	2,409	2,530	-4.8%
Income tax	301	332	409	-9.3%	-26.4%	710	743	-4.4%
Net income	699	950	1,000	-26.4%	-30.1%	1,699	1,787	-4.9%

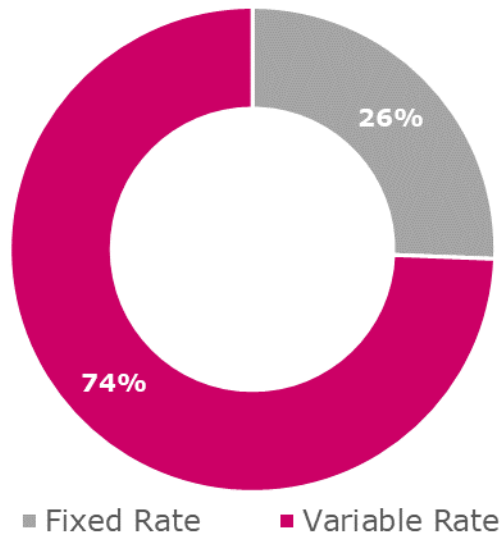
* Figures expressed in Mexican pesos (millions)

Funding structure

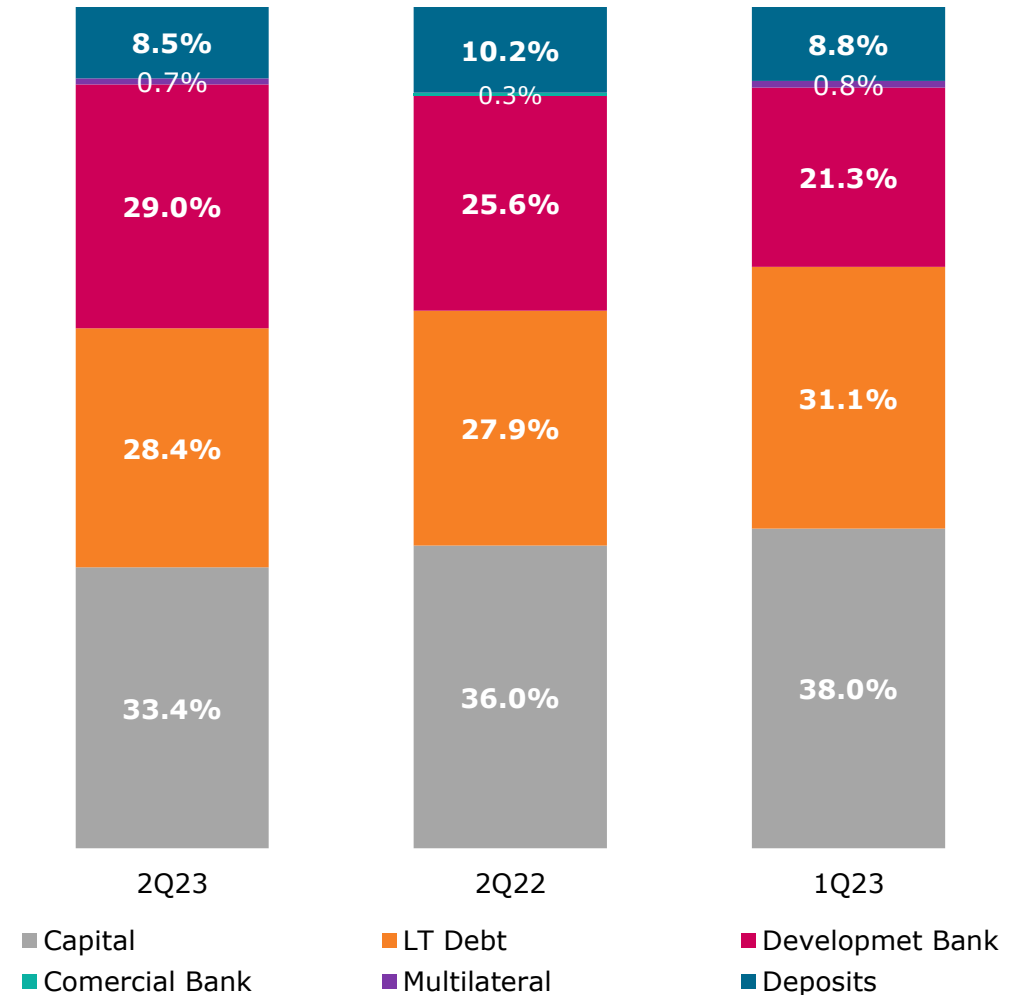
Debt profile excluding clients deposits

Año	\$MM	%
2023	3,000	13%
2024	2,783	12%
2025	6,028	27%
2026	6,736	30%
2027	3,749	17%
Total	22,296	100%

82% of Banco Compartamos liabilities are Long-Term



10.1%: Cost of Funds 2Q23



* Figures expressed in Mexican pesos (millions)

Allowance for loan losses

Risk	2Q23			2Q22			1Q23		
	%Allowance	Balance	Allowance	%Allowance	Balance	Allowance	%Allowance	Balance	Allowance
A-1	1.2%	21,602	251	1.2%	18,718	220	1.2%	19,588	232
A-2	2.6%	1,176	31	1.7%	2,060	35	2.1%	1,469	31
B-1	3.8%	976	38	3.9%	1,101	43	3.9%	972	38
B-2	4.2%	2,235	93	4.2%	1,553	65	4.2%	1,962	82
B-3	5.7%	933	53	5.7%	640	36	5.7%	874	49
C-1	7.2%	3,729	269	7.2%	3,118	225	7.2%	3,452	249
C-2	10.7%	2,449	263	10.8%	1,890	204	10.8%	2,260	243
D	22.4%	996	223	22.4%	874	196	22.5%	798	180
E	67.0%	1,594	1,068	66.1%	1,180	781	69.4%	1,713	1,188
Total		35,690	2,289		31,134	1,804		33,088	2,292
Coberage Ratio ¹			253.3%			289.5%			201.8%

¹ Allowance for loan losses / Non-performing loans

Classification for allowance for loan losses is in accordance with CNBV regulations (Chapter V, Section First, Paragraph F) applicable to credit institutions [1]. Allowance for loan losses continue to sufficiently cover non-performing loans. The ratings and the allowance reported consider the modifications to the General Provisions for Credit Institutions published in the Official Gazette of the Federation (Diario Oficial de la Federación) on January 6, 2017, and for which its initial effect was constituted on December 31, 2017, according to applicable regulation. They also consider the modifications applicable from January 2022 due to the reforms carried out by the international standard IFRS9.

Summary



Compartamos Financiera (Peru)

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

Summary	2Q23	2Q22	1Q23	% Change 2Q22	% Change 1Q23	6M23	6M22	% Change 6M22
Clients	810,338	659,560	764,549	22.9%	6.0%	810,338	659,560	22.9%
Portfolio *	18,246	17,367	18,054	5.1%	1.1%	18,246	17,367	5.1%
Net Income *	204	184	129	10.6%	57.5%	333	316	5.5%
NPLs / Total Portfolio	4.86%	3.45%	4.13%	1.41 pp	0.73 pp	4.86%	3.45%	1.41 pp
ROA	3.9%	3.5%	2.4%	0.4 pp	1.5 pp	3.1%	3.0%	0.1 pp
ROE	21.2%	19.3%	13.5%	1.9 pp	7.7 pp	17.2%	16.8%	0.4 pp
NIM	21.5%	22.0%	20.4%	-0.5 pp	1.1 pp	20.8%	22.3%	-1.5 pp
NIM after provisions	16.3%	15.6%	12.2%	0.7 pp	4.1 pp	14.2%	15.6%	-1.4 pp
Efficiency Ratio	70.7%	72.1%	80.5%	-1.4 pp	-9.8 pp	75.4%	73.7%	1.7 pp
Operating Efficiency	12.7%	11.9%	12.8%	0.8 pp	-0.1 pp	12.7%	11.9%	0.8 pp
Capital / Total Assets	18.7%	18.4%	17.8%	0.3 pp	0.9 pp	18.7%	18.4%	0.3 pp
Average Loan (Ps.)	22,516	26,331	23,613	-14.5%	-4.6%	22,516	26,331	-14.5%
Employees	5,764	4,697	5,356	22.7%	7.6%	5764	4697	22.7%
Service Offices	108	105	108	2.9%	0.0%	108	105	2.9%

Group loans represented **24.1%** of the portfolio, and **70.6%** of the customers served in Peru.

*Peru figures are reported under Mexican GAAP.

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

Statement of Financial Position



	2Q23	2Q22	1Q23	% Change 2Q22	% Change 1Q23
Cash and investments in financial instruments	2,928.9	3,366.6	3,216.3	-13.0%	-8.9%
Loan portfolio with credit risk stage 1 and 2	17,358.6	16,767.3	17,308.3	3.5%	0.3%
Loan portfolio with credit risk stage 3	887.2	599.3	745.2	48.0%	19.1%
Loan portfolio	18,245.8	17,366.7	18,053.6	5.1%	1.1%
Deferred items	48.6	29.6	40.4	64.2%	20.5%
Allowance for loan losses	1,709.2	1,519.0	1,760.2	12.5%	-2.9%
Loan portfolio, net	16,585.3	15,877.3	16,333.8	4.5%	1.5%
Other accounts receivable, net	401.9	519.8	424.5	-22.7%	-5.3%
Properties, furniture and equipment, net	198.5	211.0	193.6	-5.9%	2.6%
Asset for deferred income taxes, net	268.0	307.2	352.3	-12.8%	-23.9%
net	343.5	406.6	367.7	-15.5%	-6.6%
Other assets	252.3	271.3	301.6	-7.0%	-16.4%
Total assets	20,978.5	20,959.7	21,189.8	0.1%	-1.0%
Deposits	12,262.6	12,026.9	12,530.4	2.0%	-2.1%
Banking and other borrowings	3,561.6	3,649.3	3,568.1	-2.4%	-0.2%
Creditors on repurchase/resell agreements	8.4	105.2	22.3	-92.1%	-62.5%
Lease liability	338.1	409.7	364.3	-17.5%	-7.2%
Other liabilities	881.2	893.1	920.8	-1.3%	-4.3%
Deferred credits and advance collections	8.2	11.0	8.8	-24.9%	-6.1%
Total liabilities	17,060.1	17,095.2	17,414.8	-0.2%	-2.0%
Capital stock	3,295.9	2,773.7	3,280.8	18.8%	0.5%
Capital reserves	772.2	713.4	772.2	8.3%	0.0%
Other comprehensive income	(513.7)	(112.4)	(469.3)	N/C	N/C
Accumulated retained earnings	349.3	471.3	176.0	-25.9%	98.5%
Total controlling interest	3,903.8	3,845.9	3,759.8	1.5%	3.8%
Total non-controlling interest	14.6	18.6	15.2	-21.7%	-4.2%
Total stockholders' equity	3,918.4	3,864.5	3,775.0	1.4%	3.8%
Total liabilities and stockholders' equity	20,978.5	20,959.7	21,189.8	0.1%	-1.0%

FX (End of period):	PEN - USD	MXN - USD	MXN - PEN
2Q23	3.63	17.12	4.72
2Q22	3.83	20.14	5.26
1Q23	3.76	18.02	4.79

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



	2Q23	2Q22	1Q23	% Change 2Q22	% Change 1Q23	6M23	6M22	% Change 6M22
Interest income	1,442.4	1,320.4	1,406.5	9.2%	2.5%	2,848.9	2,592.2	9.9%
Interest expense	347.1	196.8	332.0	76.4%	4.5%	679.1	357.0	90.2%
Financing expense	300.1	180.6	289.4	66.2%	3.7%	589.5	323.8	82.0%
Expense of credit origination and leasing	46.9	16.2	42.6	189.8%	10.1%	89.6	33.2	169.8%
Net interest income	1,095.3	1,123.7	1,074.5	-2.5%	1.9%	2,169.8	2,235.2	-2.9%
Provisions for loan losses	262.4	326.0	432.0	-19.5%	-39.2%	694.4	669.7	3.7%
Net interest income after provisions	832.9	797.6	642.5	4.4%	29.6%	1,475.4	1,565.5	-5.8%
Commissions and fee income	142.5	108.1	220.0	31.9%	-35.2%	362.5	220.1	64.7%
Commissions and fee expenses	28.2	31.0	20.6	-9.1%	37.0%	48.7	55.1	-11.5%
Other operating income (expense)	(4.3)	(1.7)	25.1	N/C	N/C	20.7	(0.5)	N/C
Operating expenses	667.0	629.0	697.6	6.0%	-4.4%	1,364.7	1,275.3	7.0%
Net operating income	275.9	243.9	169.4	13.1%	62.9%	445.3	454.8	-2.1%
Participation in the net result of other entities	0.0	2.7	0.0	-100.0%	N/C	0.0	0.0	N/C
Total income before income tax	275.9	246.6	169.4	11.9%	62.9%	445.3	454.8	-2.1%
Income tax	72.4	62.5	40.1	15.7%	80.3%	112.5	139.3	-19.2%
Net income	203.5	184.1	129.2	10.6%	57.5%	332.8	315.5	5.5%
Controlling interest	203.9	181.1	130.2	12.6%	56.7%	334.1	317.3	5.3%
Non Controlling interest	(0.4)	3.0	(0.9)	N/C	N/C	(1.3)	(1.8)	N/C

FX (Average)	PEN - USD	MXN - USD	MXN - PEN
2Q23	3.70	17.68	4.78
2Q22	3.75	20.02	5.34
1Q23	3.82	18.66	4.89

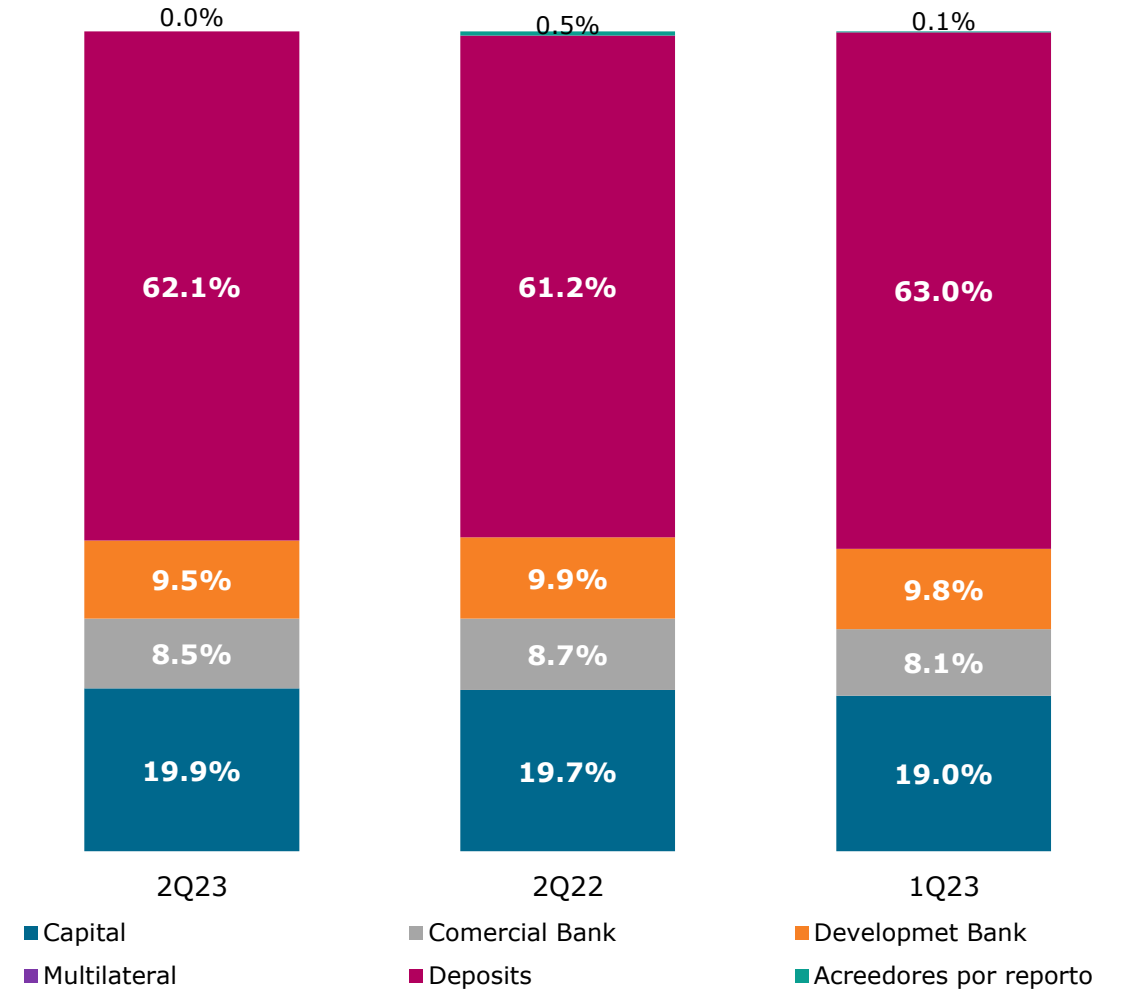
Peru figures are reported under Mexican GAAP

Figures are expressed in Mexican Peso with its corresponding FX

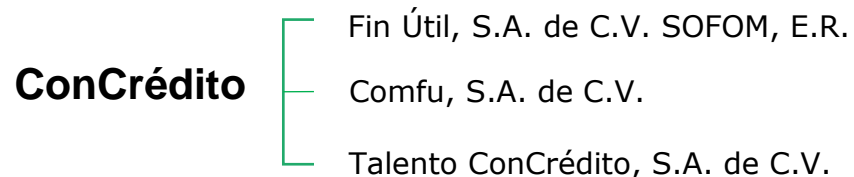
Source: Banco de México and Banco Central of Perú

Funding structure

7.8%
Cost of Funds 2Q23



Summary



ConCrédito	2Q23	2Q22	1Q23	% Change 2Q22	% Change 1Q23	6M23	6M22	% Change 6M22
Entrepreneurs (Clients)	66,553	67,035	66,758	-0.7%	-0.3%	66,553	67,035	-0.7%
Final users	746,686	650,943	732,394	14.7%	2.0%	746,686	650,943	14.7%
Portfolio *	3,802	3,461	3,627	9.9%	4.8%	3,802	3,461	9.9%
Accounts receivable Credienda	477	393	469	21.3%	1.6%	477	393	21.3%
Net Income *	178	147	131	21.1%	36.2%	310	200	54.8%
NPLs / Total Portfolio	1.72%	1.62%	2.01%	0.10 pp	-0.29 pp	1.72%	1.62%	0.10 pp
ROA	12.9%	11.9%	9.5%	1.0 pp	3.40 pp	11.1%	8.2%	2.9 pp
ROE	22.4%	22.9%	17.3%	-0.5 pp	5.1 pp	19.9%	15.6%	4.3 pp
NIM	49.28%	48.2%	45.1%	1.1 pp	4.2 pp	46.8%	46.0%	0.8 pp
NIM after provisions	27.3%	24.7%	21.2%	2.6 pp	6.1 pp	24.1%	22.0%	2.1 pp
Capital / Total Assets	58.0%	52.9%	57.1%	5.1 pp	0.9 pp	58.0%	52.9%	5.1 pp
Write - offs *	224	184	325	21.4%	-31.1%	548	414	32.4%
Coverage Ratio	683.3%	753.1%	598.8%	-69.8 pp	84.5 pp	683.3%	753.1%	-69.8 pp
Average Loan per Client	57,127	51,629	54,334	10.6%	5.1%	57,127	51,629	10.6%
Employees	2,143	1,790	2,079	19.7%	3.1%	2,143	1,790	19.7%

15 years of experience in grating credits.

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

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

Statement of Financial Position

	2Q23	2Q22	1Q23	% Change 2Q22	% Change 1Q23
Cash and investments in financial instruments	866.0	828.3	911.0	4.6%	-4.9%
Derivatives	21.7	24.0	25.8	-9.5%	-15.5%
Loan portfolio with credit risk stage 1 and 2	3,736.5	3,405.0	3,554.2	9.7%	5.1%
Loan portfolio with credit risk stage 3	65.4	56.0	73.0	16.8%	-10.4%
Loan portfolio	3,802.0	3,461.0	3,627.2	9.9%	4.8%
Allowance for loan losses	447.1	421.7	437.3	6.0%	2.2%
Loan portfolio, net	3,354.9	3,039.2	3,189.9	10.4%	5.2%
Other accounts receivable, net	582.1	513.7	566.6	13.3%	2.7%
Properties, furniture and equipment, net	35.4	28.7	34.9	23.5%	1.4%
Rights of use assets, properties, furniture and equipment, net	79.4	67.0	65.8	18.5%	20.5%
Asset for deferred income taxes, net	462.7	323.9	457.5	42.9%	1.1%
Other assets	236.6	182.4	167.7	29.7%	41.1%
Total assets	5,638.8	5,007.1	5,419.2	12.6%	4.1%
Securitization transactions	600.0	1,000.0	600.0	-40.0%	0.0%
Banking and other borrowings	1,118.7	770.9	1,125.7	45.1%	-0.6%
Lease liability	83.1	74.6	70.7	11.4%	17.5%
Other accounts payable	566.6	526.8	536.2	7.6%	5.7%
Interest payable	7.0	4.8	8.2	45.9%	-14.5%
Financial instruments qualify as a liability	(9.7)	(19.7)	(16.2)	-50.5%	-39.8%
Total liabilities	2,365.7	2,357.4	2,324.5	0.4%	1.8%
Capital stock	2,074.3	1,424.0	1,424.3	45.7%	45.6%
Premium on sale of stock	6.7	6.7	6.7	-0.2%	0.0%
Capital reserves	42.9	0.0	38.2	N/C	12.5%
Accumulated retained earnings	1,149.3	1,219.0	1,625.5	-5.7%	-29.3%
Total stockholders' equity	3,273.2	2,649.7	3,094.7	23.5%	5.8%
Total liabilities and stockholders' equity	5,638.8	5,007.1	5,419.2	12.6%	4.1%

* Figures expressed in Mexican pesos (millions)

Statement of Comprehensive Income

	2Q23	2Q22	1Q23	% Change 2Q22	% Change 1Q23	6M23	6M22	% Change 6M22
Interest income	635.2	559.0	600.9	13.6%	5.7%	1,236.1	1,062.4	16.3%
Interest expense	73.7	51.2	78.7	44.0%	-6.4%	152.5	95.0	60.4%
Financing expense	62.7	47.9	68.0	30.8%	-7.8%	130.7	90.2	45.0%
Expense of credit origination and leasing	11.1	3.3	10.7	235.0%	2.9%	21.8	4.9	344.8%
Net interest income	561.5	507.8	522.2	10.6%	7.5%	1,083.6	967.4	12.0%
Provisions for loan losses	249.9	247.4	276.9	1.0%	-9.7%	526.8	505.8	4.1%
Net interest income after provisions	311.5	260.4	245.3	19.6%	27.0%	556.8	461.5	20.7%
Commissions and fee income	0.0	7.7	0	N/C	N/C	0.0	13.2	N/C
Commissions and fee expenses	13.1	11.8	13.2	11.0%	-0.6%	26.3	23.2	13.0%
Other operating income (expense)	285.1	202.2	269.0	41.0%	6.0%	554.1	343.8	61.1%
Operating expenses	292.3	253.4	294.0	15.4%	-0.6%	586.3	517.7	13.2%
Total income before income tax	291.2	205.1	207.1	41.9%	40.6%	498.3	277.6	79.5%
Income tax	112.7	57.8	76.1	95.1%	48.2%	188.8	77.6	143.3%
Net income	178.5	147.4	131.1	21.1%	36.2%	309.5	200.0	54.8%

* Figures expressed in Mexican pesos (millions)

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