







Corporate Presentation

3Q25











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



Índice

Abo	out Gentera
•	Sense of Purpose
•	Social Impact
•	Corporate Governance
•	History
•	Highlights 3Q25
•	Corporate Structure
•	Products and potential market
•	ConCrédito
•	Yastás
•	Aterna

Summary Gentera

Portfolio and NPL's

NIM (%) after provisions

ROAA and ROEE

Financial Information

Gentera

Compartamos Banco (México)

Compartamos Banco (Perú)

ConCrédito

Contacts





About Gentera





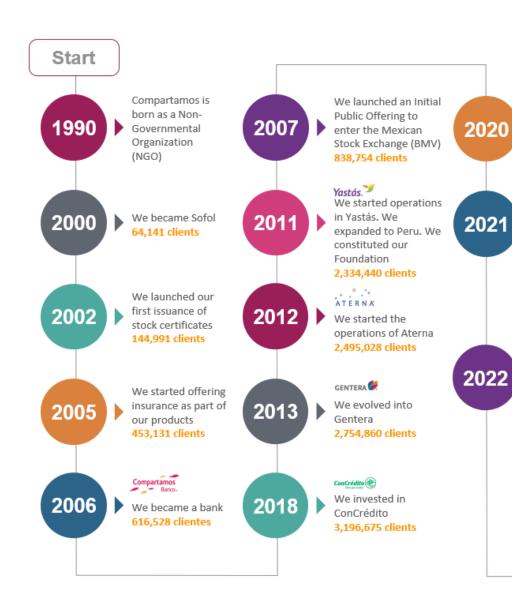






Our history, more than 35 years of evolution





We celebrated our 30th anniversary. We acquired the majority shareholding of ConCrédito 3,001,092 clientes

Compartamos Banco.

Compartamos Banco placed its first social bond on the Institutional Stock Exchange (BIVA), also became an official signatory of the UNEP FI Principles for Responsible Banking¹

Gentera adhered to the United Nations Global Compact to comply with its Ten Principles

¹ United Nations Environment Programme Finance Initiative

We reached our largest Loan Portfolio and Net Income

> Compartamos Banco placed a second social bond (\$2,500 million pesos) in August

Gentera celebrated 15 years of trading on the Mexican Stock Exchange

2024

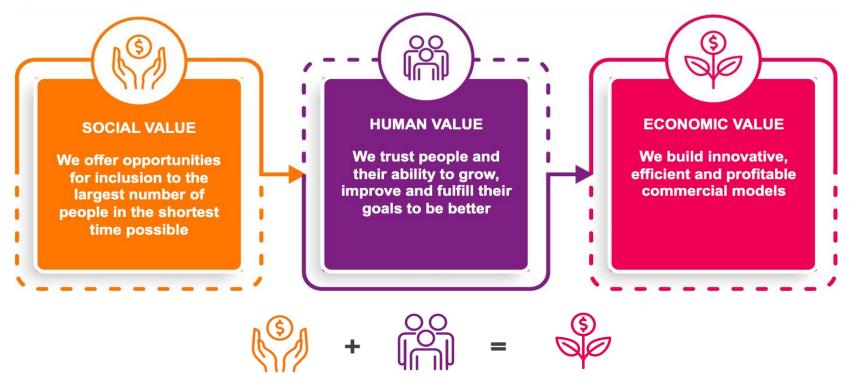
- We reached once again our largest Loan Portfolio
- We achieved our highest number of customers served.
- ConCrédito successfully issued debt through a social securitization.
- Compartamos Banco issued two social bonds for a total amount of \$5,100 million pesos.
- Aterna register a record level of active insurance polices.

^{*~5.3} million Clients from Credit, Savings, and Insurance Products, and additionally ConCrédito's Entrepreneurs served ~1.05 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.



Generating Social Impact in more than 35 years of history

- Three decades serving three generations, mostly women of popular segments with a human sense.
- 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 28,100 employees.
- We have the Sustainability Operating Committee, which guides our management considering environmental, social and governance (ESG) aspects.
- As of 3Q25, Banco Compartamos has seven social bonds, one issued in 2021 (COMPART 21S-2), one in 2022 (COMPART 22S), one in 2023 (COMPART 23S), two more in 2024 (COMPART 24S / 24-2S), and two more in 2025 (COMPART 25S / COMPART 25-2S).



Gentera is participant of the **United Nations Global Compact**, which commits us to fulfill the Principles of the Global Compact.





Compartamos Banco is signatory of the **Principles for Responsible Banking**, being the **first microfinance institution to be part of this initiative**.



Best practices in Corporate Governance

13 members on the Board of Directors



8 Independent Directors, 3 of the 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 Gentera, 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.

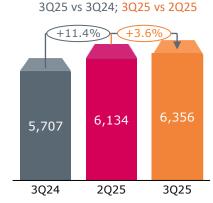
ConCrédito: Mexican company that offers financial solutions through distributors (Entrepreneurs), which may grant loans to final users.





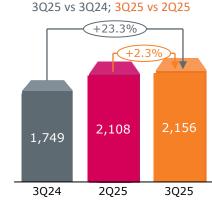
Highlights 3Q25





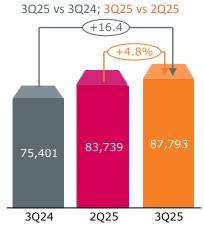
In **3Q25** GENTERA served more than **6.36 million people, 11.4% more** than those registered in 3Q24, and 5.5 million credit clients + users, **9.4% more** compared to 3Q24.





Net income for 3Q25 stood at **Ps. 2,156 million**, representing a **23.3% increase** compared to Ps. 1,749 million reached in 3Q24.





Total Loan Portfolio reached **Ps. 87,793 million**, a **16.4% growth** compared to to the figure reported in 3Q24, explained by the **solid dynamics seen in GENTERA's financial subsidiaries** in Mexico and the high single digit growth experienced in Compartamos Peru.

- The Loan Portfolio in 3Q25 concluded at Ps. 87,793 million.
- Controlling Company participation reported a net income in 3Q25 of Ps. 2,099 million, a 27.5% growth compared to 3Q24.
- Loan Portfolio with credit risk stage 3 for 3Q25 stood at 3.43%.
- Cost of Risk for 3Q25 stood at 13.3%.



Highlights 3Q25

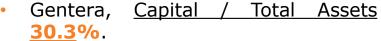


~\$70,000 million pesos were disbursed in 3Q25.



In Peru, the total loan portfolio reached \$23,674 million pesos, increasing +8.7% compared to 3Q24. In local currency loan portfolio grew +9.3% in its annual comparison.







- Compartamos Financiera, Solvency Ratio 22.6%.
- 49.6%.



Red Yastás in 3Q25 registered ~7.7 million operations. At the end of the quarter, YASTAS had a network of 5,610 affiliates.





Aterna had at the end of 3Q25, 16.2 million active insurance policies. During 3Q25, the amount of **premiums** stood at \$2,565 million pesos.



In Mexico, Banco Compartamos reached a microcredit loan portfolio of \$58,108 million pesos, +19.6%compared to 3Q24.

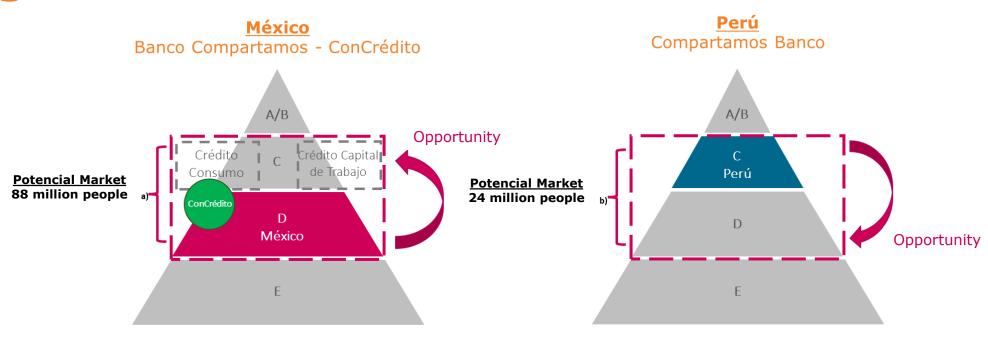


3Q24.

ConCrédito Loan Portfolio reached a record of \$6,011 million, +20.8% increase compared to 3Q24. CrediTienda Portfolio reached \$954 million, +83.0% growth compared to



Target Markets and Financial Products



Financial Products



- a) 50 million are adults (+18 years).
- b) 13 million are adults (+18 years).



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
Average Ticket	Ps. 10,956
Term	3 to 7 months
Contribution to loan portfolio	57.9%

Contribution to number of clients 90.2%

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
Average Ticket	Ps. 6,885
Term	3 to 18 months
Contribution to loan portfolio	10.2%

 $D_{c} = 7.000$

^{*}C. Mujer and C. Comerciante envolved into one product, Fusión Grupal (C.Grupal). Source: Compartamos Banco.



Loans in Mexico

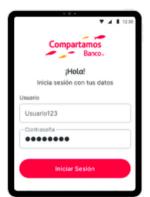
CI - Individual Credit

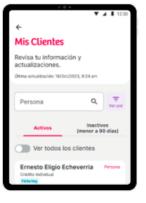
General Characteristics:

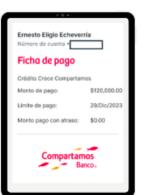
- Working capital loan. Fixed assets and investments.
- Mainly in urban areas.

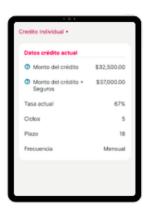
Loan size	Up to Ps.500,000
Average Ticket	Ps. 58,548
Term	Up to 48 months
Contribution to loan portfolio	31.8%
Contribution to number of clients	9.3%

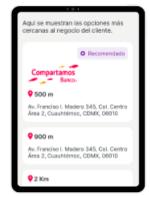










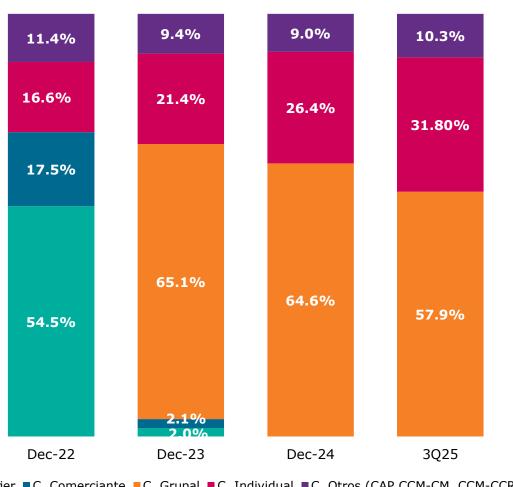


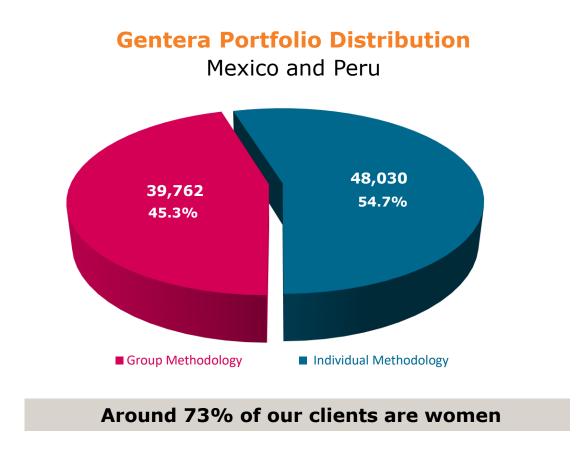




Evolution of loans methodologies (2022-3Q25)

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

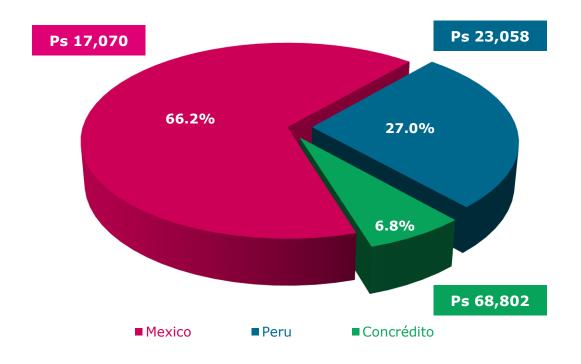




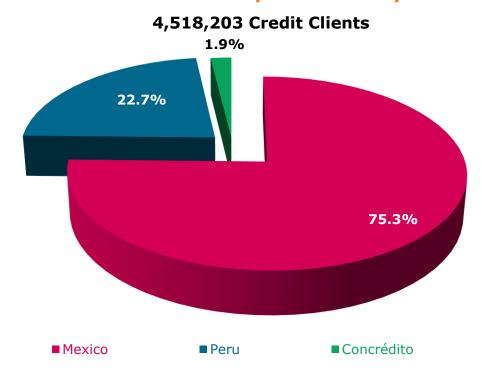


Distribution per subsidiary

% Total loan portfolio and average ticket



Credit Clients per subsidiary

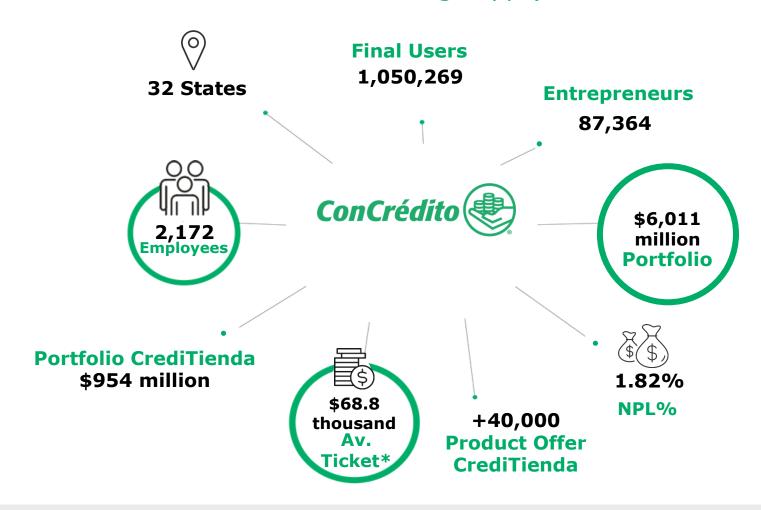


We see the opportunity to continue growing the portfolio at double digit.



ConCrédito

(Financial institution that offers microcredits through apps)



Active clients reached more than **87 thousand Entrepreneurs** a **8.4% growth** compared to 3Q24.



ConCrédito - Products

ValeDinero

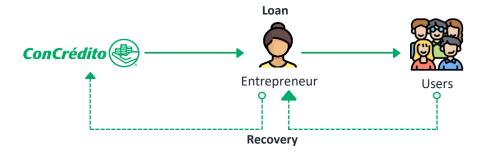
(Main line of business)

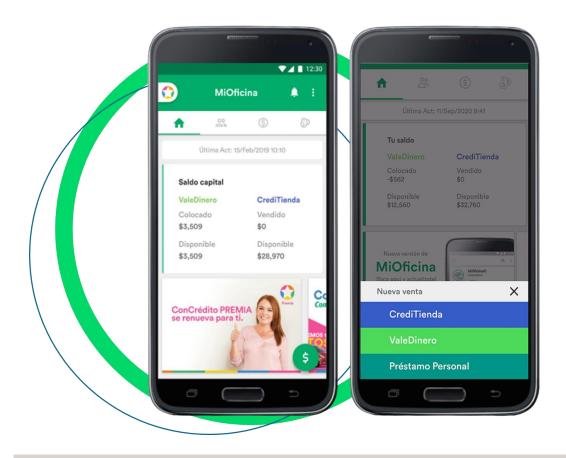
• **Maturity:** 6 to 16 biweeks

• **Loan Size:** Ps. 2,000 to Ps. 12,000

• Av. Ticket Entrepreneurs: Ps. 68,802*

• Av. Ticket Final Users: ~Ps. 5,538





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. 954 million*

• Δ **vs 3Q24:** 83.0%

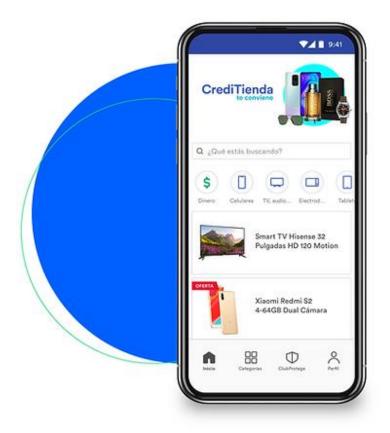
• **Maturity:** 6 to 16 biweeks

• **Apps Users:** +1.2 million

• **Product Offer:** +40,000



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



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.



Yastás

(correspondent network manager)



Operations 7.7 million



Financial **Transactions** 5.4 million



Affiliates 5,610



Payment Categories +2,000



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



Mexican states **32**

YASTAS in **3Q25** executed **7.7 million**







Yastás

Yastás	3Q25	3Q24	2Q25	% Change 3Q24	% Change 2Q25
Affiliates	5,610	5,451	5,617	2.9%	-0.1%
Operations	7,735,310	6,691,332	7,399,891	15.6%	4.5%
Financial Operations	5,425,849	4,001,416	5,054,291	35.6%	7.4%
Net Income	23.8	-4.4	9.7	-637.4%	144.6%

9M25	9M24	% Change 9M24
5,610	5,451	2.9%
22,263,734	18,717,091	18.9%
15,101,067	11,483,655	31.5%
25.8	-21.0	-222.5%

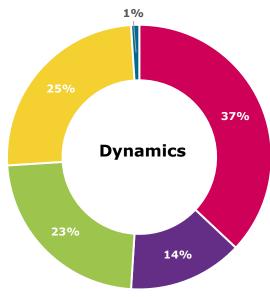


50% Grocery Stores



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





+5,400 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

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 3Q25







Active Policies

16.2 million

Coverage

Mexico and

Peru

\$2,565 million pesos

ATERNA had at the end of 3Q25, 16.2 million active insurance policies.





Growth and Profitability











Summary

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

Summary	3Q25	3Q24	2Q25	% Change 3Q24	% Change 2Q25	9M25	9M24	% Change 9M24
Total users of financial services (1)	6,356,004	5,707,206	6,133,906	11.4%	3.6%	6,356,004	5,707,206	11.4%
Credit Clients + Users	5,568,472	5,091,550	5,401,670	9.4%	3.1%	5,568,472	5,091,550	9.4%
Credits Clients	4,518,203	4,172,509	4,415,405	8.3%	2.3%	4,518,203	4,172,509	8.3%
Portfolio*	87,793	75,401	83,739	16.4%	4.8%	87,793	75,401	16.4%
Net Income*	2,156	1,749	2,108	23.3%	2.3%	6,485	4,549	42.6%
NPLs / Total Portfolio	3.43%	3.56%	3.32%	-0.13 pp	0.11 pp	3.43%	3.56%	-0.13 pp
ROA	7.7%	7.3%	7.8%	0.4 pp	-0.1 pp	7.9%	6.6%	1.3 pp
ROE	26.0%	23.2%	24.9%	2.8 pp	1.1 pp	25.5%	20.7%	4.8 pp
ROE Controlling	25.5%	23.6%	25.9%	1.9 pp	-0.4 pp	25.9%	20.9%	5.0 pp
NIM	42.2%	40.5%	40.9%	1.7 pp	1.3 pp	40.8%	39.7%	1.1 pp
NIM after provisions	30.6%	28.6%	29.8%	2.0 pp	0.8 pp	29.9%	28.8%	1.1 pp
Efficiency Ratio	65.1%	66.1%	65.3%	-1.0 pp	-0.2 pp	64.4%	68.1%	-3.7 pp
Operating Efficiency	21.8%	20.4%	21.2%	1.4 pp	0.6 pp	21.0%	20.4%	0.6 pp
Capital / Total Assets	30.3%	31.7%	29.3%	-1.4 pp	1.0 pp	30.3%	31.7%	-1.4 pp
Average Loan per Client	19,431	18,071	18,965	7.5%	2.5%	19,431	18,071	7.5%
Employees	28,100	26,654	27,800	5.4%	1.1%	28,100	26,654	5.4%
Service Offices**	555	545	548	1.8%	1.3%	555	545	1.8%
Branches	151	144	151	4.9%	0.0%	151	144	4.9%

¹⁾ In 3Q25 GENTERA served more than 6.36 million people. ~5.3 million Clients from Credit, Savings, and Insurance Products, and additionally ConCrédito's Entrepreneurs served ~1,05 thousand final users.

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

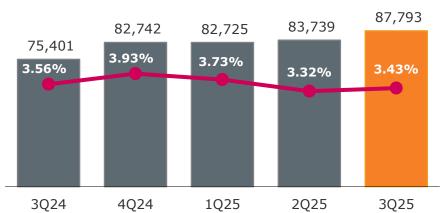
^{*} Portfolio and net income are expressed in million (Mexican Pesos)

^{** 67} Branches are inside a Service Office (same location).



Total Portfolio - NPL %





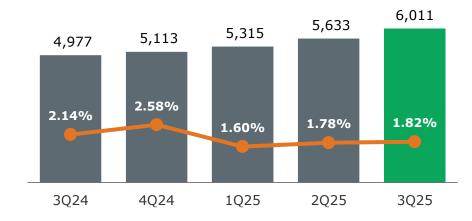
Peru - Compartamos Banco



Mexico - Banco Compartamos



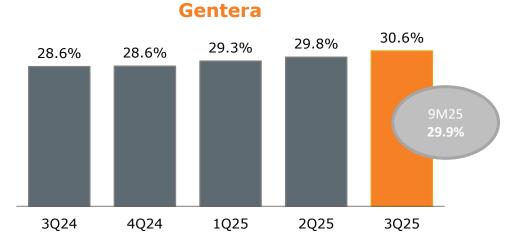
ConCrédito



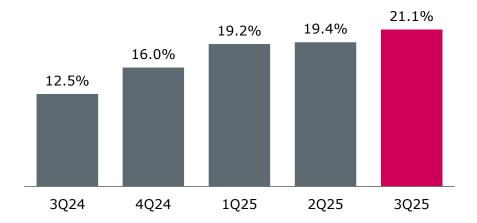
Total Loan Portfolio reached Ps. 87,793 million, an annual growth of +16.4%.



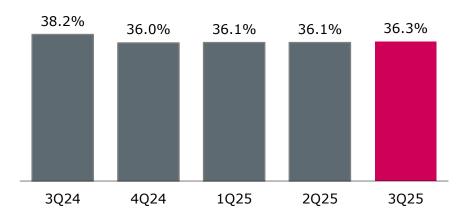
NIM (%) after provisions



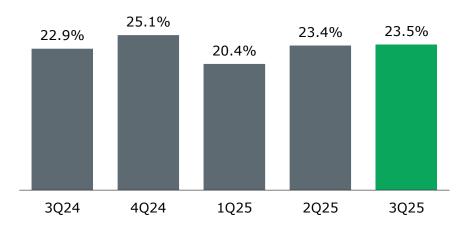
Peru – Compartamos Banco



Mexico - Banco Compartamos



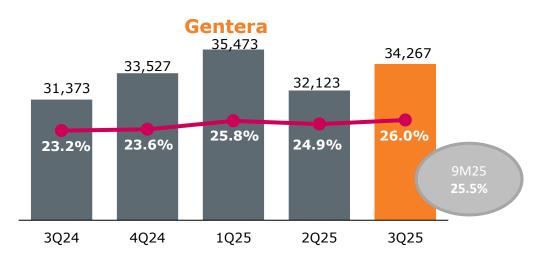
ConCrédito



NIM after provisions for 3Q25 stood at **30.6%.**



Equity - ROAE



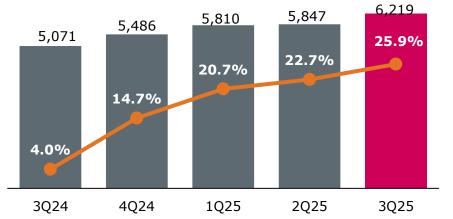
Mexico - Banco Compartamos
19,079
17,281 17,626
15,444 15,736
37.8% 30.9% 37.4% 30.8% 31.7%

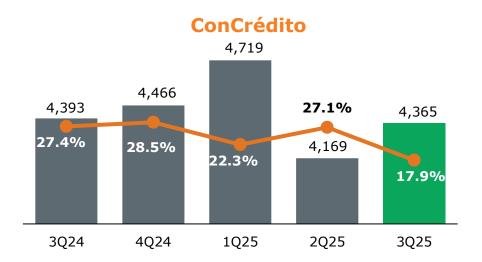
1Q25

2Q25

3Q25







Controlling ROE in 3Q25 stood at 25.5%; ROE considering non-controlling interest stood at 26.0%.

3Q24

4Q24





Financial Information 3Q25











Statemnt of Financial Position

	3Q25	3Q24	2Q25	% Change 3Q24	% Change 2Q25
Cash and investments in financial instruments	15,318	14,774	15,491	3.7%	-1.1%
Derivatives	0	5	0	N/C	N/C
Loan portfolio with credit risk stage 1 and 2	84,780	72,713	80,956	16.6%	4.7%
Loan portfolio with credit risk stage 3	3,013	2,688	2,783	12.1%	8.3%
Loan portfolio	87,793	75,401	83,739	16.4%	4.8%
Deferred items	463	347	488	33.4%	-5.1%
Allowance for loan losses	7,116	6,204	6,630	14.7%	7.3%
Loan portfolio, net	81,140	69,544	77,597	16.7%	4.6%
Other accounts receivable, net	3,604	2,347	3,504	53.6%	2.9%
Properties, furniture and equipment, net	973	720	909	35.1%	7.0%
Rights of use assets, properties, furniture and equipment, net	1,289	1,236	1,278	4.3%	0.9%
Permanent investment	100	99	100	1.0%	0.0%
Asset for deferred income taxes, net	3,470	2,704	3,142	28.3%	10.4%
Other assets	2,723	2,806	2,870	-3.0%	-5.1%
Goodwill	4,608	4,762	4,609	-3.2%	0.0%
Total assets	113,225	98,997	109,500	14.4%	3.4%
Deposits	21,923	21,507	21,730	1.9%	0.9%
Long term debt issuance	13,334	13,414	13,336	-0.6%	0.0%
Banking and other borrowings	29,724	21,239	29,362	40.0%	1.2%
Obligations in securitization operations	1,284	1,272	1,281	0.9%	0.2%
Lease liability	1,364	1301	1,352	4.8%	0.9%
Other liabilities	11,322	8,881	10,309	27.5%	9.8%
Deferred credits and advance collections	7	9	7	-22.2%	0.0%
Total liabilities	78,958	67,623	77,377	16.8%	2.0%
Capital stock	4,764	4,764	4,764	0.0%	0.0%
Premium on sale of stock	(1,030)	(455)	(1,030)	N/C	N/C
Capital reserves	1,708	1,708	1,708	0.0%	0.0%
Accumulated retained earnings	28,648	22,974	26,549	24.7%	7.9%
Other comprehensive income	(114)	33	(102)	N/C	N/C
Total controlling interest	33,976	29,024	31,889	17.1%	6.5%
Total non-controlling interest	291	2,350	234	-87.6%	24.4%
Total stockholders' equity	34,267	31,374	32,123	9.2%	6.7%
Total liabilities and stockholders' equity	113,225	98,997	109,500	14.4%	3.4%

^{*} Figures expressed in Mexican pesos (millions)



Statement of Comprehensive Income

	3Q25	3Q24	2Q25	% Change 3Q24	% Change 2Q25	9M25	9M24	% Change 9M24
Interest income	12,421	10,210	11,805	21.7%	5.2%	35,432	29,248	21.1%
Interest expense	2,042	1,765	2,008	15.7%	1.7%	5,909	5,489	7.7%
Financing expense	1,313	1,329	1,356	-1.2%	-3.2%	3,975	3,936	1.0%
Expense of credit origination and leasing	729	436	652	67.2%	11.8%	1,934	1,553	24.5%
Net Interest Income	10,379	8,445	9,797	22.9%	5.9%	29,523	23,759	24.3%
Provisions for loan losses	2,849	2,487	2,649	14.6%	7.6%	7,906	6,524	21.2%
Net interest income after provisions	7,530	5,958	7,148	26.4%	5.3%	21,617	17,235	25.4%
Commissions and fee income	1,687	1,323	1,579	27.5%	6.8%	4,729	3,504	35.0%
Commissions and fee expense	167	149	169	12.1%	-1.2%	462	442	4.5%
Trading gains (losses)	(7)	5	(4)	N/C	N/C	(10)	7	N/C
Other operating income (expense)	299	207	246	44.4%	21.5%	909	347	162.0%
Operating Expenses	6,077	4,851	5,748	25.3%	5.7%	17,251	14,067	22.6%
Net operating income	3,265	2,493	3,052	31.0%	7.0%	9,532	6,584	44.8%
Total income before income tax	3,265	2,493	3,052	31.0%	7.0%	9,532	6,584	44.8%
Income tax	1,109	744	944	49.1%	17.5%	3,047	2,035	49.7%
Net continued operations	2,156	1,749	2,108	23.3%	2.3%	6,485	4,549	42.6%
Net income	2,156	1,749	2,108	23.3%	2.3%	6,485	4,549	42.6%
Other comprehensive income	(12)	713	(297)	N/C	N/C	(462)	933	N/C
Comprehensive Result	2,144	2,462	1,811	-12.9%	18.4%	6,023	5,482	9.9%
Net income attributable to:	2,156	1,749	2,108	23.3%	2.3%	6,485	4,549	42.6%
Controlling interest	2,099	1,646	2,105	27.5%	-0.3%	6,310	4,243	48.7%
Non Controlling interest	57	103	3	-44.7%	N/C	175	306	-42.8%
Comprehensive income attributable to:	2,144	2,462	1,811	-12.9%	18.4%	6,023	5,482	9.9%
Controlling interest	2,086	2358	1,810	-11.5%	15.2%	5,848	5,174	13.0%
Non Controlling interest	58	104	1	-44.2%	N/C	175	308	-43.2%

^{*} Figures expressed in Mexican pesos (millions)



NPLs per subsidiary

NPL's per methodology and subsidiaries

		3Q2	5			3Q24				2Q2	5	
PRODUCT	Portfolio	NPL	NPL Ratio	Write- Offs	Portfolio	NPL	NPL Ratio	Write- Offs	Portfolio	NPL	NPL Ratio	Write- Offs
Group Methodology	33,637	1,070	3.18%	741	31,694	970	3.06%	571	32,241	960	2.98%	933
C. Individual	18,491	776	4.20%	486	12,431	503	4.05%	269	17,066	684	4.00%	512
C. CA Plus	5,943	189	3.19%	135	4,426	159	3.59%	88	5,582	175	3.14%	156
C. Otros	37	2	5.41%	2	14	0	0.57%	0	45	2	4.99%	1
Individual Methodology	24,471	967	3.95%	623	16,871	662	3.93%	357	22,693	861	3.79%	669
Banco Compartamos México	58,108	2,037	3.51%	1,364	48,565	1,632	3.36%	928	54,934	1,821	3.32%	1,602
Group Methodology Peru	6,125	205	3.35%	211	5,266.8	274	5.20%	422	6,053	202	3.34%	156
Individual Methodology Peru	17,549	661	3.76%	406	16,516	652	3.95%	333	17,118	660	3.85%	451
Banco Compartamos Perú	23,674	866	3.66%	617	21,783	926	4.25%	755	23,172	862	3.72%	607
Individual Methodology ConCrédito	6,011	109	1.82%	320	4,977	107	2.14%	257	5,633	100	1.78%	308
ConCrédito	6,011	109	1.82%	320	4,977	107	2.14%	257	5,633	100	1.78%	308
Yastás	-	-	0.00%	-	76	23	30.83%	8	-	-	0.00%	29
Total	87,793	3,013	3.43%	2,301	75,401	2,688	3.56%	1,948	83,739	2,783	3.32%	2,547

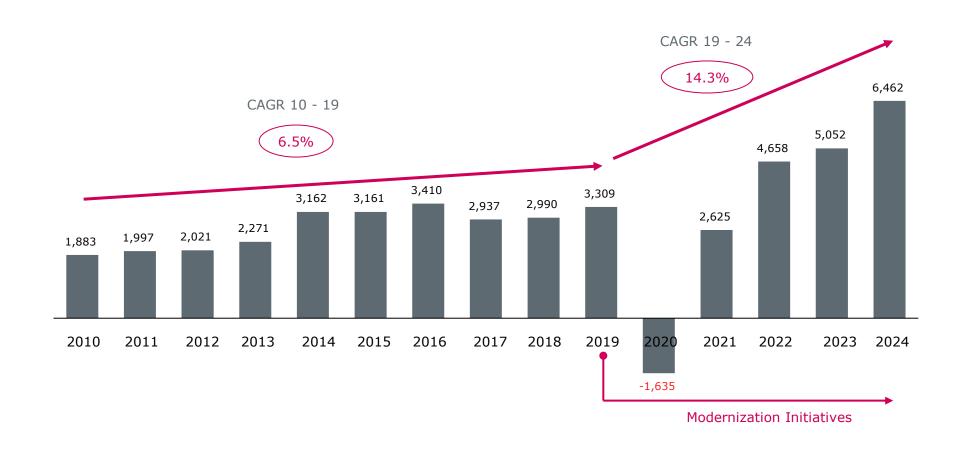
^{*} Portfolio; Net Income and Write-offs are expressed in Mexican pesos (millions).



Results of the Modernization Plan

Gentera's historic Net Income

Net Income in Million Pesos



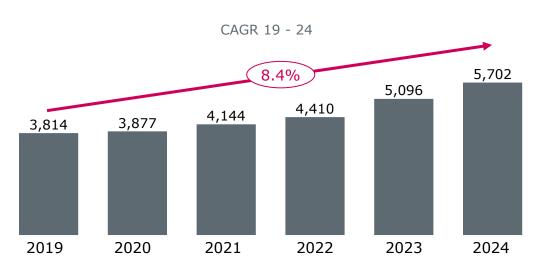


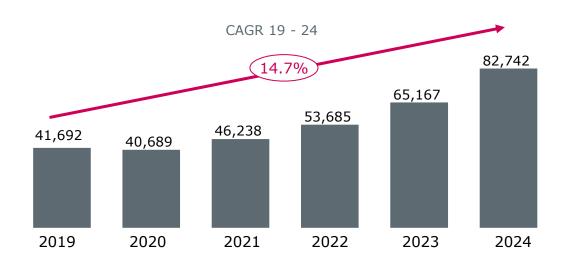
33

Evolution of Key Indicators

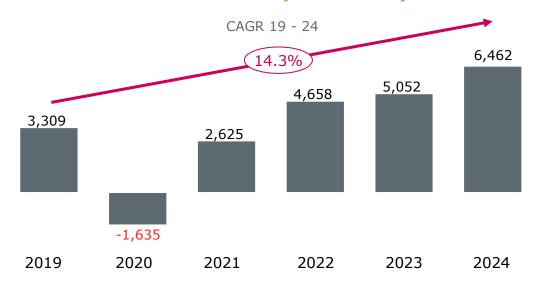
Clients + Final Users (thousand)

Loan Portfolio (million Ps.)





Net Income (million Ps.)







Financial Information 3Q25





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	3Q25	3Q24	2Q25	% Change 3Q24	% Change 2Q25	9M25	9M24	% Change 9M24
Clients	3,404,099	3,163,907	3,308,194	7.6%	2.9%	3,404,099	3,163,907	7.6%
Portfolio*	58,108	48,565	54,934	19.6%	5.8%	58,108	48,565	19.6%
Net Income	1,453	1,388	1,345	4.7%	8.0%	4,343	3,546	22.5%
NPLs / Total Portfolio	3.51%	3.36%	3.32%	0.15 pp	0.19 pp	3.51%	3.36%	0.15 pp
ROA	8.8%	10.4%	8.5%	-1.60 pp	0.30 pp	9.1%	9.1%	0.00 pp
ROE	31.7%	37.8%	30.8%	-6.1 pp	0.9 pp	33.2%	33.6%	-0.4 pp
NIM	48.4%	50.0%	47.6%	-1.6 pp	0.8 pp	47.4%	48.7%	-1.3 pp
NIM after provisions	36.3%	38.2%	36.1%	-1.9 pp	0.2 pp	36.1%	38.5%	-2.4 pp
Efficiency Ratio	67.1%	64.5%	68.1%	2.6 pp	-1.0 pp	65.9%	67.2%	-1.3 pp
Operating Efficiency	26.7%	26.3%	26.1%	0.4 pp	0.6 pp	25.6%	26.4%	-0.8 pp
Capital adequacy ratio (ICAP)	31.7%	31.1%	30.7%	0.6 pp	1.0 pp	31.7%	31.1%	0.6 pp
Capital / Total Assets	28.2%	27.8%	27.2%	0.4 pp	1.0 pp	28.2%	27.8%	0.4 pp
Average Loan (Ps.)	17,070	15,350	16,605	11.2%	2.8%	17,070	15,350	11.2%
Employees	18,632	17,881	18,522	4.2%	0.6%	18,632	17,881	4.2%
Service Offices**	430	429	430	0.2%	0.0%	430	429	0.2%
Branches	151	144	151	4.9%	0.0%	151	144	4.9%

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

^{**} Some of the Service offices transformed into Branches. 67 Branches are within a Service Office (same location).







Statement of Financial Position

	3Q25	3Q24	2Q25	% Change 3Q24	% Change 2Q25
Cash and investments in financial instruments	8,319	5,399	8,243	54.1%	0.9%
Loan portfolio with credit risk stage 1 and 2	56,071	46,933	53,113	19.5%	5.6%
Loan portfolio with credit risk stage 3	2,037	1,632	1,821	24.8%	11.9%
Loan portfolio	58,108	48,565	54,934	19.6%	5.8%
Deferred items	412	300	441	37.3%	-6.6%
Allowance for loan losses	4,821	3,831	4,327	25.8%	11.4%
Loan portfolio, net	53,699	45,034	51,048	19.2%	5.2%
Other accounts receivable, net	1,781	1,894	1,989	-6.0%	-10.5%
Properties, furniture and equipment, net	478	312	423	53.2%	13.0%
Rights of use assets, properties, furniture and equipment, net	805	682	751	18.0%	7.2%
Asset for deferred income taxes, net	2,164	1,757	1,924	23.2%	12.5%
Other assets	396	408	460	-2.9%	-13.9%
Total assets	67,642	55,486	64,838	21.9%	4.3%
Clients' deposits	3,004	2,213	3,043	35.7%	-1.3%
OD Deposits	528	71	514	643.7%	2.7%
Term deposits	2,361	1,990	2,258	18.6%	4.6%
Long term debt issuance	13,334	13,414	13,336	-0.6%	0.0%
Banking and other borrowings	22,714	16,701	22,185	36.0%	2.4%
Lease liability	850	714	792	19.0%	7.3%
Other liabilities	5,772	4,939	5,084	16.9%	13.5%
Total liabilities	48,563	40,042	47,212	21.3%	2.9%
Capital stock	947	856	856	10.6%	10.6%
Contributions for future capital increases	0	0	91	N/C	N/C
Capital reserves	895	804	895	11.3%	0.0%
Accumulated retained earnings	17,306	13,880	15,853	24.7%	9.2%
Other comprehensive income	(69)	(96)	(69)	N/C	N/C
Total stockholders' equity	19,079	15,444	17,626	23.5%	8.2%
Total liabilities and stockholders' equity	67,642	55,486	64,838	21.9%	4.3%

^{*} Figures expressed in Mexican pesos (millions)







Statement of Comprehensive Income

	3Q25	3Q24	2Q25	% Change 3Q24	% Change 2Q25	9M25	9M24	% Change 9M24
Interest income	9,193	7,590	8,685	21.1%	5.8%	25,923	21,717	19.4%
Interest expense	1,580	1,309	1,576	20.7%	0.3%	4,549	4,054	12.2%
Financing expense	930	929	989	0.1%	-6.0%	2,834	2,690	5.4%
Expense of credit origination and leasing	650	380	587	71.1%	10.7%	1,715	1364	25.7%
Net Interest Income	7,613	6,281	7,109	21.2%	7.1%	21,374	17,663	21.0%
Provisions for loan losses	1,902	1,486	1,713	28.0%	11.0%	5,074	3,708	36.8%
Net interest income after provisions	5,711	4,795	5,396	19.1%	5.8%	16,300	13,955	16.8%
Commissions and fee income	1,030	796	950	29.4%	8.4%	2,858	2,006	42.5%
Commissions and fee expense	178	176	175	1.1%	1.7%	519	547	-5.1%
Trading gains (losses)	0	3	(2)	N/C	N/C	0	3	N/C
Other operating income (expense)	23	39	(97)	-41.0%	N/C	(78)	(111)	N/C
Operating Expenses	4,419	3,521	4,138	25.5%	6.8%	12,237	10,280	19.0%
Net operating income	2,167	1,936	1,934	11.9%	12.0%	6,324	5,026	25.8%
Total income before income tax	2,167	1,936	1,934	11.9%	12.0%	6,324	5,026	25.8%
Income tax	714	548	589	30.3%	21.2%	1,981	1,480	33.9%
Net income	1,453	1,388	1,345	4.7%	8.0%	4,343	3,546	22.5%

^{*} Figures expressed in Mexican pesos (millions)





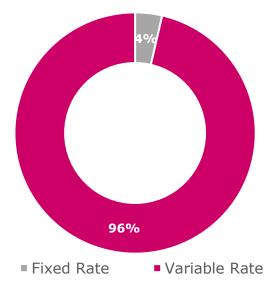


Funding structure

Debt profile excluding clients deposits

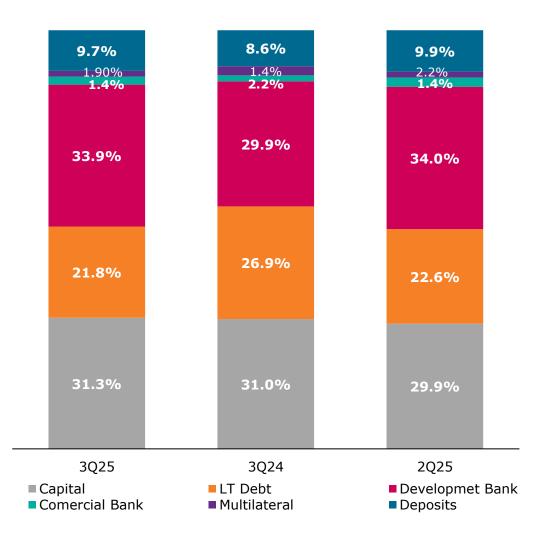
Year	Maturity	%
2025	1,543	4%
2026	5,452	15%
2027	11,393	32%
2028	9,571	27%
2029	4,499	12%
2030	2,600	7%
2031	1,000	3%
Total	36,059	100%

84% of Banco Compartamos liabilities are Long-Term



* Figures expressed in Mexican pesos (millions)

8.2%: Cost of Funds 3Q25









Allowance for loan losses

		3Q25			3Q24			2Q25	
Risk	%Allowance	Balance	Allowance	%Allowance	Balance	Allowance	%Allowance	Balance	Allowance
A-1	1.1%	26,552	303	1.1%	25,247	288	1.1%	25,826	296
A-2	2.6%	2,621	68	2.6%	1,973	51	2.6%	2,437	63
B-1	3.8%	1,982	75	3.8%	1457	55	3.8%	1846	70
B-2	4.2%	5,952	252	4.2%	3,941	166	4.2%	5,580	237
B-3	5.7%	2,170	123	5.7%	1,524	87	5.7%	2,074	118
C-1	7.2%	7,683	555	7.2%	5,798	418	7.2%	7,319	528
C-2	10.7%	5,634	602	10.8%	3,968	427	10.7%	5,037	536
D	22.5%	1,924	433	22.5%	1,764	397	22.2%	1,727	384
E	67.1%	3,591	2408	67.0%	2,893	1939	67.8%	3,088	2093
Total		58,108	4,820		48,565	3,830		53,457	4,257
Coverage	e Ratio¹		236.6%			234.7%			237.6%

1Allowance for loan losses / Non-performing loans

The classification of the allowance for loan losses is made in accordance with CNBV regulations (Title Two, Chapter V, Section One, 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.

39

^{*} Figures expressed in Mexican pesos (millions)





Financial Information 3Q25







Summary

Compartamos Banco (Peru)

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

Summary	3Q25	3Q24	2Q25	% Change 3Q24	% Change 2Q25	9M25	9M24	% Change 9M24
Clients	1,026,740	909,412	1,022,462	12.9%	0.4%	1,026,740	909,412	12.9%
Portfolio *	23,674	21,783	23,172	8.7%	2.2%	23,674	21,783	8.7%
Net Income*	390	48	331	720.6%	18.1%	1,013	203	398.1%
NPLs / Total Portfolio	3.66%	4.25%	3.72%	-0.59 pp	-0.06 pp	3.66%	4.25%	-0.59 pp
ROA	5.6%	0.7%	4.8%	4.9 pp	0.8 pp	4.8%	1.1%	3.7 pp
ROE	25.9%	4.0%	22.7%	21.9 pp	3.2 pp	23.1%	6.0%	17.1 pp
NIM	29.3%	22.6%	28.2%	6.7 pp	1.1 pp	28.3%	22.3%	6.0 pp
NIM after provisions	21.1%	12.5%	19.4%	8.6 pp	1.7 pp	19.9%	12.0%	7.9 pp
Efficiency Ratio	64.8%	90.6%	69.0%	-25.8 pp	-4.2 pp	68.7%	88.9%	-20.2 pp
Operating Efficiency	14.8%	12.8%	14.7%	2.0 pp	0.1 pp	14.8%	12.8%	2.0 pp
Capital / Total Assets	22.2%	18.8%	21.3%	3.4 pp	0.9 pp	22.2%	18.8%	3.4 pp
Average Loan (Ps.)	23,058	23,953	22,663	-3.7%	1.7%	23,058	23,953	-3.7%
Employees	7,023	6,591	6,919	6.6%	1.5%	7023	6591	6.6%
Service Offices	125	116	118	7.8%	5.9%	125	116	7.8%

<u>Group loans</u> represented **25.9%** of the portfolio, and **67.9%** of the <u>customers served in Peru.</u>

^{*}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

	3Q25	3Q24	2Q25	% Change 3Q24	% Change 2Q25
Cash and investments in financial instruments	4,177.0	5,154.6	4,183.0	-19.0%	-0.1%
Loan portfolio with credit risk stage 1 and 2	22,808.2	20,857.2	22,309.7	9.4%	2.2%
Loan portfolio with credit risk stage 3	866.1	925.7	861.9	-6.4%	0.5%
Loan portfolio	23,674.3	21,782.9	23,171.6	8.7%	2.2%
Deferred items	51.4	39.3	46.8	30.8%	9.7%
Allowance for loan losses	1,770.4	1,754.0	1,824.7	0.9%	-3.0%
Loan portfolio, net	21,955.3	20,068.2	21,393.8	9.4%	2.6%
Other accounts receivable, net	461.2	365.3	462.6	26.3%	-0.3%
Properties, furniture and equipment, net	332.1	260.5	319.3	27.5%	4.0%
Asset for deferred income taxes, net	359.8	289.0	314.7	24.5%	14.3%
Rights of use assets, properties, furniture and equipment, net	289.0	294.3	320.0	-1.8%	-9.7%
Other assets	429.2	522.8	407.5	-17.9%	5.3%
Total assets	28,003.6	26,954.7	27,400.9	3.9%	2.2%
Deposits	16,557.3	17,306.0	16,429.4	-4.3%	0.8%
Banking and other borrowings	3,154.6	3,193.5	3,322.5	-1.2%	-5.1%
Creditors on repurchase/resell agreements	0.0	0.0	0.0	N/C	N/C
Lease liability	311.3	310.8	342.3	0.2%	-9.0%
Other liabilities	1,755.0	1,065.9	1,453.5	64.7%	20.7%
Deferred credits and advance collections	5.9	7.6	6.3	-23.2%	-7.4%
Total liabilities	21,784.2	21,883.8	21,554.0	-0.5%	1.1%
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	48.1	36.0	64.9	33.7%	-25.9%
Accumulated retained earnings	1,041.2	427.4	651.0	143.6%	59.9%
Total controlling interest	6,212.9	5,044.2	5,839.5	23.2%	6.4%
Total non-controlling interest	6.5	26.7	7.3	-75.7%	-11.8%
Total stockholders' equity	6,219.4	5,070.9	5,846.9	22.6%	6.4%
Total liabilities and stockholders' equity	28,003.6	26,954.7	27,400.9	3.9%	2.2%

FX (End of period):	PEN-USD	MXN-USD	MXN-PEN
3Q25	3.47	18.31	5.28
3Q24	3.71	19.69	5.31
2Q25	3.54	18.77	5.30

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.







	3Q25	3Q24	2Q25	% Change 3Q24	% Change 2Q25	9M25	9M24	% Change 9M24
Interest income	2,279.8	1,748.1	2,218.7	30.4%	2.8%	6,740.7	5,095.3	32.3%
Interest expense	320.7	357.5	322.5	-10.3%	-0.6%	999.7	1,114.3	-10.3%
Financing expense	248.5	312.6	261.8	-20.5%	-5.1%	798.4	958.7	-16.7%
Expense of credit origination and leasing	72.2	44.8	60.7	61.0%	18.9%	201.3	155.5	29.4%
Net interest income	1,959.1	1,390.7	1,896.2	40.9%	3.3%	5,741.0	3,981.0	44.2%
Provisions for loan losses	546.7	625.4	589.6	-12.6%	-7.3%	1,709.8	1,835.6	-6.9%
Net interest income after provisions	1,412.4	765.3	1,306.5	84.6%	8.1%	4,031.3	2,145.4	87.9%
Commissions and fee income	250.6	186.6	228.9	34.3%	9.5%	711.1	528.4	34.6%
Commissions and fee expenses	67.8	43.4	51.2	56.3%	32.3%	146.2	110.3	32.5%
Other operating income (expense)	(16.5)	(15.7)	(2.0)	N/C	N/C	(25.0)	(37.9)	N/C
Operating expenses	1,023.5	808.9	1,023.1	26.5%	0.0%	3,139.3	2,244.1	39.9%
Net operating income	555.2	83.9	459.1	562.0%	20.9%	1,432.0	281.5	408.6%
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	555.2	83.9	459.1	562.0%	20.9%	1,432.0	281.5	408.6%
Income tax	165.0	36.3	128.6	354.3%	28.3%	418.8	78.1	436.1%
Net income	390.2	47.6	330.6	720.6%	18.1%	1,013.1	203.4	398.1%
Controlling interest	390.2	46.9	330.9	732.4%	17.9%	1,013.6	202.3	400.9%
Non Controlling interest	0.0	0.7	(0.4)	-94.6%	N/C	(0.5)	1.1	N/C

FX (Average)	PEN-USD	MXN-USD	MXN-PEN
3Q25	3.54	18.64	5.27
3Q24	3.76	18.94	5.04
2Q25	3.66	19.50	5.33

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

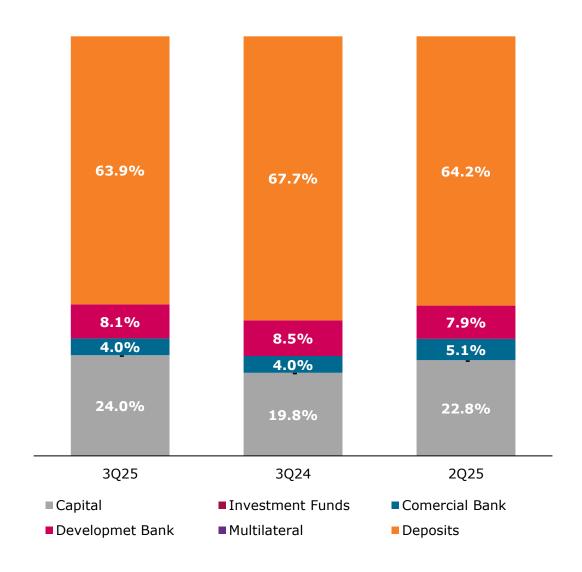






Funding structure

4.9% Cost of Funds 3Q25



^{*} Figures expressed in Mexican pesos (millions)





Financial Information 3Q25



Summary

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	3Q25	3Q24	2Q25	% Change 3Q24	% Change 2Q25	9M25	9M24	% Change 9M24
Entrepreneurs (Clients)	87,364	80,593	84,749	8.4%	3.1%	87,364	80,593	8.4%
Final users	1,050,269	919,041	986,265	14.3%	6.5%	1,050,269	919,041	14.3%
Portfolio *	6,011	4,977	5,633	20.8%	6.7%	6,011	4,977	20.8%
Accounts receivable Creditienda	954	521	901	83.0%	5.8%	954	521	83.0%
Net Income*	191	271	301	-29.6%	-36.6%	748	722	3.6%
NPLs / Total Portfolio	1.82%	2.14%	1.78%	-0.32 pp	0.04 pp	1.82%	2.14%	-0.32 pp
ROA	8.0%	14.8%	12.1%	-6.8 pp	-4.10 pp	10.3%	13.6%	-3.3 pp
ROE	17.9%	27.4%	27.1%	-9.5 pp	-9.2 pp	22.5%	25.0%	-2.5 pp
NIM	46.09%	45.5%	42.5%	0.6 pp	3.6 pp	42.8%	43.6%	-0.8 pp
NIM after provisions	23.5%	22.9%	23.4%	0.6 pp	0.1 pp	22.4%	23.3%	-0.9 pp
Capital / Total Assets	46.9%	58.5%	42.7%	-11.6 pp	4.2 pp	46.9%	58.5%	-11.6 pp
Write - offs *	320	257	308	24.7%	3.8%	1,007	776	29.8%
Coverage Ratio	479.1%	544.6%	478.2%	-65.5 pp	0.9 pp	479.1%	544.6%	-65.5 pp
Average Loan per Client	68,802	61,756	66,468	11.4%	3.5%	68,802	61,756	11.4%
Employees	2,172	1,908	2,095	13.8%	3.7%	2,172	1,908	13.8%

ConCrédito

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

	3Q25	3Q24	2Q25	% Change 3024	% Change 2Q25
Cash and investments in financial instruments	1,108.3	1,648.8	1,629.5	-32.8%	-32.0%
Derivatives	0.0	4.7	0.2	-99.3%	-82.6%
Loan portfolio with credit risk stage 1 and 2	5,901.4	4,870.5	5,533.0	21.2%	6.7%
Loan portfolio with credit risk stage 3	109.4	106.6	100.1	2.6%	9.3%
Loan portfolio	6,010.8	4,977.1	5,633.1	20.8%	6.7%
Deferred items	0.0	20.5	0.4	-99.8%	-91.8%
Allowance for loan losses	524.1	580.5	478.6	-9.7%	9.5%
Loan portfolio, net	5,486.7	4,417.1	5,154.9	24.2%	6.4%
Other accounts receivable, net	1,647.4	770.6	1,947.0	113.8%	-15.4%
Properties, furniture and equipment, net	106.4	29.5	100.2	261.1%	6.2%
Rights of use assets, properties, furniture and equipment, net	30.2	104.4	35.6	-71.0%	-15.0%
Asset for deferred income taxes, net	747.3	394.6	705.9	89.4%	5.9%
Other assets	188.1	136.9	185.7	37.4%	1.3%
Total assets	9,314.4	7,506.6	9,759.0	24.1%	-4.6%
Securitization transactions	1,277.8	1,271.8	1,280.7	0.5%	-0.2%
Banking and other borrowings	2,250.0	1,150.5	1,750.5	95.6%	28.5%
Lease liability	114.5	109.4	114.3	4.7%	0.1%
Other accounts payable	1,295.3	516.1	2,435.9	151.0%	-46.8%
Other liabilities	12.9	39.4	7.4	-67.3%	74.7%
Financial instruments qualify as a liability	(4.5)	0	(4.7)	N/C	-4.4%
Employee benefits liabilities	3.4	26.5	5.6	-87.3%	-39.5%
Total liabilities	4,949.4	3,113.6	5,589.6	59.0%	-11.5%
Capital stock	3,424.4	2,684.3	3,424.4	27.6%	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	868.2	1,649.0	672.5	-47.3%	29.1%
Total stockholders' equity	4,365.0	4,393.0	4,169.4	-0.6%	4.7%
Total liabilities and stockholders' equity	9,314.4	7,506.6	9,759.0	24.1%	-4.6%

^{*} Figures expressed in Mexican pesos (millions)





Statement of Comprehensive Income

	3Q25	3Q24	2Q25	% Change 3Q24	% Change 2Q25	9M25	9M24	% Change 9M24
Interest income	936.2	811.4	871.5	15.4%	7.4%	2,666.3	2,277.5	17.1%
Interest expense	119.8	99.4	113.7	20.5%	5.4%	354.4	312.3	13.5%
Financing expense	118.2	90.2	116.3	31.1%	1.6%	348.2	284.6	22.4%
Expense of credit origination and leasing	1.6	9.3	(2.6)	-82.8%	N/C	6.2	27.7	-77.6%
Net interest income	816.4	711.9	757.8	14.7%	7.7%	2,311.9	1,965.1	17.6%
Provisions for loan losses	399.8	353.6	340.5	13.0%	17.4%	1,104.2	916.1	20.5%
Net interest income after provisions	416.7	358.3	417.3	16.3%	-0.2%	1,207.6	1,049.1	15.1%
Commissions and fee income	0	0	0	N/C	N/C	0.0	0.0	N/C
Commissions and fee expenses	20.1	14.5	18.3	39.1%	10.3%	53.8	41.6	29.4%
Other operating income (expense)	458.9	405.1	487.5	13.3%	-5.9%	1,411.0	1,140.3	23.7%
Operating expenses	512.9	384.3	435.4	33.5%	17.8%	1,405.8	1,145.5	22.7%
Total income before income tax	342.5	364.7	451.1	-6.1%	-24.1%	1,159.1	1,002.3	15.6%
Income tax	151.6	93.5	149.9	62.1%	1.1%	411.3	280.2	46.8%
Net income	190.9	271.2	301.2	-29.6%	-36.6%	747.8	722.1	3.6%

^{*} Figures expressed in Mexican pesos (millions)

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