

GENTERA, informs that Banco Compartamos was affirmed in its Investment Grade by S&P

Mexico City, October 10, 2014 – GENTERA S.A.B. de C.V. (BMV: GENTERA*) informs that **Banco Compartamos S.A. I.B.M.**, GENTERA's main subsidiary, was affirmed in its Investment Grade on its Global Scale Counterparty Credit Rating by **Standard and Poor's**.

Standard and Poor's took the following actions:

- Affirmed the global scale 'BBB/A-2' rating to Banco Compartamos, with a 'Stable' outlook.
 - o Global scale 'BBB' long-term and 'A-2' short-term.
- Affirmed the national scale 'mxAAA/mxA-1+' rating for Banco Compartamos.
- Affirmed the national scale 'mxAAA' issue-level rating on Banco Compartamos' senior unsecured debt.

Standard and Poor's issued a press release today, which stated the following:

"...The ratings on Banco Compartamos reflect our view of its 'adequate' business position, 'very strong' capital and earnings, 'moderate' risk position, and 'below average' funding and 'adequate' liquidity, as our criteria define these terms. The bank's stand-alone credit profile (SACP) is at 'bbb'..."

They also mentioned that "...The stable outlook reflects our expectation that the bank will maintain a very strong risk-adjusted capital (RAC) ratio, sound profitability metrics, and its leadership in the Mexican microfinance sector as well as its very strong capitalization during the next two years..."

Company Description

Gentera is a registered brand of Gentera S.A.B de C.V. Gentera 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 (formerly Grupo Compartamos) was established in 2010 and headquartered in Mexico, and its shares began trading on the Mexican Stock Exchange on December 24, 2010, and now trades under the ticker symbol "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, Bank performance and financial results. The words "anticipates", "believes", "estimates", "expects", "plans" and similar expressions, as they relate to the Bank, 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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