



Corporate Presentation

1Q25



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

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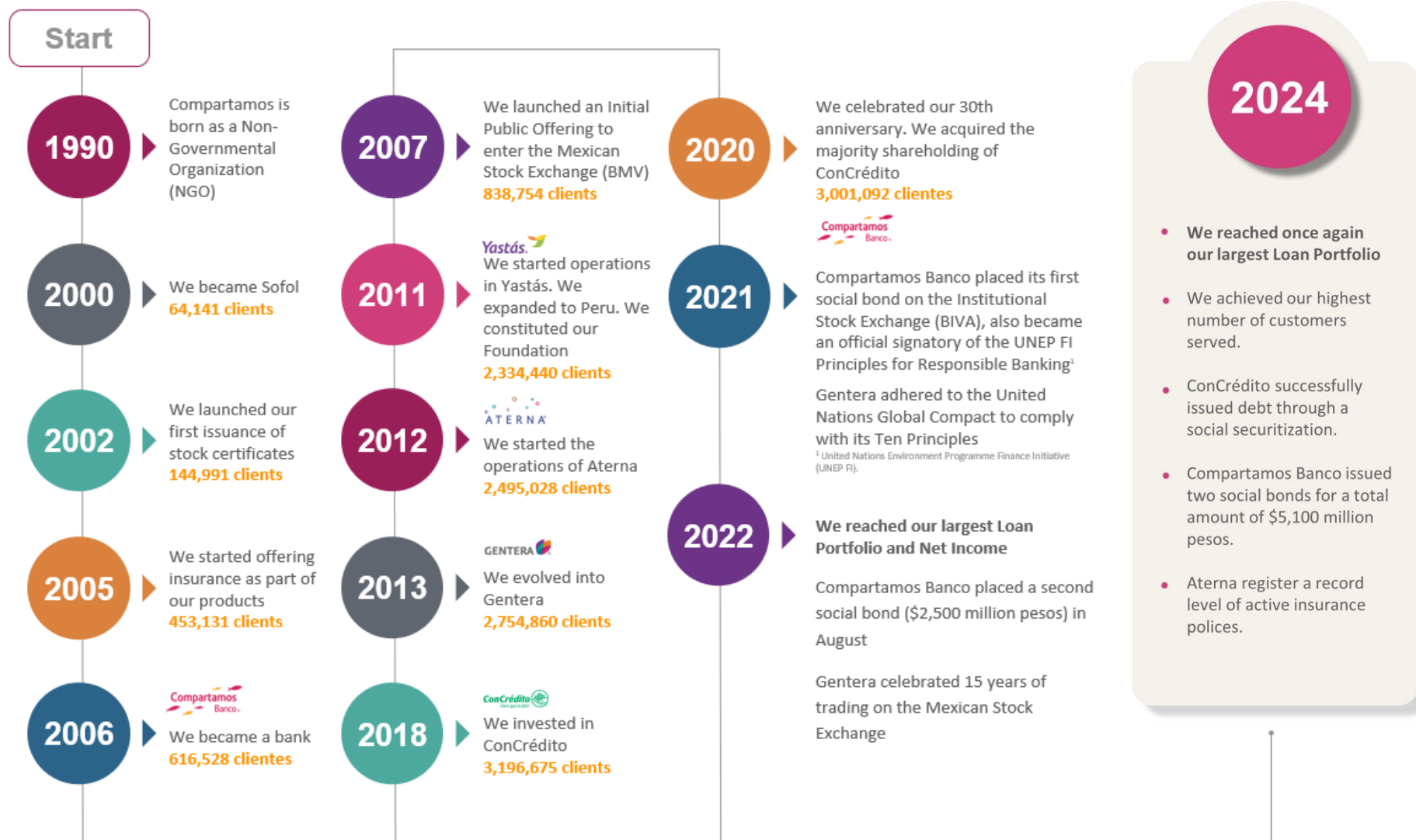
About Gentera



Our history, more than 34 years of evolution

1Q25*

+5.8 million users of financial services



*~4.88 million Clients from Credit, Savings, and Insurance Products, and additionally ConCrédito's Entrepreneurs served ~934 thousand final users.

More than 34 years together fulfilling dreams

We boost the dreams of our clients by servicing their financial needs with human sense. For more than 34 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 34 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 **13 million** people to the financial system.
- More than 100,000 people have joined our purpose, today we are more than **27,400 employees**.
- We have the **Sustainability Operating Committee**, which guides our management considering **environmental, social and governance** (ESG) aspects.
- **Banco Compartamos currently has five social bonds**, one issued in 2021 (COMPART 21S-2), one in 2022 (COMPART 22S), one in 2023 (COMPART 23S), and two more in 2024 (COMPART 24S / 24-2S).



APOYAMOS
EL PACTO GLOBAL



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

Endorser of:

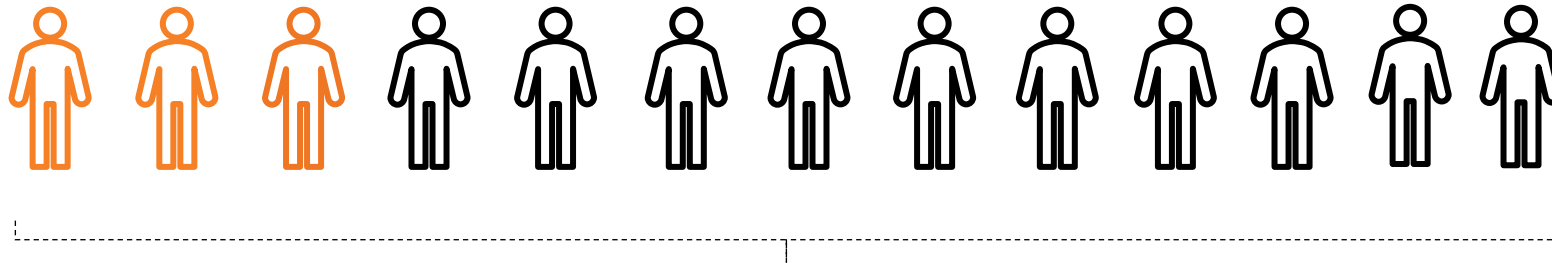


PRINCIPLES FOR
RESPONSIBLE
BANKING

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

Best practices in Corporate Governance

13 members on the Board of Directors



8 Independent Directors, 3 of them 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

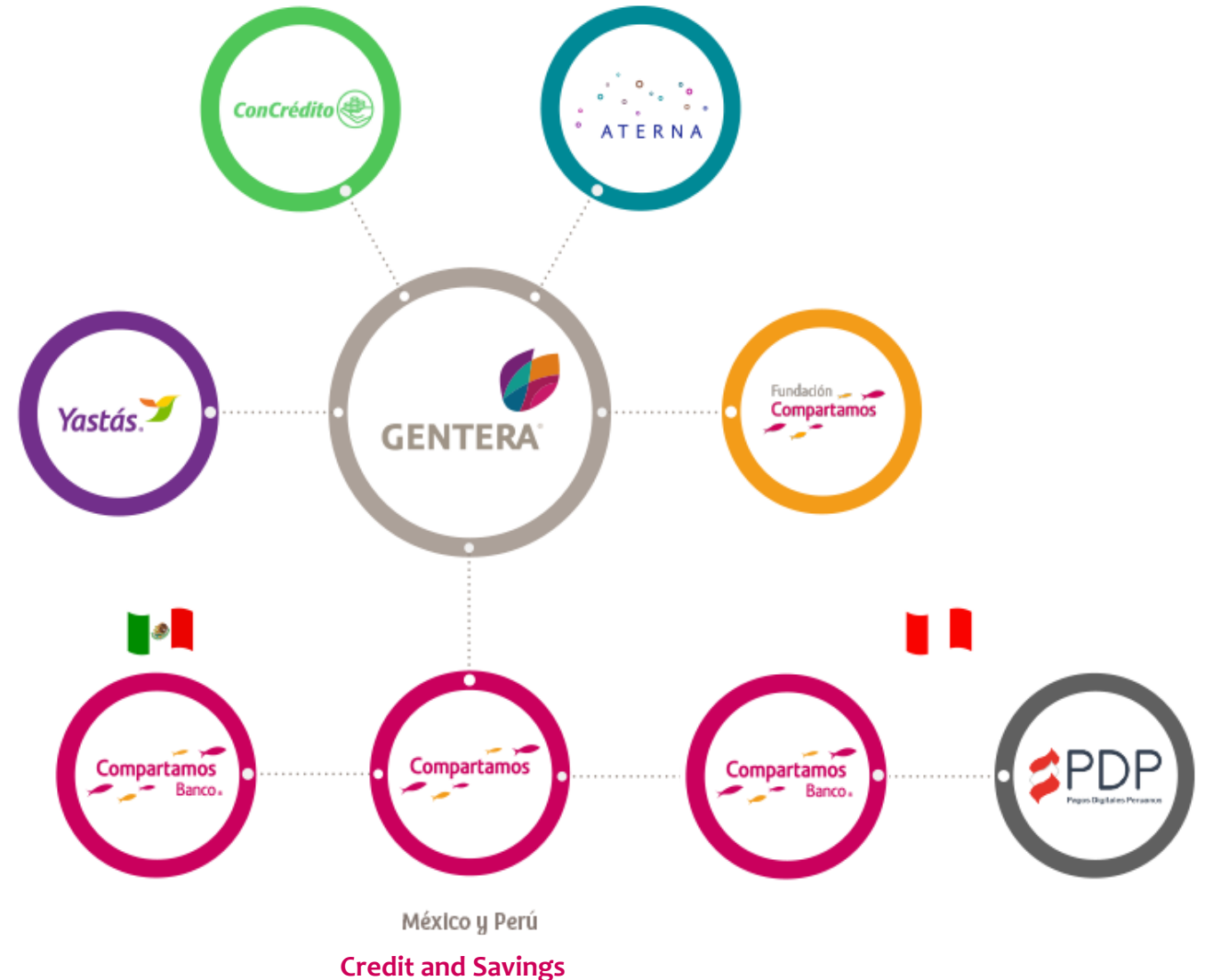
Compartamos (Mexico-Peru): Leader in financial solutions for the sub-served segment.

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.

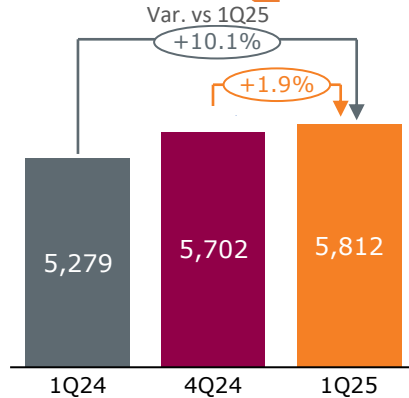
ConCrédito: Mexican company that offers financial solutions through distributors (Entrepreneurs), which may grant loans to final users.



Highlights 1Q25



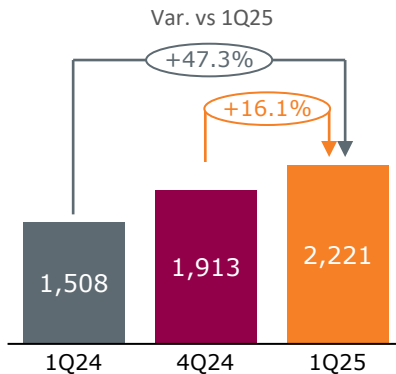
Clients + Users



In **1Q25** GENTERA served more than **5.80 million people**, 5.2 million credit clients + users, **7.5% more** than those registered in 1Q24.



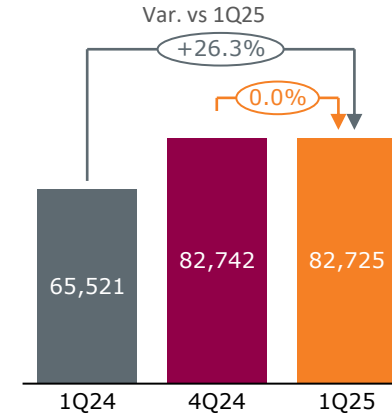
Net Income



Net income for 1Q25 stood at a **record level** of **Ps. 2,221 million**, representing a **47.3% increase** compared to Ps. 1,508 million reached in 1Q24.



Portfolio



Total Loan Portfolio reached **Ps. 82,725 million**, a **26.3% growth** compared to the figure reported in 1Q24, explained by the **solid dynamics seen in GENTERA's financial subsidiaries in Mexico** which grew in a solid manner during the period.

- The **Loan Portfolio** in 1Q25 concluded at Ps. 82,725 million.
- **Controlling Company** participation reported a **net income in 1Q25** of Ps. 2,106 million, a **49.2% growth** compared to 1Q24.
- **Loan Portfolio with credit risk stage 3** for 1Q25 stood at **3.73%**.
- **Cost of Risk** for 1Q25 stood at **11.6%**.

Highlights 1Q25



~\$45,000 million pesos were disbursed in 1Q25.

Solid Capital Position

- Gentera, Capital / Total Assets **32.9%**.
- Banco Compartamos reached an ICAP at **31.2%**.
- Compartamos Financiera, Solvency Ratio **21.3%**.
- ConCrédito, Capital / Total Assets **46.5%**.



In México, **Banco Compartamos**, reached a record in microcredit loan portfolio at **\$53,456 million pesos**, a **+27.0%** compared to 1Q24.



In **Peru**, the total loan portfolio reached a record level of **\$23,925 million pesos**, increasing **+25.9%** compared to 1Q24. **In local currency** loan portfolio grew **+0.6%** in its annual comparison.



Red Yastás in 1Q25 registered **7.1 million operations**. At the end of the quarter, YASTAS had a network of 5,357 affiliates.



Aterna had at the end of 1Q25, **16.6 million active insurance** policies. During 1Q25, the amount of **premiums** stood at \$2,117 million pesos.

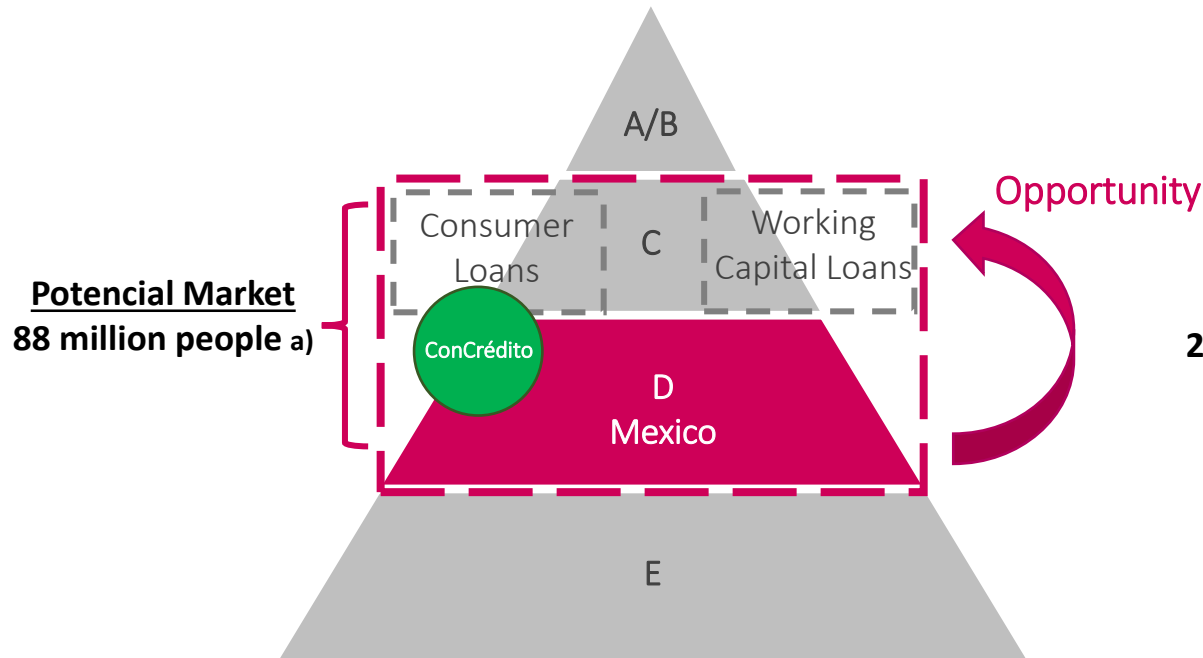


ConCrédito Loan Portfolio reached a record of \$5,315 million, **+21.4%** increase compared to 1Q24. **CrediTienda** Portfolio reached \$740 million, **+38.9%** growth compared to 1Q24.

Potential market for working capital loans

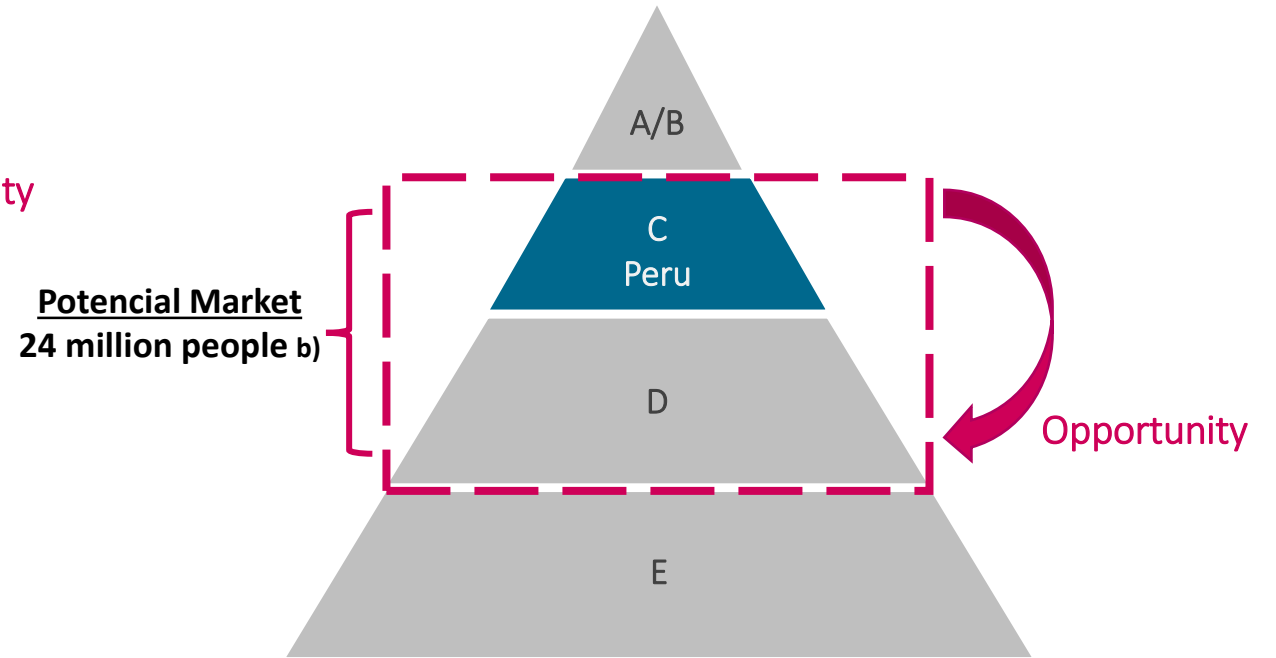
Mexico

Banco Compartamos - ConCrédito



Peru

Compartamos Banco



There is a potential market of 63 million people.

a) 50 million are adults (+18 years).

b) 13 million are adults (+18 years).

Loans in Mexico

CG Crédito Grupal*	
General Characteristics: <ul style="list-style-type: none"> • Group loan for working capital purposes. • Group of 5 to 50 members (men and women). • Group guarantee. • Payment frequency: weekly and bi-weekly. 	
Loan size	Ps. 7,000 Ps. 93,500
Average Ticket	Ps. 11,167
Term	3 to 7 months
Contribution to loan portfolio	61.6%
Contribution to number of clients	90.7%

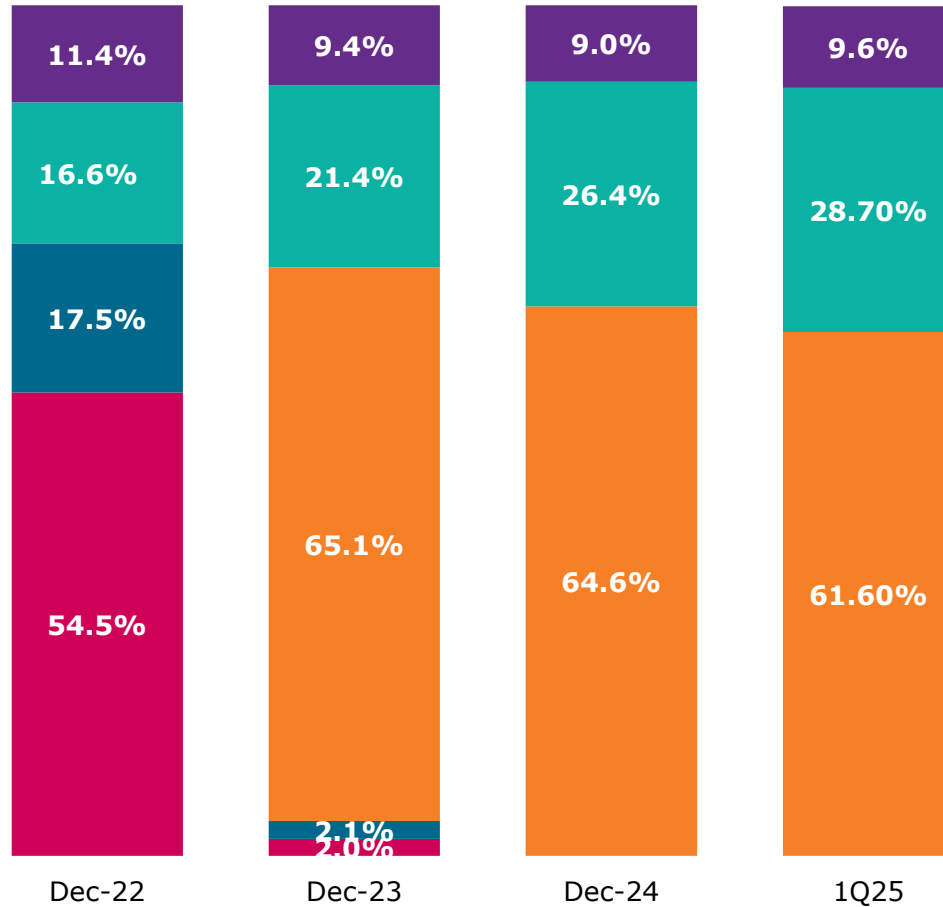
CI Crédito Individual	
General Characteristics: <ul style="list-style-type: none"> • Working capital loan. Fixed assets and investments. • Mainly in urban areas. 	
Loan size	Up to Ps.500,000
Average Ticket	Ps. 53,894
Term	Up to 48 months
Contribution to loan portfolio	28.7%
Contribution to number of clients	8.8%

Additional Plus for CG and CI	
General Characteristics: <ul style="list-style-type: none"> • Personal credit that allows clients to cover needs in their business, home, contingencies or others. • Second loan offered simultaneously to CG and CI clients. 	
Loan size	Ps. 5,000 Ps.100,000
Average Ticket	Ps. 6,414
Term	3 to 18 months
Contribution to loan portfolio	9.6%

*CM and CCR involved into one product, Fusión Grupal (C.Grupal).
Source: Compartamos Banco

Evolution of loans methodologies (2021-1Q25)

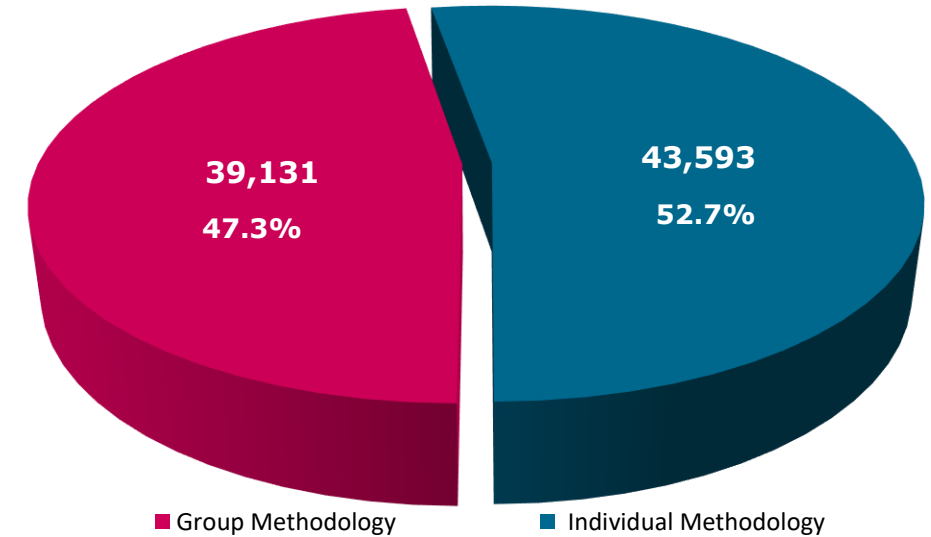
BANCO COMPARTAMOS, S.A. I.B.M.



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

Gentera Portfolio Distribution

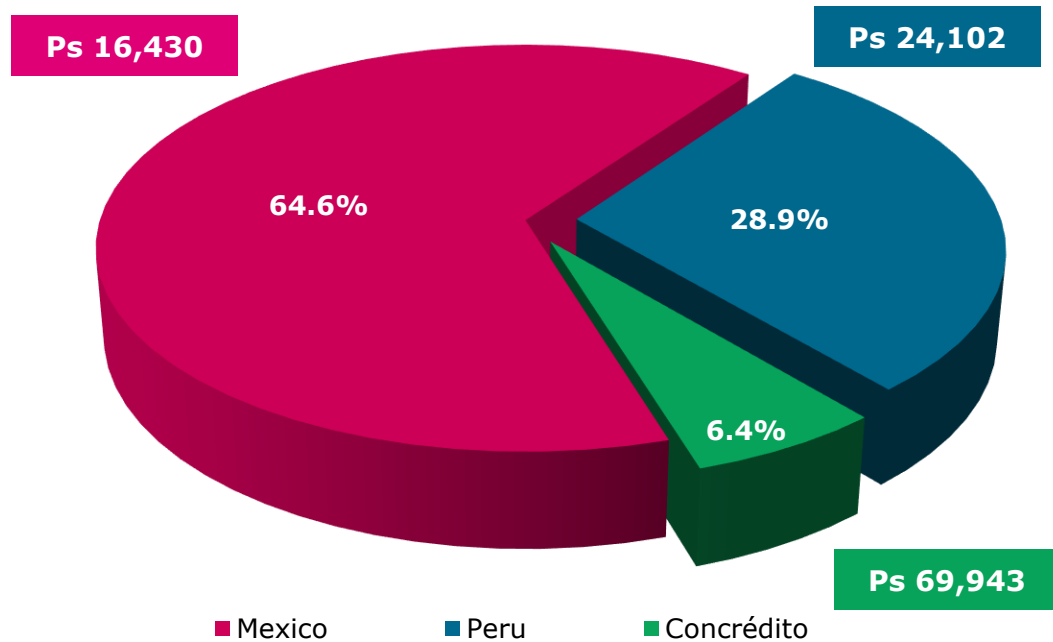
Mexico and Peru



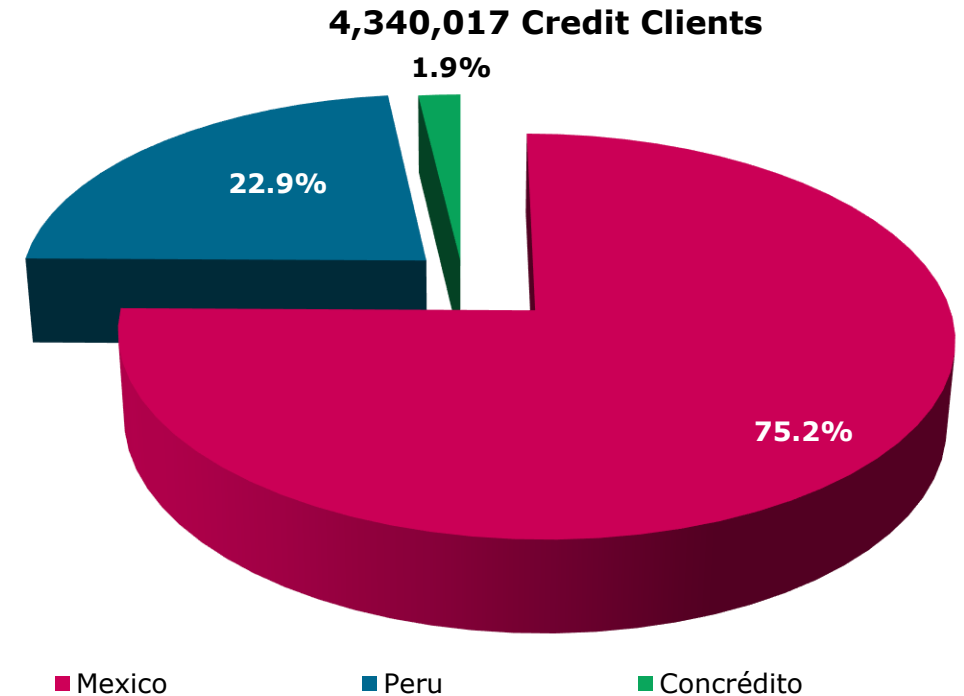
Around 80% of our clients are women

Distribution per subsidiary

% Total loan portfolio and average ticket



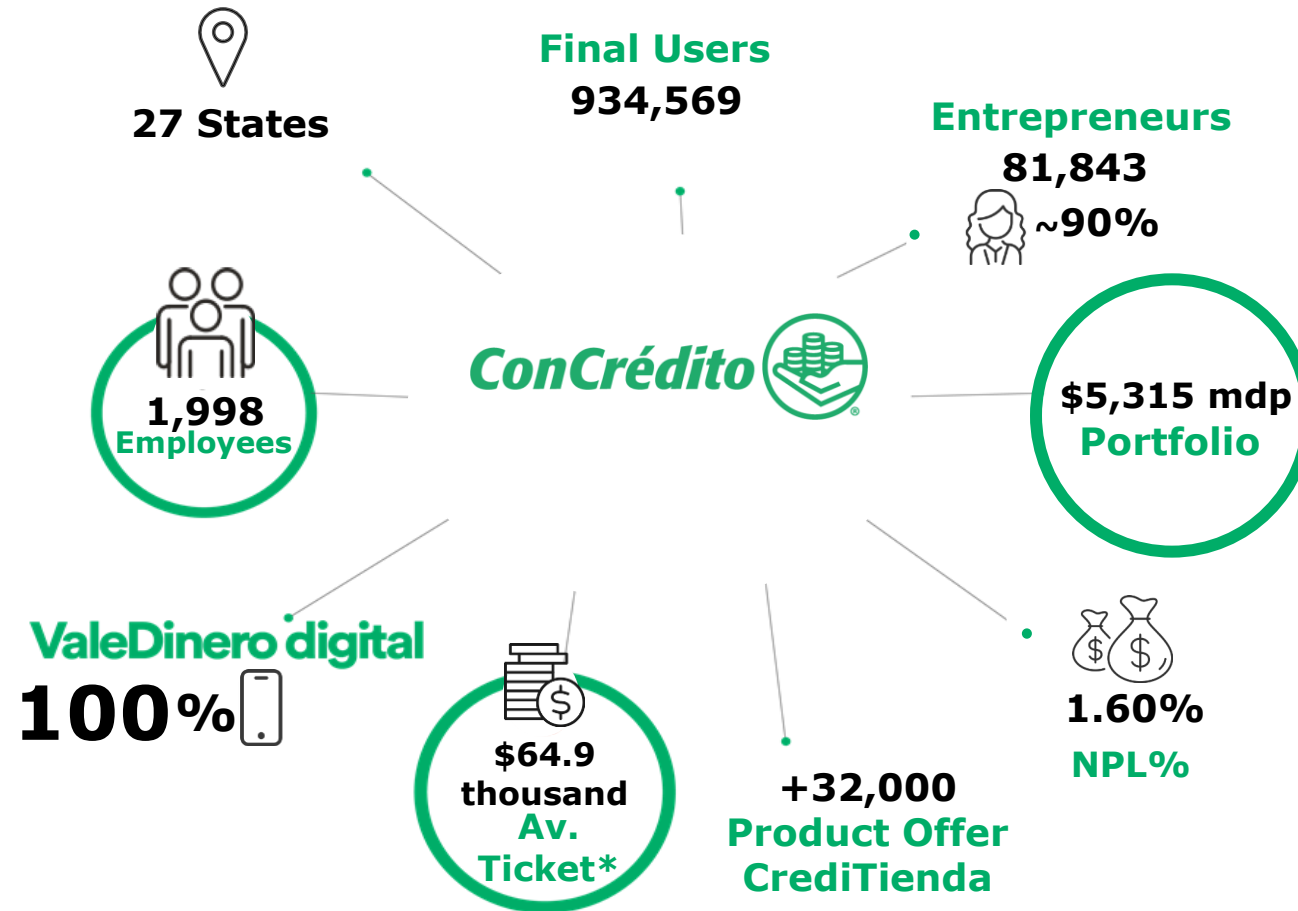
Credit Clients per subsidiary



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

ConCrédito

(Financial institution that offers microcredits through apps)



Active clients reached more than **81.8 thousand Entrepreneurs** a **13.9% growth** compared to 1Q24.

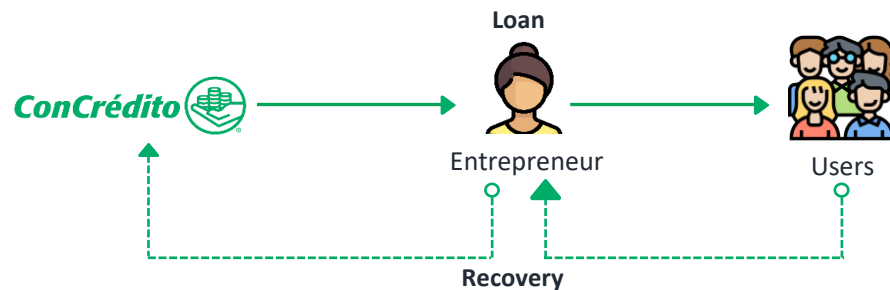
*Average Ticket. Figures are expressed in Mexican Pesos (million)

ConCrédito - Products

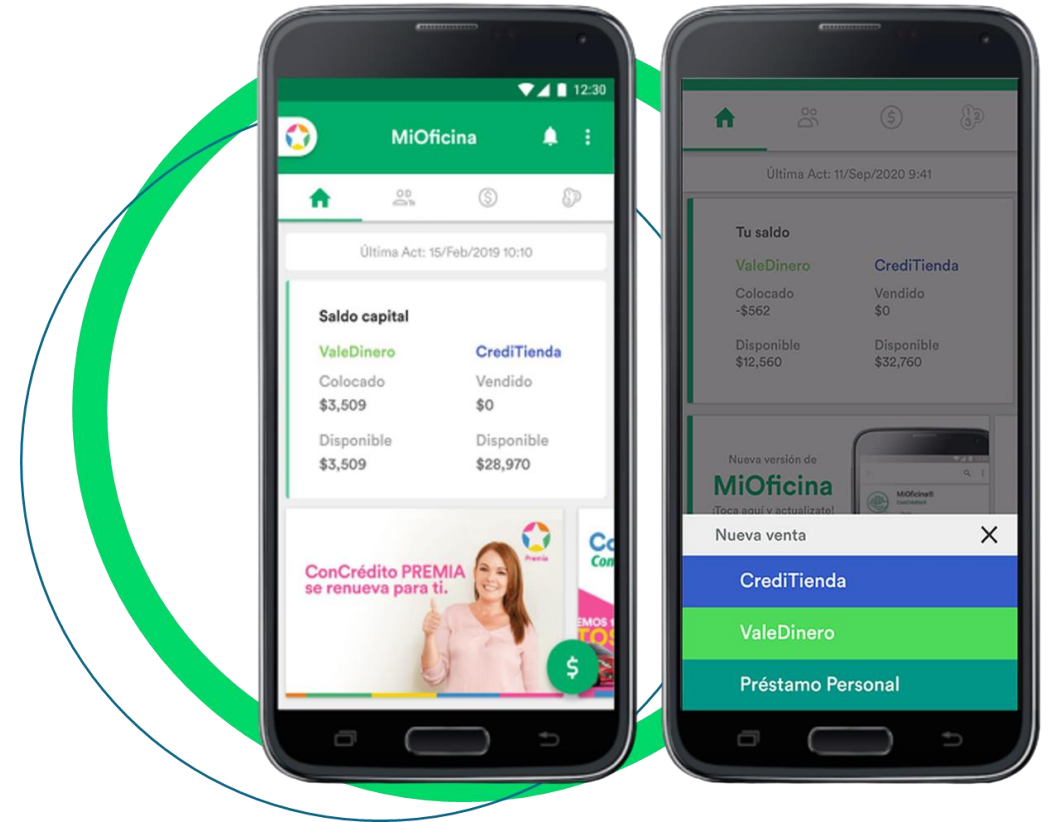
ValeDinero

(Main line of business)

- **Maturity:** 6 to 16 biweeks
- **Loan Size:** Ps. 2,000 to Ps. 12,000
- **Av. Ticket Entrepreneurs:** Ps. 64,943*
- **Av. Ticket Final Users:** ~Ps. 5,468



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



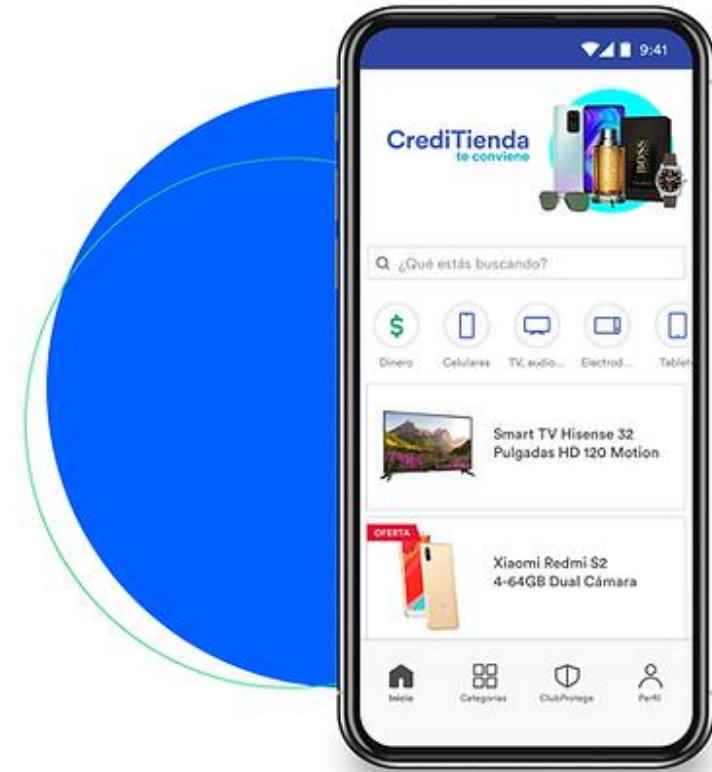
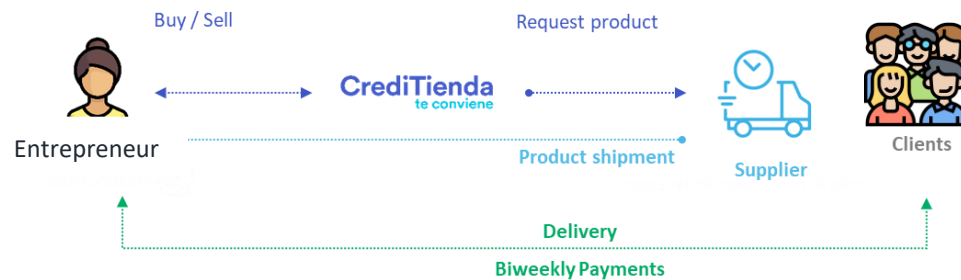
The Entrepreneur receives a credit line from ConCrédito to distribute microcredits to authorized final users, and is responsible of the collection process, obtaining a bonus on this.

ConCrédito - Products

CrediTienda

(Offer products on credit through the CrediTienda app)

- **Portfolio:** Ps. 740 million*
- **Δ vs 1Q24:** 38.9%
- **Maturity:** 6 to 16 biweeks
- **Apps Users:** 1,197,482
- **Product Offer:** +32,000

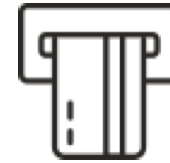


The Entrepreneurs sell products on credit. Based on the quality of the portfolio and the punctuality on the payments, the Entrepreneurs obtain a bonus on this.

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

Yastás

(correspondent network manager)



Operations
7.1 million



Financial
Transactions
4.6 million



Affiliates
5,357



Payment Categories
+2,000



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



Mexican states
32

YASTAS in **1Q25** executed **7.1 million total operation.**

Yastás	1Q25	1Q24	4Q24	% Change 1Q24	% Change 4Q24
Affiliates	5,357	6,086	5,286	-12.0%	1.3%
Operations	7,128,533	6,564,957	7,057,145	8.6%	1.0%
Financial Operations	4,620,927	3,650,985	4,425,758	26.6%	4.4%
Resultado Neto	-7.7	-21.8	-25.7	-64.6%	-70.0%



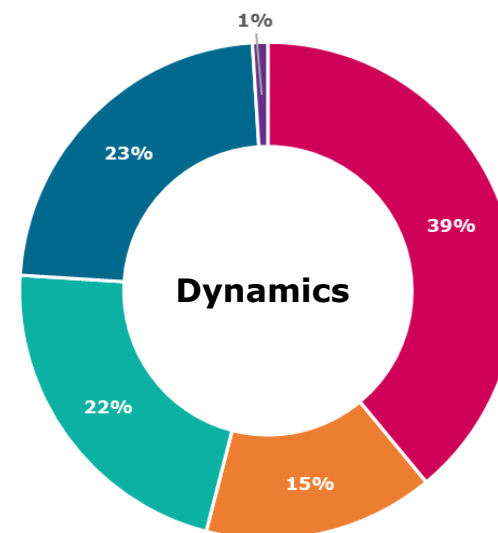
51% Grocery Stores



49% Hardware Stores, Stationery Stores, Cybercafe, Others.



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



+5,300 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 1Q25



Active Policies
16.6 million



Coverage
Mexico and Peru



Net Income
\$110 million pesos

ATERNA had at the end of **1Q25**, **16.6 million active insurance policies.**



GENTERA 

**Growth and
Profitability**

Summary

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

Summary	1Q25	1Q24	4Q24	% Change 1Q24	% Change 4Q24
Total users of financial services ⁽¹⁾	5,811,975	5,279,387	5,702,109	10.1%	1.9%
Credit Clients + Users	5,274,586	4,906,178	5,203,315	7.5%	1.4%
Portfolio*	82,725	65,521	82,742	26.3%	0.0%
Net Income*	2,221	1,508	1,913	47.3%	16.1%
NPLs / Total Portfolio	3.73%	3.57%	3.93%	0.16 pp	-0.20 pp
ROA	8.3%	6.8%	7.4%	1.5 pp	0.9 pp
ROE	25.8%	21.1%	23.6%	4.7 pp	2.2 pp
ROE Controlling	26.3%	21.4%	23.4%	4.9 pp	2.9 pp
NIM	39.5%	39.4%	40.4%	0.1 pp	-0.9 pp
NIM after provisions	29.3%	30.3%	28.6%	-1.0 pp	0.7 pp
Efficiency Ratio	62.8%	67.6%	68.5%	-4.8 pp	-5.7 pp
Operating Efficiency	20.2%	20.3%	22.4%	-0.1 pp	-2.2 pp
Capital / Total Assets	32.9%	31.9%	31.4%	1.0 pp	1.5 pp
Average Loan per Client	19,061	16,006	19,358	19.1%	-1.5%
Employees	27,455	25,178	27,101	9.0%	1.3%
Service Offices**	553	548	553	0.9%	0.0%
Branches	149	143	146	4.2%	2.1%

1) In 1Q25 GENTERA served more than 5.8 million people. ~4.88 million Clients from Credit, Savings, and Insurance Products, and additionally ConCrédito's Entrepreneurs served ~934 thousand final users.

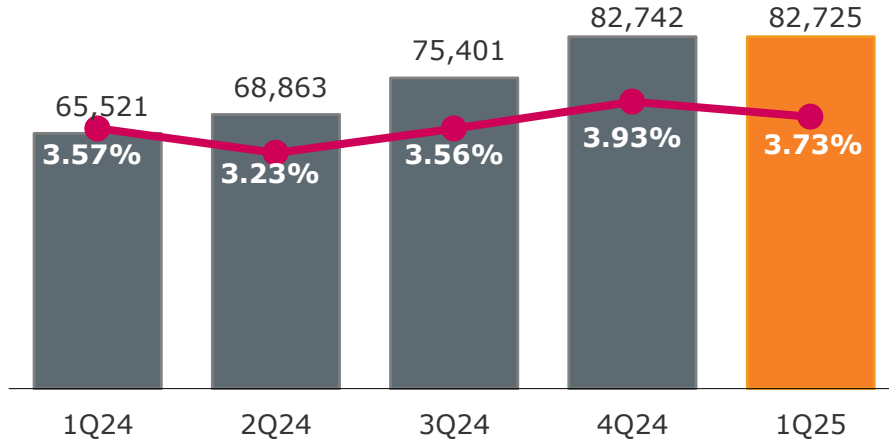
In this table, employees in Banco Compartamos include employees from ATERNA and YASTAS.

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

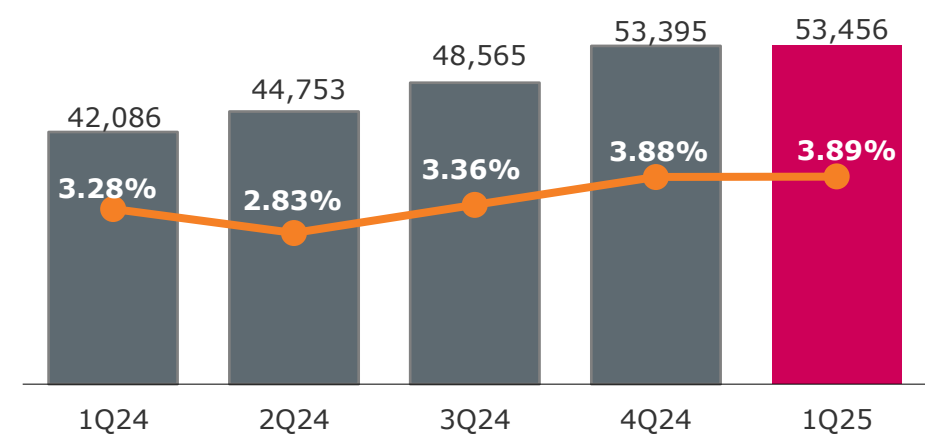
** 67 Branches are inside a Service Office (same location).

Total Portfolio – NPL %

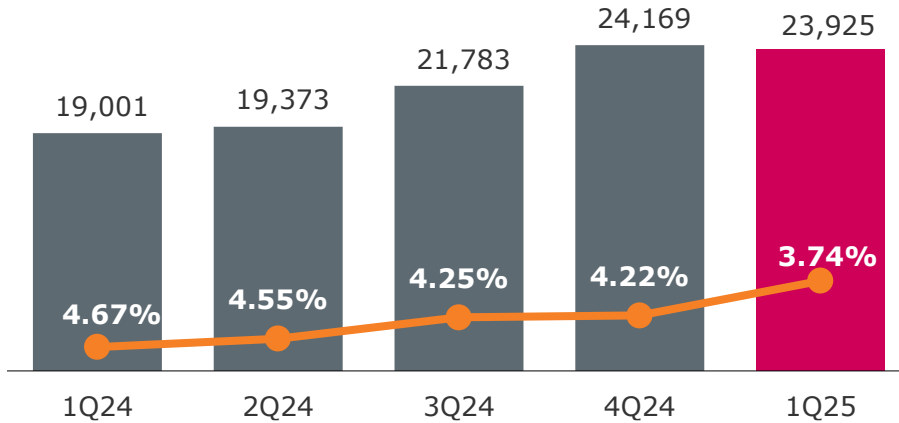
Gentera



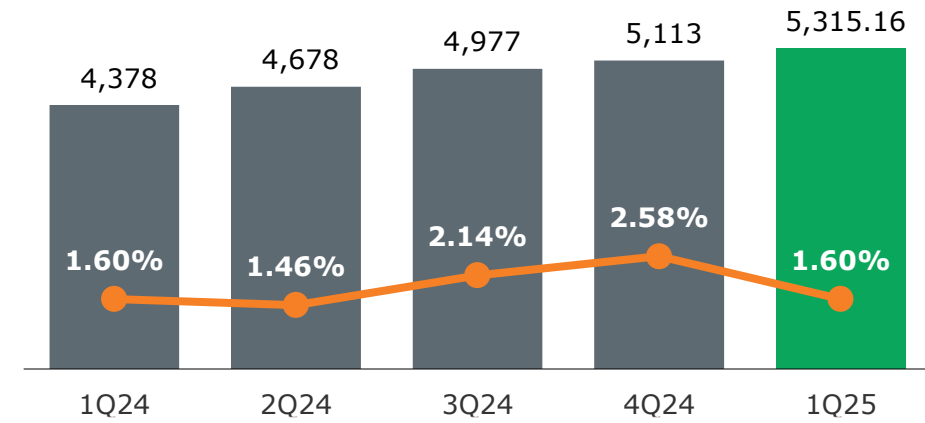
Mexico – Banco Compartamos



Peru – Compartamos Banco



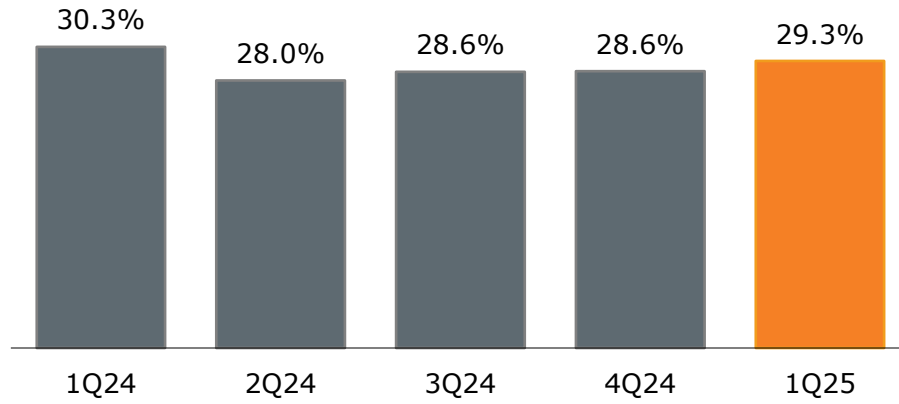
ConCrédito



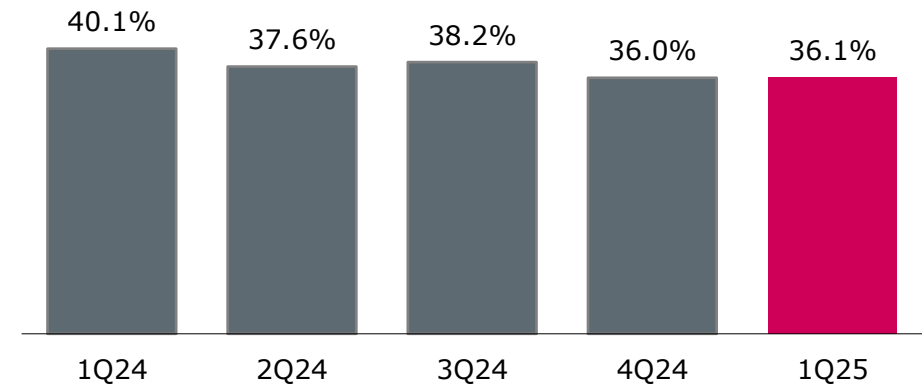
The **Loan Portfolio** kept its **solid levels** during 1Q25.

NIM (%) after provisions

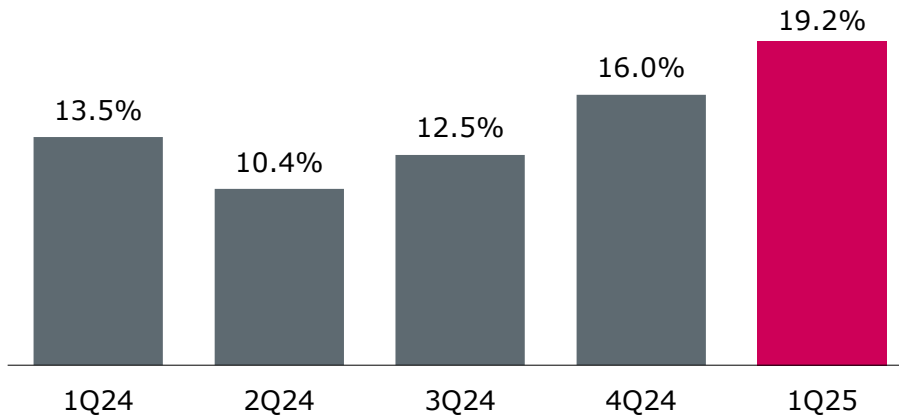
Gentera



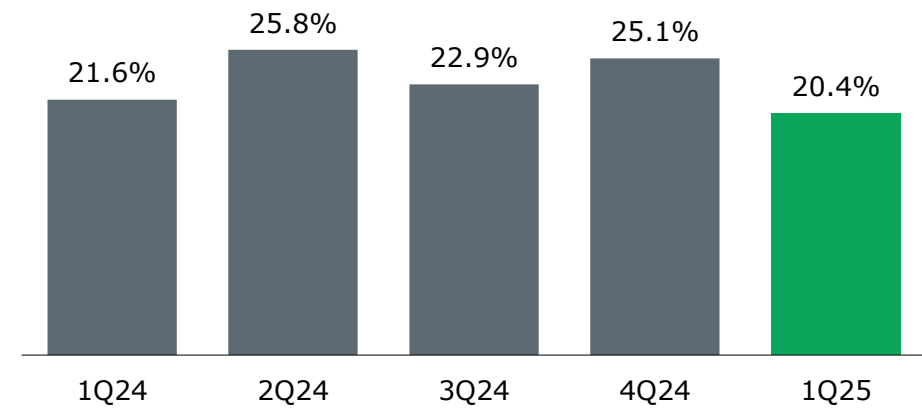
Mexico – Banco Compartamos



Peru – Compartamos Banco



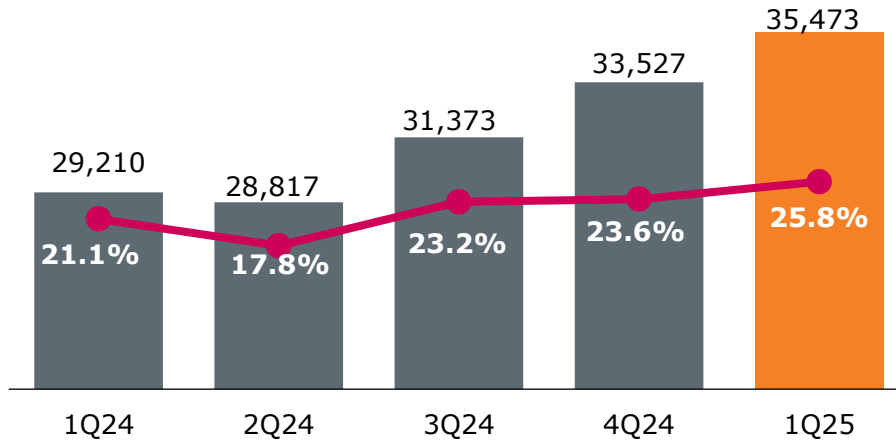
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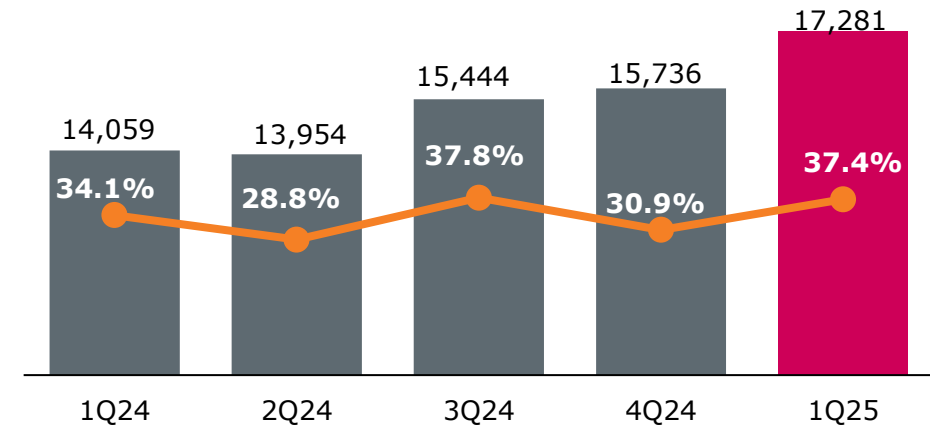
NIM after provisions for 1Q25 stood at 29.3%.

Equity - ROAE

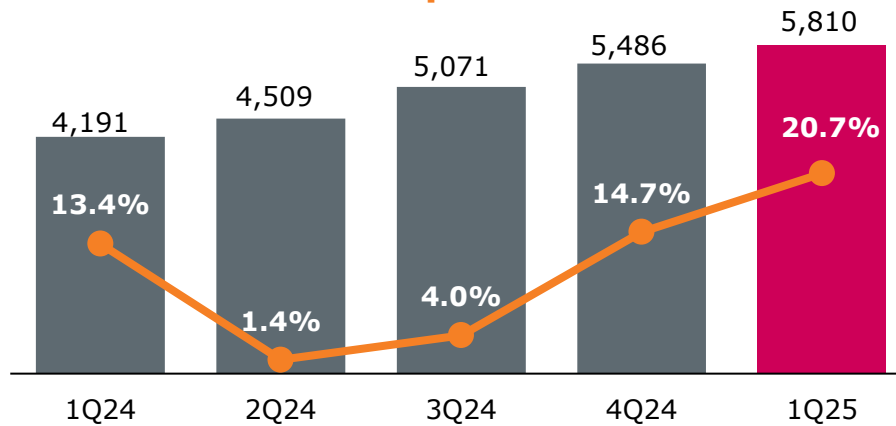
Gentera



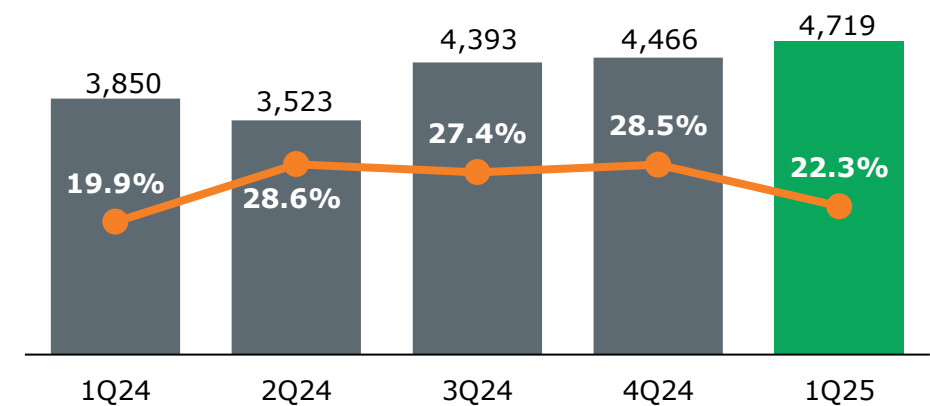
Mexico – Banco Compartamos



Peru – Compartamos Banco



ConCrédito



Controlling ROE in 1Q25 stood at 26.3%; ROE considering non-controlling interest stood at 25.8%.



Financial Information 1Q25



Statement of Financial Position

	1Q25	1Q24	4Q24	% Change 1Q24	% Change 4Q24
Cash and investments in financial instruments	15,670	14,952	14,656	4.8%	6.9%
Derivatives	1	15	4	-93.3%	-75.0%
Loan portfolio with credit risk stage 1 and 2	79,642	63,183	79,487	26.0%	0.2%
Loan portfolio with credit risk stage 3	3,083	2,338	3,255	31.9%	-5.3%
Loan portfolio	82,725	65,521	82,742	26.3%	0.0%
Deferred items	488	483	419	1.0%	16.5%
Allowance for loan losses	6,678	5,151	6,819	29.6%	-2.1%
Loan portfolio, net	76,535	60,853	76,342	25.8%	0.3%
Other accounts receivable, net	2,705	4,107	3,052	-34.1%	-11.4%
Properties, furniture and equipment, net	838	563	887	48.8%	-5.5%
Rights of use assets, properties, furniture and equipment, net	1,261	1,218	1,305	3.5%	-3.4%
Permanent investment	99	98	99	1.0%	0.0%
Asset for deferred income taxes, net	3,090	2,403	2,992	28.6%	3.3%
Other assets	2,923	2,642	2,695	10.6%	8.5%
Goodwill	4,610	4,660	4,797	-1.1%	-3.9%
Total assets	107,732	91,511	106,829	17.7%	0.8%
Deposits	21,811	18,744	21,710	16.4%	0.5%
Long term debt issuance	13,274	13,453	13,201	-1.3%	0.6%
Banking and other borrowings	25,858	21,068	26,715	22.7%	-3.2%
Obligations in securitization operations	1,278	1,183	1,274	8.0%	0.3%
Lease liability	1,334	1,274	1,379	4.7%	-3.3%
Other liabilities	8,697	6,481	9,018	34.2%	-3.6%
Deferred credits and advance collections	8	98	9	-91.8%	-11.1%
Total liabilities	72,260	62,301	73,306	16.0%	-1.4%
Capital stock	4,764	4,764	4,764	0.0%	0.0%
Premium on sale of stock	(455)	(455)	(455)	0.0%	0.0%
Capital reserves	1,708	1,708	1,707	0.0%	0.1%
Accumulated retained earnings	26,841	22,031	24,734	21.8%	8.5%
Other comprehensive income	195	(1,027)	347	N/C	-43.8%
Total controlling interest	33,053	27,021	31,097	22.3%	6.3%
Total non-controlling interest	2,419	2,189	2,426	10.5%	-0.3%
Total stockholders' equity	35,472	29,210	33,523	21.4%	5.8%
Total liabilities and stockholders' equity	107,732	91,511	106,829	17.7%	0.8%

* Figures expressed in Mexican pesos (millions)

Statement of Comprehensive Income

	1Q25	1Q24	4Q24	% Change 1Q24	% Change 4Q24
Interest income	11,206	9,345	10,983	19.9%	2.0%
Interest expense	1,859	1,828	1,809	1.7%	2.8%
Financing expense	1,306	1,274	1,342	2.5%	-2.7%
Expense of credit origination and leasing	553	554	467	-0.2%	18.4%
Net Interest Income	9,347	7,517	9,174	24.3%	1.9%
Provisions for loan losses	2,408	1,750	2,675	37.6%	-10.0%
Net interest income after provisions	6,939	5,767	6,499	20.3%	6.8%
Commissions and fee income	1,463	1,029	1,742	42.2%	-16.0%
Commissions and fee expense	126	151	152	-16.6%	-17.1%
Trading gains (losses)	1	(4)	3	N/C	-66.7%
Other operating income (expense)	364	40	299	N/C	21.7%
Operating Expenses	5,426	4,518	5,752	20.1%	-5.7%
Net operating income	3,215	2,163	2,639	48.6%	21.8%
Participation in the net result of other entities	0	0	0	N/C	N/C
Total income before income tax	3,215	2,163	2,639	48.6%	21.8%
Income tax	994	655	726	51.8%	36.9%
Net continued operations	2,221	1,508	1,913	47.3%	16.1%
Discontinued operations	0	0	0	N/C	N/C
Net income	2,221	1,508	1,913	47.3%	16.1%
Other comprehensive income	(153)	(130)	313	N/C	N/C
Comprehensive Result	2,068	1,378	2,226	50.1%	-7.1%
Net income attributable to:	2,221	1,508	1,913	47.3%	16.1%
Controlling interest	2,106	1,412	1,762	49.2%	19.5%
Non Controlling interest	115	96	151	19.8%	-23.8%
Comprehensive income attributable to:	2,068	1,378	2,226	50.1%	-7.1%
Controlling interest	1,952	1,282	2,077	52.3%	-6.0%
Non Controlling interest	116	96	149	20.8%	-22.1%

* Figures expressed in Mexican pesos (millions)

NPLs per subsidiary

NPL´s per methodology and subsidiaries

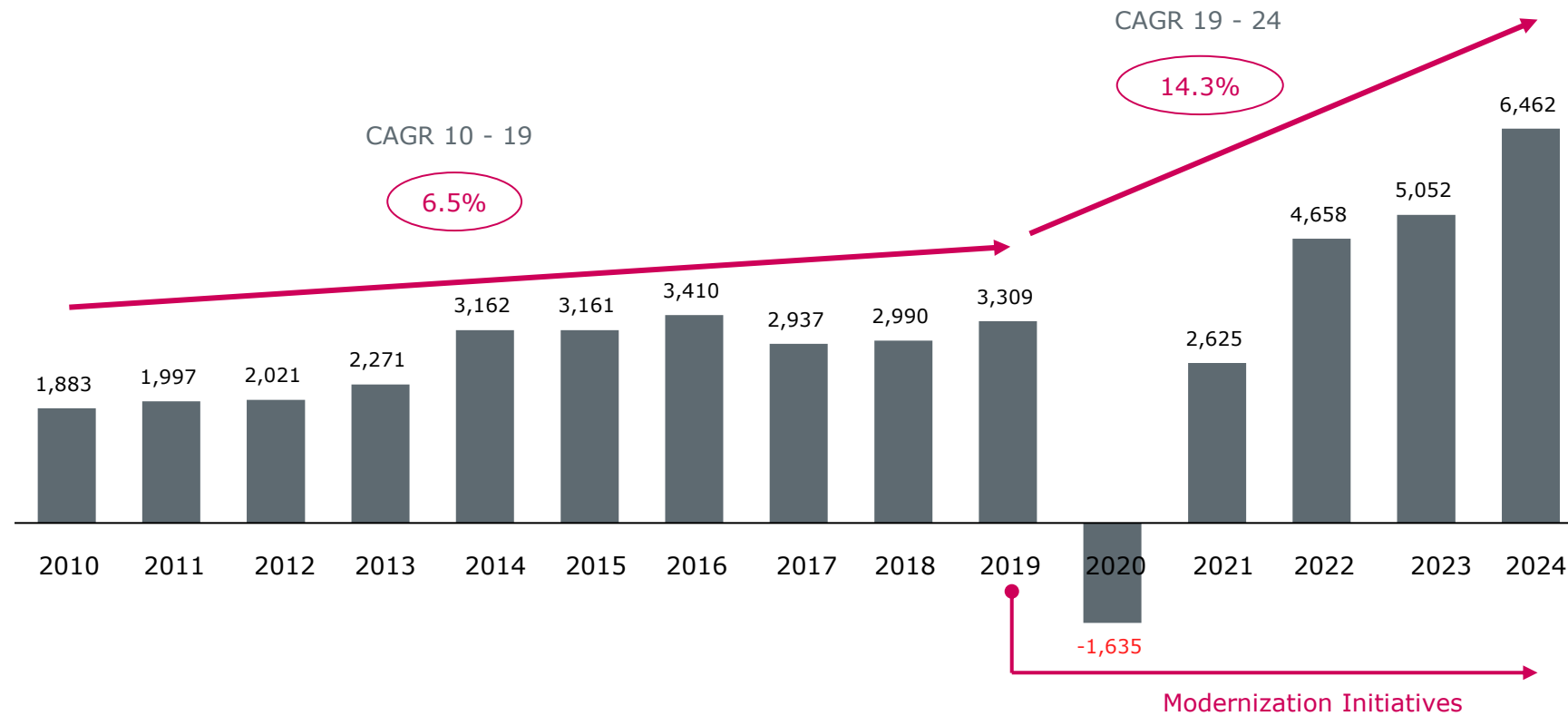
PRODUCT	1Q25				1Q24				4Q24			
	Portfolio	NPL	NPL Ratio	Write- Offs	Portfolio	NPL	NPL Ratio	Write- Offs	Portfolio	NPL	NPL Ratio	Write- Offs
Group Methodology	32,951	1,170	3.55%	885	28,019	874	3.12%	608	34,477	1,225	3.55%	698
C. Individual	15,360	705	4.59%	416	9,935	365	3.67%	227	14,100	641	4.55%	329
C. CA Plus	5,113	204	3.99%	139	4,132	141	3.43%	96	4,784	204	4.26%	103
C. Otros	32	1	0.00%	0	0	0	0.00%	0	34	0	0.00%	0
Individual Methodology	20,505	910	4.44%	555	14,067	506	3.60%	323	18,918	845	4.47%	432
Banco Compartamos	53,456	2,080	3.89%	1,440	42,086	1,380	3.28%	931	53,395	2,070	3.88%	1,130
Group Methodology Peru	6,180	154	2.49%	153	4,890.1	141	2.88%	160	6,434	163	2.53%	307
Individual Methodology Peru	17,745	740	4.17%	495	14,111	746	5.28%	236	17,736	858	4.84%	266
Compartamos Banco in Perú	23,925	894	3.74%	648	19,001	887	4.67%	396	24,169	1,021	4.22%	573
Individual Methodology ConCrédito	5,315	85	1.60%	379	4,378	70	1.60%	306	5,113	132	2.58%	342
ConCrédito	5,315	85	1.60%	379	4,378	70	1.60%	306	5,113	132	2.58%	342
Yastás	29	24	84.25%	34	56	1	1.80%	54	65	33	51.39%	24
Total	82,725	3,083	3.73%	2,502	65,521	2,338	3.57%	1,687	82,742	3,255	3.93%	2,069

* Figures expressed in Mexican pesos (millions)

Results of the Modernization Plan

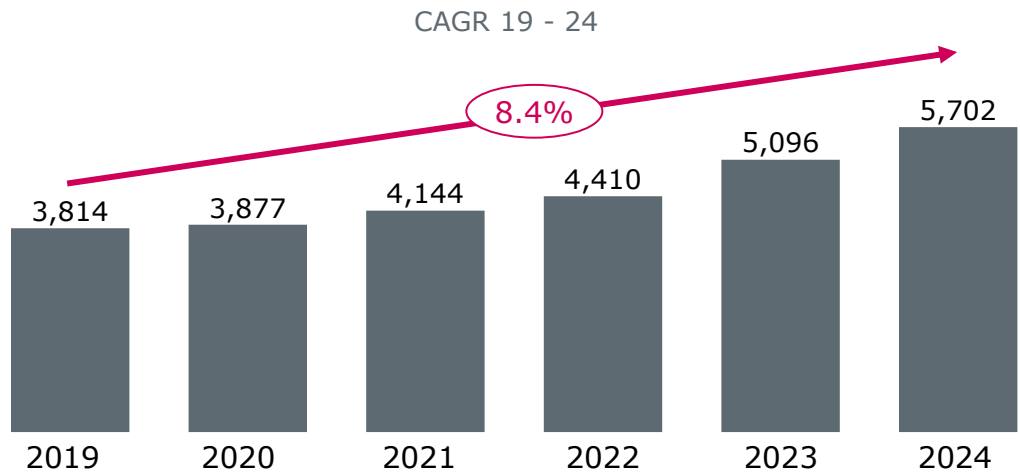
Gentera's historic Net Income

Net Income in Million Pesos

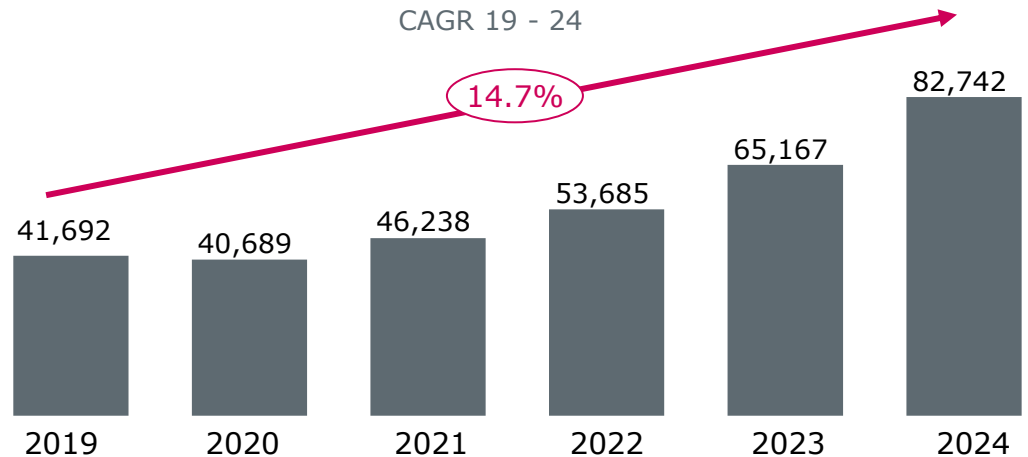


Evolution of Key Indicators

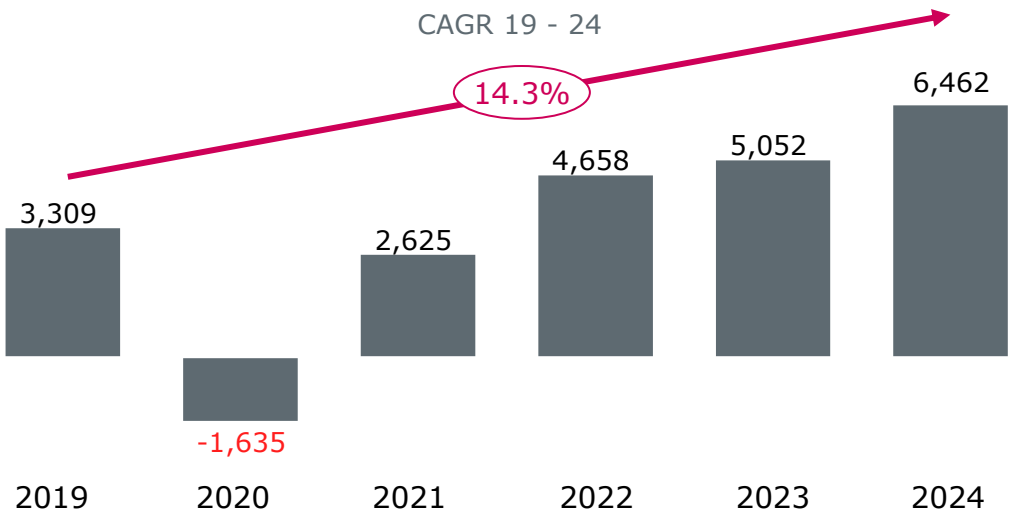
Clients + Final Users (thousand)



Loan Portfolio (million Ps.)



Net Income (million Ps.)



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	1Q25	1Q24	4Q24	% Change 1Q24	% Change 4Q24
Clients	3,253,492	3,048,081	3,218,455	6.7%	1.1%
Portfolio*	53,456	42,086	53,395	27.0%	0.1%
Net Income	1,545	1,148	1,205	34.6%	28.2%
NPLs / Total Portfolio	3.89%	3.28%	3.88%	0.61 pp	0.01 pp
ROA	10.1%	9.1%	8.3%	1.00 pp	1.80 pp
ROE	37.4%	34.1%	30.9%	3.3 pp	6.5 pp
NIM	46.3%	47.6%	47.9%	-1.3 pp	-1.6 pp
NIM after provisions	36.1%	40.1%	36.0%	-4.0 pp	0.1 pp
Efficiency Ratio	62.3%	66.7%	70.7%	-4.4 pp	-8.4 pp
Operating Efficiency	24.1%	26.0%	27.7%	-1.9 pp	-3.6 pp
Capital adequacy ratio (ICAP)	31.2%	31.8%	29.0%	-0.6 pp	2.2 pp
Capital / Total Assets	28.0%	27.1%	26.1%	0.9 pp	1.9 pp
Average Loan (Ps.)	16,430	13,807	16,590	19.0%	-1.0%
Employees	18,300	16,512	18,103	10.8%	1.1%
Service Offices**	430	429	430	0.2%	0.0%
Branches	149	143	146	4.2%	2.1%

*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

	1Q25	1Q24	4Q24	% Change 1Q24	% Change 4Q24
Cash and investments in financial instruments	6,730	6,735	5,510	-0.1%	22.1%
Loan portfolio with credit risk stage 1 and 2	51,376	40,706	51,325	26.2%	0.1%
Loan portfolio with credit risk stage 3	2,080	1,380	2,070	50.7%	0.5%
Loan portfolio	53,456	42,086	53,395	27.0%	0.1%
Deferred items	449	439	366	2.3%	22.7%
Allowance for loan losses	4,258	3,026	4,285	40.7%	-0.6%
Loan portfolio, net	49,647	39,499	49,476	25.7%	0.3%
Other accounts receivable, net	1,927	2,858	1,777	-32.6%	8.4%
Properties, furniture and equipment, net	386	255	420	51.4%	-8.1%
Rights of use assets, properties, furniture and equipment, net	698	621	677	12.4%	3.1%
Asset for deferred income taxes, net	1,925	1,493	1,938	28.9%	-0.7%
Other assets	476	448	410	6.3%	16.1%
Total assets	61,789	51,909	60,208	19.0%	2.6%
Clients' deposits	2,670	2,195	2,561	21.6%	4.3%
OD Deposits	14	144	177	-90.3%	-92.1%
Term deposits	2,209	1,991	2,014	10.9%	9.7%
Long term debt issuance	13,274	13,453	13,201	-1.3%	0.6%
Banking and other borrowings	20,396	15,438	20,305	32.1%	0.4%
Lease liability	734	647	713	13.4%	2.9%
Other liabilities	3,612	3,892	5,501	-7.2%	-34.3%
Deferred credits and advance collections	1,599	90	0	N/C	N/C
Total liabilities	44,508	37,850	44,472	17.6%	0.1%
Capital stock	856	813	856	5.3%	0.0%
Capital reserves	804	761	804	5.7%	0.0%
Accumulated retained earnings	15,690	12,683	14,145	23.7%	10.9%
Other comprehensive income	(69)	(198)	(69)	N/C	N/C
Total stockholders' equity	17,281	14,059	15,736	22.9%	9.8%
Total liabilities and stockholders' equity	61,789	51,909	60,208	19.0%	2.6%

* Figures expressed in Mexican pesos (millions)

Statement of Comprehensive Income

	1Q25	1Q24	4Q24	% Change 1Q24	% Change 4Q24
Interest income	8,045	6,858	7,863	17.3%	2.3%
Interest expense	1,393	1,326	1,320	5.1%	5.5%
Financing expense	915	850	939	7.6%	-2.6%
Expense of credit origination and leasing	478	476	381	0.4%	25.5%
Net Interest Income	6,652	5,532	6,543	20.2%	1.7%
Provisions for loan losses	1,459	868	1,631	68.1%	-10.5%
Net interest income after provisions	5,193	4,664	4,912	11.3%	5.7%
Commissions and fee income	878	539	991	62.9%	-11.4%
Commissions and fee expense	166	164	173	1.2%	-4.0%
Trading gains (losses)	2	(4)	2	N/C	0.0%
Other operating income (expense)	(4)	(116)	(58)	N/C	N/C
Operating Expenses	3,680	3,279	4,010	12.2%	-8.2%
Net operating income	2,223	1,640	1,664	35.5%	33.6%
Total income before income tax	2,223	1,640	1,664	35.5%	33.6%
Income tax	678	492	459	37.8%	47.7%
Net income	1,545	1,148	1,205	34.6%	28.2%

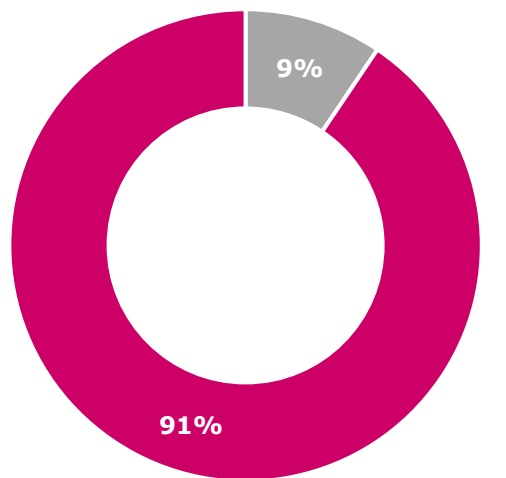
* Figures expressed in Mexican pesos (millions)

Funding structure

Debt profile excluding clients deposits

Year	Maturity	%
2025	4,220	13%
2026	7,498	22%
2027	11,514	34%
2028	9,581	29%
2029	750	2%
Total	33,563	100%

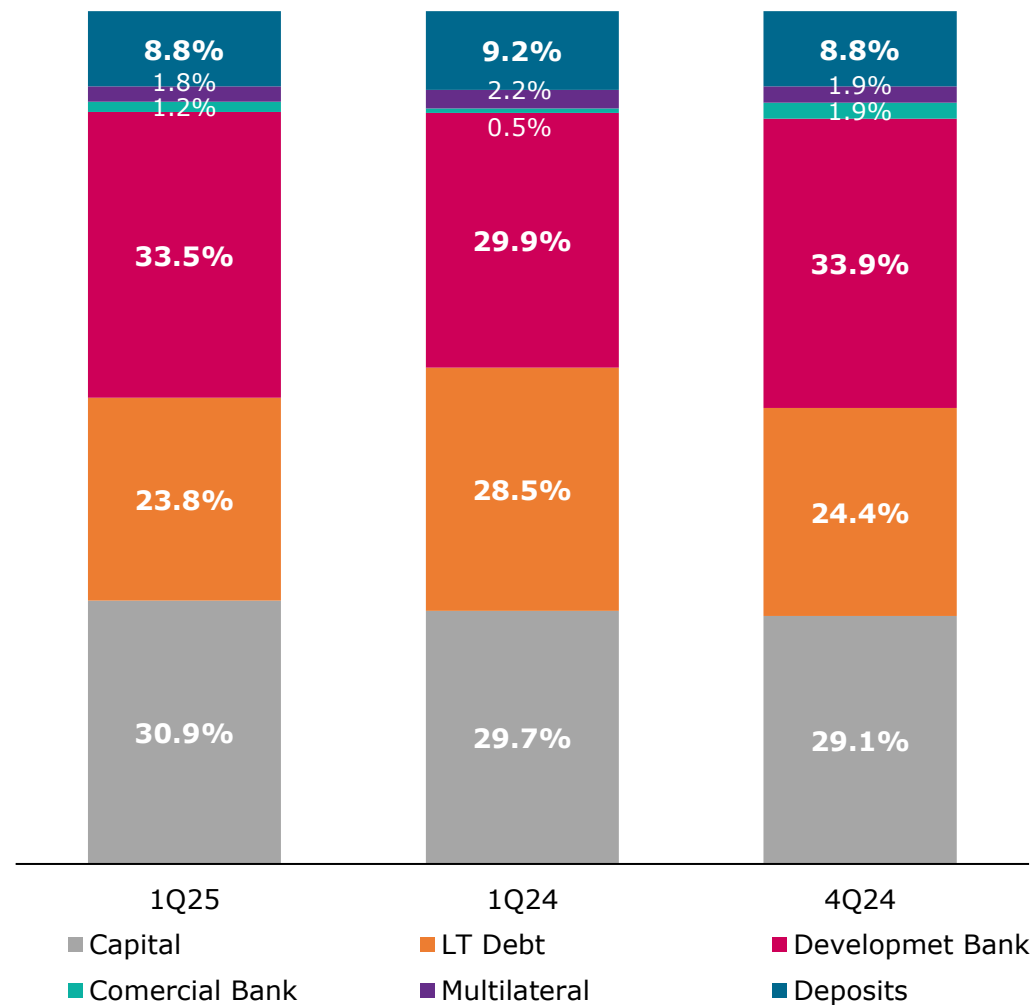
81% of Banco Compartamos liabilities are Long-Term



■ Fixed Rate ■ Variable Rate

* Figures expressed in Mexican pesos (millions)

9.8%: Cost of Funds 1Q25



Allowance for loan losses

	1Q25			1Q24			4Q24		
Risk	%Allowance	Balance	Allowance	%Allowance	Balance	Allowance	%Allowance	Balance	Allowance
A-1	1.1%	26,825	304	1.2%	22,785	262	1.2%	27,909	317
A-2	2.6%	2,297	60	2.6%	2,052	54	2.1%	2,079	54
B-1	3.8%	1,693	64	3.9%	1,355	52	3.9%	1,666	63
B-2	4.2%	4,725	200	4.2%	3,199	134	4.2%	4,755	200
B-3	5.7%	1,732	98	5.7%	1,309	74	5.7%	1,603	91
C-1	7.2%	7,137	515	7.2%	5,018	363	7.2%	6,307	455
C-2	10.7%	4,381	470	10.7%	3,151	336	10.8%	4,174	448
D	22.3%	1,453	325	22.2%	1,037	230	22.5%	1,503	341
E	69.1%	3,212	2,221	68.6%	2,180	1,495	69.4%	3,400	2,315
Total		53,457	4,257		42,086	3,001		53,395	4,284
Coverage Ratio¹			204.7%			219.3%			207.0%

¹ Allowance for loan losses / Non-performing loans

Classification for allowance for loan losses is in accordance with CNBV regulations (Chapter V, Section First, Paragraph F) applicable to credit institutions [1]. Allowance for loan losses continue to sufficiently cover non-performing loans. The ratings and the allowance reported consider the modifications to the General Provisions for Credit Institutions published in the Official Gazette of the Federation (Diario Oficial de la Federación) on January 6, 2017, and for which its initial effect was constituted on December 31, 2017, according to applicable regulation. They also consider the modifications applicable from January 2022 due to the reforms carried out by the international standard IFRS9.

Summary

Compartamos Banco (Peru)

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

Summary	1Q25	1Q24	4Q24	% Change 1Q24	% Change 4Q24
Clients	992,642	956,522	957,462	3.8%	3.7%
Portfolio *	23,925	19,001	24,169	25.9%	-1.0%
Net Income*	292	140	193	108.4%	51.2%
NPLs / Total Portfolio	3.74%	4.67%	4.22%	-0.93 pp	-0.48 pp
ROA	4.1%	2.4%	2.8%	1.7 pp	1.3 pp
ROE	20.7%	13.4%	14.7%	7.3 pp	6.0 pp
NIM	27.6%	23.4%	26.3%	4.2 pp	1.3 pp
NIM after provisions	19.2%	13.5%	16.0%	5.7 pp	3.2 pp
Efficiency Ratio	72.3%	81.7%	77.1%	-9.4 pp	-4.8 pp
Operating Efficiency	15.4%	12.5%	13.7%	2.9 pp	1.7 pp
Capital / Total Assets	20.6%	17.4%	19.1%	3.2 pp	1.5 pp
Average Loan (Ps.)	24,102	19,865	25,243	21.3%	-4.5%
Employees	6,881	6,169	6,790	11.5%	1.3%
Service Offices	123	119	123	3.4%	0.0%

Group loans represented **25.8%** of the portfolio, and **67.3%** of the customers served in Peru.

*Peru figures are reported under Mexican GAAP.

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

Statement of Financial Position

	1Q25	1Q24	4Q24	% Change 1Q24	% Change 4Q24
Cash and investments in financial instruments	4,262.1	5,063.6	4,244.7	-15.8%	0.4%
Loan portfolio with credit risk stage 1 and 2	23,030.9	18,114.8	23,148.7	27.1%	-0.5%
Loan portfolio with credit risk stage 3	894.1	886.6	1,020.8	0.9%	-12.4%
Loan portfolio	23,925.0	19,001.4	24,169.5	25.9%	-1.0%
Deferred items	39.5	32.2	49.8	22.8%	-20.6%
Allowance for loan losses	1,915.8	1,632.5	1,959.8	17.4%	-2.2%
Loan portfolio, net	22,048.7	17,401.1	22,259.4	26.7%	-0.9%
Other accounts receivable, net	383.3	614.1	508.7	-37.6%	-24.7%
Properties, furniture and equipment, net	311.5	183.1	321.4	70.2%	-3.1%
Asset for deferred income taxes, net	320.9	277.9	308.2	15.5%	4.1%
equipment, net	368.6	293.5	398.9	25.6%	-7.6%
Other assets	491.4	233.1	636.7	110.8%	-22.8%
Total assets	28,186.5	24,066.4	28,678.0	17.1%	-1.7%
Deposits	16,931.8	14,558.0	17,136.7	16.3%	-1.2%
Banking and other borrowings	3,797.3	4,011.1	4,418.5	-5.3%	-14.1%
Creditors on repurchase/resell agreements	0.0	0.0	0.0	N/C	N/C
Lease liability	391.3	306.3	420.5	27.8%	-6.9%
Other liabilities	1,248.6	993.1	1,208.8	25.7%	3.3%
Deferred credits and advance collections	7.1	7.0	7.6	1.6%	-5.7%
Total liabilities	22,376.1	19,875.5	23,192.0	12.6%	-3.5%
Capital stock	4,244.9	3,753.9	3,753.9	13.1%	13.1%
Capital reserves	878.7	826.9	826.9	6.3%	6.3%
Other comprehensive income	358.7	(776.9)	272.8	N/C	31.5%
Accumulated retained earnings	320.0	364.4	623.2	-12.2%	-48.6%
Total controlling interest	5,802.4	4,168.3	5,476.9	39.2%	5.9%
Total non-controlling interest	8.1	22.6	9.1	-64.0%	-10.9%
Total stockholders' equity	5,810.5	4,190.9	5,486.1	38.6%	5.9%
Total liabilities and stockholders' equity	28,186.5	24,066.4	28,678.0	17.1%	-1.7%

FX (End of period):	PEN - USD	MXN - USD	MXN - PEN
1Q25	3.67	20.46	5.58
1Q24	3.72	16.56	4.45
4Q24	3.76	20.88	5.55

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

	1Q25	1Q24	4Q24	% Change 1Q24	% Change 4Q24
Interest income	2,242.2	1,736.6	2,133.7	29.1%	5.1%
Interest expense	356.5	394.5	378.5	-9.6%	-5.8%
Financing expense	288.1	327.9	304.9	-12.1%	-5.5%
Expense of credit origination and leasing	68.4	66.5	73.6	2.7%	-7.1%
Net interest income	1,885.7	1,342.2	1,755.2	40.5%	7.4%
Provisions for loan losses	573.4	566.1	685.5	1.3%	-16.3%
Net interest income after provisions	1,312.3	776.1	1,069.8	69.1%	22.7%
Commissions and fee income	231.6	172.7	207.2	34.1%	11.7%
Commissions and fee expenses	27.1	34.6	24.8	-21.7%	9.2%
Other operating income (expense)	(6.4)	(5.5)	(18.3)	N/C	N/C
Operating expenses	1,092.7	742.7	950.8	47.1%	14.9%
Net operating income	417.6	165.8	283.1	151.8%	47.5%
Participation in the net result of other entities	0.0	(0.0)	0.0	N/C	N/C
Total income before income tax	417.6	165.8	283.1	151.8%	47.5%
Income tax	125.3	25.5	89.8	390.6%	39.6%
Net income	292.3	140.3	193.4	108.4%	51.2%
Controlling interest	292.5	139.4	195.8	109.9%	49.3%
Non Controlling interest	(0.1)	0.9	(2.5)	N/C	N/C

FX (Average)	PEN - USD	MXN - USD	MXN - PEN
1Q25	3.70	20.43	5.52
1Q24	3.76	16.97	4.52
4Q24	3.75	20.09	5.35

Peru figures are reported under Mexican GAAP

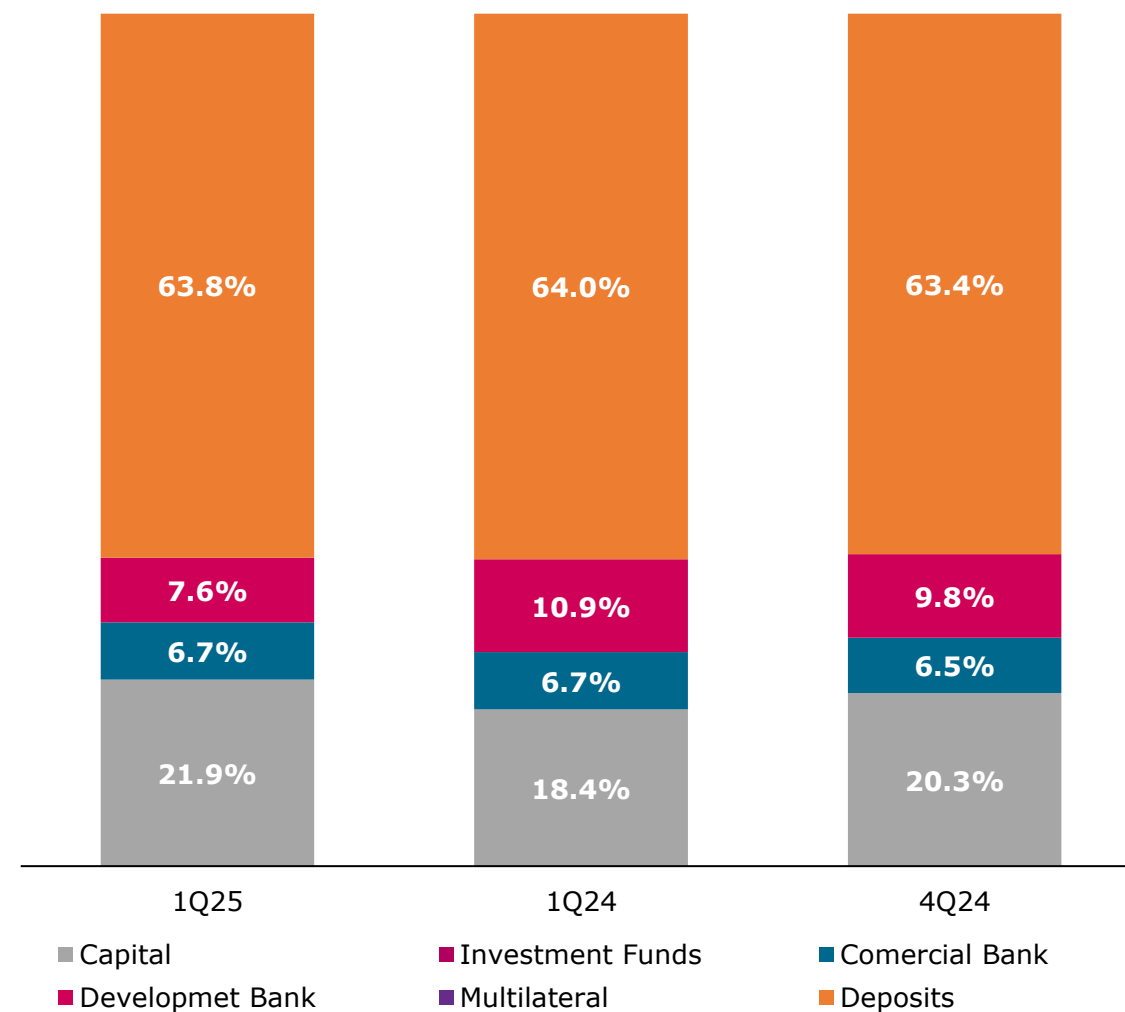
Figures are expressed in Mexican Peso with its corresponding FX

Source: Banco de México and Banco Central of Perú

Funding structure



5.5%
Cost of Funds
1Q25



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	1Q25	1Q24	4Q24	% Change 1Q24	% Change 4Q24
Entrepreneurs (Clients)	81,843	71,877	81,830	13.9%	0.0%
Final users	934,569	812,639	929,015	15.0%	0.6%
Portfolio *	5,315	4,378	5,113	21.4%	3.9%
Accounts Receivable Creditiendá*	740	533	656	38.9%	12.9%
Net Income*	256	187	316	36.6%	-19.1%
NPLs / Total Portfolio	1.60%	1.60%	2.58%	0.00 pp	-0.98 pp
ROA	10.5%	11.0%	14.9%	-0.5 pp	-4.40 pp
ROE	22.3%	19.9%	28.5%	2.4 pp	-6.2 pp
NIM	40.32%	41.9%	43.8%	-1.6 pp	-3.5 pp
NIM after provisions	20.4%	21.6%	25.1%	-1.2 pp	-4.7 pp
Capital / Total Assets	46.5%	55.6%	47.5%	-9.1 pp	-1.0 pp
Write - offs *	379	306	342	24.0%	10.7%
Coverage Ratio	559.9%	673.0%	401.4%	-113.1 pp	158.5 pp
Average Loan per Client	64,943	60,909	62,489	6.6%	3.9%
Employees	1,998	2,237	1,934	-10.7%	3.3%

16 years of experience in granting credits.

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

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

Statement of Financial Position

	1Q25	1Q24	4Q24	% Change 1Q24	% Change 4Q24
Cash and investments in financial instruments	1,865.6	1,464.6	2,552.2	27.4%	-26.9%
Derivatives	0.9	15.5	4.3	-94.2%	-79.2%
Loan portfolio with credit risk stage 1 and 2	5,230.1	4,307.9	4,981.7	21.4%	5.0%
Loan portfolio with credit risk stage 3	85.0	70.1	131.8	21.3%	-35.5%
Loan portfolio	5,315.2	4,378.0	5,113.5	21.4%	3.9%
Deferred items	4.5	17.2	13.6	-73.9%	-66.8%
Allowance for loan losses	476.2	471.7	529.0	0.9%	-10.0%
Loan portfolio, net	4,843.5	3,923.5	4,598.0	23.4%	5.3%
Other accounts receivable, net	2,437.9	864.8	1,512.1	181.9%	61.2%
Properties, furniture and equipment, net	76.5	33.6	24.4	127.3%	213.7%
Rights of use assets, properties, furniture and equipment, net	31.0	111.2	94.0	-72.2%	-67.1%
Asset for deferred income taxes, net	610.5	367.6	432.7	66.1%	41.1%
Other assets	289.4	147.6	193.4	96.0%	49.6%
Total assets	10,155.2	6,928.4	9,411.2	46.6%	7.9%
Securitization transactions	1,277.7	1,183.4	1,274.1	8.0%	0.3%
Banking and other borrowings	1,551.0	1,227.8	2,263.1	26.3%	-31.5%
Lease liability	86.5	118.0	99.8	-26.7%	-13.3%
Other accounts payable	2,497.1	514.8	1,265.0	385.1%	97.4%
Other liabilities	7.6	0.0	26.0	N/C	-70.8%
Financial instruments qualify as a liability	-5.7	-	-3.9	N/C	48.2%
Employee benefits liabilities	21.6	34.9	21.3	-38.0%	1.4%
Total liabilities	5,435.8	3,078.8	4,945.4	76.6%	9.9%
Capital stock	3,239.2	2,074.3	3,184.3	56.2%	1.7%
Premium on sale of stock	6.7	6.7	6.7	0.0%	0.0%
Capital reserves	53.1	42.9	53.1	23.5%	0.0%
Accumulated retained earnings	1,420.5	1,725.7	1,221.7	-17.7%	16.3%
Total stockholders' equity	4,719.4	3,849.6	4,465.8	22.6%	5.7%
Total liabilities and stockholders' equity	10,155.2	6,928.4	9,411.2	46.6%	7.9%

* Figures expressed in Mexican pesos (millions)

Statement of Comprehensive Income

	1Q25	1Q24	4Q24	% Change 1Q24	% Change 4Q24
Interest income	858.6	708.7	888.2	21.1%	-3.3%
Interest expense	120.9	107.0	117.9	13.0%	2.5%
Financing expense	113.7	97.7	109.1	16.3%	4.2%
Expense of credit origination and leasing	7.3	9.3	8.8	-21.9%	-17.7%
Net interest income	737.6	601.7	770.2	22.6%	-4.2%
Provisions for loan losses	364.0	291.3	329.1	25.0%	10.6%
Net interest income after provisions	373.6	310.4	441.2	20.4%	-15.3%
Commissions and fee income	0.0	0	0	N/C	N/C
Commissions and fee expenses	15.4	13.9	21.1	10.6%	-27.2%
Other operating income (expense)	464.7	331.8	474.7	40.1%	-2.1%
Operating expenses	457.4	369.2	459.7	23.9%	-0.5%
Total income before income tax	365.5	259.1	435.0	41.1%	-16.0%
Income tax	109.8	71.9	119.0	52.7%	-7.8%
Net income	255.7	187.2	316.0	36.6%	-19.1%

* Figures expressed in Mexican pesos (millions)

Contact

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

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

Mario Langerica Ávila
mlangerica@gentera.com.mx
Chief Financial Officer

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

