



GENTERA informs the actions taken by Fitch Ratings over Banco Compartamos' ratings.

Mexico City, Mexico, April 21, 2020 – GENTERA, S.A.B. de C.V., ("GENTERA") (BMV: GENTERA*) informs that Banco Compartamos S.A. I.B.M., the main subsidiary of GENTERA, received modifications to its global scale rating by the rating agency FITCH Ratings ("FITCH"), in line with the adjustments made to the ratings of different financial institutions in Mexico following the changes that this rating agency made to the sovereign rating of Mexico.

Fitch Ratings made the following actions in Banco Compartamos' ratings:

- Long-term foreign and local currency IDRs downgraded to 'BB+' from 'BBB-', Outlook Negative;
- Short-term foreign and local currency IDRs downgraded to 'B' from 'F3';
- Viability Rating at downgrade to 'bb+' from 'bbb-';
- Support Rating affirmed at '5';
- Support Rating Floor at 'NF'.
- National scale long-term, senior unsecured, and short-term ratings were affirmed at 'AA+(mex)' and 'F1+(mex)' respectively.

According to the press report issued, Fitch Ratings stated:

"...Fitch believes downside risks for Compartamos have increased under current conditions, which are reflected in the one-notch downgrade of its VR/IDRs and maintained on Rating Outlook Negative. Although the agency considers that Compartamos has a good financial profile to face the challenges of the environment, asset quality and profitability could weaken relative to previous expectations due to its business model being concentrated in the microfinance segment and in a segment of the population with low income and self-employment, which Fitch views as more vulnerable during the coronavirus crisis, which is triggering lower economic activity. ..."

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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