

## GENTERA REPORTS 2Q25 RESULTS

**Mexico City, Mexico – July 23, 2025 – GENTERA S.A.B. de C.V. (“GENTERA” or “the Company”) (BMV: GENTERA\*)** announced today non-audited consolidated financial results for the second quarter ended June 30, 2025. Figures were prepared in accordance with requirements from the National Banking and Securities Commission (CNBV) and are expressed in nominal Mexican pesos (Ps.).

### 2Q25 & 1S25 Highlights:

***Loan Portfolio stood at Ps. 83,739 million, representing a 21.6% annual growth, and servicing a record number of 5.99 million people.***

- **Total Loan Portfolio** reached a record of **Ps. 83,739 million**. Total Loan Portfolio broken down by subsidiary was:
  - Banco Compartamos S.A., I.B.M. (Mexico) (Banco Compartamos) loan portfolio reached a record of **Ps. 54,934 million**, a **22.7% growth** compared to 2Q24.
  - Compartamos Banco, S.A. Perú stood at **Ps. 23,172 million**, a **19.6% growth** compared to 2Q24 (**in local currency loan portfolio grew 7.8% in its annual comparison**).
  - ConCrédito (Mexico) achieved a record loan portfolio of **Ps. 5,633 million**, a **20.4% growth** compared to 2Q24.
- **Net income for 2Q25** stood at **Ps. 2,108 million**, representing a 63.2% increase compared to Ps. 1,292 million reached in 2Q24.
  - Controlling Company participation in 2Q25 reported a Net Income of Ps. 2,105 million, a 77.6% growth compared to Ps. 1,185 million reported in 2Q24.
- **Cash and investments in financial instruments in GENTERA stood at Ps. 15,491 million in 2Q25**, compared to Ps. 12,701 million in 2Q24, featuring **sound liquidity levels** at its different subsidiaries:
  - **Banco Compartamos** stood at Ps. 8,243 million.
  - **Compartamos Banco Perú** stood at Ps. 4,183 million.
  - **ConCrédito** stood at Ps. 1,630 million.
- **Capital / Total Assets in Gentera** for 2Q25 stood at **29.3%**.
  - **Capital Adequacy Ratio (ICAP), 30.7%** in Banco Compartamos.
  - **Solvency Ratio, 21.9%** in Compartamos Banco Perú.
  - **Capital/Total Assets at 42.7%** in ConCrédito.
- **Controlling ROE in 2Q25 stood at 25.9% compared to 17.7% reached in 2Q24**, while ROE for 2025 six-month period (6M25) stood at 26.3% compared to 19.6% in 6M24.
- **ROA in 2Q25** reached **7.8%**, an improvement compared to 5.7% reached in 2Q24.
- **GENTERA announces an increase in its EPS guidance for year 2025, which now will be in a range of \$5.00 to \$5.15**. Its Loan Portfolio guidance remains at the same range previously guided, 13% to 16%.

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- **Loan Portfolio with credit risk stage 3 for 2Q25** stood at **3.32%**, compared to NPL at **3.23%** in 2Q24 and an improvement compared to 3.73% reached in 1Q25. **Coverage Ratio** for 2Q25 stood at **238.2%**.
- **On June 30, 2025**, as previously announced, GENTERA concluded the payment of the remaining ~25.1% equity interest in ConCrédito not currently held by the company.
- **ATERNA** had at the end of **2Q25, 17 million active insurance policies**. **During 2Q25, the amount of premiums stood at Ps. 2,391 million**, representing an **32.1% growth** compared to 2Q24.
- **YASTAS** in 2Q25 executed ~7.4 million total operations, 12.1% more compared to 2Q24. At the end of 2Q25, YASTAS had a network of **5,617 affiliates**, a 0.9% contraction compared to 2Q24, and a 4.9% increase compared to 1Q25, aiming to improve the profile of the businesses affiliated to Yastás.
- **Gentera Social Responsibility Fund and Fundación Compartamos**. In this first half of year 2025, Fundación Compartamos continued working to provide educational opportunities to people in vulnerable situations. Aligned with the 4<sup>th</sup> Sustainable Development Goal, at the end of 2Q25 we had benefited more than 1,800 people through educational and early childhood partnerships. To support early childhood, more than 220,000 donations have been received this year at Banco Compartamos' Branches, benefiting children in Mexico. Gentera's employees in Mexico and Peru live out their social vocation through volunteering. At the end of 2Q25, more than 20,000 employees had completed at least one volunteer activity, benefiting more than 140,000 people in both countries. Finally, more than 14,000 employees in Mexico and Peru have made donations to continue promoting educational partnerships aligned with the 17th Sustainable Development Goal, including the Annual Call for Education and Early childhood.
- **Shares outstanding** as of June 30, 2025, **amounted to 1,579,243,876**.

#### **Comments from Mr. Enrique Majós, GENTERA's CEO:**

*At GENTERA, we continue to move forward with determination, delivering strong and consistent results that reflect the successful execution of our strategy and the steady digital transformation of our business model. In 2Q25, we reached new milestones, with our Total Loan Portfolio reaching Ps. 83,739 million, a 21.6% year-over-year increase, serving a record 5.99 million people. Asset quality remained healthy, with our NPL at 3.32% (improving 0.41 pp QoQ), showcasing our prudent risk management.*

*Net Income reached a record Ps. 4,329 million for the first half of the year, a 54.6% increase compared to the same period last year, on track to reach a new all-time high by the year 2025. ROE and ROA continued to improve year-over-year to 25.7% and 8.0% this semester, respectively, reflecting the effectiveness of our strategy to grow with solid profitability. In addition, our cash and investment position stood at Ps. 15,491 million, ensuring a solid liquidity profile to support future growth.*

*Each of our subsidiaries played a key role in driving financial inclusion, in an environment where economic, social and human value creation converge. ATERNA delivered strong results in its insurance operations, with 17 million active policies that protect the well-being and dreams of millions of customers and their families. YASTÁS continued to expand access to hundreds of different transactions in locations with limited banking infrastructure, executing ~7.4 million transactions through a growing and increasingly specialized affiliate network.*

*These achievements are the result of a transformation process anchored in business modernization, operational excellence, and a deep understanding of our clients' needs. As we look ahead to the second half of the year and beyond, we are confident that our strategic direction, combined with the commitment of our team, will continue driving sustainable growth, expanding our impact, and reinforcing GENTERA's purpose.*

## 2Q25 Analysis & Results of Operations

| Summary  | 2Q25      | 2Q24      | 1Q25      | % Change 2Q24 | % Change 1Q25 | 6M25      | 6M24      | % Change 6M24 |
|--|-----------|-----------|-----------|---------------|---------------|-----------|-----------|---------------|
| Total users of financial services <sup>(1)</sup> | 5,991,562 | 5,393,992 | 5,811,975 | 11.1%         | 3.1%          | 5,991,562 | 5,393,992 | 11.1%         |
| Credit Clients + Users                           | 5,401,670 | 5,006,174 | 5,274,586 | 7.9%          | 2.4%          | 5,401,670 | 5,006,174 | 7.9%          |
| Credits Clients                                  | 4,415,405 | 4,130,913 | 4,340,017 | 6.9%          | 1.7%          | 4,415,405 | 4,130,913 | 6.9%          |
| Portfolio*                                       | 83,739    | 68,863    | 82,725    | 21.6%         | 1.2%          | 83,739    | 68,863    | 21.6%         |
| Net Income*                                      | 2,108     | 1,292     | 2,221     | 63.2%         | -5.1%         | 4,329     | 2,800     | 54.6%         |
| NPLs / Total Portfolio                           | 3.32%     | 3.23%     | 3.73%     | 0.09 pp       | -0.41 pp      | 3.32%     | 3.23%     | 0.09 pp       |
| ROA  | 7.8%      | 5.7%      | 8.3%      | 2.1 pp        | -0.5 pp       | 8.0%      | 6.2%      | 1.8 pp        |
| ROE  | 24.9%     | 17.8%     | 25.8%     | 7.1 pp        | -0.9 pp       | 25.7%     | 19.6%     | 6.1 pp        |
| ROE Controlling                                  | 25.9%     | 17.7%     | 26.3%     | 8.2 pp        | -0.4 pp       | 26.3%     | 19.6%     | 6.7 pp        |
| NIM  | 40.9%     | 39.6%     | 39.5%     | 1.3 pp        | 1.4 pp        | 40.2%     | 39.6%     | 0.6 pp        |
| NIM after provisions                             | 29.8%     | 28.0%     | 29.3%     | 1.8 pp        | 0.5 pp        | 29.6%     | 29.2%     | 0.4 pp        |
| Efficiency Ratio                                 | 65.3%     | 70.9%     | 62.8%     | -5.6 pp       | 2.5 pp        | 64.1%     | 69.3%     | -5.2 pp       |
| Operating Efficiency                             | 21.2%     | 20.5%     | 20.2%     | 0.7 pp        | 1.0 pp        | 20.7%     | 20.5%     | 0.2 pp        |
| Capital / Total Assets                           | 29.3%     | 31.5%     | 32.9%     | -2.2 pp       | -3.6 pp       | 29.3%     | 31.5%     | -2.2 pp       |
| Average Loan per Client                          | 18,965    | 16,670    | 19,061    | 13.8%         | -0.5%         | 18,965    | 16,670    | 13.8%         |
| Employees  | 27,800    | 25,719    | 27,455    | 8.1%          | 1.3%          | 27,800    | 25,719    | 8.1%          |
| Service Offices**                                | 548       | 544       | 553       | 0.7%          | -0.9%         | 548       | 544       | 0.7%          |
| Branches   | 151       | 143       | 149       | 5.6%          | 1.3%          | 151       | 143       | 5.6%          |

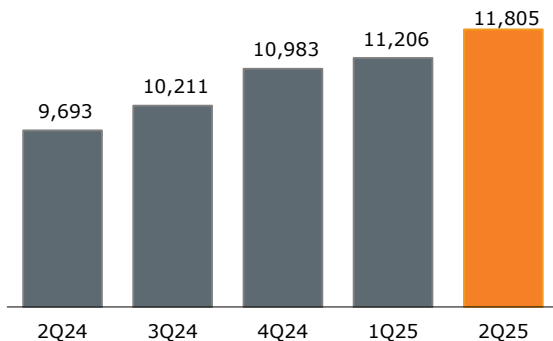
- 1) In 2Q25 GENTERA served 5.99 million people. ~5.0 million clients from Credit, Savings, and Insurance Products, and additionally ConCrédito's Entrepreneurs served ~986 thousand final users.  
In this table, employees in Banco Compartamos include employees from ATERNA and YASTAS.  
\*Portfolio and Net Income are expressed in millions of Mexican Pesos.  
\*\*67 Branches are inside a Service Office (same location).

**The analysis was prepared using consolidated figures and in accordance with Financial and Reporting Standards accepted in Mexico (IFRS-9).**

Variations are calculated for 2Q25 versus the same period of 2024 and 1Q25, unless otherwise stated. **The reader must also consider FX fluctuations in our Peruvian subsidiary, Compartamos Banco Perú, for the comparable periods.**

## Statement of Comprehensive Income.

### Interest Income (Ps. millions)



Interest income in 2Q25 was **Ps. 11,805** million, a **21.8%** increase compared to 2Q24, and a **5.3%** increase compared to Ps. 11,206 million in 1Q25.

Banco Compartamos represented the majority of GENTERA's portfolio and interest income, comprising 65.6% and 73.6%, respectively. The second subsidiary with the highest contribution to this line was Compartamos Banco in Perú. It is also noteworthy that ConCrédito contributed 6.7% to GENTERA's portfolio and 9.0% to its interest income.

The **yield** for GENTERA's portfolio (considering Banco Compartamos, Compartamos Banco Perú, and ConCrédito) during 2Q25 stood at 56.4%.

### Interest expense

**GENTERA's interest expense** stood at **Ps. 2,008** million, a **5.9%** increase compared to 2Q24, and an 8.0% expansion compared to 1Q25. **Interest expense related to financing expenses represented Ps. 1,356 million in 2Q25, a 1.7% increase on a year-on-year comparison.**

### Funding Cost

| Funding Cost               | 2Q25 | 2Q24  | 1Q25 |
|----------------------------|------|-------|------|
| Compartamos Banco (México) | 9.1% | 10.7% | 9.8% |
| Compartamos Banco (Perú)   | 5.2% | 6.8%  | 5.5% |

- **The interest expenses of Banco Compartamos in Mexico stood at Ps. 1,576 million** in 2Q25 an 11.1% increase compared to Ps. 1,419 million in 2Q24 and 13.1% increase compared to Ps. 1,393 million in 1Q25 (this figure includes credit origination costs and the implicit interest related to leasing agreements, according to Financial Reporting Standards in Mexico and IFRS, which for this second quarter amounted Ps. 587 million). **The interest expenses associated with financing grew 8.6% in comparison to the previous year;** considering that interest-bearing liabilities grew ~25.4% on an annual comparison.
  - At the end of the quarter, **3.7%** of Banco Compartamos liabilities (considering interbank liabilities and long-term debt issuances) were subscribed at **fixed rate**.
- **Compartamos Banco in Perú** decreased its Interest Expenses line by **11.0%** to Ps. 322.5 million versus 2Q24, when it stood at Ps. 362.3 million. If we exclude the effect of credit origination costs and the implicit interest related to leasing agreements, interest expenses related to financing expenses contracted 17.7%, from Ps. 318.2 million in 2Q24 to Ps. 261.8 million in 2Q25.

### Net Interest Margin

**GENTERA's Net Interest Margin (NIM)** for the second quarter of 2025 stood at **40.9%**, which is above the 39.6% reached in 2Q24. **Margins for the six-month period of year 2025 stood at 40.2%.** The driver of this movement is attributed to a higher interest income in the period due to the strong loan portfolio performance of Banco Compartamos México and Perú, and ConCrédito; and due to the smaller growth in the Interest Expense Line (*Considering Financing Expenses and Expenses linked to credit origination and the implicit interest related to leasing agreements*) compared to previous quarters explained by a faster reduction in the reference interest rate.

*Note: It is important to bear in mind the impact that the size of productive assets (Cash and Loan Portfolio) have at the time this ratio is computed (Considering average numbers vs. end of period numbers), and the effect that the evolution of each credit methodology had in the interest income generation and thus in margins.*

### Provisions for loan losses

**Provisions for loan losses** reached **Ps. 2,649 million** during the quarter. This figure increased by Ps. 362 million, or 15.8%, when compared to 2Q24, and a 10.0% increase compared to 1Q25. In its annual comparison the movements are explained mainly by the provisions required in Banco Compartamos due to the 22.7% portfolio growth experienced in this subsidiary during the period.

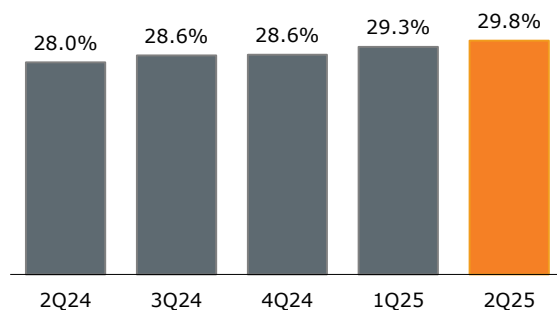
**Cost of Risk** for 2Q25 amounted to **12.7%**, an improvement to the figure recorded in 2Q24 when it stood at 13.6%. Cost of risk for the six-month period of year 2025 stood at 12.2%.

**NIM after provisions** (NII after provisions for losses / average yielding assets) **for 2Q25 stood at 29.8%**, compared to 28.0% in 2Q24 and 29.3% in 1Q25.

### NIM after provisions <sup>1)</sup>

1) Net Interest margin after provisions / Average Yielding Assets

**NIM after provisions for 2Q25 stood at 29.8%.**



## Commissions and fee income

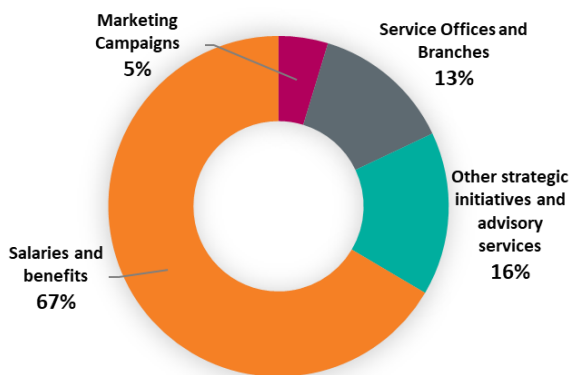
The net effect between commissions charged and commissions paid in 2Q25 totaled **Ps. 1,410 million**, a 39.6% growth compared to 2Q24 when it stood at Ps. 1,010 million, and 5.5% increase compared to 1Q25.

These solid dynamics are mainly explained by the extraordinary results in the number of insurance policies sold in the different subsidiaries.

- **Commissions and Fee income** are mainly explained by insurance fees, and in a lesser extent by penalty fees charged to clients with late payments, and different fees generated at Compartamos Banco in Perú, ConCrédito and Yastás, among others.
- **Commissions and fee expenses** can be attributed primarily to the fees paid by GENTERA's subsidiaries to third-party banks or channels for the use of their networks in disbursing credits or collecting payments. Additionally, commissions paid to Yastás contribute to these expenses. Banco Compartamos clients enjoy the convenience of accessing more than **46 thousand** diverse channels through which they can carry out their transactions.

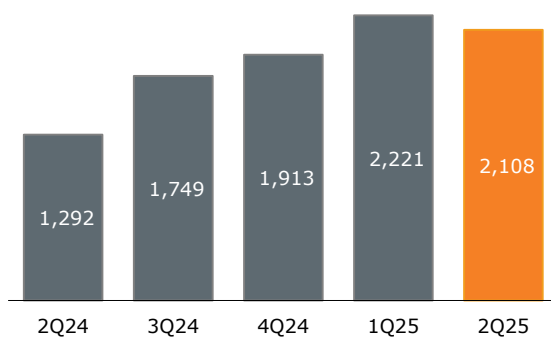
**Other Operating Income/Expenses** during 2Q25 represented an income of **Ps. 246 million**. This item reflected income from CrediTienda (ConCrédito's online platform used to sell different products), as well as non-recurring income or expenses registered during the quarter.

## Operating expenses



**Operating expenses** reached **Ps. 5,748 million**, a **22.3% increase** versus Ps. 4,698 million in 2Q24, and a 5.9% increase compared to 1Q25. The annual double-digit increase in expenses is mainly explained due to a larger number of loan officers, and a larger variable compensation explained by the extraordinary results achieved by the sales team; and also linked to strategic initiatives. Loan officers, are attracting new customers, growing the portfolio in a more robust way and at the same time maintaining solid asset quality.

## Net Income (Ps. millions)



For 2Q25, GENTERA presented **Ps. 2,108 million in Net Income**, a very solid **63.2% growth** compared to Ps. 1,292 million in net income recorded in 2Q24 and 5.1% contraction compared to the previous quarter – mainly explained by larger Opex in 2Q25 compared to 1Q25.

**Controlling Company participation reported a Net Income of Ps. 2,105 million in 2Q25**, a 77.6% growth compared to 2Q24. Earnings per Outstanding Share from the controlling company in 2Q25 stood at ~\$1.33.

**Net Income for 2025 six-month period was Ps. 4,329 million**, while Controlling Company Net Income for 2025 six-month period (6M25) stood at Ps. 4,211 million, representing a 62.1% growth compared to the same equivalent period for year 2024.

**Earnings per Outstanding Share from the controlling company in 6M25 stood at ~\$2.67**

**Gentera attained its largest Net Income in a semester at Ps. 4,329 million.**

**Other comprehensive income** stood at negative **Ps. 297 million** at the end of 2Q25. This line includes revenues, expenses, gains, and losses that have yet to be realized. For this 2Q25 are mainly attributable to FX variations in the investment that GENTERA has in Compartamos Banco in Perú.

**Comprehensive Result** stood at **Ps. 1,811 million in 2Q25**, where Controlling interest accounted for Ps. 1,810 million and non-Controlling interest represented Ps. 1 million.

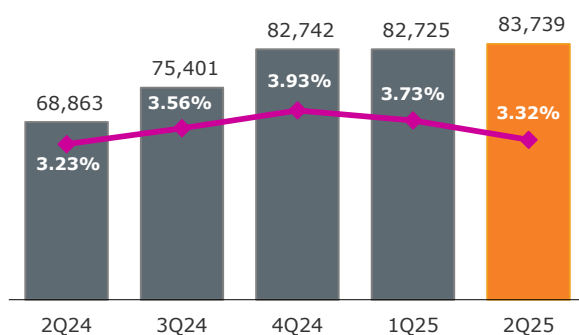
## Statement of Financial Position.

### Cash and investments in financial instruments.

**Cash and investments** stood at **Ps. 15,491 million** at the end of 2Q25, a 22.0% increase compared to 2Q24, and 1.1% contraction compared to 1Q25.

At the end of 2Q25, 53.2% of the cash position corresponded to Banco Compartamos with Ps. 8,243 million held in highly liquid assets, while 27.0%, equivalent to Ps. 4,183 million, corresponded to Compartamos Banco in Perú, and 10.5%, equivalent to Ps. 1,630 million, corresponded to ConCrédito; the remaining corresponded to GENTERA's other subsidiaries.

### Loan Portfolio (Ps. millions) & NPL



**Loan Portfolio** reached **Ps. 83,739 million** in 2Q25, a **21.6% growth** compared to the figure reported in 2Q24, explained by the solid dynamics seen in GENTERA's financial subsidiaries in Mexico and Peru which grew in a solid manner during the period.

The **Loan Portfolio** kept its solid levels during 2Q25, reaching a new record.

The Loan Portfolio was comprised as follows: 65.6% at Banco Compartamos in Mexico, 27.7% at Compartamos Banco in Perú, and 6.7% in ConCrédito.

### Credit Quality (Loan Portfolio with credit risk stage 3/Loan Portfolio)

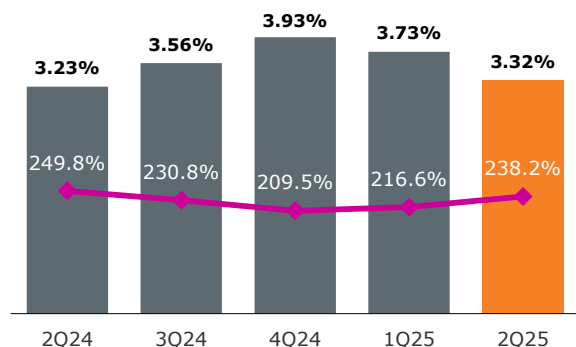
**Consolidated non-performing loans (Loan Portfolio with credit risk stage 3), considering the three financial subsidiaries, reached 3.32% in 2Q25**, a larger level compared to 3.23% recorded in 2Q24 and an improvement compared to 3.73% registered in 1Q25. The NPL level recorded in 2Q25 is better than expected for this year, which is to be moving around 4.0%, according to the portfolio mix.

Banco Compartamos' policy is to write-off loans at 180 days behind schedule. As we have signaled before, GENTERA acquired vast knowledge and experience in originating and monitoring credits in recent years, and at the same time it is now using in a more active manner all the data that it has generated in the past years to become a more efficient financial institution.

| PRODUCT                           | 2Q25          |              |              |              | 2Q24          |              |               |              | 1Q25          |              |               |              |
|-----------------------------------|---------------|--------------|--------------|--------------|---------------|--------------|---------------|--------------|---------------|--------------|---------------|--------------|
|                                   | Portfolio     | NPL          | NPL Ratio    | Write- Offs  | Portfolio     | NPL          | NPL Ratio     | Write- Offs  | Portfolio     | NPL          | NPL Ratio     | Write- Offs  |
| Group Methodology                 | 32,241        | 960          | 2.98%        | 933          | 29,147        | 748          | 2.56%         | 682          | 32,951        | 1,170        | 3.55%         | 885          |
| C. Individual                     | 17,066        | 684          | 4.00%        | 512          | 11,189        | 390          | 3.49%         | 272          | 15,360        | 705          | 4.59%         | 416          |
| C. CA Plus                        | 5,582         | 175          | 3.14%        | 156          | 4,417         | 128          | 2.91%         | 110          | 5,113         | 204          | 3.99%         | 139          |
| C. Otros                          | 45            | 2            | 4.99%        | 1            | 0             | 0            | 0.00%         | 0            | 32            | 1            | 0.00%         | 0            |
| Individual Methodology            | 22,693        | 861          | 3.79%        | 669          | 15,606        | 518          | 3.32%         | 382          | 20,505        | 910          | 4.44%         | 555          |
| <b>Banco Compartamos</b>          | <b>54,934</b> | <b>1,821</b> | <b>3.32%</b> | <b>1,602</b> | <b>44,753</b> | <b>1,266</b> | <b>2.83%</b>  | <b>1,064</b> | <b>53,456</b> | <b>2,080</b> | <b>3.89%</b>  | <b>1,440</b> |
| Group Methodology Peru            | 6,053         | 202          | 3.34%        | 156          | 4,687         | 264          | 5.64%         | 270          | 6,180         | 154          | 2.49%         | 153          |
| Individual Methodology Peru       | 17,118        | 660          | 3.85%        | 451          | 14,686        | 617          | 4.20%         | 393          | 17,745        | 740          | 4.17%         | 495          |
| <b>Compartamos Financiera</b>     | <b>23,172</b> | <b>862</b>   | <b>3.72%</b> | <b>607</b>   | <b>19,373</b> | <b>881</b>   | <b>4.55%</b>  | <b>663</b>   | <b>23,925</b> | <b>894</b>   | <b>3.74%</b>  | <b>648</b>   |
| Individual Methodology ConCrédito | 5,633         | 100          | 1.78%        | 308          | 4,678         | 68           | 1.46%         | 214          | 5,315         | 85           | 1.60%         | 379          |
| <b>ConCrédito</b>                 | <b>5,633</b>  | <b>100</b>   | <b>1.78%</b> | <b>308</b>   | <b>4,678</b>  | <b>68</b>    | <b>1.46%</b>  | <b>214</b>   | <b>5,315</b>  | <b>85</b>    | <b>1.60%</b>  | <b>379</b>   |
| <b>Yastás</b>                     | <b>-</b>      | <b>-</b>     | <b>0.00%</b> | <b>29</b>    | <b>59</b>     | <b>10</b>    | <b>17.59%</b> | <b>15</b>    | <b>29</b>     | <b>24</b>    | <b>84.25%</b> | <b>34</b>    |
| <b>Total</b>                      | <b>83,739</b> | <b>2,783</b> | <b>3.32%</b> | <b>2,547</b> | <b>68,863</b> | <b>2,226</b> | <b>3.23%</b>  | <b>1,955</b> | <b>82,725</b> | <b>3,083</b> | <b>3.73%</b>  | <b>2,502</b> |

## Performance Ratios and Metrics

### Coverage Ratio & NPL\*

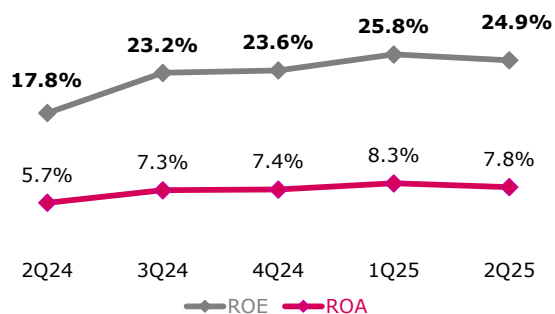


\*Loan portfolio with credit risk stage 3.

**2Q25 coverage ratio was 238.2%**, representing a very strong level, which is in line with the prudent approach that the Company has followed and according to Mexican financial regulations.

**Goodwill** amounted Ps. 4,609 million and was mainly related to the acquisition of ConCrédito with Ps. 3,889 million and Compartamos Banco in Perú with Ps. 664 million, which were recorded as assets.

### ROAE/ROAA



During 2Q25, GENTERA recorded a return on average equity (**ROAE**) of **24.9%** and a return on average assets (**ROAA**) of **7.8%**.

**Controlling ROE stood at 25.9%**, compared to 17.7% registered in 2Q24.

**Controlling ROE for 2025 six-month period (6M25) stood at 26.3%**, a very solid ratio compared to that reached in the same period of the previous year, when it stood at 19.6%.



**GENTERA**  
**Consolidated Statement of Comprehensive Income**  
**For the three-month period ended June 30, 2025, and 2024,**  
**and March 31, 2025**  
(In millions of Mexican pesos)

|  | 2Q25         | 2Q24         | 1Q25         | % Change<br>2Q24 | % Change<br>1Q25 | 6M25          | 6M24          | % Change<br>6M24 |
|--|--------------|--------------|--------------|------------------|------------------|---------------|---------------|------------------|
| Interest income                              | 11,805       | 9,693        | 11,206       | 21.8%            | 5.3%             | 23,011        | 19,038        | 20.9%            |
| Interest expense                             | 2,008        | 1,896        | 1,859        | 5.9%             | 8.0%             | 3,867         | 3,724         | 3.8%             |
| Financing expense                            | 1,356        | 1,333        | 1,306        | 1.7%             | 3.8%             | 2,662         | 2,607         | 2.1%             |
| Expense of credit origination and leasing    | 652          | 563          | 553          | 15.8%            | 17.9%            | 1,205         | 1,117         | 7.9%             |
| <b>Net Interest Income</b>                   | <b>9,797</b> | <b>7,797</b> | <b>9,347</b> | <b>25.7%</b>     | <b>4.8%</b>      | <b>19,144</b> | <b>15,314</b> | <b>25.0%</b>     |
| Provisions for loan losses                   | 2,649        | 2,287        | 2,408        | 15.8%            | 10.0%            | 5,057         | 4,037         | 25.3%            |
| <b>Net interest income after provisions</b>  | <b>7,148</b> | <b>5,510</b> | <b>6,939</b> | <b>29.7%</b>     | <b>3.0%</b>      | <b>14,087</b> | <b>11,277</b> | <b>24.9%</b>     |
| Commissions and fee income                   | 1,579        | 1,152        | 1,463        | 37.1%            | 7.9%             | 3,042         | 2,181         | 39.5%            |
| Commissions and fee expense                  | 169          | 142          | 126          | 19.0%            | 34.1%            | 295           | 293           | 0.7%             |
| Trading gains (losses)                       | (4)          | 6            | 1            | N/C              | N/C              | (3)           | 2             | N/C              |
| Other operating income (expense)             | 246          | 100          | 364          | 146.0%           | -32.4%           | 610           | 140           | 335.7%           |
| Operating Expenses                           | 5,748        | 4,698        | 5,426        | 22.3%            | 5.9%             | 11,174        | 9,216         | 21.2%            |
| <b>Net operating income</b>                  | <b>3,052</b> | <b>1,928</b> | <b>3,215</b> | <b>58.3%</b>     | <b>-5.1%</b>     | <b>6,267</b>  | <b>4,091</b>  | <b>53.2%</b>     |
| <b>Total income before income tax</b>        | <b>3,052</b> | <b>1,928</b> | <b>3,215</b> | <b>58.3%</b>     | <b>-5.1%</b>     | <b>6,267</b>  | <b>4,091</b>  | <b>53.2%</b>     |
| Income tax                                   | 944          | 636          | 994          | 48.4%            | -5.0%            | 1,938         | 1,291         | 50.1%            |
| <b>Net continued operations</b>              | <b>2,108</b> | <b>1,292</b> | <b>2,221</b> | <b>63.2%</b>     | <b>-5.1%</b>     | <b>4,329</b>  | <b>2,800</b>  | <b>54.6%</b>     |
| <b>Net income</b>                            | <b>2,108</b> | <b>1,292</b> | <b>2,221</b> | <b>63.2%</b>     | <b>-5.1%</b>     | <b>4,329</b>  | <b>2,800</b>  | <b>54.6%</b>     |
| Other comprehensive income                   | (297)        | 350          | (153)        | N/C              | 94.1%            | (450)         | 220           | N/C              |
| <b>Comprehensive Result</b>                  | <b>1,811</b> | <b>1,642</b> | <b>2,068</b> | <b>10.3%</b>     | <b>-12.4%</b>    | <b>3,879</b>  | <b>3,020</b>  | <b>28.4%</b>     |
| <b>Net income attributable to:</b>           | <b>2,108</b> | <b>1,292</b> | <b>2,221</b> | <b>63.2%</b>     | <b>-5.1%</b>     | <b>4,329</b>  | <b>2,800</b>  | <b>54.6%</b>     |
| Controlling interest                         | 2,105        | 1,185        | 2,106        | 77.6%            | 0.0%             | 4,211         | 2,597         | 62.1%            |
| Non Controlling interest                     | 3            | 107          | 115          | -97.2%           | -97.4%           | 118           | 203           | -41.9%           |
| <b>Comprehensive income attributable to:</b> | <b>1,811</b> | <b>1,642</b> | <b>2,068</b> | <b>10.3%</b>     | <b>-12.4%</b>    | <b>3,879</b>  | <b>3,020</b>  | <b>28.4%</b>     |
| Controlling interest                         | 1,810        | 1,534        | 1,952        | 18.0%            | -7.3%            | 3,762         | 2,816         | 33.6%            |
| Non Controlling interest                     | 1            | 108          | 116          | -99.1%           | -99.1%           | 117           | 204           | -42.6%           |

**GENTERA**  
**Consolidated Statement of Financial Position**  
**As of June 30, 2025, and 2024, and March 31, 2025**  
(In millions of Mexican pesos)

|  | 2Q25           | 2Q24          | 1Q25           | % Change<br>2Q24 | % Change<br>1Q25 |
|--|----------------|---------------|----------------|------------------|------------------|
| Cash and investments in financial instruments                  | 15,491         | 12,701        | 15,670         | 22.0%            | -1.1%            |
| Derivatives  | 0              | 12            | 1              | N/C              | N/C              |
| Loan portfolio with credit risk stage 1 and 2                  | 80,956         | 66,637        | 79,642         | 21.5%            | 1.6%             |
| Loan portfolio with credit risk stage 3                        | 2,783          | 2,226         | 3,083          | 25.0%            | -9.7%            |
| <b>Loan portfolio</b>  | <b>83,739</b>  | <b>68,863</b> | <b>82,725</b>  | <b>21.6%</b>     | <b>1.2%</b>      |
| Deferred items   | 488            | 353           | 488            | 38.2%            | 0.0%             |
| Allowance for loan losses                                      | 6,630          | 5,561         | 6,678          | 19.2%            | -0.7%            |
| <b>Loan portfolio, net</b>                                     | <b>77,597</b>  | <b>63,655</b> | <b>76,535</b>  | <b>21.9%</b>     | <b>1.4%</b>      |
| Other accounts receivable, net                                 | 3,504          | 3,200         | 2,705          | 9.5%             | 29.5%            |
| Properties, furniture and equipment, net                       | 909            | 645           | 838            | 40.9%            | 8.5%             |
| Rights of use assets, properties, furniture and equipment, net | 1,278          | 1,237         | 1,261          | 3.3%             | 1.3%             |
| Permanent investment   | 100            | 98            | 99             | 2.0%             | 1.0%             |
| Asset for deferred income taxes, net                           | 3,142          | 2,418         | 3,090          | 29.9%            | 1.7%             |
| Other assets   | 2,870          | 2,752         | 2,923          | 4.3%             | -1.8%            |
| Goodwill   | 4,609          | 4,707         | 4,610          | -2.1%            | 0.0%             |
| <b>Total assets</b>  | <b>109,500</b> | <b>91,425</b> | <b>107,732</b> | <b>19.8%</b>     | <b>1.6%</b>      |
| Deposits   | 21,730         | 18,813        | 21,811         | 15.5%            | -0.4%            |
| Long term debt issuance  | 13,336         | 13,403        | 13,274         | -0.5%            | 0.5%             |
| Banking and other borrowings                                   | 29,362         | 20,279        | 25,858         | 44.8%            | 13.6%            |
| Obligations in securitization operations                       | 1,281          | 1,192         | 1,278          | 7.5%             | 0.2%             |
| Lease liability  | 1,352          | 1,298         | 1,334          | 4.2%             | 1.3%             |
| Other liabilities  | 10,309         | 7,615         | 8,697          | 35.4%            | 18.5%            |
| Deferred credits and advance collections                       | 7              | 8             | 8              | -12.5%           | -12.5%           |
| <b>Total liabilities</b>                                       | <b>77,377</b>  | <b>62,608</b> | <b>72,260</b>  | <b>23.6%</b>     | <b>7.1%</b>      |
| Capital stock  | 4,764          | 4,764         | 4,764          | 0.0%             | 0.0%             |
| Premium on sale of stock                                       | (1,030)        | (455)         | (455)          | N/C              | N/C              |
| Capital reserves   | 1,708          | 1,708         | 1,708          | 0.0%             | 0.0%             |
| Accumulated retained earnings                                  | 26,549         | 21,328        | 26,841         | 24.5%            | -1.1%            |
| Other comprehensive income                                     | (102)          | (678)         | 195            | N/C              | N/C              |
| <b>Total controlling interest</b>                              | <b>31,889</b>  | <b>26,667</b> | <b>33,053</b>  | <b>19.6%</b>     | <b>-3.5%</b>     |
| Total non-controlling interest                                 | 234            | 2,150         | 2,419          | -89.1%           | -90.3%           |
| <b>Total stockholders' equity</b>                              | <b>32,123</b>  | <b>28,817</b> | <b>35,472</b>  | <b>11.5%</b>     | <b>-9.4%</b>     |
| <b>Total liabilities and stockholders' equity</b>              | <b>109,500</b> | <b>91,425</b> | <b>107,732</b> | <b>19.8%</b>     | <b>1.6%</b>      |

**Note:** Financial Statements are in accordance with Financial and Reporting Standards accepted in Mexico which from 1Q22 and onwards converge with IFRS-9.



The following section sets forth the non-audited financial results for the second quarter of 2025 (2Q25) of Banco Compartamos, S.A. I.B.M. ("Banco Compartamos" or "the Bank"), which is GENTERA's main subsidiary in Mexico. All numbers are expressed in Mexican pesos. The report and analysis were prepared in accordance with Mexican banking regulations applicable to credit institutions and Financial and Reporting Standards accepted in Mexico which from 2022 and onwards converge with IFRS-9.

## Financial Highlights

| Summary                       | 2Q25      | 2Q24      | 1Q25      | % Change 2Q24 | % Change 1Q25 | 6M25      | 6M24      | % Change 6M24 |
|-------------------------------|-----------|-----------|-----------|---------------|---------------|-----------|-----------|---------------|
| Clients                       | 3,308,194 | 3,104,878 | 3,253,492 | 6.5%          | 1.7%          | 3,308,194 | 3,104,878 | 6.5%          |
| Portfolio*                    | 54,934    | 44,753    | 53,456    | 22.7%         | 2.8%          | 54,934    | 44,753    | 22.7%         |
| Net Income*                   | 1,345     | 1,010     | 1,545     | 33.2%         | -12.9%        | 2,890     | 2,158     | 33.9%         |
| NPLs / Total Portfolio        | 3.32%     | 2.83%     | 3.89%     | 0.49 pp       | -0.57 pp      | 3.32%     | 2.83%     | 0.49 pp       |
| ROA                           | 8.5%      | 7.8%      | 10.1%     | 0.70 pp       | -1.60 pp      | 9.3%      | 8.5%      | 0.80 pp       |
| ROE                           | 30.8%     | 28.8%     | 37.4%     | 2.0 pp        | -6.6 pp       | 34.2%     | 31.6%     | 2.6 pp        |
| NIM                           | 47.6%     | 49.0%     | 46.3%     | -1.4 pp       | 1.3 pp        | 46.8%     | 48.4%     | -1.6 pp       |
| NIM after provisions          | 36.1%     | 37.6%     | 36.1%     | -1.5 pp       | 0.0 pp        | 36.0%     | 38.9%     | -2.9 pp       |
| Efficiency Ratio              | 68.1%     | 70.6%     | 62.3%     | -2.5 pp       | 5.8 pp        | 65.3%     | 68.6%     | -3.3 pp       |
| Operating Efficiency          | 26.1%     | 26.9%     | 24.1%     | -0.8 pp       | 2.0 pp        | 25.1%     | 26.6%     | -1.5 pp       |
| Capital adequacy ratio (ICAP) | 30.7%     | 30.2%     | 31.2%     | 0.5 pp        | -0.5 pp       | 30.7%     | 30.2%     | 0.5 pp        |
| Capital / Total Assets        | 27.2%     | 27.0%     | 28.0%     | 0.2 pp        | -0.8 pp       | 27.2%     | 27.0%     | 0.2 pp        |
| Average Loan (Ps.)            | 16,605    | 14,414    | 16,430    | 15.2%         | 1.1%          | 16,605    | 14,414    | 15.2%         |
| Employees                     | 18,522    | 16,818    | 18,300    | 10.1%         | 1.2%          | 18,522    | 16,818    | 10.1%         |
| Service Offices**             | 430       | 428       | 430       | 0.5%          | 0.0%          | 430       | 428       | 0.5%          |
| Branches                      | 151       | 143       | 149       | 5.6%          | 1.3%          | 151       | 143       | 5.6%          |

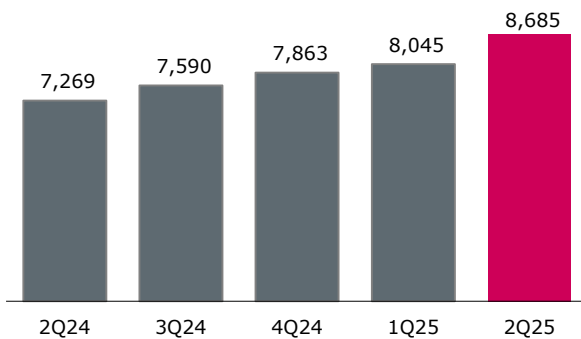
\*Portfolio and Net Income are expressed in millions of Mexican pesos.

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

## 2Q25 Highlights:

- **Banco Compartamos reached a record number of clients**, servicing 3.3 million credit clients at the end of 2Q25.
- **Total loan portfolio reached a record of Ps. 54,934 million**, a **22.7%** growth compared to 2Q24.
- **Net Income for 2Q25 reached a record figure at Ps. 1,345 million a 33.2% increase** compared to 2Q24.
- **Capital Adequacy Ratio (ICAP) stood at 30.7%**, maintaining a very robust level. **The level reached at the end of the quarter is well above regulation and the average ICAP presented by the Banks in Mexico.**
- **Loan portfolio with credit risk stage 3 (NPL) stood at 3.32%** in 2Q25, compared to 2.83% reached in 2Q24, and 3.89% in 1Q25.
- **ROA for 2Q25 was 8.5%**, compared to 7.8% in 2Q24.
- **ROE for 2Q25 was 30.8%**, compared to 28.8% in 2Q24.

### Interest Income (Ps. millions)



Interest income reached **Ps. 8,685 million in 2Q25**, a **solid 19.5% increase compared to 2Q24** and **8.0% increase compared to 1Q25** when it stood at Ps. 8,045 million.

The **Interest Income** reached in 2Q25 at Ps. 8,685 million marked a record level for any quarter in our history.

### Interest expenses

Interest expenses grew 11.1% to reach Ps. 1,576 million, compared to Ps. 1,419 million in 2Q24, and increased 13.1% compared to Ps. 1,393 million in 1Q25. *The Ps. 1,576 million recorded in this line in 2Q25 already include ~Ps. 587 million in credit origination costs and the implicit interest related to the leasing agreements, according to Financial Reporting Standards in Mexico and IFRS.* It is important to signal that if we exclude the cost associated to credit origination and the implicit interest related to leasing agreements, interest expenses related to financing expenses were Ps. 989 million and grew 8.6% in its annual comparison.

**The Funding Cost**, which includes liabilities and deposits from the public, **stood at 9.1% in 2Q25**, compared to **10.7%** in 2Q24.

As a result of the aforementioned, Banco Compartamos reported a **Net Interest Income** of **Ps. 7,109 million**, a **21.5% increase compared to 2Q24** and a **6.9% increase** compared to 1Q25, respectively. **NIM stood at 47.6%** in 2Q25, compared to **49.0%** one year ago.

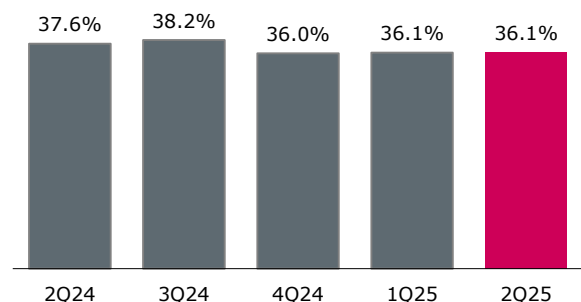
### Provisions for loan losses

**Provisions for loan losses** stood at **Ps. 1,713 million**, compared to Ps. 1,354 million reached in 2Q24. This 26.5% annual increase is explained by the robust 22.7% annual growth experienced in the portfolio and its mix.

**Cost of risk for 2Q25 stood at 12.6%**. For 2025 six-month period (6M25) cost of risk was 11.8% compared to 10.4% in 6M24.

### Net Interest Margin (after provisions)<sup>1)</sup>

1) Net Interest margin after provisions / Average Yielding Assets



**NII after provisions** was Ps. 5,396 million, a 20.0% increase compared to Ps. 4,496 million in 2Q24, and a 3.9% increase compared to Ps. 5,193 million reached in 1Q25.

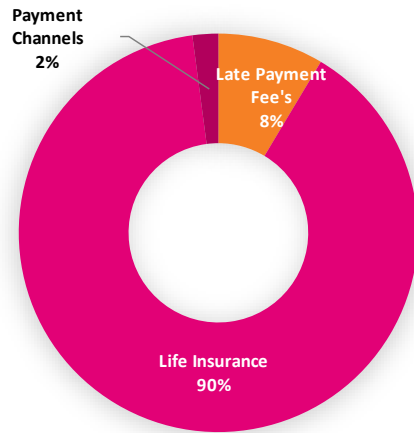
**NIM (Net Interest Margin) after provisions** (NII after provisions for losses / average yielding assets) for **2Q25 was 36.1%**, compared to 37.6% in 2Q24 and 36.1% reached in 1Q25.

## Commissions and other income

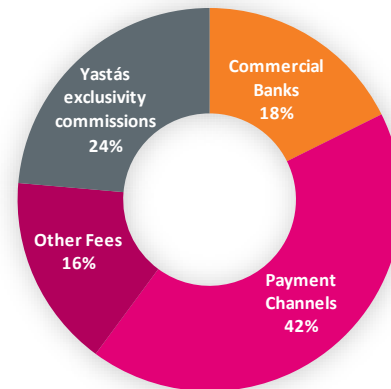
- **The net effect between commissions charged and commissions paid** in 2Q25 totaled **Ps. 775 million**, considering Ps. 950 million in commissions and fee income and Ps. 175 million in commissions and fee expenses, representing a 67.0% increase compared to the net effect reached in 2Q24 at Ps. 464 million.

**The Commissions and Fee Income & Commissions and Fee Expense are distributed as follow:**

Commissions and fee income: Ps. 950 million



Commissions and fee expense: Ps. 175 million

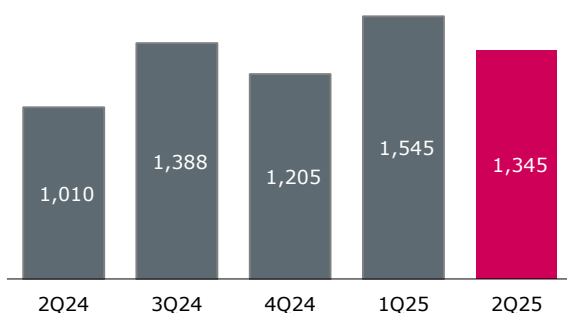


- **Trading Gains/losses** in 2Q25 stood at **Ps. 2 million in losses** and is associated with the cash balance in U.S. dollars that Banco Compartamos holds to pay its contracts in that currency.
- **Other operating income/expense** reflected an expense of **Ps. 97 million for 2Q25**. This item reflected non-recurring items, including: 1) other income related to different services and payment refunds; 2) expenses from the insurance business; 3) expenses linked to R&D; 4) IPAB Fees/Expenses that in the past were reflected in Operating Expenses and 5) donations; among other concepts that can generate income or expenses in each period.

## Operating expenses

**Operating expenses for 2Q25 increased 18.9% year-over-year to Ps. 4,138 million**, primarily attributable to the new number of loan officers compared to the previous year, larger variable compensation for the sales force due to the strong business results, and other costs that reflect the inflation experienced, as well as other expenses related to different initiatives that Compartamos is executing in order to modernize its operation.

## Net Income

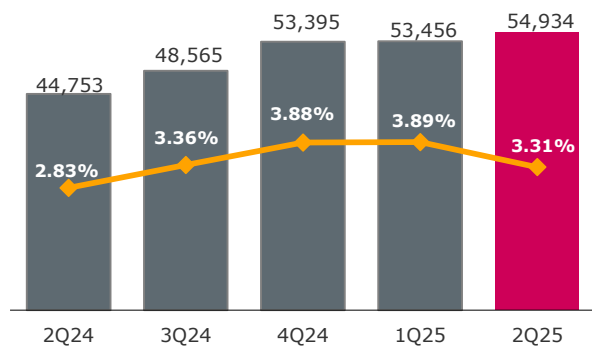


**Banco Compartamos reported a Net Income of Ps. 1,345 million**, a 33.2% increase compared to 2Q24.

## Statement of Financial Position

**Cash and investments in financial instruments** stood at **Ps. 8,243 million**, compared to **Ps. 4,620 million** in 2Q24 and **Ps. 6,730 million** in 1Q25. The amount in this line corresponds to the funding (operational liquidity) required by Banco Compartamos to cover operating expenses, debt maturities, and loan portfolio growth. **Cash and other investments are held in short-term instruments**, where the counterparty risk is approved by the Board's Risk Committee.

## Loan Portfolio (Ps. millions) & NPL



**Loan portfolio** reached **Ps. 54,934 million**, a **22.7% increase** compared to **Ps. 44,753 million** reported in 2Q24, and a 2.8% increase compared to the portfolio reached at the end of 1Q25.

The **average outstanding balance per client** in 2Q25 was **Ps. 16,605**, 15.2% above the Ps. 14,414 reported in 2Q24 and 1.1% larger compared to Ps. 16,430 reported in 1Q25.

## Loan Products & Credit Quality

The loan products offered by Banco Compartamos are comprised of two main categories (*Group and Individual Methodologies*):

1. **Group Lending Methodology:** Merchant Credit (*Credito Comerciante*) and Women Credit (*Credito Mujer*) which are now part of the Group Credit "*Fusion Grupal*", represented **58.7%** of the total loan portfolio in 2Q25 with a consolidated Loan Portfolio with credit risk stage 3 (**NPL**) of **2.98% for 2Q25**, compared to **3.55% in 1Q25**, and **2.56% in 2Q24**.
2. **Individual Lending Methodology:** Additional Plus Loans (*Credito Adicional Plus*); Personal Loans (*Credito Individual*) and other loans (otros), represented **41.3%** of the total loans portfolio in 2Q25 with a consolidated **NPL of 3.79% in 2Q25**, compared to **4.44% in 1Q25** and **3.32% in 2Q24**.

During **2Q25**, total **Loan Portfolio with credit risk stage 3 (NPL)** was **3.32%**, compared to 3.89% in 1Q25 and 2.83% in 2Q24.

**Banco Compartamos' policy is to write-off loans that are past due after 180 days.** During the second quarter, **write-offs reached Ps. 1,602 million**.

For 2Q25, the **coverage ratio** (allowance for loan losses / non-performing loans) was **237.6%**, compared to 260.3% in 2Q24. The allowance for loan losses is calculated using the methodology established by the CNBV, which requires a specific reserve amount for each originated loan and depending on its classification, the specific reserve coverage model is applied: Group Credits or Individual Credits. It is important to highlight that for our portfolio we apply each methodology according to the type of credit, for which as of 2Q25, ~59% corresponds to the group credit methodology.

## Total Liabilities

During 2Q25, total liabilities reached Ps. 47,212 million, 25.4% larger compared to Ps. 37,642 million recorded during 2Q24.

~99.3% of Banco Compartamos' liabilities are fully peso-denominated; therefore, there is no material FX exposure. It maintains a well-diversified funding mix with different sources as follows:

**i) Long-term debt issuances:** Banco Compartamos is an active issuer in the Mexican debt market. As of June 30, 2025, it had **Ps. 13,336 million** outstanding in long-term local bonds (*Certificados Bursátiles Bancarios*).

**ii) Strong capital base: 27.2%** of total assets were funded with equity.

**iii) Credit lines with banks and other institutions:** Banco Compartamos had **Ps. 22,185 million** in credit lines among various banking creditors (Development Banks and Commercial Banks).

**iv) Clients Deposits, On Demand Deposits, and Term Deposits** for 2Q25 stood at **Ps. 5,815 million**, 39.5% larger than the Ps. 4,168 million recorded in 2Q24 and 18.8% larger compared to Ps. 4,893 million reached in 1Q25. At the end of 2Q25, Banco Compartamos had **~1.89 million** debit accounts.

## Total Stockholders' Equity

**The capitalization ratio was 30.7%** at the end of the second quarter, a slightly larger ratio compared to **30.2%** in 2Q24. The current ratio continues to reflect the Bank's strength and is well above the Mexican banking system standards and levels required by Basel III. Banco Compartamos reported **Ps. 17,208 million in Tier I** capital and risk-weighted assets of **Ps. 56,122 million**.



**Banco Compartamos, S.A., Institución de Banca Múltiple**  
**Statement of Comprehensive Income**  
**For the three-month period ended June 30, 2025, and 2024,**  
**and March 31, 2025**  
(In millions of Mexican pesos)

|   | 2Q25         | 2Q24         | 1Q25         | % Change<br>2Q24 | % Change<br>1Q25 | 6M25          | 6M24          | % Change<br>6M24 |
|---|--------------|--------------|--------------|------------------|------------------|---------------|---------------|------------------|
| Interest income                             | 8,685        | 7,269        | 8,045        | 19.5%            | 8.0%             | 16,730        | 14,127        | 18.4%            |
| Interest expense                            | 1,576        | 1,419        | 1,393        | 11.1%            | 13.1%            | 2,969         | 2,745         | 8.2%             |
| Financing expense                           | 989          | 911          | 915          | 8.6%             | 8.1%             | 1,904         | 1,761         | 8.1%             |
| Expense of credit origination and leasing   | 587          | 508          | 478          | 15.6%            | 22.8%            | 1,065         | 984           | 8.2%             |
| <b>Net Interest Income</b>                  | <b>7,109</b> | <b>5,850</b> | <b>6,652</b> | <b>21.5%</b>     | <b>6.9%</b>      | <b>13,761</b> | <b>11,382</b> | <b>20.9%</b>     |
| Provisions for loan losses                  | 1,713        | 1,354        | 1,459        | 26.5%            | 17.4%            | 3,172         | 2,222         | 42.8%            |
| <b>Net interest income after provisions</b> | <b>5,396</b> | <b>4,496</b> | <b>5,193</b> | <b>20.0%</b>     | <b>3.9%</b>      | <b>10,589</b> | <b>9,160</b>  | <b>15.6%</b>     |
| Commissions and fee income                  | 950          | 671          | 878          | 41.6%            | 8.2%             | 1,828         | 1,210         | 51.1%            |
| Commissions and fee expense                 | 175          | 207          | 166          | -15.5%           | 5.4%             | 341           | 371           | -8.1%            |
| Trading gains (losses)                      | (2)          | 4            | 2            | N/C              | N/C              | 0             | 0             | N/C              |
| Other operating income (expense)            | (97)         | (34)         | (4)          | N/C              | N/C              | (101)         | (150)         | N/C              |
| Operating Expenses                          | 4,138        | 3,480        | 3,680        | 18.9%            | 12.4%            | 7,818         | 6,759         | 15.7%            |
| <b>Net operating income</b>                 | <b>1,934</b> | <b>1,450</b> | <b>2,223</b> | <b>33.4%</b>     | <b>-13.0%</b>    | <b>4,157</b>  | <b>3,090</b>  | <b>34.5%</b>     |
| <b>Total income before income tax</b>       | <b>1,934</b> | <b>1,450</b> | <b>2,223</b> | <b>33.4%</b>     | <b>-13.0%</b>    | <b>4,157</b>  | <b>3,090</b>  | <b>34.5%</b>     |
| Income tax                                  | 589          | 440          | 678          | 33.9%            | -13.1%           | 1,267         | 932           | 35.9%            |
| <b>Net income</b>                           | <b>1,345</b> | <b>1,010</b> | <b>1,545</b> | <b>33.2%</b>     | <b>-12.9%</b>    | <b>2,890</b>  | <b>2,158</b>  | <b>33.9%</b>     |

**Banco Compartamos, S.A., Institución de Banca Múltiple**  
**Statement of Financial Position**  
**As of June 30, 2025, and 2024, and March 31, 2025**  
(In millions of Mexican pesos)

|  | 2Q25          | 2Q24          | 1Q25          | % Change<br>2Q24 | % Change<br>1Q25 |
|--|---------------|---------------|---------------|------------------|------------------|
| Cash and investments in financial instruments                  | 8,243         | 4,620         | 6,730         | 78.4%            | 22.5%            |
| Loan portfolio with credit risk stage 1 and 2                  | 53,113        | 43,487        | 51,376        | 22.1%            | 3.4%             |
| Loan portfolio with credit risk stage 3                        | 1,821         | 1,266         | 2,080         | 43.8%            | -12.5%           |
| <b>Loan portfolio</b>  | <b>54,934</b> | <b>44,753</b> | <b>53,456</b> | <b>22.7%</b>     | <b>2.8%</b>      |
| Deferred items   | 441           | 313           | 449           | 40.9%            | -1.8%            |
| Allowance for loan losses                                      | 4,327         | 3,296         | 4,258         | 31.3%            | 1.6%             |
| <b>Loan portfolio, net</b>                                     | <b>51,048</b> | <b>41,770</b> | <b>49,647</b> | <b>22.2%</b>     | <b>2.8%</b>      |
| Other accounts receivable, net                                 | 1,989         | 2,221         | 1,927         | -10.4%           | 3.2%             |
| Properties, furniture and equipment, net                       | 423           | 302           | 386           | 40.1%            | 9.6%             |
| Rights of use assets, properties, furniture and equipment, net | 751           | 662           | 698           | 13.4%            | 7.6%             |
| Asset for deferred income taxes, net                           | 1,924         | 1,542         | 1,925         | 24.8%            | -0.1%            |
| Other assets   | 460           | 479           | 476           | -4.0%            | -3.4%            |
| <b>Total assets</b>  | <b>64,838</b> | <b>51,596</b> | <b>61,789</b> | <b>25.7%</b>     | <b>4.9%</b>      |
| Clients' deposits  | 3,043         | 2,136         | 2,670         | 42.5%            | 14.0%            |
| OD Deposits  | 514           | 6             | 14            | N/C              | N/C              |
| Term deposits  | 2,258         | 2,026         | 2,209         | 11.5%            | 2.2%             |
| Long term debt issuance  | 13,336        | 13,403        | 13,274        | -0.5%            | 0.5%             |
| Banking and other borrowings                                   | 22,185        | 15,404        | 20,396        | 44.0%            | 8.8%             |
| Lease liability  | 792           | 691           | 734           | 14.6%            | 7.9%             |
| Other liabilities  | 5,084         | 3,976         | 5,211         | 27.9%            | -2.4%            |
| <b>Total liabilities</b>                                       | <b>47,212</b> | <b>37,642</b> | <b>44,508</b> | <b>25.4%</b>     | <b>6.1%</b>      |
| Capital stock  | 856           | 813           | 856           | 5.3%             | 0.0%             |
| Contributions for future capital increases                     | 91            | 43            | 0             | 111.6%           | N/C              |
| Capital reserves   | 895           | 804           | 804           | 11.3%            | 11.3%            |
| Accumulated retained earnings                                  | 15,853        | 12,492        | 15,690        | 26.9%            | 1.0%             |
| Other comprehensive income                                     | (69)          | (198)         | (69)          | N/C              | N/C              |
| <b>Total stockholders' equity</b>                              | <b>17,626</b> | <b>13,954</b> | <b>17,281</b> | <b>26.3%</b>     | <b>2.0%</b>      |
| <b>Total liabilities and stockholders' equity</b>              | <b>64,838</b> | <b>51,596</b> | <b>61,789</b> | <b>25.7%</b>     | <b>4.9%</b>      |

**Note:** In accordance with Financial and Reporting Standards accepted in Mexico which from 1Q22 and onwards converge with IFRS-9.

The following section sets forth the non-audited financial results for the second quarter of 2025 (2Q25) of Compartamos Banco in Perú, GENTERA's Peruvian subsidiary. All figures are in Mexican pesos and may vary due to rounding.

All numbers are expressed in Mexican pesos. The report and analysis were prepared in accordance with Mexican banking regulations applicable to credit institutions and Financial and Reporting Standards accepted in Mexico which from 2022 and onwards converge with IFRS-9.

**The reader must take into consideration the FX fluctuations in the comparison periods.**

## Financial Highlights

| Summary                | 2Q25      | 2Q24    | 1Q25    | % Change<br>2Q24 | % Change<br>1Q25 | 6M25      | 6M24    | % Change<br>6M24 |
|------------------------|-----------|---------|---------|------------------|------------------|-----------|---------|------------------|
| Clients                | 1,022,462 | 933,138 | 992,642 | 9.6%             | 3.0%             | 1,022,462 | 933,138 | 9.6%             |
| Portfolio *            | 23,172    | 19,373  | 23,925  | 19.6%            | -3.1%            | 23,172    | 19,373  | 19.6%            |
| Net Income*            | 331       | 16      | 292     | N/C              | 13.1%            | 623       | 156     | 299.7%           |
| NPLs / Total Portfolio | 3.72%     | 4.55%   | 3.74%   | -0.83 pp         | -0.02 pp         | 3.72%     | 4.55%   | -0.83 pp         |
| ROA                    | 4.8%      | 0.3%    | 4.1%    | 4.5 pp           | 0.7 pp           | 4.4%      | 1.3%    | 3.1 pp           |
| ROE                    | 22.7%     | 1.4%    | 20.7%   | 21.3 pp          | 2.0 pp           | 21.8%     | 7.3%    | 14.5 pp          |
| NIM                    | 28.2%     | 21.6%   | 27.6%   | 6.6 pp           | 0.6 pp           | 28.0%     | 22.5%   | 5.5 pp           |
| NIM after provisions   | 19.4%     | 10.4%   | 19.2%   | 9.0 pp           | 0.2 pp           | 19.4%     | 12.0%   | 7.4 pp           |
| Efficiency Ratio       | 69.0%     | 95.6%   | 72.3%   | -26.6 pp         | -3.3 pp          | 70.7%     | 87.9%   | -17.2 pp         |
| Operating Efficiency   | 14.7%     | 11.6%   | 15.4%   | 3.1 pp           | -0.7 pp          | 14.7%     | 11.6%   | 3.1 pp           |
| Capital / Total Assets | 21.3%     | 19.0%   | 20.6%   | 2.3 pp           | 0.7 pp           | 21.3%     | 19.0%   | 2.3 pp           |
| Average Loan (Ps.)     | 22,663    | 20,761  | 24,102  | 9.2%             | -6.0%            | 22,663    | 20,761  | 9.2%             |
| Employees              | 6,919     | 6,364   | 6,881   | 8.7%             | 0.6%             | 6,919     | 6,364   | 8.7%             |
| Service Offices        | 118       | 116     | 123     | 1.7%             | -4.1%            | 118       | 116     | 1.7%             |

Compartamos Banco Perú figures are reported in accordance with Financial and Reporting Standards in Mexico and Mexican Regulation.

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

**These figures are not comparable to the financial statements submitted to the Peruvian *Superintendencia de Banca, Seguros y AFP* (Peruvian Banking, Insurance and Pension Fund Commission).**

## 2Q25 Highlights:

- **Total loan portfolio** reached **Ps. 23,172 million**, representing 19.6% growth compared to 2Q24 (**in local currency loan portfolio grew 7.8% in its annual comparison**).
- **Net Income for 2Q25 stood at Ps. 331 million**, a strong recovery compared to Ps. 16 million registered in 2Q24.
- **Non-performing loans** stood at **3.72%** in 2Q25, an improvement compared to 4.55% in 2Q24 and compared to 3.74% recorded in 1Q25.
- **Credit clients** finalized the quarter at 1,022,462, representing a 9.6% increase compared to 2Q24.
  - Group Loans product represented **68.1%** of the clients served in Peru, ending the period with more than **696 thousand clients**. This methodology represented **26.1%** of Compartamos Banco Perú loan portfolio.
- **Solvency ratio in 2Q25** stood at **21.9%**.
- **ROA** for 2Q25 stood at 4.8%, compared to 4.1% in 1Q25 and 0.3% in 2Q24.
- **ROE** for 2Q25 stood at 22.7% compared to 20.7% in 1Q25 and 1.4% in 2Q24.



**Compartamos Banco, S.A. – Perú -**  
**Statement of Comprehensive Income**  
**For the three-month period ended June 30, 2025, and 2024,**  
**and March 31, 2025**  
(In millions of Mexican pesos)

|   | 2Q25           | 2Q24           | 1Q25           | % Change<br>2Q24 | % Change<br>1Q25 | 6M25           | 6M24           | % Change<br>6M24 |
|---|----------------|----------------|----------------|------------------|------------------|----------------|----------------|------------------|
| Interest income                                   | 2,218.7        | 1,610.5        | 2,242.2        | 37.8%            | -1.1%            | 4,460.9        | 3,347.1        | 33.3%            |
| Interest expense                                  | 322.5          | 362.3          | 356.5          | -11.0%           | -9.5%            | 679.0          | 756.8          | -10.3%           |
| Financing expense                                 | 261.8          | 318.2          | 288.1          | -17.7%           | -9.1%            | 549.9          | 646.1          | -14.9%           |
| Expense of credit origination and leasing         | 60.7           | 44.2           | 68.4           | 37.5%            | -11.2%           | 129.1          | 110.7          | 16.6%            |
| <b>Net interest income</b>                        | <b>1,896.2</b> | <b>1,248.2</b> | <b>1,885.7</b> | <b>51.9%</b>     | <b>0.6%</b>      | <b>3,781.9</b> | <b>2,590.4</b> | <b>46.0%</b>     |
| Provisions for loan losses                        | 589.6          | 644.1          | 573.4          | -8.5%            | 2.8%             | 1,163.1        | 1,210.3        | -3.9%            |
| <b>Net interest income after provisions</b>       | <b>1,306.5</b> | <b>604.0</b>   | <b>1,312.3</b> | <b>116.3%</b>    | <b>-0.4%</b>     | <b>2,618.8</b> | <b>1,380.1</b> | <b>89.8%</b>     |
| Commissions and fee income                        | 228.9          | 169.2          | 231.6          | 35.3%            | -1.1%            | 460.5          | 341.9          | 34.7%            |
| Commissions and fee expenses                      | 51.2           | 32.3           | 27.1           | 58.8%            | 89.0%            | 78.4           | 66.9           | 17.1%            |
| Other operating income (expense)                  | (2.0)          | (16.6)         | (6.4)          | N/C              | N/C              | (8.4)          | (22.2)         | N/C              |
| Operating expenses                                | 1,023.1        | 692.4          | 1,092.7        | 47.7%            | -6.4%            | 2,115.8        | 1,435.2        | 47.4%            |
| <b>Net operating income</b>                       | <b>459.1</b>   | <b>31.8</b>    | <b>417.6</b>   | <b>N/C</b>       | <b>9.9%</b>      | <b>876.8</b>   | <b>197.7</b>   | <b>343.6%</b>    |
| Participation in the net result of other entities | 0.0            | (0.0)          | (0.0)          | N/C              | N/C              | 0.0            | 0.0            | N/C              |
| <b>Total income before income tax</b>             | <b>459.1</b>   | <b>31.8</b>    | <b>417.6</b>   | <b>N/C</b>       | <b>9.9%</b>      | <b>876.8</b>   | <b>197.7</b>   | <b>343.6%</b>    |
| Income tax  | 128.6          | 16.3           | 125.3          | N/C              | 2.6%             | 253.9          | 41.8           | N/C              |
| <b>Net income</b>                                 | <b>330.6</b>   | <b>15.6</b>    | <b>292.3</b>   | <b>N/C</b>       | <b>13.1%</b>     | <b>622.9</b>   | <b>155.8</b>   | <b>299.7%</b>    |
| Controlling interest                              | 330.9          | 16.1           | 292.5          | N/C              | 13.2%            | 623.4          | 155.5          | 301.0%           |
| Non Controlling interest                          | (0.4)          | (0.6)          | (0.1)          | N/C              | N/C              | (0.5)          | 0.4            | N/C              |

**Compartamos Banco, S.A. – Perú -**  
**Statement of Financial Position**  
**As of June 30, 2025, and 2024, and March 31, 2025**  
(In millions of Mexican pesos)

|  | 2Q25            | 2Q24            | 1Q25            | % Change<br>2Q24 | % Change<br>1Q25 |
|--|-----------------|-----------------|-----------------|------------------|------------------|
| Cash and investments in financial instruments                  | 4,183.0         | 4,627.1         | 4,262.1         | -9.6%            | -1.9%            |
| Loan portfolio with credit risk stage 1 and 2                  | 22,309.7        | 18,492.0        | 23,030.9        | 20.6%            | -3.1%            |
| Loan portfolio with credit risk stage 3                        | 861.9           | 881.1           | 894.1           | -2.2%            | -3.6%            |
| <b>Loan portfolio</b>  | <b>23,171.6</b> | <b>19,373.2</b> | <b>23,925.0</b> | <b>19.6%</b>     | <b>-3.1%</b>     |
| Deferred items   | 46.8            | 28.0            | 39.5            | 67.4%            | 18.4%            |
| Allowance for loan losses                                      | 1,824.7         | 1,731.6         | 1,915.8         | 5.4%             | -4.8%            |
| <b>Loan portfolio, net</b>                                     | <b>21,393.8</b> | <b>17,669.5</b> | <b>22,048.7</b> | <b>21.1%</b>     | <b>-3.0%</b>     |
| Other accounts receivable, net                                 | 462.6           | 417.0           | 383.3           | 10.9%            | 20.7%            |
| Properties, furniture and equipment, net                       | 319.3           | 200.6           | 311.5           | 59.2%            | 2.5%             |
| Asset for deferred income taxes, net                           | 314.7           | 273.3           | 320.9           | 15.2%            | -1.9%            |
| Rights of use assets, properties, furniture and equipment, net | 320.0           | 288.7           | 368.6           | 10.8%            | -13.2%           |
| Other assets   | 407.5           | 311.0           | 491.4           | 31.0%            | -17.1%           |
| <b>Total assets</b>  | <b>27,400.9</b> | <b>23,787.1</b> | <b>28,186.5</b> | <b>15.2%</b>     | <b>-2.8%</b>     |
| Deposits   | 16,429.4        | 14,652.1        | 16,931.8        | 12.1%            | -3.0%            |
| Banking and other borrowings                                   | 3,322.5         | 3,419.8         | 3,797.3         | -2.8%            | -12.5%           |
| Creditors on repurchase/resell agreements                      | 0.0             | 0.0             | 0.0             | N/C              | N/C              |
| Lease liability  | 342.3           | 303.1           | 391.3           | 12.9%            | -12.5%           |
| Other liabilities  | 1,453.5         | 896.0           | 1,248.6         | 62.2%            | 16.4%            |
| Deferred credits and advance collections                       | 6.3             | 7.3             | 7.1             | -12.8%           | -11.3%           |
| <b>Total liabilities</b>                                       | <b>21,554.0</b> | <b>19,278.4</b> | <b>22,376.1</b> | <b>11.8%</b>     | <b>-3.7%</b>     |
| 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                                     | 64.9            | (476.2)         | 358.7           | N/C              | -81.9%           |
| Accumulated retained earnings                                  | 651.0           | 380.5           | 320.0           | 71.1%            | 103.4%           |
| <b>Total controlling interest</b>                              | <b>5,839.5</b>  | <b>4,485.2</b>  | <b>5,802.4</b>  | <b>30.2%</b>     | <b>0.6%</b>      |
| Total non-controlling interest                                 | 7.3             | 23.6            | 8.1             | -68.8%           | -9.6%            |
| <b>Total stockholders' equity</b>                              | <b>5,846.9</b>  | <b>4,508.7</b>  | <b>5,810.5</b>  | <b>29.7%</b>     | <b>0.6%</b>      |
| <b>Total liabilities and stockholders' equity</b>              | <b>27,400.9</b> | <b>23,787.1</b> | <b>28,186.5</b> | <b>15.2%</b>     | <b>-2.8%</b>     |

The following section sets forth the non-audited financial results for the second quarter 2025 (2Q25) of ConCrédito, GENTERA's financial subsidiary in Mexico.

The report and analysis were prepared in accordance with Mexican banking regulations applicable to credit institutions and Financial and Reporting Standards accepted in Mexico which from 2022 and onwards converge with IFRS-9.

| Summary                         | 2Q25    | 2Q24    | 1Q25    | % Change<br>2Q24 | % Change<br>1Q25 | 6M25    | 6M24    | % Change<br>6M24 |
|---------------------------------|---------|---------|---------|------------------|------------------|---------|---------|------------------|
| Entrepreneurs (Clients)         | 84,749  | 77,064  | 81,843  | 10.0%            | 3.6%             | 84,749  | 77,064  | 10.0%            |
| Final users                     | 986,265 | 875,261 | 934,569 | 12.7%            | 5.5%             | 986,265 | 875,261 | 12.7%            |
| Portfolio *                     | 5,633   | 4,678   | 5,315   | 20.4%            | 6.0%             | 5,633   | 4,678   | 20.4%            |
| Accounts receivable CrediTienda | 901     | 532     | 740     | 69.5%            | 21.8%            | 901     | 532     | 69.5%            |
| Net Income*                     | 301     | 264     | 256     | 14.2%            | 17.8%            | 557     | 451     | 23.5%            |
| NPLs / Total Portfolio          | 1.78%   | 1.46%   | 1.60%   | 0.32 pp          | 0.18 pp          | 1.78%   | 1.46%   | 0.32 pp          |
| ROA                             | 12.1%   | 15.0%   | 10.5%   | -2.9 pp          | 1.60 pp          | 11.4%   | 13.0%   | -1.6 pp          |
| ROE                             | 27.1%   | 28.6%   | 22.3%   | -1.5 pp          | 4.8 pp           | 25.0%   | 24.5%   | 0.5 pp           |
| NIM                             | 42.51%  | 44.2%   | 40.3%   | -1.7 pp          | 2.2 pp           | 41.2%   | 43.0%   | -1.8 pp          |
| NIM after provisions            | 23.4%   | 25.8%   | 20.4%   | -2.4 pp          | 3.0 pp           | 21.8%   | 23.7%   | -1.9 pp          |
| Capital / Total Assets          | 42.7%   | 49.2%   | 46.5%   | -6.5 pp          | -3.8 pp          | 42.7%   | 49.2%   | -6.5 pp          |
| Write - offs *                  | 308     | 214     | 379     | 44.1%            | -18.7%           | 687     | 520     | 32.3%            |
| Coverage Ratio                  | 478.2%  | 745.0%  | 559.9%  | -266.8 pp        | -81.7 pp         | 478.2%  | 745.0%  | -266.8 pp        |
| Average Loan per Client         | 66,468  | 60,697  | 64,943  | 9.5%             | 2.3%             | 66,468  | 60,697  | 9.5%             |
| Employees                       | 2,095   | 2,271   | 1,998   | -7.7%            | 4.9%             | 2,095   | 2,271   | -7.7%            |

\*Net Income, Portfolio, Accounts receivable CrediTienda and Write-offs are expressed in Mexican pesos (millions).

Note: Coverage Ratio. The provision methodology considers the credits as personal loans instead of revolving credits.

## 2Q25 & 1S25 Highlights:

- **Total loan portfolio** reached a record of **Ps. 5,633 million**, a 20.4% increase compared to Ps. 4,678 million in 2Q24, and a 6.0% increase compared to 1Q25.
- **Net Income for 2Q25** reached **Ps. 301 million**, a 14.2% increase compared to Ps. 264 million in 2Q24.
- **ROA** for 2Q25 stood at 12.1% compared to 15.0% in 2Q24.
- **ROE** for 2Q25 stood at 27.1% compared to 28.6% in 2Q24. For 2025 six-month period ROE stood at 25.0% compared to 24.5% in the same comparable period of year 2024.
- The number of **Entrepreneurs (Active Clients)** in 2Q25, exceeded 84 thousand, reaching over 986 thousand final users, representing more than 110 thousand additional final users compared to 2Q24. Entrepreneurs (Active Clients) continued working closely with final users, servicing them through Credit, Insurance, and CrediTienda products, experiencing a 12.7% growth in the number of final users served on an annual comparison.
  - **CrediTienda** App, part of **ConCrédito**, is an **online sales platform**, and concluded 2Q25 with **Ps. 901 million in accounts receivable**, a **69.5% growth** compared to Ps. 532 million in 2Q24.
- **ConCrédito operates without physical branches in 100% of the cities it covers in 31 out of the 32 states in Mexico.** The credit disbursement process and the activation of Entrepreneurs occur 100% digitally.

**ConCrédito**  
**Statement of Comprehensive Income**  
**For the three-month period ended June 30, 2025, and 2024,**  
**and March 31, 2025**  
(In millions of Mexican pesos)

|  | 2Q25         | 2Q24         | 1Q25         | % Change<br>2Q24 | % Change<br>1Q25 | 6M25           | 6M24           | % Change<br>6M24 |
|--|--------------|--------------|--------------|------------------|------------------|----------------|----------------|------------------|
| Interest income                                  | 871.5        | 757.4        | 858.6        | 15.1%            | 1.5%             | 1,730.0        | 1,466.1        | 18.0%            |
| Interest expense                                 | 113.7        | 105.9        | 120.9        | 7.4%             | -6.0%            | 234.6          | 212.9          | 10.2%            |
| <i>Financing expense</i>                         | 116.3        | 96.7         | 113.7        | 20.3%            | 2.4%             | 230.0          | 194.4          | 18.3%            |
| <i>Expense of credit origination and leasing</i> | (2.6)        | 9.2          | 7.3          | N/C              | N/C              | 4.6            | 18.5           | -75.0%           |
| <b>Net interest income</b>                       | <b>757.8</b> | <b>651.5</b> | <b>737.6</b> | <b>16.3%</b>     | <b>2.7%</b>      | <b>1,495.4</b> | <b>1,253.2</b> | <b>19.3%</b>     |
| Provisions for loan losses                       | 340.5        | 271.1        | 364.0        | 25.6%            | -6.5%            | 704.5          | 562.4          | 25.3%            |
| <b>Net interest income after provisions</b>      | <b>417.3</b> | <b>380.4</b> | <b>373.6</b> | <b>9.7%</b>      | <b>11.7%</b>     | <b>791.0</b>   | <b>690.8</b>   | <b>14.5%</b>     |
| Commissions and fee income                       | 0.0          | 0            | 0            | N/C              | N/C              | 0.0            | 0.0            | N/C              |
| Commissions and fee expenses                     | 18.3         | 13.2         | 15.4         | 38.6%            | 18.8%            | 33.7           | 27.1           | 24.2%            |
| Other operating income (expense)                 | 487.5        | 403.4        | 464.7        | 20.8%            | 4.9%             | 952.1          | 735.2          | 29.5%            |
| Operating expenses                               | 435.4        | 392.0        | 457.4        | 11.1%            | -4.8%            | 892.8          | 761.2          | 17.3%            |
| <b>Total income before income tax</b>            | <b>451.1</b> | <b>378.6</b> | <b>365.5</b> | <b>19.2%</b>     | <b>23.4%</b>     | <b>816.6</b>   | <b>637.7</b>   | <b>28.1%</b>     |
| Income tax                                       | 149.9        | 114.9        | 109.8        | 30.5%            | 36.6%            | 259.7          | 186.7          | 39.1%            |
| <b>Net income</b>                                | <b>301.2</b> | <b>263.7</b> | <b>255.7</b> | <b>14.2%</b>     | <b>17.8%</b>     | <b>556.9</b>   | <b>450.9</b>   | <b>23.5%</b>     |

**ConCrédito**  
**Statement of Financial Position**  
**As of June 30, 2025, and 2024, and March 31, 2025**  
(In millions of Mexican pesos)

|  | 2Q25           | 2Q24           | 1Q25            | % Change<br>2Q24 | % Change<br>1Q25 |
|--|----------------|----------------|-----------------|------------------|------------------|
| Cash and investments in financial instruments                  | 1,629.5        | 1,373.3        | 1,865.6         | 18.7%            | -12.7%           |
| Derivatives  | 0.2            | 11.8           | 0.9             | -98.3%           | -78.3%           |
| Loan portfolio with credit risk stage 1 and 2                  | 5,533.0        | 4,609.1        | 5,230.1         | 20.0%            | 5.8%             |
| Loan portfolio with credit risk stage 3                        | 100.1          | 68.5           | 85.0            | 46.2%            | 17.7%            |
| <b>Loan portfolio</b>  | <b>5,633.1</b> | <b>4,677.5</b> | <b>5,315.2</b>  | <b>20.4%</b>     | <b>6.0%</b>      |
| Deferred items   | 0.4            | 17.6           | 4.5             | -97.8%           | -91.2%           |
| Allowance for loan losses                                      | 478.6          | 510.0          | 476.2           | -6.2%            | 0.5%             |
| <b>Loan portfolio, net</b>                                     | <b>5,154.9</b> | <b>4,185.1</b> | <b>4,843.5</b>  | <b>23.2%</b>     | <b>6.4%</b>      |
| Other accounts receivable, net                                 | 1,947.0        | 942.8          | 2,437.9         | 106.5%           | -20.1%           |
| Properties, furniture and equipment, net                       | 100.2          | 32.3           | 76.5            | 210.5%           | 31.0%            |
| Rights of use assets, properties, furniture and equipment, net | 35.6           | 109.7          | 31.0            | -67.6%           | 14.9%            |
| Asset for deferred income taxes, net                           | 705.9          | 369.3          | 610.5           | 91.2%            | 15.6%            |
| Other assets   | 185.7          | 140.6          | 289.4           | 32.1%            | -35.8%           |
| <b>Total assets</b>  | <b>9,759.0</b> | <b>7,164.8</b> | <b>10,155.2</b> | <b>36.2%</b>     | <b>-3.9%</b>     |
| Securitization transactions                                    | 1,280.7        | 1,191.9        | 1,277.7         | 7.4%             | 0.2%             |
| Banking and other borrowings                                   | 1,750.5        | 1,229.3        | 1,551.0         | 42.4%            | 12.9%            |
| Lease liability  | 114.3          | 116.1          | 86.5            | -1.5%            | 32.2%            |
| Other accounts payable   | 2,435.9        | 1,042.1        | 2,497.1         | 133.7%           | -2.5%            |
| Other liabilities  | 7.4            | 34.6           | 7.6             | -78.7%           | -2.7%            |
| Financial instruments qualify as a liability                   | (4.7)          | 0              | (5.7)           | N/C              | N/C              |
| Employee benefits liabilities                                  | 5.6            | 27.7           | 21.6            | -79.9%           | -74.2%           |
| <b>Total liabilities</b>                                       | <b>5,589.6</b> | <b>3,641.8</b> | <b>5,435.8</b>  | <b>53.5%</b>     | <b>2.8%</b>      |
| Capital stock  | 3,424.4        | 2,084.3        | 3,239.2         | 64.3%            | 5.7%             |
| Premium on sale of stock                                       | 6.7            | 6.7            | 6.7             | 0.0%             | 0.0%             |
| Capital reserves   | 65.7           | 53.1           | 53.1            | 23.8%            | 23.8%            |
| Accumulated retained earnings                                  | 672.5          | 1,379.0        | 1,420.5         | -51.2%           | -52.7%           |
| <b>Total stockholders' equity</b>                              | <b>4,169.4</b> | <b>3,523.1</b> | <b>4,719.4</b>  | <b>18.3%</b>     | <b>-11.7%</b>    |
| <b>Total liabilities and stockholders' equity</b>              | <b>9,759.0</b> | <b>7,164.8</b> | <b>10,155.2</b> | <b>36.2%</b>     | <b>-3.9%</b>     |

**About GENTERA**

GENTERA, S.A.B. de C.V. (formerly Compartamos, 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 stock 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.