

Gentera

3Q26

THIRD QUARTER 2026



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Connect with our team.

Our history, more than 35 years of evolution

- **1990**
Compartamos is born as a Non-Governmental Organization (NGO) in Mexico.
- **2000**
We became a regulated financial entity (SOFOL).
- **2002**
First bond issuance in the Mexican stock market.
- **2005**
We began offering insurance products to our clients.
- **2006** 
We became a bank.
- **2007**
We launched an Initial Public Offering to enter the Mexican Stock Exchange. (BMV)
- **2011** 
We started operations of Yastás / We expanded to Peru / We established our Foundation in Mexico.
- **2012** 
We started operations of Aterna.

- **2013** 
We evolved from Compartamos to Gentera.
- **2018** 
We invested in ConCrédito in Mexico, expanding into consumer credit.
- **2020**
We celebrated 30 years / We acquired the majority shareholding of ConCrédito.
- **2021**
Banco Compartamos issued its first social bond on BIVA / Banco Compartamos becomes an official signatory of the UNEP FI Principles for Responsible Banking in Mexico.
- **2022**
We recorded the best year in the history of Gentera / Banco Compartamos places a second social bond (\$2,500 million pesos) / Gentera celebrates 15 years of trading on the BMV.
- **2023**
Our second-best year in the history of Gentera / Banco Compartamos places its third social bond (\$3,000 million pesos) / Compartamos Financiera reaches 1 million clients in Peru / ConCrédito successfully issues its first debt issuance (\$600 million pesos).

- **2024**
Our third-best year in the history of Gentera / Banco Compartamos exceeds 3 million clients / Banco Compartamos issued 2 more social bonds, totaling \$5,100 million pesos / ConCrédito places its first bond with a social label (\$700 million pesos).
- **2025**
Our fourth-best year in the history of Gentera /
Compartamos Financiera received authorization from the local authorities to operate as a bank, now under the name Compartamos Banco S.A. / ConCrédito reaches one million end users in Mexico / Banco Compartamos places \$5,000 million pesos in social bonds in Mexico; the largest operation in our history / Aterna placed a record level of insurance policies.

ABOUT GENTERA

More than 35 years together fulfilling dreams

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

~6.87M

Total users of financial services (3Q26)

+28,600

Employees

559

Service Offices – 154 Branches

**"M" denotes millions.*



● Social Value

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

● Human Value

We trust people and their ability to grow, improve and fulfill their goals to be better.

● Economic Value

We build innovative, efficient and profitable commercial models.

Social Impact, ESG and Corporate Governance

More than 35 years generating Social Impact with strong governance.

Social Impact

+17 million People who entered the formal financial system

+28,600 Employees · More than 100,000 people have joined our purpose

ESG Commitments

- **Sustainability Operating Committee**, which guides our management considering environmental, social and governance (ESG) aspects
- Gentera is participant of the **United Nations Global Compact**, which commits us to fulfill the Principles of the Global Compact.
- Compartamos Banco is signatory of the **Principles for Responsible Banking**, being the first microfinance institution to be part of this initiative.

*"M" denotes millions.

Corporate Governance

11

Members on the Board of Directors

7

Independent Directors

3

Independent female Board Directors

Ethics and Transparency Framework

We have a robust governance framework, including our Code of Good Corporate Governance and our Code of Ethics and Conduct, which reinforce transparency, accountability and ethical behavior across the organization.



Corporate Structure

Design with the purpose of serving more clients.



	Compartamos Banco Mexico and Peru	Leader in financial solutions for the sub-served segment.
	ConCrédito Mexico	Mexican company that offers financial solutions through distributors (Entrepreneurs), which may grant loans to final users.
	Yastás Mexico	Correspondent network manager.
	Aterna Mexico and Peru	Leading agent in microinsurance.
	Fundación Compartamos Mexico and Peru	It seeks to generate social value in the communities where it operates through four key focus areas: education, volunteering, donations, and emergency response.

Target Markets and Financial Products

Mexico and Peru

Mexico

Banco Compartamos · ConCrédito

POTENCIAL MARKET a)

~50 million

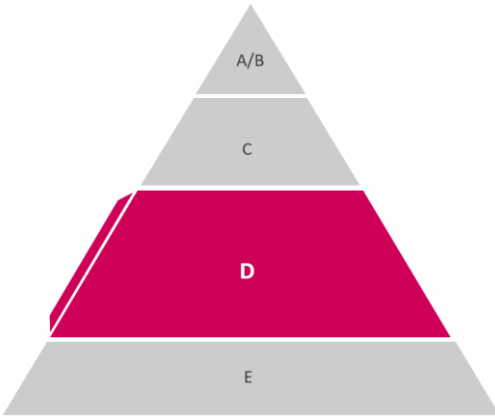
people

TARGET SEGMENT

C · D

OPPORTUNITY

C



Peru

Compartamos Banco

POTENCIAL MARKET b)

+14 million

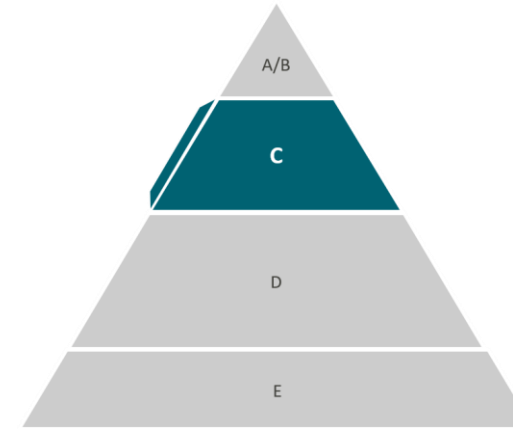
people

TAREGT SEGMENT

C

OPPORTUNITY

D



Financial Products

Credit

Group and Individual Lending

Banco Compartamos (Mexico and Peru) · ConCrédito

Deposits

Deposits

Banco Compartamos (Mexico and Peru)

Payments

Correspondent network manager

Yastás (Mexico)

Insurance

Microinsurance

Aterna (Mexico and Peru)

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

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

Strong Growth for the Third Quarter

Record number of clients and solid growth.

PORTFOLIO

Ps. 95,220M

▲ +8.5% vs 3Q25

TOTAL USERS OF FINANCIAL SERVICES

6.86M

▲ +8.0% vs 3Q25

NET INCOME

Ps. 2,342M

▲ +8.6% vs 3Q25

CONTROLLING COMPANY NET INCOME

Ps. 2,261M

▲ +7.7% vs 3Q25

NIM

42.1%

▼ -0.1 pp vs 3Q25

NPL%

4.57%

▲ +1.14 pp vs 3Q25

▲ +0.53 pp vs 2Q26

EFICIENCY RATIO

64.6%

▼ -0.05 pp vs 3Q25

ROE

24.5%

▼ -1.5 pp vs 3Q25

Subsidiaries — Key Indicators · 3Q26

Portfolio and Net Income are expressed in millions of Mexican Pesos.

Banco Compartamos Mexico

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

PORTFOLIO

Ps. 61,912M

▲ +6.5% vs 3Q25

CLIENTS

3.58M

▲ +5.4% vs 3Q25

NET INCOME

Ps. 1,473M

▲ +1.4% vs 3Q25

ROE

28.1%

▼ -3.6 pp vs 3Q25

Compartamos Banco Peru

Compartamos Banco S.A.

PORTFOLIO

Ps. 26,431M

▲ +11.6% vs 3Q25

CLIENTS

1.02M

- 0.0 pp vs 3Q25

NET INCOME

Ps. 468M

▲ +20.0% vs 3Q25

ROE

26.3%

▲ +0.4 pp vs 3Q25

ConCrédito

ValeDinero · CrediTienda

PORTFOLIO

Ps. 6,878M

▲ +14.4% vs 3Q25

ENTREPRENEURS

84,489

▼ -3.3% vs 3Q25

NET INCOME

Ps. 268M

▲ +40.6% vs 3Q25

ROE

21.9%

▲ +4.0 pp vs 3Q25

Aterna

Microinsurance

ACTIVE POLICIES

17.1M

PREMIUMS

Ps. 2,567 million

Yastás

Correspondent network

OPERATIONS

9.4M

▲ +22% vs 3Q25

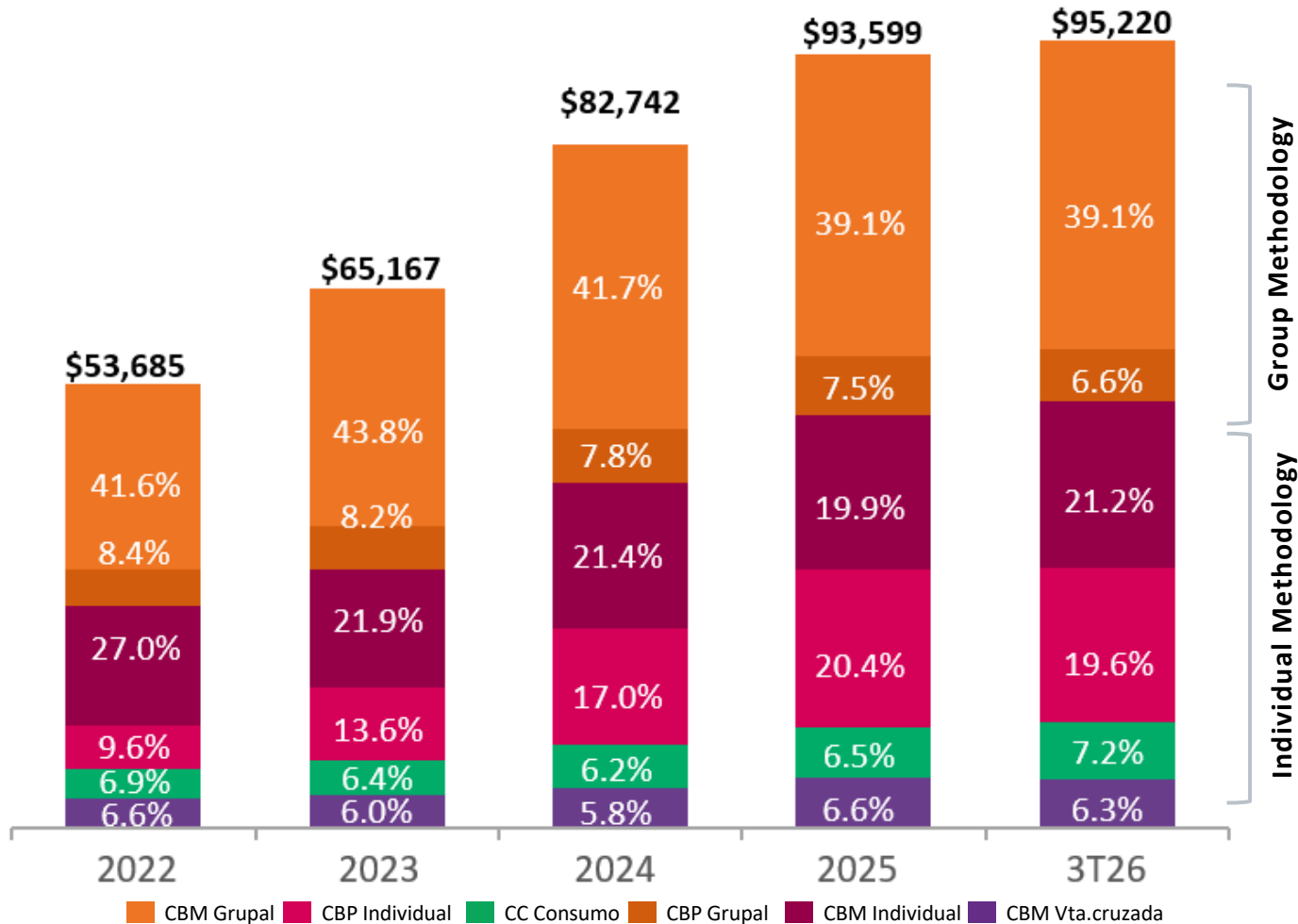
FINANCIAL TRANSACTIONS

6.1M

▲ +12% vs 3Q25

Evolution of Individual and Group Lending (2022 – 3Q26)

Portfolio Distribution · CBM: Banco Compartamos Mexico | CBP: Compartamos Banco Peru | CC: ConCrédito



Gentera Portfolio Distribution

Group Methodology

45.7%

Ps. 43,513M

CBM Grupal + CBP Grupal

Individual Methodology

54.3%

Ps. 51,708M

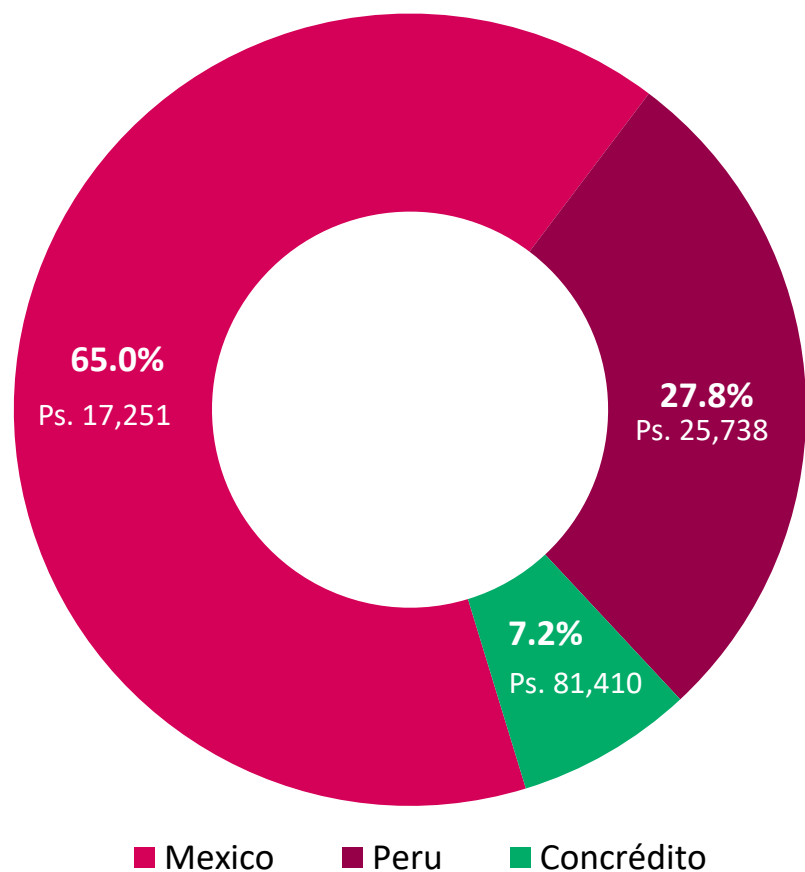
CBM Individual + CBP Individual + CC Consumo + CBM Vta. Cruzada

*Figures are expressed in millions of Mexican Pesos ("M").

Distribution per Subsidiary

Portfolio Ps. 95,220M · Credit Clients 4.70M · 3Q26

% Total loan portfolio and average ticket



*Figures are expressed in millions of Mexican Pesos.

**ConCrédito credit clients considers only Entrepreneurs.

Detail by Subsidiary · 3Q26

Subsidiary	Portfolio*	% Portfolio	Credit Clients	% Clients
Banco Compartamos Mexico	61,912	65.0%	3,588,833	76.4%
Compartamos Banco Peru	26,431	27.8%	1,026,915	21.8%
ConCrédito**	6,878	7.2%	84,489	1.8%
Total Gentera	95,220	100%	4,700,237	100%



3Q26 Financial Results

ConCrédito

Financial institution that offers microcredits through apps

ENTREPRENEURS

84,489

▼ -3.3% vs 3Q25

FINAL USERS

1.07M

▲ +2.0% vs 3Q25

PORTFOLIO

Ps. 6,878M

▲ +14.4% vs 3Q25

PORTFOLIO CREDITIENDA*

Ps. 1,144M

▲ +19.9% vs Q25

NPL%

2.01%

▲ 0.19 pp vs 3Q25

AVERAGE TICKET ENTREPRENEUR

Ps. 81,410

▲ +18.3% vs 3Q25

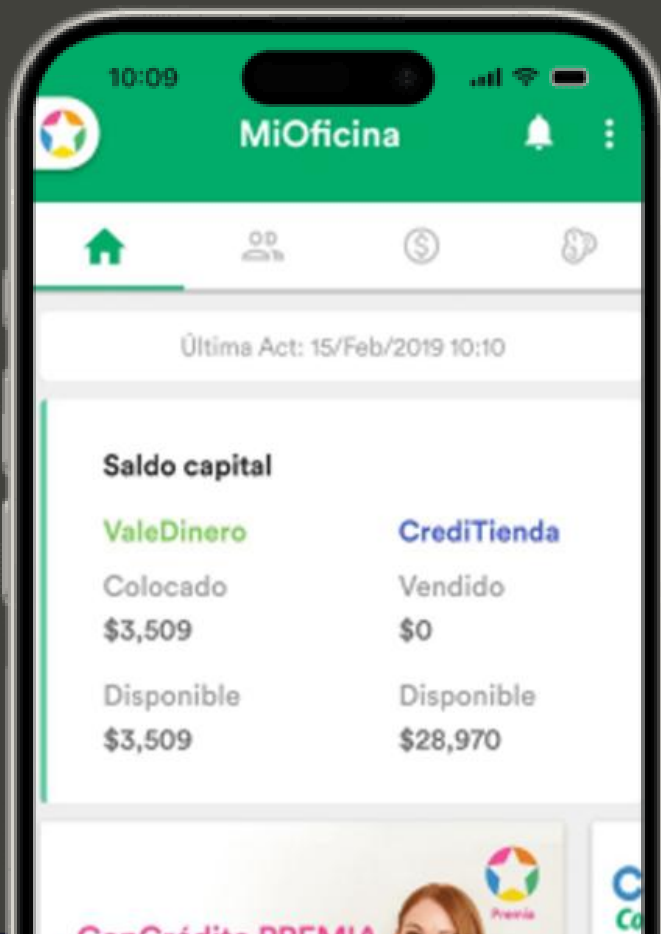
**Portfolio CrediTienda is registered as an account receivable on balance sheet.*

****"M" denotes millions.*

CONCRÉDITO

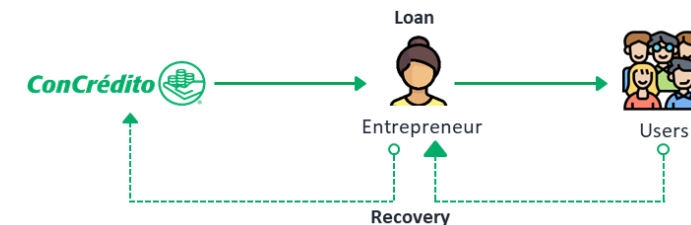
Products

100% digital financial solutions
through Entrepreneurs · Mexico



ValeDinero

Main line of business



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.

Ps. 2,000 – 12,000

Loan Size Final User

6 – 20 biweeks

Maturity

Ps. 81,410

Av. Ticket
Entrepreneurs

~Ps. 6,319

Av. Ticket
Final User

CrediTienda

E-commerce



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.

+62,000

Product Offer

+800,000

CrediTienda Cients

Ps. 1,144M

Portfolio 3Q26

▲ +19.9% vs 2Q25

*Portfolio CrediTienda is registered as an account receivable on balance sheet.

**"M" denotes millions.



3Q26 FINANCIAL RESULTS

Yastás

Correspondent network manager

OPERATIONS

9.39M

▲ +21.5% vs 3Q25

FINANCIAL TRANSACTIONS

6.06M

▲ +11.7% vs 3Q25

AFFILIATES

5,800

PAYMENT CATEGORIES

+2,000

NATIONWIDE COVERAGE

32

States

ALLIANCE WITH

**Banorte · HSBC
Nu · Santander**

Dynamics:

CREDIT
PAYMENTS

30%

CASH
WITHDRAWAL

33%

DEPOSITS

27%

CREDIT
DISPERSION

9%

OTHER

1%

*"M" denotes millions.



3Q26 FINANCIAL RESULTS

Aterna

Microinsurance broker

ACTIVE POLICIES

17.1M

PREMIUMS

Ps. 2,567 million

COVERAGE

Mexico and Peru

Insurance Products:

LIFE



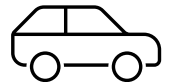
HEALTH AND
ACCIDENTS



THEFT INSURANCE



CAR INSURANCE



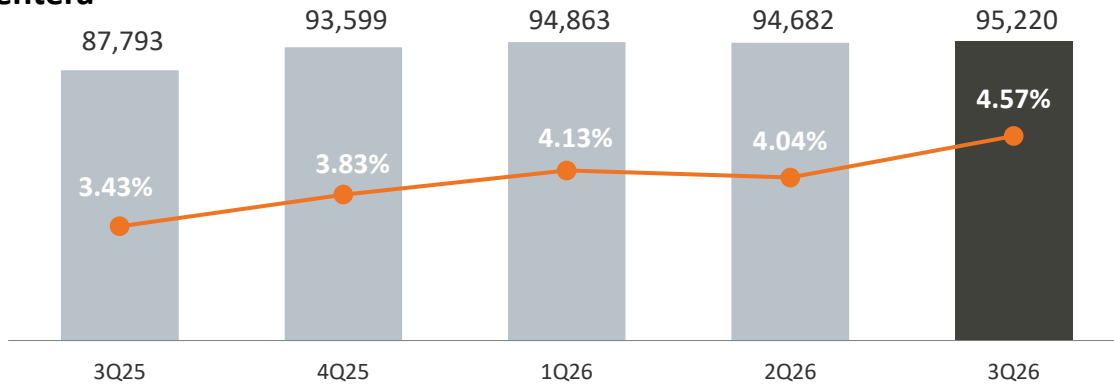
Largest administrator of active policies in Mexico

**"M" denotes millions.*

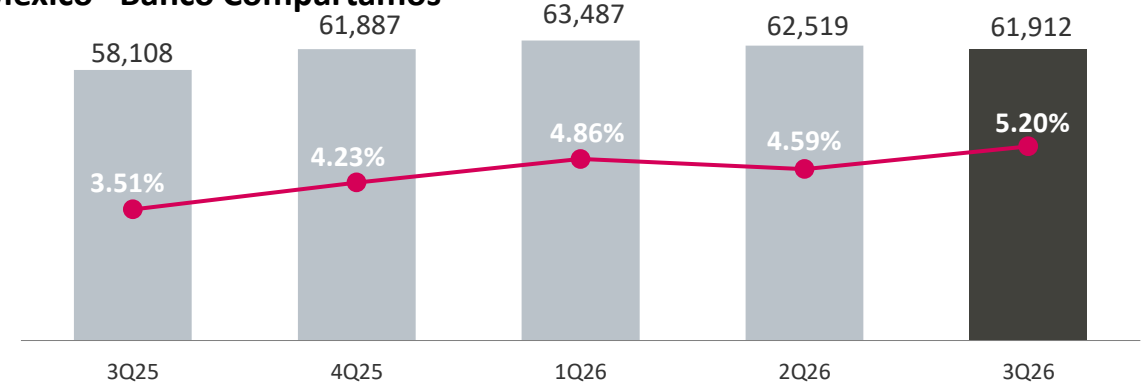
Portfolio – NPL%

Quarterly evolution by subsidiary · 3Q25 to 3Q26

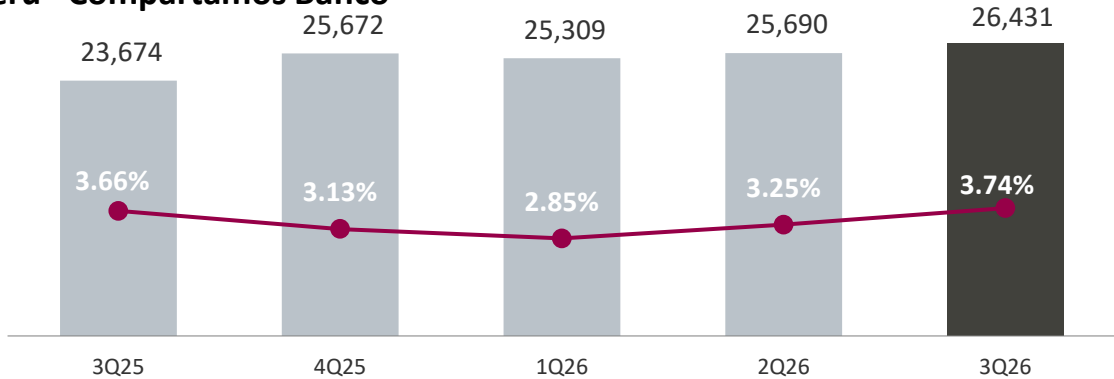
Gentera



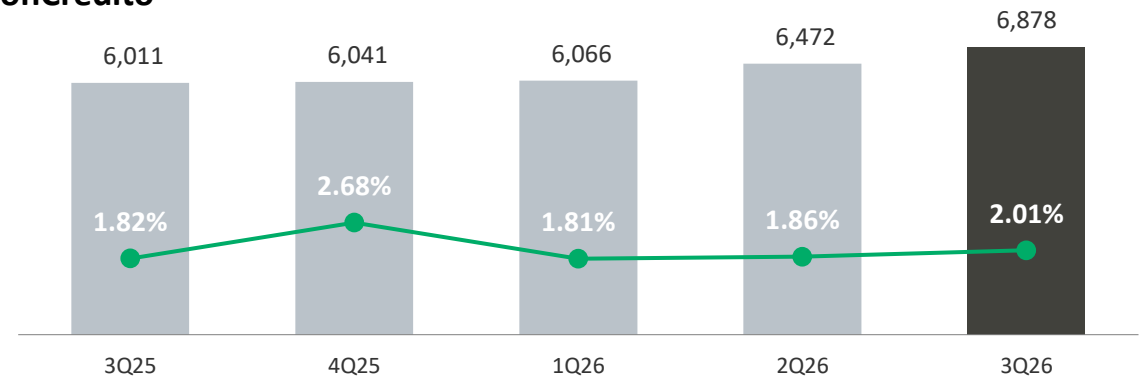
México · Banco Compartamos



Perú · Compartamos Banco



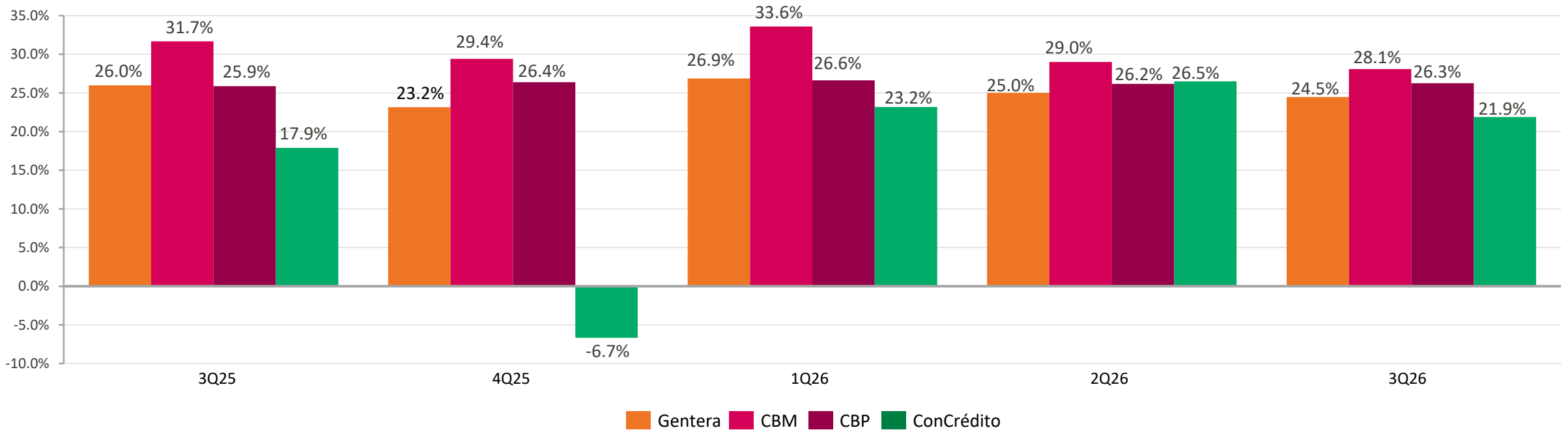
ConCrédito



ROE by Subsidiary

Controlling ROE for 9M26 stood at 24.9%.

ROE by Subsidiary



24.5%
ROE Gentera
-1.5 pp vs 3Q25

23.8%
ROE Controlling
-1.7 pp vs 3Q25

7.6%
ROA Gentera
-0.1 pp vs 3Q25

31.5%
Capital / Total Assets
+1.2 pp vs 3Q25

Key Indicators

Gentera · 3Q26

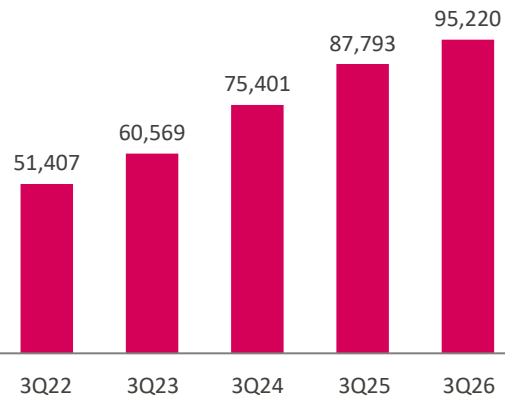
Ps. 95,220M

Portfolio

▲ +8.5% vs 3Q25

Portfolio

Million pesos

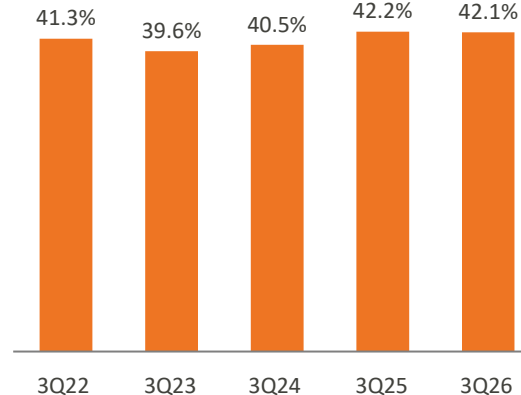
**42.1%**

NIM

▼ -0.1 pp vs 3Q25

NIM

%

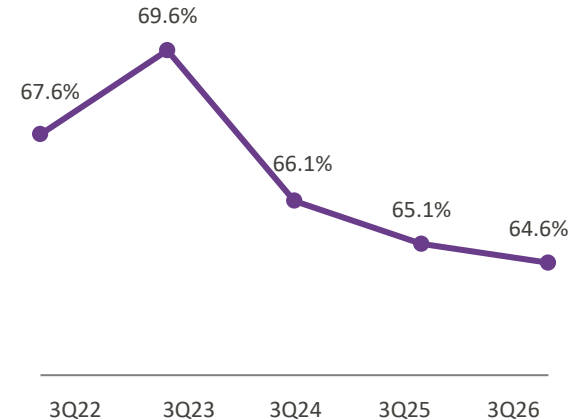
**64.6%**

Efficiency Ratio

▼ -0.5 pp vs 3Q25

Efficiency Ratio

%

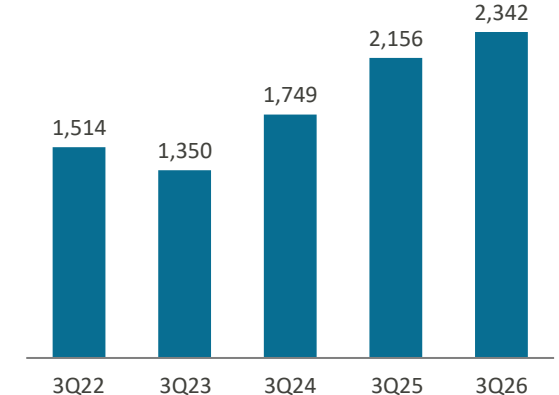
**Ps. 2,342M**

Net Income

▲ +8.6% vs 3Q25

Net Income

Million pesos



Net Income for 9M26 was **Ps. 7,189 million**, while **Controlling Company Net Income** for 9M26 stood at **Ps. 6,974 million**, representing a **+10.5% growth** compared to the same period for year 2025.



GENTERA®

Gentera

Financial Information 3Q26

Summary

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

Summary	3Q26	3Q25	2Q26	% Change 3Q25	% Change 2Q26	9M26	9M25	% Change 9M25
Total users of financial services ⁽¹⁾	6,866,723	6,356,004	6,791,402	8.0%	1.1%	6,866,723	6,356,004	8.0%
Credit Clients + Users	5,771,691	5,568,472	5,730,088	3.6%	0.7%	5,771,691	5,568,472	3.6%
Credits Clients	4,700,237	4,518,203	4,680,111	4.0%	0.4%	4,700,237	4,518,203	4.0%
Portfolio*	95,220	87,793	94,682	8.5%	0.6%	95,220	87,793	8.5%
Net Income*	2,342	2,156	2,353	8.6%	-0.5%	7,189	6,485	10.9%
NPLs / Total Portfolio	4.57%	3.43%	4.04%	1.14 pp	0.53 pp	4.57%	3.43%	1.14 pp
ROA	7.6%	7.7%	7.7%	-0.1 pp	-0.1 pp	7.8%	7.9%	-0.1 pp
ROE	24.5%	26.0%	25.0%	-1.5 pp	-0.5 pp	25.4%	25.5%	-0.1 pp
ROE Controlling	23.8%	25.5%	24.5%	-1.7 pp	-0.7 pp	24.9%	25.9%	-1.0 pp
NIM	42.1%	42.2%	41.2%	-0.1 pp	0.9 pp	41.0%	40.8%	0.2 pp
NIM after provisions	28.5%	30.6%	28.5%	-2.1 pp	0.0 pp	28.5%	29.9%	-1.4 pp
Efficiency Ratio	64.6%	65.1%	64.5%	-0.5 pp	0.1 pp	63.8%	64.4%	-0.6 pp
Operating Efficiency	20.6%	21.8%	20.3%	-1.2 pp	0.3 pp	20.2%	21.0%	-0.8 pp
Coverage Ratio	206.4%	236.2%	219.5%	-29.8 pp	-13.1 pp	206.4%	236.2%	-29.8 pp
Capital / Total Assets	31.5%	30.3%	30.4%	1.2 pp	1.1 pp	31.5%	30.3%	1.2 pp
Average Loan per Client	20,259	19,431	20,231	4.3%	0.1%	20,259	19,431	4.3%
Employees	28,678	28,100	28,416	2.1%	0.9%	28,678	28,100	2.1%
Service Offices**	559	555	556	0.7%	0.5%	559	555	0.7%
Branches	154	151	154	2.0%	0.0%	154	151	2.0%

1) In 3Q26 GENTERA served more than 6.9 million people. ~5.77 million Clients from Credit, Savings, and Insurance Products, and additionally ConCrédito's Entrepreneurs served ~1.1 thousand final users.

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

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

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

Statement of Financial Position

Gentera · 3Q26 vs 3Q25 vs 2Q26

	3Q26	3Q25	2Q26	% Change 3Q25	% Change 2Q26
Cash and investments in financial instruments	20,787	15,318	17,363	35.7%	19.7%
Derivatives	0	0	0	N/C	N/C
Loan portfolio with credit risk stage 1 and 2	90,873	84,780	90,853	7.2%	0.0%
Loan portfolio with credit risk stage 3	4,347	3,013	3,829	44.3%	13.5%
Loan portfolio	95,220	87,793	94,682	8.5%	0.6%
Deferred items	301	463	344	-35.0%	-12.5%
Allowance for loan losses	8,974	7,116	8,403	26.1%	6.8%
Loan portfolio, net	86,547	81,140	86,623	6.7%	-0.1%
Other accounts receivable, net	3,773	3,604	3,788	4.7%	-0.4%
Properties, furniture and equipment, net	1,079	973	1,028	10.9%	5.0%
Rights of use assets, properties, furniture and equipment, net	1,663	1,289	1,723	29.0%	-3.5%
Permanent investment	100	100	100	0.0%	0.0%
Asset for deferred income taxes, net	4,465	3,470	3,820	28.7%	16.9%
Other assets	2,649	2,723	2,722	-2.7%	-2.7%
Goodwill	4,573	4,608	4,573	-0.8%	0.0%
Total assets	125,636	113,225	121,740	11.0%	3.2%
Deposits	25,890	21,923	25,499	18.1%	1.5%
Long term debt issuance	19,932	13,334	17,133	49.5%	16.3%
Banking and other borrowings	24,589	29,724	27,069	-17.3%	-9.2%
Obligations in securitization operations	796	1,284	1,094	-38.0%	-27.2%
Lease liability	1,780	1,364	1,828	30.5%	-2.6%
Other liabilities	13,105	11,322	12,104	15.7%	8.3%
Deferred credits and advance collections	5	7	5	-28.6%	0.0%
Total liabilities	86,097	78,958	84,732	9.0%	1.6%
Capital stock	4,764	4,764	4,764	0.0%	0.0%
Premium on sale of stock	(1,031)	(1,030)	(1,031)	N/C	0.0%
Capital reserves	1,708	1,708	1,708	0.0%	0.0%
Accumulated retained earnings	34,240	28,648	31,979	19.5%	7.1%
Other comprehensive income	(482)	(114)	(670)	N/C	N/C
Total controlling interest	39,199	33,976	36,750	15.4%	6.7%
Total non-controlling interest	340	291	258	16.8%	31.8%
Total stockholders' equity	39,539	34,267	37,008	15.4%	6.8%
Total liabilities and stockholders' equity	125,636	113,225	121,740	11.0%	3.2%

* Figures are expressed in millions of Mexican Pesos.

Statement of Comprehensive Income

Gentera · 3Q26 vs 3Q25 vs 2Q26



GENTERA®

	3Q26	3Q25	2Q26	% Change 3Q25	% Change 2Q26	9M26	9M25	% Change 9M25
Interest income	13,247	12,421	12,967	6.7%	2.2%	38,918	35,432	9.8%
Interest expense	1,663	2,042	1,810	-18.6%	-8.1%	5,365	5,909	-9.2%
Financing expense	1,127	1,313	1,166	-14.2%	-3.3%	3,511	3,975	-11.7%
Expense of credit origination and leasing	536	729	644	-26.5%	-16.8%	1,854	1,934	-4.1%
Net Interest Income	11,584	10,379	11,157	11.6%	3.8%	33,553	29,523	13.7%
Provisions for loan losses	3,753	2,849	3,437	31.7%	9.2%	10,226	7,906	29.3%
Net interest income after provisions	7,831	7,530	7,720	4.0%	1.4%	23,327	21,617	7.9%
Commissions and fee income	1,797	1,687	1,751	6.5%	2.6%	5,274	4,729	11.5%
Commissions and fee expense	132	167	141	-21.0%	-6.4%	412	462	-10.8%
Trading gains (losses)	5	(7)	(5)	-171.4%	-200.0%	3	(10)	-130.0%
Other operating income (expense)	356	299	276	19.1%	29.0%	875	909	-3.7%
Operating Expenses	6,369	6,077	6,190	4.8%	2.9%	18,553	17,251	7.5%
Net operating income	3,488	3,265	3,411	6.8%	2.3%	10,514	9,532	10.3%
Participation in the net result of other entities	0	0	0	0.0%	0.0%	0	0	0.0%
Total income before income tax	3,488	3,265	3,411	6.8%	2.3%	10,514	9,532	10.3%
Income tax	1,146	1,109	1,058	3.3%	8.3%	3,325	3,047	9.1%
Net continued operations	2,342	2,156	2,353	8.6%	-0.5%	7,189	6,485	10.9%
Discontinued operations	0	0	0	0.0%	0%	0	0	0%
Net income	2,342	2,156	2,353	8.6%	-0.5%	7,189	6,485	10.9%
Other comprehensive income	189	(12)	8	N/C	N/C	(96)	(462)	N/C
Comprehensive Result	2,531	2,144	2,361	18.1%	7.2%	7,093	6,023	17.8%
Net income attributable to:	2,342	2,156	2,353	8.6%	-0.5%	7,189	6,485	10.9%
Controlling interest	2,261	2,099	2,284	7.7%	-1.0%	6,974	6,310	10.5%
Non Controlling interest	81	57	69	42.1%	17.4%	215	175	22.9%
Comprehensive income attributable to:	2,531	2,144	2,361	18.1%	7.2%	7,093	6,023	17.8%
Controlling interest	2,448	2,086	2,293	17.4%	6.8%	6,877	5,848	17.6%
Non Controlling interest	83	58	68	43.1%	22.1%	216	175	23.4%

* Figures are expressed in millions of Mexican Pesos.

NPLs per subsidiary

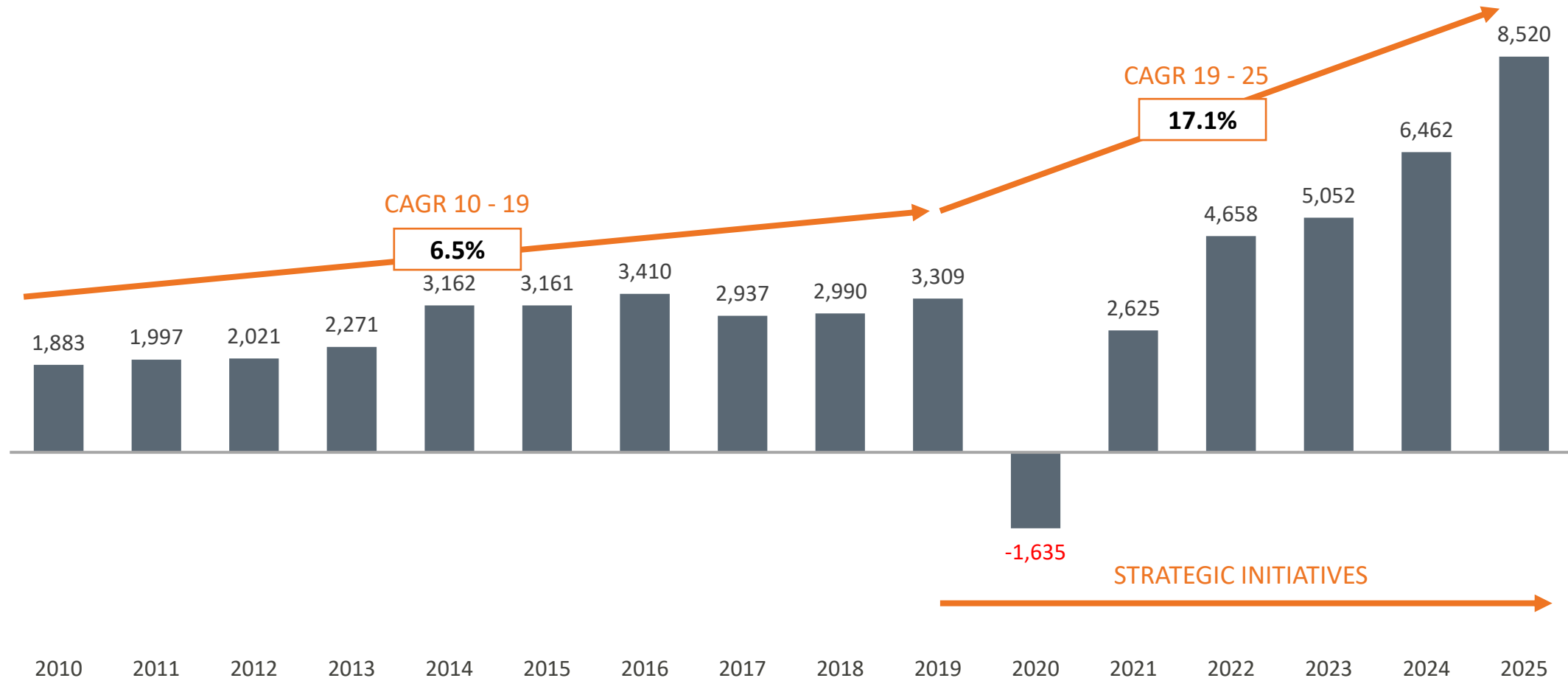
NPL's per methodology and subsidiaries.

	3Q26				3Q25				2Q26			
PRODUCT	Portfolio	NPL	NPL Ratio	Write- Offs	Portfolio	NPL	NPL Ratio	Write- Offs	Portfolio	NPL	NPL Ratio	Write- Offs
Group Methodology	37,269	1,549	4.16%	1,095	33,637	1,070	3.18%	741	37,801	1,359	3.60%	1,152
C. Individual	18,668	1,378	7.38%	882	18,491	776	4.20%	486	18,776	1,221	6.50%	934
C. CA Plus	5,927	290	4.88%	231	5,943	189	3.19%	135	5,904	290	4.91%	236
C. Other	48	3	6.35%	2	37	2	5.41%	2	38	3	7.89%	3
Individual Methodology	24,643	1,671	6.78%	1,115	24,471	967	3.95%	623	24,718	1,514	6.12%	1,173
Banco Compartamos México	61,912	3,220	5.20%	2,210	58,108	2,037	3.51%	1,364	62,519	2,873	4.59%	2,325
Group Methodology Peru	6,244	276	4.41%	225	6,125.2	205.38	3.35%	211	6,460	215	3.33%	157
Individual Methodology Peru	20,187	713	3.53%	317	17,549	660.70	3.76%	406	19,230	621	3.23%	257
Banco Compartamos Perú	26,431	989	3.74%	542	23,674	866	3.66%	617	25,690	836	3.25%	414
Individual Methodology ConCrédito	6,878	139	2.01%	394	6,011	109	1.82%	320	6,472	120	1.86%	357
ConCrédito	6,878	139	2.01%	394	6,011	109	1.82%	320	6,472	120	1.86%	357
Total	95,220	4,347	4.57%	3,146	87,793	3,013	3.43%	2,301	94,682	3,829	4.04%	3,096

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

Results of the Modernization Plan

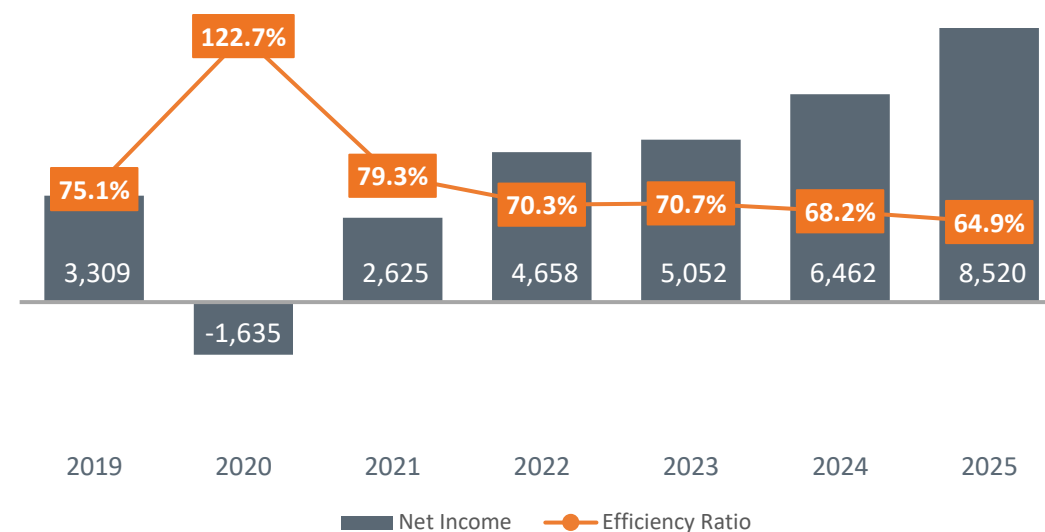
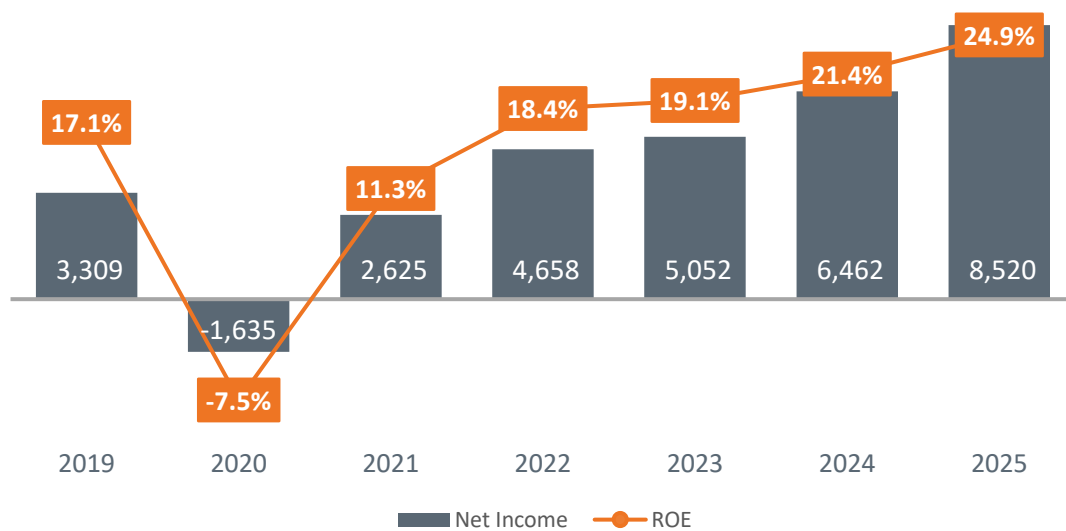
Gentera's historic Net Income.



* Figures are expressed in millions of Mexican Pesos.

Evolution of Key Indicators

Consolidated figures · 2019 – 2025



* Net Income expressed in millions of Mexican Pesos.

MEXICO

Banco Compartamos

Financial Information 3Q26

Summary

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

Credit Ratings · Banco Compartamos

Fitch Ratings National Scale AA(mex) / F1+(mex) Global Scale BB+ / B ● Stable	S&P Global National Scale mxAA / mxA-1+ Global Scale BB+ / B' ● Stable	Moody's National Scale AA.Mx / ML A-1(Mx) ● Stable
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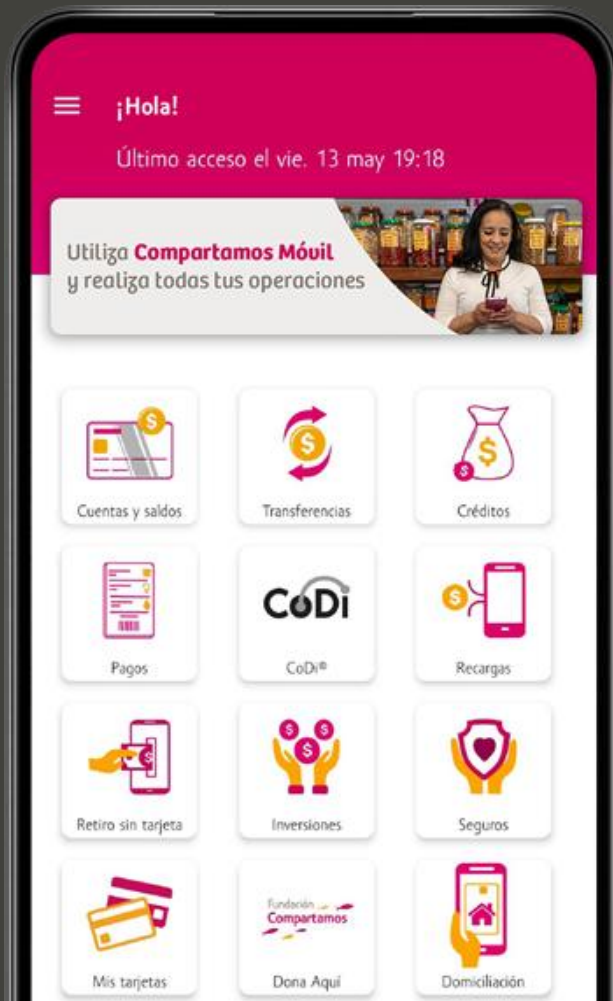
Summary	3Q26	3Q25	2Q26	% Change 3Q25	% Change 2Q26	9M26	9M25	% Change 9M25
Clients	3,588,833	3,404,099	3,542,495	5.4%	1.3%	3,588,833	3,404,099	5.4%
Portfolio*	61,912	58,108	62,519	6.5%	-1.0%	61,912	58,108	6.5%
Net Income	1,473	1,453	1,479	1.4%	-0.4%	4,608	4,343	6.1%
NPLs / Total Portfolio	5.20%	3.51%	4.59%	1.69 pp	0.61 pp	5.20%	3.51%	1.69 pp
ROA	8.1%	8.8%	8.2%	-0.70 pp	-0.10 pp	8.4%	9.1%	-0.70 pp
ROE	28.1%	31.7%	29.0%	-3.6 pp	-0.9 pp	30.2%	33.2%	-3.0 pp
NIM	49.1%	48.4%	47.6%	0.7 pp	1.5 pp	47.4%	47.4%	0.0 pp
NIM after provisions	33.9%	36.3%	33.3%	-2.4 pp	0.6 pp	33.5%	36.1%	-2.6 pp
Efficiency Ratio	68.7%	67.1%	67.2%	1.6 pp	1.5 pp	66.4%	65.9%	0.5 pp
Operating Efficiency	25.5%	26.7%	24.0%	-1.2 pp	1.5 pp	24.0%	25.6%	-1.6 pp
Coverage Ratio	191.9%	236.7%	203.3%	-44.8 pp	-11.4 pp	191.9%	236.7%	-44.8 pp
Capital adequacy ratio (ICAP)	34.2%	31.7%	32.1%	2.5 pp	2.1 pp	34.2%	31.7%	2.5 pp
Capital / Total Assets	29.3%	28.2%	28.2%	1.1 pp	1.1 pp	29.3%	28.2%	1.1 pp
Average Loan (Ps.)	17,251	17,070	17,648	1.1%	-2.2%	17,251	17,070	1.1%
Employees	19,103	18,632	18,943	2.5%	0.8%	19,103	18,632	2.5%
Service Offices**	430	430	430	0.0%	0.0%	430	430	0.0%
Branches	154	151	154	2.0%	0.0%	154	151	2.0%

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

** Some of the Service offices transformed into Branches. 57 Branches are within a Service Office (same location).

Loans in Mexico

Group Credit · Additional Plus



CG — Group Credit

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

LOAN SIZE

**Ps. 7,000 -
Ps. 97,500**

AV. TICKET

Ps. 11,462
per client

TERM

**3 to 7
months**

CONTRIBUTION TO
LOAN PORTFOLIO

60.2%

CONTRIBUTION TO
NUMBER OF CLIENTS

90.6%

Additional Plus for CG and CI

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

LOAN SIZE

**Ps. 8,000
Ps. 200,000**

AV. TICKET

Ps. 6,189

TERM

**3 to 18
months**

CONTRIBUTION TO
LOAN PORTFOLIO

9.6%

Loans in Mexico

Individual Credit

CI — Individual Credit

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

LOAN SIZE

**Up to
Ps. 600,000**

AV. TICKET

Ps. 58,893

TERM

**Up to
48 moths**

CONTRIBUTION TO
LOAN PORTFOLIO

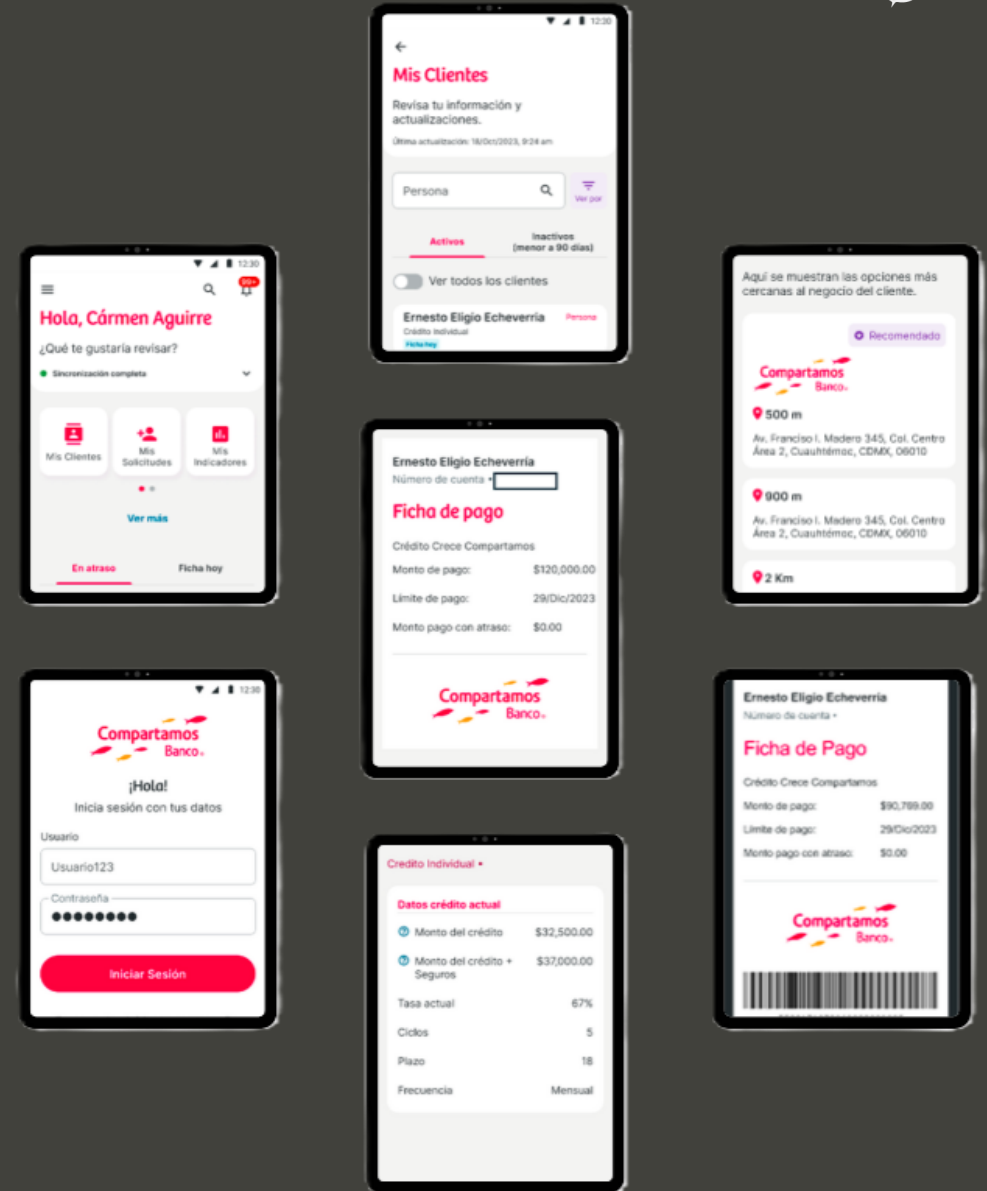
30.2%

CONTRIBUTION TO
NUMBER OF CLIENTS

8.8%

App MADI Banco Compartamos Mexico

For individual loan origination



Statement of Financial Position

Banco Compartamos Mexico · 3Q26 vs 3Q25 vs 2Q26

	3Q26	3Q25	2Q26	% Change 3Q25	% Change 2Q26
Cash and investments in financial instruments	10,997	8,319	8,427	32.2%	30.5%
Loan portfolio with credit risk stage 1 and 2	58,692	56,071	59,646	4.7%	-1.6%
Loan portfolio with credit risk stage 3	3,220	2,037	2,873	58.1%	12.1%
Loan portfolio	61,912	58,108	62,519	6.5%	-1.0%
Deferred items	255	412	289	-38.1%	-11.8%
Allowance for loan losses	6,179	4,821	5,841	28.2%	5.8%
Loan portfolio, net	55,988	53,699	56,967	4.3%	-1.7%
Other accounts receivable, net	2,047	1,781	1,917	14.9%	6.8%
Properties, furniture and equipment, net	581	478	540	21.5%	7.6%
Rights of use assets, properties, furniture and	874	805	897	8.6%	-2.6%
Asset for deferred income taxes, net	3,126	2,164	2,522	44.5%	23.9%
Other assets	385	396	423	-2.8%	-9.0%
Total assets	73,998	67,642	71,693	9.4%	3.2%
Clients' deposits	4,222	3,004	4,177	40.5%	1.1%
OD Deposits	11	528	10	-97.9%	10.0%
Term deposits	2,421	2,361	2,439	2.5%	-0.7%
Long term debt issuance	19,932	13,334	17,133	49.5%	16.3%
Banking and other borrowings	18,123	22,714	20,715	-20.2%	-12.5%
Lease liability	940	850	957	10.6%	-1.8%
Other liabilities	6,643	5,772	6,029	15.1%	10.2%
Total liabilities	52,292	48,563	51,460	7.7%	1.6%
Capital stock	1,038	947	947	9.6%	9.6%
Contributions for future capital increases	0	0	91	N/C	N/C
Capital reserves	986	895	986	10.2%	0.0%
Accumulated retained earnings	19,928	17,306	18,455	15.2%	8.0%
Other comprehensive income	(246)	(69)	(246)	N/C	N/C
Total stockholders' equity	21,706	19,079	20,233	13.8%	7.3%
Total liabilities and stockholders' equity	73,998	67,642	71,693	9.4%	3.2%

* Figures are expressed in millions of Mexican Pesos.

Statement of Comprehensive Income

Banco Compartamos Mexico · 3Q26 vs 3Q25 vs 2Q26

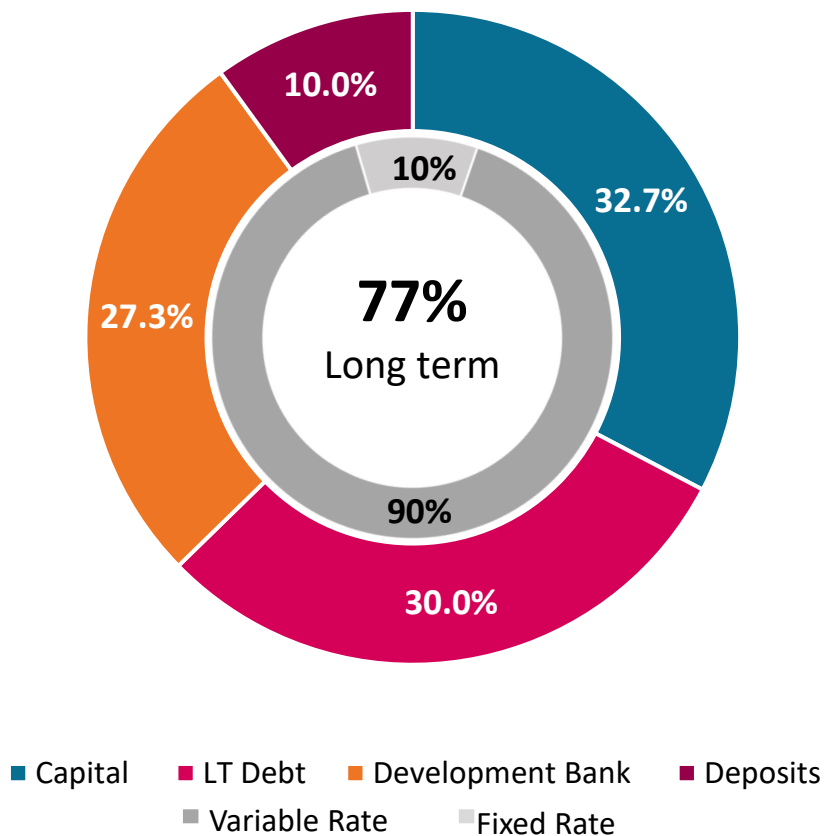
	3Q26	3Q25	2Q26	% Change 3Q25	% Change 2Q26	9M26	9M25	% Change 9M25
Interest income	9,674	9,193	9,472	5.2%	2.1%	28,452	25,923	9.8%
Interest expense	1,221	1,580	1,334	-22.7%	-8.5%	3,959	4,549	-13.0%
Financing expense	773	930	791	-16.9%	-2.3%	2,412	2,834	-14.9%
Expense of credit origination and leasing	448	650	543	-31.1%	-17.5%	1,547	1,715	-9.8%
Net Interest Income	8,453	7,613	8,138	11.0%	3.9%	24,493	21,374	14.6%
Provisions for loan losses	2,622	1,902	2,451	37.9%	7.0%	7,214	5,074	42.2%
Net interest income after provisions	5,831	5,711	5,687	2.1%	2.5%	17,279	16,300	6.0%
Commissions and fee income	1,075	1,030	1,029	4.4%	4.5%	3,128	2,858	9.4%
Commissions and fee expense	178	178	182	0.0%	-2.2%	536	519	3.3%
Trading gains (losses)	4	0	-4	N/C	N/C	3	0	N/C
Other operating income (expense)	33	23	(95)	43.5%	N/C	(120)	(78)	N/C
Operating Expenses	4,650	4,419	4,327	5.2%	7.5%	13,116	12,237	7.2%
Net operating income	2,115	2,167	2,108	-2.4%	0.3%	6,638	6,324	5.0%
Total income before income tax	2,115	2,167	2,108	-2.4%	0.3%	6,638	6,324	5.0%
Income tax	642	714	629	-10.1%	2.1%	2,030	1,981	2.5%
Net income	1,473	1,453	1,479	1.4%	-0.4%	4,608	4,343	6.1%

* Figures are expressed in millions of Mexican Pesos.

Funding structure

Banco Compartamos Mexico

Genera Funding Mix (% of Liabilities)



* Figures are expressed in millions of Mexican Pesos.

COST OF FUNDS

7.0%

▼ -1.2 pp vs 3Q25

Debt Profile excluding client deposits

Year	Maturity	%
2026	717	2%
2027	8,374	22%
2028	8,498	22%
2029	7,497	20%
2030	5,850	15%
2031	3,000	8%
2032	3,000	8%
2033	1,000	3%
Total	37,936	100%

PERU

Compartamos Banco Peru

Financial Information 3Q26

Summary

Compartamos Banco S.A. · Cost of Funds 3Q26: 4.8%

Credit Ratings · Compartamos Banco Peru

Apoyo & Asociados

Rating

A

● Stable

Moodys Local PE

Rating

A-

● Stable

JCR

Rating

A

● Stable

Summary	3Q26	3Q25	2Q26	% Change 3Q25	% Change 2Q26	9M26	9M25	% Change 9M25
Clients	1,026,915	1,026,740	1,053,684	0.0%	-2.5%	1,026,915	1,026,740	0.0%
Portfolio *	26,431	23,674	25,690	11.6%	2.9%	26,431	23,674	11.6%
Net Income*	468	390	431	20.0%	8.7%	1,335	1,013	31.8%
NPLs / Total Portfolio	3.74%	3.66%	3.25%	0.08 pp	0.49 pp	3.74%	3.66%	0.08 pp
ROA	6.0%	5.6%	5.7%	0.4 pp	0.3 pp	5.8%	4.8%	1.0 pp
ROE	26.3%	25.9%	26.2%	0.4 pp	0.1 pp	26.0%	23.1%	2.9 pp
NIM	28.9%	29.3%	28.7%	-0.4 pp	0.2 pp	28.5%	28.3%	0.2 pp
NIM after provisions	20.2%	21.1%	21.2%	-0.9 pp	-1.0 pp	20.9%	19.9%	1.0 pp
Efficiency Ratio	60.9%	64.8%	64.5%	-3.9 pp	-3.6 pp	63.7%	68.7%	-5.0 pp
Operating Efficiency	13.7%	14.8%	15.0%	-1.1 pp	-1.3 pp	13.7%	14.8%	-1.1 pp
Coverage Ratio	227.4%	204.4%	245.9%	23.0 pp	-18.5 pp	227.4%	204.4%	23.0 pp
Capital / Total Assets	23.5%	22.2%	22.2%	1.3 pp	1.3 pp	23.5%	22.2%	1.3 pp
Average Loan (Ps.)	25,738	23,058	24,382	11.6%	5.6%	25,738	23,058	11.6%
Employees	7,089	7,023	7,007	0.9%	1.2%	7089	7023	0.9%
Service Offices	129	125	126	3.2%	2.4%	129	125	3.2%

Group loans represented **23.6%** of the portfolio, and **65.3%** of the customers served in Peru.

*Peru figures are reported under Mexican GAAP.

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

Statement of Financial Position

Compartamos Banco Peru · 3Q26 vs 3Q25 vs 2Q26

	3Q26	3Q25	2Q26	% Change 3Q25	% Change 2Q26
Cash and investments in financial instruments	5,474.1	4,177.0	4,833.3	31.1%	13.3%
Loan portfolio with credit risk stage 1 and 2	25,442.0	22,808.2	24,854.4	11.5%	2.4%
Loan portfolio with credit risk stage 3	988.7	866.1	836.1	14.2%	18.3%
Loan portfolio	26,430.7	23,674.3	25,690.5	11.6%	2.9%
Deferred items	46.3	51.4	55.9	-9.8%	-17.1%
Allowance for loan losses	2,248.4	1,770.4	2,056.0	27.0%	9.4%
Loan portfolio, net	24,228.6	21,955.3	23,690.3	10.4%	2.3%
Other accounts receivable, net	454.4	461.2	491.5	-1.5%	-7.6%
Properties, furniture and equipment, net	332.2	332.1	321.7	0.0%	3.3%
Asset for deferred income taxes, net	496.4	359.8	473.4	38.0%	4.9%
Rights of use assets, properties, furniture and equipment, net	232.7	289.0	252.0	-19.5%	-7.6%
Other assets	473.4	429.2	527.4	10.3%	-10.2%
Total assets	31,691.8	28,003.6	30,589.5	13.2%	3.6%
Deposits	19,268.3	16,557.3	18,903.8	16.4%	1.9%
Banking and other borrowings	2,687.3	3,154.6	2,585.9	-14.8%	3.9%
Creditors on repurchase/resell agreements	0.0	0.0	0.0	N/C	N/C
Lease liability	256.6	311.3	275.5	-17.6%	-6.9%
Other liabilities	2,016.4	1,755.0	2,015.5	14.9%	0.0%
Deferred credits and advance collections	4.0	5.9	4.3	-31.7%	-7.6%
Total liabilities	24,232.6	21,784.2	23,785.0	11.2%	1.9%
Capital stock	4,869.6	4,244.9	4,869.6	14.7%	0.0%
Capital reserves	1,012.4	878.7	1,012.4	15.2%	0.0%
Other comprehensive income	(28.6)	48.1	(215.3)	N/C	N/C
Accumulated retained earnings	1,601.3	1,041.2	1,132.7	53.8%	41.4%
Total controlling interest	7,454.8	6,212.9	6,799.5	20.0%	9.6%
Total non-controlling interest	4.3	6.5	5.0	-33.0%	-12.7%
Total stockholders' equity	7,459.1	6,219.4	6,804.5	19.9%	9.6%
Total liabilities and stockholders' equity	31,691.8	28,003.6	30,589.5	13.2%	3.6%

FX (End of period):

PEN-USD

MXN-USD

MXN-PEN

3Q26

3.43

18.08

5.27

3Q25

3.47

18.31

5.28

2Q26

3.41

17.50

5.13

*Peru figures are reported under Mexican GAAP

**Figures are expressed in millions of Mexican Peso with its corresponding FX

Statement of Comprehensive Income

Compartamos Banco Peru · 3Q26 vs 3Q25 vs 2Q26

	3Q26	3Q25	2Q26	% Change 3Q25	% Change 2Q26	9M26	9M25	% Change 9M25
Interest income	2,511.4	2,279.8	2,454.2	10.2%	2.3%	7,397.0	6,740.7	9.7%
Interest expense	323.5	320.7	337.1	0.9%	-4.0%	1,010.0	999.7	1.0%
Financing expense	250.4	248.5	249.5	0.8%	0.4%	746.6	798.4	-6.5%
Expense of credit origination and leasing	73.1	72.2	87.6	1.3%	-16.5%	263.4	201.3	30.8%
Net interest income	2,187.9	1,959.1	2,117.1	11.7%	3.3%	6,387.1	5,741.0	11.3%
Provisions for loan losses	659.9	546.7	552.6	20.7%	19.4%	1,718.0	1,709.8	0.5%
Net interest income after provisions	1,528.0	1,412.4	1,564.5	8.2%	-2.3%	4,669.1	4,031.3	15.8%
Commissions and fee income	263.8	250.6	268.0	5.3%	-1.6%	793.9	711.1	11.6%
Commissions and fee expenses	41.3	67.8	55.3	-39.1%	-25.3%	140.8	146.2	-3.7%
Other operating income (expense)	(3.8)	(16.5)	(10.6)	N/C	N/C	(16.5)	(25.0)	N/C
Operating expenses	1,063.9	1,023.5	1,139.2	3.9%	-6.6%	3,381.7	3,139.3	7.7%
Net operating income	682.8	555.2	627.4	23.0%	8.8%	1,923.9	1,432.0	34.4%
Participation in the net result of other entities	0.0	0.0	(0.0)	N/C	N/C	0.0	0.0	N/C
Total income before income tax	682.8	555.2	627.4	23.0%	8.8%	1,923.9	1,432.0	34.4%
Income tax	214.5	165.0	196.6	30.0%	9.1%	588.8	418.8	40.6%
Net income	468.3	390.2	430.8	20.0%	8.7%	1,335.1	1,013.1	31.8%
Controlling interest	468.6	390.2	430.8	20.1%	8.8%	1,336.2	1,013.6	31.8%
Non Controlling interest	(0.3)	0.0	0.0	N/C	N/C	(1.2)	(0.5)	N/C

FX (Average)	PEN-USD	MXN-USD	MXN-PEN
3Q26	3.38	17.26	5.10
3Q25	3.54	18.64	5.27
2Q26	3.43	17.39	5.07

*Peru figures are reported under Mexican GAAP

**Figures are expressed in millions of Mexican Peso with its corresponding FX

MEXICO

ConCrédito

Financial Information 3Q26

Summary

ConCrédito · More than 16 years of experience in granting credits

ConCrédito

Fin Útil, S.A. de C.V. SOFOM, E.R.

Fincrementar, S.A. de C.V.

Comfu, S.A. de C.V.

Talento ConCrédito, S.A. de C.V.

ConCrédito	3Q26	3Q25	2Q26	% Change 3Q25	% Change 2Q26	9M26	9M25	% Change 9M25
Entrepreneurs (Clients)	84,489	87,364	83,932	-3.3%	0.7%	84,489	87,364	-3.3%
Final users	1,071,454	1,050,269	1,049,977	2.0%	2.0%	1,071,454	1,050,269	2.0%
Portfolio *	6,878	6,011	6,472	14.4%	6.3%	6,878	6,011	14.4%
Accounts receivable CREDITIENDA	1,144	954	1,144	19.9%	0.0%	1,144	954	19.9%
Net Income*	268	191	312	40.6%	-14.1%	837	748	12.0%
NPLs / Total Portfolio	2.01%	1.82%	1.86%	0.19 pp	0.15 pp	2.01%	1.82%	0.19 pp
ROA	11.2%	8.0%	13.0%	3.2 pp	-1.80 pp	11.6%	10.3%	1.3 pp
ROE	21.9%	17.9%	26.5%	4.0 pp	-4.6 pp	23.9%	22.5%	1.4 pp
NIM	49.51%	46.1%	47.9%	3.4 pp	1.6 pp	47.5%	42.8%	4.7 pp
NIM after provisions	24.5%	23.5%	24.8%	1.0 pp	-0.3 pp	24.3%	22.4%	1.9 pp
Efficiency Ratio	56.9%	60.0%	53.5%	-3.1 pp	3.4 pp	56.2%	54.8%	1.4 pp
Capital / Total Assets	50.6%	46.9%	52.0%	3.7 pp	-1.4 pp	50.6%	46.9%	3.7 pp
Write - offs *	394	320	357	23.0%	10.3%	1,225	1,007	21.6%
Coverage Ratio	394.7%	479.1%	420.1%	-84.4 pp	-25.4 pp	394.7%	479.1%	-84.4 pp
Average Loan per Client	81,410	68,802	77,116	18.3%	5.6%	81,410	68,802	18.3%
Employees	2,223	2,172	2,199	2.3%	1.1%	2,223	2,172	2.3%

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

* Figures are expressed in millions of Mexican Pesos.

Statement of Financial Position

ConCrédito · 3Q26 vs 3Q25 vs 2Q26

	3Q26	3Q25	2Q26	% Change 3Q25	% Change 2Q26
Cash and investments in financial instruments	942.2	1,108.3	994.2	-15.0%	-5.2%
Derivatives	0.0	0.0	0.0	-93.5%	-48.7%
Loan portfolio with credit risk stage 1 and 2	6,739.7	5,901.4	6,352.1	14.2%	6.1%
Loan portfolio with credit risk stage 3	138.6	109.4	120.4	26.7%	15.1%
Loan portfolio	6,878.3	6,010.8	6,472.5	14.4%	6.3%
Deferred items	0.0	0.0	0.0	N/C	N/C
Allowance for loan losses	547.0	524.1	505.8	4.4%	8.1%
Loan portfolio, net	6,331.3	5,486.7	5,966.7	15.4%	6.1%
Other accounts receivable, net	1,550.8	1,647.4	1,567.8	-5.9%	-1.1%
Properties, furniture and equipment, net	143.6	106.4	147.9	35.0%	-2.9%
Rights of use assets, properties, furniture and equipment, net	10.1	30.2	10.8	-66.5%	-5.9%
Asset for deferred income taxes, net	596.0	747.3	568.9	-20.3%	4.8%
Other assets	187.0	188.1	115.2	-0.6%	62.3%
Total assets	9,761.1	9,314.4	9,371.5	4.8%	4.2%
Securitization transactions	800.0	1,277.8	1,100.0	-37.4%	-27.3%
Banking and other borrowings	2,947.6	2,250.0	2,556.0	31.0%	15.3%
Lease liability	130.3	114.5	133.9	13.8%	-2.7%
Other accounts payable	938.5	1,295.3	699.5	-27.5%	34.2%
Other liabilities	12.8	12.9	14.1	-0.3%	-9.1%
Financial instruments qualify as a liability	(13.5)	(4.5)	(11.3)	N/C	N/C
Employee benefits liabilities	9.3	3.4	7.6	176.1%	21.8%
Total liabilities	4,825.0	4,949.4	4,499.8	-2.5%	7.2%
Capital stock	3,498.8	3,424.4	3,702.6	2.2%	-5.5%
Premium on sale of stock	6.7	6.7	6.7	0.3%	0.0%
Capital reserves	92.2	65.7	92.2	40.4%	0.0%
Accumulated retained earnings	1,338.3	868.2	1,070.2	54.2%	25.1%
Total stockholders' equity	4,936.0	4,365.0	4,871.7	13.1%	1.3%
Total liabilities and stockholders' equity	9,761.1	9,314.4	9,371.5	4.8%	4.2%

* Figures are expressed in millions of Mexican Pesos.

Statement of Comprehensive Income

ConCrédito · 3Q26 vs 3Q25 vs 2Q26



	3Q26	3Q25	2Q26	% Change 3Q25	% Change 2Q26	9M26	9M25	% Change 9M25
Interest income	1,037.9	936.2	1,008.1	10.9%	3.0%	2,990.4	2,666.3	12.2%
Interest expense	107.7	119.8	110.0	-10.1%	-2.0%	334.1	354.4	-5.7%
Financing expense	108.0	118.2	110.4	-8.7%	-2.2%	328.7	348.2	-5.6%
Expense of credit origination and leasing	(0.2)	1.6	(0.4)	N/C	N/C	5.4	6.2	-13.0%
Net interest income	930.1	816.4	898.1	13.9%	3.6%	2,656.3	2,311.9	14.9%
Provisions for loan losses	470.5	399.8	433.2	17.7%	8.6%	1,301.0	1,104.2	17.8%
Net interest income after provisions	459.6	416.7	465.0	10.3%	-1.2%	1,355.3	1,207.6	12.2%
Commissions and fee income	0	0	0	N/C	N/C	0.0	0.0	N/C
Commissions and fee expenses	16.9	20.1	18.7	-16.1%	-9.7%	53.9	53.8	0.1%
Other operating income (expense)	475.0	458.9	523.5	3.5%	-9.3%	1,455.9	1,411.0	3.2%
Operating expenses	521.8	512.9	518.9	1.7%	0.6%	1,549.1	1,405.8	10.2%
Total income before income tax	395.8	342.5	450.8	15.6%	-12.2%	1,208.2	1,159.1	4.2%
Income tax	127.5	151.6	138.5	-15.9%	-7.9%	370.9	411.3	-9.8%
Net income	268.3	190.9	312.4	40.6%	-14.1%	837.3	747.8	12.0%

* Figures are expressed in millions of Mexican Pesos.



INVESTOR RELATIONS

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