



GENTERA ANNOUNCES ACTIONS UNDERTAKEN IN THE CURRENT CONTEXT

Mexico City, Mexico, March 23, 2020 – GENTERA, S.A.B. de C.V., (“GENTERA”) (BMV: GENTERA*) a group leader in financial inclusion, with the objective to create development opportunities through financial services, informs the actions that are being carried out as a result of the risk in the spread of COVID-19 and its collateral effects on the health of the population, its socioeconomic consequences, and the impacts to our clients, employees and operations.

The actions explained below focused on the health of our clients and employees in order to maintain the continuity of the business operation, ensuring always the continuous service to our clients and their needs, and the correct execution of our processes. Likewise, we are taking actions to strengthen liquidity and maintain GENTERA's solid capitalization level, through the optimal management of our funding sources and a strong discipline in the management of Operating Expenses.

Business continuity plan and our operations:

Recognizing the importance of the social isolation that the contingency is generating by COVID-19, we are adjusting our processes and products to guarantee the service to our clients and, at the same time, not impacting the continuity of our operations.

For this reason, we are adapting our operational processes in the field in order to limit the meetings of groups of clients and employees. This way of operating is not something new for GENTERA. The need to operate temporary without the groups meeting physically is something that has occurred in different contingencies in the past (H1N1, hurricanes, earthquakes, floods, etc.). Digital networks have offered us, for several years now, the ability to communicate from remote locations with our customer groups digitally to maintain service running. Our loan officers and operating personnel have specific instructions to practice social distancing and to use alternative means of contacting their clients to ensure, their health the service and operation.

On the other hand, in coordination with the industry and the financial authorities in the three countries in which we operate (Mexico, Peru and Guatemala), we are implementing our operational continuity programs in service offices, branches and correspondent offices, in order to guarantee that clients can make payments, deposits and withdrawals in an accessible way in our more than 40 thousand transactional points, without the need to congregate.

The experience in portfolio control has been the strength of GENTERA throughout our history, and it will undoubtedly be a priority in the coming months. Additionally, we are working with the authorities and regulators to allow us, if necessary, to establish contingent mechanisms for the constitution of credit risk reserves, so that the cost related to this reflect in a better manner the existing contingency.

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Operating Expenses management:

We are keeping strict discipline in the management of operating expenses in all our subsidiaries to reduce it to the essentials, always bearing in mind healthy and controlled operations. All non-priority projects for the current operation will be postponed until stable conditions are seen to resume them. All non-essential operating expenses will be deferred to favor efficiency and strengthen liquidity.

Liquidity and capital:

Even though our level of capitalization and liquidity has always been extremely healthy, we have activated an extraordinary liquidity plan and today we have enough resources to mitigate liquidity and volatility risks in the markets. Thus, GENTERA has a significantly higher level of cash than that established by regulations and our internal policies. We estimate that these levels will be enough to meet the maturity of liabilities for the entire 2020 year. Our funding sources have always been diversified, and we have had the support of our different funding options to implement the necessary extraordinary measures.

Regarding our capital levels, today the Board of Directors agreed that it will propose to the Shareholders' Meeting to maintain the previously announced dividend of year 2019, and modify its payment date, originally defined to be paid no later than June 30, so now the date of payment is at the discretion of the Board of Directors. Finally, all future investments that require the use of capital are being carefully analyzed, and could be postponed, if necessary.

GENTERA and its subsidiaries have high levels of capitalization that guarantee their solid solvency.

FX Exposure:

Regarding the exposure to foreign exchange risks in GENTERA, it is important to remember that the operations in Mexico, Peru and Guatemala, are each one funded in their respective local currency and do not have exposure to foreign exchange volatility in their local balance sheets. The exchange rate effects only affect the accounting consolidation of GENTERA.

We are a group with a strong sense of purpose, and we are highly committed to our more than 22 thousand employees and more than 3.7 million clients we serve. Our priority is, and always will be, to continue bringing them financial opportunities for their development and that of their families. Today more than ever we reinforce our commitment to our clients, our employees, the society and our shareholders, to ensure business continuity, always bearing in mind the safety and health of all.

About GENTERA

GENTERA, S.A.B. de C.V. (formerly Compartamos, S.A.B. de C.V.) is a holding company group whose primary objective is to promote, organize and manage companies, domestic and international, that are subject to its investment policies. GENTERA was established in 2010 and is headquartered in Mexico. Its shares began trading on the Mexican Stock Exchange on December 24, 2010 under the ticker symbol COMPARC*. On January 2, 2014, the ticker symbol was changed to GENTERA*.

Note on Forward-Looking Statements

This press release may contain forward-looking statements. These statements are statements that are not historical facts and are based on GENTERA's S.A.B. de C.V. management current view and estimates of future economic circumstances, industry conditions, Company performance and financial results. The words "anticipates", "believes", "estimates", "expects", "plans" and similar expressions, as they relate to the Company, are intended to identify forward-looking statements. Statements regarding the declaration or payment of dividends, the implementation of principal operating and financing strategies and capital expenditure plans, the direction of future operations and the factors or trends affecting financial condition, liquidity or results of operations are examples of forward-looking statements. Such statements reflect the current views of management and are subject to a number of risks and uncertainties. There is no guarantee that the expected events, trends or results will actually occur. The statements are based on many assumptions and factors, including general economic and market conditions, industry conditions, and operating factors. Any changes in such assumptions or factors could cause actual results to differ materially from current expectations.