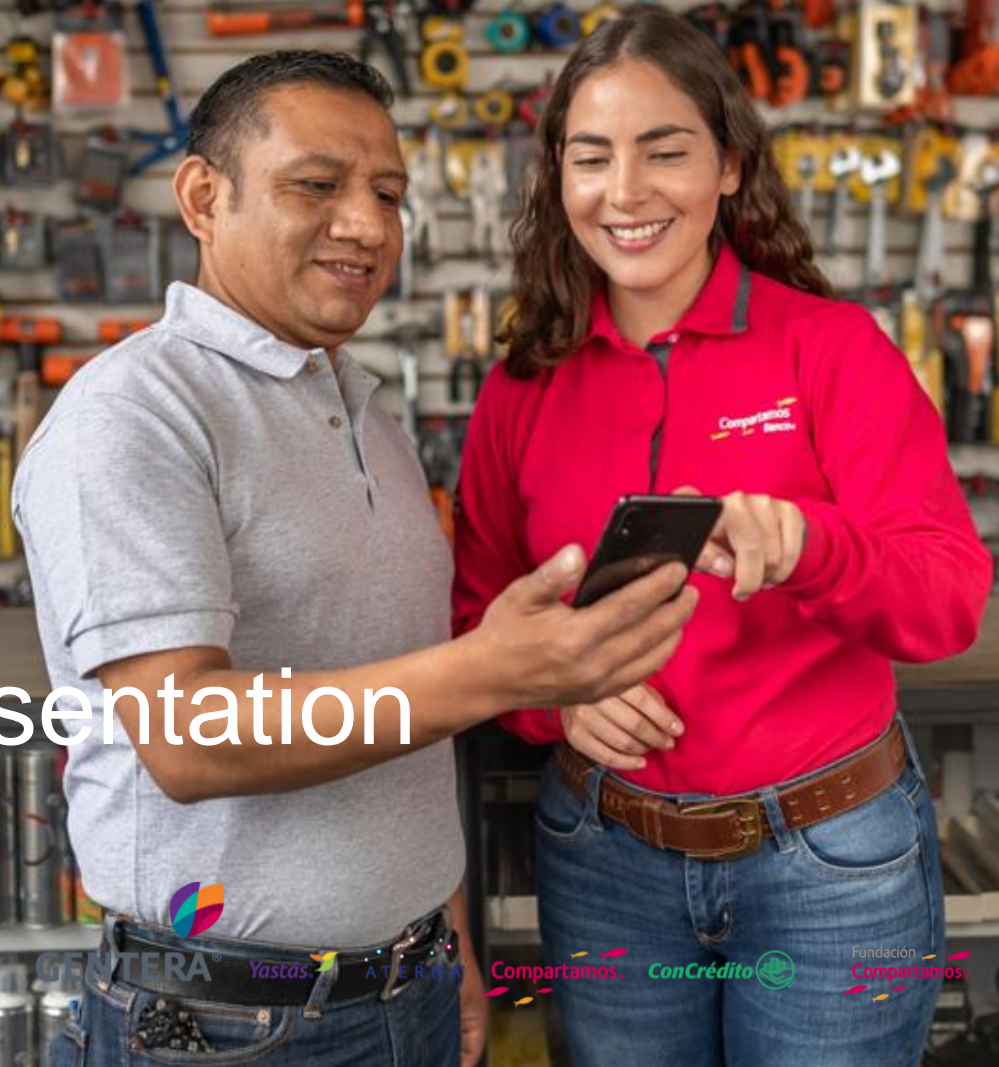


Corporate Presentation **2Q22**



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Actual results may vary, perhaps materially, from the results contained herein. Nothing contained herein shall constitute any representation or warranty as to future performance.

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

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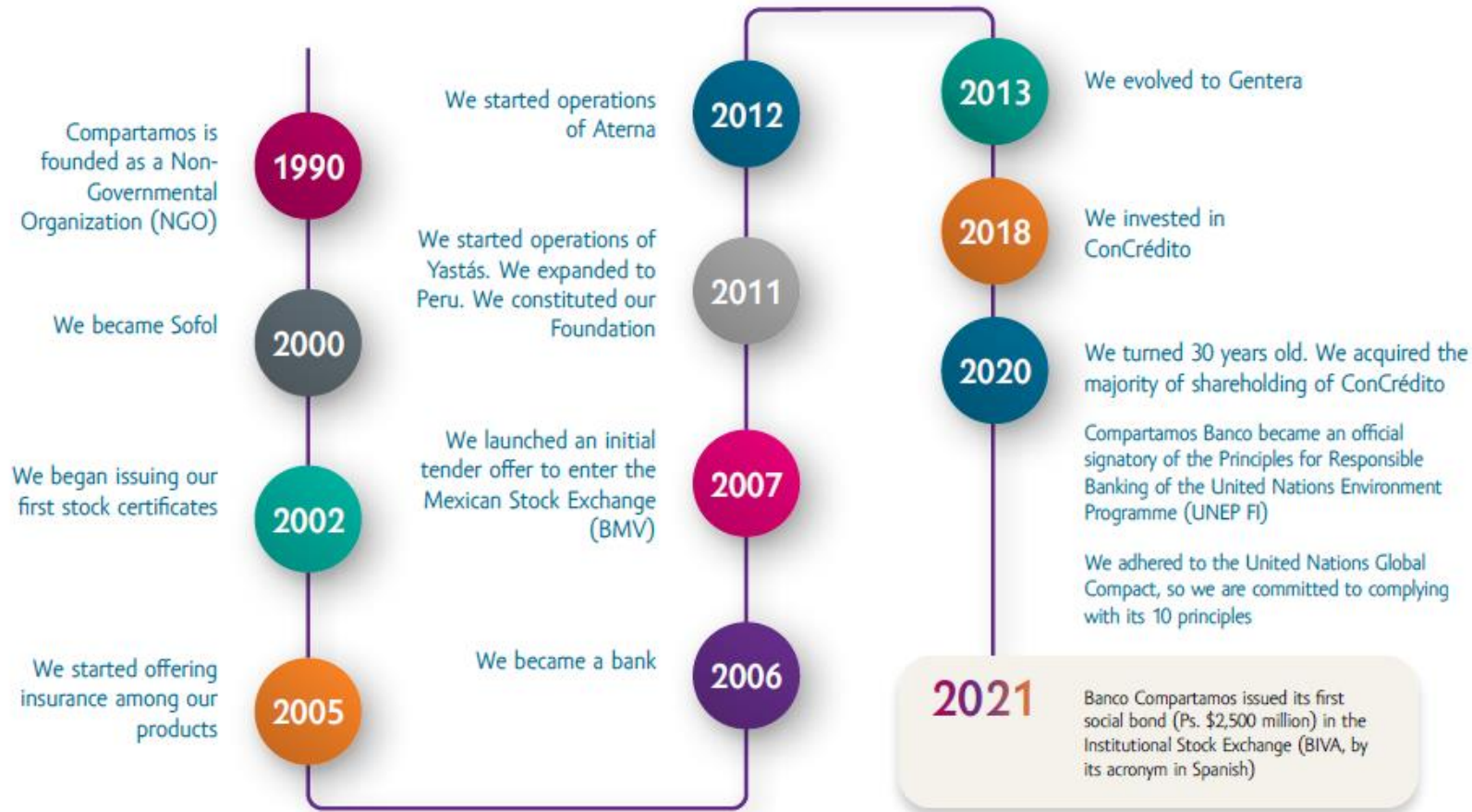


GENTERA ®



About Gentera

Our history, more than 31 years of evolution



2Q22* ——— +4.1 million users of financial services

*3.52 million Clients from Credit, Savings, and Insurance Products, and additionally ConCrédito's Entrepreneurs served 650 thousand final users.

More than 31 years together fulfilling dreams

We boost the dreams of our clients by attending their financial needs with human sense. For more than 31 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 31 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 **20,300 employees**.
- We serve more than **4.1 million** people in different geographies.
- In May 2022 we published our **Strategic Environmental, Social and Governance Policy (ASG)**.



APOYAMOS
EL PACTO GLOBAL



Genera is participant of the **United Nations Global Compact**, which commits us to fulfill the 10 Principles of the Global Compact.

Endorser of:

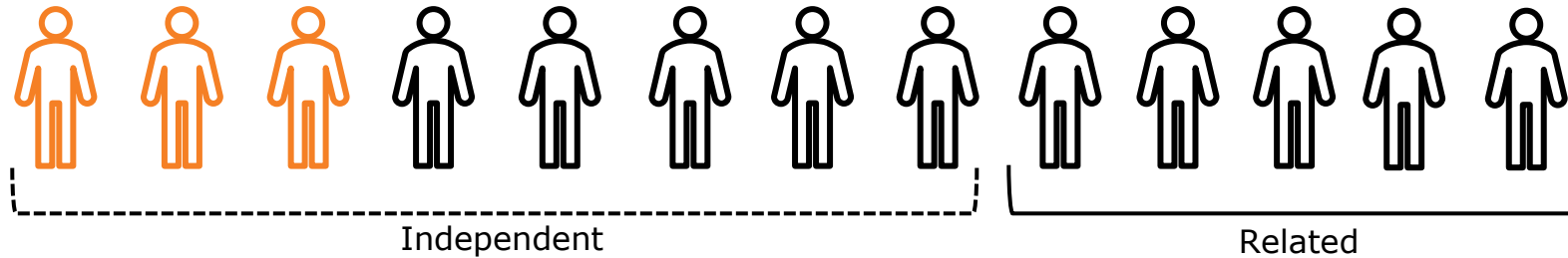


PRINCIPLES FOR
RESPONSIBLE
BANKING

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

13 members on the Board of Directors



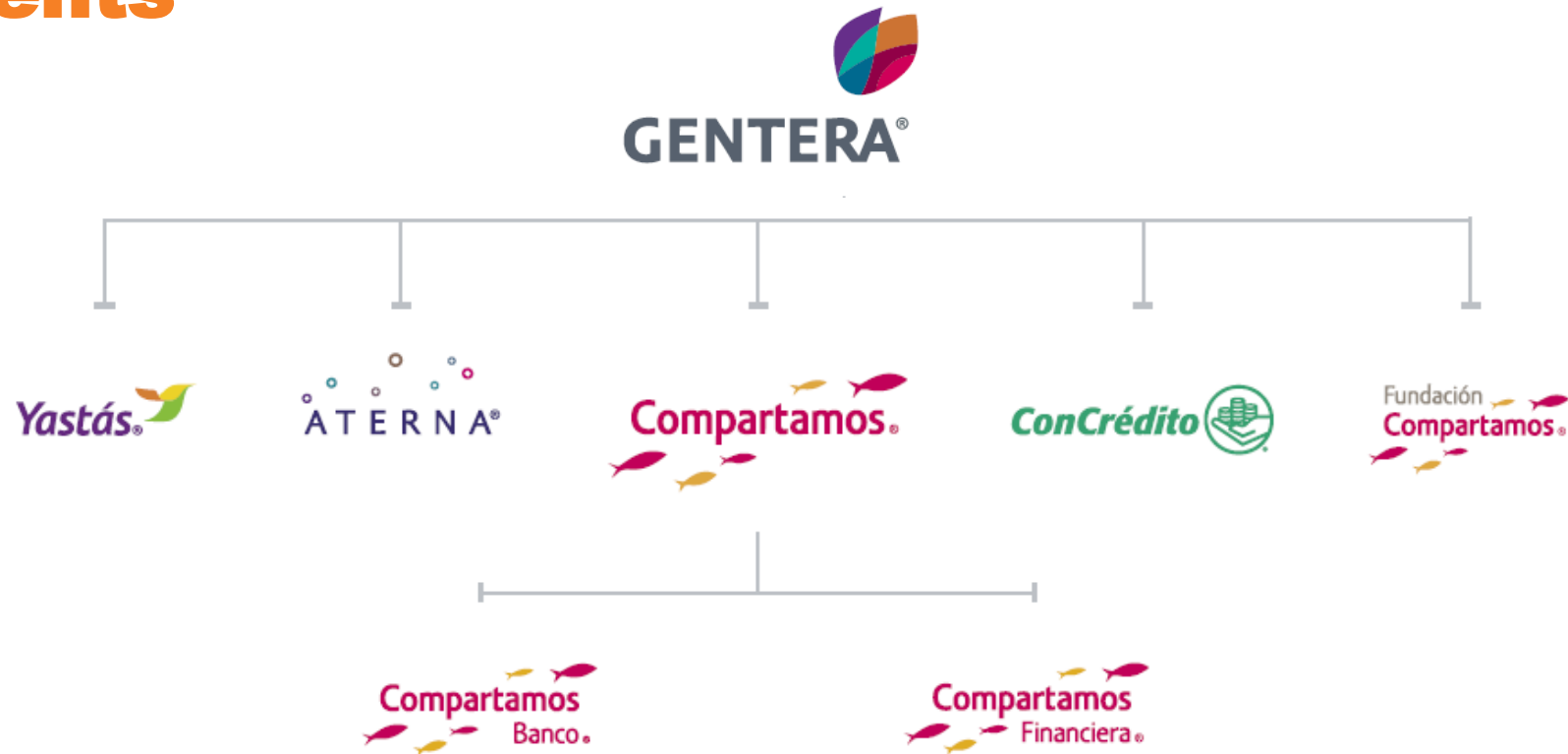
3 out of 8
Independent Directors are Women

Códigos

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

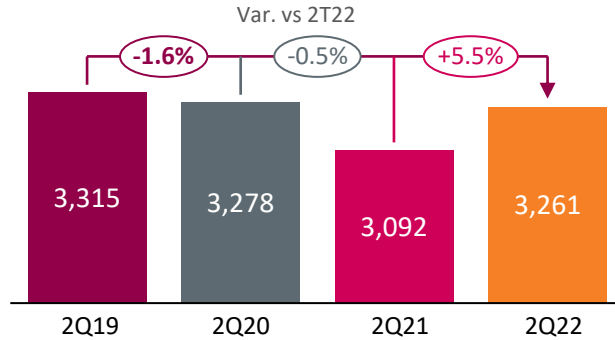
Code of Ethics and Conduct of utmost importance for Genera, which applies to counselors, collaborators, suppliers and civil society organizations

Corporate structure with the purpose of serving more clients

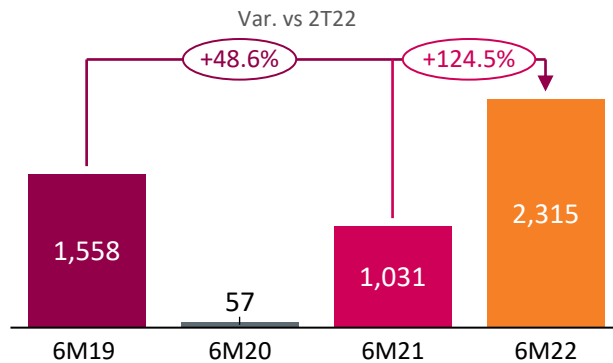


- **Compartamos (Mexico-Peru)**: Leader in financial solutions for the sub-served segment.
- **Yastás (Mexico)**: Correspondent network manager.
- **Aterna (Mexico-Peru)**: Leading agent in microinsurance.
- **Fundación Compartamos**: It seeks to generate social value in the communities where it operates 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.

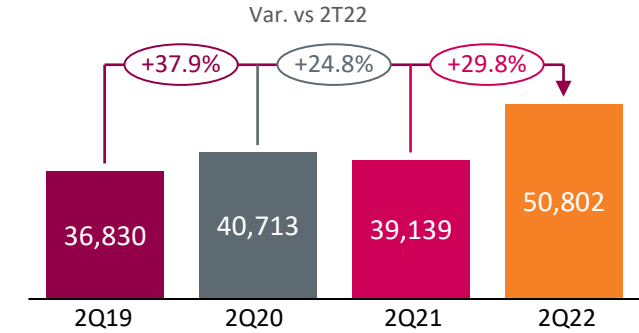
Highlights 2Q22



In **2Q22** GENTERA served more than **4.1 million people**. 3.26 million credit clients, **+5.5%** more than 3,092 clients registered in 2Q21.



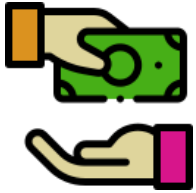
Net income for 2Q22 was **Ps. 1,310 million**, reaching for de six-month period an **accumulated income of Ps. 2,315**, an improvement of **+124.5%**, compared to the six-month period of 2021.



Total Loan Portfolio reached **Ps. 50,802 million**, a **+29.8% growth** compared to Ps. 39,139 million in 2Q21, mainly explained by the **solid dynamics** seen in GENTERA's Mexican financial subsidiaries, and in Compartamos Financiera Peru.

- **Total Loan Portfolio** reached the **largest figure in GENTERA's history** at Ps. 50,082 million, **+29.8%** compared 2Q21.
- The **largest Net Income generated in a single quarter** in its 31-year history.
- **Loan Portfolio with credit risk stage 3** for 2Q22 stood at **2.52%**, an **improvement** compared to NPL at 2.96% in the 2Q21.
- **Cost of Risk** for 2Q22 stood at **9.2%**.

Highlights 2Q22



More than **\$83,000 million pesos** were disbursed in the first half of 2022.

Solid Capital Position

- Genera, Capital / Total Assets **36.0%**.
- Banco Compartamos reached an ICAP at **38.6%**.
- Compartamos Financiera, Solvency Ratio **18.4%**.
- ConCrédito, Capital / Total Assets **52.9%**.



In México, **Banco Compartamos**, reached a microcredit loan portfolio at **\$29,974 million pesos**, a **+39.5%** compared to 2Q21.



In **Peru**, the total loan portfolio reached **\$17,367 million pesos**, increasing +20.2% compared to 2Q21.



Red Yastás at the end of 2Q22, registered ~6.6 million operations, a figure **+15.6%** larger than that registered in 2Q21.



Aterna ended 2Q22 with more than **9.0 million** active insurance policies.



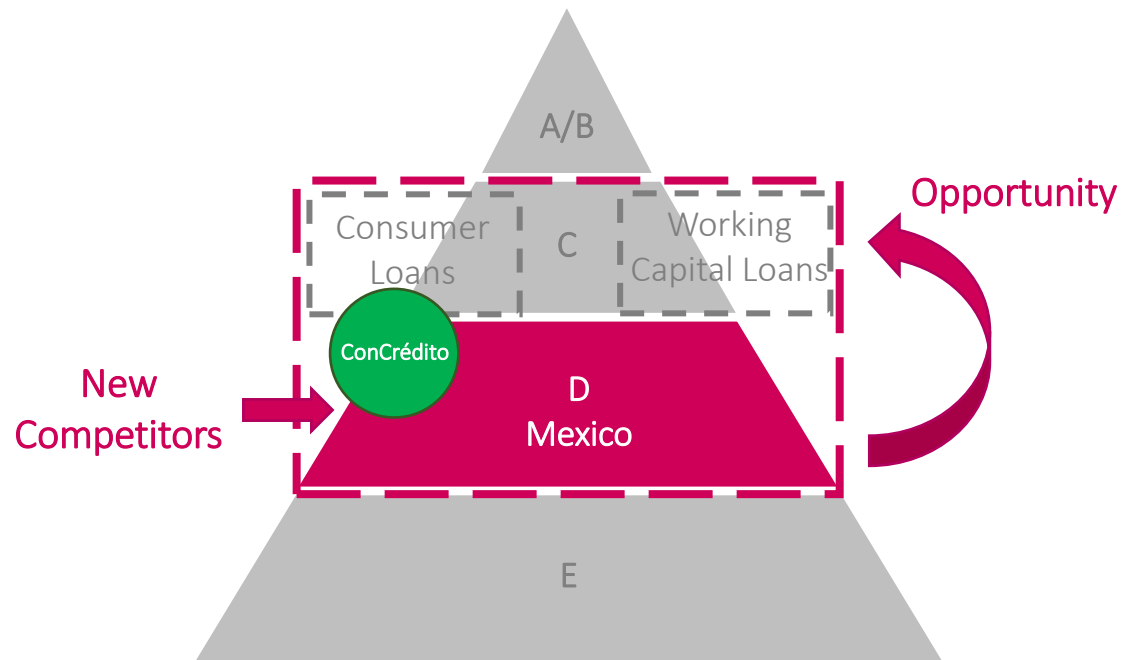
ConCrédito Loan Portfolio reached \$3,461 million, **+32.2%** increase compared to 2Q21.

CrediTienda Portfolio reached \$393 million, **+33.2%** growth compared to 2Q21.

Potential market for working capital loans

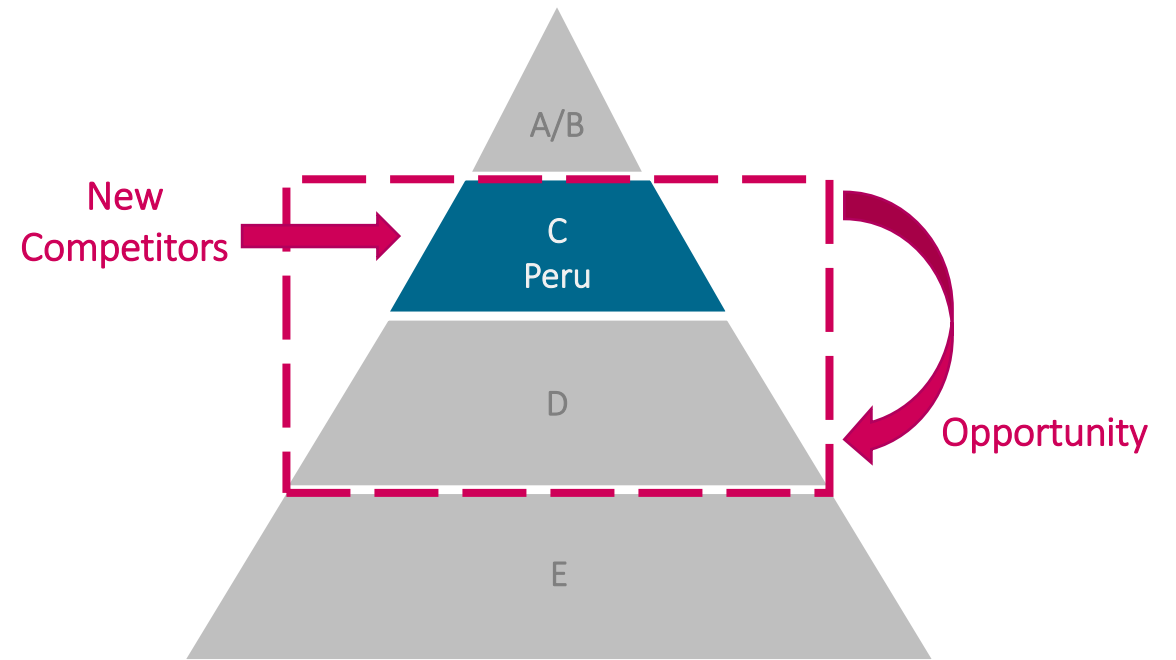
Mexico

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. 	
Loan size	Ps. 6,000 Ps. 80,000
Average Ticket	Ps. 10,072
Term	16 weeks
Contribution to loan portfolio	58.1%
Contribution to number of clients	68.2%
Life insurance / number of clients	93.9%

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. 	
Loan size	Ps. 6,000 Ps. 80,000
Average Ticket	Ps. 7,597
Term	5 to 6 months
Contribution to loan portfolio	16.5%
Contribution to number of clients	25.6%
Life insurance / number of clients	94.6%

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	Ps. 20,000 Ps.200,000
Average Ticket	Ps. 30,793
Term	6 to 24 months
Contribution to loan portfolio	13.7%
Contribution to number of clients	5.3%
Life insurance / number of clients	92.0%

Group Loans

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. 3,809 CCR: Ps. 3,971 CI: Ps. 18,057
Term	6 to 24 months
Contribution to loan portfolio	CM: 0.2% CCR: 0.1% CI: 0.01%

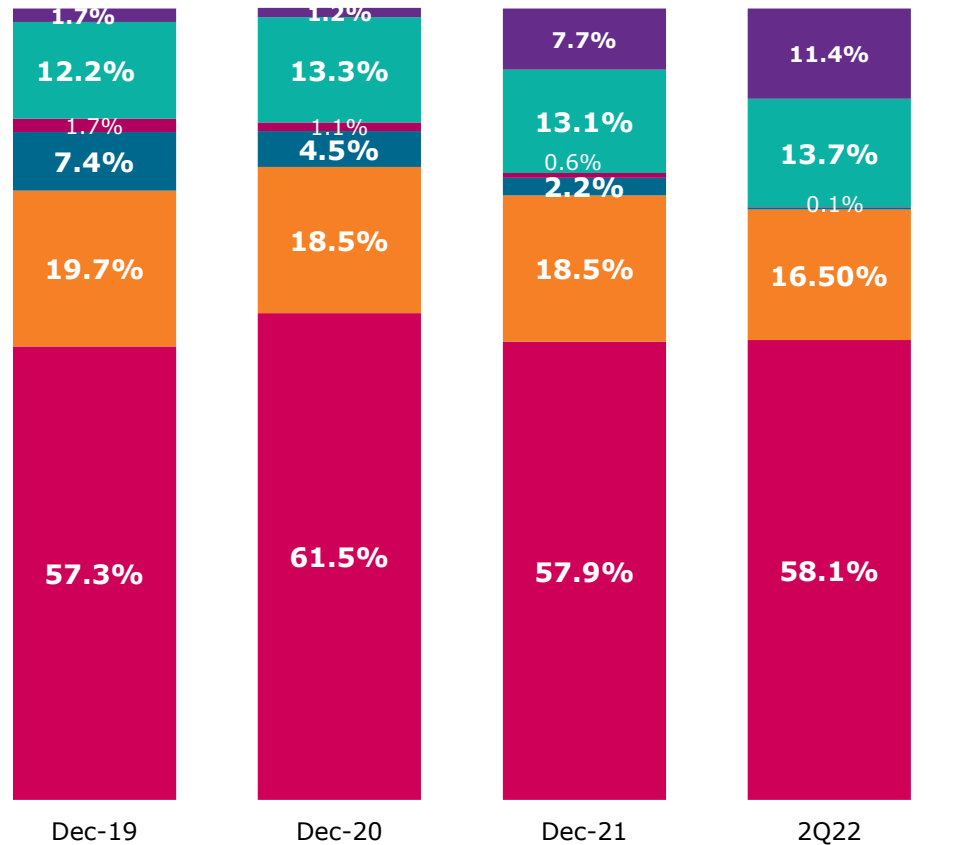
Additional loans for CM and CCR	
General Characteristics:	
<ul style="list-style-type: none"> Working capital loan Second loan offered simultaneously to CM and CCR clients. Clients must have completed 3 cycles under CM or 2 cycles under CCR. 	
Loan size	Ps. 4,000 Ps. 7,000
Average Ticket	CM: Ps. 1,945 CCR: Ps. 1,944
Term	4 to 5 months
Contribution to loan portfolio	CM: 0.01% CCR: 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. 5,000 Ps.70,000
Average Ticket	Ps. 7,786
Term	3 to 18 months
Contribution to loan portfolio	11.4%

Evolution of loans methodologies

(2019-2Q22)

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

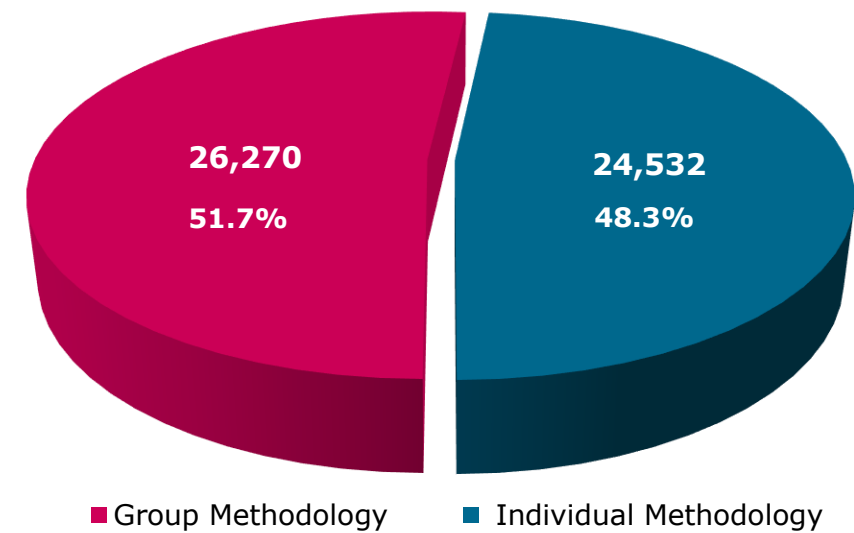


- C. Mujer
- C. Comerciante
- C. Crece y Mejora-CM
- C. Crece y Mejora-CCR
- C. Individual
- C. Other*

* Other (C. Adicional, C. Crece y mejora de CI, C. Adicional Plus)

Genera Portfolio Distribution

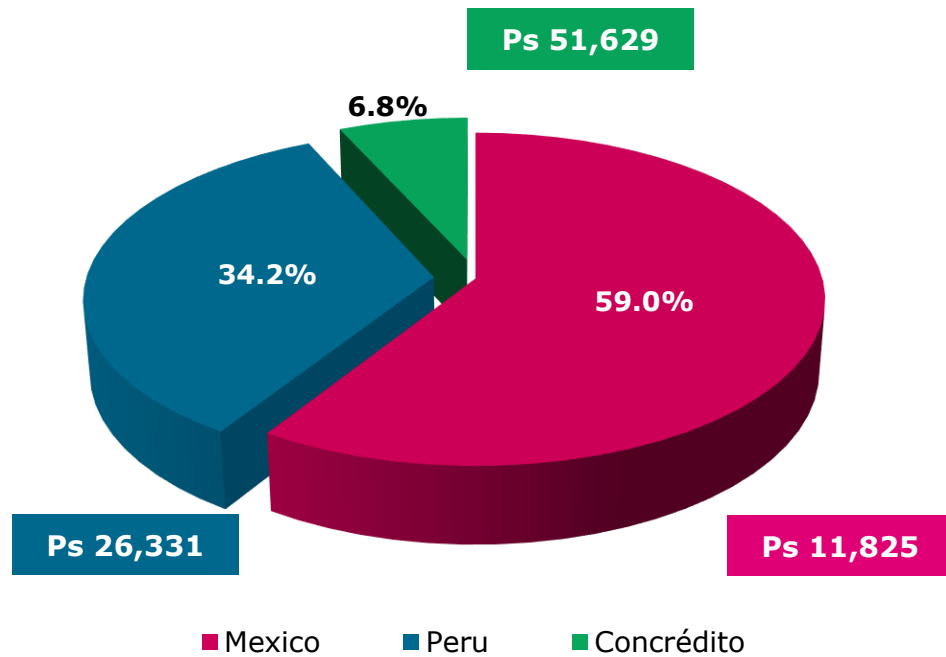
Mexico and Peru



Around 90% of our clients are women

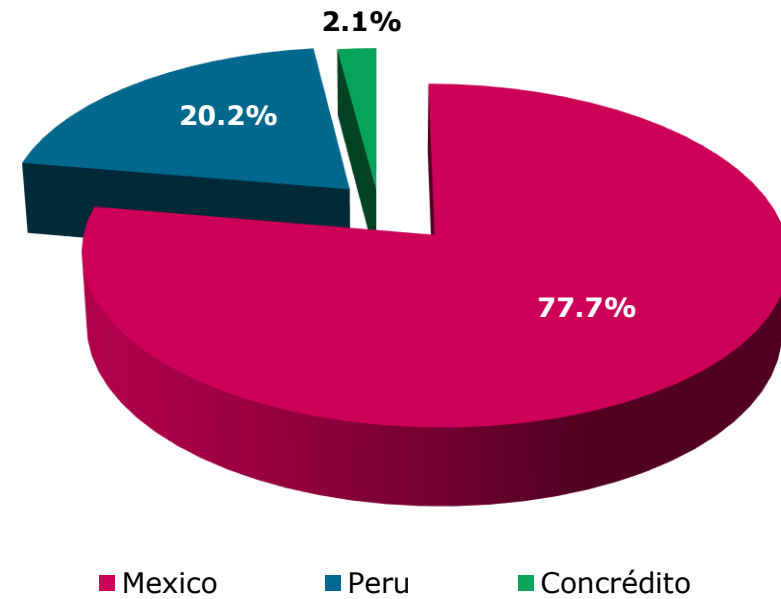
Distribution per subsidiary

% Total loan portfolio and average ticket



Credit Clients per subsidiary

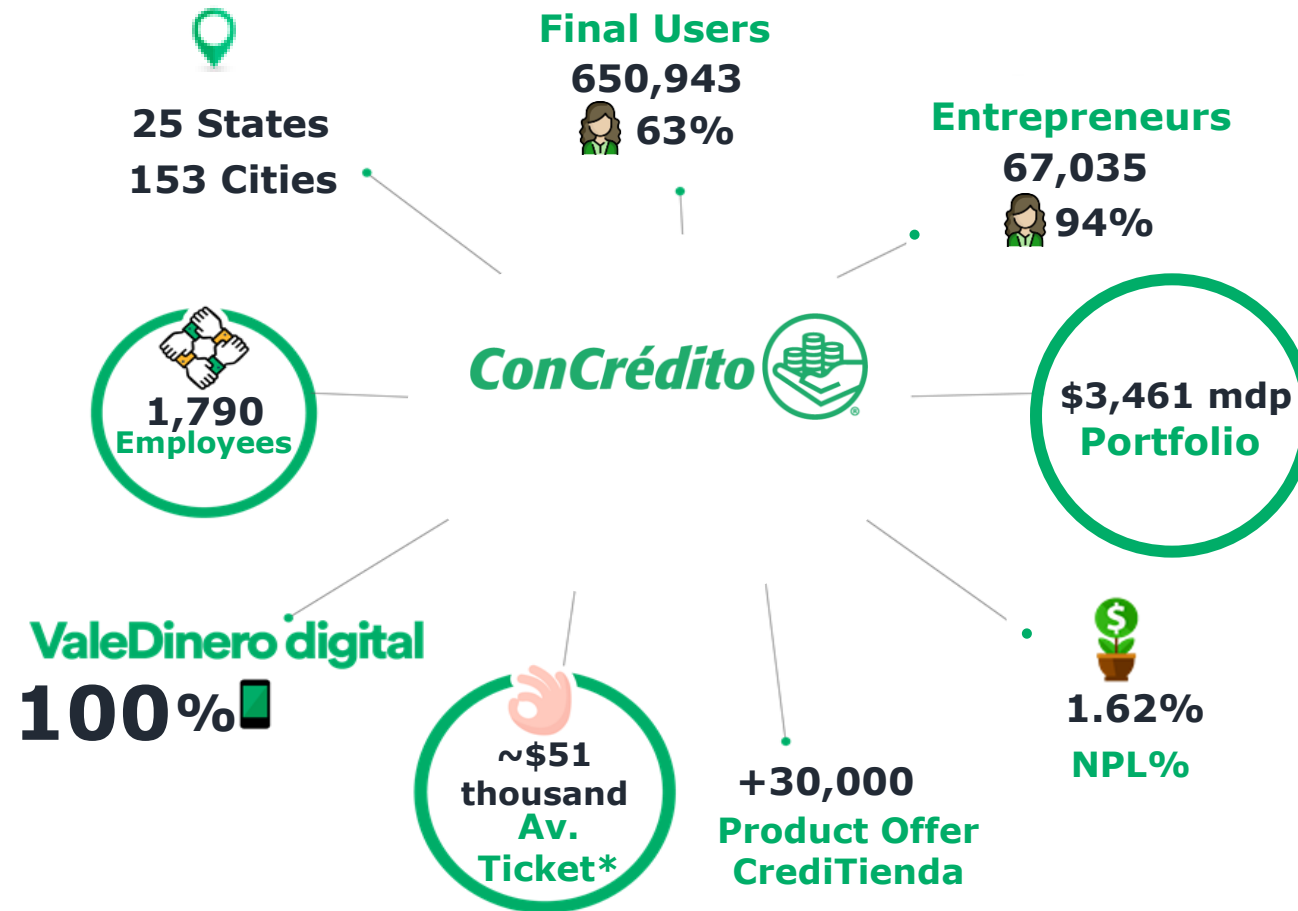
3,261,383 Credit Clients



The markets where we are present have an opportunity to serve more clients in D and C segment.

ConCrédito

(Financial institution that offers microcredits through apps)



Active clients reached more than **67 thousand Distributors** a **25.0% growth** compared to 2Q21 .

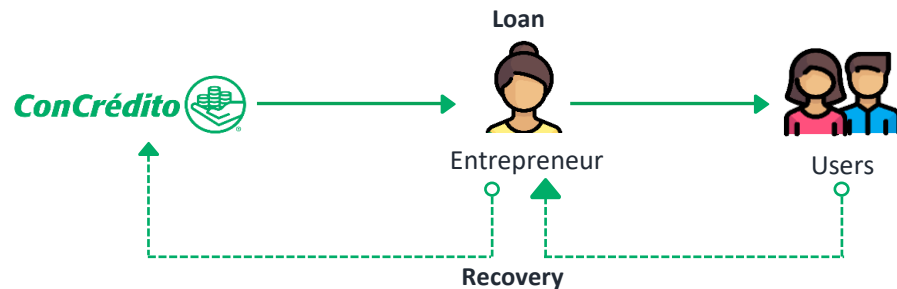
*Average Ticket. Figures are expressed in Mexican Pesos (million)

ConCrédito - Products

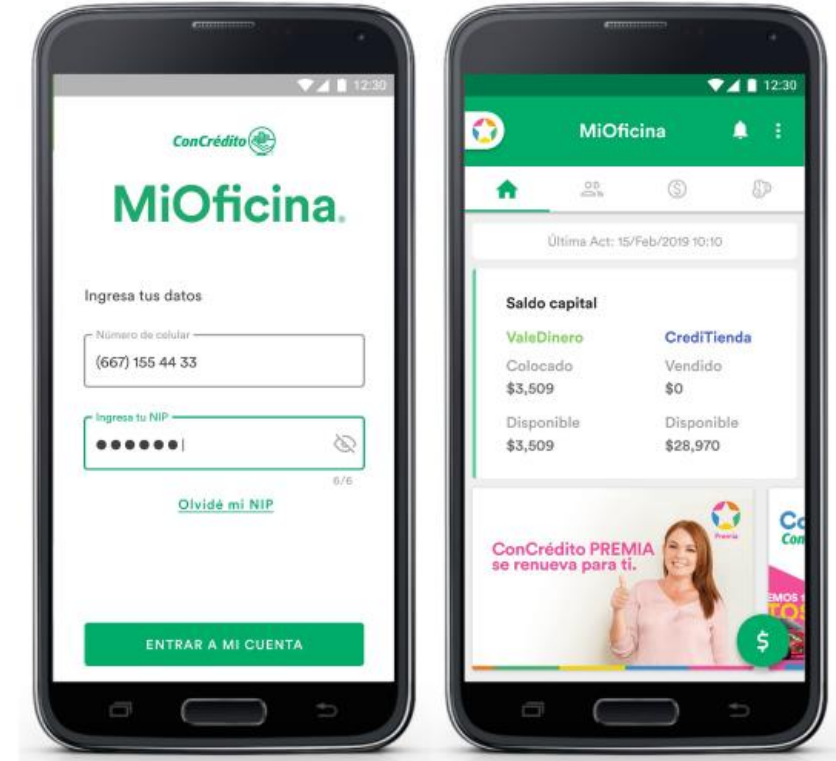
ValeDinero

(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. 51,629*
- **Av. Ticket Final Users:** ~Ps. 4,845



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



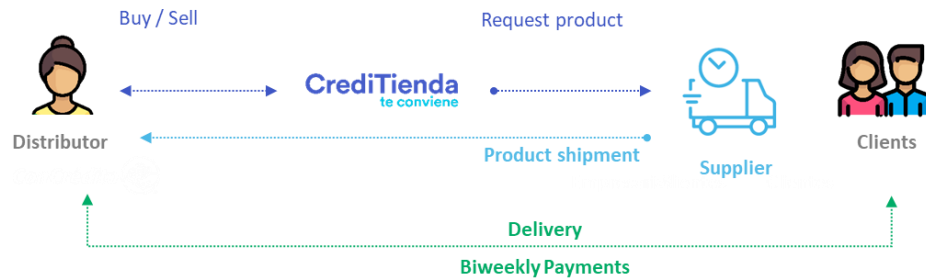
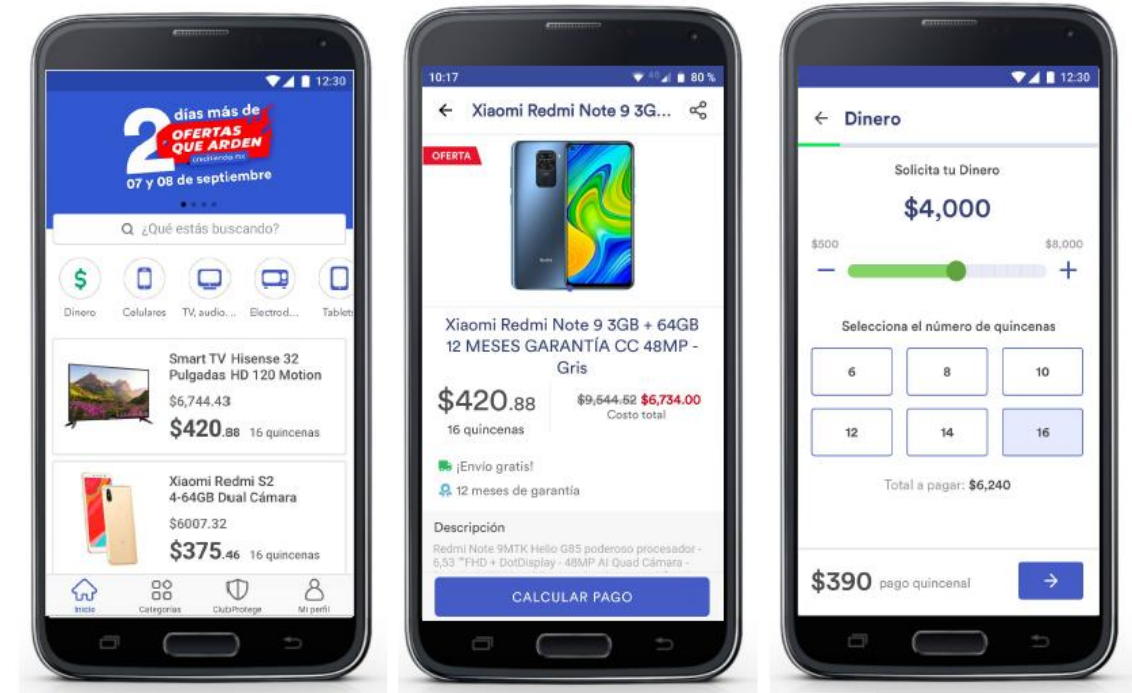
The Entrepreneur receives a credit line from ConCrédito to issue microcredits to authorized final users, and are responsible of the collection process, obtaining a bonus on the flow.

ConCrédito - Products

CrediTienda

(Offer products on credit through the CrediTienda app)

- **Started Operations:** 2018
- **Maturity:** 6 to 16 biweeks
- **Apps Users:** 828,712
- **Product Offer:** +30,000
- **Av. Ticket Final User:** Ps. 4,355
- **Portfolio:** Ps. 393 million*

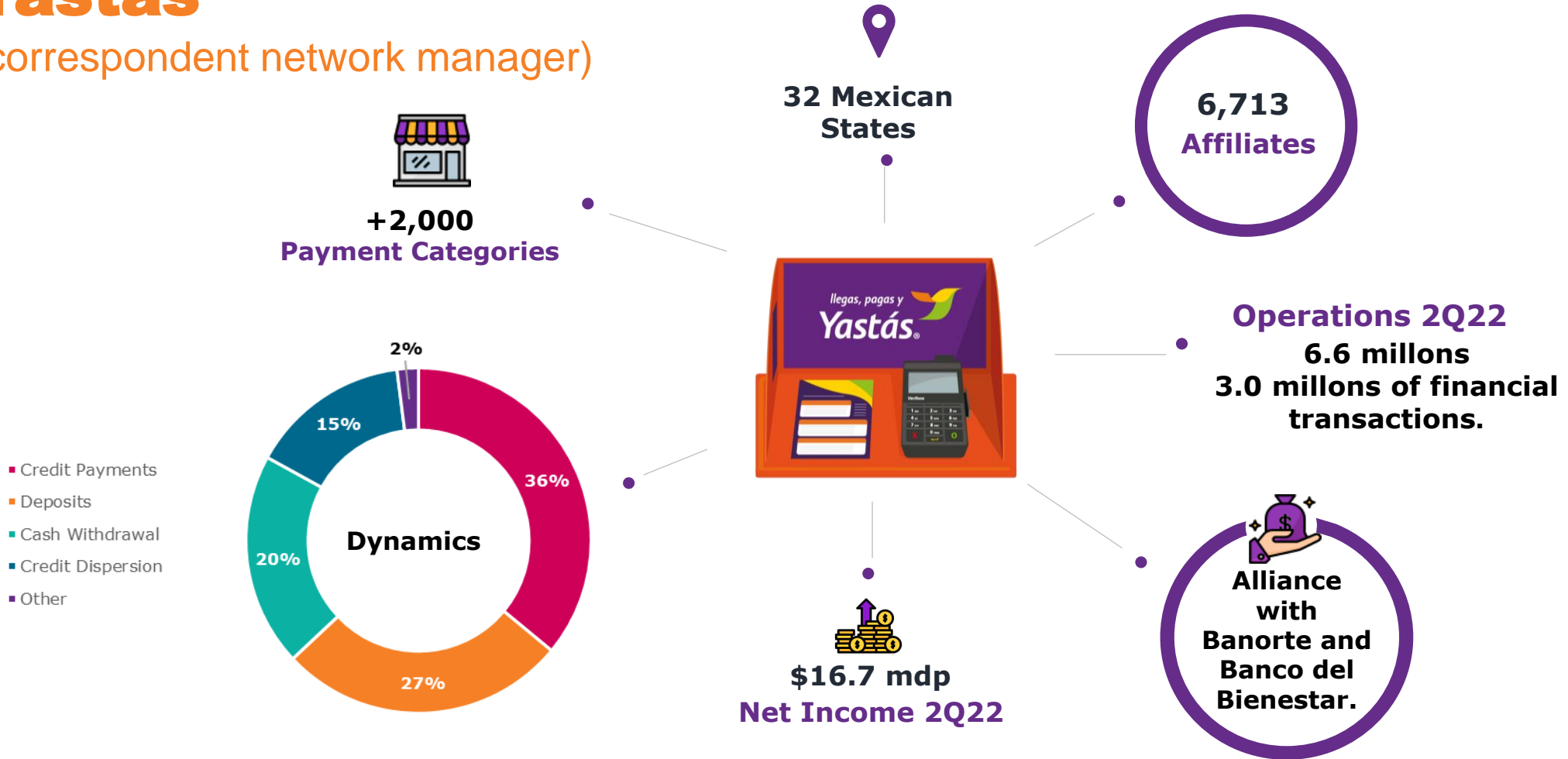


The Entrepreneurs sell products on credit. Based on the quality of the portfolio and punctuality of payments, the Entrepreneur obtains a bonus on the flow, which represents between 15% and 16.5% of the collection.

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

Yastás

(correspondent network manager)



Yastás continued recording **strong levels of transactions** reaching **6.6 million operations** in this 2Q22.

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

Yastás	2Q22	2Q21	1Q22	% Change 2Q21	% Change 1Q22	6M22	6M21	% Change 6M21
Affiliates	6,713	5,839	6,347	15.0%	5.8%	6,713	5,839	15.0%
Operations	6,585,372	5,697,244	6,563,043	15.6%	0.3%	6,585,372	5,697,244	15.6%
Financial Operations	3,092,144	2,206,105	3,011,058	40.2%	2.7%	3,092,144	2,206,105	40.2%
ROE	10.5%	12.5%	12.3%	-0.2 pp	-0.1 pp	9.8%	13.5%	-3.7 pp

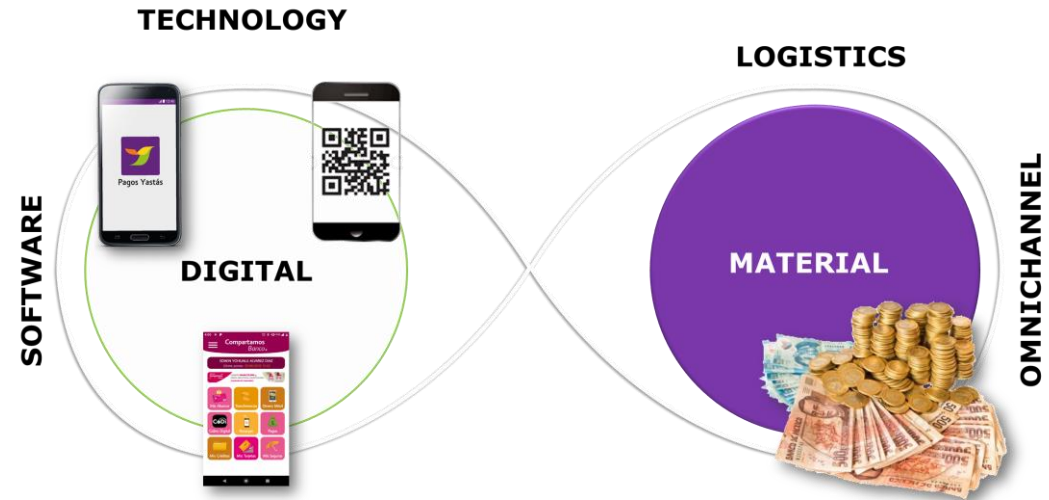
Affiliates distribution:



60% Grocery Stores



40% Hardware Stores, Stationery Stores, Cybercafe, Others.



+6,700 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.

2Q22

 Active Policies	9.0 million
 Placed Policies	<ul style="list-style-type: none">• 2Q22 – 10.4 million• 2021 – 35.7 million
 Coverage	Mexico and Peru
 Net Income 2Q21	\$30.4 million pesos

ATERNA ended the quarter with **9.0 million active insurance policies** throughout its operations in Mexico and Peru, a **4.1% growth** compared to 2Q21.



Growth and profitability

Summary

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

Summary	2Q22	2Q21	1Q22	% Change 2Q21	% Change 1Q22	6M22	6M21	% Change 6M21
Clients ¹⁾	3,526,002	3,484,164	3,472,653	1.2%	1.5%	3,526,002	3,484,164	1.2%
Credits Clients	3,261,383	3,091,601	3,207,161	5.5%	1.7%	3,261,383	3,091,601	5.5%
Portfolio*	50,802	39,139	49,321	29.8%	3.0%	50,802	39,139	29.8%
Net Income*	1,310	653	1,005	100.6%	30.3%	2,315	1,031	124.5%
NPLs / Total Portfolio	2.52%	2.96%	2.56%	-0.44 pp	-0.04 pp	2.52%	2.96%	-0.44 pp
ROA	7.2%	3.7%	5.6%	3.5 pp	1.6 pp	6.4%	3.0%	3.4 pp
ROE	20.4%	11.4%	16.0%	9.0 pp	4.4 pp	18.2%	9.1%	9.1 pp
NIM	39.7%	35.2%	39.5%	4.5 pp	0.2 pp	39.8%	33.7%	6.1 pp
NIM after provisions	32.1%	27.2%	31.8%	4.9 pp	0.3 pp	32.1%	27.2%	4.9 pp
Efficiency Ratio	67.4%	78.0%	70.4%	-10.6 pp	-3.0 pp	68.9%	81.3%	-12.4 pp
Operating Efficiency	20.3%	19.2%	20.4%	1.1 pp	-0.1 pp	20.4%	20.0%	0.4 pp
Capital / Total Assets	36.0%	33.2%	34.5%	2.8 pp	1.5 pp	36.0%	33.2%	2.8 pp
Average Loan per Client	15,577	12,660	15,378	23.0%	1.3%	15,577	12,660	23.0%
Employees	20,330	21,624	20,156	-6.0%	0.9%	20,330	21,624	-6.0%
Service Offices**	534	655	555	-18.5%	-3.8%	534	655	-18.5%
Branches	142	158	143	-10.1%	-0.7%	142	158	-10.1%

1) In 2Q22 GENTERA served more than 4.1 million people. 3.52 million Clients from Credit, Savings, and Insurance Products, and additionally ConCrédito's Entrepreneurs served 650 thousand final users.

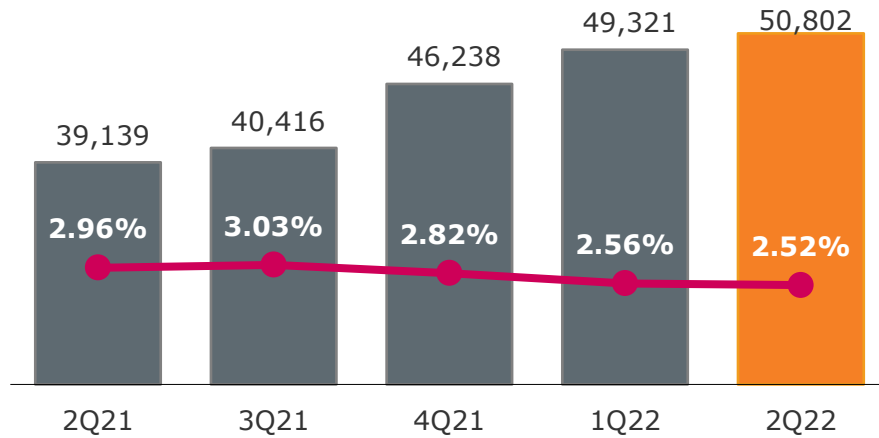
In this table, employees in Banco Compartamos include employees from ATERNA and YASTAS.

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

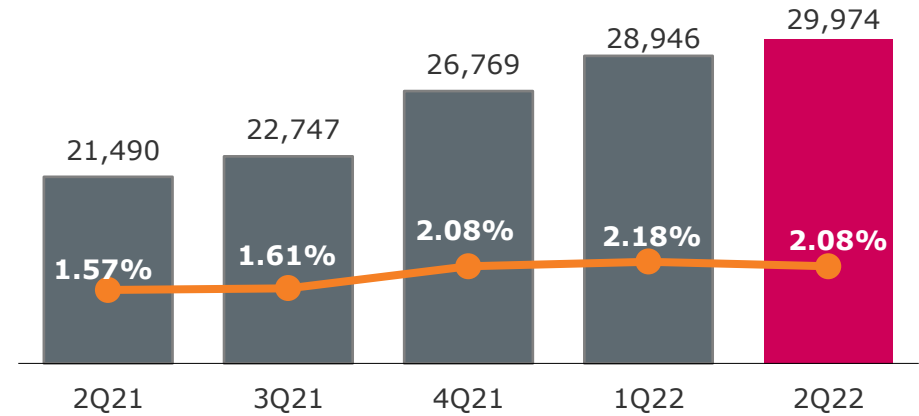
** Branches are inside a Service Office (same location).

Total Portfolio – NPL %

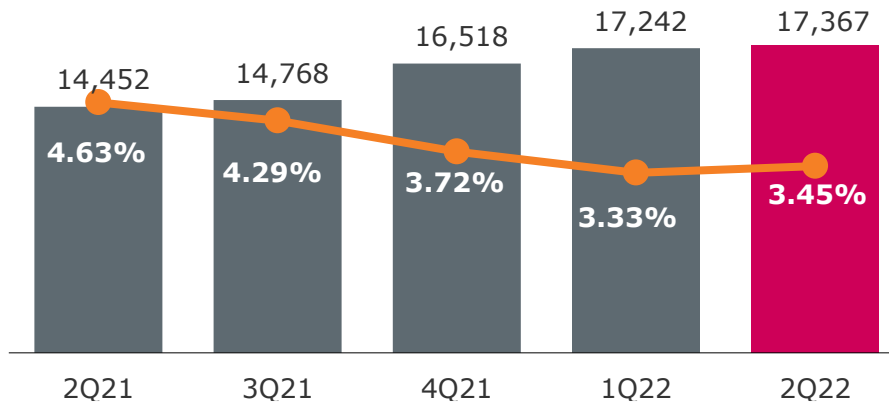
Genera



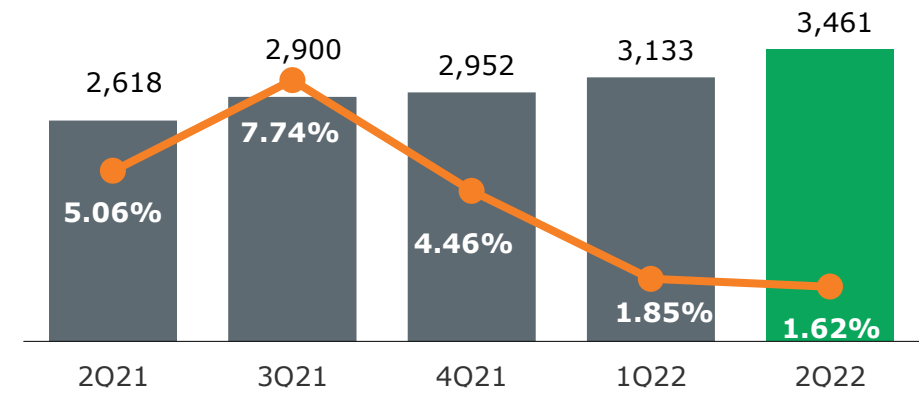
Mexico – Banco Compartamos



Peru



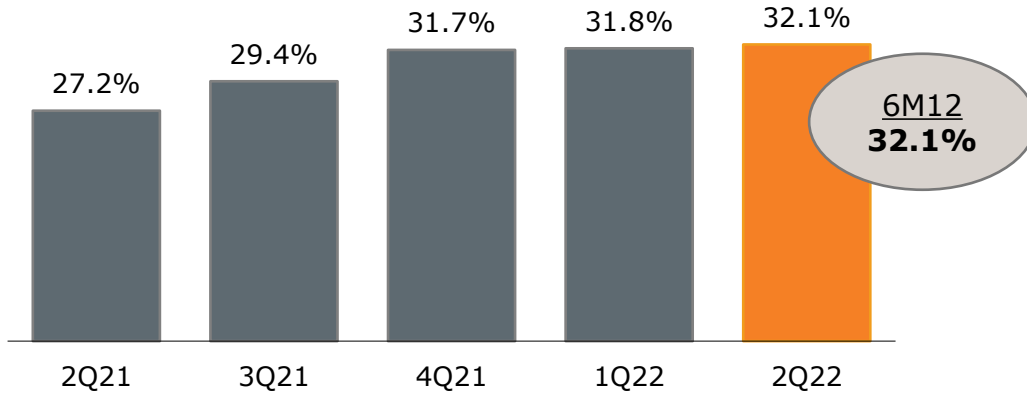
ConCrédito



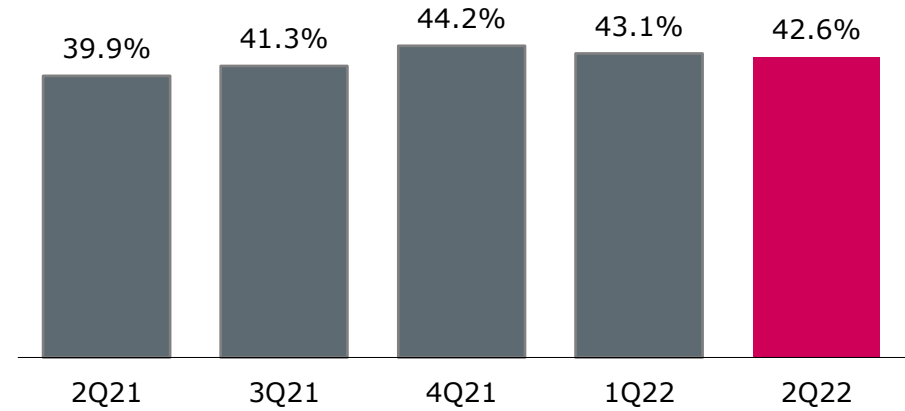
Total Loan Portfolio reached the **largest figure in GENTERA’s history** at Ps. 50,802 million, a **29.8% growth** compared to Ps. 39,139 million in 2Q21.

NIM (%) after provisions

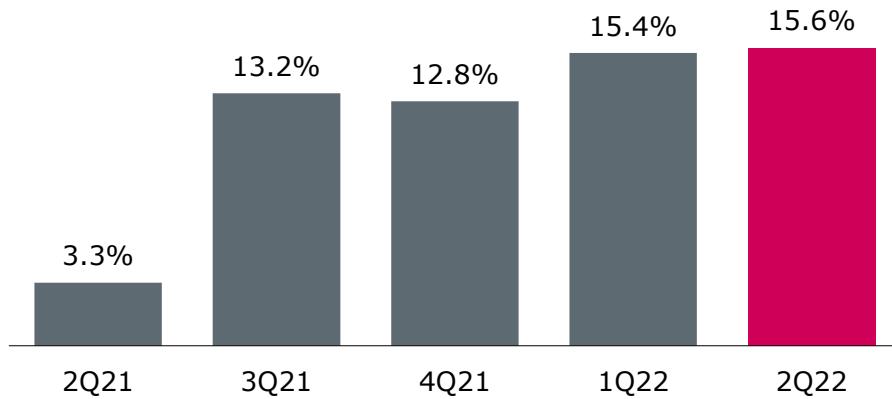
Genera



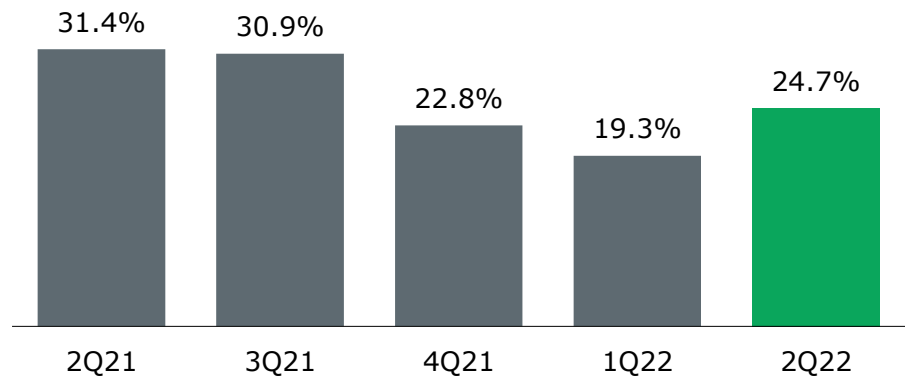
Mexico – Banco Compartamos



Peru

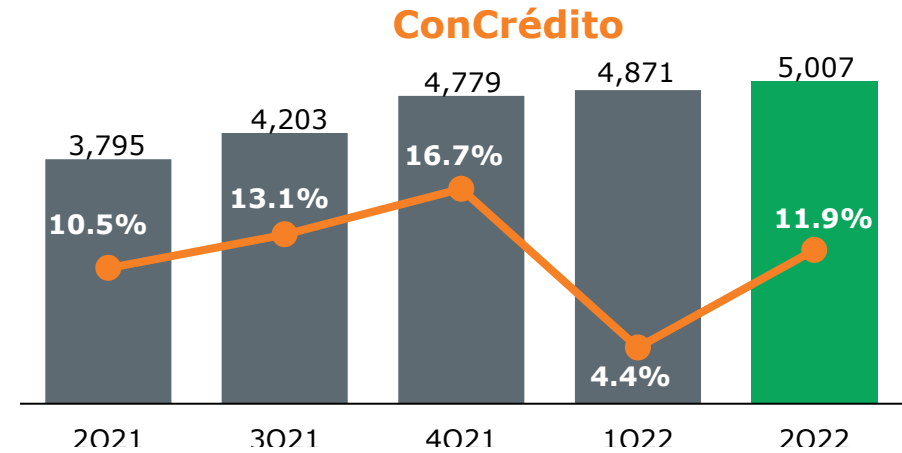
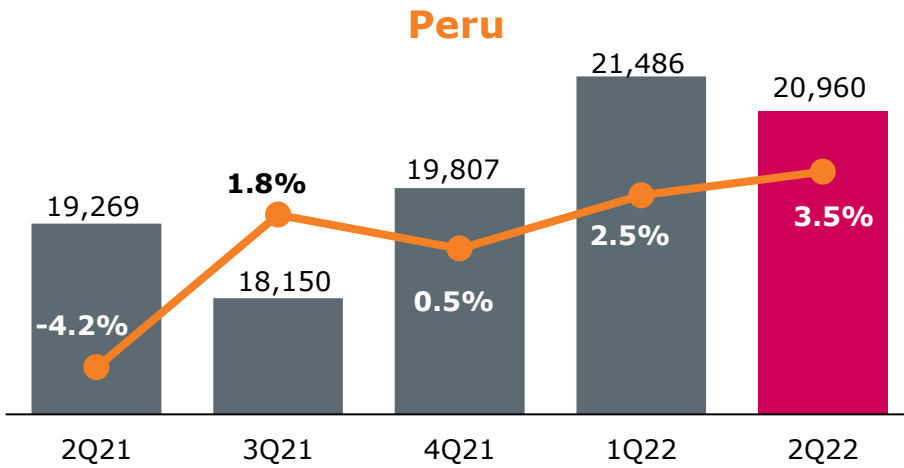
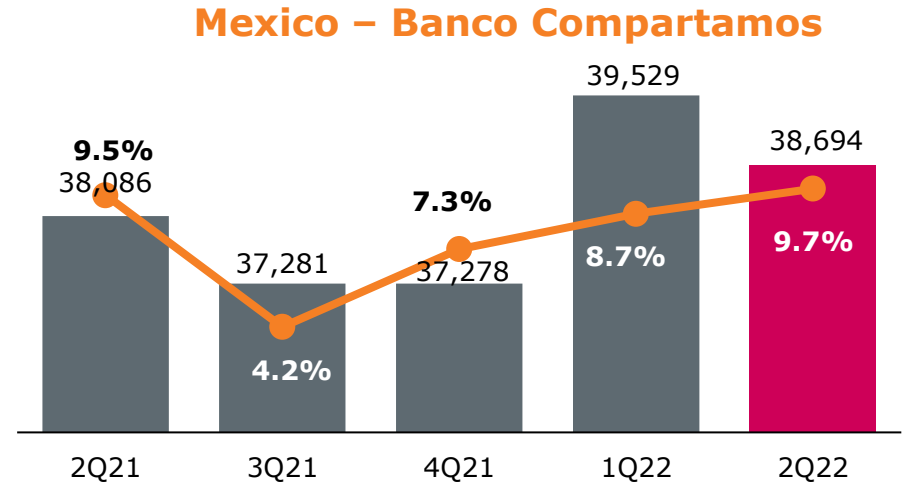
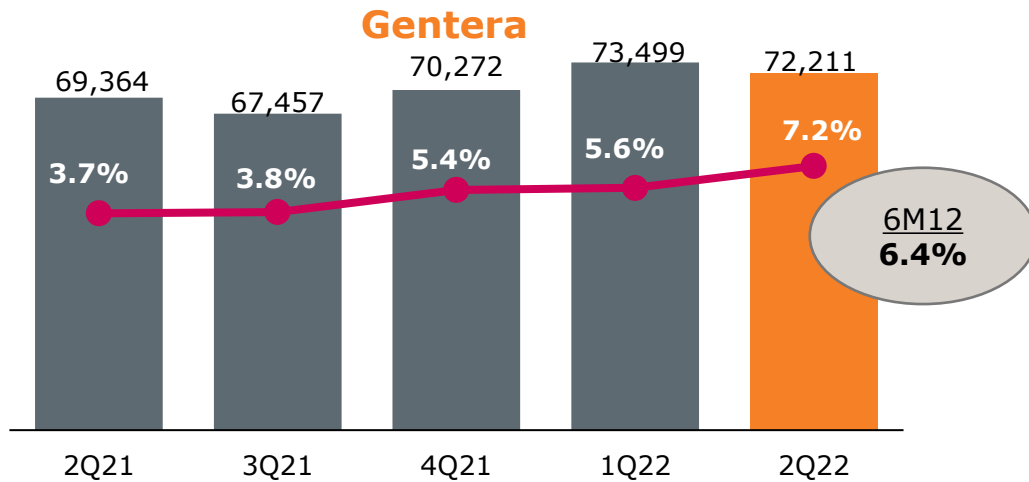


ConCrédito



NIM after provisions stood at **32.1%** in 2Q22, an **increase** compared to 27.2% in 2Q21, marking **improvements quarter over quarter**.

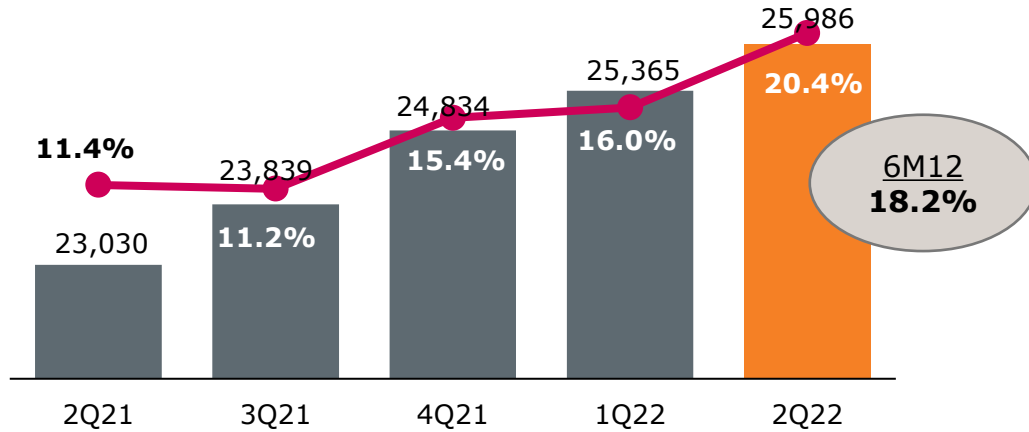
Equity - ROAA



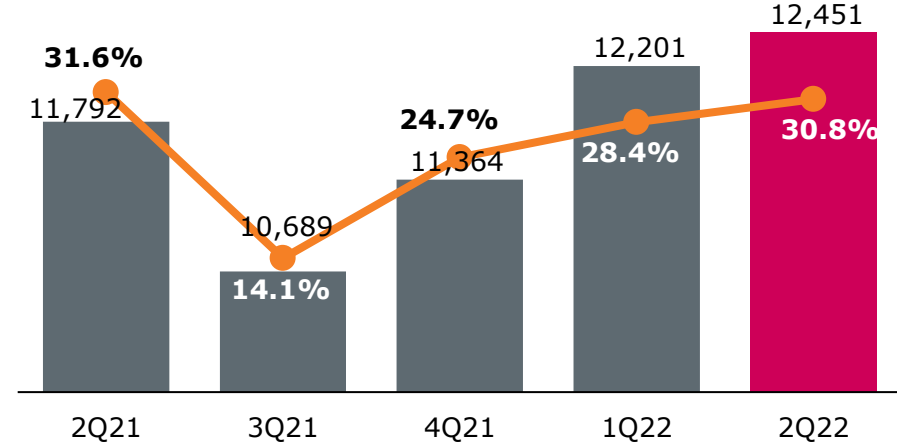
ROA reached 7.2%, a strong improvement compared to a 3.7% ROA in 2Q21.

Assets - ROAE

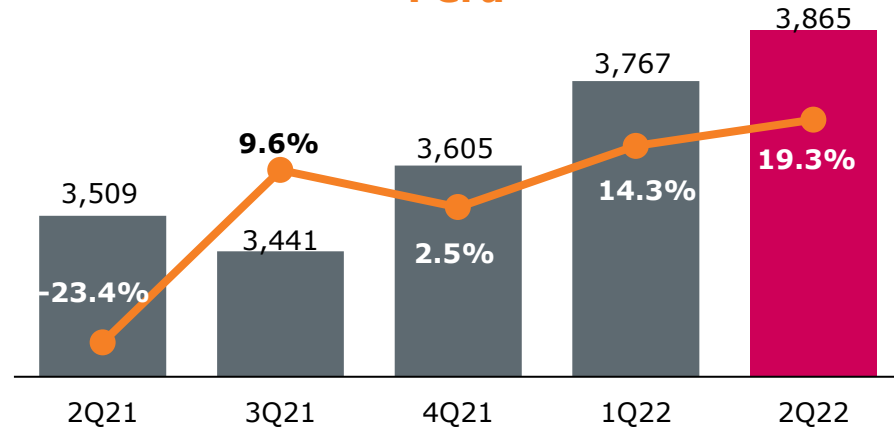
Genera



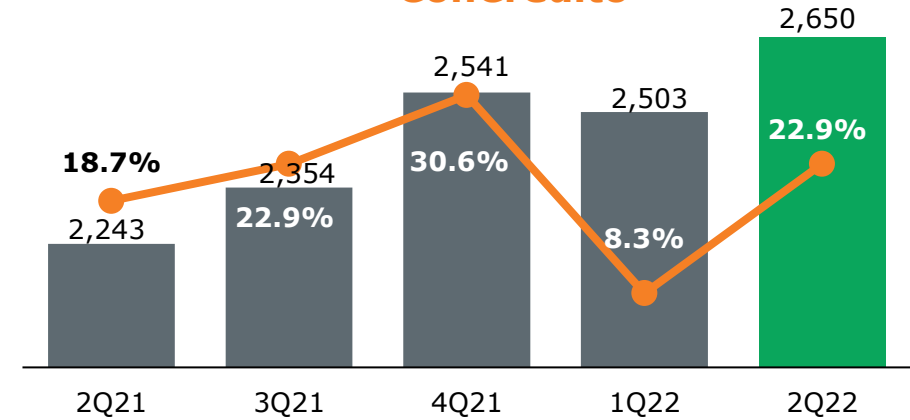
Mexico – Banco Compartamos



Peru



ConCrédito



ROE stood at **20.4%**, an **improvement** compared to **11.4%** ROE in 2Q21.



Financial Information 2Q22



Statement of Financial Position

	2Q22	2Q21	1Q22	% Change 2Q21	% Change 1Q22
Cash and investments in financial instruments	10,576	20,058	13,127	-47.3%	-19.4%
Derivatives	24	0	18	N/C	33.3%
Loan portfolio with credit risk stage 1 and 2	49,523	37,981	48,058	30.4%	3.0%
Loan portfolio with credit risk stage 3	1,279	1,158	1,263	10.4%	1.3%
Loan portfolio	50,802	39,139	49,321	29.8%	3.0%
Deferred items	106	0	98	N/C	8.2%
Allowance for loan losses	3,735	3,248	3,552	15.0%	5.2%
Loan portfolio, net	47,173	35,891	45,867	31.4%	2.8%
Other accounts receivable, net	2,676	2,986	2,787	-10.4%	-4.0%
Long-lived assets held for sale or distribute to owners	341	0	337	N/C	1.2%
Properties, furniture and equipment, net	632	785	551	-19.5%	14.7%
Rights of use assets, properties, furniture and equipment, net	1,074	0	1,249	N/C	-14.0%
Permanent investment	106	98	112	8.2%	-5.4%
Asset for deferred income taxes, net	2,025	2,048	1,942	-1.1%	4.3%
Other assets	2,568	2,498	2,476	2.8%	3.7%
Goodwill	5,016	5,000	5,033	0.3%	-0.3%
Total assets	72,211	69,364	73,499	4.1%	-1.8%
Deposits	15,051	15,033	15,642	0.1%	-3.8%
Long term debt issuance	9,653	8,770	10,117	10.1%	-4.6%
Banking and other borrowings	13,320	17,084	14,282	-22.0%	-6.7%
Creditors on repurchase/resell agreements	105	279	131	-62.4%	-19.8%
Obligations in securitization operations	992	800	1,388	24.0%	-28.5%
Lease liability	1,105	0	1,280	N/C	-13.7%
Other liabilities	5,869	4,144	5,159	41.6%	13.8%
Deferred credits and advance collections	130	224	135	-42.0%	-3.7%
Total liabilities	46,225	46,334	48,134	-0.2%	-4.0%
Capital stock	4,764	4,764	4,764	0.0%	0.0%
Premium on sale of stock	291	558	291	-47.8%	0.0%
Capital reserves	1,771	1,845	1,845	-4.0%	-4.0%
Accumulated retained earnings	15,845	12,657	15,076	25.2%	5.1%
Other comprehensive income	128	(276)	228	N/C	-43.9%
Total controlling interest	22,799	19,548	22,204	16.6%	2.7%
Total non-controlling interest	3,187	3,482	3,161	-8.5%	0.8%
Total stockholders' equity	25,986	23,030	25,365	12.8%	2.4%
Total liabilities and stockholders' equity	72,211	69,364	73,499	4.1%	-1.8%

* Figures expressed in Mexican pesos (millions)

Statement of Comprehensive Income

	2Q22	2Q21	1Q22	% Change 2Q21	% Change 1Q22	6M22	6M21	% Change 6M21
Interest income	6,800	5,599	6,551	21.5%	3.8%	13,351	10,748	24.2%
Interest expense	782	491	623	59.3%	25.5%	1,405	1,019	37.9%
Net Interest Income	6,018	5,108	5,928	17.8%	1.5%	11,946	9,729	22.8%
Provisions for loan losses	1,149	1,160	1,156	-0.9%	-0.6%	2,305	1,880	22.6%
Net interest income after provisions	4,869	3,948	4,772	23.3%	2.0%	9,641	7,849	22.8%
Commissions and fee income	645	440	444	46.6%	45.3%	1,089	756	44.0%
Commissions and fee expense	137	146	129	-6.2%	6.2%	266	270	-1.5%
Trading gains (losses)	1	(3)	(2)	N/C	N/C	(1)	3	N/C
Other operating income (expense)	99	62	117	59.7%	-15.4%	216	213	1.4%
Operating Expenses	3,692	3,354	3,662	10.1%	0.8%	7,354	6,949	5.8%
Net operating income	1,785	947	1,540	88.5%	15.9%	3,325	1,602	107.6%
Participation in the net result of other entities	(7)	(3)	(1)	N/C	N/C	(8)	(6)	N/C
Total income before income tax	1,778	944	1,539	88.3%	15.5%	3,317	1,596	107.8%
Income tax	471	291	534	61.9%	-11.8%	1,005	565	77.9%
Net continued operations	1,307	653	1,005	100.2%	30.0%	2,312	1,031	124.2%
Discontinued operations	3	0	0	N/C	N/C	3	0	N/C
Net income	1,310	653	1,005	100.6%	30.3%	2,315	1,031	124.5%
Other comprehensive income	(101)	0	208	N/C	N/C	107	0	N/C
Comprehensive Result	1,209	653	1,213	85.1%	-0.3%	2,422	1,031	134.9%
Net income attributable to:	1,310	653	1,005	100.6%	30.3%	2,315	1,031	124.5%
Controlling interest	1,238	595	977	108.1%	26.7%	2,215	914	142.3%
Non Controlling interest	72	58	28	24.1%	157.1%	100	117	-14.5%
Comprehensive income attributable to:	1,209	0	1,213	N/C	-0.3%	2,422	0	N/C
Controlling interest	1,137	0	1,185	N/C	-4.1%	2,322	0	N/C
Non Controlling interest	72	0	28	N/C	157.1%	100	0	N/C

Note: In accordance with Financial and Reporting Standards accepted in Mexico which from 1Q22 and onwards converge with IFRS-9.

* Figures expressed in Mexican pesos (millions)

NPLs per subsidiary

NPL's per methodology and subsidiaries

PRODUCT	2Q22				2Q21				1Q22			
	Portfolio	NPL	NPL Ratio	Write- Offs	Portfolio	NPL	NPL Ratio	Write- Offs	Portfolio	NPL	NPL Ratio	Write- Offs
C. Mujer	17,419	253	1.45%	220	12,421	105	0.85%	278	17,150	269	1.57%	168
C. Comerciante	4,935	189	3.82%	153	4,331	100	2.30%	175	4,886	201	4.12%	125
Group Methodology	22,354	442	1.98%	373	16,752	205	1.22%	453	22,036	470	2.13%	293
C. Individual	4,121	119	2.88%	79	2,927	107	3.66%	176	3,675	108	2.93%	77
C. CA (de CM y CCR)	0	0	0.0%	4	235	4	1.31%	4	5	5	90.17%	4
C. CCM (de CM, CCR y CI)	93	27	28.8%	31	1,576	22	1.43%	64	317	41	13.00%	24
C. CA Plus	3,406	36	1.06%	6	0	0	0%	0	2,784	8	0.30%	2
C. Otros (CGD)	0	0	0.0%	0	0	0	0%	0	129	0	0.00%	0
Individual Methodology	7,620	182	3.46%	120	4,738	133	2.80%	244	6,910	162	3.71%	107
Banco Compartamos	29,974	624	2.08%	493	21,490	338	1.57%	697	28,946	632	2.18%	400
C. Mujer	4,350	204	4.68%	34	3,098	264	8.52%	144	4,282	94	2.19%	34
Group Methodology Peru	4,350	204	4.68%	34	3,098	264	8.52%	144	4,282	94	2.19%	34
Comercial	9,588	277	2.88%	190	7,640	219	2.86%	82	8,814	290	3.29%	248
Microempresa	1,969	87	4.41%	93	2,835	165	5.81%	50	2,773	168	6.05%	94
Consumo	1,460	32	2.22%	21	879	21	2.42%	17	1,374	22	1.62%	33
Individual Methodology Peru	13,017	396	3.04%	303	11,354	405	3.56%	149	12,960	480	3.70%	376
Compartamos Financiera	17,367	599	3.45%	338	14,452	669	4.63%	293	17,242	574	3.33%	410
Group Methodology Guatemala	-	-	-	-	579	19	3.27%	165	-	-	-	-
Compartamos Guatemala S.A.	-	-	-	-	579	19	3.27%	165	0	0.0	0.00%	0
Individual Methodology ConCrédito	3,461	56	1.62%	184	2,618	132	5.06%	81	3,133	58	1.85%	230
ConCrédito	3,461	56	1.6%	184	2,618	132	5.1%	81	3,133	58	1.8%	230
Total	50,802	1,279	2.52%	1,015	39,139	1,158	2.96%	1,237	49,321	1,263	2.56%	1,040

Note: Compartamos Guatemala is not considered in GENTERA's figures in 2Q22 and 1Q22 but is considered in 2Q21.

* Figures expressed in Mexican pesos (millions)

Summary

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

	National Scale	Global Scale	Perspective
Fitch Ratings	'AA(mex) / F1+(mex)'	BB+ / B	Stable
Standard & Poor's	'mxA / mxA-1+'	BB+ / B'	Negative

Summary	2Q22	2Q21	1Q22	% Change 2Q21	% Change 1Q22	6M22	6M21	% Change 6M21
Clients	2,534,788	2,336,819	2,501,338	8.5%	1.3%	2,534,788	2,336,819	8.5%
Portfolio*	29,974	21,490	28,946	39.5%	3.6%	29,974	21,490	39.5%
Net Income	950	895	837	6.1%	13.5%	1,787	1,208	47.9%
NPLs / Total Portfolio	2.08%	1.57%	2.18%	0.51 pp	-0.10 pp	2.08%	1.57%	0.51 pp
ROA	9.7%	9.5%	8.7%	0.20 pp	1.00 pp	9.3%	6.5%	2.80 pp
ROE	30.8%	31.6%	28.4%	-0.8 pp	2.4 pp	29.8%	21.8%	8.0 pp
NIM	49.8%	42.4%	48.5%	7.4 pp	1.3 pp	49.5%	40.9%	8.6 pp
NIM after provisions	42.6%	39.9%	43.1%	2.7 pp	-0.5 pp	43.1%	38.0%	5.1 pp
Efficiency Ratio	68.0%	67.0%	68.2%	1.0 pp	-0.2 pp	68.1%	75.5%	-7.4 pp
Operating Efficiency	27.8%	26.4%	27.9%	1.4 pp	-0.1 pp	28.0%	27.4%	0.6 pp
Capital adequacy ratio (ICAP)	38.6%	36.9%	37.1%	1.7 pp	1.5 pp	38.6%	36.9%	1.7 pp
Capital / Total Assets	32.2%	31.0%	30.9%	1.2 pp	1.3 pp	32.2%	31.0%	1.2 pp
Average Loan (Ps.)	11,825	9,196	11,572	28.6%	2.2%	11,825	9,196	28.6%
Employees	13,600	13,980	13,574	-2.7%	0.2%	13,600	13,980	-2.7%
Service Offices**	429	506	450	-15.2%	-4.7%	429	506	-15.2%
Branches	142	158	143	-10.1%	-0.7%	142	158	-10.1%

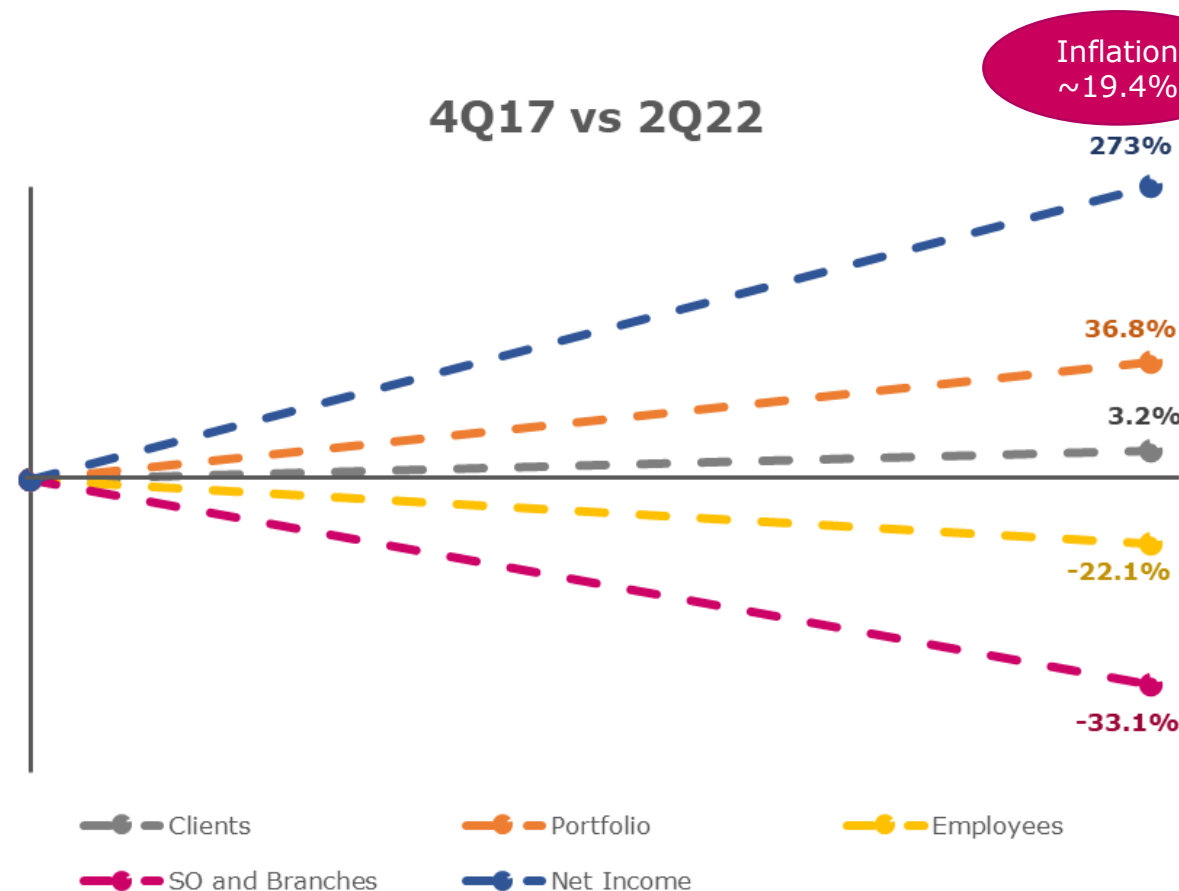
*Portfolio and Net Income are expressed in millions of Mexican pesos.

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

Banco Compartamos Evolution

4Q17 vs 2Q22

	4Q17	2Q22	% Change
Clients (thousands)	2,457	2,535	3.2%
Portfolio*	21,908	29,974	36.8%
Cost of Risk	15%	8.8%	-6.2 p.p.
Employees	17,455	13,600	-22.1%
Serv. Offices and Branches	854	571	-33.1%
Net Income*	255	950	272.5%



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

* Figures expressed in Mexican pesos (millions)

Statement of Financial Position

	2Q22	2Q21	1Q22	% Change 2Q21	% Change 1Q22
Cash and investments in financial instruments	5,160	11,973	6,404	-56.9%	-19.4%
Related parties	1,160	1,620	1,510	-28.4%	-23.2%
Loan portfolio with credit risk stage 1 and 2	29,350	21,152	28,314	38.8%	3.7%
Loan portfolio with credit risk stage 3	624	338	632	84.6%	-1.3%
Loan portfolio	31,134	23,110	30,456	34.7%	2.2%
Deferred items	61	0	74	N/C	-17.6%
Allowance for loan losses	1,806	1,128	1,654	60.1%	9.2%
Loan portfolio, net	29,389	21,982	28,876	33.7%	1.8%
Other accounts receivable, net	1,498	2,045	1,677	-26.7%	-10.7%
Properties, furniture and equipment, net	259	202	160	28.2%	61.9%
net	489	0	560	N/C	-12.7%
Asset for deferred income taxes, net	1,148	965	1,063	19.0%	8.0%
Other assets	751	919	789	-18.3%	-4.8%
Total assets	38,694	38,086	39,529	1.6%	-2.1%
Clients' deposits	1,712	3,281	1,664	-47.8%	2.9%
OD Deposits	527	15	18	N/C	N/C
Term deposits	1,311	0	1377	N/C	-4.8%
Long term debt issuance	9,653	8,407	9,734	14.8%	-0.8%
Banking and other borrowings	8,957	13,544	10,763	-33.9%	-16.8%
Lease liability	498	0	565	N/C	-11.9%
Other liabilities	3,468	1,047	3,086	231.2%	12.4%
Deferred credits and advance collections	117	0	121	N/C	-3.3%
Total liabilities	26,243	26,294	27,328	-0.2%	-4.0%
Capital stock	697	634	652	9.9%	6.9%
Contributions for future capital increases	0	18	0	N/C	N/C
Capital reserves	645	600	600	7.5%	7.5%
Accumulated retained earnings	11,118	10,544	10,958	5.4%	1.5%
Other comprehensive income	(9)	(4)	(9)	N/C	N/C
Total stockholders' equity	12,451	11,792	12,201	5.6%	2.0%
Total liabilities and stockholders' equity	38,694	38,086	39,529	1.6%	-2.1%

* Figures expressed in Mexican pesos (millions)

Statement of Comprehensive Income

	2Q22	2Q21	1Q22	% Change 2Q21	% Change 1Q22	6M22	6M21	% Change 6M21
Interest income	5,013	3,973	4,696	26.2%	6.8%	9,709	7,549	28.6%
Interest expense	540	327	421	65.1%	28.3%	961	654	46.9%
Net Interest Income	4,473	3,646	4,275	22.7%	4.6%	8,748	6,895	26.9%
Provisions for loan losses	646	214	483	201.9%	33.7%	1,129	490	130.4%
Net interest income after provisions	3,827	3,432	3,792	11.5%	0.9%	7,619	6,405	19.0%
Commissions and fee income	294	285	268	3.2%	9.7%	562	448	25.4%
Commissions and fee expense	162	161	154	0.6%	5.2%	316	298	6.0%
Trading gains (losses)	1	(3)	(2)	N/C	N/C	(1)	3	N/C
Other operating income (expense)	43	179	21	-76.0%	104.8%	64	196	-67.3%
Operating Expenses	2,721	2,501	2,677	8.8%	1.6%	5,398	5,102	5.8%
Net operating income	1,282	1,231	1,248	4.1%	2.7%	2,530	1,652	53.1%
Total income before income tax	1,282	1,231	1,248	4.1%	2.7%	2,530	1,652	53.1%
Income tax	332	336	411	-1.2%	-19.2%	743	444	67.3%
Net income	950	895	837	6.1%	13.5%	1,787	1,208	47.9%

Note: In accordance with Financial and Reporting Standards accepted in Mexico which from 1Q22 and onwards converge with IFRS-9.

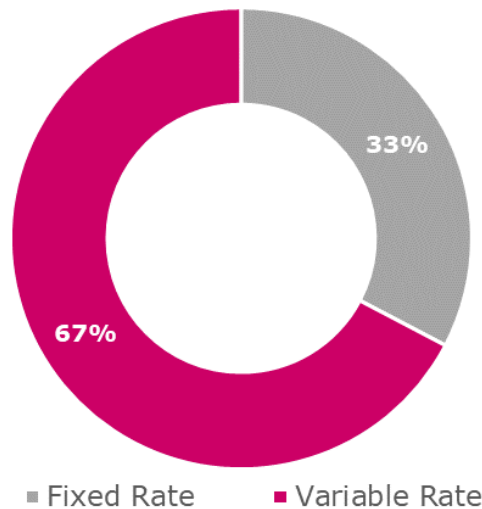
* Figures expressed in Mexican pesos (millions)

Funding structure

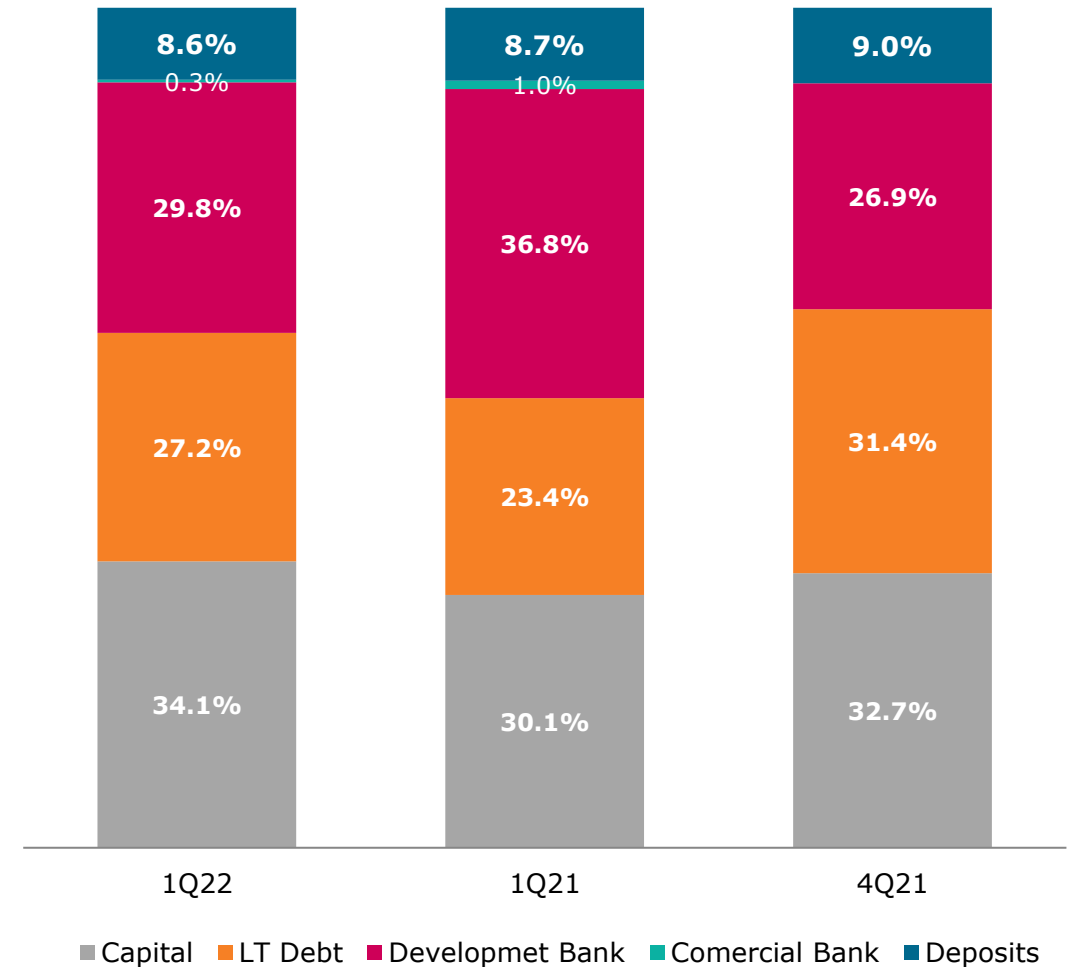
Debt profile excluding clients deposits

Year	Maturity	%
2022	1,350	7%
2023	3,346	18%
2024	4,729	25%
2025	5,078	27%
2026	4,062	22%
Total	18,565	100%

91% of Banco Compartamos liabilities are Long-Term



6.9%: Cost of Funds 2Q22



* Figures expressed in Mexican pesos (millions)

Allowance for loan losses

Risk	2Q22			2Q21			1Q22		
	%Allowance	Balance	Allowance	%Allowance	Balance	Allowance	%Allowance	Balance	Allowance
A-1	1.2%	18,718	220	1.2%	14,155	172	1.2%	18,945	224
A-2	1.7%	2,060	35	1.8%	2,523	46	1.6%	2,407	38
B-1	3.9%	1,101	43	3.4%	111	4	3.9%	947	37
B-2	4.2%	1,553	65	4.1%	1,615	67	4.2%	1,339	56
B-3	5.7%	640	36	5.7%	436	25	5.6%	580	33
C-1	7.2%	3,118	225	7.2%	1,833	133	7.2%	2,926	210
C-2	10.8%	1,890	204	10.7%	1,281	138	10.8%	1,605	173
D	22.4%	874	196	22.0%	522	115	22.4%	597	134
E	66.1%	1,180	781	67.4%	635	428	67.5%	1,108	748
Total		31,134	1,804		23,111	1,127		30,456	1,653
Coverage Ratio ¹			289.5%			334.9%			261.9%

¹ Allowance for loan losses / Non-performing loans

² Figure as of 4Q20 doesn't consider additional reserve for contingency

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.

Summary



Compartamos Financiera (Peru)

	Rating	Perspective
Apoyo & Asociados	A-	Stable
Class & Asociados	A-	Stable

Summary	2Q22	2Q21	1Q22	% Change 2Q21	% Change 1Q22	6M22	6M21	% Change 6M21
Clients	659,560	614,003	642,144	7.4%	2.7%	659,560	614,003	7.4%
Portfolio *	17,367	14,452	17,242	20.2%	0.7%	17,367	14,452	20.2%
Net Income *	184	(203)	131	N/C	40.1%	316	(244)	N/C
NPLs / Total Portfolio	3.45%	4.63%	3.33%	-1.18 pp	0.12 pp	3.45%	4.63%	-1.18 pp
ROA	3.5%	-4.2%	2.5%	7.7 pp	1.0 pp	3.0%	-2.5%	5.5 pp
ROE	19.3%	-23.4%	14.3%	42.7 pp	5.0 pp	16.8%	-14.2%	31 pp
NIM	22.0%	20.0%	22.2%	2.0 pp	-0.2 pp	22.3%	19.3%	3.0 pp
NIM after provisions	15.6%	3.3%	15.4%	12.3 pp	0.2 pp	15.6%	7.6%	8.0 pp
Efficiency Ratio	72.1%	277.9%	75.4%	-205.8 pp	-3.3 pp	73.7%	140.7%	-67.0 pp
Operating Efficiency	11.9%	10.8%	12.5%	1.1 pp	-0.6 pp	11.9%	10.8%	1.1 pp
Capital / Total Assets	18.4%	18.2%	17.5%	0.2 pp	0.9 pp	18.4%	18.2%	0.2 pp
Average Loan (Ps.)	26,331	23,537	26,851	11.9%	-1.9%	26,331	23,537	11.9%
Employees	4,697	5,015	4,662	-6.3%	0.8%	4,697	5,015	-6.3%
Service Offices	105	107	105	-1.9%	0.0%	105	107	-1.9%

Group loans represented **25.0%** of the portfolio, and **70.3%** 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



	2Q22	2Q21	1Q22	% Change 2Q21	% Change 1Q22
Cash and investments in financial instruments	3,366.6	5,214.8	4,006.0	-35.4%	-16.0%
Loan portfolio with credit risk stage 1 and 2	16,767.3	13,783.0	16,668.7	21.7%	0.6%
Loan portfolio with credit risk stage 3	599.3	668.7	573.6	-10.4%	4.5%
Loan portfolio	17,366.7	14,451.8	17,242.3	20.2%	0.7%
Deferred items	29.6	0.0	18.0	N/C	65.0%
Allowance for loan losses	1,519.0	1,843.5	1,529.2	-17.6%	-0.7%
Loan portfolio, net	15,877.3	12,608.3	15,731.0	25.9%	0.9%
Other accounts receivable, net	519.8	272.8	457.2	90.5%	13.7%
Properties, furniture and equipment, net	211.0	344.2	221.2	-38.7%	-4.6%
Asset for deferred income taxes, net	307.2	498.2	306.4	-38.3%	0.3%
Rights of use assets, properties, furniture and equipment, net	406.6	0.0	485.0	N/C	-16.2%
Other assets	271.3	330.6	279.3	-17.9%	-2.9%
Total assets	20,959.7	19,268.8	21,486.0	8.8%	-2.4%
Deposits	12,026.9	11,752.3	12,600.0	2.3%	-4.5%
Long term debt issuance	0.0	362.6	382.7	N/C	N/C
Banking and other borrowings	3,649.3	2,732.5	3,309.0	33.6%	10.3%
Creditors on repurchase/resell agreements	105.2	278.8	131.0	-62.3%	-19.7%
Lease liability	409.7	0.0	487.6	N/C	-16.0%
Other liabilities	893.1	633.8	796.7	40.9%	12.1%
Deferred credits and advance collections	11.0	0.0	11.7	N/C	-5.9%
Total liabilities	17,095.2	15,760.0	17,718.7	8.5%	-3.5%
Capital stock	2,773.7	2,571.5	2,571.8	7.9%	7.9%
Capital reserves	713.4	710.7	709.0	0.4%	0.6%
Other comprehensive income	(112.4)	(40.9)	(45.0)	N/C	N/C
Accumulated retained earnings	471.3	239.9	512.2	96.5%	-8.0%
Total controlling interest	3,845.9	3,481.2	3,748.0	10.5%	2.6%
Total non-controlling interest	18.6	27.6	19.3	-32.6%	-3.6%
Total stockholders' equity	3,864.5	3,508.8	3,767.3	10.1%	2.6%
Total liabilities and stockholders' equity	20,959.7	19,268.8	21,486.0	8.8%	-2.4%

FX (End of period):	PEN-USD	MXN-USD	MXN-PEN
2Q22	3.83	20.14	5.26
2Q21	3.86	19.91	5.16
1Q22	3.70	19.89	5.38

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



	2Q22	2Q21	1Q22	% Change 2Q21	% Change 1Q22	6M22	6M21	% Change 6M21
Interest income	1,320	1,074	1,272	22.9%	3.8%	2,592.2	2,135.2	21.4%
Interest expense	196.8	122.1	160.3	61.2%	22.7%	357.0	277.3	28.8%
Net interest income	1,123.7	952.4	1,111.5	18.0%	1.1%	2,235.2	1,857.9	20.3%
Provisions for loan losses	326.0	794.6	343.7	-59.0%	-5.1%	669.7	1,126.4	-40.5%
Net interest income after provisions	797.6	157.8	767.8	405.5%	3.9%	1,565.5	731.5	114.0%
Commissions and fee income	108.1	78.9	112.1	37.0%	-3.6%	220.1	176.0	25.1%
Commissions and fee expenses	31.0	26.6	24.1	16.5%	28.7%	55.1	55.0	0.0%
Other operating income (expense)	(1.7)	(20.8)	1.2	N/C	N/C	(0.5)	(46.4)	N/C
Operating expenses	629.0	525.9	646.2	19.6%	-2.7%	1,275.3	1,134.0	12.5%
Net operating income	243.9	(336.7)	210.8	N/C	15.7%	454.8	(327.9)	N/C
Participation in the net result of other entities	2.7	0.0	(2.7)	N/C	N/C	0.0	0.0	0.0%
Total income before income tax	246.6	(336.7)	208.1	N/C	18.5%	454.8	(327.9)	N/C
Income tax	62.5	(134.2)	76.7	N/C	-18.5%	139.3	(83.8)	N/C
Net income	184.1	(202.5)	131.4	N/C	40.1%	315.5	(244.1)	N/C
Controlling interest	181.1	(200.2)	136.3	N/C	32.9%	317.3	(237.6)	N/C
Non Controlling interest	3.0	(2.4)	(4.8)	N/C	N/C	(1.8)	-6.6	-72.4%

FX (Average)	PEN-USD	MXN-USD	MXN-PEN
2Q22	3.75	20.02	5.34
2Q21	3.79	20.02	5.28
1Q22	3.81	20.50	5.39

Peru figures are reported under Mexican GAAP

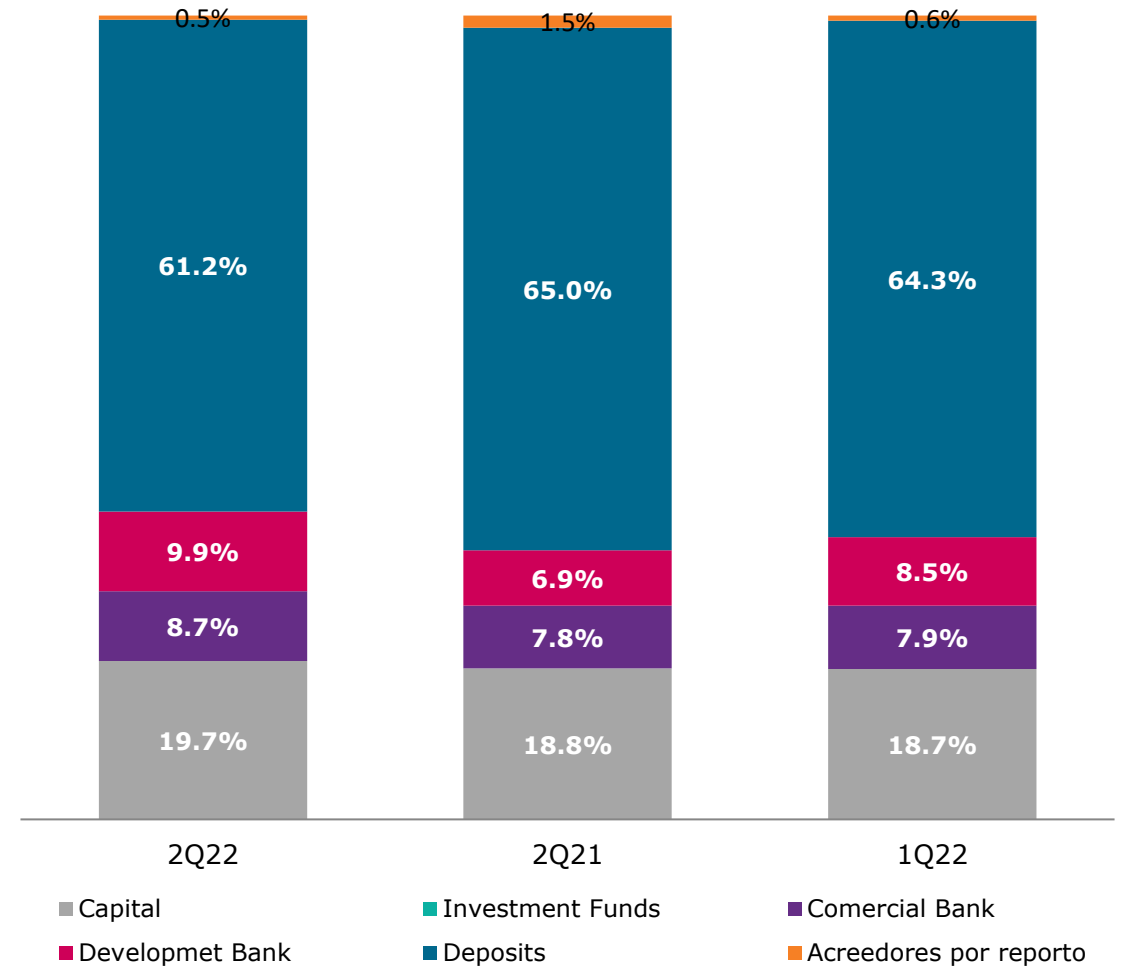
Figures are expressed in Mexican Peso with its corresponding FX

Source: Banco de México and Banco Central of Perú

Funding structure



5.1%
Cost of Funds 2Q22



Summary

ConCrédito

Fin Útil, S.A. de C.V. SOFOM, E.N.R.

Comfu, S.A. de C.V.

Talento ConCrédito, S.A. de C.V.

ConCrédito	2Q22	2Q21	1Q22	% Change 2Q21	% Change 1Q22	6M22	6M21	% Change 6M21
Entrepreneurs (Clients)	67,035	53,645	63,679	25.0%	5.3%	67,035	53,645	25.0%
Final users	650,943	596,257	639,028	9.2%	1.9%	650,943	596,257	9.2%
Portfolio *	3,461	2,618	3,133	32.2%	10.5%	3,461	2,618	32.2%
Accounts receivable Credienda	393	295	358	33.2%	9.9%	393	295	33.2%
Net Income *	147	103	53	43.7%	180.2%	200	224	-10.9%
NPLs / Total Portfolio	1.62%	5.06%	1.85%	-3.44 pp	-0.23 pp	1.62%	5.06%	-3.44 pp
ROA	11.9%	10.5%	4.4%	1.4 pp	7.50 pp	8.2%	11.3%	-3.1 pp
ROE	22.9%	18.7%	8.3%	4.2 pp	14.6 pp	15.6%	21.0%	-5.4 pp
NIM	48.25%	46.7%	44.1%	1.5 pp	4.1 pp	46.0%	44.3%	1.7 pp
NIM after provisions	24.7%	31.4%	19.3%	-6.7 pp	5.4 pp	22.0%	31.4%	-9.4 pp
Capital / Total Assets	52.9%	59.1%	51.4%	-6.2 pp	1.5 pp	52.9%	59.1%	-6.2 pp
Write - offs *	184	81	230	127.3%	-19.8%	414	207	100.0%
Coverage Ratio	753.1%	201.1%	661.0%	552.0 pp	92.1 pp	753.1%	201.1%	552.0 pp
Average Loan per Client	51,629	48,805	49,206	5.8%	4.9%	51,629	48,805	5.8%
Employees	1,790	1,629	1,673	9.9%	7.0%	1,790	1,629	9.9%

More than 13 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

	2Q22	2Q21	1Q22	% Change 2Q21	% Change 1Q22
Cash and investments in financial instruments	828.3	691.4	1,069.7	19.8%	-22.6%
Derivatives	24.0	0.0	17.6	N/C	36.8%
Loan portfolio with credit risk stage 1 and 2	3,405.0	2,485.8	3,075.4	37.0%	10.7%
Loan portfolio with credit risk stage 3	56.0	132.4	58.0	-57.7%	-3.4%
Loan portfolio	3,461.0	2,618.2	3,133.4	32.2%	10.5%
Deferred items	0.0	0.0	6.6	N/C	N/C
Allowance for loan losses	421.7	266.2	383.0	58.4%	10.1%
Loan portfolio, net	3,039.2	2,352.0	2,756.9	29.2%	10.2%
Other accounts receivable, net	513.7	387.4	463.0	32.6%	11.0%
Properties, furniture and equipment, net	28.7	27.6	22.8	3.8%	25.8%
Rights of use assets, properties, furniture and equipment, net	67.0	0.0	65.4	N/C	2.3%
Asset for deferred income taxes, net	323.9	136.7	312.9	136.9%	3.5%
Other assets	182.4	199.5	163.0	-8.6%	11.9%
Total assets	5,007.1	3,794.6	4,871.3	32.0%	2.8%
Securitization transactions	1,000.0	805.3	1,400.0	24.2%	-28.6%
Banking and other borrowings	770.9	400.0	450.0	92.7%	71.3%
Lease liability	74.6	0.0	71.3	N/C	4.5%
Other accounts payable	526.8	345.9	460.3	52.3%	14.5%
Interest payable	4.8	0.0	4.4	N/C	9.4%
Financial instruments qualify as a liability	(19.7)	0.0	(17.3)	N/C	14.2%
Total liabilities	2,357.4	1,551.3	2,368.7	52.0%	-0.5%
Capital stock	1,424.0	1,424.3	1,424.3	0.0%	0.0%
Premium on sale of stock	6.7	6.7	6.7	0.0%	0.0%
Accumulated retained earnings	1,219.0	812.4	1,071.7	50.1%	13.8%
Other comprehensive income	0.0	0.0	0.0	N/C	N/C
Total stockholders' equity	2,649.7	2,243.3	2,502.6	18.1%	5.9%
Total liabilities and stockholders' equity	5,007.1	3,794.6	4,871.3	32.0%	2.8%

* Figures expressed in Mexican pesos (millions)

Statement of Comprehensive Income

	2Q22	2Q21	1Q22	% Change 2Q21	% Change 1Q22	6M22	6M21	% Change 6M21
Interest income	559.0	417.3	503.4	34.0%	11.1%	1,062.4	809.0	31.3%
Interest expense	51.2	35.1	43.8	46.0%	16.8%	95.0	73.6	29.1%
Net interest income	507.8	382.2	459.5	32.9%	10.5%	967.4	735.4	31.5%
Provisions for loan losses	247.4	124.8	258.4	98.3%	-4.3%	505.8	214.6	135.7%
Net interest income after provisions	260.4	257.5	201.1	1.1%	29.5%	461.5	520.7	-11.4%
Commissions and fee income	7.7	5.3	5.5	44.6%	40.5%	13.2	12.4	6.4%
Commissions and fee expenses	11.8	9.1	11.4	28.9%	3.1%	23.2	16.9	37.1%
Other operating income (expense)	202.2	135.1	141.6	49.7%	42.8%	343.8	254.6	35.1%
Operating expenses	253.4	245.8	264.3	3.1%	-4.1%	517.7	453.9	14.1%
Total income before income tax	205.1	142.9	72.4	43.6%	183.2%	277.6	316.9	-12.4%
Income tax	57.8	40.3	19.8	43.2%	191.3%	77.6	92.5	-16.2%
Net income	147.4	102.5	52.6	43.7%	180.2%	200.0	224.3	-10.9%

* Figures expressed in Mexican pesos (millions)

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