



GENTERA

**Corporate
Presentation
2Q16**



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



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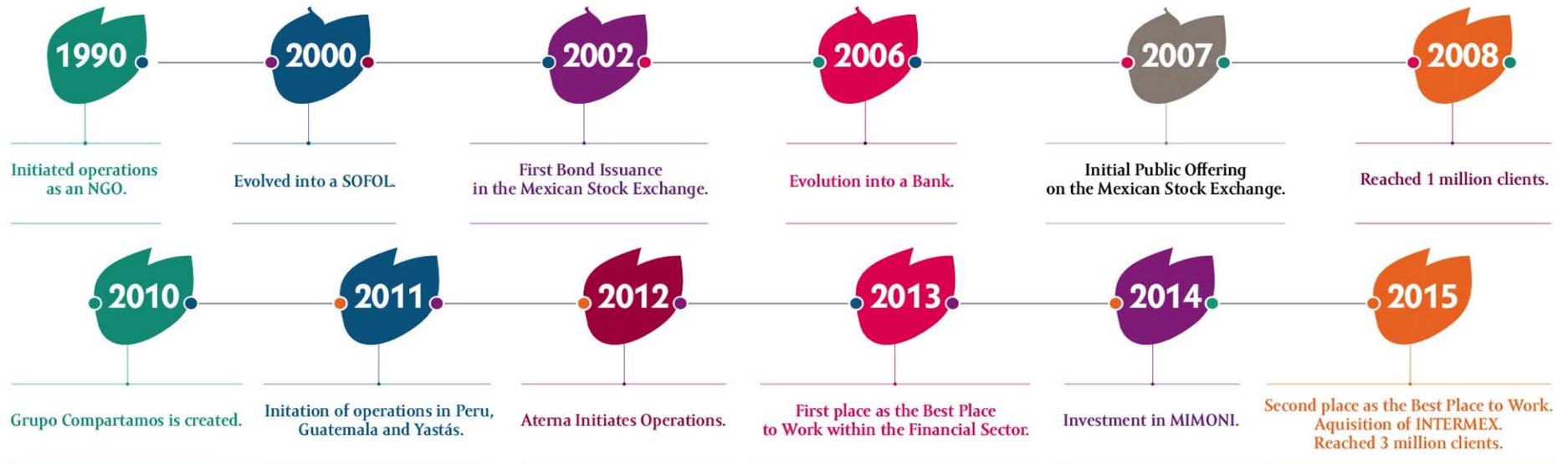
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Our History, 25 years of evolution

Our history

25
YEARS



GENTERA 

2Q16

3,280,200
clients

Corporate Structure with the purpose of serving more clients



- **Compartamos (Mexico-Peru-Guatemala).**- Leader of the Microfinance Industry in the Region.
- **Yastás (Mexico).**- Correspondent Network manager.
- **Aterna (Mexico-Peru-Guatemala).**- Leader in Microinsurance Products.
- **Intermex (México).**- Remittances Company.
- **Fundación Gentera.**- It was created to generate social value in all of the communities in which we operate.

One of the Best Corporate Governance in the Region

Board of Directors

8 Independent

2 Managers and shareholders

3 Shareholders, non-managers

Codes

Internal Code of Conduct,
based in best practices

Code of Ethics of great
importance

GENTERA is part of "*Círculo de Empresas de la Mesa Redonda Latinoamericana de Gobierno Corporativo*". This forum is conformed by 20 Latinamerican companies, and has the support of the OCDE, IFC and the Global Forum fo Corporate Governance.

5 Strategic axis to fulfill our aspiration

Our aspiration

We aim to empower 10 million people over the next 10 years , who now belong to the unattended sub-segment, with the purpose of improving their lives through personalized and digital financial solutions, and creating shared value.

Strategic Axis

Clients

Improve our customer understanding and differentiate them with the purpose of offering a wide range of customized financial solutions.

Service Model

Improve customer experience and optimize the channels mix

Savings

Promote savings with a sense of purpose, through a proposal of a convenient and reliable product for the customer.

Innovation

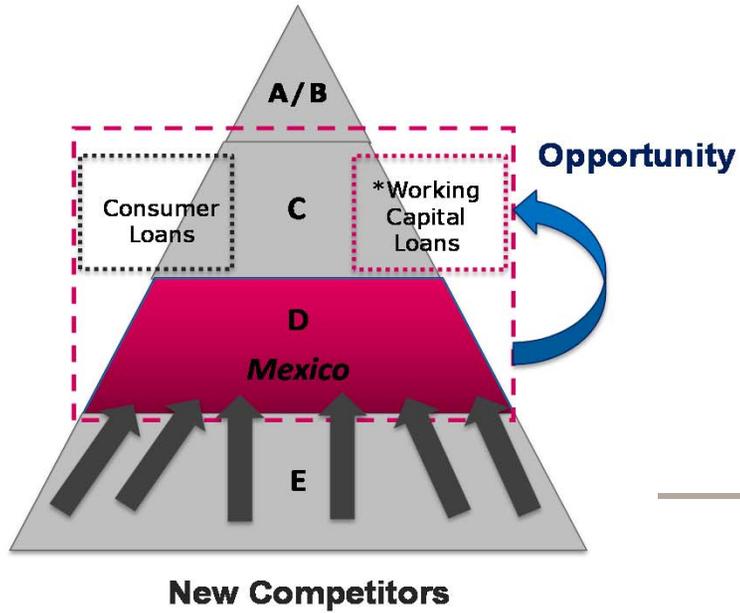
Improve our current business model and develop new models of digital , scalable and profitable business.

Shared Value

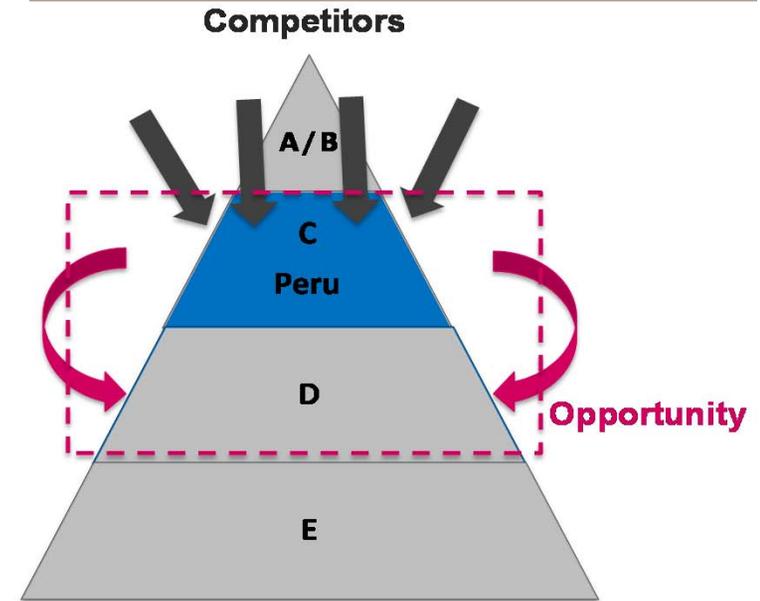
Optimize the portfolio of companies and business units. Achieve radical improvements in efficiency all across the chain value

Potential Market for Working Capital Loans

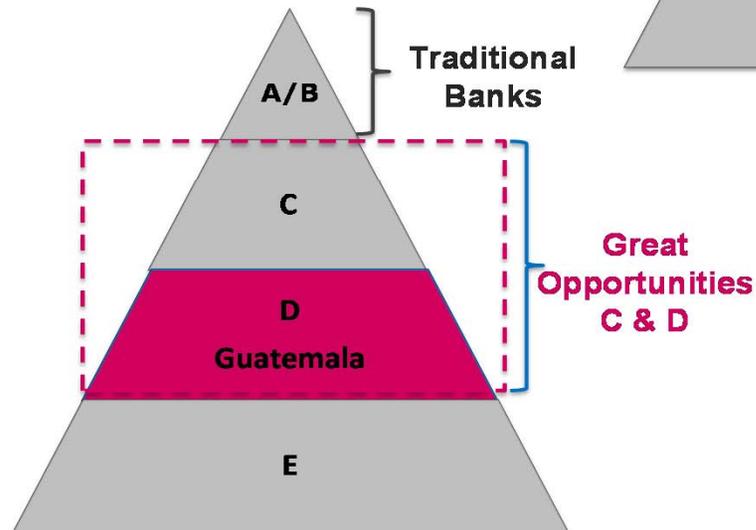
Mexico



Peru



Guatemala



Group Loans in Mexico

| | Credito Mujer (CM) | Credito Comerciante (CC) |
|------------------------------------|--|--|
| General Characteristics | <ul style="list-style-type: none"> > Personal loan for working capital purposes > Groups of 10 to 50 women > Group guarantee > Clients received a life insurance at not cost ⁽¹⁾ Additional to the debt extinction in case of death | <ul style="list-style-type: none"> > Personal loan for working capital purposes > Group of 7 to 20 members (men and women) > Group guarantee |
| Loan size "Average Ticket" | <ul style="list-style-type: none"> > Ps. 4,000 to Ps. 60,000 "Ps. 6,450" | <ul style="list-style-type: none"> > Ps. 6,000 to Ps. 60,000 "Ps. 6,071" |
| Maturity | <ul style="list-style-type: none"> > 16 weeks* | <ul style="list-style-type: none"> > 5 to 8 months |
| Contribution to Loan Portfolio | <ul style="list-style-type: none"> > 50.5% | <ul style="list-style-type: none"> > 24.2% |
| Contribution to Number of Clients | <ul style="list-style-type: none"> > 62.0% | <ul style="list-style-type: none"> > 32.5% |
| NPLs/ Total Loan rank per product | <ul style="list-style-type: none"> • 1.57% | <ul style="list-style-type: none"> • 5.18% |
| Life Insurance / Number of Clients | <ul style="list-style-type: none"> • 91.0% | <ul style="list-style-type: none"> • 58.0% |

Source: Compartamos Banco

* In some Service Offices we offer 4, 5 & 6 months with biweekly visits

1) Banco Compartamos insures its clients with third parties

Improvement Loans in Mexico

| | Improvement Loan for Credito Mujer | Improvement Loan For Credito Comerciante | Additional Loan |
|-----------------------------------|--|--|---|
| General Characteristics | <ul style="list-style-type: none"> > Credit to maintain or improve the client's house or business > To clients with credit history of 2 cycles in Credito Mujer > Personal credit > Personal guarantee | <ul style="list-style-type: none"> > Credit to maintain or improve the client's house or business > To clients with credit history of 1 cycle for Credito Comerciante > Personal credit > Personal guarantee | <ul style="list-style-type: none"> > Working capital loan > Second loan offered simultaneously to Crédito Mujer clients > Clients must have completed 1 cycle under Credito Mujer |
| Loan size "Average Ticket" | <ul style="list-style-type: none"> > Ps. 8,000 to Ps. 30,000 "Ps. 8,117" | <ul style="list-style-type: none"> > Ps. 8,000 to Ps. 30,000 "Ps. 7,653" | <ul style="list-style-type: none"> > Ps. 4,000 to Ps. 7,000 "Ps 4,869" |
| Maturity | <ul style="list-style-type: none"> > 6 to 24 months | <ul style="list-style-type: none"> > 6 to 24 months | <ul style="list-style-type: none"> > 4 to 5 months |
| Contribution to Loan Portfolio | <ul style="list-style-type: none"> > 12.0% | <ul style="list-style-type: none"> > 0.2% | <ul style="list-style-type: none"> > 1.9% |
| Contribution to Number of Clients | <ul style="list-style-type: none"> > 0.8% | <ul style="list-style-type: none"> > 2.4% | <ul style="list-style-type: none"> > 0.07% |
| NPLs /Total Loan rank per product | <ul style="list-style-type: none"> • 4.13% | <ul style="list-style-type: none"> • 7.83% | <ul style="list-style-type: none"> • 0.31% |

Source: Compartamos Banco

1) Banco Compartamos insures its clients with third parties

Individual Loan in Mexico

Personal Loan

| | |
|-----------------------------------|---|
| General Characteristics | <ul style="list-style-type: none"> > Working capital loan > Fixed assets and investments > Mainly in urban areas > Personal guarantee |
| Loan size "Average Ticket" | <ul style="list-style-type: none"> > Ps. 20,000 to Ps. 100,000 "Ps. 18,667" |
| Maturity | <ul style="list-style-type: none"> > 6 to 24 months |
| Contribution to Loan Portfolio | <ul style="list-style-type: none"> > 10.2% |
| Contribution to Number of Clients | <ul style="list-style-type: none"> > 4.5% |
| NPLs /Total Loan rank per product | <ul style="list-style-type: none"> • 5.60% |
| Individual Life Insurance (2) | 57.0% |

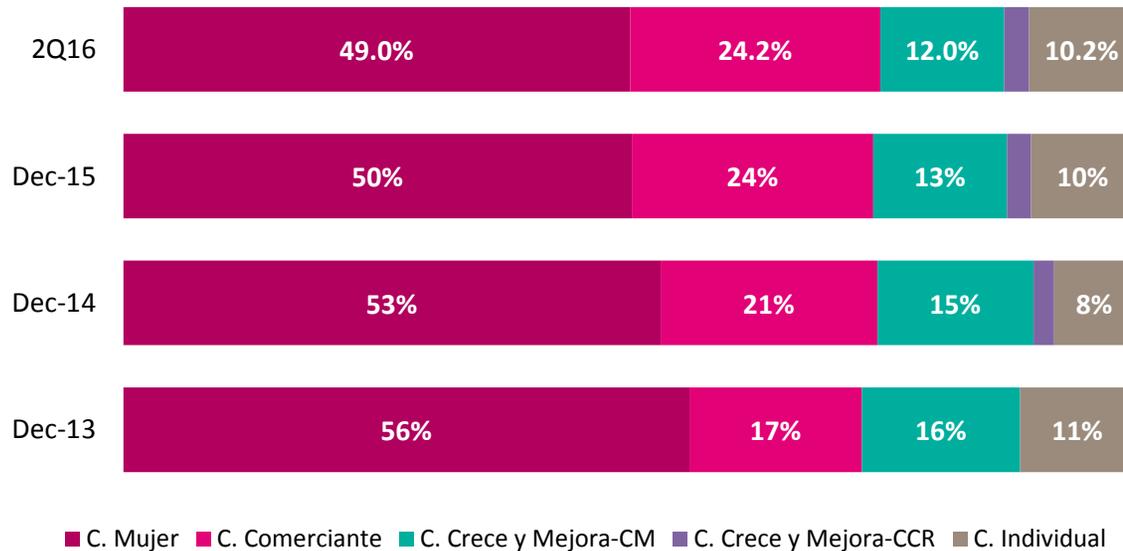


Source: Compartamos Banco

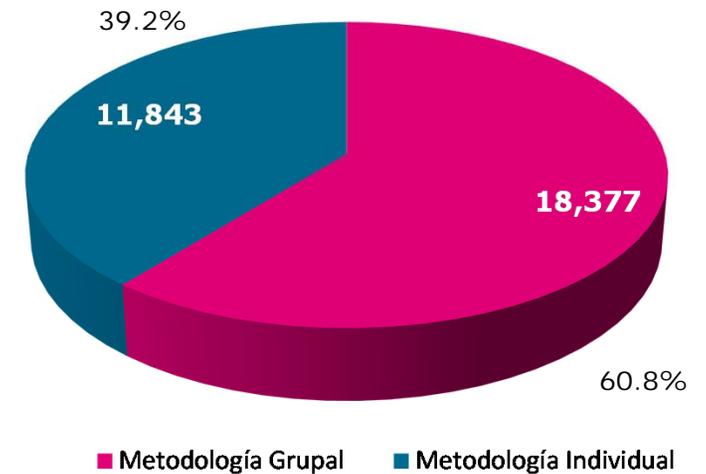
1) Banco Compartamos insures its clients with third parties

Evolution in Group and Individual Loans Methodologies (2012-2Q16)

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



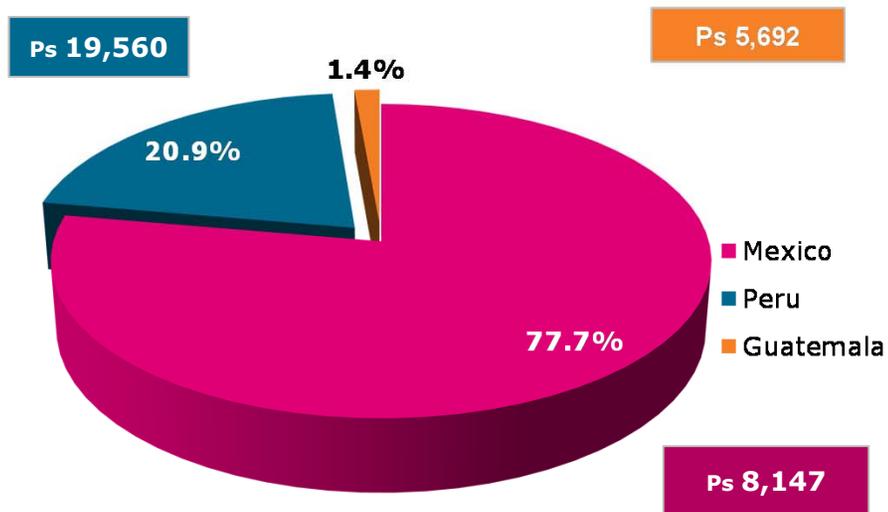
Guatemala, Mexico and Peru



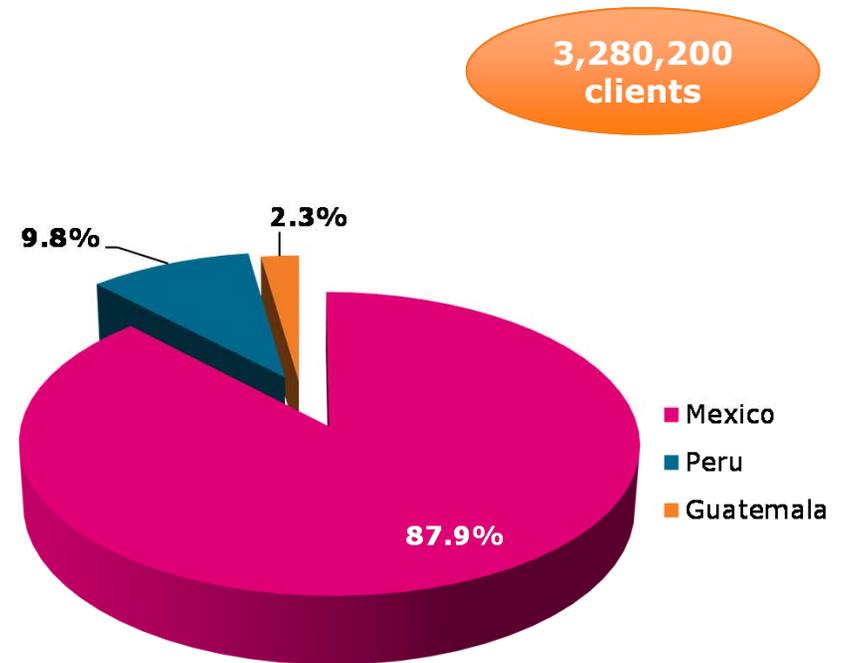
Figures are expressed in Mexican Pesos (Million)

Market Distribution per Subsidiary

% Total Loan Portfolio and Average Ticket



Clients per subsidiary



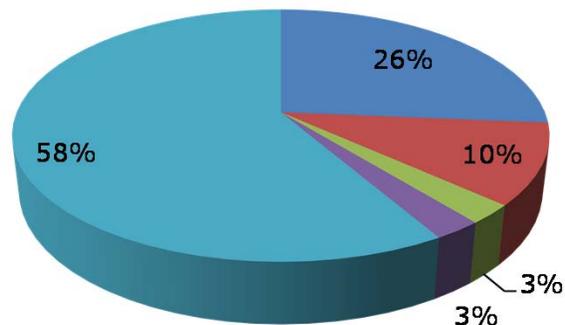
Mexico has an opportunity to serve more clients in C segment

YASTÁS (Correspondent Network Manager)

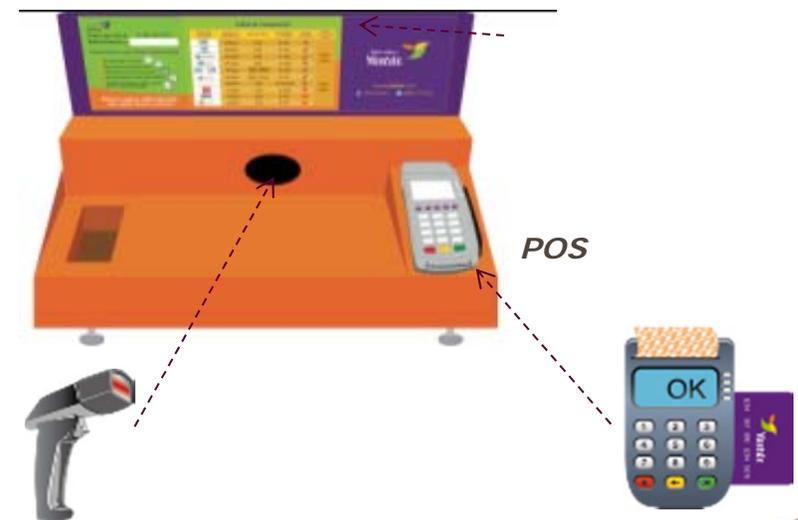
- Presence in **31 Mexican States**
- As of 2Q16 reached more than **2,200** affiliates.
- Executed more than **1.3 million of financial transactions** during the quarter, 19.1% more compared to 1Q16.



Type of Transactions



- Loan Repayment
- Loan Disbursement
- Deposit of Cash
- Withdrawal of Cash
- Others



(*) Issuers for payment services: Arabela, Axtel, Avon, Cablemas, CFE, Infonavit, Megacable, Sky, VeTV, Telmex, Maxcom, Dish, Cmas y SAS. Payments to Banco Compartamos and Telcel air time.

ATERNA (Microinsurance broker)

Business Model

Aterna is an intermediary between Distribution Channels and Insurances Companies, with the purpose to provide to the customers convenient products and services in order to prevent any eventuality that may destabilize their economy.



Nos aseguramos de acompañarte, siempre.

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 a disease or accident.



Property Damage: Aterna is currently working on designing a natural disasters' protection program.

| 1Q16 | |
|-------------------------------------|--------------------------|
| 2Q16 Placed Life Insurance Policies | 3,822,171 |
| 2015 Placed Life Insurance Policies | 14,899,610 |
| 2Q16 Active Life Insurance Policies | 5,225,632 |
| Coverage | Mexico, Peru & Guatemala |

Microinsurance in Latin America

Microinsurance is proving an important component of the insurance business in Latin America and the Caribbean, bringing in almost **USD 830 million in premiums**, covering nearly **50 million people***

ATERNA'S Contribution on LA:

- 48% of the insured in Mexico
- 8% of the insured in Latin America

* The Global Landscape of microinsurance in Latin America and the Caribbean 2014

INTERMEX (Remittances Company)



| | 2Q16 | 2Q15 | 1Q16 |
|---|------------------|------------------|----------------|
| Number of transactions | 1,135,540 | 1,017,443 | 998,485 |
| Local currency (MXP) | 1,038,794 | 945,681 | 911,871 |
| US Dollars | 96,746 | 71,762 | 86,614 |
| Total amount paid in MXP (million) | 5,324.9 | 4,012.4 | 4,616.7 |
| Total amount paid in USD (million) | 5.0 | 5.8 | 4.7 |
| Average remittance (amount) in USD | 263.2 | 263.0 | 261.3 |
| Money Transmitters | 37 | 37 | 37 |
| Correspondants | 1,247 | 1,187 | 1,226 |
| Branches | 60 | 60 | 60 |
| Market Share | 4.7% | 4.7% | 4.7% |



- As of May 2016, international remittances represented a growth of 13.09% compared to May 2015.
- 63% of all of the remittances in Mexico are concentrated in 10 Mexican States¹
- The households receiving remittances are concentrated in the segment D of the population.

4.7% of Market Share as of 2Q16

1) Source: Banxico



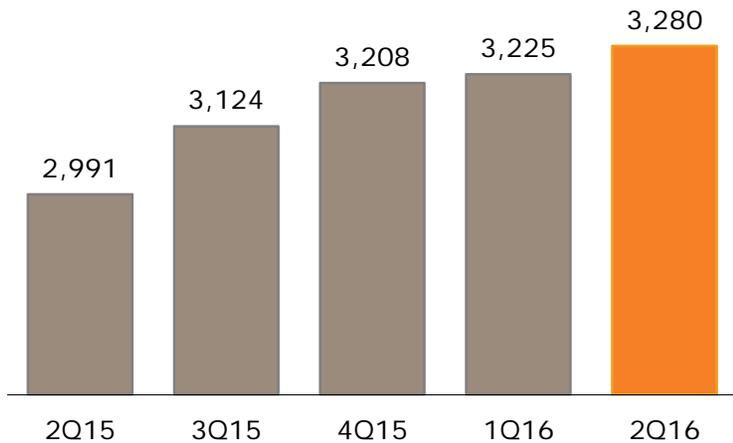
GENTERA

**Growth and
Profitability**



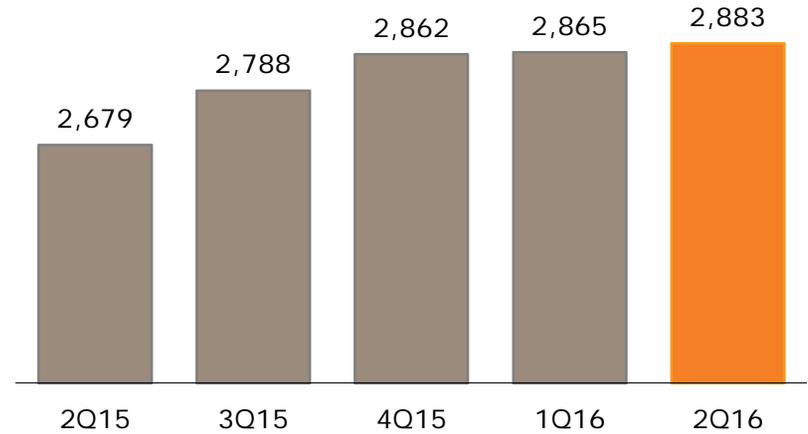
Clients

GENTERA (Thousand)

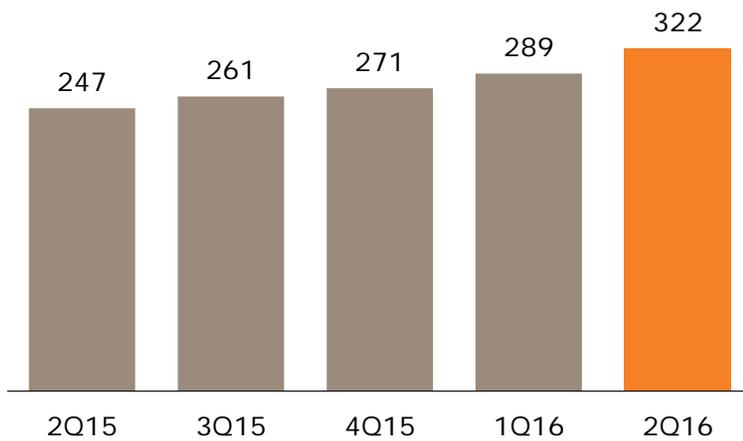



GENTERA
FY15
11.6%

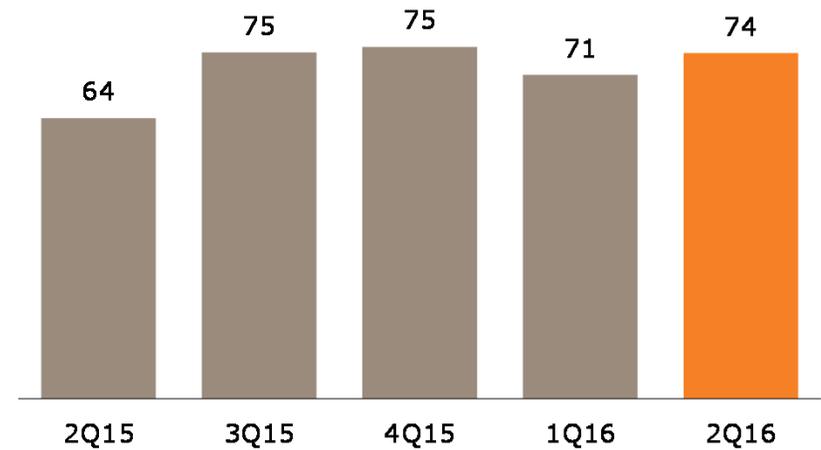
Mexico - Banco (Thousand)



Peru (Thousand)

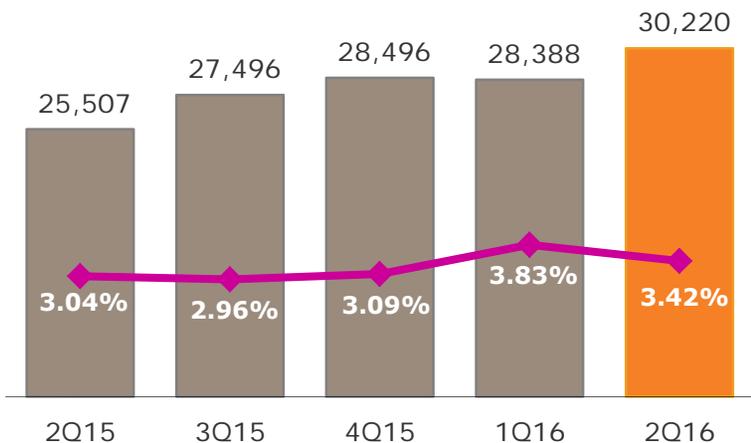


Guatemala (Thousand)



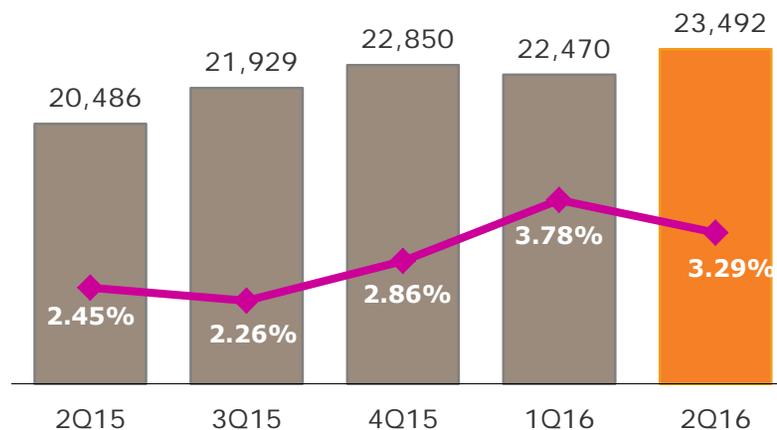
Total Portfolio – NPL %

GENTERA (Ps. million)

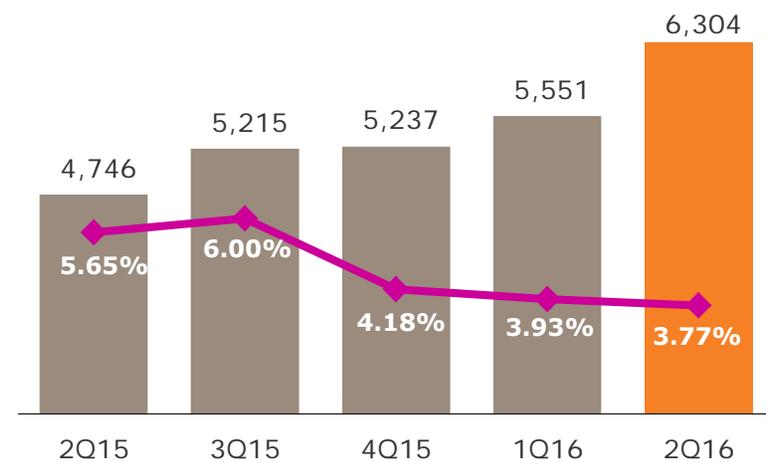



GENTERA
 PORTFOLIO
 FY15
 19.0%

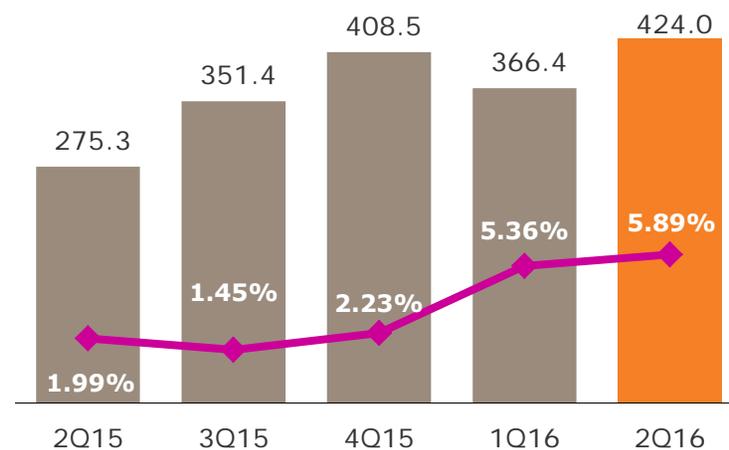
Mexico - Banco (Ps. million)



Peru (Ps. million)

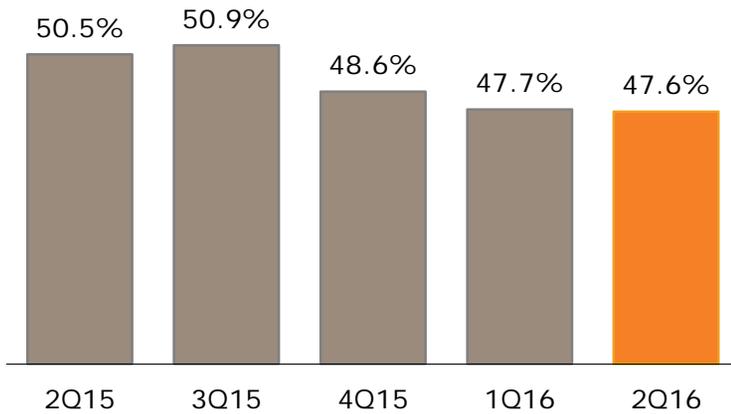


Guatemala (Ps. million)



NIM (%) after provisions

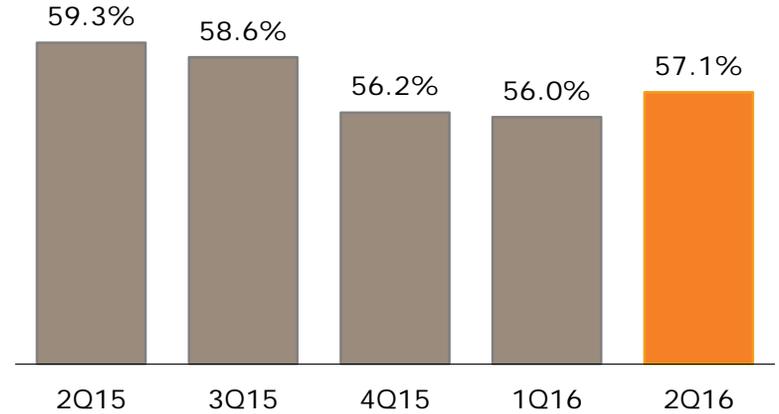
GENTERA



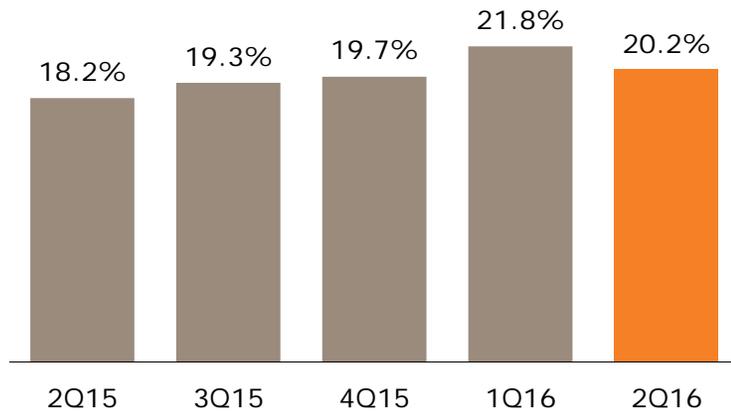
NIM bp FY15
56.3%

NIM ap FY15
48.7%

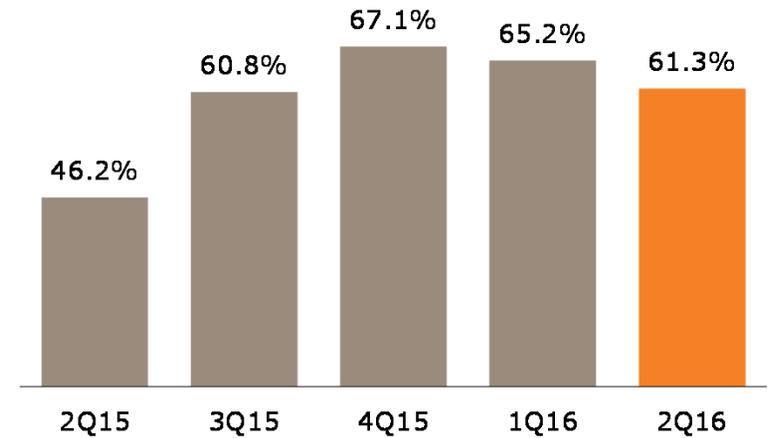
Mexico - Banco



Peru

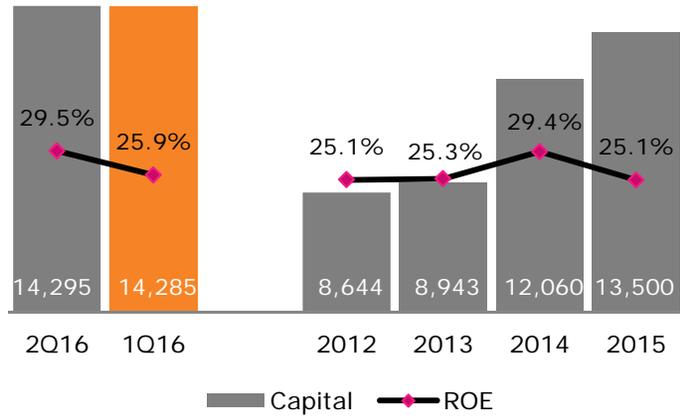


Guatemala

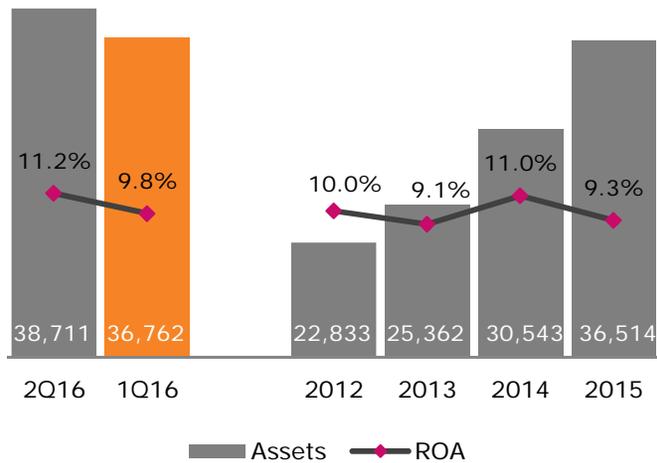


ROAA & ROAE Evolution

GENEREA ROAE

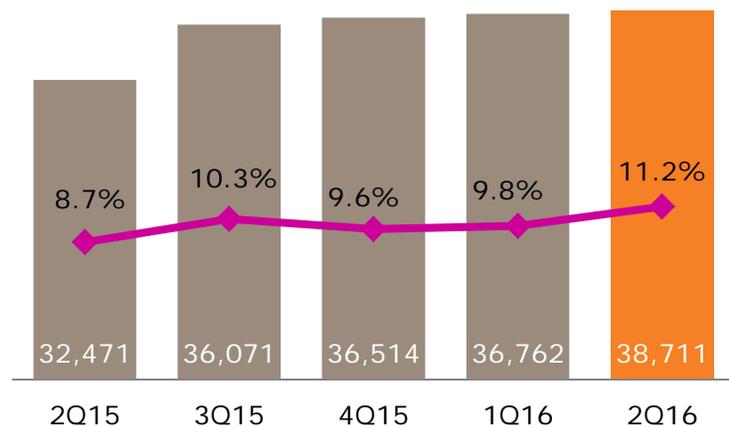


GENEREA ROAA



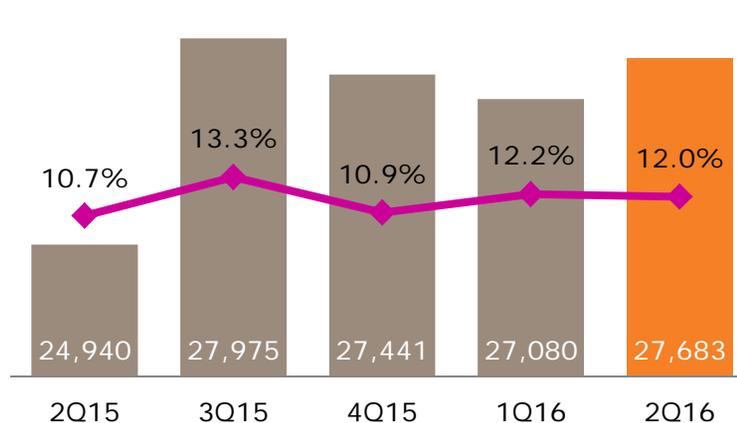
Assets - ROAA

GENEREA

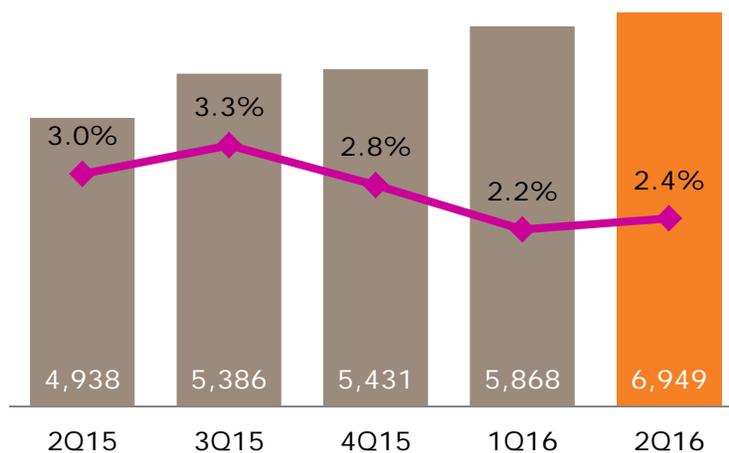



GENEREA
 ROAA FY15
 9.3%

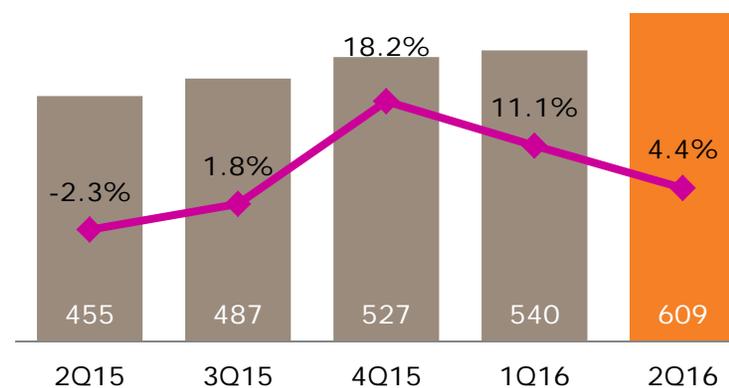
Mexico - Banco



Peru



Guatemala (Ps. million)

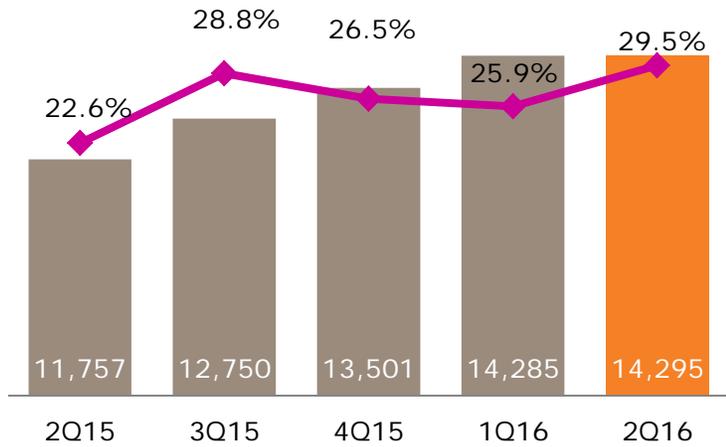


Assets in Ps. Million

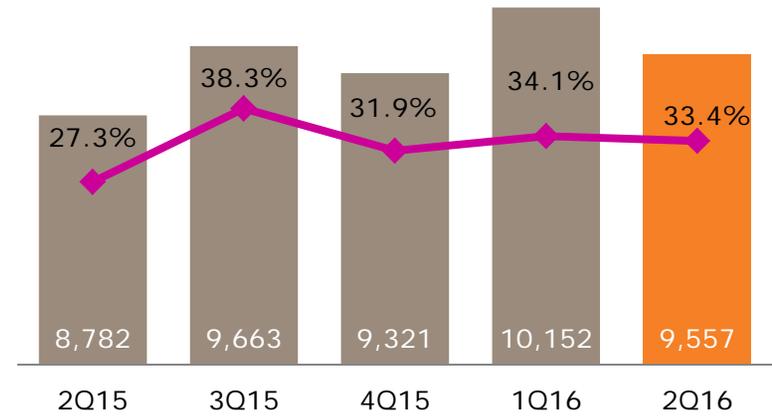
ROAA: (Net Income/ Average Assets)

Equity - ROAE

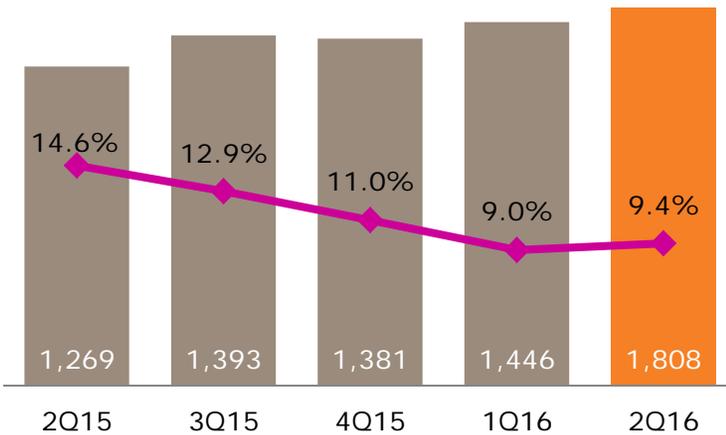
GENTERA



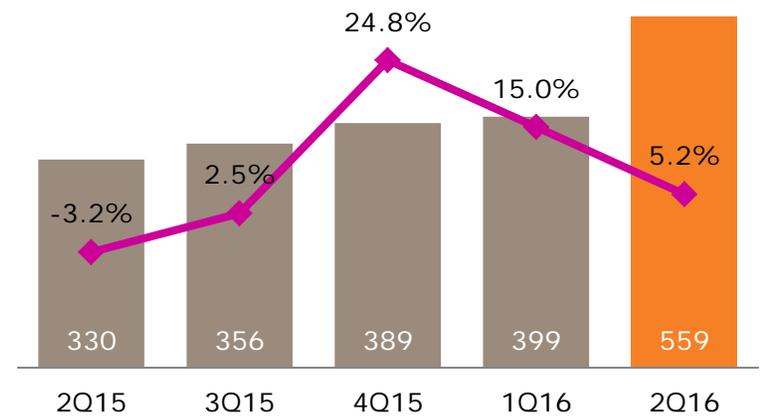
Mexico - Banco



Peru



Guatemala (Ps. million)

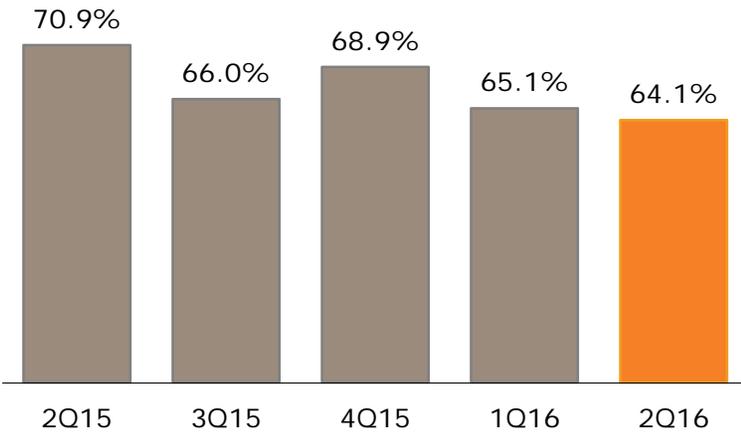


Equity in Ps. million

ROAE: (Net Income / Average Equity)

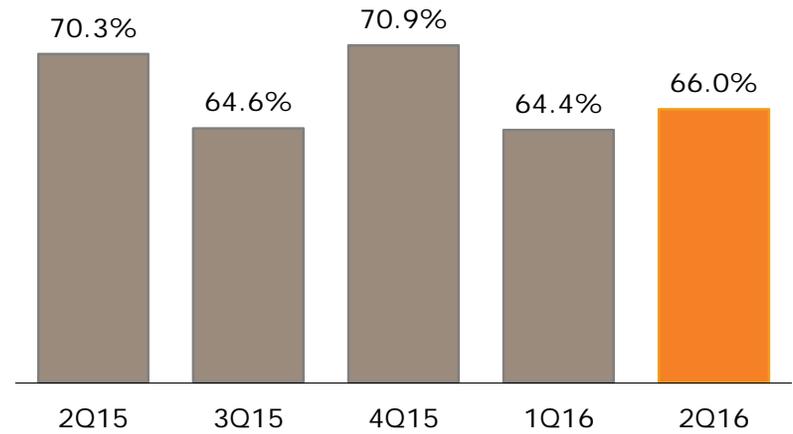
Efficiency Ratio

GENTERA

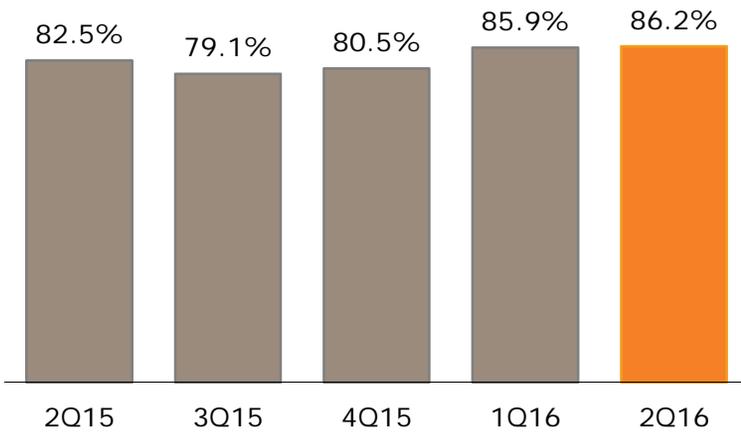



GENTERA
FY15
68.6%

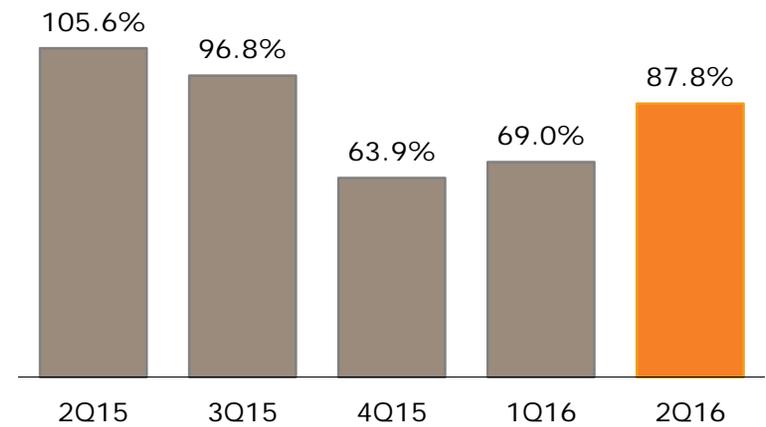
Mexico - Banco



Peru



Guatemala



Efficiency Ratio:
Operating Expenses / Net Operating Revenues



GENTERA

Regos, pagos y
Yastás.

www.yastas.com
/Red Yastas @Red_Yastas

**Financial
Information
2Q16**



Summary



| | 2Q16 | 2Q15 | 1Q16 | % Change 2Q15 | % Change 1Q16 | 6M16 | 6M15 | % Change 6M15 |
|-------------------------|-----------|-----------|-----------|------------------|------------------|-----------|-----------|------------------|
| Clients | 3,280,200 | 2,990,952 | 3,225,188 | 9.7% | 1.7% | 3,280,200 | 2,990,952 | 9.7% |
| Portfolio | 30,220 | 25,507 | 28,388 | 18.5% | 6.5% | 30,220 | 25,507 | 18.5% |
| Net Income | 1,054 | 680 | 898 | 55.0% | 17.4% | 1,952 | 1,409 | 38.5% |
| NPLs / Total Portfolio | 3.42% | 3.04% | 3.83% | 0.38 pp | -0.41 pp | 3.42% | 3.04% | 0.38 pp |
| ROA | 11.2% | 8.7% | 9.8% | 2.5 pp | 1.4 pp | 10.5% | 9.1% | 1.4 pp |
| ROE | 29.5% | 22.6% | 25.9% | 6.9 pp | 3.6 pp | 27.8% | 23.4% | 4.4 pp |
| NIM | 56.5% | 58.4% | 56.2% | -1.9 pp | 0.3 pp | 56.0% | 56.9% | -0.9 pp |
| NIM after provisions | 47.6% | 50.5% | 47.7% | -2.9 pp | -0.1 pp | 47.4% | 49.4% | -2.0 pp |
| Efficiency Ratio | 64.1% | 70.9% | 65.1% | -6.8 pp | -1.0 pp | 64.6% | 69.8% | -5.2 pp |
| Capital / Total Assets | 36.9% | 36.2% | 38.9% | 0.7 pp | -2.0 pp | 36.9% | 36.2% | 0.7 pp |
| Average Loan per Client | 9,213 | 8,528 | 8,802 | 8.0% | 4.7% | 9,213 | 8,528 | 8.0% |
| Employees | 20,709 | 19,876 | 20,678 | 4.2% | 0.1% | 20,709 | 19,876 | 4.2% |
| Service Offices | 777 | 746 | 773 | 4.2% | 0.5% | 777 | 746 | 4.2% |

| Summary | Banco Compartamos | | Compartamos Financiera | | Compartamos S.A. | |
|-------------------------|-------------------|-----------|------------------------|-----------|------------------|-----------|
| | 2Q16 | Δ vs 2Q15 | 2Q16 | Δ vs 2Q15 | 2Q16 | Δ vs 2Q15 |
| Clients | 2,883,409 | 7.6% | 322,299 | 30.3% | 74,492 | 16.0% |
| Portfolio | 23,492 | 14.7% | 6,304 | 32.8% | 424 | 54.0% |
| Resultado neto | 823 | 27.8% | 38 | 4.7% | 6.25 | N/C |
| ROAA | 12.0% | 1.3 pp | 2.4% | -0.6 pp | 4.4% | 6.7 pp |
| ROAE | 33.4% | 6.1 pp | 9.4% | -5.2 pp | 5.2% | 8.4 pp |
| NIM | 67.3% | -0.4 pp | 25.6% | 0.4 pp | 70.5% | 21.2 pp |
| NIM after provisions | 57.1% | -2.2 pp | 20.2% | 2.0 pp | 61.3% | 15.1 pp |
| NPL | 3.29% | 0.84 pp | 3.77% | -1.88 pp | 5.89% | 3.90 pp |
| Write - offs | 657 | 38.9% | 78 | -14.3% | 10 | 159.4% |
| Coverage Ratio | 161.7% | -23.4 pp | 176.6% | 26.8 pp | 108.4% | -22.4 pp |
| Average Loan per Client | 8,147 | 6.6% | 19,560 | 0.0 pp | 5,692 | 0.3 pp |
| Employees | 17,145 | 0.5% | 2,912 | 28.2% | 652 | 21.6% |
| Service Offices | 667 | 1.7% | 71 | 20.3% | 39 | 25.8% |

- Employees in Mexico include: Banco Compartamos, ATERNA, YASTAS and INTERMEX
- Portfolio, Net Income and Write offs are expressed in Million Pesos

Balance Sheet



| | 2Q16 | 2Q15 | % Change 2Q15 | 1Q16 | % Change 1Q16 |
|--|---------------|---------------|------------------|---------------|---------------------|
| Cash and other investments | 4,300 | 3,161 | 36.0% | 3,755 | 14.5% |
| Total performing loans | 29,185 | 24,732 | 18.0% | 27,300 | 6.9% |
| Non-performing loans | 1,035 | 775 | 33.5% | 1,088 | -4.9% |
| Total loan portfolio | 30,220 | 25,507 | 18.5% | 28,388 | 6.5% |
| Allowance for loan losses | 1,695 | 1,336 | 26.9% | 1,691 | 0.2% |
| Loan portfolio, net | 28,525 | 24,171 | 18.0% | 26,697 | 6.8% |
| Other accounts receivable | 1,478 | 654 | 126.0% | 2,213 | -33.2% |
| Fixed assets | 1,049 | 990 | 6.0% | 1,065 | -1.5% |
| Permanent investment | 81 | 91 | -11.0% | 95 | -14.7% |
| Other assets | 2,378 | 2,568 | -7.4% | 2,103 | 13.1% |
| Goodwill | 900 | 836 | 7.7% | 834 | 7.9% |
| Total assets | 38,711 | 32,471 | 19.2% | 36,762 | 5.3% |
| Deposits | 2,540 | 1,245 | 104.0% | 1,863 | 36.3% |
| Long Term Debt Issuance | 9,020 | 9,265 | -2.6% | 9,023 | 0.0% |
| Interbank loans | 10,227 | 8,260 | 23.8% | 9,194 | 11.2% |
| Derivatives | 8 | 5 | 60.0% | 5 | 60.0% |
| Other accounts payable | 2,621 | 1,939 | 35.2% | 2,392 | 9.6% |
| Total liabilities | 24,416 | 20,714 | 17.9% | 22,477 | 8.6% |
| Capital stock | 4,764 | 4,764 | 0.0% | 4,764 | 0.0% |
| Premium on sale of stock | 558 | 573 | -2.6% | 558 | 0.0% |
| Capital reserves | 1,300 | 1,131 | 14.9% | 1,029 | 26.3% |
| Valuacion of Avalaible for Sale Securities | (5) | - | N/C | - | N/C |
| Retained earnings | 5,226 | 3,694 | 41.5% | 6,777 | -22.9% |
| Cumulative effect adjusment | 528 | 176 | 200.0% | 307 | 72.0% |
| Remeasurements for employees benefit | (60) | - | N/C | (81) | N/C |
| Net income for the year | 1,947 | 1,407 | 38.4% | 895 | 117.5% |
| Participation (in net income) from controlling company | 14,258 | 11,745 | 21.4% | 14,249 | 0.1% |
| Participation (in net income) from non-controlling company | 37 | 12 | N/C | 36 | 2.8% |
| Total stockholders' equity | 14,295 | 11,757 | 21.6% | 14,285 | 0.1% |
| Total liabilities and stockholders' equity | 38,711 | 32,471 | 19.2% | 36,762 | 5.3% |

* Figures expressed in Mexican pesos (millions)

Income Statement



| | 2Q16 | 2Q15 | % Change 2Q15 | 1Q16 | % Change 1Q16 | 6M16 | 6M15 | % Change 6M15 |
|---|--------------|--------------|------------------|--------------|---------------------|--------------|--------------|------------------|
| Interest income | 4,825 | 4,179 | 15.5% | 4,622 | 4.4% | 9,447 | 8,083 | 16.9% |
| Interest expense | 270 | 217 | 24.4% | 253 | 6.7% | 523 | 412 | 26.9% |
| Net Interest Income | 4,555 | 3,962 | 15.0% | 4,369 | 4.3% | 8,924 | 7,671 | 16.3% |
| Provisions for loan losses | 713 | 536 | 33.0% | 657 | 8.5% | 1,370 | 1,011 | 35.5% |
| Net interest income after provisions | 3,842 | 3,426 | 12.1% | 3,712 | 3.5% | 7,554 | 6,660 | 13.4% |
| Commissions and fee income | 317 | 289 | 9.7% | 317 | – | 634 | 527 | 20.3% |
| Commissions and fee expense | 175 | 198 | -11.6% | 169 | 3.6% | 344 | 374 | -8.0% |
| Trading gains (losses) | 5 | 7 | -28.6% | 7 | -28.6% | 12 | 7 | 71.4% |
| Other operating income (expense) | 163 | (21) | N/C | (5) | N/C | 158 | 33 | N/C |
| Operating Expenses | 2,660 | 2,484 | 7.1% | 2,515 | 5.8% | 5,175 | 4,786 | 8.1% |
| Net operating income | 1,492 | 1,019 | 46.4% | 1,347 | 10.8% | 2,839 | 2,067 | 37.3% |
| Participation in net income from non consolidated and associated subsidiaries | (15) | (9) | N/C | (29) | N/C | (44) | (16) | N/C |
| Total income before income tax | 1,477 | 1,010 | 46.2% | 1,318 | 12.1% | 2,795 | 2,051 | 36.3% |
| Current | 378 | (115) | N/C | 525 | -28.0% | 903 | 217 | N/C |
| Deferred | 45 | 445 | -89.9% | (105) | N/C | (60) | 425 | N/C |
| Net income | 1,054 | 680 | 55.0% | 898 | 17.4% | 1,952 | 1,409 | 38.5% |
| Participation (in net income) from controlling company | 1,052 | 679 | 54.9% | 895 | 17.5% | 1,947 | 1,407 | 38.4% |
| Participation (in net income) from non-controlling company | 2 | 1 | 100.0% | 3 | -33.3% | 5 | 2 | 150.0% |

* Figures expressed in Mexican pesos (millions)

NPLs per Subsidiary



NPL's per Product and Subsidiaries

| PRODUCT | 2Q16 | | | | 2Q15 | | | | 1Q16 | | | |
|-----------------------------------|---------------|--------------|--------------|------------|---------------|------------|--------------|------------|---------------|--------------|--------------|------------|
| | Portfolio | NPL | NPL Ratio | Write-Offs | Portfolio | NPL | NPL Ratio | Write-Offs | Portfolio | NPL | NPL Ratio | Write-Offs |
| C. Mujer | 11,515 | 181 | 1.57% | 160 | 10,405 | 135 | 1.28% | 149 | 11,344 | 205 | 1.81% | 109 |
| C. Comerciante | 5,692 | 295 | 5.18% | 250 | 4,703 | 159 | 3.37% | 162 | 5,320 | 326 | 6.13% | 167 |
| Group Methodology | 17,207 | 476 | 2.76% | 410 | 15,108 | 294 | 1.93% | 311 | 16,664 | 531 | 3.19% | 276 |
| C. Individual | 2,405 | 135 | 5.60% | 106 | 1,848 | 54 | 2.89% | 40 | 2,300 | 136 | 5.93% | 76 |
| C. Adicional CM | 450 | 1 | 0.31% | 2 | 90 | 1 | 1.45% | 2 | 73 | 2 | 2.62% | 1 |
| C. Adicional CCR | 50 | 0 | 0.00% | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0.00% | 0 |
| C. Crece y Mejora CM | 2,812 | 116 | 4.13% | 102 | 2,963 | 123 | 4.16% | 116 | 2,877 | 132 | 4.59% | 77 |
| C. Crece y Mejora CCR | 568 | 44 | 7.83% | 37 | 477 | 30 | 6.34% | 4 | 556 | 48 | 8.55% | 28 |
| C. Crece y Mejora CI | 2 | 0 | 0.00% | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0.00% | 0 |
| Individual Methodology | 6,285 | 296 | 4.72% | 247 | 5,378 | 208 | 3.89% | 162 | 5,806 | 318 | 5.48% | 182 |
| Banco Compartamos | 23,492 | 772 | 3.29% | 657 | 20,486 | 502 | 2.45% | 473 | 22,470 | 849 | 3.78% | 458 |
| Comercial | 2,657 | 122 | 4.59% | 23 | 1,864 | 132 | 7.09% | 52 | 2,293 | 112 | 4.86% | 33 |
| Microempresa | 2,664 | 98 | 3.68% | 48 | 2,147 | 106 | 4.93% | 28 | 2,462 | 91 | 3.69% | 28 |
| Consumo | 238 | 12 | 5.23% | 5 | 402 | 26 | 6.42% | 10 | 234 | 13 | 5.53% | 7 |
| C.Mujer | 746 | 5 | 0.71% | 2 | 333 | 4 | 1.26% | 2 | 561 | 3 | 0.54% | 3 |
| Compartamos Financiera | 6,304 | 238 | 3.77% | 78 | 4,746 | 268 | 5.65% | 91 | 5,551 | 218 | 3.93% | 71 |
| C. Mujer | 424 | 25 | 5.89% | 10 | 275 | 5 | 1.99% | 4 | 366 | 20 | 5.36% | 4 |
| Compartamos Guatemala S.A. | 424 | 25 | 5.89% | 10 | 275 | 5 | 1.99% | 4 | 366 | 20 | 5.36% | 4 |
| Total | 30,220 | 1,035 | 3.42% | 745 | 25,507 | 775 | 3.04% | 568 | 28,388 | 1,088 | 3.83% | 533 |

* Figures expressed in Mexican pesos (millions)

Summary



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

| | National Scale | Global Scale |
|-------------------|-----------------------|--------------|
| Fitch Ratings | 'AA+(mex) / F1+(mex)' | BBB / F2 |
| Standard & Poor's | 'mxAAA / mxA-1+' | BBB / A-2 |

| | 2Q16 | 2Q15 | 1Q16 | % Change 2Q15 | % Change 1Q16 | 6M16 | 6M15 | % Change 6M15 |
|------------------------|-----------|-----------|-----------|---------------------|---------------------|-----------|-----------|---------------------|
| Clients | 2,883,409 | 2,679,323 | 2,865,380 | 7.6% | 0.6% | 2,883,409 | 2,679,323 | 7.6% |
| Portfolio | 23,492 | 20,486 | 22,470 | 14.7% | 4.5% | 23,492 | 20,486 | 14.7% |
| Net Income | 823 | 644 | 831 | 27.8% | -1.0% | 1,654 | 1,361 | 21.5% |
| NPLs / Total Portfolio | 3.29% | 2.45% | 3.78% | 0.84 pp | -0.49 pp | 3.29% | 2.45% | 0.84 pp |
| ROA | 12.0% | 10.7% | 12.2% | 1.3 pp | -0.2 pp | 12.1% | 11.6% | 0.5 pp |
| ROE | 33.4% | 27.3% | 34.1% | 6.1 pp | -0.7 pp | 34.2% | 28.9% | 5.3 pp |
| NIM | 67.3% | 67.7% | 65.6% | -0.4 pp | 1.7 pp | 66.0% | 66.8% | -0.8 pp |
| NIM after provisions | 57.1% | 59.3% | 56.0% | -2.2 pp | 1.1 pp | 56.1% | 58.8% | -2.7 pp |
| Efficiency Ratio | 66.0% | 70.3% | 64.4% | -4.3 pp | 1.6 pp | 65.2% | 68.6% | -3.4 pp |
| ICAP | 29.0% | 28.2% | 32.3% | 0.8 pp | -3.3 pp | 29.0% | 28.2% | 0.8 pp |
| Capital / Total Assets | 34.5% | 35.2% | 37.5% | -0.7 pp | -3.0 pp | 34.5% | 35.2% | -0.7 pp |
| Average Loan (Ps.) | 8,147 | 7,646 | 7,842 | 6.6% | 3.9% | 8,147 | 7,646 | 6.6% |
| Employees | 16,875 | 16,820 | 17,051 | 0.3% | -1.0% | 16,875 | 16,820 | 0.3% |
| Service Offices | 667 | 656 | 667 | 1.7% | 0.0% | 667 | 656 | 1.7% |

- Portfolio and Net Income expressed in Mexican pesos (millions)

Balance Sheet



| | 2Q16 | 2Q15 | % Change 2Q15 | 1Q16 | % Change 1Q16 |
|---|---------------|---------------|------------------|---------------|---------------------|
| Cash and other investments | 2,002 | 1,414 | 41.6% | 1,753 | 14.2% |
| Related parties | - | 681 | N/C | - | N/C |
| Total performing loans | 22,720 | 19,984 | 13.7% | 21,621 | 5.1% |
| Non-performing loans | 772 | 502 | 53.8% | 849 | -9.1% |
| Total loan portfolio | 23,492 | 21,167 | 11.0% | 22,470 | 4.5% |
| Allowance for loan losses | 1,248 | 929 | 34.3% | 1,289 | -3.2% |
| Loan portfolio, net | 22,244 | 20,238 | 9.9% | 21,181 | 5.0% |
| Other accounts receivable | 1,189 | 495 | 140.2% | 1,887 | -37.0% |
| Fixed assets | 516 | 589 | -12.4% | 550 | -6.2% |
| Other assets | 1,732 | 2,204 | -21.4% | 1,709 | 1.3% |
| Total assets | 27,683 | 24,940 | 11.0% | 27,080 | 2.2% |
| Deposits | 580 | 373 | 55.5% | 639 | -9.2% |
| Long Term Debt Issuance | 9,020 | 9,265 | -2.6% | 9,023 | 0.0% |
| Interbank loans | 7,263 | 5,506 | 31.9% | 6,059 | 19.9% |
| Other accounts payable | 1,216 | 962 | 26.4% | 1,159 | 4.9% |
| Deferred income tax | 47 | 52 | -9.6% | 48 | -2.1% |
| Total liabilities | 18,126 | 16,158 | 12.2% | 16,928 | 7.1% |
| Capital stock | 542 | 532 | 1.9% | 532 | 1.9% |
| Capital reserves | 490 | 487 | 0.6% | 487 | 0.6% |
| Retained earnings | 6,872 | 6,402 | 7.3% | 8,303 | -17.2% |
| Remeasurements for employees benefit | (1) | - | 0.0% | (1) | 0.0% |
| Net income for the year | 1,654 | 1,361 | 21.5% | 831 | 99.0% |
| Total stockholders' equity | 9,557 | 8,782 | 8.8% | 10,152 | -5.9% |
| Total liabilities and stockholders' equity | 27,683 | 24,940 | 11.0% | 27,080 | 2.2% |

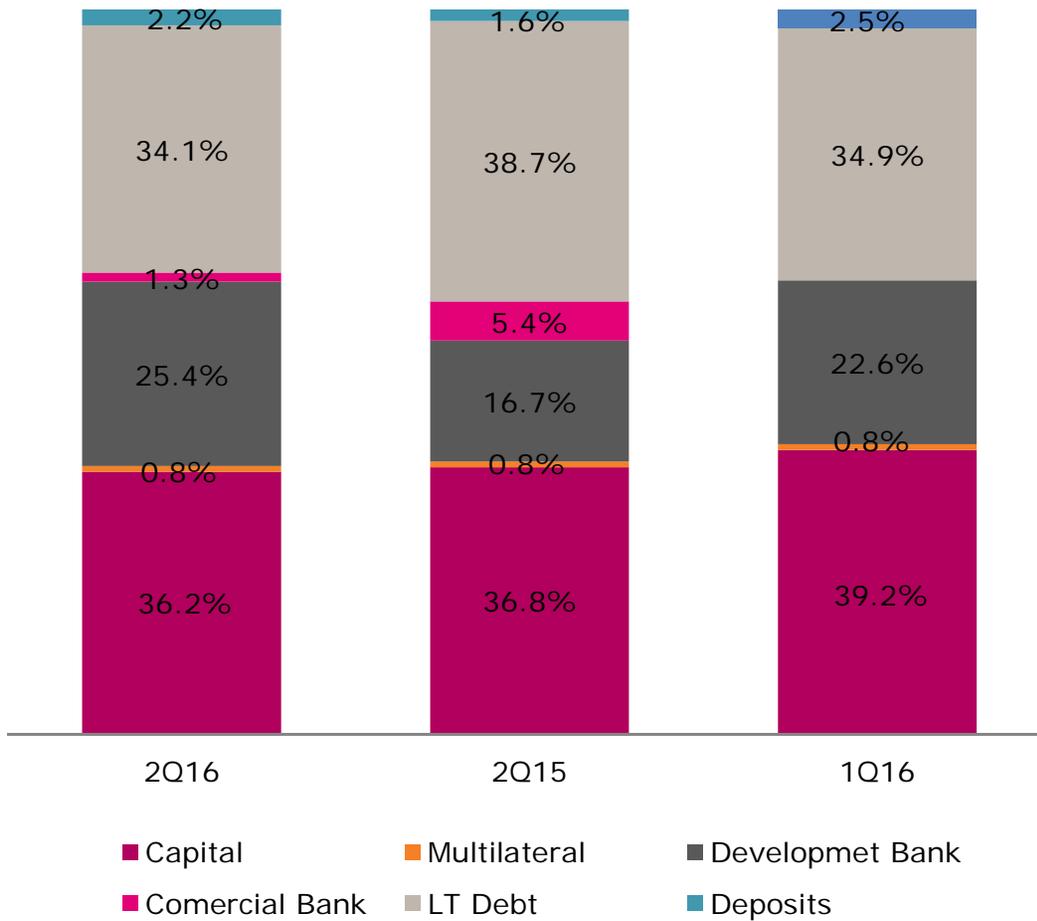
Income Statement



| | 2Q16 | 2Q15 | % Change 2Q15 | 1Q16 | % Change 1Q16 | 6M16 | 6M15 | % Change 6M15 |
|---|--------------|--------------|---------------------|--------------|---------------------|--------------|--------------|---------------------|
| Interest income | 4,230 | 3,747 | 12.9% | 4,060 | 4.2% | 8,290 | 7,225 | 14.7% |
| Interest expense | 183 | 148 | 23.6% | 171 | 7.0% | 354 | 264 | 34.1% |
| Net Interest Income | 4,047 | 3,599 | 12.4% | 3,889 | 4.1% | 7,936 | 6,961 | 14.0% |
| Provisions for loan losses | 615 | 447 | 37.6% | 573 | 7.3% | 1,188 | 838 | 41.8% |
| Net interest income after provisions | 3,432 | 3,152 | 8.9% | 3,316 | 3.5% | 6,748 | 6,123 | 10.2% |
| Commissions and fee income | 197 | 159 | 23.9% | 192 | 2.6% | 389 | 300 | 29.7% |
| Commissions and fee expense | 147 | 113 | 30.1% | 137 | 7.3% | 284 | 215 | 32.1% |
| Trading gains (losses) | 9 | 8 | 12.5% | 9 | 0.0% | 18 | 8 | N/C |
| Other operating income (expense) | (12) | (33) | -63.6% | (25) | N/C | (37) | (49) | N/C |
| Operating Expenses | 2,297 | 2,230 | 3.0% | 2,162 | 6.2% | 4,459 | 4,231 | 5.4% |
| Net operating income | 1,182 | 943 | 25.3% | 1,193 | -0.9% | 2,375 | 1,936 | 22.7% |
| Total income before income tax | 1,182 | 943 | 25.3% | 1,193 | -0.9% | 2,375 | 1,936 | 22.7% |
| Current | 354 | (114) | N/C | 460 | -23.0% | 814 | 189 | N/C |
| Deferred | 5 | 413 | N/C | (98) | N/C | (93) | 386 | N/C |
| Net income | 823 | 644 | 27.8% | 831 | -1.0% | 1,654 | 1,361 | 21.5% |

Figures expressed in Mexican pesos (millions)

Funding Structure



| Debt structure | | |
|----------------|---------------|-------------|
| | 2Q16 | % |
| Short term | 5,675 | 34% |
| Long term | 11,188 | 66% |
| Total | 16,863 | 100% |

Cost of funds
4.51%
Duration > 26
months

| Maturity | | |
|--------------|---------------|-------------|
| Year | Debt | % |
| 2016 | 4,070 | 24% |
| 2017 | 3,608 | 21% |
| 2018 | 3,204 | 19% |
| 2019 | 2,989 | 18% |
| 2020 | 2,992 | 18% |
| Total | 16,863 | 100% |

Banco Compartamos has a diversified funding structure

Allowance for Loan Losses



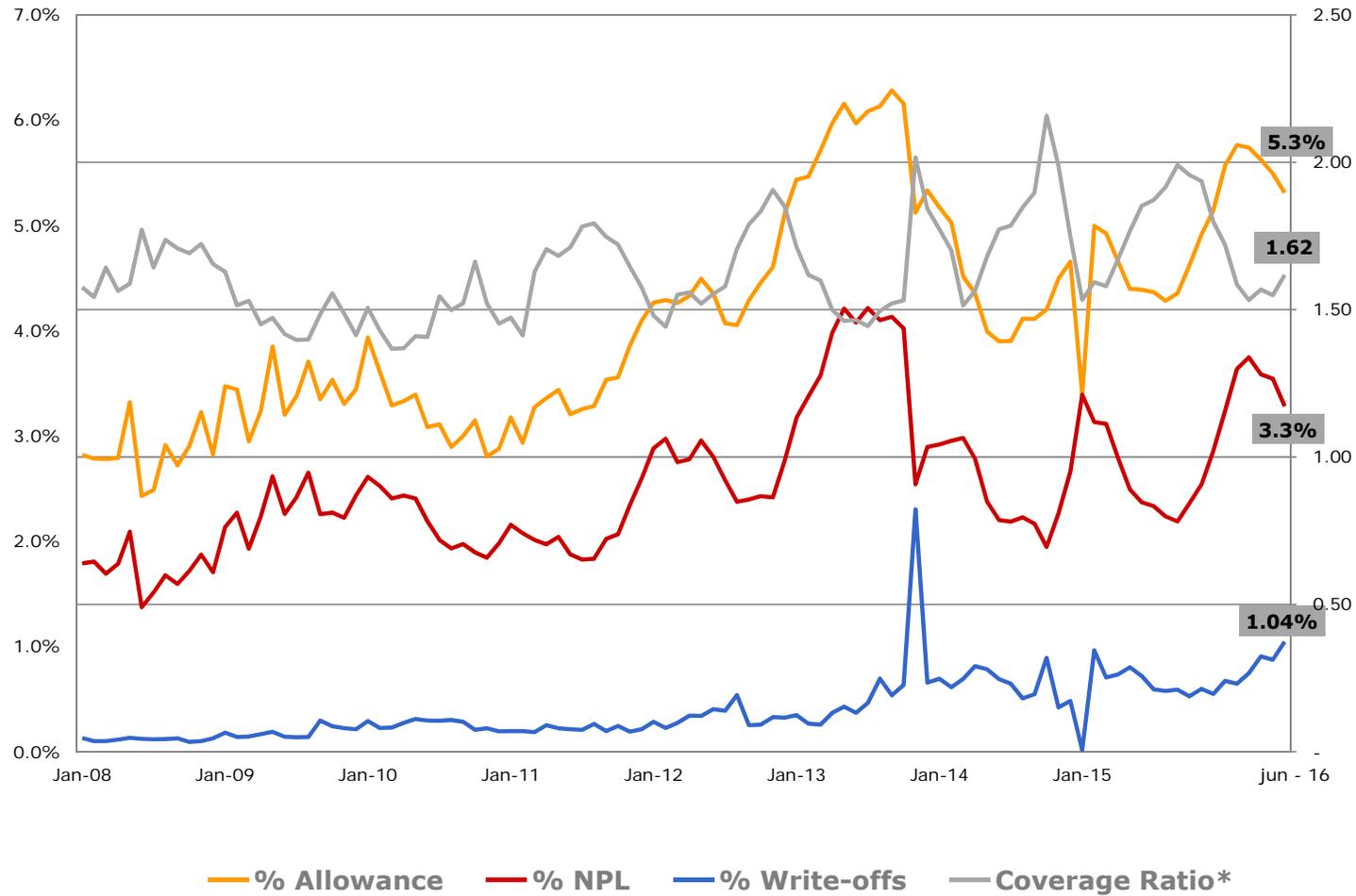
| Risk | 2Q16 | | | 2Q15 | | | 1Q16 | | |
|-----------------------------------|------------|---------------|--------------|------------|---------------|-------------|------------|---------------|--------------|
| | %Allowance | Balance | Allowance | %Allowance | Balance | Allowance | %Allowance | Balance | Allowance |
| A-1 | 0.5% | 16,392 | 84 | 0.5% | 14,615 | 75 | 0.5% | 15,785 | 78 |
| A-2 | 2.5% | 73 | 2 | 2.4% | 83 | 2 | 2.5% | 133 | 3 |
| B-1 | 3.8% | 698 | 26 | 3.8% | 184 | 7 | 3.7% | 228 | 8 |
| B-2 | 4.6% | 2,337 | 108 | 4.7% | 2,002 | 94 | 4.7% | 2,206 | 103 |
| B-3 | 5.6% | 409 | 23 | 5.5% | 420 | 23 | 5.6% | 306 | 17 |
| C-1 | 6.7% | 1,594 | 107 | 6.7% | 1,277 | 86 | 6.7% | 1,548 | 104 |
| C-2 | 9.9% | 705 | 70 | 10.0% | 1,006 | 101 | 9.9% | 877 | 87 |
| D | 22.4% | 185 | 42 | 20.8% | 192 | 40 | 22.1% | 222 | 49 |
| E | 71.5% | 1,099 | 786 | 71.0% | 706 | 501 | 72.0% | 1,166 | 840 |
| Total | | 23,492 | 1,248 | | 20,485 | 929 | | 22,471 | 1,289 |
| Coverage Ratio¹ | | | 1.62 | | | 1.85 | | | 1.52 |

Banco Compartamos Coverage Ratio = 1.62

NPLs, Write offs & Coverage



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



Summary



Compartamos Financiera (Peru)

| Summary | 2Q16 | 2Q15 | 1Q16 | % Change 2Q15 | % Change 1Q16 | 6M16 | 6M15 | % Change 6M15 |
|------------------------|---------|---------|---------|---------------------|---------------------|---------|---------|---------------------|
| Clients | 322,299 | 247,402 | 288,766 | 30.3% | 11.6% | 322,299 | 247,402 | 30.3% |
| Portfolio | 6,304.1 | 4,746.0 | 5,550.6 | 32.8% | 13.6% | 6,304.1 | 4,746.0 | 32.8% |
| Net Income | 38.3 | 36.6 | 31.8 | 4.7% | 20.6% | 70.1 | 68.2 | 2.8% |
| NPLs / Total Portfolio | 3.77% | 5.65% | 3.9% | -1.88 pp | -0.16 pp | 3.77% | 5.65% | -1.88 pp |
| ROA | 2.4% | 3.0% | 2.2% | -0.6 pp | 0.2 pp | 2.3% | 2.7% | -0.4 pp |
| ROE | 9.4% | 14.6% | 9.0% | -5.2 pp | 0.4 pp | 9.1% | 15.1% | -6.0 pp |
| NIM | 25.6% | 25.2% | 27.0% | 0.4 pp | -1.4 pp | 26.1% | 24.4% | 1.7 pp |
| NIM after provisions | 20.2% | 18.2% | 21.8% | 2.0 pp | -1.6 pp | 20.8% | 17.7% | 3.1 pp |
| Efficiency Ratio | 86.2% | 82.5% | 85.9% | 3.7 pp | 0.3 pp | 86.1% | 82.3% | 3.8 pp |
| Capital / Total Assets | 26.0% | 25.7% | 24.6% | 0.3 pp | 1.4 pp | 26.0% | 25.7% | 0.3 pp |
| Average Loan (Ps.) | 19,560 | 19,183 | 19,222 | 2.0% | 1.8% | 19,560 | 19,183 | 2.0% |
| Employees | 2,912 | 2,272 | 2,749 | 28.2% | 5.9% | 2,912 | 2,272 | 28.2% |
| Service Offices | 71 | 59 | 69 | 20.3% | 2.9% | 71 | 59 | 20% |

Peru figures are reported under Mexican GAAP.

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

Committed to Generate Human, Social and Economic Value

Balance Sheet



| | 2Q16 | 2Q15 | % Change 2Q15 | 1Q16 | % Change 1Q16 |
|---|--------------|--------------|---------------------|--------------|---------------------|
| Cash and other investments | 670 | 443 | 51.4% | 529 | 26.7% |
| Total performing loans | 6,066 | 4,478 | 35.5% | 5,332 | 13.8% |
| Non-performing loans | 238 | 268 | -11.3% | 218 | 8.9% |
| Total loan portfolio | 6,304 | 4,746 | 32.8% | 5,551 | 13.6% |
| Allowance for loan losses | 420 | 401 | 4.6% | 379 | 10.8% |
| Loan portfolio, net | 5,884 | 4,345 | 35.4% | 5,172 | 13.8% |
| Other accounts receivable | 12 | 19 | -38.4% | 13 | -4.8% |
| Fixed assets | 114 | 87 | 32.1% | 101 | 13.0% |
| Other assets | 268 | 45 | N/C | 53 | N/C |
| Total assets | 6,949 | 4,938 | 40.7% | 5,868 | 18.4% |
| Deposits | 1,959 | 872 | 124.6% | 1,224 | 60.0% |
| Interbank loans | 2,964 | 2,668 | 11.1% | 3,035 | -2.3% |
| Other accounts payable | 218 | 128 | 69.6% | 163 | 33.3% |
| Total liabilities | 5,141 | 3,669 | 40.1% | 4,422 | 16.3% |
| Capital stock | 1,136 | 1,049 | 8.3% | 1,148 | -1.1% |
| Capital reserves | 74 | 65 | 14.9% | 65 | 14.9% |
| Foreign exchange effect | 448 | 41 | N/C | 117 | N/C |
| Retained earnings | 80 | 46 | 75.1% | 84 | -5.5% |
| Net income for the year | 70 | 68 | 2.8% | 32 | 120.6% |
| Total stockholders' equity | 1,808 | 1,269 | 42.5% | 1,446 | 25.0% |
| Total liabilities and stockholders' equity | 6,949 | 4,938 | 40.7% | 5,868 | 18.4% |

| FX (End of period): | Soles - Dollars | Pesos MX - Dollars | Pesos MX - Soles |
|---------------------|-----------------|--------------------|------------------|
| 2Q16 | 3.289 | 18.4646 | 5.6140 |
| 2Q15 | 3.177 | 15.6854 | 4.9372 |
| 1Q16 | 3.326 | 17.237 | 5.1825 |

Peru figures are reported under Mexican GAAP
 Figures are expressed in Mexican Peso with its corresponding FX
 Source: Banco de Mexico and Banco Central de Peru

Income Statement



| | 2Q16 | 2Q15 | % Change 2Q15 | 1Q16 | % Change 1Q16 | 6M16 | 6M15 | % Change 6M15 |
|---|------------|------------|---------------------|------------|---------------------|------------|------------|---------------------|
| Interest income | 487 | 378 | 28.8% | 460 | 5.9% | 946 | 751 | 26.1% |
| Interest expense | 84 | 66 | 26.8% | 79 | 6.5% | 162 | 143 | 13.8% |
| Net interest income | 403 | 312 | 29.2% | 381 | 5.7% | 784 | 608 | 29.0% |
| Provisions for loan losses | 86 | 87 | -1.1% | 74 | 15.9% | 160 | 168 | -4.9% |
| Net interest income after provisions | 317 | 225 | 40.9% | 307 | 3.3% | 625 | 440 | 41.9% |
| Commissions and fee income | 24 | 21 | 12.2% | 22 | 7.6% | 46 | 39 | 15.6% |
| Commissions and fee expenses | 6 | 9 | -32.2% | 5 | 20.0% | 11 | 12 | -13.3% |
| Other operating income (expense) | 12 | 9 | 26.8% | 11 | 1.8% | 23 | 19 | 20.4% |
| Operating expenses | 299 | 204 | 46.8% | 288 | 3.6% | 587 | 400 | 46.7% |
| Net operating income | 48 | 43 | 10.9% | 47 | 1.2% | 95 | 86 | 10.4% |
| Total income before income tax | 48 | 43 | 10.9% | 47 | 1.2% | 95 | 86 | 10.4% |
| Current and Deferred | 10 | 7 | 45.8% | 16 | -38.5% | 25 | 18 | 38.8% |
| Net income | 38 | 37 | 4.7% | 32 | 20.6% | 70 | 68 | 2.8% |

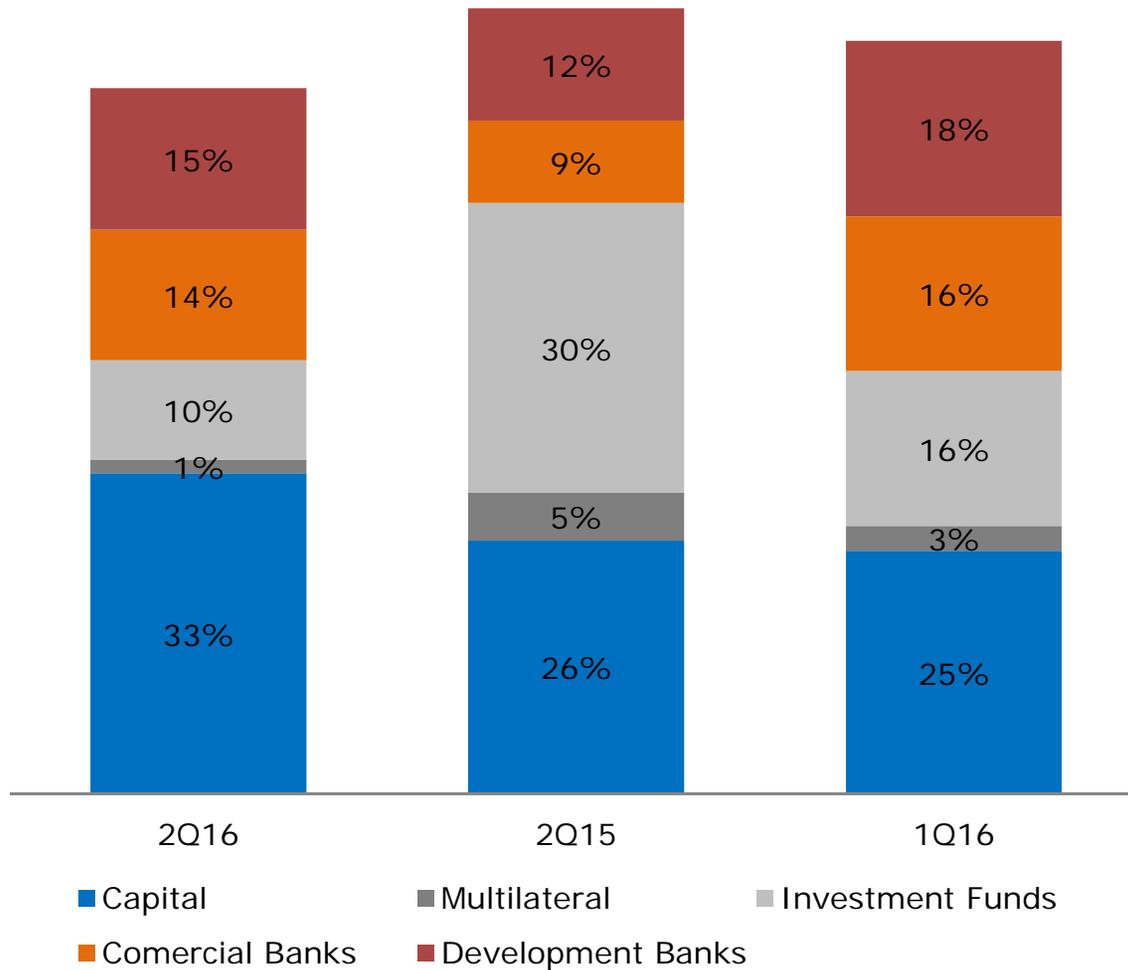
| FX (Average) | Soles - Dollars | Pesos MX Dollars | Pesos MX Soles |
|--------------|--------------------|---------------------|-------------------|
| 2Q16 | 3.3193 | 18.0989 | 5.4526 |
| 2Q15 | 3.1427 | 15.3244 | 4.8762 |
| 1Q16 | 3.4490 | 18.0278 | 5.2270 |

Peru figures are reported under Mexican GAAP
 Figures are expressed in Mexican Peso with its corresponding FX
 Source: Banco de Mexico and Banco Central of Peru

Funding Structure



Cost of funds 7.2%



Summary



Compartamos S.A. (Guatemala)

| Summary | 2Q16 | 2Q15 | 1Q16 | % Change 2Q15 | % Change 1Q16 | 6M16 | 6M15 | % Change 6M15 |
|------------------------|--------|--------|--------|------------------|------------------|--------|--------|------------------|
| Clients | 74,492 | 64,227 | 71,042 | 16.0% | 4.9% | 74,492 | 64,227 | 16.0% |
| Portfolio | 424.0 | 275.3 | 366.4 | 54.0% | 15.7% | 424.0 | 275.3 | 54.0% |
| Net Income | 6.2 | (2.6) | 14.8 | N/C | -57.7% | 21.0 | (9.8) | N/C |
| NPLs / Total Portfolio | 5.89% | 1.99% | 5.36% | 3.90 pp | 0.53 pp | 5.89% | 1.99% | 3.90 pp |
| ROA | 4.4% | -2.3% | 11.1% | 6.7 pp | -6.7 pp | 7.5% | -4.3% | 11.8 pp |
| ROE | 5.2% | -3.2% | 15.0% | 8.4 pp | -9.8 pp | 9.4% | -6.0% | 15.4 pp |
| NIM | 70.5% | 49.3% | 73.9% | 21.2 pp | -3.4 pp | 71.4% | 46.6% | 24.8 pp |
| NIM after provisions | 61.3% | 46.2% | 65.2% | 15.1 pp | -3.9 pp | 62.6% | 43.6% | 19.0 pp |
| Efficiency Ratio | 87.8% | 105.6% | 69.0% | -17.8 pp | 18.8 pp | 78.2% | 111.2% | -33.0 pp |
| Capital / Total Assets | 91.8% | 72.6% | 73.9% | 19.2 pp | 17.9 pp | 91.8% | 72.6% | 19.2 pp |
| Average Loan (Ps.) | 5,692 | 4,286 | 5,157 | 32.8% | 10.4% | 5,692 | 4,286 | 32.8% |
| Employees | 652 | 536 | 556 | 21.6% | 17.3% | 652 | 536 | 21.6% |
| Service Offices | 39 | 31 | 37 | 25.8% | 5.4% | 39 | 31 | 25.8% |

Exchange rate as of June 30, 2016 from Quetzales to USD: 7.6374

Exchange rate as of June 30, 2016 from USD to MXP: 18.4646

Source: Banco de Guatemala and Banco de Mexico

Figures expressed in Mexican pesos. Portfolio and Net Income are expressed in million and with their corresponding FX for the quarter

Source: Banco de Guatemala y Banco de México

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