

GENTERA informs that S&P Global Ratings affirmed Banco Compartamos' ratings.

Mexico City, November 18, 2021 – GENTERA S.A.B. de C.V. (BMV: GENTERA*) informs that **Banco Compartamos S.A. I.B.M.**, GENTERA's main subsidiary, was ratified in its annual review on its National Scale Rating and on its Global Scale by **S&P Global**, maintaining the 'Negative' outlook.

S&P Global Ratings made the following actions in Banco Compartamos' ratings:

- Affirmed its Global Scale at 'BB+/Negative/B'
- Affirmed its National Scale at 'mxA-1+'
- Affirmed the National Scale issue-level rating on Banco Compartamos' senior unsecured debt at 'mxA-1'

S&P Global Ratings issued a press release today, which stated among other things, the following credit Highlights:

"...We expect profitability to continue recovering and support internal capital generation; however, acquisition-based growth plan will pressure capital. During the first nine months of 2021, Banco Compartamos S.A. Institucion de Banca Multiple's (Compartamos') revenue has been recovering, supporting capital generation both for the bank and the group. However, our base-case scenario for Gentera includes the acquisition of additional 25% of the non-controlling interest in Concrédito in 2022.

We consider that asset quality metrics will return to pre-pandemic levels as origination picks-up.

Compartamos will continue to benefit from a leading position and strong brand recognition in Mexico's microfinance sector

Compartamos has proven access to debt markets and contingent liquidity sources, even through economic downturns..."

For further details please use the following link or visit S&P webpage:

<https://www.capitaliq.com/CIQDotNet/CreditResearch/SPResearch.aspx?ArtObjectId=8302223&ArtRevId=42>

Company Description

GENTERA, S.A.B. de C.V. is a holding company 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 management's 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.

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