



GENTERA ®

Corporate Presentation

3Q23



Disclaimer

This presentation is not an offer to sell, or a solicitation of an offer to buy any interest in any security or investment product. Such offer or solicitation may only be made by means of delivery of an offering memorandum, which will contain a description of the material terms (including risk factors, conflicts of interest, fees and charges and tax aspects) relating to such security or investment product and will contain detailed information about the company and management, as well as financial statements.

The information contained herein is confidential and may not be reproduced in whole or in part to third parties without the prior written consent of GENTERA.

This presentation contains information which has been provided by a number of sources, while the information herein is believed to be reliable, no representation is made herein by or on behalf of GENTERA as to the accuracy or completeness of such information. In addition, the results of certain financial models are contained herein. No representation or warranty is made by GENTERA as to the reasonableness or completeness of such assumptions, estimates, projections, hypothetical performance analysis or as to any other financial information contained in such models.

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)

Index

1. About Genera -----

- History
- Sense of Purpose
- Social Impact
- Corporate Governance
- Corporate structure
- Highlights 3Q23
- 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 -----

48



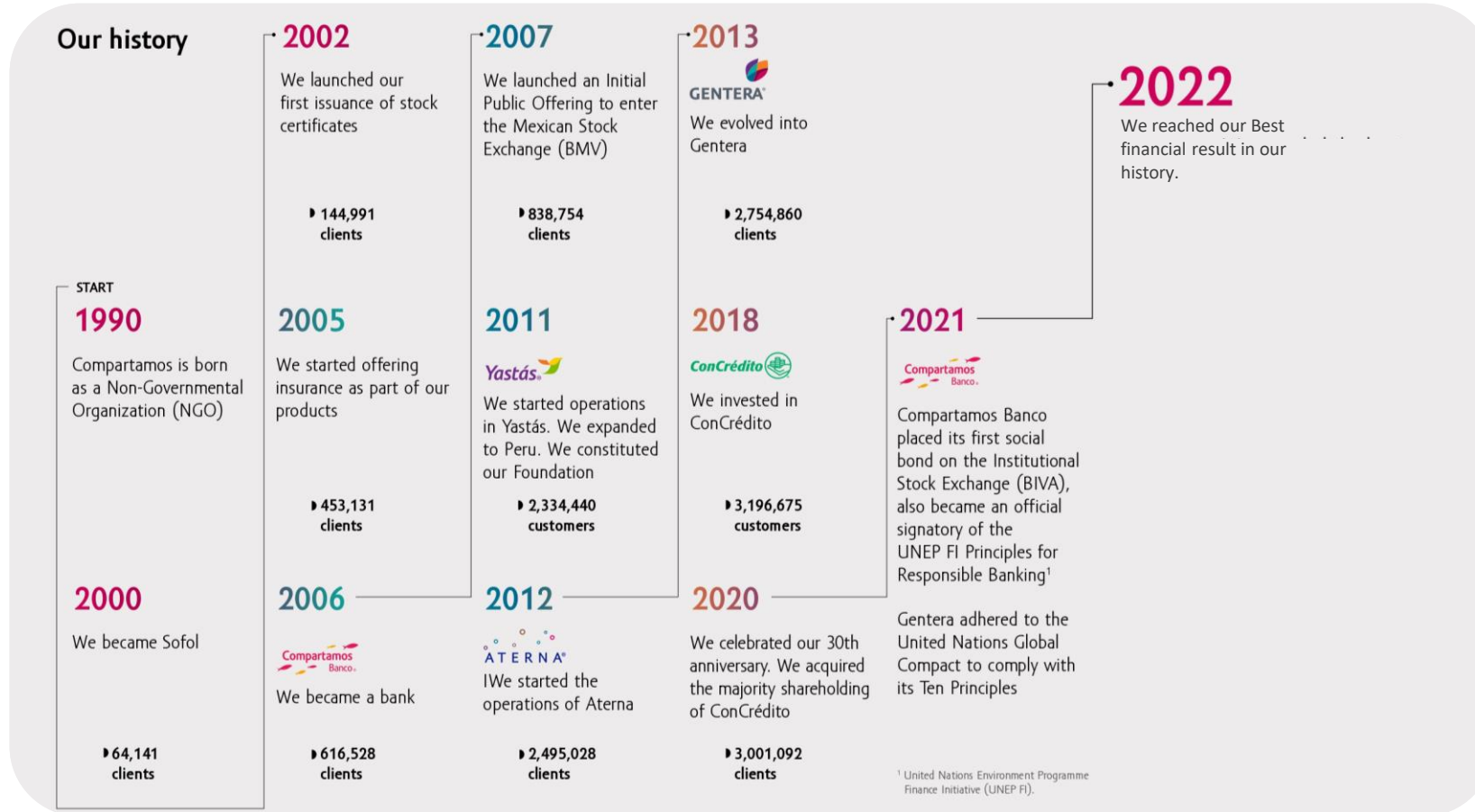


About Gentera



Our history, more than 33 years of evolution

3Q23* ———— +4.79 million users of financial services



*~4.01 million Clients from Credit, Savings, and Insurance Products, and additionally ConCrédito's Entrepreneurs served 781 thousand final users.

More than 33 years together fulfilling dreams

We boost the dreams of our clients by servicing their financial needs with human sense. For more than 33 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 33 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 **24,600 employees**.
- We serve more than **4.79 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 four social bonds**, two of them in 2021 (COMPART 21S / 21S-2), one in 2022 (COMPART 22S), and one more in 2023 (COMPART 23S).



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:

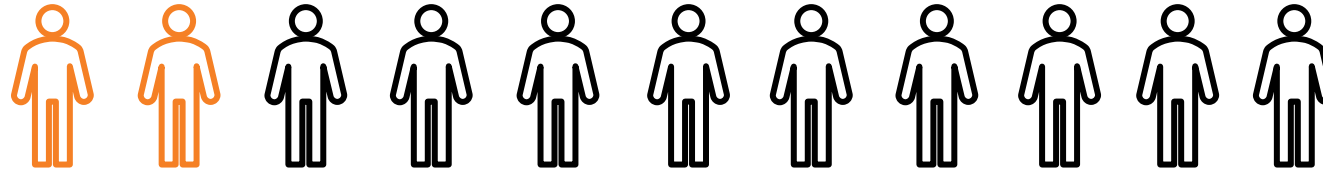


PRINCIPLES FOR
RESPONSIBLE
BANKING

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

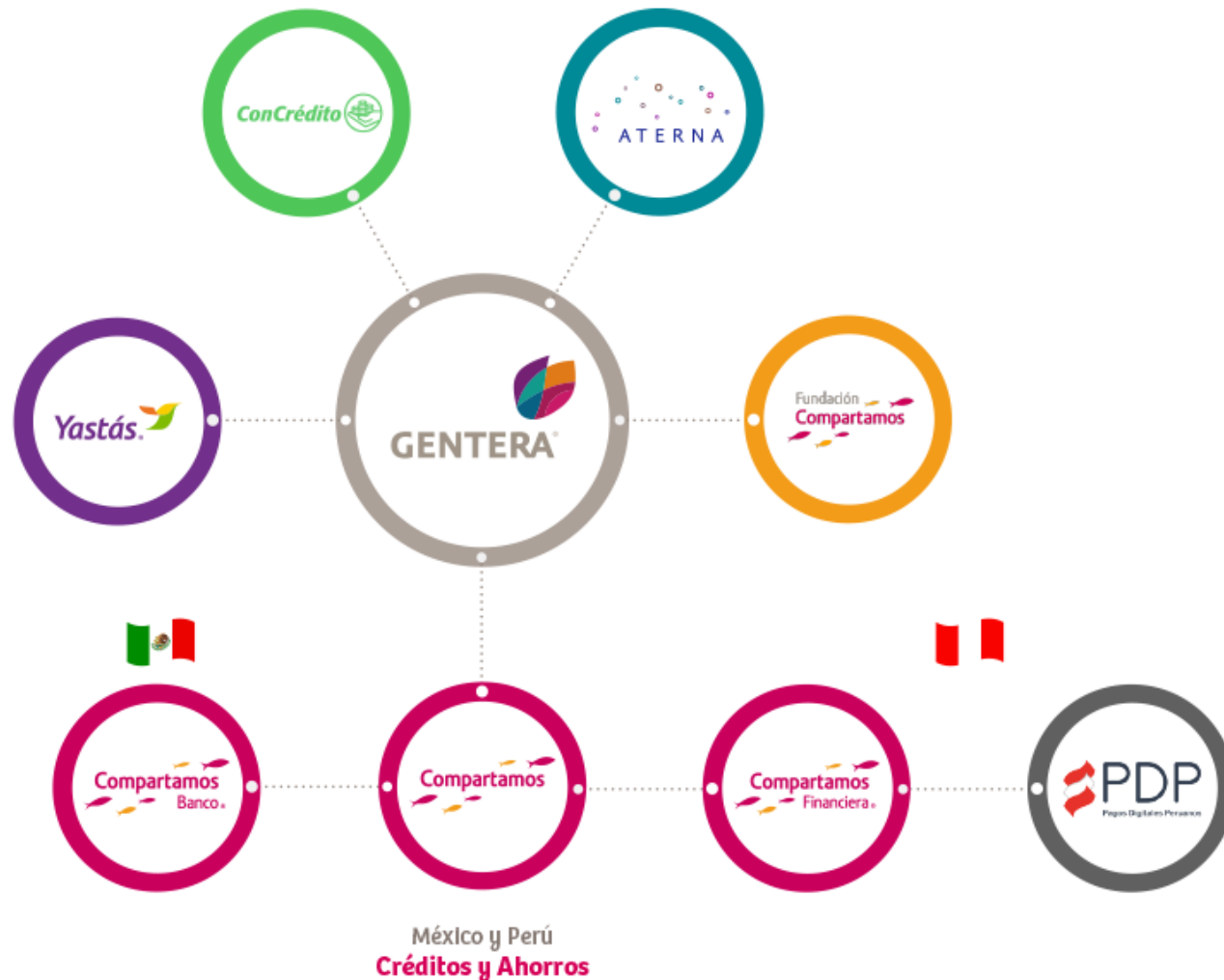
Independent Directors are Women

Codes

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

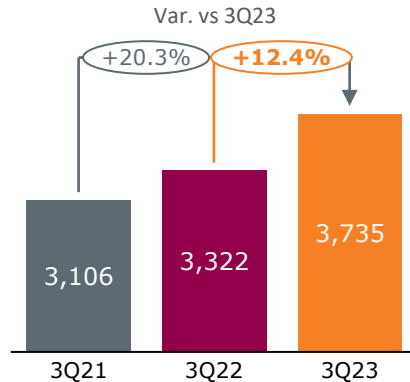
Code of Ethics and Conduct of utmost importance for Genera, which applies to counselors, collaborators, suppliers and civil society organizations

Corporate structure with the purpose of serving more clients

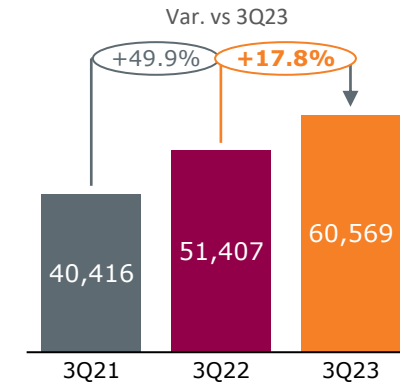


- **Compartamos (Mexico-Peru):** Leader in financial solutions for the sub-served segment.
- **Yastás (Mexico):** Correspondent network manager.
- **Aterna (Mexico-Peru):** Leading agent in microinsurance.
- **Fundación Compartamos:** It seeks to generate social value in the communities where it operates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

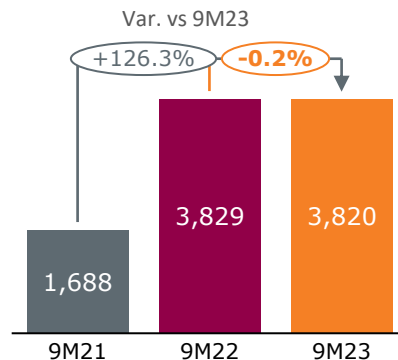
Highlights 3Q23



In **3Q23** GENTERA served more than **4.79 million people**, ~3.73 million credit clients, **+12.4% more** than those registered in 3Q22.



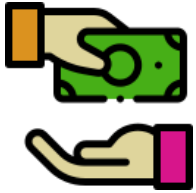
Total Loan Portfolio reached **Ps. 60,569 million**, a **+17.8% growth** compared to Ps. 51,407 million in 3Q22, explained by the **solid dynamics seen in GENTERA's financial subsidiaries** which grew in a solid manner in its annual comparison.



Net income for 9M23 was **Ps. 3,820 million**. Gentera attained during the quarter **its second largest net income in its history**.

- **Total Loan Portfolio** in 3Q23 concluded at an **all-time high** of Ps. 60,569 million, setting a new record.
- **Controlling Company** participation reported a **net income** of Ps. 1,240 million. **EPS** in 3Q23 stood at ~\$0.785.
- **Loan Portfolio with credit risk stage 3** for 3Q23 stood at **3.29%**.
- **Cost of Risk** for 3Q23 stood at **10.3%**.

Highlights 3Q23



More than **\$49,000 million pesos** were disbursed in 3Q23.

Solid Capital Position

- Genera, Capital / Total Assets **32.2%**.
- Banco Compartamos reached an ICAP at **35.2%**.
- Compartamos Financiera, Solvency Ratio **20.4%**.
- ConCrédito, Capital / Total Assets **57.3%**.



In México, **Banco Compartamos**, reached a microcredit loan portfolio at **\$38,154 million pesos**, a **+26.2%** compared to 3Q22.



In **Peru**, the total loan portfolio reached **\$18,288 million pesos**, increasing **+5.7%** compared to 3Q22. In local currency loan portfolio grew **+16.3%** in its annual comparison.



Red Yastás at the end of 3Q23, registered 6.3 million operations. And had a network of 6,505 affiliates.



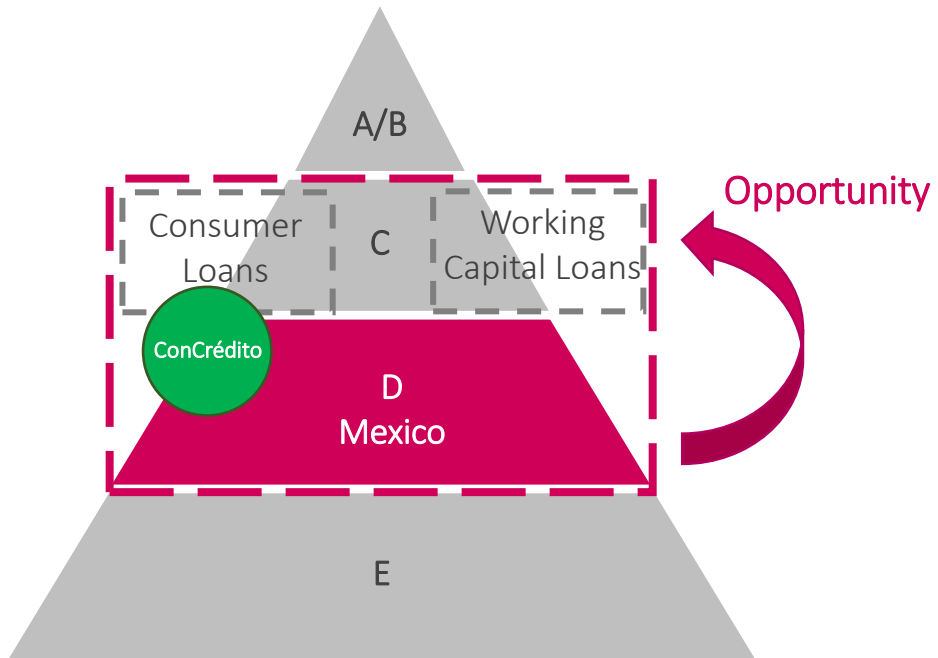
Aterna ended 3Q23 with more than **12.8 million** active insurance policies throughout its operations in Mexico and Peru, **+12.0%** growth compared to 3Q22.



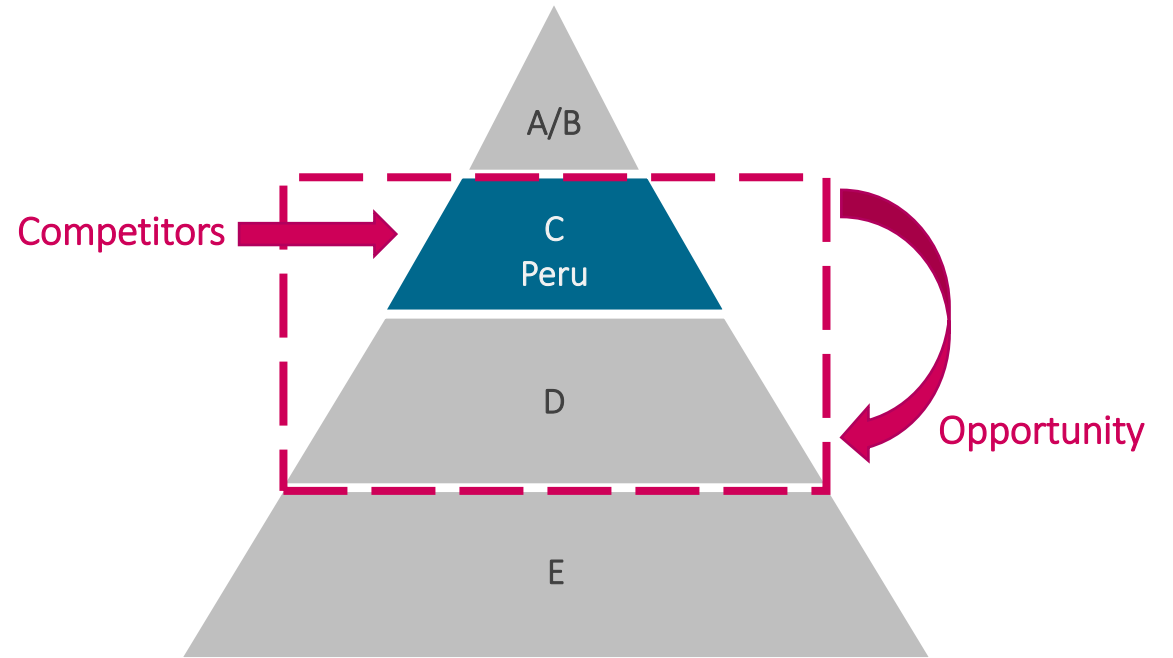
ConCrédito Loan Portfolio reached \$4,127 million, **+6.7%** increase compared to 3Q22. **CrediTienda** Portfolio reached \$487 million, **+13.7%** growth compared to 3Q22.

Potential market for working capital loans

Mexico
Banco Compartamos - ConCrédito



Peru
Compartamos Financiera



Group 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. 7,695
Term	4 to 6 months
Contribution to loan portfolio	18.8%
Contribution to number of clients	33.3%

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. 6,566
Term	3 to 7 months
Contribution to loan portfolio	7.4%
Contribution to number of clients	15.5%

CG Crédito Grupal	
General Characteristics:	
<ul style="list-style-type: none"> • 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. 5,000 Ps. 89,000
Average Ticket	Ps. 14,148
Term	3 to 7 months
Contribution to loan portfolio	45.4%
Contribution to number of clients	43.8%

*CM and CCR are evolving into one product, Fusión Grupal (C.Grupal).

Source: Compartamos Banco

Other loans in Mexico

CI Crédito Individual	
General Characteristics:	
<ul style="list-style-type: none"> Working capital loan. Fixed assets and investments. Mainly in urban areas. Have a salaried. 	
Loan size	Up to Ps.200,000
Average Ticket	Ps. 38,429
Term	Up to 24 months
Contribution to loan portfolio	19.3%
Contribution to number of clients	6.8%

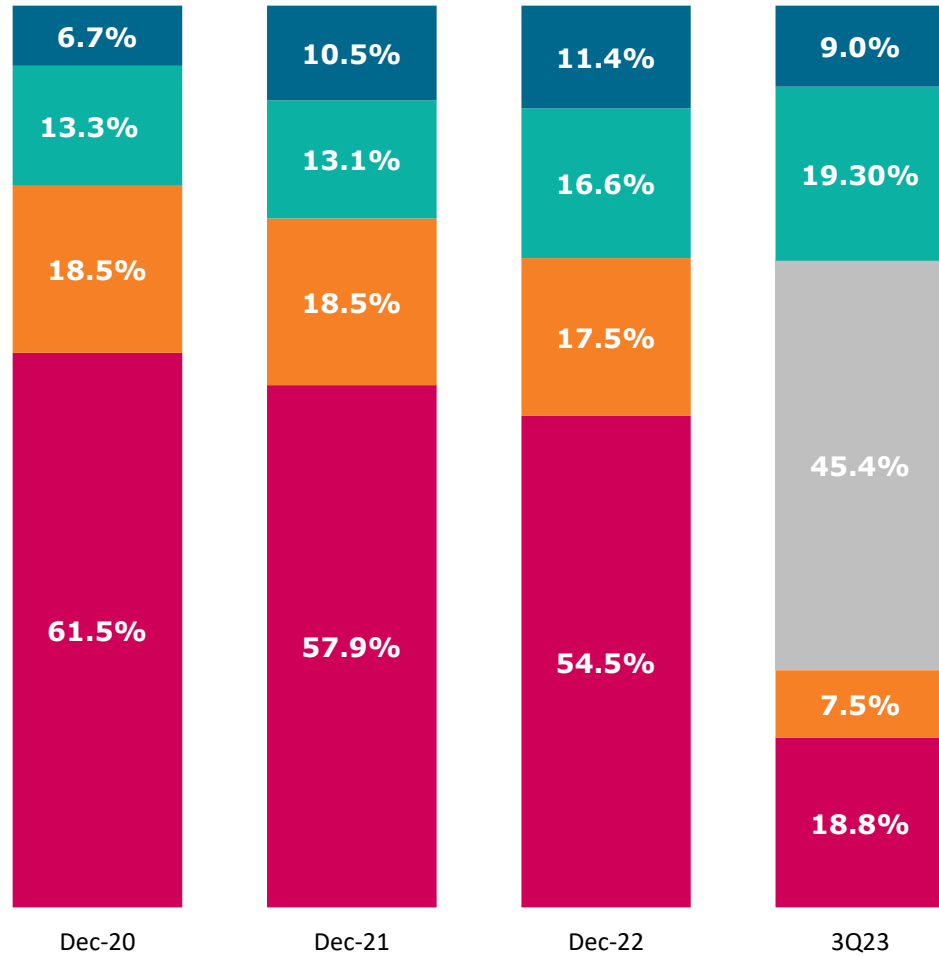
Improvement loans for CM, CCR and CI	
General Characteristics:	
<ul style="list-style-type: none"> Personal credit to maintain or improve the client's house or business. To clients with credit history of 5 cycles in Crédito Mujer(CM), Crédito Comerciante (CCR) or Individual. Personal guarantee. 	
Loan size	Ps. 8,000 Ps. 50,000
Average Ticket	CM: Ps. 1,274 CCR: Ps. 407 CI: Ps. 37.037
Term	6 to 24 months
Contribution to loan portfolio	CM: 0.01% CCR: 0.01% CI: 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. 5,587
Term	3 to 18 months
Contribution to loan portfolio	9.0%

Evolution of loans methodologies

(2020-3Q23)

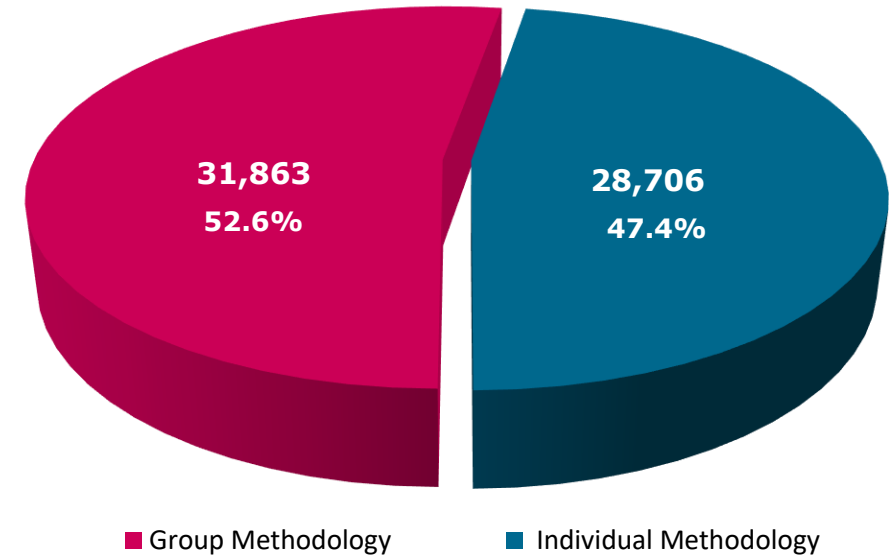
BANCO COMPARTAMOS, S.A. I.B.M.



■ C. Mujer ■ C. Comerciante ■ C. Grupal ■ C. Individual ■ C. Otros (CAP,CCM-CM, CCM-CCR,CA)

Genera Portfolio Distribution

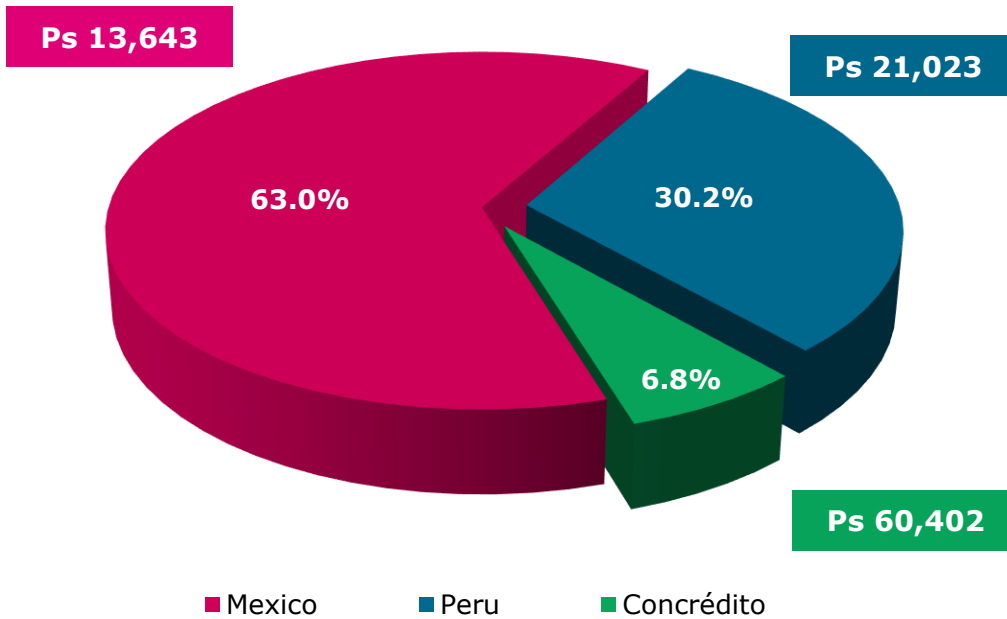
Mexico and Peru



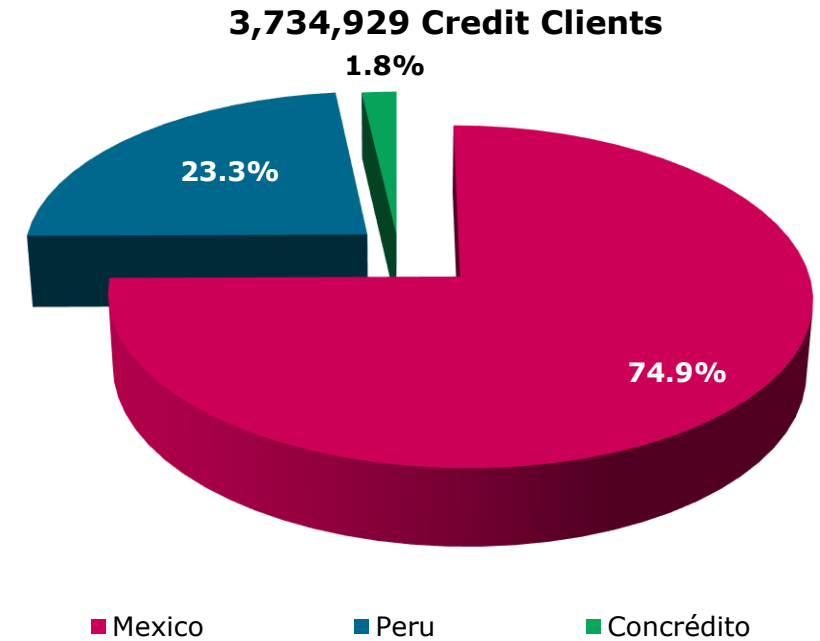
Around 90% of our clients are women

Distribution per subsidiary

% Total loan portfolio and average ticket



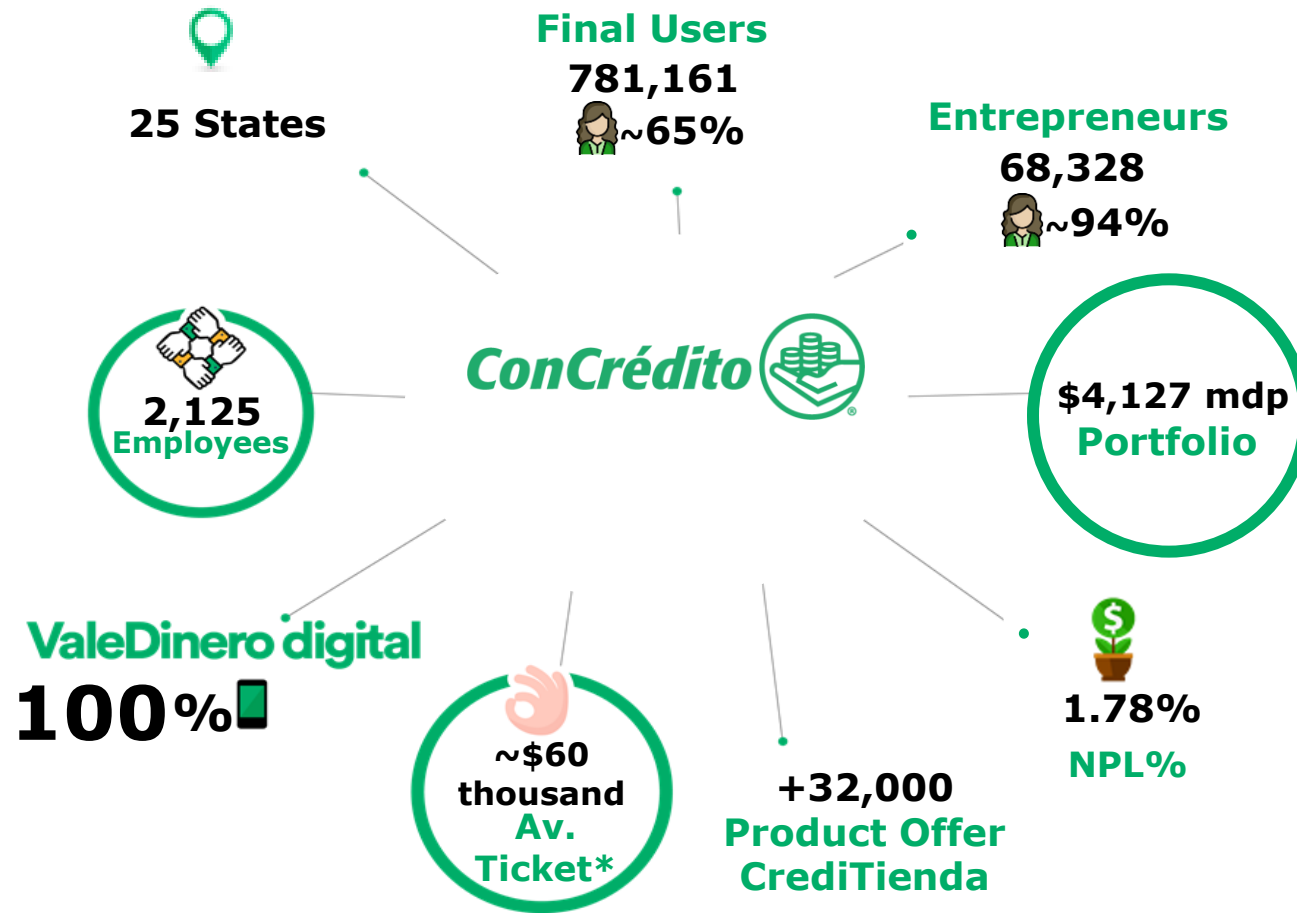
Credit Clients per subsidiary



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 **68 thousand Entrepreneurs** a **2.7% growth** compared to 2Q23.

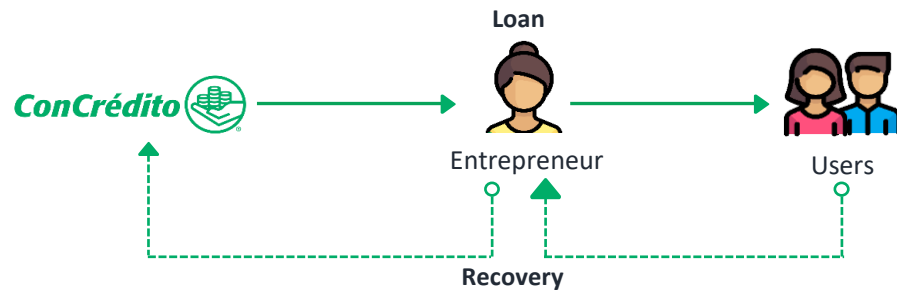
*Average Ticket. Figures are expressed in Mexican Pesos (million)

ConCrédito - Products

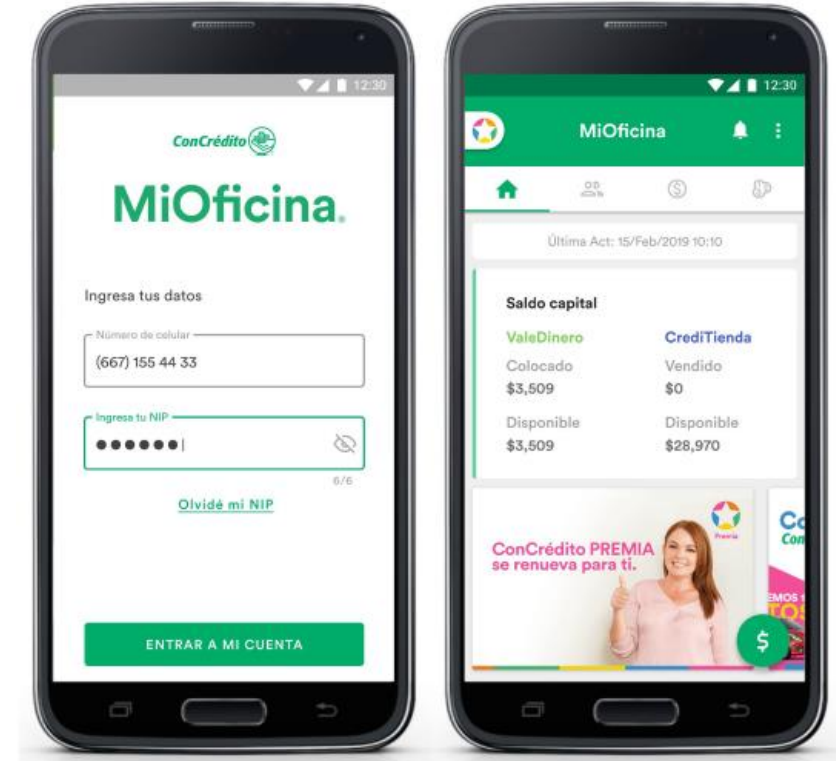
ValeDinero

(Main line of business)

- **Maturity:** 6 to 16 biweeks
- **Loan Size:** Ps. 2,000 to Ps. 10,000
- **Final Users Per Entrepreneur:** ~11
- **Av. Ticket Entrepreneurs:** Ps. 60,402*
- **Av. Ticket Final Users:** ~Ps. 4,538



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



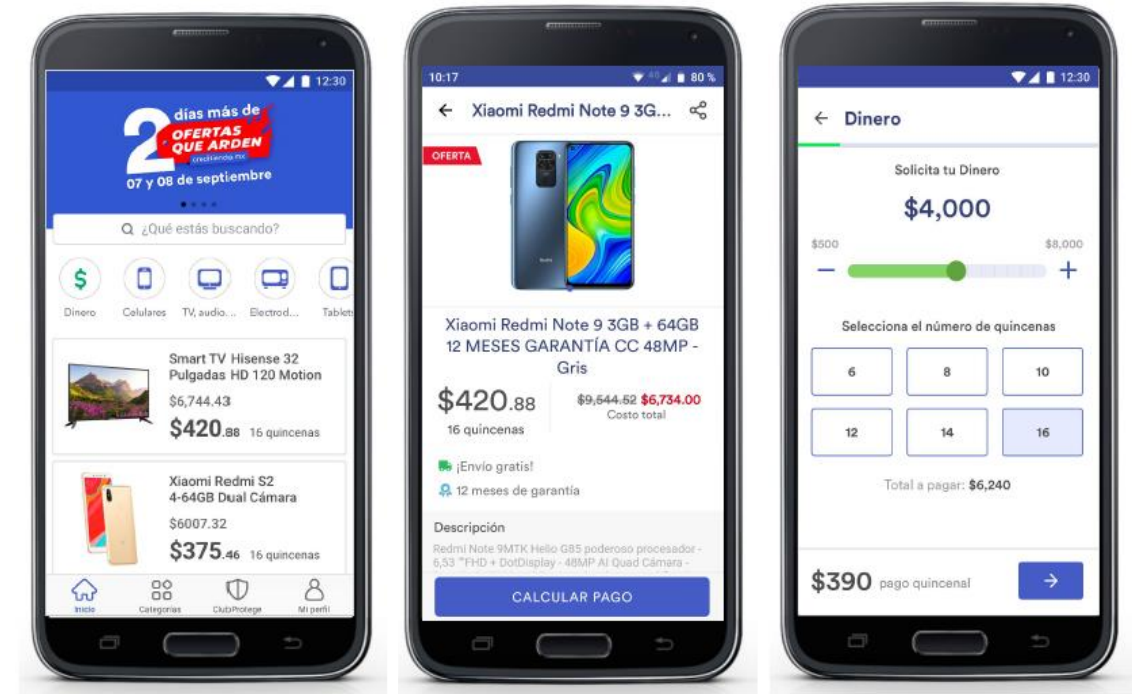
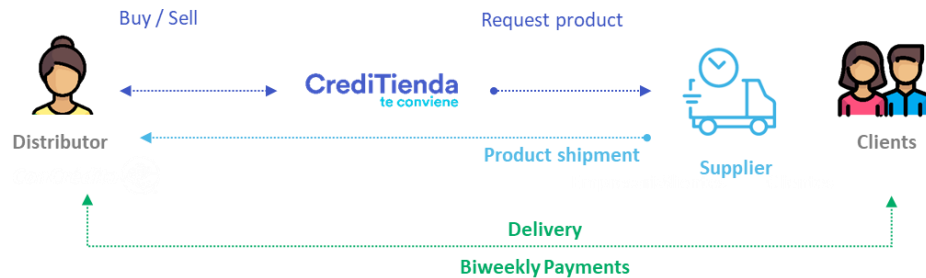
The Entrepreneur receives a credit line from ConCrédito to distribute microcredits to authorized final users, and is responsible of the collection process, obtaining a bonus on this.

ConCrédito - Products

CrediTienda

(Offer products on credit through the CrediTienda app)

- **Started Operations:** 2018
- **Maturity:** 6 to 16 biweeks
- **Apps Users:** 1,003,811
- **Product Offer:** +32,000
- **Portfolio:** Ps. 487 million*
- **Portfolio change vs 3Q22:** 13.7%



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**

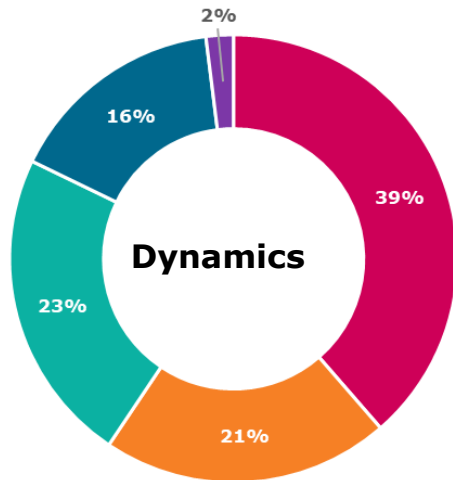
**32 Mexican
States**

**6,505
Affiliates**



**Operations 3Q23
6.3 millions
3.5 millions of financial
transactions.**

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



**\$38.1 mdp
Net Income 9M23**

**Alliance
with
Banorte and
HSBC.**

At the end of 3Q23, YASTAS registered **3.5 million of Financial Operations**, **+3.7% more** compared to 2Q23.

(*) 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, Label, Oriflame, Tupperware, Stanhome, Payments to Banco Compartamos and Telcel air time.

Yastás	3Q23	3Q22	2Q23	% Change 3Q22	% Change 2Q23	9M23	9M22	% Change 9M22
Affiliates	6,505	6,962	6,913	-6.6%	-5.9%	6,505	6,962	-6.6%
Operations	6,282,921	7,081,525	6,374,524	-11.3%	-1.4%	19,022,199	20,229,940	-6.0%
Financial Operations	3,543,841	3,623,827	3,417,716	-2.2%	3.7%	10,243,393	9,727,029	5.3%
ROE	0.2%	5.5%	17.8%	-5.3 pp	-17.6 pp	7.6%	9.4%	-1.8 pp
ROA	0.1%	3.1%	9.8%	-3.0 pp	-9.7 pp	4.2%	5.7%	-1.5 pp
Resultado Neto	0.3	8.8	29.8	-96.5%	-99.0%	38.1	44.5	-14.5%

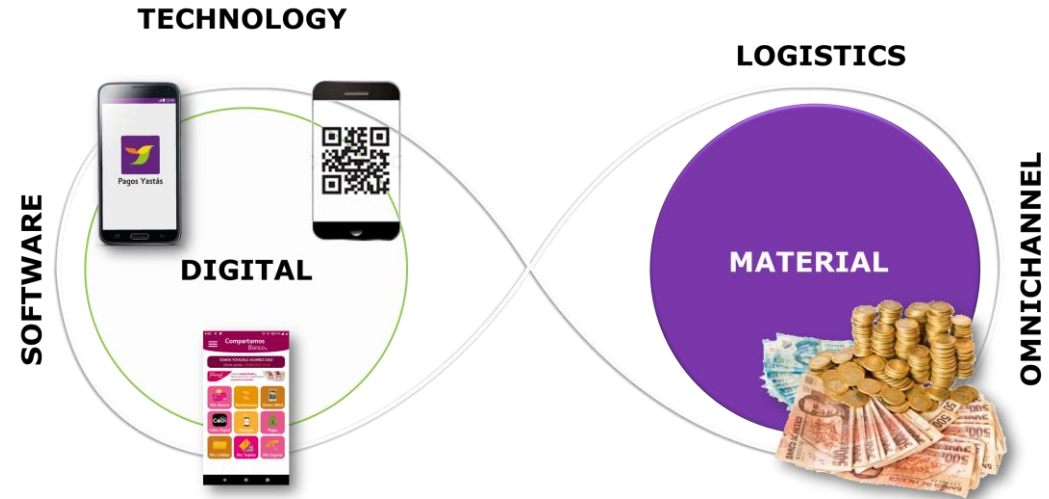
Affiliates distribution:



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.

3Q23



Placed Policies

- 3Q23 – 12.8 million
- 9M23 – 37.1 million



Coverage

Mexico and Peru



Net Income 3Q23

\$118 million pesos

In the 9M23 ATERNA placed **37.1 million insurance policies, +17.8% more** than in the same comparable period of year 2022..



GENTERA ®

**Growth and
profitability**

Summary

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

Summary	3Q23	3Q22	2Q23	% Change 3Q22	% Change 2Q23	9M23	9M22	% Change 9M22
Clients ¹⁾	4,012,774	3,591,076	3,809,388	11.7%	5.3%	4,012,774	3,591,076	11.7%
Credits Clients	3,734,929	3,322,362	3,538,072	12.4%	5.6%	3,734,929	3,322,362	12.4%
Portfolio*	60,569	51,407	57,738	17.8%	4.9%	60,569	51,407	17.8%
Net Income*	1,350	1,514	1,144	-10.8%	18.0%	3,820	3,829	-0.2%
NPLs / Total Portfolio	3.29%	2.90%	3.21%	0.39 pp	0.08 pp	3.29%	2.90%	0.39 pp
ROA	6.7%	8.3%	6.1%	-1.6 pp	0.6 pp	6.6%	7.1%	-0.5 pp
ROE	20.5%	23.7%	17.6%	-3.2 pp	2.9 pp	19.5%	20.2%	-0.7 pp
ROE Controlling	20.5%	26.1%	17.8%	-5.6 pp	2.7 pp	19.8%	22.2%	-2.4 pp
NIM	39.6%	41.3%	40.8%	-1.7 pp	-1.2 pp	39.7%	40.2%	-0.5 pp
NIM after provisions	30.8%	32.3%	31.8%	-1.5 pp	-1.0 pp	30.9%	32.1%	-1.2 pp
Efficiency Ratio	69.6%	67.6%	71.6%	2.0 pp	-2.0 pp	69.8%	68.4%	1.4 pp
Operating Efficiency	21.7%	20.5%	22.1%	1.2 pp	-0.4 pp	21.6%	20.4%	1.2 pp
Capital / Total Assets	32.2%	34.3%	33.3%	-2.1 pp	-1.1 pp	32.2%	34.3%	-2.1 pp
Average Loan per Client	16,217	15,473	16,319	4.8%	-0.6%	16,217	15,473	4.8%
Employees	24,632	20,817	24,176	18.3%	1.9%	24,632	20,817	18.3%
Service Offices**	548	535	537	2.4%	2.0%	548	535	2.4%
Branches	142	142	142	0.0%	0.0%	142	142	0.0%

1) In 3Q23 GENTERA served more than 4.79 million people. ~4.01 million Clients from Credit, Savings, and Insurance Products, and additionally ConCrédito's Entrepreneurs served 781 thousand final users.

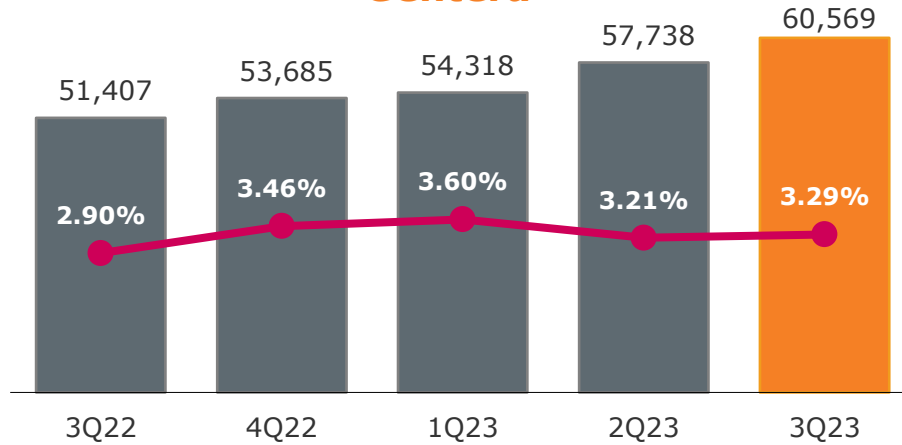
In this table, employees in Banco Compartamos include employees from ATERNA and YASTAS.

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

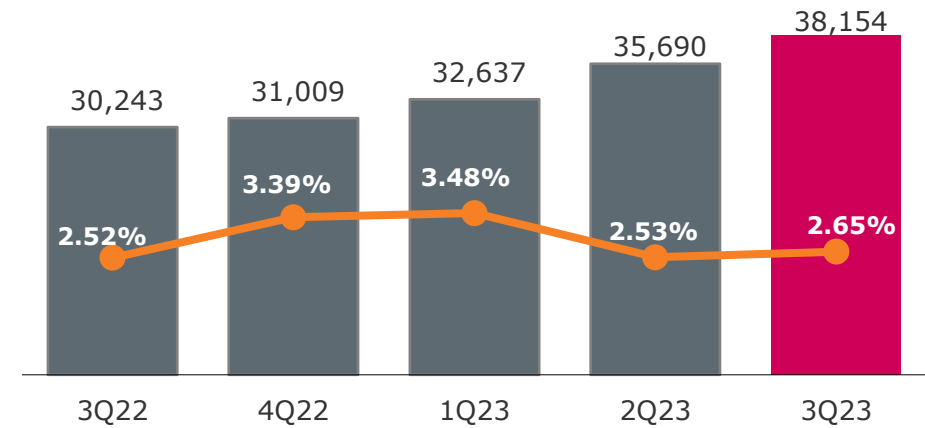
** Branches are inside a Service Office (same location).

Total Portfolio – NPL %

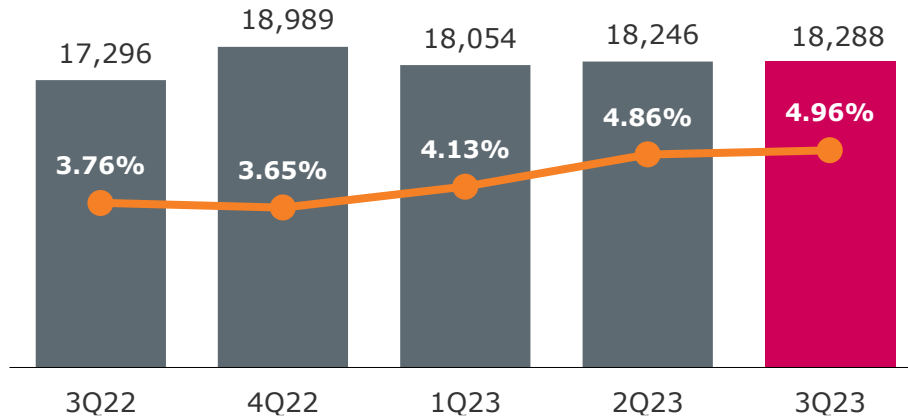
Genera



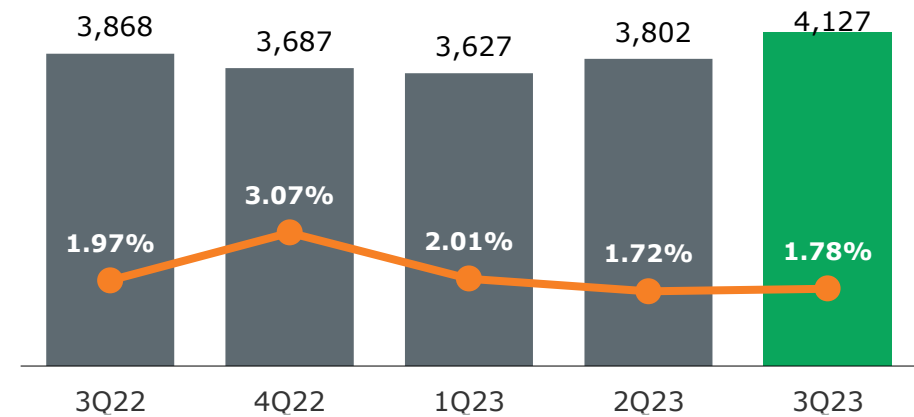
Mexico – Banco Compartamos



Peru



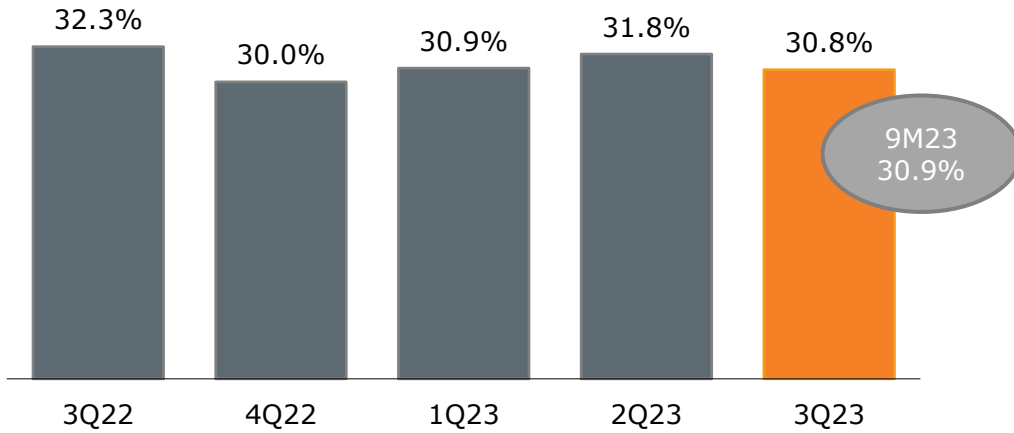
ConCrédito



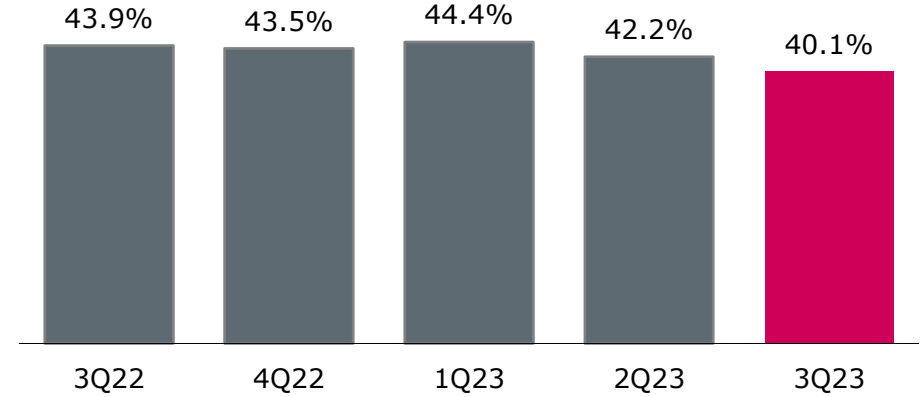
Loan Portfolio reached its **largest figure** at Ps. **60,569 million**, representing a **+17.8% annual growth**.

NIM (%) after provisions

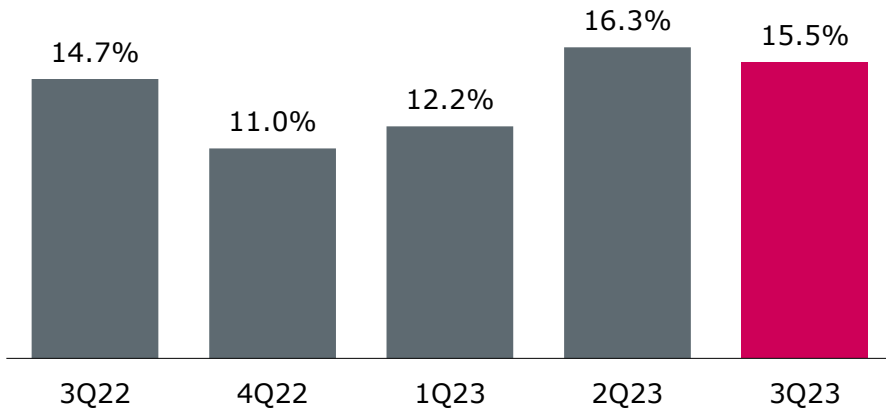
Genera



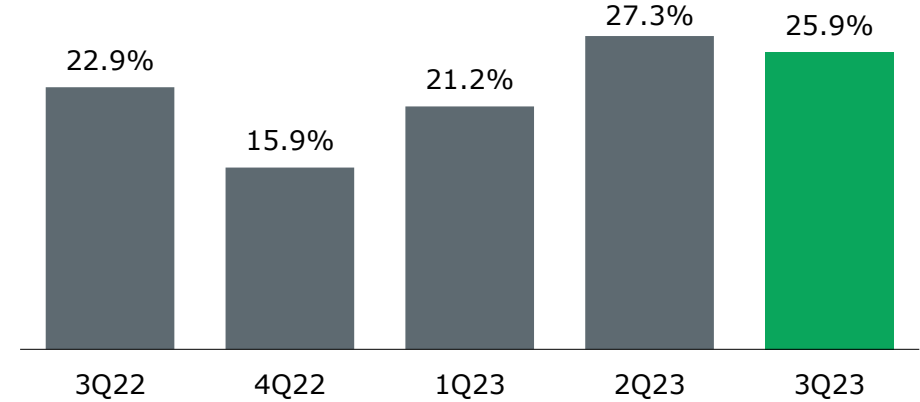
Mexico – Banco Compartamos



Peru

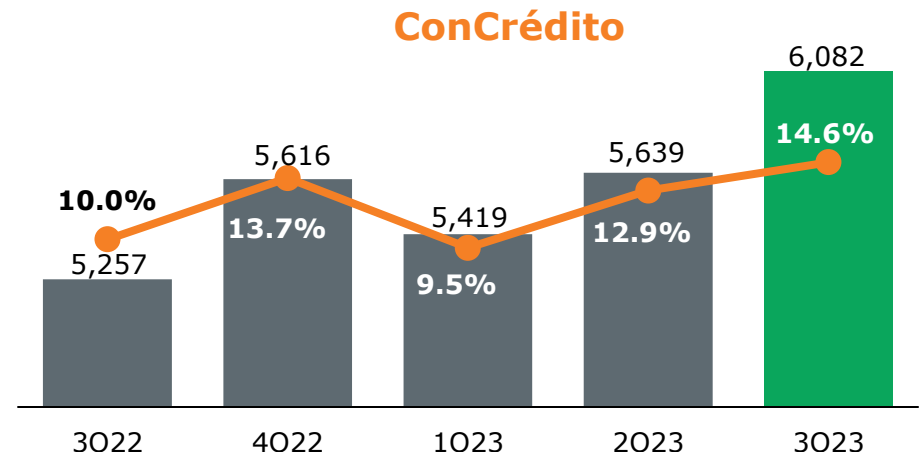
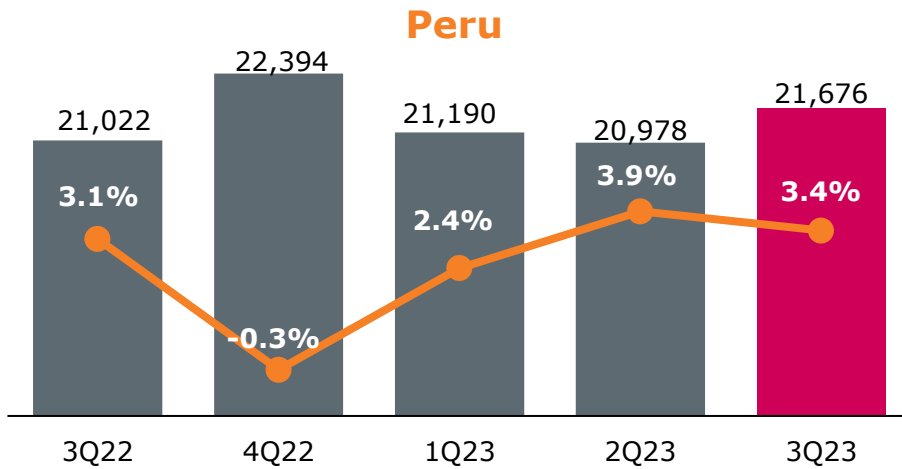
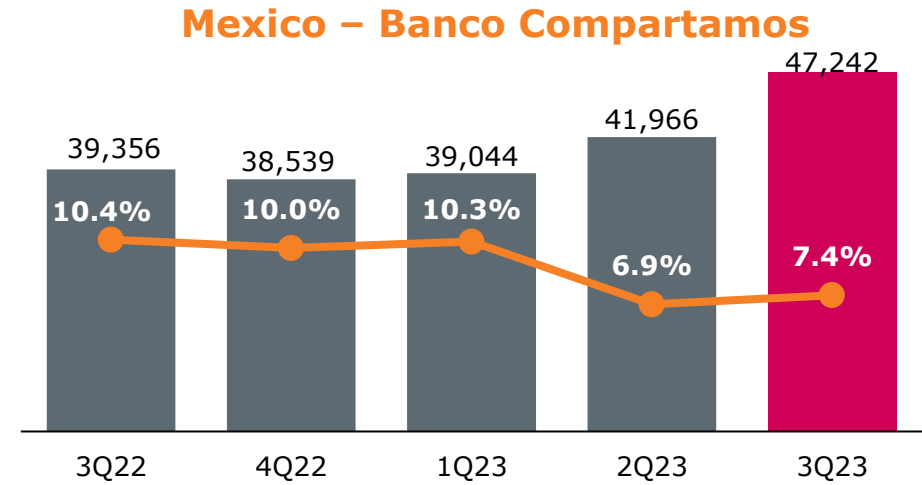
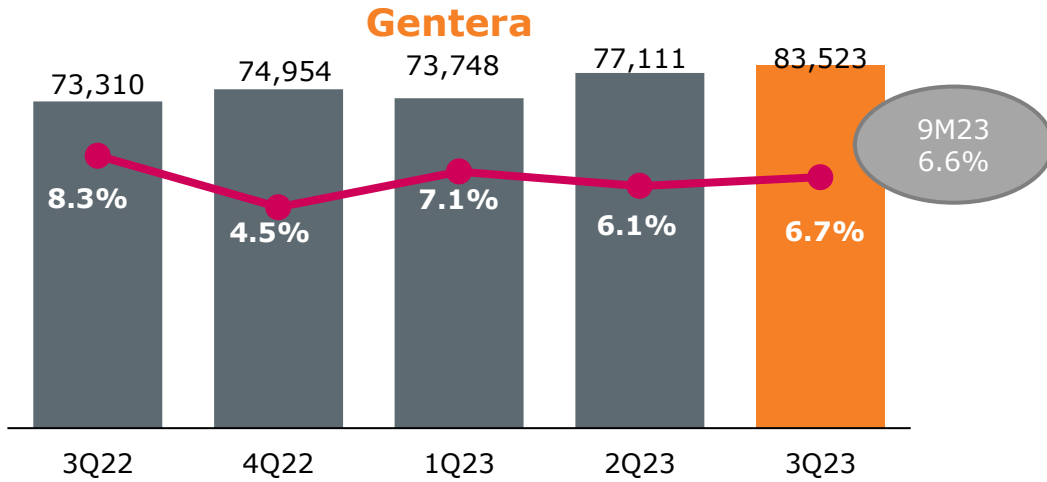


ConCrédito



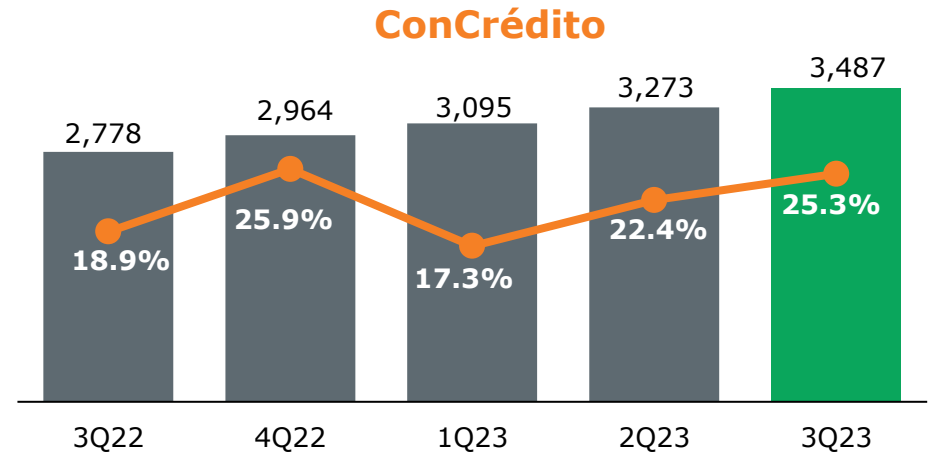
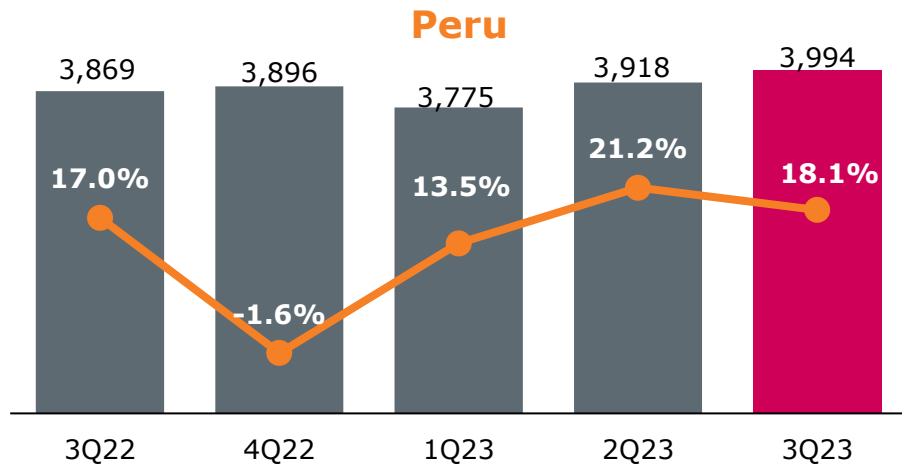
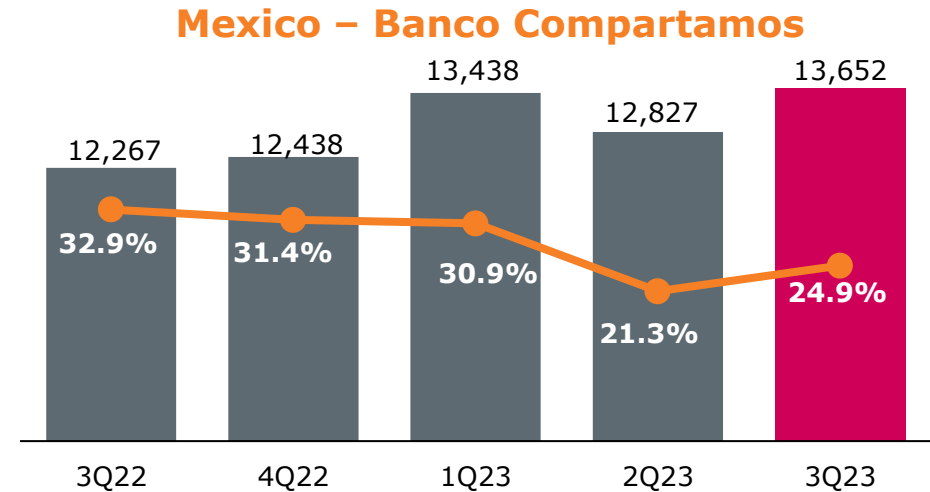
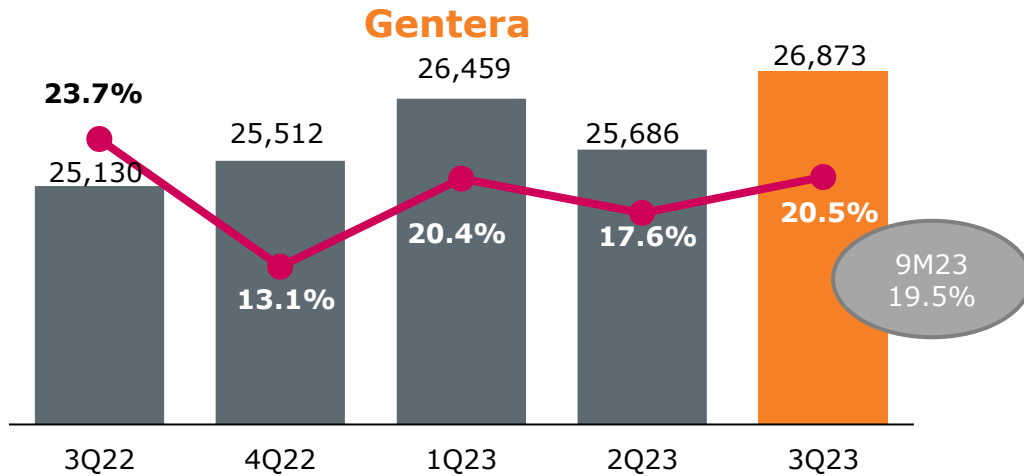
NIM after provisions stood at 30.8% in 3Q23.

Assets - ROAA



ROA in the nine-month (9M23) period of year 2023 stood at 6.6%.

Equity - ROAE



Controlling ROE for 2023 nine-month period (9M23) stood at 19.8%.



Financial Information

3Q23



Statement of Financial Position

	3Q23	3Q22	2Q23	% Change 3Q22	% Change 2Q23
Cash and investments in financial instruments	13,130	11,794	9,838	11.3%	33.5%
Derivatives	23	27	22	-14.8%	4.5%
Loan portfolio with credit risk stage 1 and 2	58,579	49,918	55,882	17.4%	4.8%
Loan portfolio with credit risk stage 3	1,990	1,489	1,856	33.6%	7.2%
Loan portfolio	60,569	51,407	57,738	17.8%	4.9%
Deferred items	353	149	296	136.9%	19.3%
Allowance for loan losses	4,578	3,993	4,447	14.7%	2.9%
Loan portfolio, net	56,344	47,563	53,587	18.5%	5.1%
Other accounts receivable, net	2,954	2,578	2,528	14.6%	16.9%
Long-lived assets held for sale or distribute to owners	0	1	0	N/C	N/C
Properties, furniture and equipment, net	592	601	576	-1.5%	2.8%
Rights of use assets, properties, furniture and equipment, net	1,201	968	1,163	24.1%	3.3%
Permanent investment	123	99	123	24.2%	0.0%
Asset for deferred income taxes, net	2,121	2,091	2,083	1.4%	1.8%
Other assets	2,421	2,604	2,558	-7.0%	-5.4%
Goodwill	4,614	4,984	4,633	-7.4%	-0.4%
Total assets	83,523	73,310	77,111	13.9%	8.3%
Deposits	16,537	15,178	15,525	9.0%	6.5%
Long term debt issuance	13,990	10,983	10,905	27.4%	28.3%
Banking and other borrowings	17,767	14,074	16,976	26.2%	4.7%
Creditors on repurchase/resell agreements	0	63	8	N/C	N/C
Obligations in securitization operations	596	595	597	0.2%	-0.2%
Lease liability	1,245	995	1,186	25.1%	5.0%
Other liabilities	6,409	6,167	6,117	3.9%	4.8%
Deferred credits and advance collections	106	125	111	-15.2%	-4.5%
Total liabilities	56,650	48,180	51,425	17.6%	10.2%
Capital stock	4,764	4,764	4,764	0.0%	0.0%
Premium on sale of stock	(455)	(455)	(455)	0.0%	0.0%
Capital reserves	1,708	1,771	1,721	-3.6%	-0.8%
Accumulated retained earnings	19,488	17,350	18,248	12.3%	6.8%
Other comprehensive income	(709)	(253)	(587)	N/C	N/C
Total controlling interest	24,796	23,177	23,691	7.0%	4.7%
Total non-controlling interest	2,077	1,953	1,995	6.3%	4.1%
Total stockholders' equity	26,873	25,130	25,686	6.9%	4.6%
Total liabilities and stockholders' equity	83,523	73,310	77,111	13.9%	8.3%

* Figures expressed in Mexican pesos (millions)

Statement of Comprehensive Income

	3Q23	3Q22	2Q23	% Change 3Q22	% Change 2Q23	9M23	9M22	% Change 9M22
Interest income	8,278	7,213	7,818	14.8%	5.9%	23,579	20,564	14.7%
Interest expense	1,467	922	1,289	59.1%	13.8%	3,943	2,327	69.4%
Financing expense	1,064	728	998	46.2%	6.6%	2,990	1,868	60.1%
Expense of credit origination and leasing	403	194	291	107.7%	38.5%	953	459	107.6%
Net Interest Income	6,811	6,291	6,529	8.3%	4.3%	19,636	18,237	7.7%
Provisions for loan losses	1,524	1,367	1,432	11.5%	6.4%	4,378	3,672	19.2%
Net interest income after provisions	5,287	4,924	5,097	7.4%	3.7%	15,258	14,565	4.8%
Commissions and fee income	902	583	722	54.7%	24.9%	2,446	1,672	46.3%
Commissions and fee expense	147	125	131	17.6%	12.2%	400	391	2.3%
Trading gains (losses)	2	5	(2)	-60.0%	N/C	(4)	4	N/C
Other operating income (expense)	219	119	135	84.0%	62.2%	629	335	87.8%
Operating Expenses	4,356	3,722	4,170	17.0%	4.5%	12,514	11,076	13.0%
Net operating income	1,907	1,784	1,651	6.9%	15.5%	5,415	5,109	6.0%
Participation in the net result of other entities	0	(8)	0	N/C	N/C	0	(16)	N/C
Total income before income tax	1,907	1,776	1,651	7.4%	15.5%	5,415	5,093	6.3%
Income tax	557	442	507	26.0%	9.9%	1,595	1,447	10.2%
Net continued operations	1,350	1,334	1,144	1.2%	18.0%	3,820	3,646	4.8%
Discontinued operations	0	180	0	N/C	N/C	0	183	N/C
Net income	1,350	1,514	1,144	-10.8%	18.0%	3,820	3,829	-0.2%
Other comprehensive income	(122)	(380)	(71)	N/C	N/C	(496)	(273)	N/C
Comprehensive Result	1,228	1,134	1,073	8.3%	14.4%	3,324	3,556	-6.5%
Net income attributable to:	1,350	1,514	1,144	-10.8%	18.0%	3,820	3,829	-0.2%
Controlling interest	1,240	1,501	1,071	-17.4%	15.8%	3,591	3,716	-3.4%
Non Controlling interest	110	13	73	N/C	50.7%	229	113	102.7%
Comprehensive income attributable to:	1,228	1,134	1,073	8.3%	14.4%	3,324	3,556	-6.5%
Controlling interest	1,117	1,121	1,001	-0.4%	11.6%	3,095	3,443	-10.1%
Non Controlling interest	111	13	72	N/C	54.2%	229	113	102.7%

* Figures expressed in Mexican pesos (millions)

NPLs per subsidiary

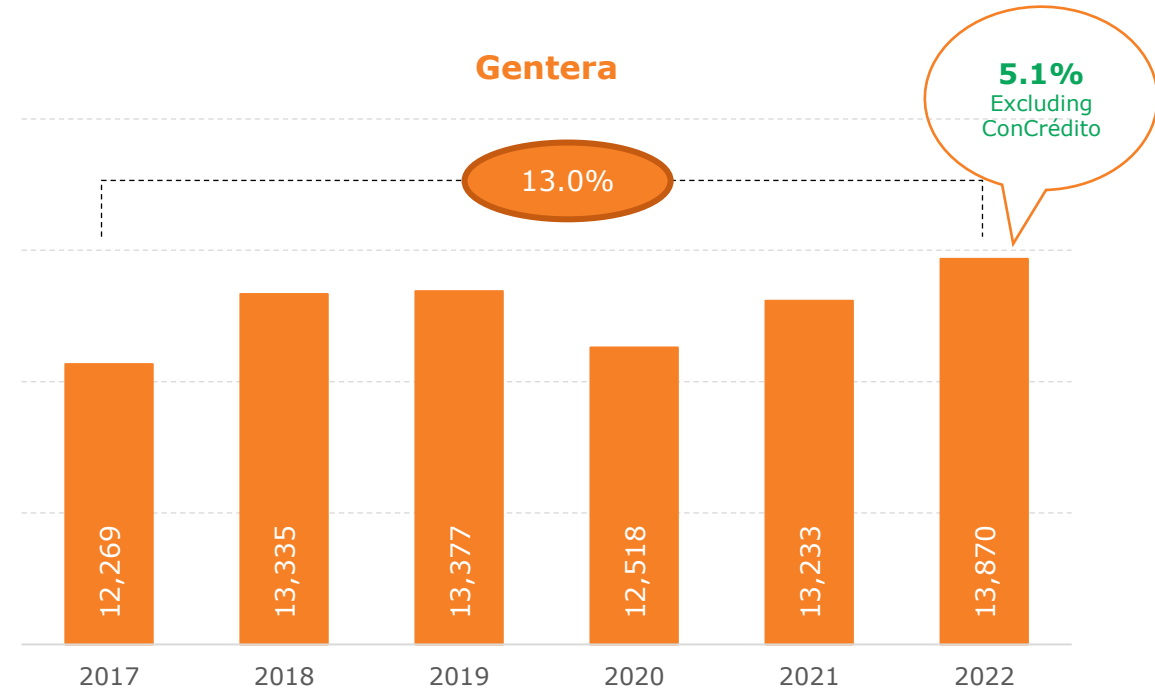
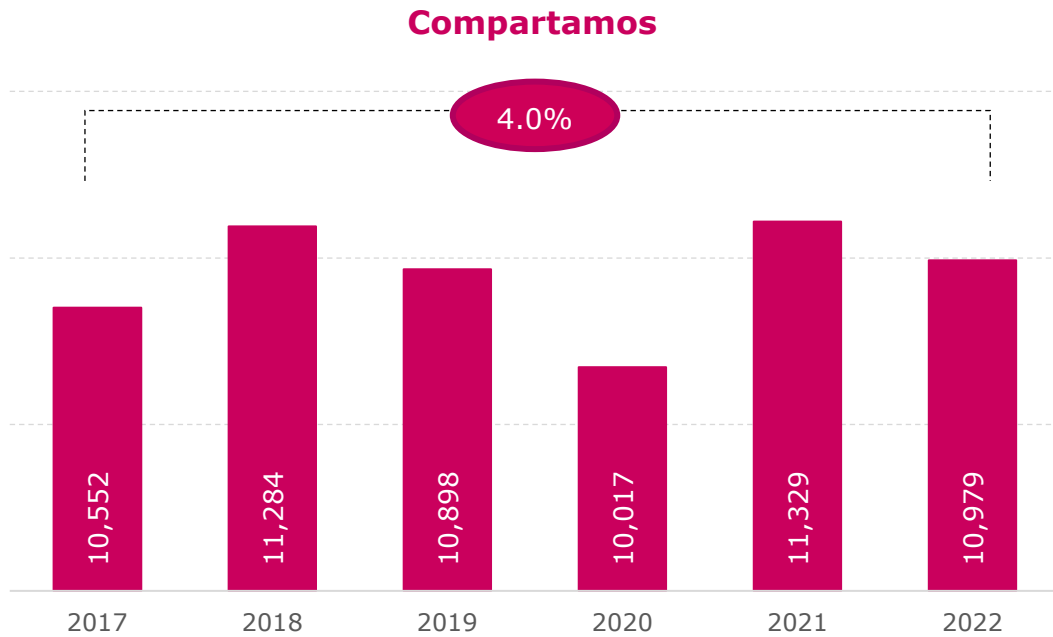
NPL's per methodology and subsidiaries

PRODUCT	3Q23				3Q22				2Q23			
	Portfolio	NPL	NPL Ratio	Write- Offs	Portfolio	NPL	NPL Ratio	Write- Offs	Portfolio	NPL	NPL Ratio	Write- Offs
C. Mujer	7,175	378	5.27%	258	16,315	300	1.84%	215	16,055	341	2.13%	379
C. Comerciante	2,842	251	8.83%	169	5,408	234	4.32%	142	5,009	227	4.52%	235
C. Grupal	17,328	21	0.12%	13	472	2	0.49%	1	4,836	9	0.19%	10
Group Methodology	27,345	650	2.38%	440	22,195	536	2.42%	358	25,900	577	2.23%	624
C. Individual	7,360	250	3.39%	146	4,646	139	3.00%	85	6,370	212	3.32%	161
C. CA Plus	3,447	110	3.19%	92	3,386	77	2.27%	27	3,417	115	3.37%	121
C. Otros	2	0	0.00%	0	16	11	67.84%	22	3	0	4.32%	0
Individual Methodology	10,809	360	3.33%	238	8,048	227	2.82%	134	9,790	327	3.34%	282
Banco Compartamos	38,154	1,010	2.65%	678	30,243	763	2.52%	492	35,690	904	2.53%	906
Group Methodology Peru	4,518	203	4.49%	196	3,813	130	3.40%	93	4,390	182	4.15%	87
Individual Methodology Peru	13,770	704	5.11%	246	13,483	520	3.86%	265	13,856	705	5.09%	213
Compartamos Financiera	18,288	907	4.96%	442	17,296	650	3.76%	358	18,246	887	4.86%	300
Individual Methodology ConCrédito	4,127	74	1.78%	217	3,868	76	1.97%	195	3,802	65	1.72%	224
ConCrédito	4,127	74	1.8%	217	3,868	76	2.0%	195	3,802	65	1.7%	224
Total	60,569	1,990	3.29%	1,337	51,407	1,489	2.90%	1,046	57,738	1,856	3.21%	1,430

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

* Figures expressed in Mexican pesos (millions)

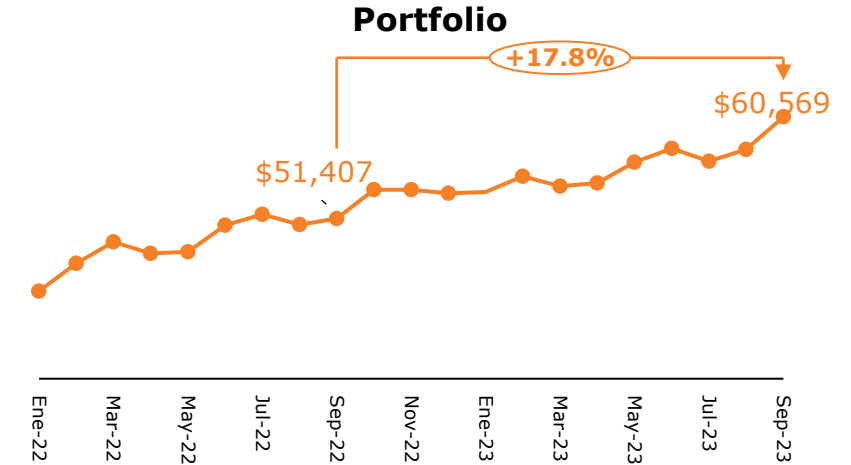
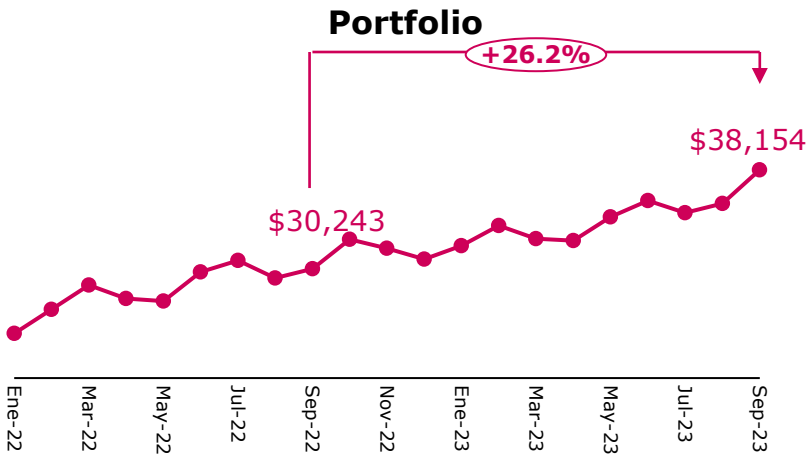
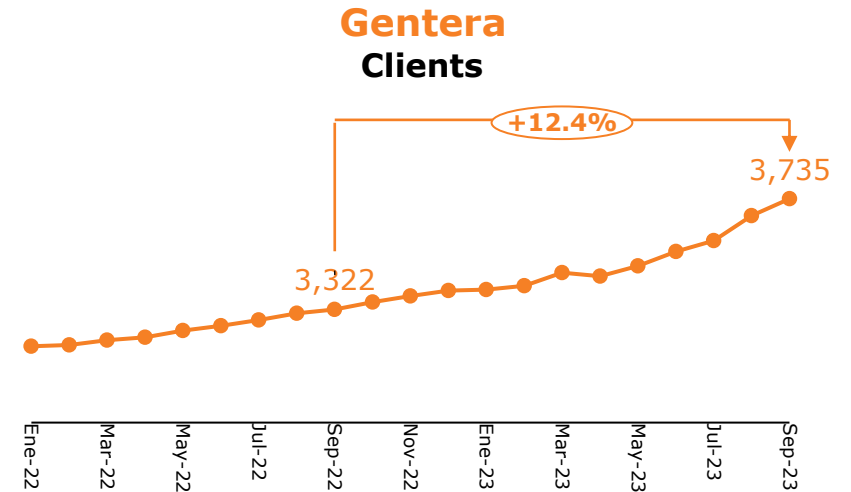
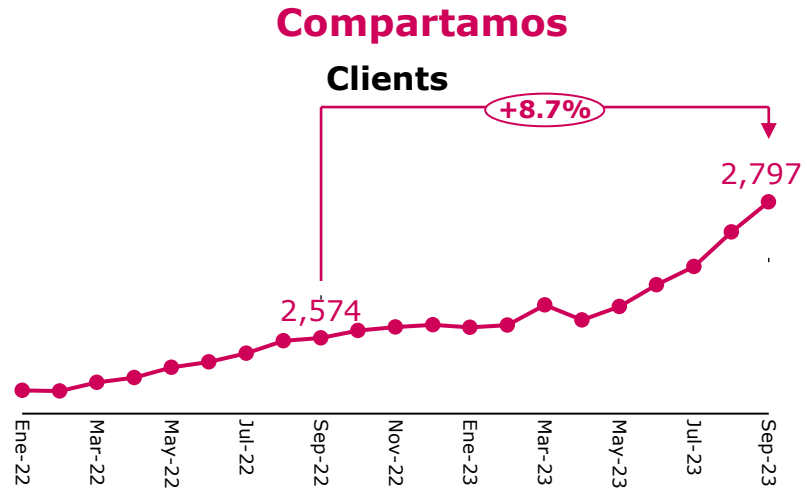
Evolution of Operating Expenses



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

Genera and Banco Compartamos have continued generating efficiencies.

Evolution in clients and portfolio growth



* 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
S&P Global Ratings	'mxAA / mxA-1+'	BB+ / B'	Stable
Moody's	AA.Mx / ML A-1.mx	-	Stable

Summary	3Q23	3Q22	2Q23	% Change 3Q22	% Change 2Q23	9M23	9M22	% Change 9M22
Clients	2,796,676	2,573,865	2,661,181	8.7%	5.1%	2,796,676	2,573,865	8.7%
Portfolio*	38,154	30,243	35,690	26.2%	6.9%	38,154	30,243	26.2%
Net Income	825	1,016	699	-18.8%	18.0%	2,524	2,803	-10.0%
NPLs / Total Portfolio	2.65%	2.52%	2.53%	0.13 pp	0.12 pp	2.65%	2.52%	0.13 pp
ROA	7.4%	10.4%	6.9%	-3.00 pp	0.50 pp	8.1%	9.7%	-1.60 pp
ROE	24.9%	32.9%	21.3%	-8.0 pp	3.6 pp	25.7%	31.0%	-5.3 pp
NIM	49.1%	52.3%	52.0%	-3.2 pp	-2.9 pp	50.6%	50.4%	0.2 pp
NIM after provisions	40.1%	43.9%	42.2%	-3.8 pp	-2.1 pp	41.7%	43.3%	-1.6 pp
Efficiency Ratio	74.0%	67.5%	75.6%	6.5 pp	-1.6 pp	72.2%	67.9%	4.3 pp
Operating Efficiency	29.4%	28.3%	30.7%	1.1 pp	-1.3 pp	29.5%	28.1%	1.4 pp
Capital adequacy ratio (ICAP)	35.2%	38.2%	35.6%	-3.0 pp	-0.4 pp	35.2%	38.2%	-3.0 pp
Capital / Total Assets	28.9%	31.2%	30.6%	-2.3 pp	-1.7 pp	28.9%	31.2%	-2.3 pp
Average Loan (Ps.)	13,643	11,750	13,411	16.1%	1.7%	13,643	11,750	16.1%
Employees	16,281	13,775	16,008	18.2%	1.7%	16,281	13,775	18.2%
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%

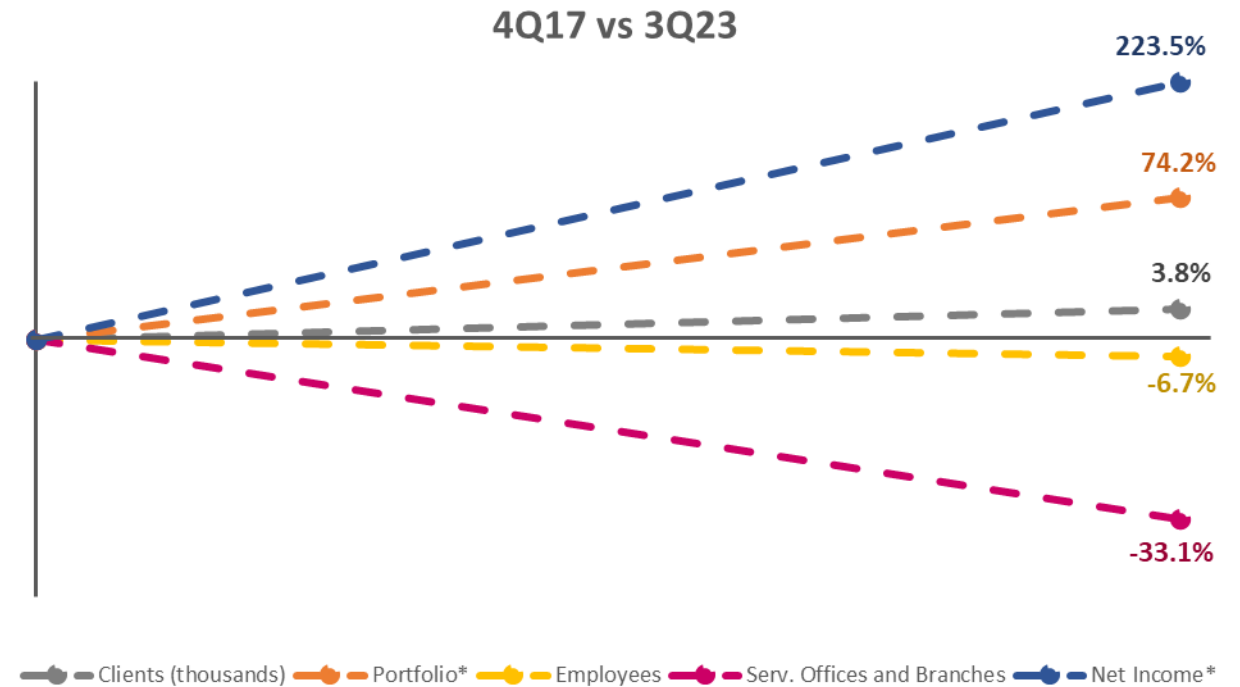
*Portfolio and Net Income are expressed in millions of Mexican pesos.

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

Banco Compartamos Evolution

4Q17 vs 3Q23

	4Q17	3Q23	% Var
Clients (thousands)	2,457	2,797	13.8%
Portfolio*	21,908	38,154	74.2%
Cost of Risk	15.0%	10.1%	-4.9 pp
Employees	17,455	16,281	-6.7%
Serv. Offices and Branches	854	571	-33.1%
Net Income*	255	825	223.5%



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

* Figures expressed in Mexican pesos (millions)

Statement of Financial Position

	3Q23	3Q22	2Q23	% Change 3Q22	% Change 2Q23
Cash and investments in financial instruments	6,577	6,181	4,187	6.4%	57.1%
Commercial Credit Portfolio (Related Parties)	130	760	0	-82.9%	N/C
Loan portfolio with credit risk stage 1 and 2	37,144	29,480	34,786	26.0%	6.8%
Loan portfolio with credit risk stage 3	1,010	763	904	32.4%	11.7%
Loan portfolio	38,284	31,003	35,690	23.5%	7.3%
Deferred items	288	86	231	234.9%	24.7%
Allowance for loan losses	2,551	2,070	2,290	23.2%	11.4%
Loan portfolio, net	36,021	29,019	33,631	24.1%	7.1%
Other accounts receivable, net	2,097	1,617	1,671	29.7%	25.5%
Properties, furniture and equipment, net	259	243	241	6.6%	7.5%
Rights of use assets, properties, furniture and equipment, net	538	442	496	21.7%	8.5%
Asset for deferred income taxes, net	1,244	1,196	1,162	4.0%	7.1%
Other assets	506	658	578	-23.1%	-12.5%
Total assets	47,242	39,356	41,966	20.0%	12.6%
Clients' deposits	1,764	1,588	1,674	11.1%	5.4%
OD Deposits	112	318	11	-64.8%	N/C
Term deposits	1,718	1,228	1,589	39.9%	8.1%
Long term debt issuance	13,990	10,983	10,905	27.4%	28.3%
Banking and other borrowings	12,320	8,856	11,418	39.1%	7.9%
Lease liability	559	453	514	23.4%	8.8%
Other liabilities	3,031	3,550	2,928	-14.6%	3.5%
Deferred credits and advance collections	96	113	100	-15.0%	-4.0%
Total liabilities	33,590	27,089	29,139	24.0%	15.3%
Capital stock	813	697	814	16.6%	-0.1%
Capital reserves	761	645	761	18.0%	0.0%
Accumulated retained earnings	12,116	10,934	11,290	10.8%	7.3%
Other comprehensive income	(38)	(9)	(38)	N/C	0.0%
Total stockholders' equity	13,652	12,267	12,827	11.3%	6.4%
Total liabilities and stockholders' equity	47,242	39,356	41,966	20.0%	12.6%

* Figures expressed in Mexican pesos (millions)

Statement of Comprehensive Income



	3Q23	3Q22	2Q23	% Change 3Q22	% Change 2Q23	9M23	9M22	% Change 9M22
Interest income	6,083	5,313	5,706	14.5%	6.6%	17,233	15,022	14.7%
Interest expense	997	601	837	65.9%	19.1%	2,581	1,562	65.2%
Financing expense	664	450	607	47.6%	9.4%	1,813	1,186	52.9%
Expense of credit origination and leasing	333	151	230	120.5%	44.8%	768	376	104.3%
Net Interest Income	5,086	4,712	4,869	7.9%	4.5%	14,652	13,460	8.9%
Provisions for loan losses	932	759	913	22.8%	2.1%	2,560	1,888	35.6%
Net interest income after provisions	4,154	3,953	3,956	5.1%	5.0%	12,092	11,572	4.5%
Commissions and fee income	395	314	355	25.8%	11.3%	1,155	876	31.8%
Commissions and fee expense	157	146	160	7.5%	-1.9%	462	462	0.0%
Trading gains (losses)	2	3	(3)	-33.3%	N/C	(4)	2	N/C
Other operating income (expense)	29	(35)	(42)	N/C	N/C	6	29	-79.3%
Operating Expenses	3,273	2,762	3,106	18.5%	5.4%	9,228	8,160	13.1%
Net operating income	1,150	1,327	1,000	-13.3%	15.0%	3,559	3,857	-7.7%
Total income before income tax	1,150	1,327	1,000	-13.3%	15.0%	3,559	3,857	-7.7%
Income tax	325	311	301	4.5%	8.0%	1,035	1,054	-1.8%
Net income	825	1,016	699	-18.8%	18.0%	2,524	2,803	-10.0%

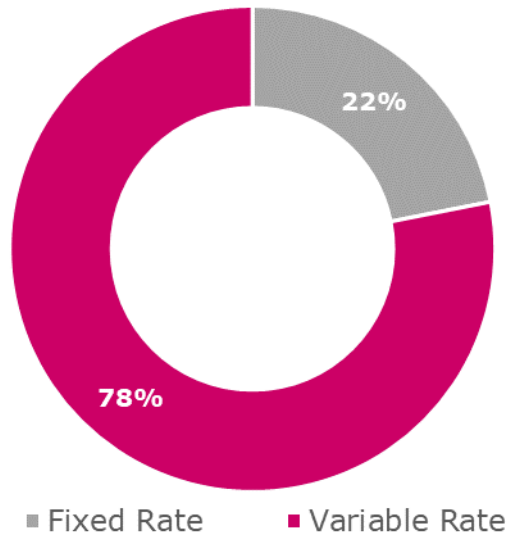
* Figures expressed in Mexican pesos (millions)

Funding structure

Debt profile excluding clients deposits

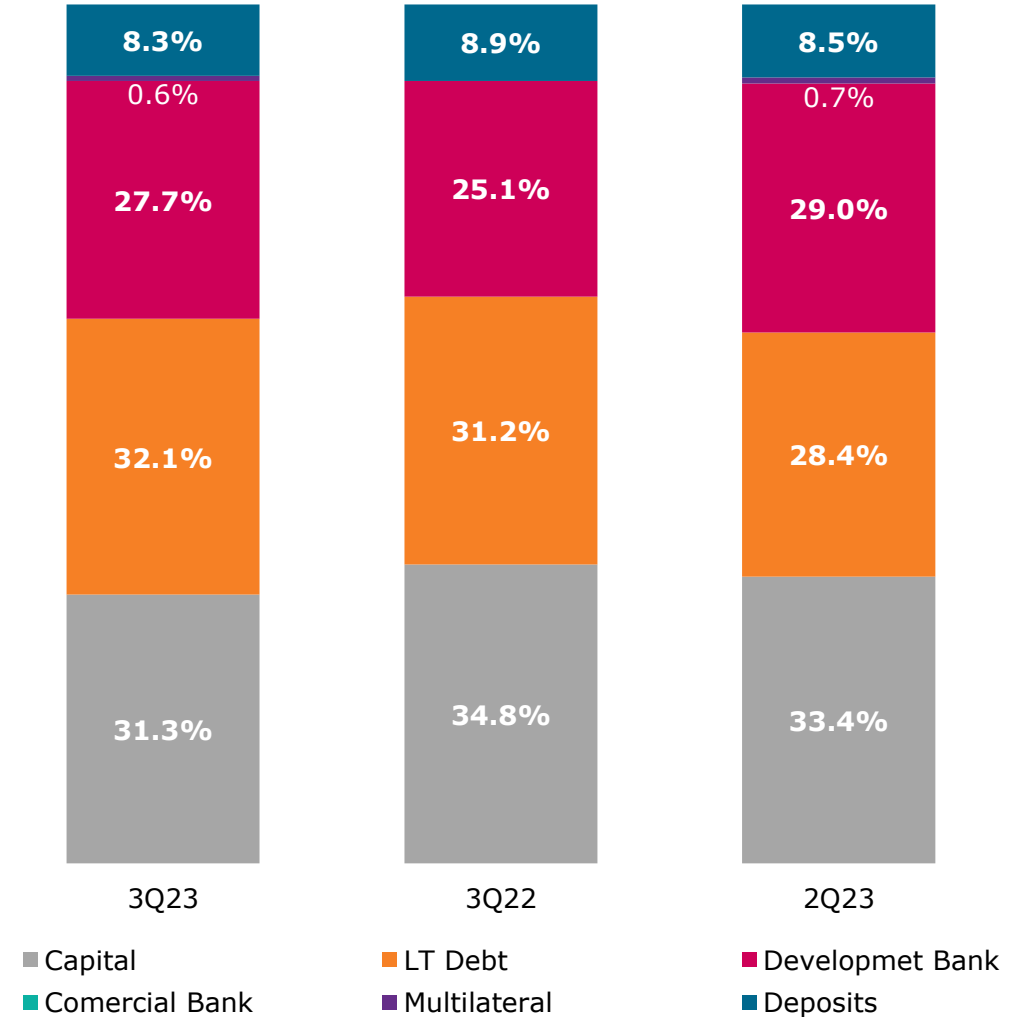
Year	Maturity	%
2023	3,000	12%
2024	2,783	11%
2025	6,324	24%
2026	6,433	25%
2027	7,544	29%
Total	26,084	100%

85% of Banco Compartamos liabilities are Long-Term



* Figures expressed in Mexican pesos (millions)

10.3%: Cost of Funds 3Q23



Allowance for loan losses

Risk	3Q23			3Q22			2Q23		
	%Allowance	Balance	Allowance	%Allowance	Balance	Allowance	%Allowance	Balance	Allowance
A-1	1.1%	22,491	255	1.2%	17,979	213	1.2%	21,602	251
A-2	2.4%	1,560	38	1.8%	1,695	31	2.1%	1,176	31
B-1	3.8%	991	38	3.9%	1,152	45	3.9%	976	38
B-2	4.2%	2,485	104	4.2%	1,688	70	4.2%	2,235	93
B-3	5.7%	1,053	60	5.7%	732	41	5.7%	933	53
C-1	7.2%	4,021	290	7.2%	3,073	222	7.2%	3,729	269
C-2	10.7%	2,775	298	10.8%	2,174	235	10.8%	2,449	263
D	22.6%	1,071	241	22.5%	1,020	229	22.5%	996	223
E	66.6%	1,838	1,224	65.8%	1,490	980	69.4%	1,594	1,068
Total		38,284	2,549		31,003	2,068		35,690	2,289
Coverage Ratio¹			252.6%			271.3%			253.3%

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	3Q23	3Q22	2Q23	% Change 3Q22	% Change 2Q23	9M23	9M22	% Change 9M22
Clients	869,925	675,582	810,338	28.8%	7.4%	869,925	675,582	28.8%
Portfolio *	18,288	17,296	18,246	5.7%	0.2%	18,288	17,296	5.7%
Net Income *	179	165	204	8.7%	-12.1%	512	480	6.6%
NPLs / Total Portfolio	4.96%	3.76%	4.86%	1.20 pp	0.10 pp	4.96%	3.76%	1.20 pp
ROA	3.4%	3.1%	3.9%	0.3 pp	-0.5 pp	3.2%	3.1%	0.1 pp
ROE	18.1%	17.0%	21.2%	1.1 pp	-3.1 pp	17.5%	17.0%	0.5 pp
NIM	21.8%	20.7%	21.5%	1.1 pp	0.3 pp	21.1%	21.8%	-0.7 pp
NIM after provisions	15.5%	14.7%	16.3%	0.8 pp	-0.8 pp	14.5%	15.3%	-0.8 pp
Efficiency Ratio	73.8%	72.6%	70.7%	1.2 pp	3.1 pp	74.9%	73.3%	1.6 pp
Operating Efficiency	13.0%	11.3%	12.7%	1.7 pp	0.3 pp	13.0%	11.3%	1.7 pp
Capital / Total Assets	18.4%	18.4%	18.7%	0.0 pp	-0.3 pp	18.4%	18.4%	0.0 pp
Average Loan (Ps.)	21,023	25,601	22,516	-17.9%	-6.6%	21,023	25,601	-17.9%
Employees	5,962	4,942	5,764	20.6%	3.4%	5,962	4,942	20.6%
Service Offices	119	106	108	12.3%	10.2%	119	106	12.3%

Group loans represented **24.7%** of the portfolio, and **69.9%** 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



	3Q23	3Q22	2Q23	% Change 3Q22	% Change 2Q23
Cash and investments in financial instruments	3,470.0	3,571.3	2,928.9	-2.8%	18.5%
Loan portfolio with credit risk stage 1 and 2	17,381.1	16,646.2	17,358.6	4.4%	0.1%
Loan portfolio with credit risk stage 3	906.9	649.6	887.2	39.6%	2.2%
Loan portfolio	18,288.0	17,295.9	18,245.8	5.7%	0.2%
Deferred items	49.8	35.8	48.6	39.3%	2.4%
Allowance for loan losses	1,548.7	1,430.2	1,709.2	8.3%	-9.4%
Loan portfolio, net	16,789.1	15,901.5	16,585.3	5.6%	1.2%
Other accounts receivable, net	436.9	387.7	401.9	12.7%	8.7%
Properties, furniture and equipment, net	198.5	204.6	198.5	-3.0%	0.0%
Asset for deferred income taxes, net	219.1	265.8	268.0	-17.6%	-18.3%
Rights of use assets, properties, furniture and equipment, net	344.9	379.1	343.5	-9.0%	0.4%
Other assets	217.7	312.2	252.3	-30.3%	-13.7%
Total assets	21,676.1	21,022.3	20,978.5	3.1%	3.3%
Deposits	13,056.6	12,362.2	12,262.6	5.6%	6.5%
Banking and other borrowings	3,493.3	3,413.4	3,561.6	2.3%	-1.9%
Creditors on repurchase/resell agreements	0.0	62.8	8.4	-100.0%	-100.0%
Lease liability	355.7	378.9	338.1	-6.1%	5.2%
Other liabilities	769.1	926.2	881.2	-17.0%	-12.7%
Deferred credits and advance collections	7.6	10.1	8.2	-24.5%	-7.3%
Total liabilities	17,682.3	17,153.5	17,060.1	3.1%	3.6%
Capital stock	3,295.9	2,758.3	3,295.9	19.5%	0.0%
Capital reserves	772.2	713.4	772.2	8.3%	0.0%
Other comprehensive income	(616.7)	(263.8)	(513.7)	N/C	N/C
Accumulated retained earnings	528.2	643.6	349.3	-17.9%	51.2%
Total controlling interest	3,979.7	3,851.5	3,903.8	3.3%	1.9%
Total non-controlling interest	14.2	17.4	14.6	-18.3%	-2.7%
Total stockholders' equity	3,993.9	3,868.8	3,918.4	3.2%	1.9%
Total liabilities and stockholders' equity	21,676.1	21,022.3	20,978.5	3.1%	3.3%

FX (End of period):	PEN - USD	MXN - USD	MXN - PEN
3Q23	3.79	17.43	4.59
3Q22	3.98	20.13	5.06
2Q23	3.63	17.12	4.72

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



	3Q23	3Q22	2Q23	% Change 3Q22	% Change 2Q23	9M23	9M22	% Change 9M22
Interest income	1,488.2	1,300.5	1,442.4	14.4%	3.2%	4,337.1	3,892.7	11.4%
Interest expense	366.7	254.7	347.1	44.0%	5.7%	1,045.8	611.8	70.9%
Financing expense	309.9	219.8	300.1	41.0%	3.2%	899.4	543.7	65.4%
Expense of credit origination and leasing	56.9	34.9	46.9	62.8%	21.1%	146.4	68.1	114.9%
Net interest income	1,121.5	1,045.8	1,095.3	7.2%	2.4%	3,291.3	3,281.0	0.3%
Provisions for loan losses	322.4	306.0	262.4	5.4%	22.9%	1,016.8	975.7	4.2%
Net interest income after provisions	799.0	739.7	832.9	8.0%	-4.1%	2,274.5	2,305.2	-1.3%
Commissions and fee income	185.1	106.0	142.5	74.7%	29.9%	547.7	326.1	67.9%
Commissions and fee expenses	37.4	17.2	28.2	118.2%	32.9%	86.2	72.2	19.3%
Other operating income (expense)	(4.4)	(7.9)	(4.3)	N/C	N/C	16.3	(8.4)	N/C
Operating expenses	695.5	595.5	667.0	16.8%	4.3%	2,060.2	1,870.8	10.1%
Net operating income	246.9	225.2	275.9	9.6%	-10.5%	692.2	679.9	1.8%
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	246.9	225.2	275.9	9.6%	-10.5%	692.2	679.9	1.8%
Income tax	67.9	60.6	72.4	12.2%	-6.1%	180.4	199.8	-9.7%
Net income	178.9	164.6	203.5	8.7%	-12.1%	513.0	482.3	6.4%
Controlling interest	178.9	165.0	203.9	8.4%	-12.3%	513.0	482.3	6.4%
Non Controlling interest	0.0	(0.4)	(0.4)	N/C	N/C	(1.3)	(2.2)	N/C

FX (Average)	PEN - USD	MXN - USD	MXN - PEN
3Q23	3.68	17.07	4.64
3Q22	3.89	20.23	5.20
2Q23	3.70	17.68	4.78

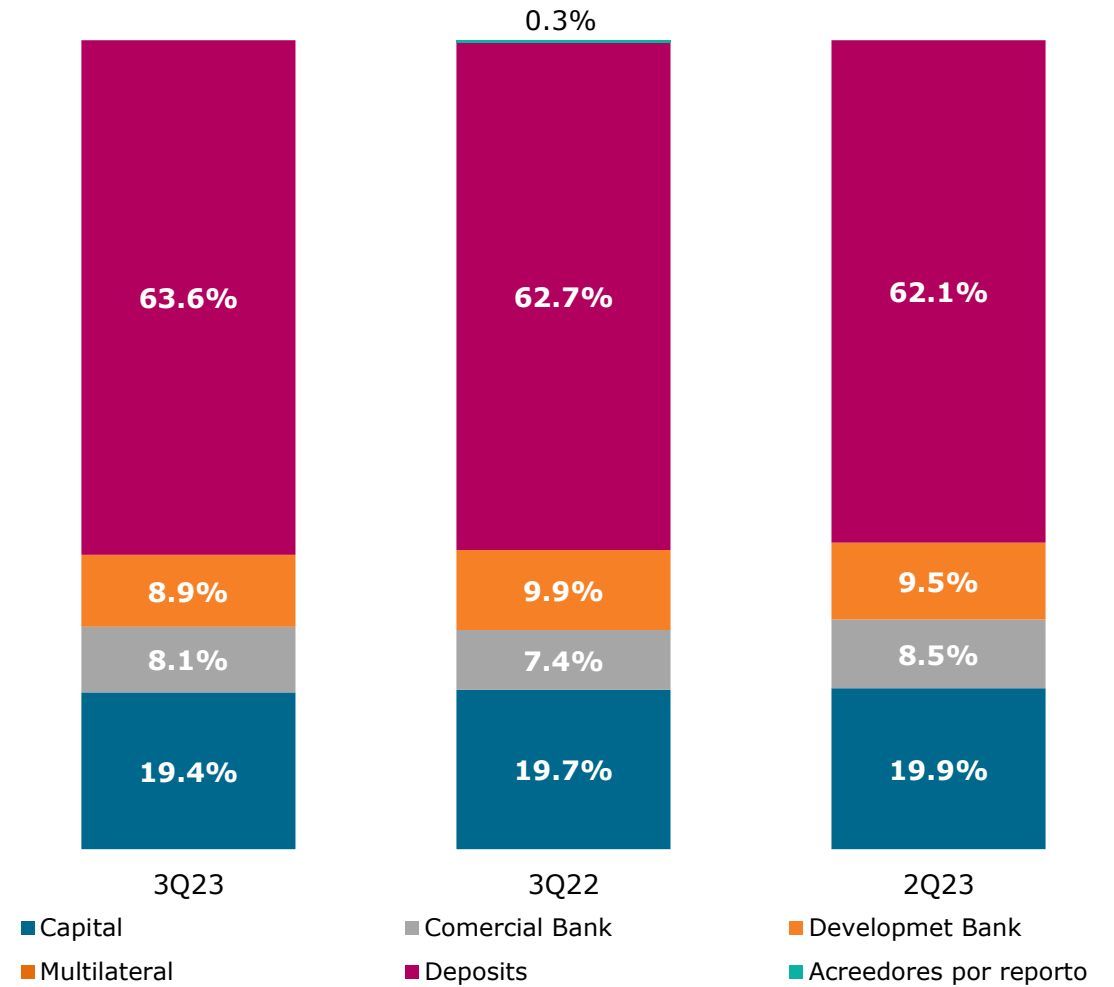
Peru figures are reported under Mexican GAAP

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 3Q23



Summary

ConCrédito

Fin Útil, S.A. de C.V. SOFOM, E.R.

Comfu, S.A. de C.V.

Talento ConCrédito, S.A. de C.V.

ConCrédito	3Q23	3Q22	2Q23	% Change 3Q22	% Change 2Q23	9M23	9M22	% Change 9M22
Entrepreneurs (Clients)	68,328	72,915	66,553	-6.3%	2.7%	68,328	72,915	-6.3%
Final users	781,161	709,527	746,686	10.1%	4.6%	781,161	709,527	10.1%
Portfolio *	4,127	3,868	3,802	6.7%	8.6%	4,127	3,868	6.7%
Accounts receivable Credienda	487	428	477	13.7%	2.1%	487	428	13.7%
Net Income *	214	128	178	66.8%	19.9%	524	328	59.5%
NPLs / Total Portfolio	1.78%	1.97%	1.72%	-0.19 pp	0.06 pp	1.78%	1.97%	-0.19 pp
ROA	14.6%	10.0%	12.9%	4.6 pp	1.70 pp	12.3%	8.8%	3.5 pp
ROE	25.3%	18.9%	22.4%	6.4 pp	2.9 pp	21.8%	16.7%	5.1 pp
NIM	48.04%	50.3%	49.3%	-2.3 pp	-1.3 pp	46.8%	47.3%	-0.5 pp
NIM after provisions	25.9%	22.9%	27.3%	3.0 pp	-1.4 pp	24.5%	22.2%	2.3 pp
Capital / Total Assets	57.3%	52.8%	58.0%	4.5 pp	-0.7 pp	57.3%	52.8%	4.5 pp
Write - offs *	217	195	224	11.2%	-2.9%	765	609	25.6%
Coverage Ratio	650.8%	655.7%	683.3%	-4.9 pp	-32.5 pp	650.8%	655.7%	-4.9 pp
Average Loan per Client	60,402	53,042	57,127	13.9%	5.7%	60,402	53,042	13.9%
Employees	2,125	1,854	2,143	14.6%	-0.8%	2,125	1,854	14.6%

16 years of experience in granting 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

	3Q23	3Q22	2Q23	% Change 3Q22	% Change 2Q23
Cash and investments in financial instruments	1,097.0	633.3	866.0	73.2%	26.7%
Derivatives	23.2	27.2	21.7	-14.5%	6.9%
Loan portfolio with credit risk stage 1 and 2	4,053.5	3,791.4	3,736.5	6.9%	8.5%
Loan portfolio with credit risk stage 3	73.6	76.2	65.4	-3.4%	12.5%
Loan portfolio	4,127.1	3,867.5	3,802.0	6.7%	8.6%
Allowance for loan losses	479.2	499.5	447.1	-4.1%	7.2%
Loan portfolio, net	3,648.0	3,368.1	3,354.9	8.3%	8.7%
Other accounts receivable, net	596.9	552.0	582.1	8.1%	2.5%
Properties, furniture and equipment, net	36.0	28.4	35.4	26.8%	1.7%
Rights of use assets, properties, furniture and equipment, net	82.6	68.5	79.4	20.5%	4.1%
Asset for deferred income taxes, net	466.4	346.6	462.7	34.6%	0.8%
Other assets	131.6	233.3	236.6	-43.6%	-44.4%
Total assets	6,081.7	5,257.3	5,638.8	15.7%	7.9%
Securitization transactions	600.0	600.0	600.0	0.0%	0.0%
Banking and other borrowings	1,368.3	1,260.8	1,118.7	8.5%	22.3%
Lease liability	86.5	75.3	83.1	14.8%	4.1%
Other accounts payable	536.2	554.4	566.6	-3.3%	-5.4%
Interest payable	14.1	5.6	7.0	150.9%	100.4%
Financial instruments qualify as a liability	(10.5)	(16.9)	(9.7)	-37.7%	8.1%
Total liabilities	2,594.5	2,479.3	2,365.7	4.6%	9.7%
Capital stock	2,074.3	1,424.0	2,074.3	45.7%	0.0%
Premium on sale of stock	6.7	6.7	6.7	0.0%	0.2%
Capital reserves	42.9	0.0	42.9	N/C	0.0%
Accumulated retained earnings	1,363.3	1,347.4	1,149.3	1.2%	18.6%
Total stockholders' equity	3,487.2	2,778.0	3,273.2	25.5%	6.5%
Total liabilities and stockholders' equity	6,081.7	5,257.3	5,638.8	15.7%	7.9%

* Figures expressed in Mexican pesos (millions)

Statement of Comprehensive Income

	3Q23	3Q22	2Q23	% Change 3Q22	% Change 2Q23	9M23	9M22	% Change 9M22
Interest income	664.5	604.4	635.2	10.0%	4.6%	1,900.6	1,666.8	14.0%
Interest expense	76.1	56.8	73.7	33.9%	3.2%	228.6	151.9	50.5%
Financing expense	64.7	51.0	62.7	27.0%	3.3%	195.4	141.1	38.5%
Expense of credit origination and leasing	11.4	5.8	11.1	94.2%	2.8%	33.1	10.7	208.4%
Net interest income	588.4	547.5	561.5	7.5%	4.8%	1,672.1	1,514.9	10.4%
Provisions for loan losses	270.6	298.5	249.9	-9.3%	8.3%	797.4	804.3	-0.9%
Net interest income after provisions	317.8	249.0	311.5	27.6%	2.0%	874.7	710.5	23.1%
Commissions and fee income	0.0	3.0	0	N/C	N/C	0.0	16.2	N/C
Commissions and fee expenses	12.6	13.1	13.1	-3.6%	-3.7%	38.9	36.3	7.1%
Other operating income (expense)	328.3	238.3	285.1	37.7%	15.2%	882.3	582.2	51.6%
Operating expenses	287.6	294.9	292.3	-2.5%	-1.6%	873.9	812.7	7.5%
Total income before income tax	345.9	182.4	291.2	89.7%	18.8%	844.2	459.9	83.5%
Income tax	131.9	54.1	112.7	144.0%	17.0%	320.6	131.6	143.6%
Net income	214.0	128.3	178.5	66.8%	19.9%	523.6	328.3	59.5%

* Figures expressed in Mexican pesos (millions)

Contact

Brenda García Cárdenas
bregarcia@gentera.com.mx
Investor Relations

Daniela Galicia Cabrera
sgalicia@gentera.com.mx
Investor Relations

Mario Langarica Ávila
mlangarica@gentera.com.mx
Chief Financial Officer

Enrique Barrera Flores
enbarrera@gentera.com.mx
Investor Relations Officer

