



GENTERA[®]

Corporate Presentation

4Q25

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

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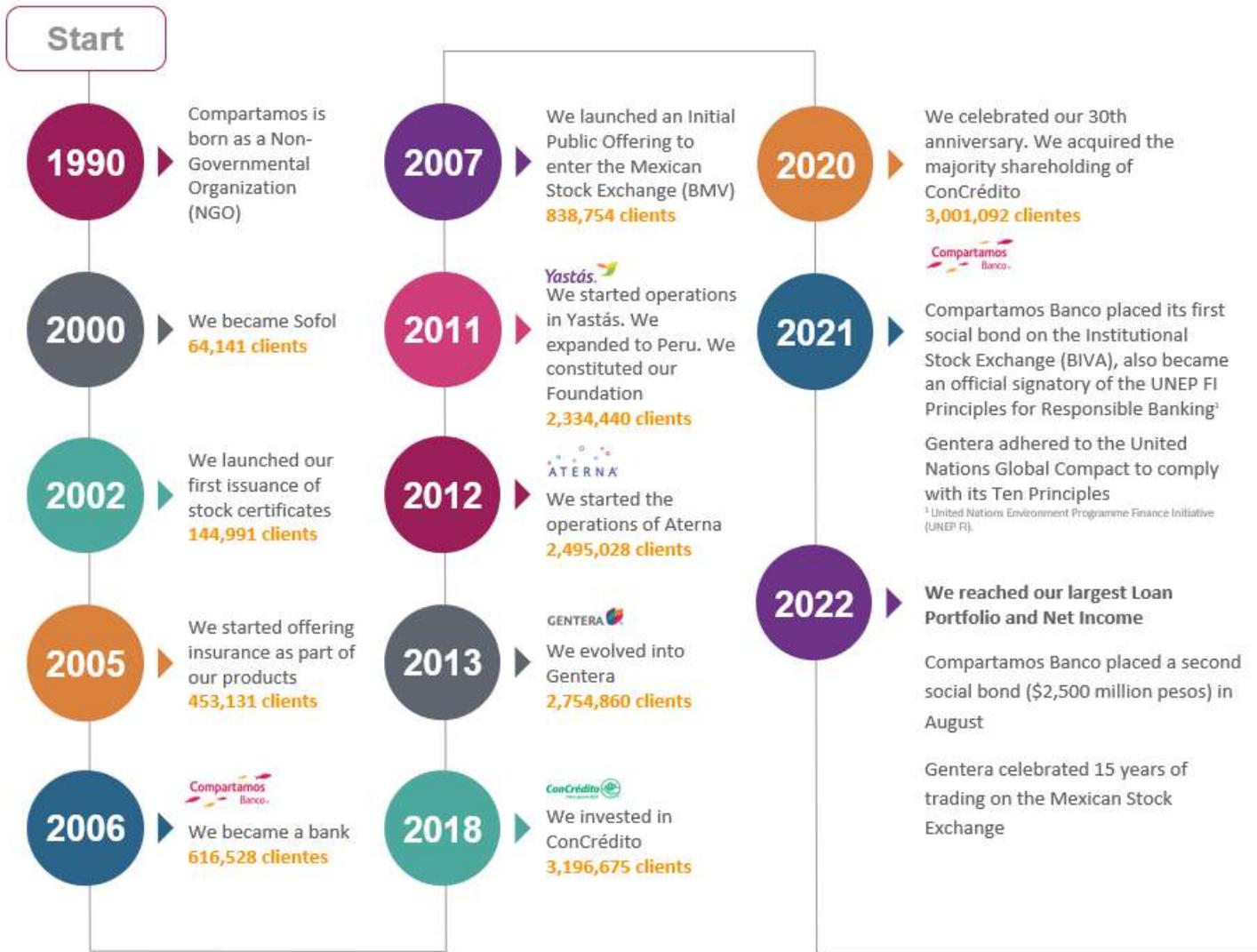


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About Gentera

Our history, more than 35 years of evolution

4Q25*
+6.5 million users of financial services



2025

- We reached once again our largest Loan Portfolio.
- We achieved our highest number of customers served.
- Compartamos Financiera received authorization from the local authorities to operate as a bank, now under the name Compartamos Banco S.A.
- Aterna placed a record level of insurance policies.

*~5.5 million Clients from Credit, Savings, and Insurance Products, and additionally ConCrédito's Entrepreneurs served ~1.0 million final users.

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:



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.

More than 35 years generating Social Impact with strong governance

- We have been the gateway for more than **17 million** people to the financial system.
- More than 100,000 people have joined our purpose, today we are more than **28,200 employees**.
- We have the **Sustainability Operating Committee**, which guides our management considering **environmental, social and governance** (ESG) aspects.
- 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.

13 members on the Board of Directors



8 Independent Directors, 3 of them are women

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**.

Corporate structure with the purpose of serving more clients

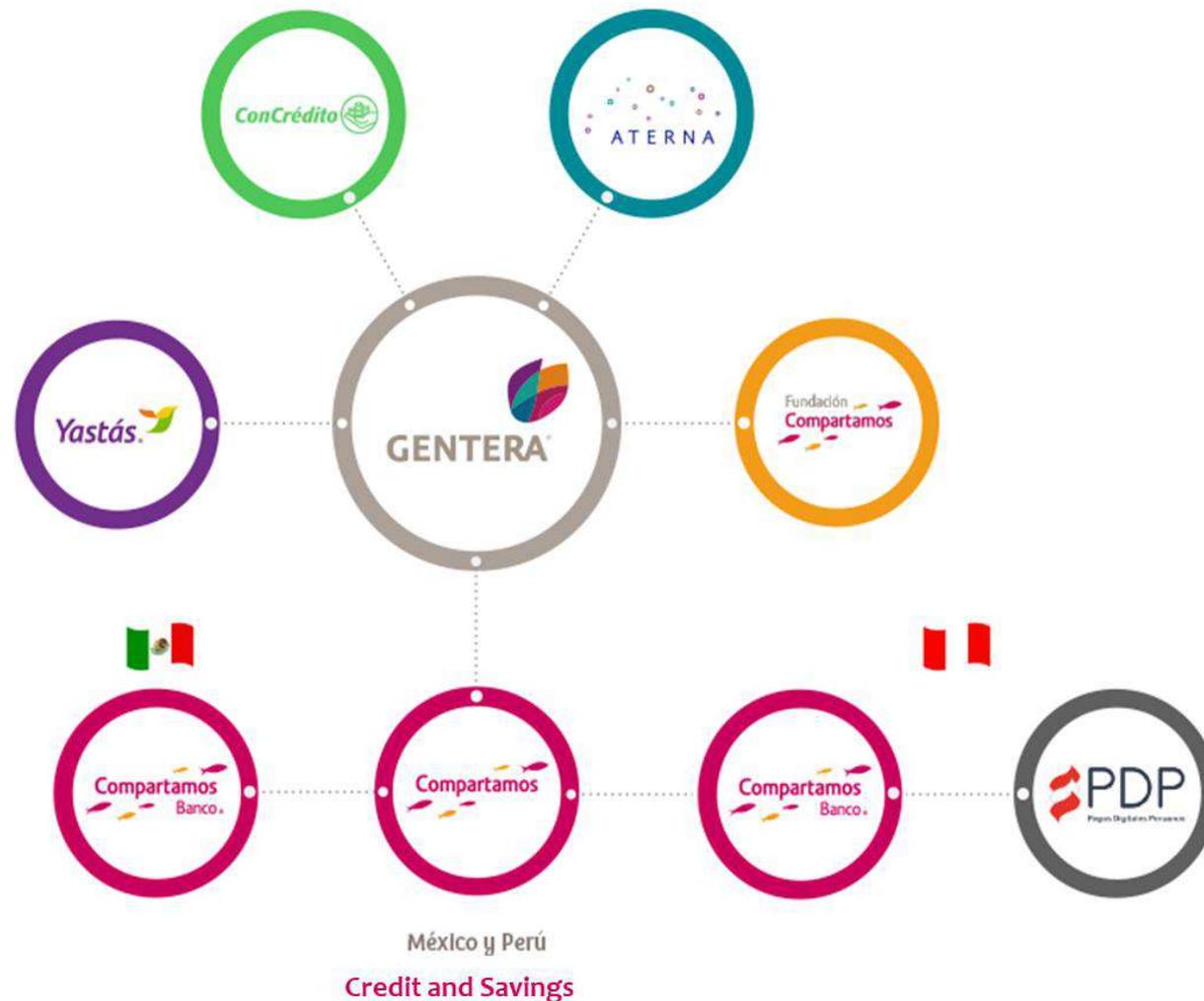
Compartamos (Mexico-Peru): Leader in financial solutions for the sub-served segment.

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.

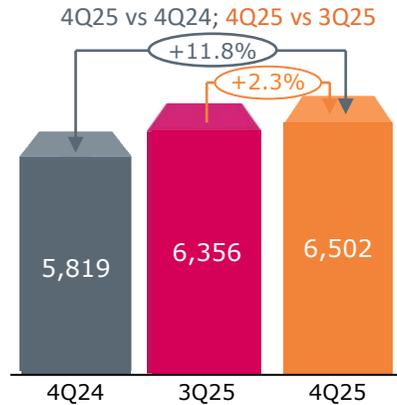
ConCrédito: Mexican company that offers financial solutions through distributors (Entrepreneurs), which may grant loans to final users.



Highlights 2025 & 4Q25



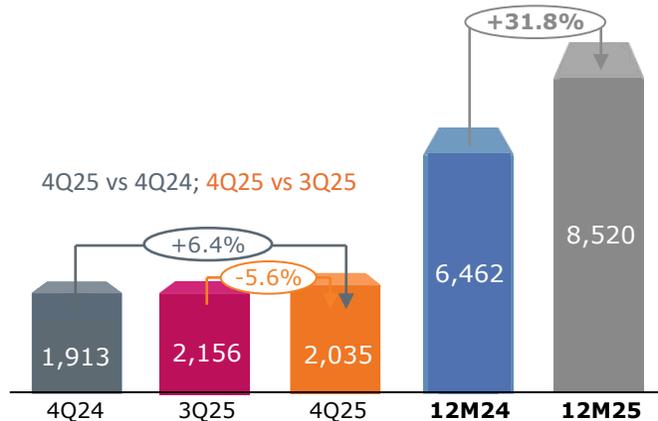
Clients + Users



In **4Q25** GENTERA served more than **6.50 million people**, **11.8% more** than those registered in 4Q24, and 5.6 million credit clients + users, **8.9% more** compared to 4Q24.



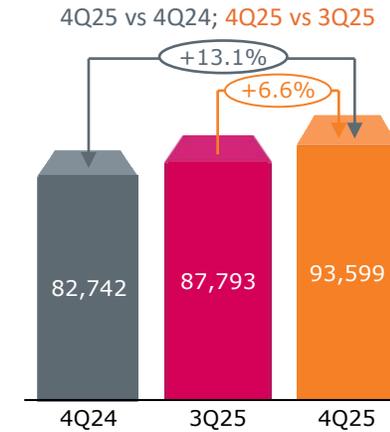
Net Income



Net income for 4Q25 stood at **Ps. 2,035 million**, representing a **6.4% increase** compared to Ps. 1,913 million reached in 4Q24. Net Income for the full year **2025** was **Ps. 8,520 million**.



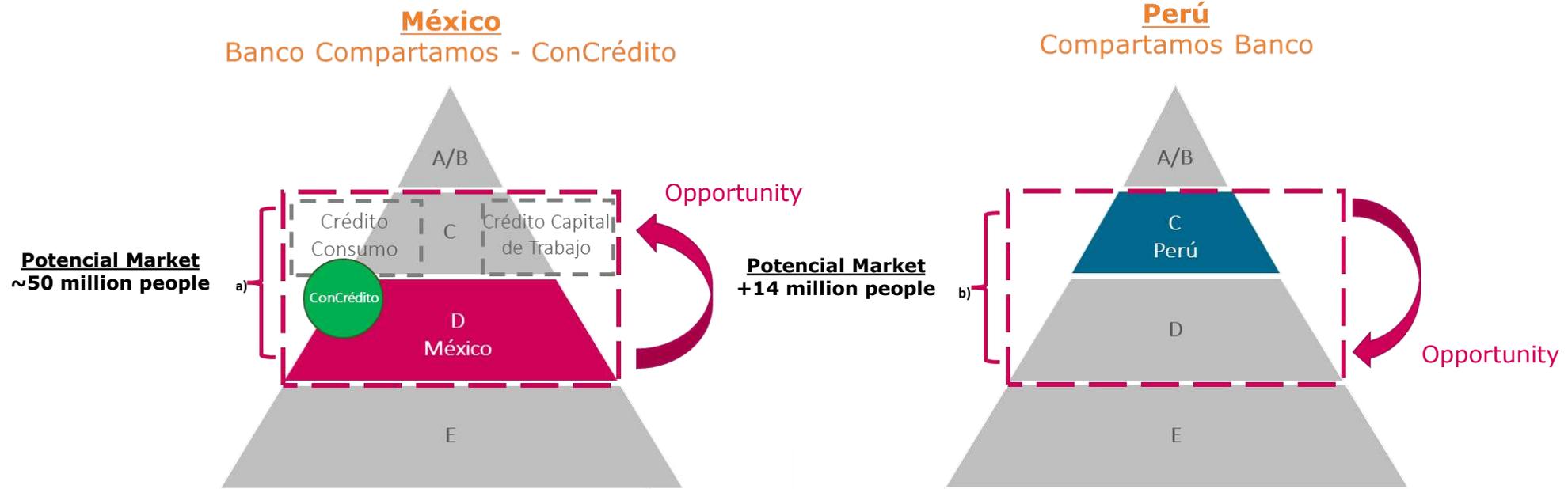
Portfolio



Total Loan Portfolio reached **Ps. 93,599 million**, a **13.1% growth** compared to the figure reported in 4Q24, mainly explained by the **solid dynamics seen in GENTERA's financial subsidiaries** in Mexico and the growth experienced in Compartamos Peru.

- The **Loan Portfolio** in 2025 concluded at Ps. 93,599 million, setting again a **new record**.
- **Controlling Company** participation reported a **net income in 4Q25** of Ps. 1,905 million. Net Income for **2025** stood at Ps. 8,215 million, representing a **36.8% growth** compared to year 2024.
- **Loan Portfolio with credit risk stage 3** for 4Q25 stood at **3.83%**.
- **Cost of Risk** for full year **2025** stood at **13.0%**, compared to **12.5%** recorded in 2024.

Target Markets and Financial Products



Financial Products



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.

Loans in Mexico

CG - Group Credit

General Characteristics:

- 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. 95,000
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Average Ticket	Ps. 11,613
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Term	3 to 7 months
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Contribution to loan portfolio	59.2%
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Contribution to number of clients	90.2%
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Additional Plus for CG and CI

General Characteristics:

- 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. 5,000 Ps.200,000
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Average Ticket	Ps. 65,006
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Term	3 to 18 months
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Contribution to loan portfolio	9.9%
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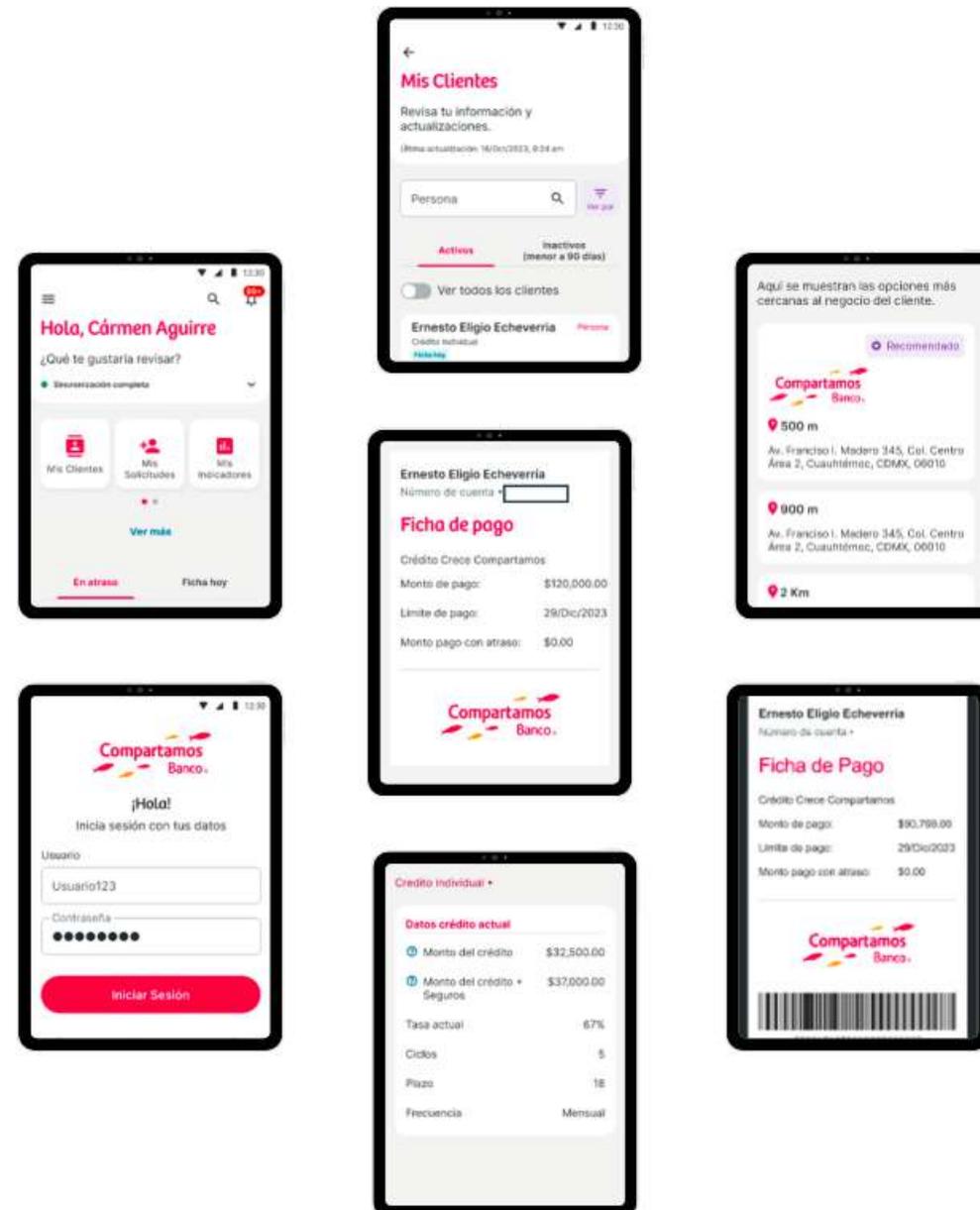
Loans in Mexico

CI - Individual Credit

General Characteristics:

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

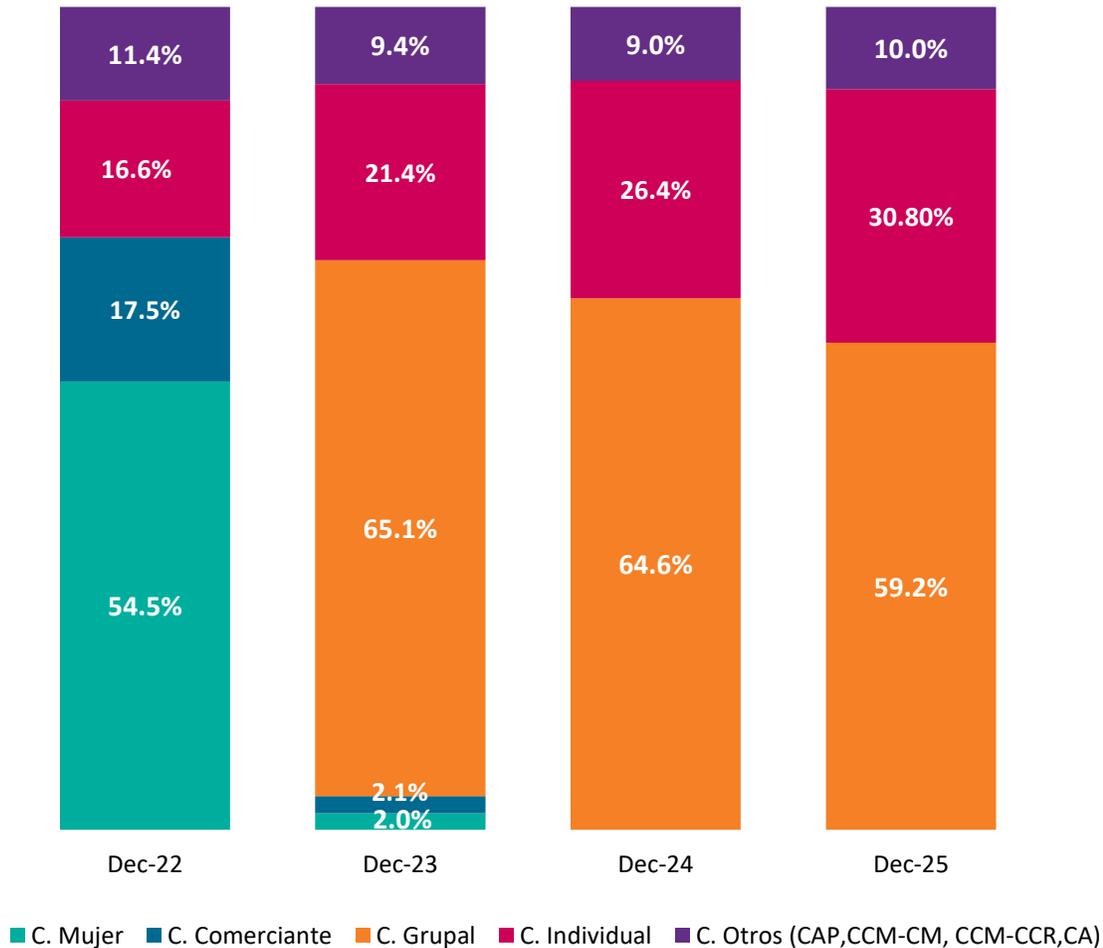
Loan size	Up to Ps.600,000
Average Ticket	Ps. 59,118
Term	Up to 48 months
Contribution to loan portfolio	30.8%
Contribution to number of clients	9.2%



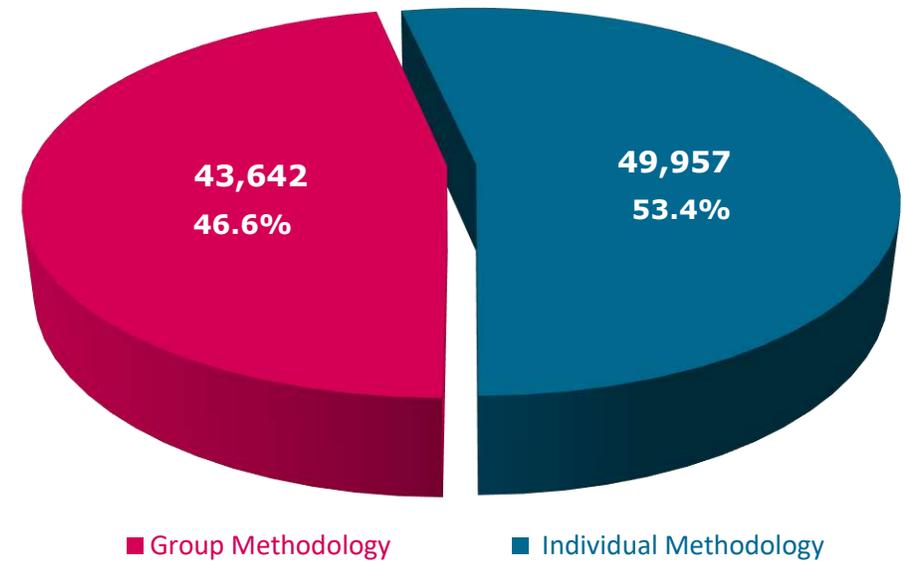
*Source: Compartamos Banco.

Evolution of loans methodologies (2022-4Q25)

Banco Compartamos Mexico Portfolio Distribution



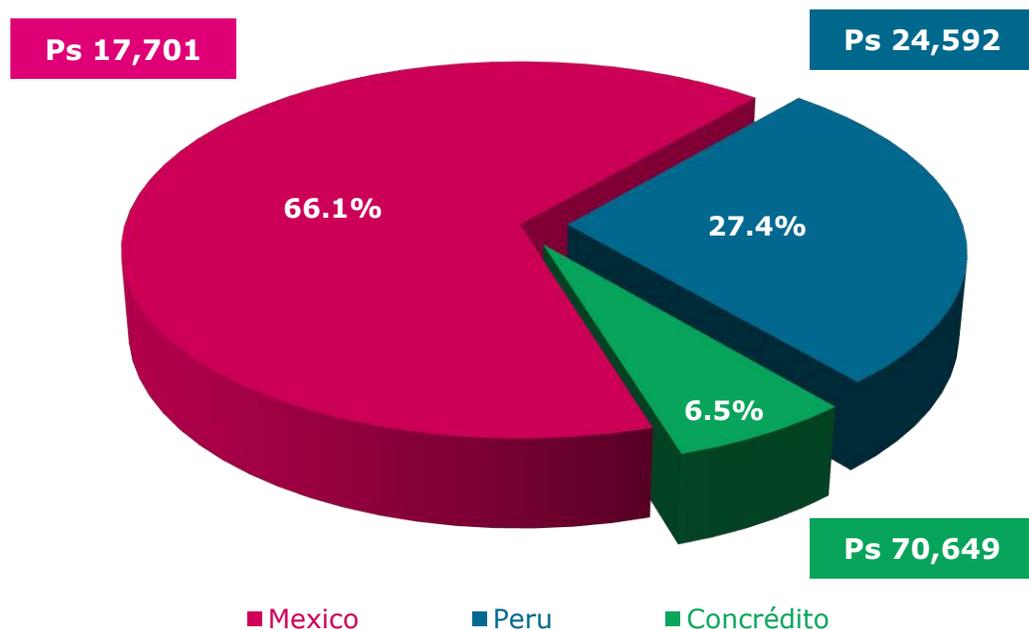
Gentera Portfolio Distribution Mexico and Peru



Around 73% of our clients are women

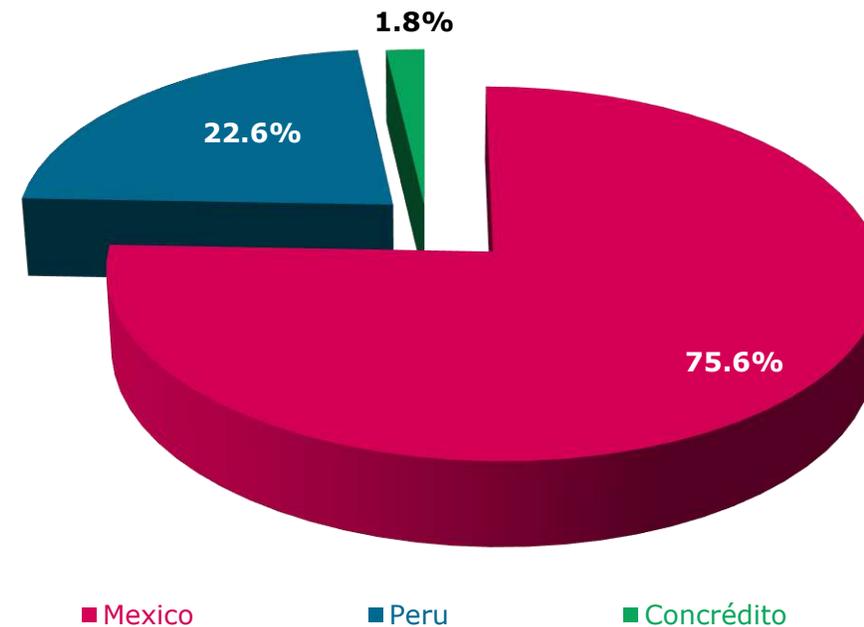
Distribution per subsidiary

% Total loan portfolio and average ticket



Credit Clients per subsidiary

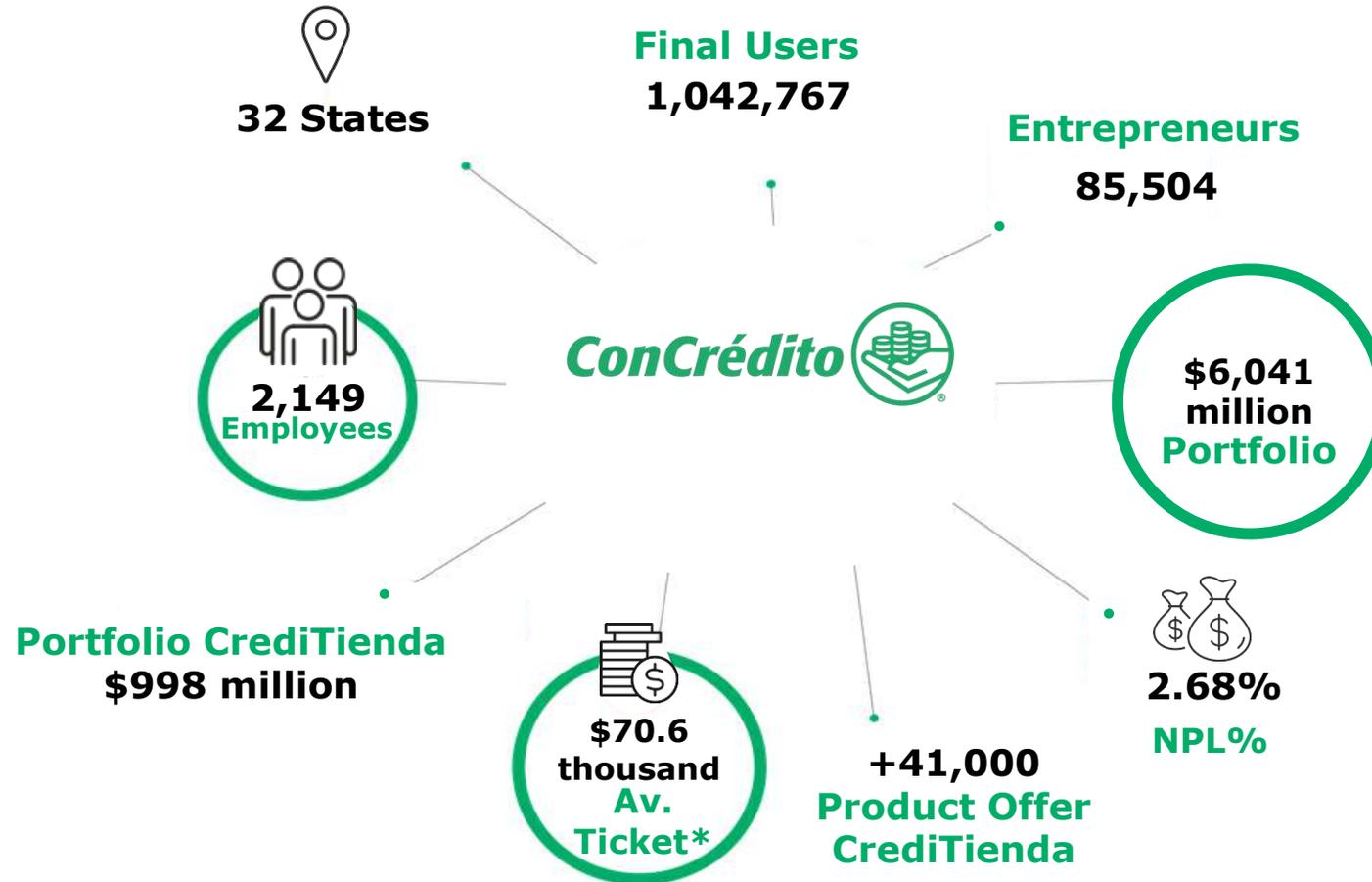
4,625,737 Credit Clients



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 **85 thousand Entrepreneurs** a **4.5% growth** compared to 4Q24.

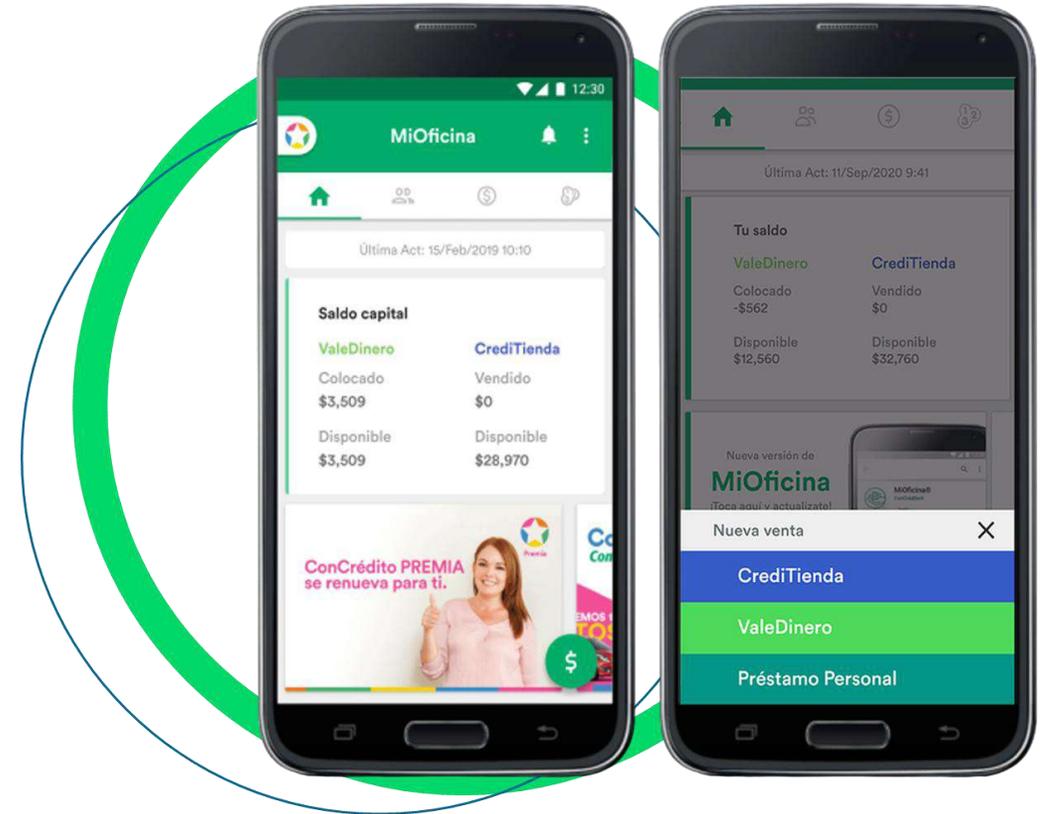
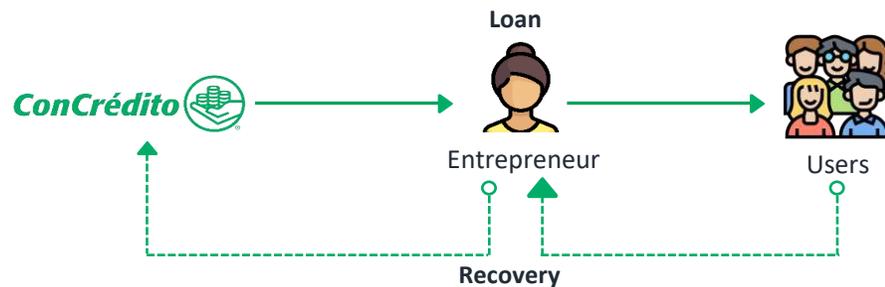
*Average Ticket, Portfolio and Portfolio CrediTienda are expressed in Mexican Pesos (million)

ConCrédito - Products

ValeDinero

(Main line of business)

- **Maturity:** 6 to 16 biweeks
- **Loan Size:** Ps. 2,000 to Ps. 12,000
- **Av. Ticket Entrepreneurs:** Ps. 70,649*
- **Av. Ticket Final Users:** ~Ps. 5,846



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.

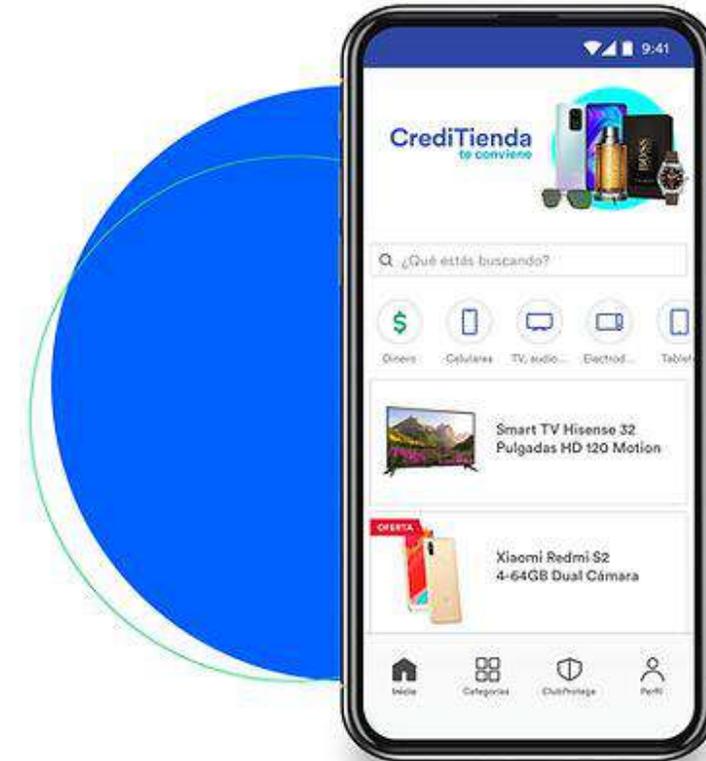
*Average Ticket per Entrepreneur/Distributor.
Figures are expressed in Mexican Pesos (million)

ConCrédito - Products

CrediTienda

(Offer products on credit through the CrediTienda app)

- **Portfolio:** Ps. 998 million*
- **Δ vs 4Q24:** 52.3%
- **Maturity:** 6 to 16 biweeks
- **Apps Users:** +1.26 million
- **Product Offer:** +41,000

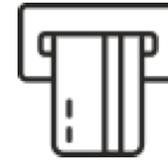


The Entrepreneurs sell products on credit. Based on the quality of the portfolio and the punctuality on the payments, the Entrepreneurs obtain a bonus on this.

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

Yastás

(correspondent network manager)



Operations
8.6 million



Financial
Transactions
5.6 million



Affiliates
5,689



Payment Categories
+2,000



Alliance with
**Banorte,
HSBC, Nu and
Santander**



Mexican states
32

Yastás in **full year 2025** executed **32.3 million total operations.**

Yastás

Yastás	4Q25	4Q24	3Q25	% Change 4Q24	% Change 3Q25	2025	2024	% Change 2024
Affiliates	5,689	5,286	5,610	7.6%	1.4%	5,689	5,286	7.6%
Operations	8,650,401	7,057,145	8,362,788	22.6%	3.4%	32,277,564	26,922,369	19.9%
Financial Operations	5,643,878	4,425,758	5,425,849	27.5%	4.0%	20,744,945	15,909,413	30.4%

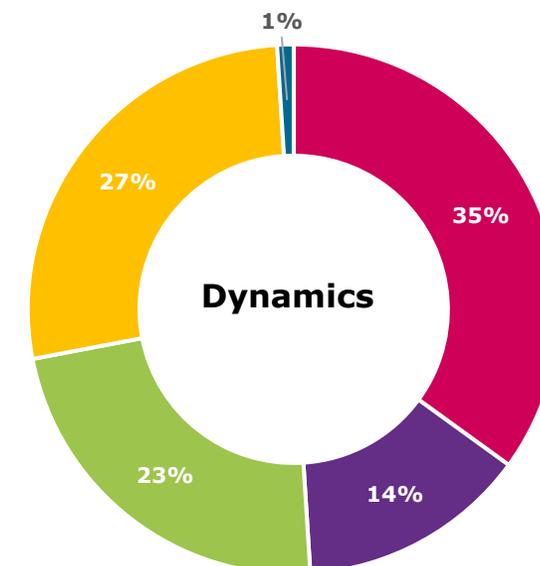


50% Grocery Stores



50% Hardware Stores, Stationery Stores, Pharmacies, Others.

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



+5,600 affiliated businesses nationwide and **+2,000** payment categories for our users.

Aterna

(microinsurance broker)

Products:



Life

Aterna offers life insurance products to provide security to our customers and their families.



Health and Accidents

Trough 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 against theft or total loss. You can choose coverage for either the actual cash value (with a deductible) or for an agreed-upon value (no deductible).

Results 2025



Placed Policies
Over 134 million



Coverage
Mexico and Peru



Premiums
\$9,879 million pesos

During 2025, the amount of **premiums** stood at **Ps. 9,879 million**, representing a **24.8% growth** compared to year 2024.



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Growth and Profitability

Summary

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

Summary	4Q25	4Q24	3Q25	% Change 4Q24	% Change 3Q25	2025	2024	% Change 2024
Total users of financial services ⁽¹⁾	6,502,485	5,818,533	6,356,004	11.8%	2.3%	6,502,485	5,818,533	11.8%
Credit Clients + Users	5,668,504	5,203,315	5,568,472	8.9%	1.8%	5,668,504	5,203,315	8.9%
Credits Clients	4,625,737	4,274,300	4,518,203	8.2%	2.4%	4,625,737	4,274,300	8.2%
Portfolio*	93,599	82,742	87,793	13.1%	6.6%	93,599	82,742	13.1%
Net Income*	2,035	1,913	2,156	6.4%	-5.6%	8,520	6,462	31.8%
NPLs / Total Portfolio	3.83%	3.93%	3.43%	-0.10 pp	0.40 pp	3.83%	3.93%	-0.10 pp
ROA	7.0%	7.4%	7.7%	-0.4 pp	-0.7 pp	7.6%	6.8%	0.8 pp
ROE	23.2%	23.6%	26.0%	-0.4 pp	-2.8 pp	24.9%	21.4%	3.5 pp
ROE Controlling	21.9%	23.4%	25.5%	-1.5 pp	-3.6 pp	24.8%	21.5%	3.3 pp
NIM	42.2%	40.4%	42.2%	1.8 pp	0.0 pp	41.0%	39.8%	1.2 pp
NIM after provisions	29.5%	28.6%	30.6%	0.9 pp	-1.1 pp	29.7%	28.7%	1.0 pp
Efficiency Ratio	66.1%	68.5%	65.1%	-2.4 pp	1.0 pp	64.9%	68.2%	-3.3 pp
Operating Efficiency	21.9%	22.4%	21.8%	-0.5 pp	0.1 pp	21.2%	20.8%	0.4 pp
Coverage Ratio	222.0%	209.5%	236.2%	12.5 pp	-14.2 pp	221.96%	209.49%	12.5 pp
Capital / Total Assets	29.9%	31.4%	30.3%	-1.5 pp	-0.4 pp	29.9%	31.4%	-1.5 pp
Average Loan per Client	20,234	19,358	19,431	4.5%	4.1%	20,234	19,358	4.5%
Employees	28,274	27,101	28,100	4.3%	0.6%	28,274	27,101	4.3%
Service Offices**	556	553	555	0.5%	0.2%	556	553	0.5%
Branches	152	146	151	4.1%	0.7%	152	146	4.1%

1) In 4Q25 GENTERA served more than 6.5 million people. ~5.5 million Clients from Credit, Savings, and Insurance Products, and additionally ConCrédito's Entrepreneurs served ~1.0 thousand final users.

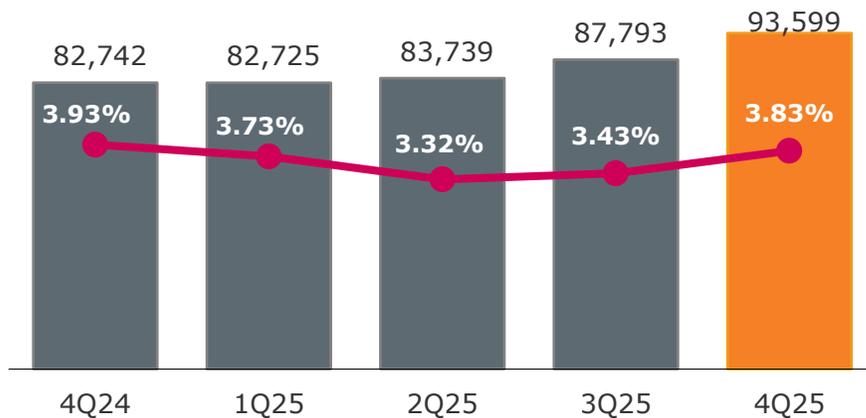
In this table, employees in Banco Compartamos include employees from ATERNA and YASTAS.

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

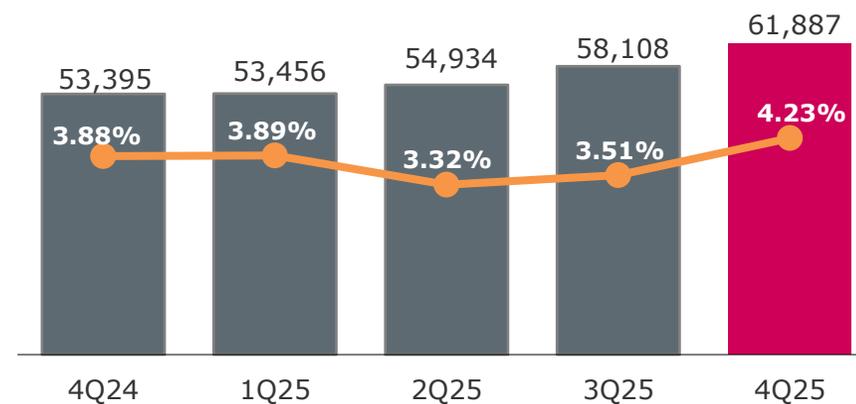
** 65 Branches are inside a Service Office (same location).

Total Portfolio – NPL %

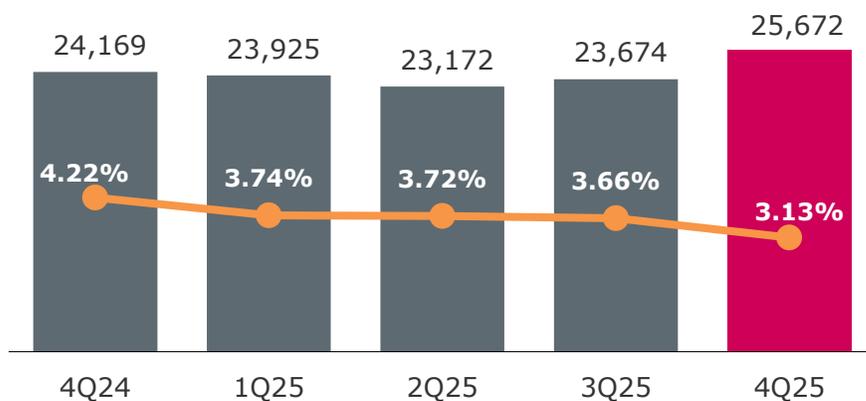
Gentera



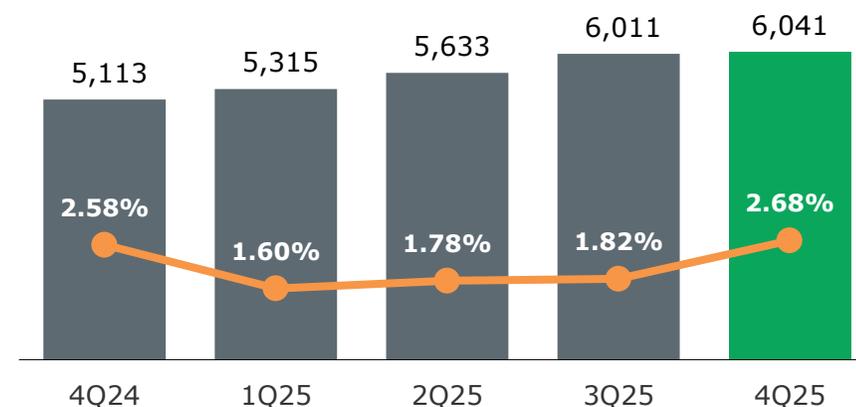
Mexico – Banco Compartamos



Peru – Compartamos Banco



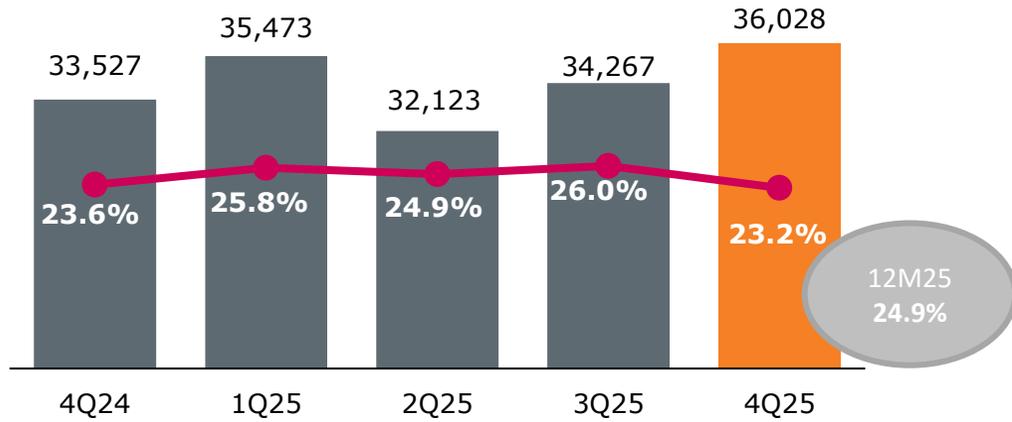
ConCrédito



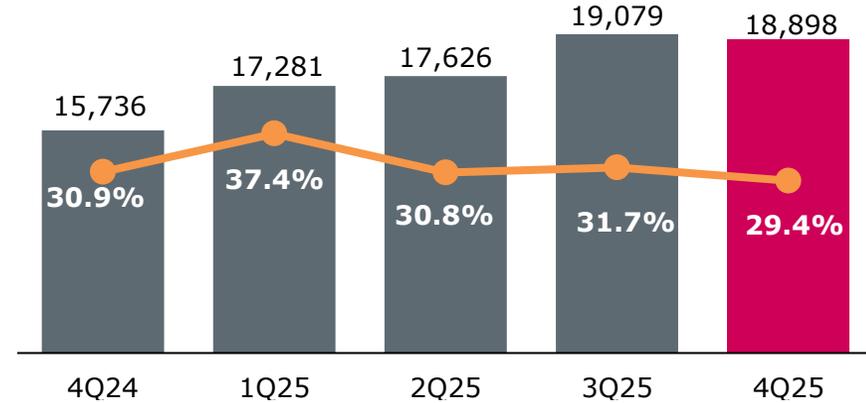
Total **Loan Portfolio** reached **Ps. 93,599 million**, an annual growth of **+13.1%**.

Equity - ROAE

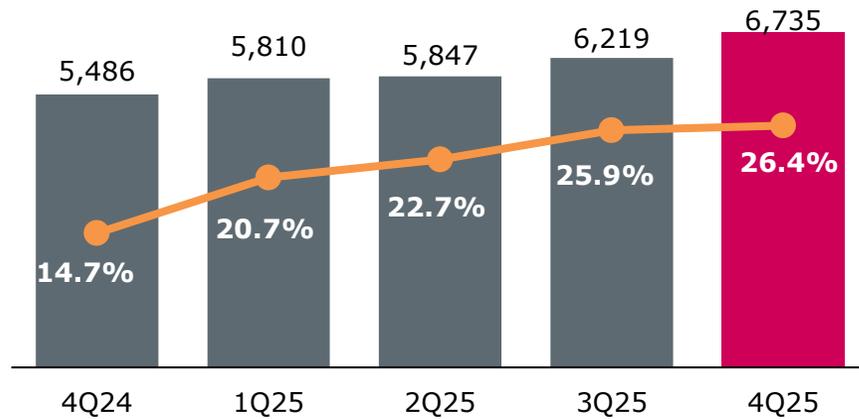
Genera



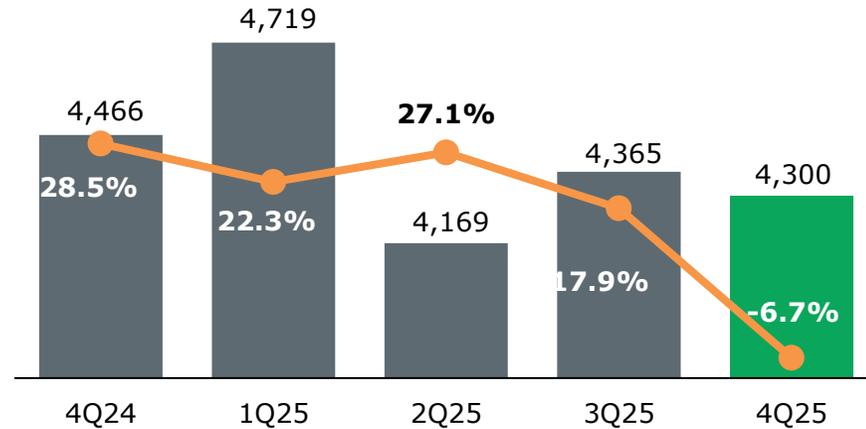
Mexico – Banco Compartamos



Peru – Compartamos Banco



ConCrédito



Controlling ROE for 2025 stood at **24.8%**, compared to 21.5% in 2024.



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Financial Information 4Q25

Statement of Financial Position

	4Q25	4Q24	3Q25	% Change 4Q24	% Change 3Q25
Cash and investments in financial instruments	17,736	14,656	15,318	21.0%	15.8%
Derivatives	0	4	0	N/C	N/C
Loan portfolio with credit risk stage 1 and 2	90,015	79,487	84,780	13.2%	6.2%
Loan portfolio with credit risk stage 3	3,584	3,255	3,013	10.1%	19.0%
Loan portfolio	93,599	82,742	87,793	13.1%	6.6%
Deferred items	438	419	463	4.5%	-5.4%
Allowance for loan losses	7,955	6,819	7,116	16.7%	11.8%
Loan portfolio, net	86,082	76,342	81,140	12.8%	6.1%
Other accounts receivable, net	3,486	3,052	3,604	14.2%	-3.3%
Properties, furniture and equipment, net	1,040	887	973	17.2%	6.9%
Rights of use assets, properties, furniture and equipment, net	1,382	1,305	1,289	5.9%	7.2%
Permanent investment	100	99	100	1.0%	0.0%
Asset for deferred income taxes, net	3,664	2,992	3,470	22.5%	5.6%
Other assets	2,450	2,695	2,723	-9.1%	-10.0%
Goodwill	4,573	4,797	4,608	-4.7%	-0.8%
Total assets	120,513	106,829	113,225	12.8%	6.4%
Deposits	23,369	21,710	21,923	7.6%	6.6%
Long term debt issuance	18,734	13,201	13,334	41.9%	40.5%
Banking and other borrowings	28,983	26,715	29,724	8.5%	-2.5%
Obligations in securitization operations	1,287	1,274	1,284	1.0%	0.2%
Lease liability	1,467	1,379	1,364	6.4%	7.6%
Other liabilities	10,638	9,018	11,322	18.0%	-6.0%
Deferred credits and advance collections	7	9	7	-22.2%	0.0%
Total liabilities	84,485	73,306	78,958	15.2%	7.0%
Capital stock	4,764	4,764	4,764	0.0%	0.0%
Premium on sale of stock	(1,030)	(455)	(1,030)	N/C	0.0%
Capital reserves	1,708	1,707	1,708	0.1%	0.0%
Accumulated retained earnings	30,552	24,734	28,648	23.5%	6.6%
Other comprehensive income	(385)	347	(114)	N/C	N/C
Total controlling interest	35,609	31,097	33,976	14.5%	4.8%
Total non-controlling interest	419	2,426	291	-82.7%	44.0%
Total stockholders' equity	36,028	33,523	34,267	7.5%	5.1%
Total liabilities and stockholders' equity	120,513	106,829	113,225	12.8%	6.4%

* Figures expressed in Mexican pesos (millions)

Statement of Comprehensive Income

	4Q25	4Q24	3Q25	% Change 4Q24	% Change 3Q25	2025	2024	% Change 2024
Interest income	12,961	10,984	12,421	18.0%	4.3%	48,393	40,232	20.3%
Interest expense	1,995	1,809	2,042	10.3%	-2.3%	7,904	7,298	8.3%
<i>Financing expense</i>	1,315	1,342	1,313	-2.0%	0.2%	5,290	5,278	0.2%
<i>Expense of credit origination and leasing</i>	680	467	729	45.6%	-6.7%	2,614	2,020	29.4%
Net Interest Income	10,966	9,175	10,379	19.5%	5.7%	40,489	32,934	22.9%
Provisions for loan losses	3,289	2,676	2,849	22.9%	15.4%	11,195	9,200	21.7%
Net interest income after provisions	7,677	6,499	7,530	18.1%	2.0%	29,294	23,734	23.4%
Commissions and fee income	1,960	1,742	1,687	12.5%	16.2%	6,689	5,246	27.5%
Commissions and fee expense	110	153	167	-28.1%	-34.1%	572	595	-3.9%
Trading gains (losses)	(1)	3	(7)	N/C	N/C	(11)	10	N/C
Other operating income (expense)	150	299	299	-49.8%	-49.8%	1,059	646	63.9%
Operating Expenses	6,393	5,751	6,077	11.2%	5.2%	23,644	19,818	19.3%
Net operating income	3,283	2,639	3,265	24.4%	0.6%	12,815	9,223	38.9%
Total income before income tax	3,283	2,639	3,265	24.4%	0.6%	12,815	9,223	38.9%
Income tax	1,248	726	1,109	71.9%	12.5%	4,295	2,761	55.6%
Net continued operations	2,035	1,913	2,156	6.4%	-5.6%	8,520	6,462	31.8%
Discontinued operations	0	0	0	0.0%	0%	0	0	0%
Net income	2,035	1,913	2,156	6.4%	-5.6%	8,520	6,462	31.8%
Other comprehensive income	(272)	313	(12)	N/C	N/C	(734)	1,246	N/C
Comprehensive Result	1,763	2,226	2,144	-20.8%	-17.8%	7,786	7,708	1.0%
Net income attributable to:	2,035	1,913	2,156	6.4%	-5.6%	8,520	6,462	31.8%
Controlling interest	1,905	1,762	2,099	8.1%	-9.2%	8,215	6,005	36.8%
Non Controlling interest	130	151	57	-13.9%	128.1%	305	457	-33.3%
Comprehensive income attributable to:	1,763	2,226	2,144	-20.8%	-17.8%	7,786	7,708	1.0%
Controlling interest	1,633	2,077	2,086	-21.4%	-21.7%	7,481	7,251	3.2%
Non Controlling interest	130	149	58	-12.8%	124.1%	305	457	-33.3%

* Figures expressed in Mexican pesos (millions)

NPLs per subsidiary

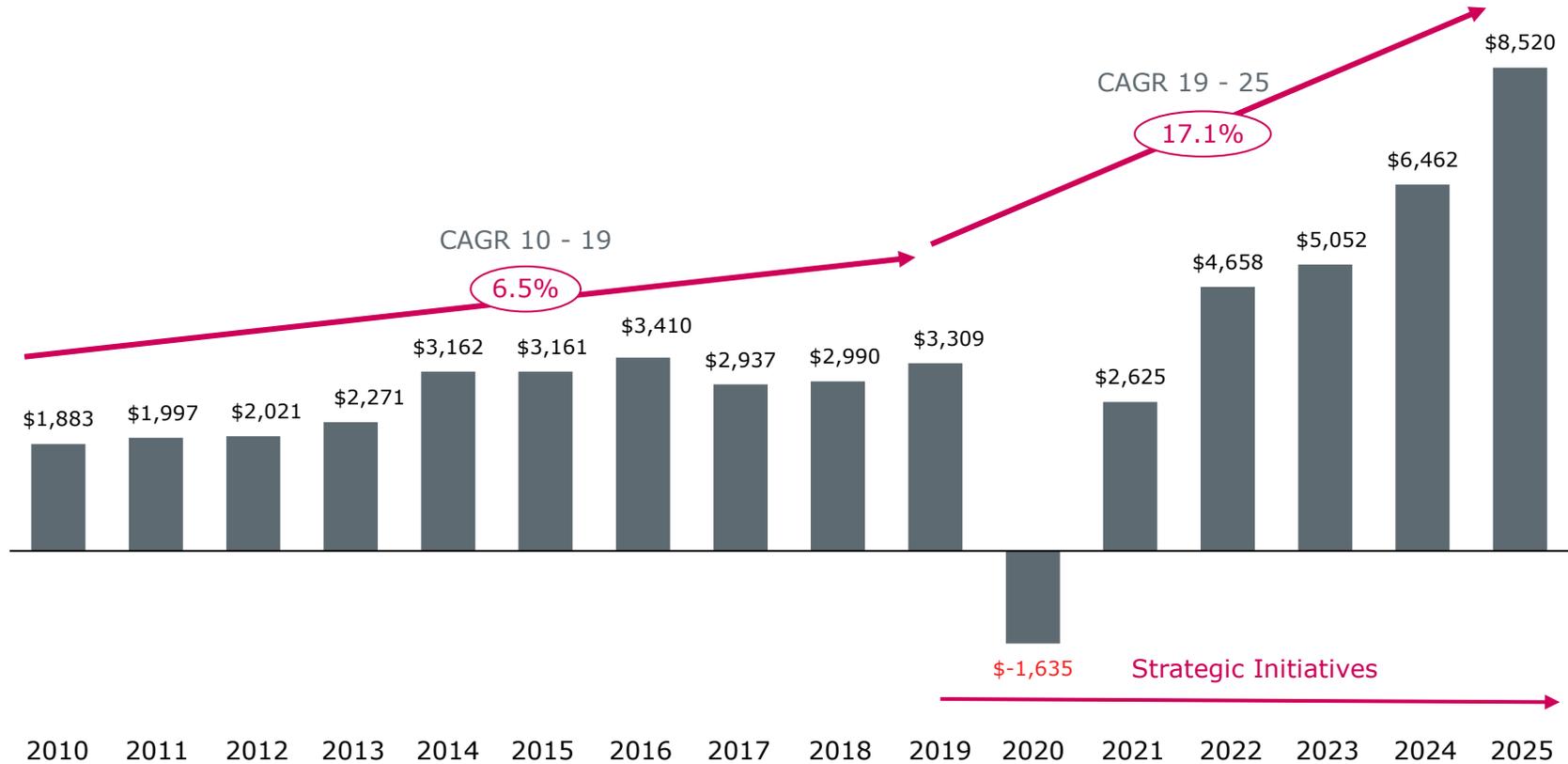
NPL´s per methodology and subsidiaries

PRODUCT	4Q25				4Q24				3Q25			
	Portfolio	NPL	NPL Ratio	Write- Offs	Portfolio	NPL	NPL Ratio	Write- Offs	Portfolio	NPL	NPL Ratio	Write- Offs
Group Methodology	36,635	1,357	3.70%	790	34,477	1,225	3.55%	698	33,637	1,070	3.18%	741
C. Individual	19,068	1,014	5.32%	532	14,100	641	4.55%	329	18,491	776	4.20%	486
C. CA Plus	6,152	245	3.98%	138	4,784	204	4.26%	103	5,943	189	3.19%	135
C. Otros	32	4	12.5%	2	34	0	0.00%	0	37	2	5.41%	2
Individual Methodology	25,252	1,263	5.00%	672	18,918	845	4.47%	432	24,471	967	3.95%	623
Banco Compartamos México	61,887	2,620	4.23%	1,462	53,395	2,070	3.88%	1,130	58,108	2,037	3.51%	1,364
Group Methodology Peru	7,007	171	2.44%	209	6,434	163	2.53%	307	6,125	205	3.35%	211
Individual Methodology Peru	18,665	632	3.39%	337	17,736	858	4.84%	266	17,549	661	3.76%	406
Banco Compartamos Perú	25,672	803	3.13%	546	24,169	1,021	4.22%	573	23,674	866	3.66%	617
Individual Methodology ConCrédito	6,041	162	2.68%	397	5,113	132	2.58%	342	6,011	109	1.82%	320
ConCrédito	6,041	162	2.68%	397	5,113	132	2.58%	342	6,011	109	1.82%	320
Yastás	-	-	0.00%	-	65	33	51.39%	24	-	-	0.00%	-
Total	93,599	3,584	3.83%	2,406	82,742	3,255	3.93%	2,069	87,793	3,013	3.43%	2,301

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

Results of the Modernization Plan

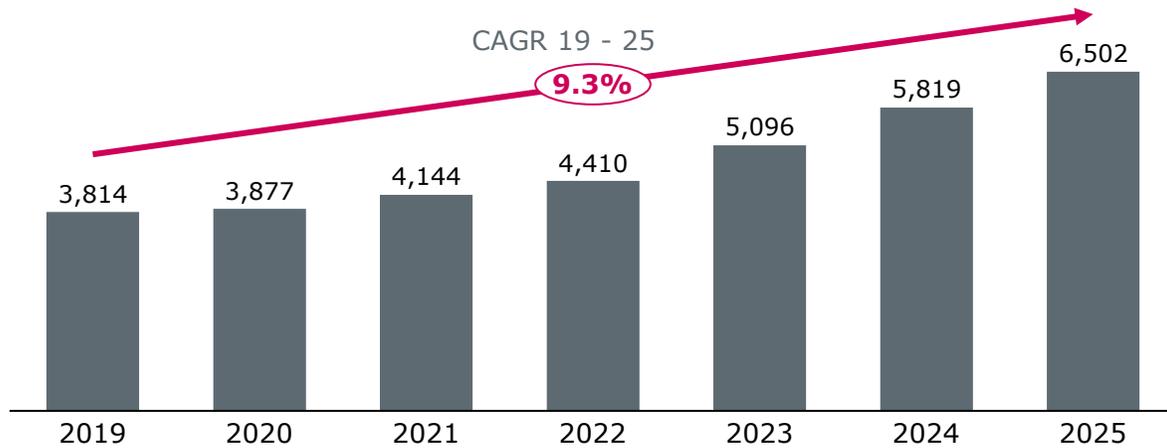
Gentera's historic Net Income



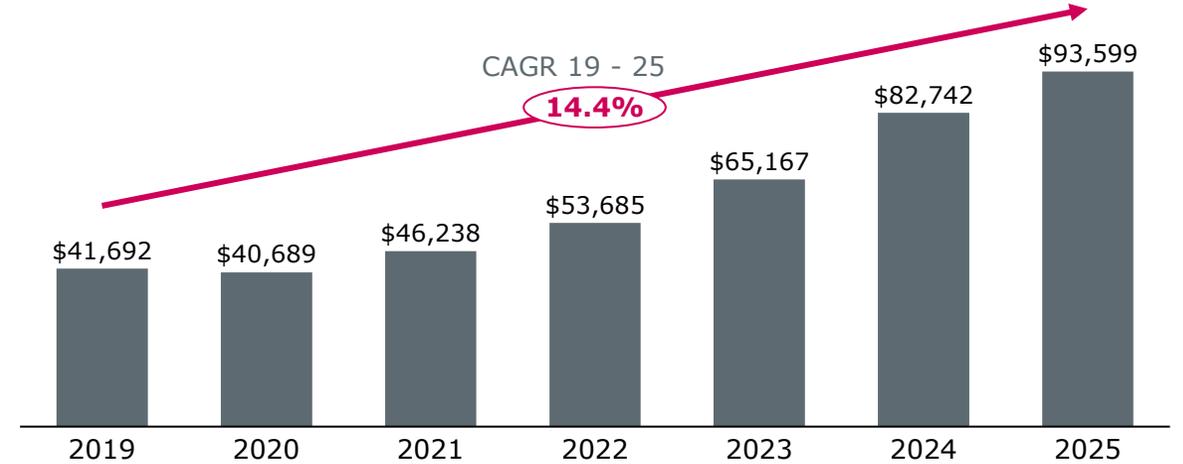
* Figures expressed in Mexican pesos (millions)

Evolution of Key Indicators

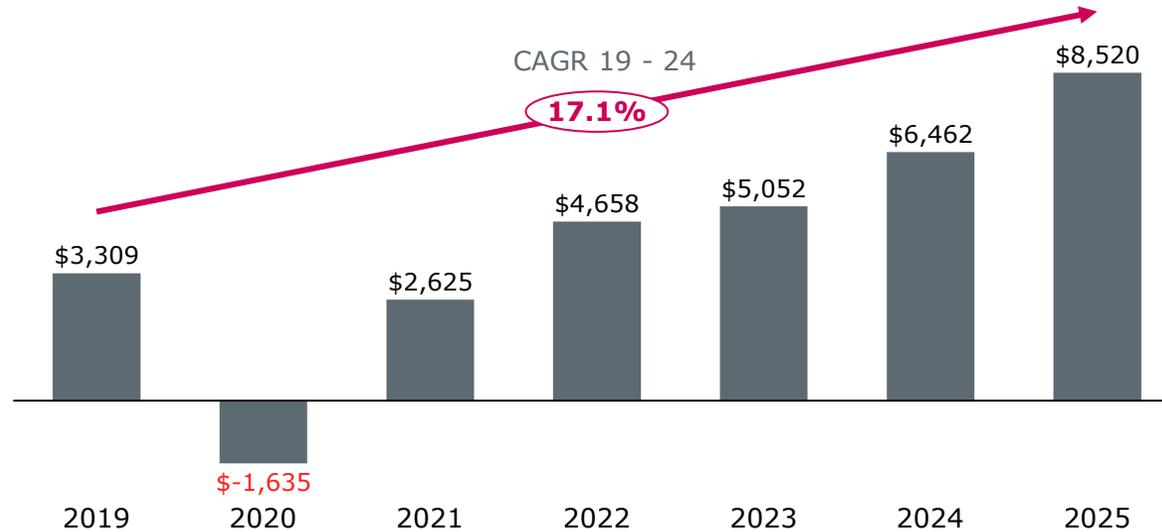
Clients + Final Users (thousand)



Loan Portfolio (million Ps.)



Net Income (mdp)





**Financial
Information**
4Q25

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	4Q25	4Q24	3Q25	% Change 4Q24	% Change 3Q25	2025	2024	% Change 2024
Clients	3,496,328	3,218,455	3,404,099	8.6%	2.7%	3,496,328	3,218,455	8.6%
Portfolio*	61,887	53,395	58,108	15.9%	6.5%	61,887	53,395	15.9%
Net Income	1,396	1,205	1,453	15.9%	-3.9%	5,739	4,751	20.8%
NPLs / Total Portfolio	4.23%	3.88%	3.51%	0.35 pp	0.72 pp	4.23%	3.88%	0.35 pp
ROA	8.0%	8.3%	8.8%	-0.30 pp	-0.80 pp	8.8%	8.9%	-0.10 pp
ROE	29.4%	30.9%	31.7%	-1.5 pp	-2.3 pp	32.4%	32.9%	-0.5 pp
NIM	48.0%	47.9%	48.4%	0.1 pp	-0.4 pp	47.4%	48.3%	-0.9 pp
NIM after provisions	34.9%	36.0%	36.3%	-1.1 pp	-1.4 pp	35.7%	37.7%	-2.0 pp
Efficiency Ratio	70.2%	70.7%	67.1%	-0.5 pp	3.1 pp	67.0%	68.1%	-1.1 pp
Operating Efficiency	26.6%	27.7%	26.7%	-1.1 pp	-0.1 pp	25.8%	26.6%	-0.8 pp
Coverage Ratio	209.6%	207.0%	236.7%	2.6 pp	-27.1 pp	209.6%	207.0%	2.6 pp
Capital adequacy ratio (ICAP)	30.0%	29.0%	31.7%	1.0 pp	-1.7 pp	30.0%	29.0%	1.0 pp
Capital / Total Assets	26.0%	26.1%	28.2%	-0.1 pp	-2.2 pp	26.0%	26.1%	-0.1 pp
Average Loan (Ps.)	17,701	16,590	17,070	6.7%	3.7%	17,701	16,590	6.7%
Employees	18,804	18,103	18,632	3.9%	0.9%	18,804	18,103	3.9%
Service Offices**	430	430	430	0.0%	0.0%	430	430	0.0%
Branches	152	146	151	4.1%	0.7%	152	146	4.1%

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

** Some of the Service offices transformed into Branches. 65 Branches are within a Service Office (same location).

Statement of Financial Position

	4Q25	4Q24	3Q25	% Change 4Q24	% Change 3Q25
Cash and investments in financial instruments	9,633	5,510	8,319	74.8%	15.8%
Loan portfolio with credit risk stage 1 and 2	59,267	51,325	56,071	15.5%	5.7%
Loan portfolio with credit risk stage 3	2,620	2,070	2,037	26.6%	28.6%
Loan portfolio	61,887	53,395	58,108	15.9%	6.5%
Deferred items	363	366	412	-0.8%	-11.9%
Allowance for loan losses	5,492	4,285	4,821	28.2%	13.9%
Loan portfolio, net	56,758	49,476	53,699	14.7%	5.7%
Other accounts receivable, net	2,060	1,777	1,781	15.9%	15.7%
Properties, furniture and equipment, net	494	420	478	17.6%	3.3%
Rights of use assets, properties, furniture and equipment, net	853	677	805	26.0%	6.0%
Asset for deferred income taxes, net	2,490	1,938	2,164	28.5%	15.1%
Other assets	275	410	396	-32.9%	-30.6%
Total assets	72,563	60,208	67,642	20.5%	7.3%
Clients' deposits	3,545	2,561	3,004	38.4%	18.0%
OD Deposits	543	177	528	206.8%	2.8%
Term deposits	2,315	2,014	2,361	14.9%	-1.9%
Long term debt issuance	18,373	13,201	13,334	39.2%	37.8%
Banking and other borrowings	21,712	20,305	22,714	6.9%	-4.4%
Lease liability	904	713	850	26.8%	6.4%
Other liabilities	6,273	5,501	5,772	14.0%	8.7%
Total liabilities	53,665	44,472	48,563	20.7%	10.5%
Capital stock	947	856	947	10.6%	0.0%
Capital reserves	895	804	895	11.3%	0.0%
Accumulated retained earnings	17,302	14,145	17,306	22.3%	0.0%
Other comprehensive income	(246)	(69)	(69)	N/C	N/C
Total stockholders' equity	18,898	15,736	19,079	20.1%	-0.9%
Total liabilities and stockholders' equity	72,563	60,208	67,642	20.5%	7.3%

* Figures expressed in Mexican pesos (millions)

Statement of Comprehensive Income

	4Q25	4Q24	3Q25	% Change 4Q24	% Change 3Q25	2025	2024	% Change 2024
Interest income	9,518	7,863	9,193	21.0%	3.5%	35,441	29,580	19.8%
Interest expense	1,519	1,320	1,580	15.1%	-3.9%	6,068	5,374	12.9%
Financing expense	943	939	930	0.4%	1.4%	3,777	3,629	4.1%
Expense of credit origination and leasing	576	381	650	51.2%	-11.4%	2,291	1,745	31.3%
Net Interest Income	7,999	6,543	7,613	22.3%	5.1%	29,373	24,206	21.3%
Provisions for loan losses	2,182	1,631	1,902	33.8%	14.7%	7,256	5,339	35.9%
Net interest income after provisions	5,817	4,912	5,711	18.4%	1.9%	22,117	18,867	17.2%
Commissions and fee income	1,092	991	1,030	10.2%	6.0%	3,950	2,997	31.8%
Commissions and fee expense	181	173	178	4.6%	1.7%	700	720	-2.8%
Trading gains (losses)	0	2	0	N/C	N/C	0	5	N/C
Other operating income (expense)	(94)	(58)	23	N/C	N/C	(172)	(169)	N/C
Operating Expenses	4,656	4,010	4,419	16.1%	5.4%	16,893	14,290	18.2%
Net operating income	1,978	1,664	2,167	18.9%	-8.7%	8,302	6,690	24.1%
Total income before income tax	1,978	1,664	2,167	18.9%	-8.7%	8,302	6,690	24.1%
Income tax	582	459	714	26.8%	-18.5%	2,563	1,939	32.2%
Net income	1,396	1,205	1,453	15.9%	-3.9%	5,739	4,751	20.8%

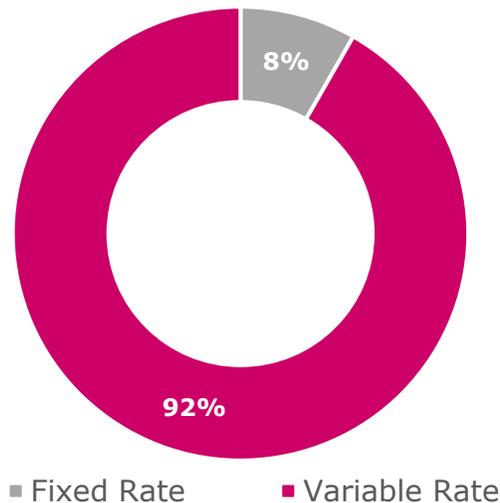
* Figures expressed in Mexican pesos (millions)

Funding structure

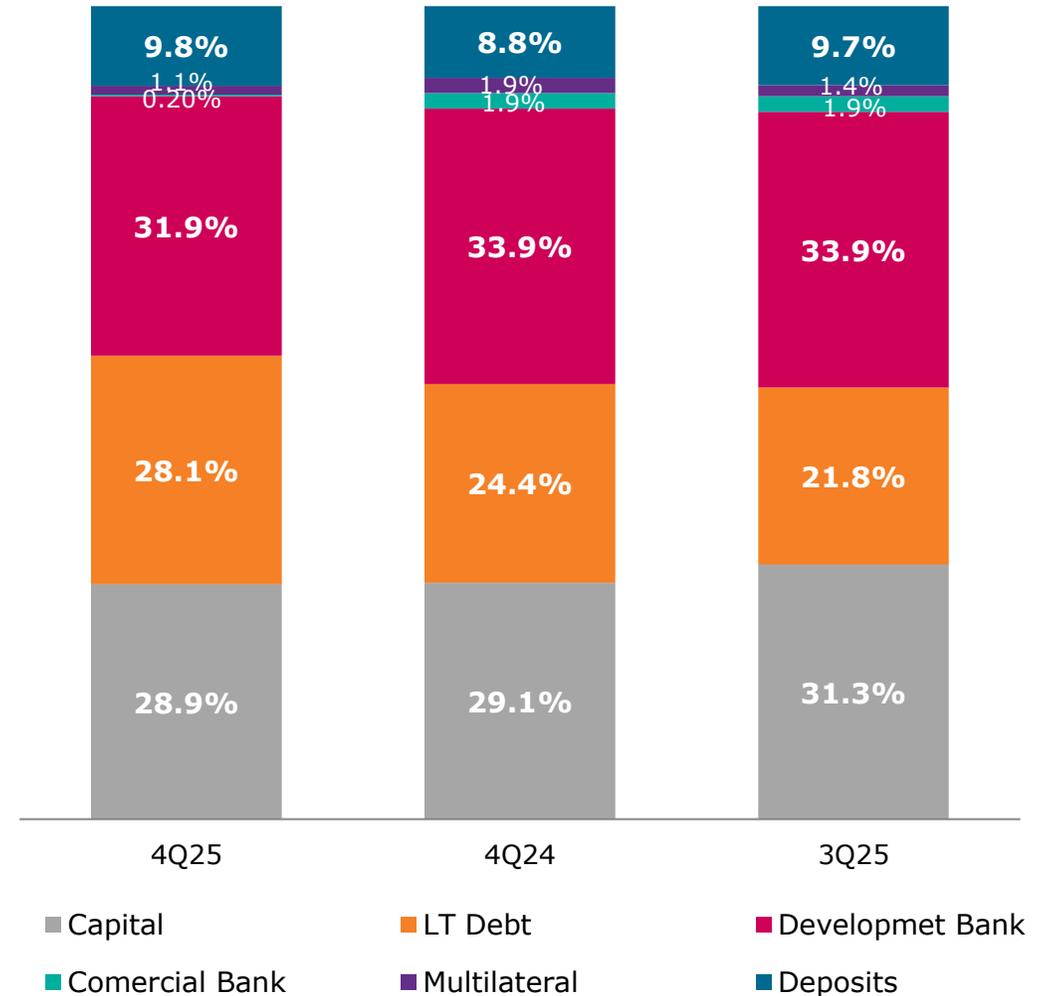
Debt profile excluding clients deposits

Year	Maturity	%
2026	4,263	11%
2027	10,377	26%
2028	9,566	24%
2029	7,499	19%
2030	5,350	13%
2031	1,000	2%
2032	2,000	5%
Total	40,055	100%

89% of Banco Compartamos liabilities are Long-Term



7.9%: Cost of Funds 4Q25



* Figures expressed in Mexican pesos (millions)



**Financial
Information**
4Q25

Summary

Compartamos Banco (Peru)

	Rating	Perspective
Apoyo & Asociados	A-	Positive
Moodys Local PE Clasificadora de Riesgos	A-	Stable
JCR	A	Stable

Summary	4Q25	4Q24	3Q25	% Change 4Q24	% Change 3Q25	2025	2024	% Change 2024
Clients	1,043,905	957,462	1,026,740	9.0%	1.7%	1,043,905	957,462	9.0%
Portfolio *	25,672	24,169	23,674	6.2%	8.4%	25,672	24,169	6.2%
Net Income*	427	193	390	120.9%	9.5%	1,440	397	263.0%
NPLs / Total Portfolio	3.13%	4.22%	3.66%	-1.09 pp	-0.53 pp	3.13%	4.22%	-1.09 pp
ROA	5.9%	2.8%	5.6%	3.1 pp	0.3 pp	5.0%	1.6%	3.4 pp
ROE	26.4%	14.7%	25.9%	11.7 pp	0.5 pp	23.9%	8.5%	15.4 pp
NIM	30.5%	26.3%	29.3%	4.2 pp	1.2 pp	28.7%	23.4%	5.3 pp
NIM after provisions	21.9%	16.0%	21.1%	5.9 pp	0.8 pp	20.3%	13.1%	7.2 pp
Efficiency Ratio	66.5%	77.1%	64.8%	-10.6 pp	1.7 pp	68.1%	85.0%	-16.9 pp
Operating Efficiency	15.9%	13.7%	14.8%	2.2 pp	1.1 pp	15.9%	13.7%	2.2 pp
Coverage Ratio	233.6%	192.0%	204.4%	41.6 pp	29.2 pp	233.6%	192.0%	41.6 pp
Capital / Total Assets	22.2%	19.1%	22.2%	3.1 pp	0.0 pp	22.2%	19.1%	3.1 pp
Average Loan (Ps.)	24,592	25,243	23,058	-2.6%	6.7%	24,592	25,243	-2.6%
Employees	7,042	6,790	7,023	3.7%	0.3%	7,042	6,790	3.7%
Service Offices	126	123	125	2.4%	0.8%	126	123	2.4%

Group loans represented **27.3%** of the portfolio, and **67.4%** of the customers served in Peru.

Cost of Funds of **4.9%** for 4Q25

*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

	4Q25	4Q24	3Q25	% Change 4Q24	% Change 3Q25
Cash and investments in financial instruments	4,497.7	4,244.7	4,177.0	6.0%	7.7%
Loan portfolio with credit risk stage 1 and 2	24,869.3	23,148.7	22,808.2	7.4%	9.0%
Loan portfolio with credit risk stage 3	802.7	1,020.8	866.1	-21.4%	-7.3%
Loan portfolio	25,672.0	24,169.5	23,674.3	6.2%	8.4%
Deferred items	74.3	49.8	51.4	49.3%	44.7%
Allowance for loan losses	1,875.2	1,959.8	1,770.4	-4.3%	5.9%
Loan portfolio, net	23,871.2	22,259.4	21,955.3	7.2%	8.7%
Other accounts receivable, net	430.5	508.7	461.2	-15.4%	-6.6%
Properties, furniture and equipment, net	363.1	321.4	332.1	13.0%	9.3%
Asset for deferred income taxes, net	426.9	308.2	359.8	38.5%	18.7%
Rights of use assets, properties, furniture and equipment, net	324.6	398.9	289.0	-18.6%	12.3%
Other assets	482.3	636.7	429.2	-24.3%	12.4%
Total assets	30,396.4	28,678.0	28,003.6	6.0%	8.5%
Deposits	17,869.9	17,136.7	16,557.3	4.3%	7.9%
Banking and other borrowings	3,564.0	4,418.5	3,154.6	-19.3%	13.0%
Creditors on repurchase/resell agreements	0.0	0.0	0.0	N/C	N/C
Lease liability	350.0	420.5	311.3	-16.7%	12.4%
Other liabilities	1,872.4	1,208.8	1,755.0	54.9%	6.7%
Deferred credits and advance collections	5.5	7.6	5.9	-27.4%	-6.3%
Total liabilities	23,661.8	23,192.0	21,784.2	2.0%	8.6%
Capital stock	4,244.9	3,753.9	4,244.9	13.1%	0.0%
Capital reserves	878.7	826.9	878.7	6.3%	0.0%
Other comprehensive income	136.2	272.8	48.1	N/C	183.4%
Accumulated retained earnings	1,469.4	623.2	1,041.2	135.8%	41.1%
Total controlling interest	6,729.3	5,476.9	6,212.9	22.9%	8.3%
Total non-controlling interest	5.3	9.1	6.5	-42.2%	-18.7%
Total stockholders' equity	6,734.6	5,486.1	6,219.4	22.8%	8.3%
Total liabilities and stockholders' equity	30,396.4	28,678.0	28,003.6	6.0%	8.5%

FX (End of period):	PEN-USD	MXN-USD	MXN-PEN
4Q25	3.36	18.01	5.35
4Q24	3.76	20.88	5.55
3Q25	3.47	18.31	5.28

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

	4Q25	4Q24	3Q25	% Change 4Q24	% Change 3Q25	2025	2024	% Change 2024
Interest income	2,485.6	2,133.7	2,279.8	16.5%	9.0%	9,226.3	7,229.0	27.6%
Interest expense	340.0	378.5	320.7	-10.2%	6.0%	1,339.7	1,492.7	-10.3%
Financing expense	243.8	304.9	248.5	-20.0%	-1.9%	1,042.2	1,263.6	-17.5%
Expense of credit origination and leasing	96.2	73.6	72.2	30.7%	33.2%	297.5	229.2	29.8%
Net interest income	2,145.6	1,755.2	1,959.1	22.2%	9.5%	7,886.6	5,736.2	37.5%
Provisions for loan losses	603.7	685.5	546.7	-11.9%	10.4%	2,313.4	2,521.1	-8.2%
Net interest income after provisions	1,541.9	1,069.8	1,412.4	44.1%	9.2%	5,573.1	3,215.1	73.3%
Commissions and fee income	238.6	207.2	250.6	15.1%	-4.8%	949.7	735.6	29.1%
Commissions and fee expenses	16.5	24.8	67.8	-33.3%	-75.6%	162.7	135.1	20.4%
Other operating income (expense)	(16.1)	(18.3)	(16.5)	N/C	N/C	(41.1)	(56.2)	N/C
Operating expenses	1,162.3	950.8	1,023.5	22.3%	13.6%	4,301.6	3,194.8	34.6%
Net operating income	585.5	283.1	555.2	106.8%	5.5%	2,017.5	564.7	257.3%
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	585.5	283.1	555.2	106.8%	5.5%	2,017.5	564.7	257.3%
Income tax	158.3	89.8	165.0	76.3%	-4.0%	577.1	167.9	243.8%
Net income	427.2	193.4	390.2	120.9%	9.5%	1,440.3	396.8	263.0%
Controlling interest	428.2	195.8	390.2	118.6%	9.7%	1,441.8	398.2	262.1%
Non Controlling interest	(1.0)	(2.5)	0.0	N/C	N/C	(1.5)	(1.4)	N/C

FX (Average)	PEN-USD	MXN-USD	MXN-PEN
4Q25	3.39	18.30	5.41
4Q24	3.75	20.09	5.35
3Q25	3.54	18.64	5.27

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



**Financial
Information**
4Q25

Summary

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	4Q25	4Q24	3Q25	% Change 4Q24	% Change 3Q25	2025	2024	% Change 2024
Entrepreneurs (Clients)	85,504	81,830	87,364	4.5%	-2.1%	85,504	81,830	4.5%
Final users	1,042,767	929,015	1,050,269	12.2%	-0.7%	1,042,767	929,015	12.2%
Portfolio *	6,041	5,113	6,011	18.1%	0.5%	6,041	5,113	18.1%
Accounts receivable Creditienda	998	656	954	52.3%	4.6%	998	656	52.3%
Net Income*	-72	316	191	-122.9%	-137.8%	676	1,038	-34.9%
NPLs / Total Portfolio	2.68%	2.58%	1.82%	0.10 pp	0.86 pp	2.68%	2.58%	0.10 pp
ROA	-3.1%	14.9%	8.0%	-18.0 pp	-11.10 pp	7.0%	13.8%	-6.8 pp
ROE	-6.7%	28.5%	17.9%	-35.2 pp	-24.6 pp	15.3%	26.1%	-10.8 pp
NIM	40.52%	43.8%	46.1%	-3.3 pp	-5.6 pp	42.1%	43.3%	-1.2 pp
NIM after provisions	12.1%	25.1%	23.5%	-13.0 pp	-11.4 pp	19.8%	23.6%	-3.8 pp
Efficiency Ratio	55.3%	51.4%	60.0%	3.9 pp	-4.7 pp	54.9%	52.8%	2.1 pp
Capital / Total Assets	45.4%	47.5%	46.9%	-2.1 pp	-1.5 pp	45.4%	47.5%	-2.1 pp
Write - offs *	397	342	320	16.0%	24.1%	1,405	1,119	25.6%
Coverage Ratio	364.3%	401.4%	479.1%	-37.1 pp	-114.8 pp	364.3%	401.4%	-37.1 pp
Average Loan per Client	70,649	62,489	68,802	13.1%	2.7%	70,649	62,489	13.1%
Employees	2,149	1,934	2,172	11.1%	-1.1%	2,149	1,934	11.1%

16 years of experience in granting credits.

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

* Figures expressed in Mexican pesos (millions)

Statement of Financial Position

	4Q25	4Q24	3Q25	% Change 4Q24	% Change 3Q25
Cash and investments in financial instruments	1,251.1	2,552.2	1,108.3	-51.0%	12.9%
Derivatives	0.0	4.3	0.0	-99.1%	11.4%
Loan portfolio with credit risk stage 1 and 2	5,879.1	4,981.7	5,901.4	18.0%	-0.4%
Loan portfolio with credit risk stage 3	161.7	131.8	109.4	22.7%	47.8%
Loan portfolio	6,040.7	5,113.5	6,010.8	18.1%	0.5%
Deferred items	0.0	13.6	0.0	N/C	N/C
Allowance for loan losses	588.9	529.0	524.1	11.3%	12.3%
Loan portfolio, net	5,451.9	4,598.0	5,486.7	18.6%	-0.6%
Other accounts receivable, net	2,013.7	1,512.1	1,647.4	33.2%	22.2%
Properties, furniture and equipment, net	156.9	24.4	106.4	N/C	47.5%
Rights of use assets, properties, furniture and equipment, net	10.7	94.0	30.2	-88.6%	-64.6%
Asset for deferred income taxes, net	466.9	432.7	747.3	7.9%	-37.5%
Other assets	113.8	193.4	188.1	-41.2%	-39.5%
Total assets	9,465.0	9,411.2	9,314.4	0.6%	1.6%
Securitization transactions	1,300.0	1,274.1	1,277.8	2.0%	1.7%
Banking and other borrowings	2,270.0	2,263.1	2,250.0	0.3%	0.9%
Lease liability	139.8	99.8	114.5	40.1%	22.1%
Other accounts payable	1,460.8	1,265.0	1,295.3	15.5%	12.8%
Other liabilities	12.5	26.0	12.9	-51.8%	-2.8%
Financial instruments qualify as a liability	(22.1)	-3.86326844	(4.5)	471.7%	392.5%
Employee benefits liabilities	4.3	21.3	3.4	-80.0%	26.3%
Total liabilities	5,165.3	4,945.4	4,949.4	4.4%	4.4%
Capital stock	3,424.4	3,184.3	3,424.4	7.5%	0.0%
Premium on sale of stock	6.7	6.7	6.7	0.0%	0.0%
Capital reserves	65.7	53.1	65.7	23.8%	0.0%
Accumulated retained earnings	802.8	1,221.7	868.2	-34.3%	-7.5%
Total stockholders' equity	4,299.7	4,465.8	4,365.0	-3.7%	-1.5%
Total liabilities and stockholders' equity	9,465.0	9,411.2	9,314.4	0.6%	1.6%

* Figures expressed in Mexican pesos (millions)

Statement of Comprehensive Income

	4Q25	4Q24	3Q25	% Change 4Q24	% Change 3Q25	2025	2024	% Change 2024
Interest income	933.4	888.2	936.2	5.1%	-0.3%	3,599.7	3,165.6	13.7%
Interest expense	217.2	117.9	119.8	84.2%	81.3%	571.6	430.2	32.8%
Financing expense	215.9	109.1	118.2	97.9%	82.7%	564.1	393.7	43.3%
Expense of credit origination and leasing	1.3	8.8	1.6	-85.7%	N/C	7.5	36.6	-79.6%
Net interest income	716.3	770.2	816.4	-7.0%	-12.3%	3,028.1	2,735.4	10.7%
Provisions for loan losses	502.6	329.1	399.8	52.7%	25.7%	1,606.8	1,245.1	29.0%
Net interest income after provisions	213.7	441.2	416.7	-51.6%	-48.7%	1,421.3	1,490.2	-4.6%
Commissions and fee income	0	0	0	N/C	N/C	0.0	0.0	N/C
Commissions and fee expenses	16.5	21.1	20.1	-21.8%	-18.1%	70.3	62.7	12.2%
Other operating income (expense)	579.9	474.7	458.9	22.2%	26.4%	1,991.0	1,615.0	23.3%
Operating expenses	429.4	459.7	512.9	-6.6%	-16.3%	1,835.2	1,605.2	14.3%
Total income before income tax	347.7	435.0	342.5	-20.1%	1.5%	1,506.9	1,437.4	4.8%
Income tax	420.0	119.0	151.6	252.9%	177.0%	831.3	399.2	108.2%
Net income	(72.2)	316.0	190.9	-122.9%	-137.8%	675.6	1,038.1	-34.9%

* Figures expressed in Mexican pesos (millions)

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