

Experience that generates value:

ANNUAL AND SUSTAINABILITY REPORT

2025



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LETTER FROM OUR CHAIRMEN

GRI 2-22

**CARLOS LABARTHE
& CARLOS DANIEL**



2025 was a special year, as we celebrated 35 years of bringing financial services with human sense to millions of people. Since then, we have been faithful to our commitment to promote financial inclusion in Mexico and Peru, generating human, social and economic value for our clients, their families and the communities we serve.

Throughout these more than three decades, we are proud to point out that we have positively impacted 20 million people and their families today in two countries. More importantly, we have been faithful to our Purpose of “boosting people’s dreams”; we have evolved for them, without neglecting the warm and human treatment that distinguishes us.

We have become an organization that during the year has broken its own records, which shows the solidity and strength we have, by and for customers. Thanks, once again, to our more than 28 thousand employees, who have been a cornerstone to pursue this dream that was born in 1990.

Our strength and strategic focus allow us to look to the future with confidence, with the certainty that we will continue to generate Total Value for all our stakeholders, acting responsibly, with a long-term vision and a firm commitment to sustainability.

Thank you for the trust, support, and collaboration of those who have been part of this journey. The achievements achieved in 2025 are testimony to the positive impact that Gentera and its companies generate in the societies of Mexico and Peru.

CARLOS LABARTHE & CARLOS DANIEL
Chairmen of Gentera

LETTER FROM

OUR CEO

GRI 2-22



ENRIQUE MAJÓS

At Gentera we celebrate 35 years of history built on firm values and a deep conviction: to see people at the center of everything we do. It has been three and a half decades of creating accessible, sustainable and human financial solutions for millions of families in Mexico and Peru.

We have demonstrated, once again, that we have a clear sense of purpose, as well as a solid strategy to serve our clients. In a challenging economic environment, we achieved historic growth in clients, portfolio and profit, respectively, endorsing our commitment to the generation of Total Value.

The generation of Social Value, Economic Value and Human Value continues to be the axis that guides each decision for the benefit of clients, employees, and investors. Today we serve more than 6 million people, a historic figure that represents the trust of those who place their dreams, projects, and effort in us. Listening to them, understanding them and accompanying them is, and will continue to be our greatest responsibility.

2025 was a year of profound evolution. We promoted structural transformations in our operating models, incorporating technological tools to remain competitive, close, and relevant in the lives of our clients.

- At Compartamos Banco Mexico, we achieved growth of 6.5 million clients and exceeded 1.2 million active users in digital banking, moving steadily towards a simpler, more agile and human experience.
- In Peru, after more than a decade as Compartamos Financiera, we took a historic step by becoming Compartamos Banco, consolidating ourselves as a benchmark in the country and a leader in financial inclusion.
- ConCrédito, our consumer credit subsidiary, expanded its presence to all 32 states in Mexico and strengthened its model in Peru with CrediTienda, our e-commerce platform.
- Yastás, our banking correspondent administrator, maintained its leadership with more than 5 thousand active commission agents, driven by key strategic alliances.
- At Aterna, our insurance brokerage company, we reached 15 million active assets, protecting the well-being of millions of people and their families.
- From Fundación Compartamos, we remained faithful to our social vocation, benefiting more than 300 thousand people throughout the year.
- The evolution of each of Gentera's companies responds to the same objective: to remain present in the lives of our clients, to improve their experience in the use of financial services and their well-being.

These results would not be possible without the work and commitment of our more than 28 thousand employees. Their vocation, service, and closeness are the basis of the deep relationships we build with our clients every day. In addition, as signatories of the Principles for Responsible Banking, we proudly meet the objectives set for 2025, reaffirming our commitment to financial inclusion, equal opportunities for all people, and the highest corporate governance standards. In addition, this year we executed the most important placement of social bonds in our history: \$5,000 million pesos in two issuances, with an overdemand of 2.4 times. This operation reflects the support and confidence of our investors.

We are looking ahead to 2026 with enthusiasm, clarity, confidence, and determination. We know that the future is built with joint work, constant innovation, and a genuine social vocation. At Gentera we will continue to generate positive impact, building opportunities and accompanying the dreams of millions of people.

Thank you for the trust and commitment of all those who have accompanied us on this journey. Thank you for believing in a business model that proves that it is possible to grow with purpose.

ENRIQUE MAJÓS
CEO of Gentera

Crédito Individual de hasta
\$500 mil



Aprovecha todos los beneficios,
solo necesitas:

- Tener entre 21 y 79 años
- INE y comprobante de domicilio vigente
- Contar con negocio propio con más de 6 meses de antigüedad

Pide tu crédito hoy con tu Asesor
llama al 800 953 1999

Conoce
información



01 WE AREA GENTERA

TERESA LÓPEZ JUÁREZ

93 CYCLES

OAXACA, OAXACA

GIFT SHOP, PIÑATAS AND BREAD

CGC / DRV SOUTH – OS OAXACA

She remembers Miguel Ángel Ortega, her first promoter, with special affection, and since then she has maintained a constant relationship with Compartamos, requesting loans without interruption.

She feels deeply grateful, because thanks to this support she was able to pay for her daughters' professional studies. In addition, she has motivated three of her relatives to also become Compartamos clients.



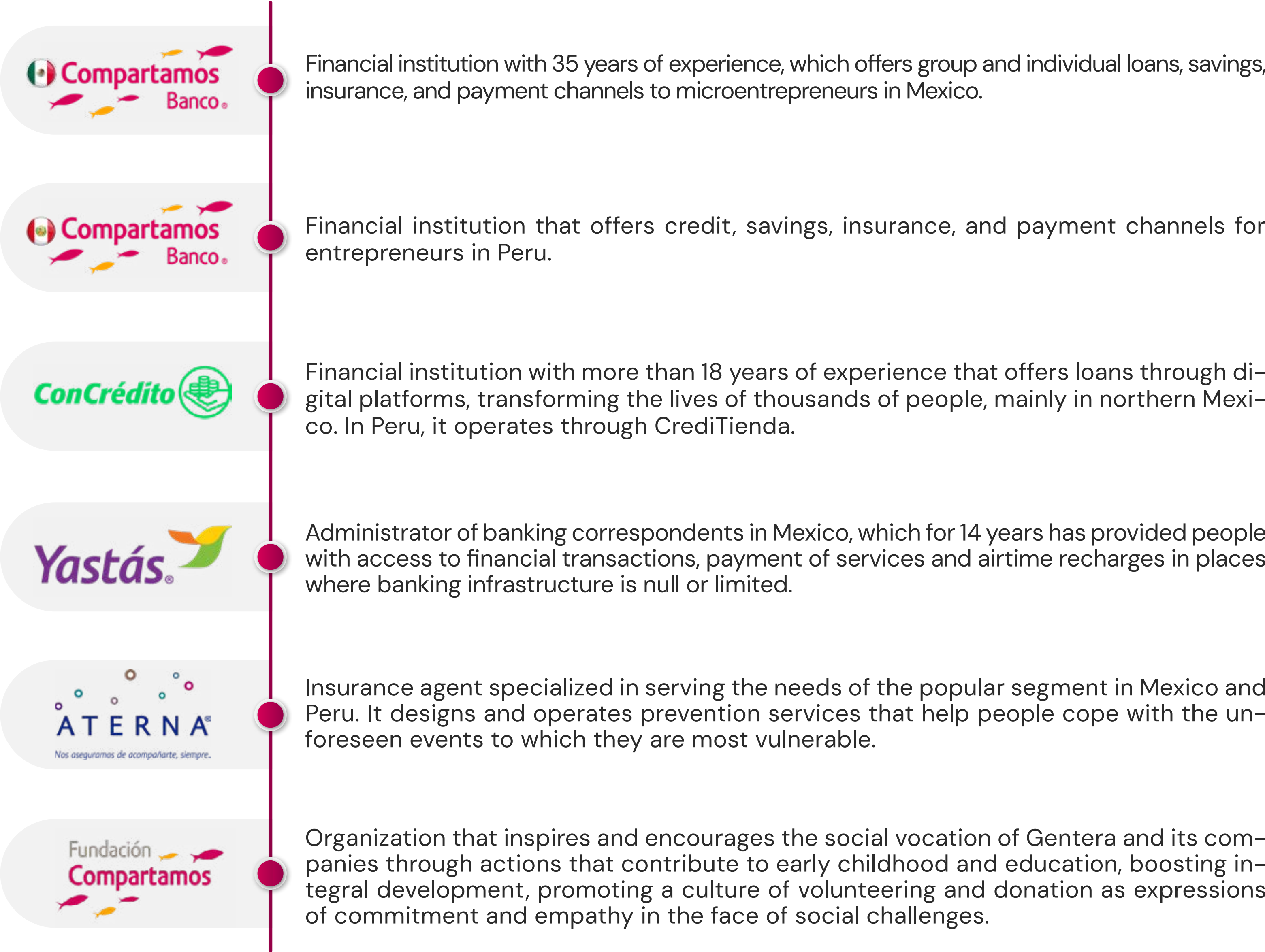
“Compartamos Banco transformed my life, since I connected with the best version of myself, I am a responsible, confident and honest woman, fulfilled in everything I do, I live my life happily and surrounded by my beautiful family”.

WE ARE GENTERA

GRI 2-1, 2-6

For 35 years, Gentera has worked to promote financial inclusion and generate opportunities that allow millions of people to fulfill their dreams.

Our companies in Mexico and Peru offer financial products and services that respond to the specific needs of our clients, integrating technological innovation, operational efficiency and deep human sense.



Total Value

GRI 2-1, 2-6, 203-2

Throughout these 35 years, we have established ourselves as a financial institution committed to the sustainable development of the communities where we operate. Our track record has shown that the creation of **Total Value** for our stakeholders is the result of living the Gentera Philosophy.

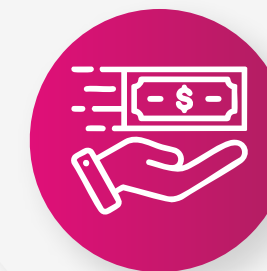
Total Value represents the generation of economic, social and human value in people's lives.



Social value. The inclusion and development we achieve through our financial services for clients, their families, and communities.



Human value. We trust people with the tools and support at our disposal so that they can fully develop, yes as entrepreneurs, but also as individuals.



Economic value. We solve our clients' financial needs with a human sense.

We place people at the center to create well-being and generate social value, human value, and economic value for all.



Total Value is the sum of the generation of Social Value, Human Value and Economic Value.

For the third consecutive year, we carried out the measurement of Total Value Generated (VTG) in our companies, which has allowed us to comprehensively quantify the generation of Total Value and have objective information for decision-making.

With the methodological support of the Social Value Institute and academic tools such as the Human Flourishing Index from Harvard and the Thriving From Work indicator from the University of Oxford, we generated an accurate understanding of the well-being, trust and relationship that clients and employees have with the institution.

The insights derived from Total Value is not merely used as an aspirational narrative, but as inputs for strategic decisions, program design and strengthening our commitment to clients, employees, and investors.



During 2025, the main findings in the measurement of the Total Value Generated were:

1

Our clients and employees perceive a genuine interest in their Person.

2

Those teams that seek the well-being of their clients achieve stronger business results.

3

Gentera provides tools and contexts for personal development and growth.

4

Symbolic acts build deep relationships within teams and with clients.

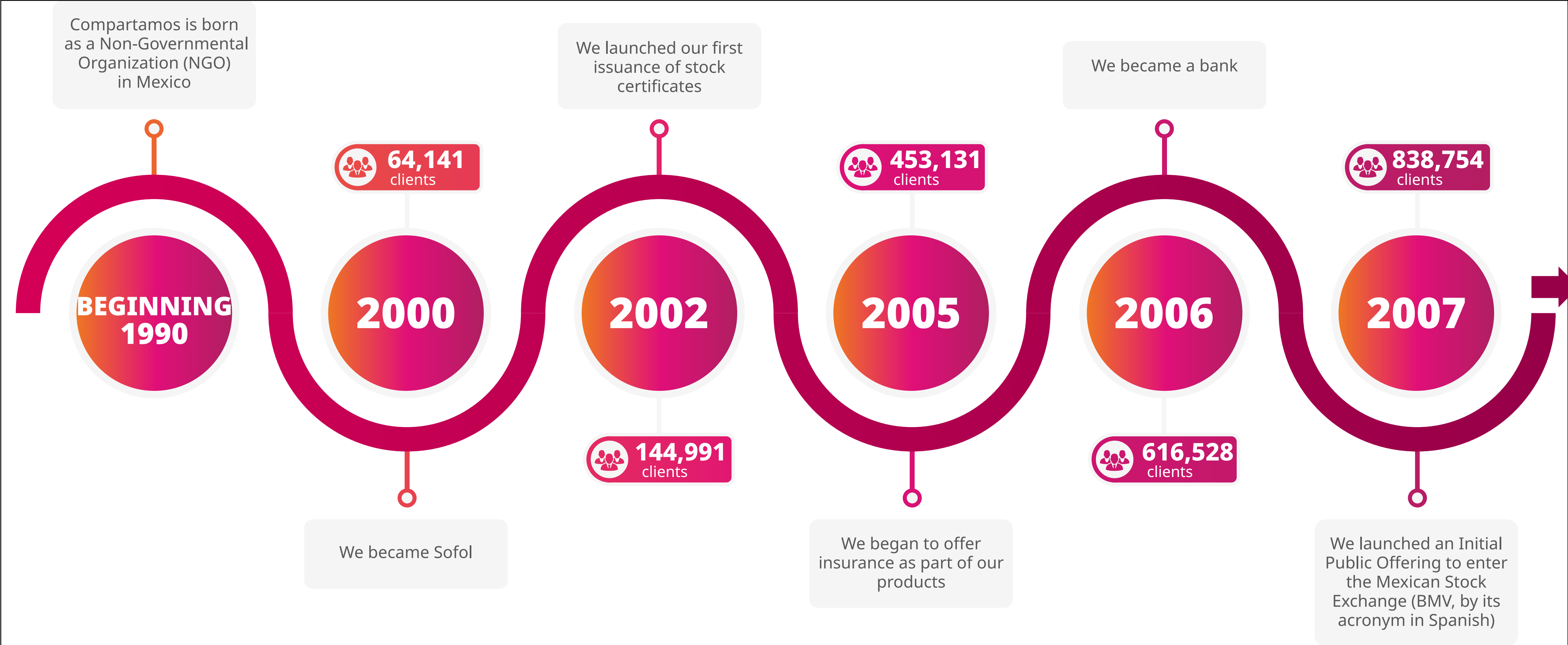
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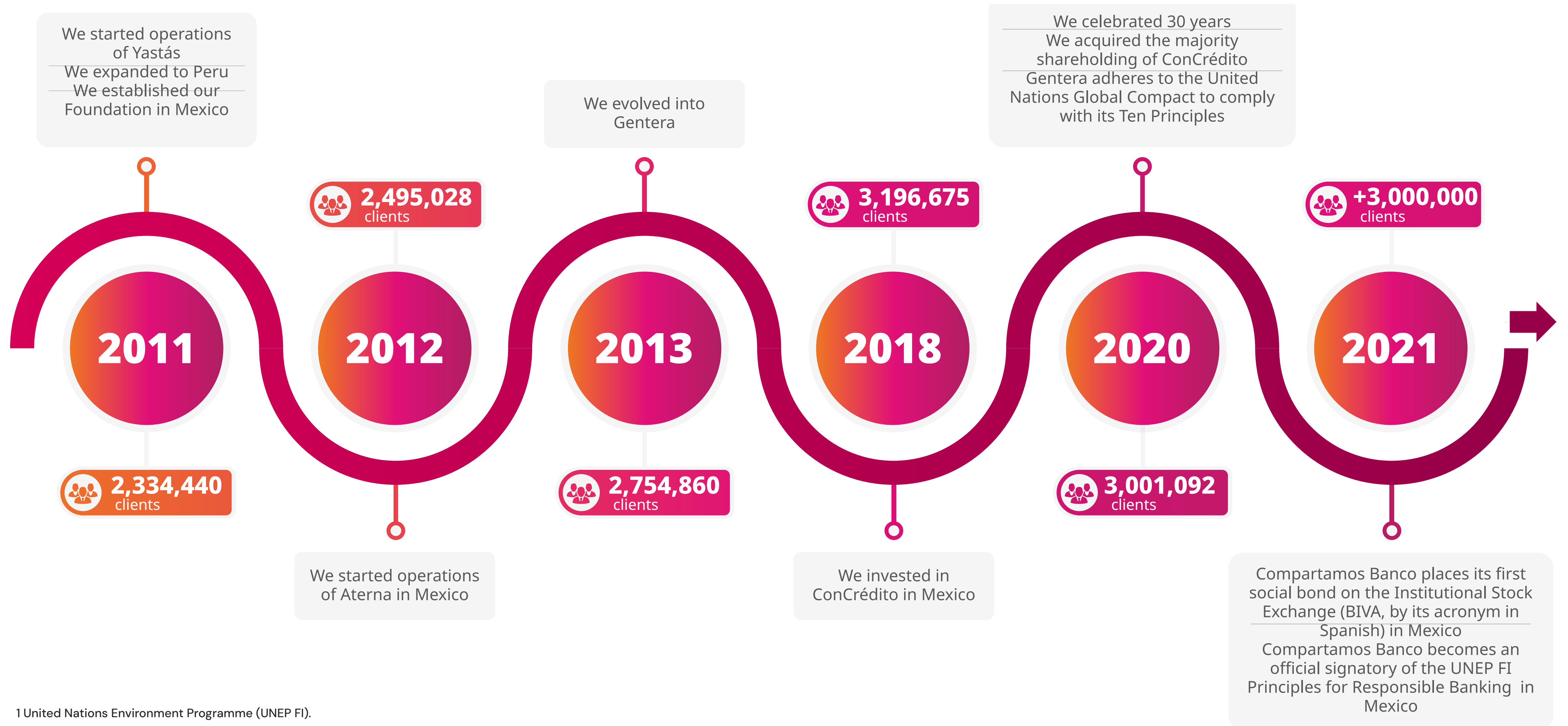
Human training programs (Pyxis), volunteering and the *sueñómetro* improve the work environment.

6

Social responsibility activities reinforce the bond with Gentera and its companies.

OUR HISTORY





We recorded the best year in the history of Gentera

Compartamos Banco places a second social bond (\$2,500 million pesos)

Gentera celebrates 15 years of trading on the BMV

In September we returned to the Index of Prices and Quotations

We reached our highest financial levels

Our third-best year in the history of Gentera

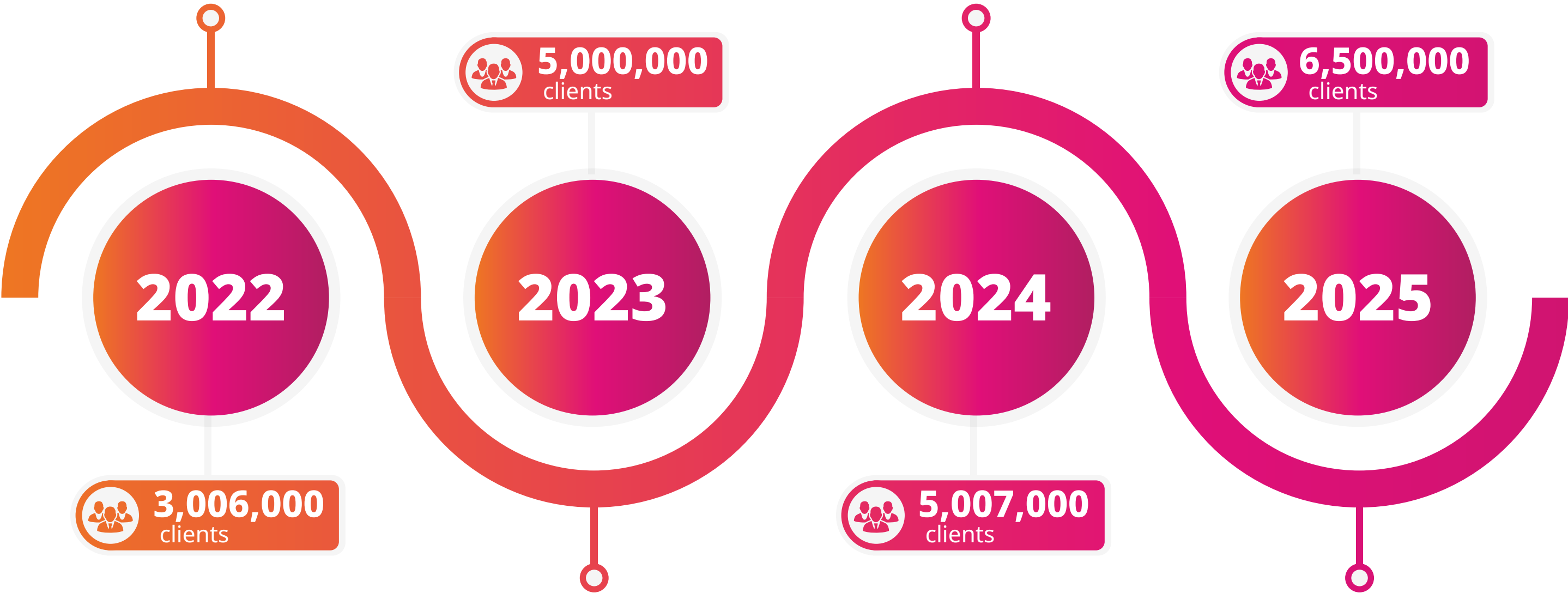
We exceeded the maximum financial levels again

Compartamos Banco exceeds 3 million clients

Compartamos Banco places its fourth social bond (\$3,500 million pesos)

ConCrédito places its first bond with a social label (\$700 million pesos)

Compartamos Banco successfully places its fifth social bond (1,600 million pesos)



Our second-best year in the history of Gentera

We exceeded the maximum financial levels

Compartamos Banco places its third social bond (\$3,000 million pesos)

Compartamos Financiera reaches 1 million clients in Peru

ConCrédito successfully issues its first debt issuance (\$600 million pesos)

Aterna celebrates its first year in Peru

We celebrated 35 years serving 6 million people in Mexico and Peru

Our fourth-best year in the history of Gentera, exceeding the highest financial levels

Compartamos Financiera obtains a license to operate as a bank in Peru

ConCrédito reaches one million end users in Mexico

Compartamos Banco México joins the Global Alliance for Banking on Values (GABV)

Compartamos Banco becomes a signatory of the Partnership for Carbon Accounting Financials (PCAF)

Compartamos Banco reaches one million active clients in digital banking in Mexico

Compartamos Banco places \$5 billion pesos in social bonds in Mexico; the largest operation in our history



02 SUSTAINABLE MANAGEMENT

LUCIANA CUEVAS LIMA

94 CYCLES

HUAMANTLA, TLAXCALA

FODDER AND SEEDS, CLOTHING STORE

2 CGC / DRV CENER – OS XALOSTOC

Luciana is originally from Huamantla and runs, together with her children and family, a fodder business that she started years ago with her husband. They started in a small stable, selling bales of grass; it was then that she began her journey in Compartamos.

Recently, Luciana undertook a new project: a clothing business with her granddaughter. She enjoys being part of Compartamos because it has allowed her to meet many people, and she especially values meeting with her group to share talks about her life and her business.



“Thanks to Compartamos I have managed to be a hardworking and responsible woman, I enjoy meeting people and being able to share my experiences”.

At Gentera, sustainability exemplifies our commitment to doing the right thing, operating in alignment with our business strategy, and collaborating with key areas to create value for our stakeholders—primarily clients and their families, employees, investors, and the communities in which we operate.

ESG GOVERNANCE AND MANAGEMENT

GRI 2-23, 2-24, 2-25, 3-3

Governance is the framework that gives coherence and direction to Gentera's entire Environmental, Social and Governance (ESG) strategy. Our **Strategic Sustainability Policy**², approved by Executive Management, defines the criteria for action that guide all the companies in the group and that are aligned with the Sustainable Development Goals (SDGs), the Ten Principles of the Global Compact, and other international sustainability standards for the financial sector.

To ensure the proper technical and cross-cutting implementation of the policy, we have the **Sustainability Operating Committee**³, made up of members of the executive team, led by a member of the Board of Directors of Gentera and guided by the Corporate Governance team, which guarantees an adequate level of authority to guide decisions that affect ESG performance.

The Committee meets biannually to review progress, assess risks, align activities with the institutional strategy, and report its conclusions to both Senior Management and the Board of Directors. In this way, we consolidate a governance system that ensures continuity, guarantees traceability and enhances the quality of the information that supports corporate decision-making.

² See the Strategic Sustainability Policy at: https://www.gentera.com.mx/wcm/connect/16147fa9-1899-4be0-bfed-bce46878e37f/Politica+Sostenibilidad_Gentera+2024.pdf?MOD=AJPERES

³ See the characteristics of the Sustainability Operating Committee at: Governance Section.



SUSTAINABILITY STRATEGY

GRI 2-23, 3-3, FS1
TCFD METRICS AND OBJECTIVES C)

Our sustainability strategy, applicable to all Gentera companies, is structured around five cross-cutting pillars that respond to the material issues of the group and the specific priorities of our stakeholders. Each pillar has defined objectives that guide decision-making and the allocation of resources towards the areas that generate the greatest social and operational impact.

OBJECTIVES						
Strategic pillars	1	2	3	4	5	6
Impact on our clients	Client satisfaction	Client privacy and information security	Inclusion (strategic social commitment aligned with the business model)	Innovation and development of new products	Family of our employees	
Well-being of our employees	Equal opportunities and gender equity	Training and development	Occupational health and safety	Contributor privacy	Family of our employees	
Good governance and integrity	Corporate governance structure	ESG topics and risk management	Human rights	Ethics, anti-corruption and bribery		
Corporate citizenship	Community impact	Responsible supply chain				
Environment and climate change	Environmental Policy	Management and monitoring of climate change issues	Energy	Water	Waste	Environmental culture

Our sustainability strategy is aligned with international frameworks such as the Sustainable Development Goals (SDGs), Sustainability Accounting Standards Board (SASB), Global Reporting Initiative (GRI), Task Force on Climate-related Financial Disclosures (TCFD) and the UNEP FI Principles for Responsible Banking. This alignment strengthens transparency, improving performance comparability, and meeting the growing expectations of investors, regulators, and rating bodies.

Considering that our sustainability strategy ends in 2025, over the next year we will be working on updating it, following the same dynamics as the one for which it is in force: we will consult our stakeholders, validations will be made with the key areas, to finally obtain the approval of the Sustainability Committee.

In recent years, the implementation of this strategy has made it possible to consolidate processes, build capacities, and generate evidence on the group’s environmental, social, and governance performance.

The main results that reflect this progress are described below:



	2024 Goals	2024 Results	2025 Goals	2025 Results
ENVIRONMENT				
Actions for the environment	Corporate environmental programs linked to business. Resource use awareness program.	Diagnostic application to determine the environmental impacts of the operation of Gentera and its companies. Start working on the preparation of the Environmental Roadmap. First investment in an environmental project, with a focus on the right to water.	Comprehensive waste management and materialization of actions derived from consultancy. Measurement results: setting reduction targets	The Group has an environmental roadmap and a matrix of indicators that allow evaluation and monitoring environmental performance. The first project on access to quality water was carried out.
Electricity, water and consumables	Measurement of Gentera's carbon footprint + portfolio.	By 2024, it was decided to focus work on strengthening the measurement of the carbon footprint of Gentera's operation.	Measurement results: setting reduction targets	The matrix of environmental indicators concentrates detailed information on resource consumption, which makes it easier to operate more efficiently and reduce the risks associated with environmental impacts.

	2024 Goals	2024 Results	2025 Goals	2025 Results
SOCIAL				
Financial education and inclusion	Financial education program. Deepen our knowledge of the activities and sectors to which our clients are dedicated.	Through internal processes, the work focused on strengthening financial education actions for clients.	Permanent health and financial resilience program, meeting the needs of our clients.	Financial education programs were redesigned and content segmented according to the moment of life and the needs of clients.
Protección al cliente	Implementation of the Client Protection Pathway	Implementation of the client protection diagnosis. Due to the relevance of the topic within the SD of Corporate Ethics, a position was assigned for follow-up.	External audit.	Internally, the areas involved and the scope of this process are being defined.
Diversity and inclusion	Training in biases and promotion of development programs.	Workshops, webinars, and conferences were held with various topics focused on diversity, equity, and inclusion. Programs focused on gender equity and inclusion were also developed. .	Comprehensive DEI Plan	The Diversity, Equity and Inclusion Committee has a strategic plan that establishes priority and responsible lines of action and a monitoring scheme.
Foundation	Medium-term projects	The Foundation is in the process of strengthening its management.	Impact measurement.	The Foundation is in the process of redefining its strategy, so the focus is on it.
Suppliers	Training of suppliers in Code of Ethics and Non-Discrimination	Our Code of Ethics and Conduct establish precise conduct with our suppliers and the competition, and the contracts we enter to obtain goods and services require a letter of commitment to our Code of Ethics and Conduct for Suppliers.	Audits.	The Sustainability diagnosis process was implemented for Gentera's critical suppliers, identifying opportunities for improvement for those in the coming years.

	2024 Goals	2024 Results	2025 Goals	2025 Results
GOVERNANCE				
Ethics and Human Rights	Human Rights Due Diligence Process (Code of Ethics and Client Protection).	The Code was communicated through our website, our intranet and the <i>Gentérate</i> business app. In addition, during the year there was a permanent campaign to promote and disseminate knowledge of the Code, the conduct it establishes, and the means of reporting. In the case of employees, upon their entry they were certified in the Code of Ethics and Conduct, participated in a workshop on ethical criteria where the expected behaviors are reinforced and are recertified annually in said document.	Corporate integrity model.	The Group has a Corporate Integrity Policy whose purpose is to establish guidelines to identify, prevent, correct and punish ethical misconduct, acts of corruption in any of its forms, including bribery or non-compliance with the regulations applicable to Gentera and its companies, the Code of Ethics and Conduct and internal rules.
Corporate Governance	Maintain disclosure about the Policies of the Council of Gentera, highlighting Diversity.	We strengthened our practices for disseminating these policies within the boards of Gentera's other companies.	Council with gender diversity and sustainability training.	We maintain the practices of disseminating these policies within the boards of the other Gentera companies.
Risks	Analysis of the vulnerability of buildings to physical risks due to climate change.	The associated policies for identifying, monitoring, and determining exposure to environmental risks within the institution's processes, as well as the associated methodology, were documented in the Manual for Comprehensive Risk Management.	Analysis of vulnerability to transition risks due to climate change.	In preparation for the IFRS Sustainability Reporting Standards report, the Gap Analysis initiative to identify opportunities with respect to the S1 and S2 standards began to be implemented in 4Q25.

	Metas 2024	Resultados 2024	Metas 2025	Resultados 2025
GOVERNANCE				
Evaluation	External audit of the annual report	As a result of the evaluation, it was determined that Gentera is above the sector in its ESG practices.	Strengthening continuous reporting.	The Annual Report goes through a methodological review process to ensure the quality, consistency, and alignment of the information reported.

Sustainable management has been part of Gentera since its inception, and over time it has been consolidated through the adoption of international frameworks that strengthen the way we make decisions and act.

At the corporate level, since 2020 Gentera has been a signatory to the Ten Principles of the United Nations Global Compact, which reinforces the group’s alignment with global standards in human rights, ethics, the environment, and governance.

In Mexico, Compartamos Banco formalized this commitment by adhering in 2016 to the Banking Sustainability Protocol; subsequently, to the Principles for Responsible Banking (PRB)⁴ of the United Nations Environment Finance Initiative (UNEP FI) in 2020, and in 2022 to the Declaration in favor of the Development of Climate, Green and Sustainable Finance promoted by the Advisory Council on Green Finance (CCFV) and the Association of Banks of Mexico (ABM). In 2025, Compartamos Banco Mexico announced its membership of the Global Alliance for Banking on Values (GABV), the international network of financial institutions committed to promoting more ethical, inclusive, and people-centered banking.

Compartamos Banco was the first microfinance institution in Mexico to adhere to the UNEP FI Principles for Responsible Banking (PRB).

4 Principles of Responsible Banking (PRB).



In compliance with PBR Principle 2 on impact, we defined two strategic objectives towards 2025 aimed at expanding financial access and deepening attention to the lower-income segment.

2025 Goal	Base year 2020	Achievement 2025
Financially include/empower five million women through access to convenient and simple financial opportunities.	1,989,599	2,477,723*
Disburse 10 million loans of less than 500 USD, reinforcing the penetration of credit to the lowest segment of the population.	5.7 million loans	2,971,402*

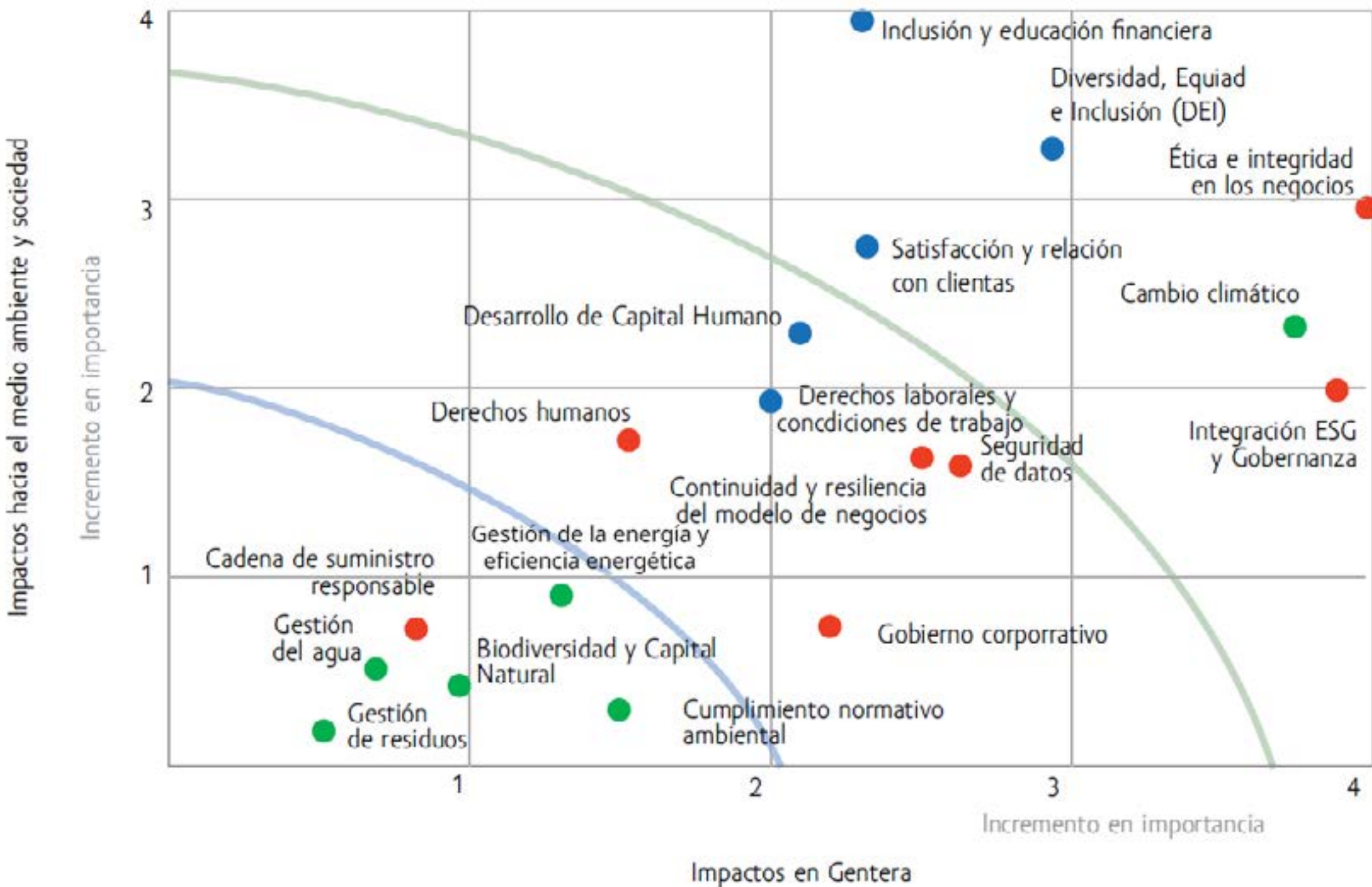
MATERIALITY

GRI 2-29, 3-1, 3-2, FS5

The double materiality exercise⁵ carried out in 2023 for Gentera and its companies allowed us to identify the issues that simultaneously represent the greatest operational risks and generate significant impacts on the social and environmental environment where we operate.

The methodology included surveys of internal and external stakeholders, sectoral analyses, and reference to international frameworks such as SASB, SDGs and GRI. The analysis concluded that corporate integrity, financial inclusion, diversity, climate change, ESG integration and governance, client satisfaction and protection, and human capital development are critical issues whose management directly influences business continuity.

IMPACT MATRIX



*Anual figure
5 To learn about the process we followed to identify material issues, check out our doble materiality analysis at: <https://www.gentera.com.mx/wcm/connect/21ee0b73-81d3-49de-83e3-dab0360cadae/Analisis-de-doble-materialidad-2023.pdf?MOD=AJPERES>

Material topic (sorted by relevance)	Stakeholder	Actions
Business ethics and integrity (G)	People (clients and employees)	See chapter: Governance Code of Ethics and Conduct, awareness-raising, recertification, Committee, whistleblowing channels, transparency, accountability
Financial inclusion and education (S)	People (clients and employees) and investors	See chapter: Our clients Business indicators, accessibility to financial products, economic growth and job creation
Diversity, equity, and inclusion (S)	People (clients and employees)	See chapter: Our employees DEI Policies, Diversity Operational Committee, women’s empowerment
Climate change (A)	Environment and people	See chapter: Environment GHG emissions inventory, identification of risks and opportunities
ESG integration and governance (G)	Investors	See chapter: Sustainable management Responsible financing, incorporating ESG factors into credit analysis, sustainability governance
Client satisfaction and relationship (S)	Clients	See chapter: Our clients Client experience, client protection, grievance mechanisms, corporate citizenship
Human capital development (S)	People	See chapter: Our employees Work environment, retention, remuneration, benefits, training and development, health, safety and well-being

Linkage and training in sustainability

Strengthening our ESG capacities requires active participation in sectoral collaboration spaces and technical training programs. Gentera is part of the Sustainability Committee of the Mexican Stock Exchange and participates in working groups of the Association of Banks of Mexico, which has allowed us to adopt relevant standards in climate risks, emerging regulations and best practices in the sector.

On the other hand, the collaboration with the United Nations Global Compact in Mexico, with UNEP FI and the GABV, have reinforced our alignment with international principles and promoted participation in initiatives that address issues such as ethics, human rights, sustainable finance, diversity and responsible banking.

In 2025, 801 hours of training were given to different teams such as Talent, Regulatory Compliance, Controllershship, Media Outreach, Compensation, Investor Relations, Philosophy, Financial Consolidation, Corporate Ethics, Risks, Sustainability and Total Value, addressing topics such as sustainable taxonomies, climate change, impact investing, inclusion criteria, decent remuneration and new sustainability standards.

Training	Detail	Taught by
Chief Sustainability Officer	Acceleration program focused on promoting sustainable transition in the financial and stock market sector, and strengthening the strategic and leadership capabilities of employees	European Union, the Inter-American Development Bank (IDB), IDB Invest, Institutional Stock Exchange and Social Value Institute
<i>Programa de Acompañamiento Sostenible (PAS)</i>	Training program for companies on the adoption of environmental, social and governance (ESG) criteria	Mexican Stock Exchange
Climate Ambition Accelerator	Program aimed at strengthening the skills needed to accelerate the setting of science-based emission reduction targets	United Nations Global Compact

In 2025, we provided 801 hours of sustainability training, strengthening internal capacity to integrate these criteria into corporate processes and moving towards more technical, rigorous, and consistent strategy execution.



03 OUR CLIENTS

MA. ESPERANZA GONZÁLEZ CHÁVEZ

95 CYCLES

MONTEMORELOS, NUEVO LEÓN

BANQUET FOOD PREPARATION & CATALOG SALES

2 CGC / DRV NORTHEAST – OS MONTEMORELOS



Esperanza is a hardworking and responsible woman who dedicates Fridays, Saturdays and Sundays to attend to her business with care, always seeking to provide the best service to her clients.

She shares that Compartamos transformed her life through access to credit. For Esperanza, one of the biggest benefits has been the opportunity to meet more people and form valuable friendships.

“To this day, God has given me everything to be happy. I only ask for health and well-being to be able to continue fulfilling my dreams and continue many more years in Compartamos”.

OUR

CLIENTS

GRI 2-1, 2-6

Gentera has dedicated over three decades to advancing financial inclusion in Mexico and Peru. Through accessible solutions in credit, savings, insurance, and payment services, the company has supported millions of individuals at various stages of their lives, empowering them to achieve their dreams.

For 35 years, Gentera has been committed to providing accessible, flexible, and meaningful financial services that support our clients through different stages of their lives. Our goal is not only to meet their immediate needs but also to empower them to achieve their long-term objectives.

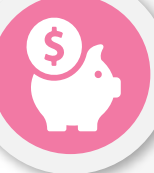
Our companies provide specific solutions for our clients in Mexico and Peru, while working in synergy to create **Social Value** for our clients and their families, **Human Value** for its personal development, and **Economic Value** for their businesses.



CREDIT

Financing solutions designed to empower individuals to start or expand their businesses.





INSURANCE.

Culture of prevention by safeguarding families and their assets.





SAVING

Empowering individuals to navigate crises and achieve their goals.





TRANSACTION CHANNEL

Accessible transaction points for seamless financial operations.



By the end of 2025, we operated 556 offices, 152 branches, and over 28,000 employees across Mexico and Peru.

GENTERA RESULTS BY YEAR			
Year	Amount disbursed in the financial operation (million Mexican pesos)	Number of disbursements	Number of benefited clients/households
2023	\$196,670	12,649,153	3,967,161
2024	\$236,395	14,636,387	4,274,300
2025	\$272,750	15,935,858	4,625,737

Only credit clients are considered.

Gentera and its companies continued to demonstrate sustained growth throughout 2025, building on the progress achieved in recent years. This growth highlights our strong client relationships and operational efficiency, driven by a dedicated and experienced team. Through this commitment, we remain focused on evolving to deliver increasingly effective and timely financial solutions.

In 2025, we disbursed \$272,750 million Mexican pesos, serving the needs of over 4.6 million clients in Mexico and Peru who placed their trust in our value-driven offerings.

FINANCIAL INCLUSION

GRI 3-3, FS14, FS16
SASB FN-CB-240A.4

At Gentera, we define financial inclusion as providing access to and facilitating the use of affordable financial products and services that are tailored to meet the unique needs of our clients.

Guided by this principle, we foster a model where access, utilization, and effective adoption of financial products occur under conditions that ensure client stability, agility, and protection. This model is supported by operational processes designed to guarantee quality, responsibility, and exceptional client experience. We promote financial education:



ACCESS

- Expanding presence in underserved areas.
- We operate an extensive network of transaction points, including branches, banking correspondents, and digital platforms, designed to provide convenience and accessibility to our clients.



USE

- Better products for clients.
- Every product we offer is thoughtfully designed, drawing on insights gained from over three decades of direct engagement with our clients.



DIGITALIZATION

- Better experience.
- We utilize technology to streamline our operations, enabling prompt responses⁶ to our clients and enhancing the experience for both clients and employees.



CLIENT PROTECTION

- Increased efficiency and quality.
- We integrate client protection principles into our operations, recognizing their critical role in strengthening the value proposition we offer.



FINANCIAL EDUCATION

- Enhancing knowledge about financial products.
- We aim to build financial capabilities among individuals, empowering them to make informed decisions, effectively manage their resources, and responsibly utilize financial services.

⁶ Currently the Individual Credit process is already massive, this means that what used to take us a couple of weeks, today takes us a couple of days.

Together, these efforts drive the advancement of a comprehensive financial inclusion model that integrates effective access, relevant products, responsible digital innovation, client protection, and capacity building. Our objective is to close existing gaps and expand economic opportunities for individuals, while embedding sustainability principles to ensure the quality, responsibility, and long-term continuity of financial service offerings.

CLIENT PROTECTION

GRI FS4, FS15
SASB FN-CB-510A.1, FN-CF-220A.2, FN-CF-230A.2

Client protection is a core principle of the financial services we offer. By placing our clients at the center of everything we do, we build relationships based on trust, fostering long-term and sustainable connections. This commitment is upheld through the implementation of the **Client Protection Principles**⁷, a structured approach designed to mitigate risks, ensure responsible practices, and promote respectful treatment, thereby strengthening the bond with each client.

CLIENT PROTECTION PRINCIPLES

- 1

Proper product design and distribution
- 2

Prevention of over-indebtedness
- 3

Transparency
- 4

Reasonable prices
- 5

Fair and respectful treatment of clients
- 6

Client Data Privacy
- 7

Complaint resolution mechanisms
- 8

Governance for decision-making that protects the client

Within this framework, our employees receive ongoing training to enhance their understanding and application of the eight Client Protection Principles. This includes technical instruction, awareness programs, and regular updates to ensure all interactions are conducted in line with standards of integrity, clarity, and accountability.

In December 2024, we successfully renewed the “Recertification of Personal Data Protection” for Banco Compartamos, S.A., Institución de Banca Múltiple and Compartamos Servicios S.A. de C.V. This certification validates our compliance with the requirements set forth by the Federal Law on the Protection of Personal Data Held by Private Parties (LFPDPPP, by its acronym in Spanish) and its regulations, as well as adherence to industry self-regulation standards and applicable personal data protection regulations.

As a result of these measures, there were no reported incidents of fraud, data loss, or client privacy violations in 2025⁸.

ACTIVE CLIENTS IN DIGITAL CHANNELS

Digital Channel	Active Channels
Mobile	1,289,703
Computer	68
WhatsApp	4,990
All of the above	711

⁷ Learn more about the eight Client Protection Principles at: <https://www.gentera.com.mx/gentera/compania/proteccion-al-cliente>
⁸ The personal data breach record is based on the description of the protocol based on good practices, guidelines of the authority and internal regulations for the Management of Security Incidents and Personal Data Breach.

ACTIVE CLIENTS IN DIGITAL CHANNELS

Digital Channel	Active Clients	Digital Channel	Active Clients	Digital channels operations	Monetary operations	Non-monetary operations
SPEI Transfer	41,075,941	Balance inquiry	114,103,698	266.6 million	More than 54.8 million for more than \$149.5B	More than 211.8 million
Transfer to a third party	5,598,763	Transaction history	58,971,776			
Credit payment	4,402,792	Credit inquiry	21,938,995			
Recharge airtime	1,567,824	Beneficiaries registra- tion/deregistration/ modification	11,168,031			
Own transfer	2,322,556	Mobile banking activation	2,486,921			
Services payment	92,247	Insurance inquiry	716,568			
Withdrawal without a debit card	105,674	Credit reference generation	603,469			
Fixed term transac- tions	105,674	Token activation	888,338			
SPEI CODI transfer	23,659	Mobile money check	181,726			
CODI third party transfer	163	PIN change	302,977			
Total	55,295,293	Debit card activation	470,290			
		Password change	7,525			
		Total	211,840,314			

OUR COMPANIES

GRI 3-3, FS7, FS13, FS14, FS6
SASB FN-CB-240A.1, FN-CB-240A.2, FN-CB-240A.3, FN-CB-410A.1, FN-CB-000. A,



With over 35 years of experience in Mexico, Compartamos Banco is a financial institution specialized in tailored solutions⁹ designed to empower entrepreneurs¹⁰ and support individuals embarking on new productive ventures.

PRESENCE IN MEXICO

- 3,496,328 clients
- 430 service offices
- \$20,611 average balance per client
- \$61,887 portfolio (MXN millions)
- 152 branches
- 70.9% female clients
- 29.1% male clients
- \$2,620 past-due portfolio
- 17,001 employees



VALUE PROPOSITION



Credit



Savings



Insurance



Channels

CREDIT



Group Credit



Additional Credit
Plus



Individual Credit



Crece y Mejora
Credit

Our group credits are a proven and effective tool, backed by over three decades of expertise and the largest market presence. These loans are designed to empower our clients to grow their businesses, contributing not only to their family’s well-being but also to the prosperity of their communities.

For more than 20 years, as recorded by the civil association ProDesarrollo, Compartamos Banco has been recognized as the leading institution in terms of market share, measured by its gross portfolio and the number of clients served.

In response to growing and expanding needs, individual credits are specifically designed for clients who, after gaining experience in the group credit model, require tailored financial solutions to grow their productive activities

These products feature technical attributes that ensure accessibility and transparency, including simplified processes, minimal requirements, flexible terms and amounts, and comprehensive support throughout the credit life cycle.

⁹ Learn about Compartamos Banco’s value proposition at: <https://www.compartamos.com.mx/compartamos>
¹⁰ Said of person: Who decisively undertakes difficult or risky actions (Royal Spanish Academy).

SAVINGS

- *Mis Ahorros Compartamos*
- *Cuenta a mi Favor*
- *Mi Grupo Compartamos*
- *Cuenta Básica*
- *Cuenta Básica de Nómina*
- *Inversiones Compartamos*

We simplify the process of opening and managing savings accounts by leveraging mobile technology, offering clients a secure, digital, and efficient experience. This solution enables real-time resource management, strengthens financial stability, and ensures immediate access to funds, empowering clients with full control over their resources anywhere and anytime.

INSURANCE

- *Compartamos Protección*
- Theft Insurance
- Magenta Insurance (vehicles)

We provide affordable and easy-to-access insurance solutions designed to deliver peace of mind and protection against risks that may impact our clients’ families, health, businesses, or assets. These products combine cost efficiency with comprehensive coverage, ensuring reliable financial support whenever needed.

DIGITAL CHANNELS

Operations through digital channels:
266.6 millon

Through a robust network of both physical and digital channels, we provide secure and tailored solutions to meet the diverse needs of our clients. Our infrastructure includes over 152 branches, extensive banking facilities, and more than 430 service offices, ensuring seamless access.

Additionally, with Compartamos Banco’s digital channels, clients can check account balances and transaction history, manage loans and insurance products, make transfers, bill payments and mobile recharges, all through an agile and reliable digital platform.

9,899,003 credits disbursed in Mexico
3,496,328 total active clients
3,223,398 insurance policies placed
2,270,381 active savings accounts

Credit results in Mexico	2023	2024	2025
Total clients	2,972,136	3,218,455	3,496,328
Female clients (%)	81.7	74.5	70.9
Male clients (%)	18.3	25.5	29.1
Client retention rate > 30 days (%)	86.7	88.4	89.3
Insured clients	2,806,388	2,955,528	3,223,398
Clients with voluntary insurance	2,753,318	2,917,211	3,146,918
Average credit disbursed	\$18,881	\$19,654	\$20,611
Disbursements	7,895,478	9,218,390	9,899,003
Amount disbursed (million Mexican pesos)	\$149,075	\$181,178	\$204,027
Annual growth in disbursements (%)	6.3	16.8	7.4
Non-performing loans (NPLs) (%)	3.02	3.88	4.23
NPLs / Total portfolio (million Mexican pesos)	\$1,245	\$2,070	\$3

Credit portfolio by market type in Mexico		Distribution of clients by economic activity in Mexico	
Total \$61,887 million	Mixed group methodology 59.2%	Textiles 39%	Services 8.9%
	Individual market methodology 40.8%	Food 38.8%	Livestock and agriculture 3.8%
		Others 9.1%	Manufacturing 0.3%

Distribution of credit clients in Mexico					
Market	Total clients	Clients by product		% of clients with respect to the market we serve	Portfolio (million MXN)
		Women	Men		
Mixed group methodology	3,154,674	2,274,501	880,175	90.2%	\$26,635
Individual market methodology	341,654	203,222	138,430	9.8%	\$25,252
Total	3,496,328	2,477,723	1,018,605	100%	\$51,887

In 2025, we achieved 8.6% growth in our client base and a 26.6% increase in our portfolio compared to 2024. Additionally, we maintained a strong client retention rate, underscoring a year marked by stability and our unwavering commitment to supporting and empowering our clients' development and growth.



GRI 3-3, FS7, FS13, FS14, FS6
SASB FN-CB-240A.1, FN-CB-240A.2, FN-CB-240A.3, FN-CB-410A.1, FN-CB-000. A, FN-CB-000. B, FN-IN-000. A

Compartamos Banco Peru is a financial institution that provides comprehensive credit, savings, insurance, and payment solutions, with a focus on supporting entrepreneurs in Peru¹¹.

A major milestone in our history occurred at the beginning of 2025 when Compartamos in Peru received authorization from local authorities to operate as a bank. This marks a natural progression in our strategy to enhance our relevance in the Peruvian market and continue serving our clients with an expanded range of services, now as a bank.

PRESENCE IN PERU

1,043,905 clients
7,042 employees
\$ 25,672 portfolio (MXN millions)
\$ 21,658 average balance per client
803 non-performing loans
74.9% female clients



VALUE PROPOSITION



Credit



Savings



Insurance



Payment channels

CREDIT



Individual Credit

*Efectivo
Vivienda
SMEs
Consolidación de Deuda
Activo Fijo
Local Comercial
Empresario
Súper Fácil
Agricultura
Línea de crédito*



Group Credit

*Group Credit
Crece y Mejora*

¹¹ Explore the value proposition of Compartamos Banco Peru at: <https://www.compartamos.com.pe/Peru>

We provide our clients with financial solutions designed to increase their wealth according to their needs, with flexible, secure options, some without commissions and digital access.

SAVINGS

- WOW Savings Accounts
- Fixed-term deposit
- Simple Savings Account
- Entrepreneurs Account
- Super Woman Account
- CTS
- Cuenta Crece Libre
- Fondo Vivo Tranquilo

Our financial solutions are tailored to meet our clients’ unique needs, designed to help them build wealth through flexible, secure options, some with no fees and accessible through digital platforms.

INSURANCE

- Individual
- Group
- General Protection
- Protected Account
- SOAT
- Relief
- Tax Relief Insurance Return

We offer a comprehensive insurance portfolio that includes coverage for life, accidents, and other essential protection, designed to safeguard the health, assets, and family well-being of our clients.

PAYMENT CHANNELS

In Peru, we operate more than 29,000 transaction channels and 126 agencies, providing entrepreneurs with convenient access to credit, insurance, and savings accounts through Compartamos Banco Peru. During the period, we insured one million clients, including 608,251 who opted for coverage voluntarily, served 1,043,905 clients, and disbursed 2,388,548 credits across the country.

Credit results in Peru	2023	2024	2025
Total clients	924,593	957,462	1,043,905
Female clients (%)	78.8	75.9	74.9
Male clients (%)	21.1	24.0	25.1
Clients’ legal personality (%)	0.1	0.0	0
Client retention rate > 30 days (%)	74.6	63.7	70.7
Cinsured clients	924,185	954,279	1,037,581
Clients with voluntary insurance	654,576	680,658	688,251
Average credit disbursed	\$18,881	\$19,433	\$21,658
Disbursements	1,972,656	2,084,023	2,388,548
Amount disbursed (million Mexican pesos)	\$35,583	\$40,500	\$51,732
Annual growth in disbursements (%)	22.2	5.6	14.6
Non-performing loans (NPLs) (%)	4.51	4.22	3.13
NPLs / Total portfolio (MXN millions)	\$884	\$1,021	\$803

Credit portfolio by market in Peru		
Total structured Microenterprise 30%	Pre-approved total Microenterprise 6.7%	Total penetration Microenterprise 14%
Total structured Consumption 9.7%	Pre-approved total Consumption 7.1%	Total penetration Consumption 14%
Total \$25,672 million Mexican pesos		

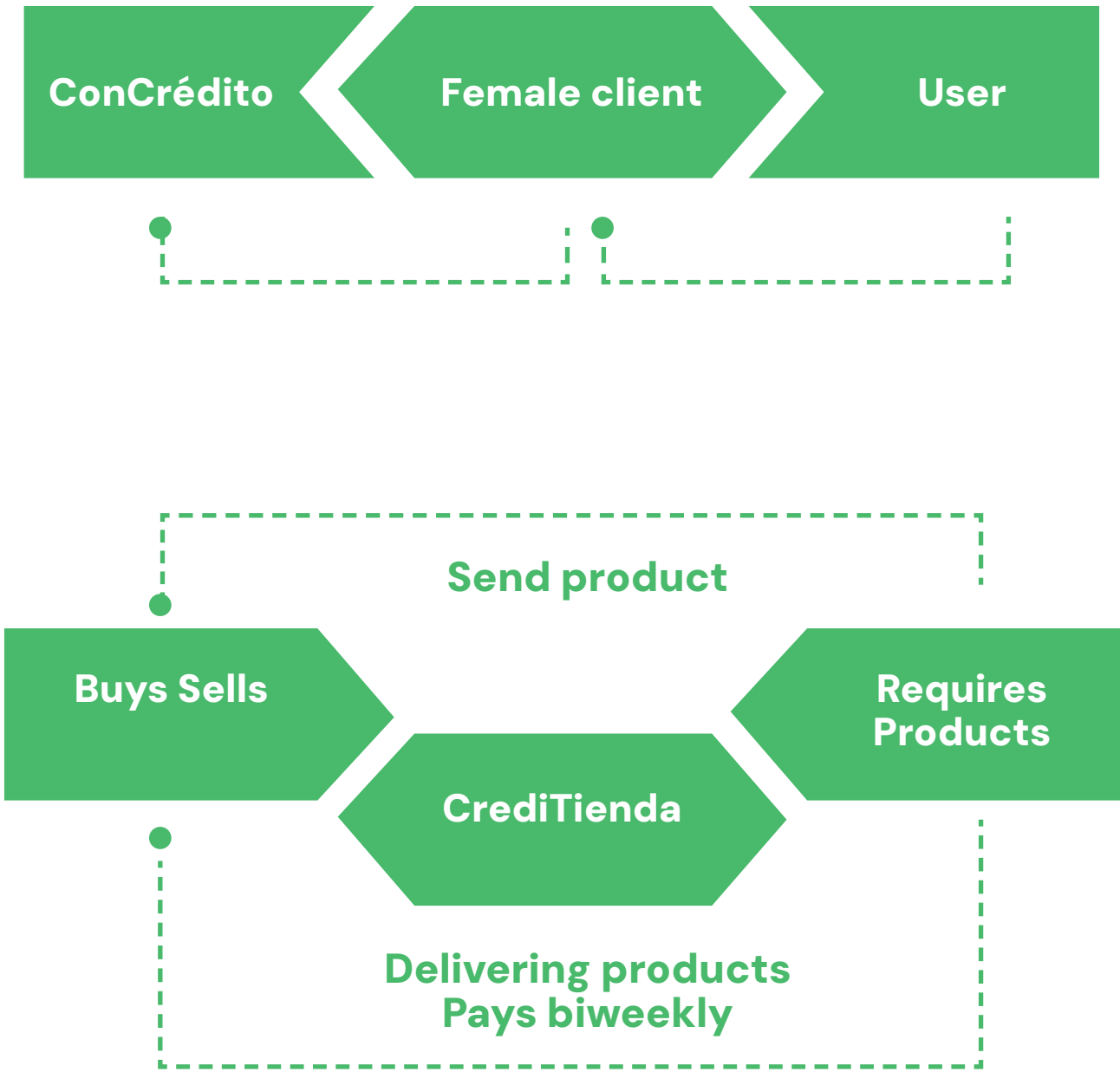
Client distribution by credit type in Peru		Client distribution by economic activity in Peru	
Microenterprises 84.3%	Small businesses 8.9%	Trade 64%	Agriculture 7.3%
Medium enterprises 0%	Mortgage loans 0%	Services 15%	Livestock 3.3%
Non-revolving consumer loans 6.8%		Industry 9.7%	Fishing 0.4%
		Mining 0.2%	



GRI 3-3, FS7, FS13, FS14, FS6 | SASB FN-CB-240A.1, FN-CB-240A.2, FN-CB-240A.3, FN-CB-410A.1, FN-CB-000.A | FN-CB-000.B, FN-IN-000.A

ConCrédito is a digital financial institution with 15 years of experience in Mexico, specializing in personal and revolving loans for entrepreneurs and trusted individuals who assist entrepreneurs with loan collection.

Through ValeDinero, we provide personal loans tailored to our users’ needs; with CrediTienda, we offer financial solutions designed to facilitate payments; and through Club Protege, we provide life insurance that ensures comprehensive protection for our clients.



VALUE PROPOSITION



Credit



Installment sales



Life insurance

Entrepreneurs are provided with a line of credit and access to products that they can either distribute or utilize, allowing them to become both accredited clients and integral members of our sales network.

PRESENCE IN MEXICO

85,504 clients
1,042,767 users served
2,149 employees

\$6,041 MXN millions – total portfolio
4,657 loans disbursed
92% female clients

CREDITIENDA OFFER

- +40,000 with biweekly payment options
- Popular items include cell phones, screens, perfumes, and more
- Free shipping
- Year-round promotions
- Cell protection
- Up to 12 months warranty

ConCrédito Results

2023

2024

2025

Number of female clients (entrepreneurs)	66,206	77,964	80,260
Number of male clients (entrepreneurs)	4,226	3,866	5,244
Portfolio (MXN millions)	\$4,171	\$5,113	\$6,041
Non-performing loans (NPLs) (%)	2.26%	2.58%	2.685
Average balance per client	\$59,224	\$62,489	\$70,649

CLIENT DISTRIBUTION
BY INDUSTRIAL SECTOR

Business or investment activities 64.9%	Debt repayment 2.7%	Other 27.4%	Healthcare expenses 0.7%	Retail purchases 4.4%
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Clients distribution by product ConCrédito

Products	Number of clients by product	Percentage of clients within the served market	Portfolio (million Mexican pesos)
ValeDinero	85,504	94.2%	\$5,689
Personal loan	52,235	5.8%	\$351

Credit portfolio results in Peru	2023	2024	2025
Total clients	70,432	81,830	85,504
Female clients (%)	94.0	95.3	93.9
Male clients (%)	6.0	4.7	6.1
Clients' legal personality (%)	N/A	N/A	N/A
Client retention rate > 30 days (%)	97.1	96.4	94.9
Insured clients	61,846	67,051	68,983
Clients with voluntary insurance	723,750	851,588	947,347
Average credit disbursed	\$4,319	\$4,466	\$4,567
Disbursements	2,781,019	3,252,983	3,648,307
Amount disbursed (million Mexican pesos)	\$12,012	\$14,527	\$16,991
Annual growth in disbursements (%)	0.01	17.0	12.2
Non-performing loan ratio (NPLs) (%)	2.26	2.58	2.68
NPLs / Total portfolio (MXN millions)	\$94	\$132	\$162



GRI 3-3, FS7, FS13, FS14, FS6

With over 5,000 points distributed across the country, Yastás stands as the leading administrator of banking correspondents in Mexico. In regions with limited or nonexistent banking infrastructure, it enables financial operations such as bill payments, multi-level transactions, and airtime top-ups. These services are delivered through Point-of-Sale (POS) terminals installed in local businesses like grocery stores, stationery shops, hardware stores, and pharmacies.

To bridge the gap between physical cash and the digital ecosystem, and to ensure Gentera remains close to its clients, Yastás evolved in 2025 to include a digital offering through the feature **Vinculacion 360**. This advancement allows us to provide transactional services to any client within the Gentera network, in addition to the traditional services we offer.

VALUE PROPOSITION



Banking



Payment of
services

PRESENCE IN MEXICO

28.2 million operations without an acquirer
30.1 million transactions with an acquirer
8.1 million financial transactions conducted without an acquirer
20.7 million financial transactions conducted with an acquirer
5,000 active commission agents
226 employees

BANKING PARTNERS

- Compartamos Banco
- ConCrédito
- Banorte
- HSBC
- Santander
- NU

PAYMENT OF SERVICES

- Comisión Federal de Electricidad (CFE)
- Telmex
- SKY
- VeTV
- Izzi
- Avon
- Arabella
- PASE
- Televía
- Gas Natural
- Cinepolis Klic
- Nintendo
- Xbox Live
- PlayStation
- Servicios de Agua y Drenaje de Monterrey
- Maxxcom
- TotalPlay
- Axtel
- Dish
- Cablemas
- Megacable
- Infonavit
- Gobierno de la Ciudad de México
- Gobierno del Estado de México
- Telnor
- Multimedios
- Blim TV
- Cinepolis
- Comisión Municipal de Agua Potable y Saneamiento de Xalapa
- Sistema Intermunicipal de los Servicios de Agua Potable y Alcantarillado (SIAPA)
- Among others

In recent years, Yastás has prioritized building a network of high-quality commission agents, aiming to deliver superior service to its clients.

Yastás results	2023	2024	2025
Active businesses	6,354	5,286	5,689
Businesses authorized to carry out financial operations of Compartamos Banco	6,038	5,169	5,432
Businesses authorized to carry out savings operations	5,069	4,650	5,429
Presence across municipalities	1,415	1,264	1,379
*Total number of transactions (millions)	24.7	25.8	28.2
*Number of financial transactions conducted (millions)	13.0	14.8	18.1

Presence of commission agents in municipalities according to their degree of marginalization

Degree of marginalization ¹²	2023	2024	2025
Very low	51.2%	50.5%	50.9%
Low	18.8%	19.1%	19.2%
Medium	15.8%	16.1%	15.9%
High	11.3%	11.6%	11.4%
Very high	2.8%	2.7%	2.6%



Nos aseguramos de acompañarte, siempre.

GRI 3-3, FS7, FS13, FS14 | SASB FN-IN-000.A

It specializes in providing prevention solutions for Compartamos clients, Yastás commission agents, and third parties, with a focus on traditionally underserved sectors in Mexico and Peru. Its mission is to offer protection against unexpected events that could impact people’s well-being.

12 The degree of marginalization is calculated from the 2020 INEGI Population and Housing Census (the most recent), prepared by the National Population Council (CONAPO) at the municipal level.

Since its inception in 2012, born from a strategic alliance between Gentera and INTER, Aterna¹³ has become the leading microinsurance broker in Latin America. It serves as a key link between the insurance sector and distribution channels, ensuring accessible and reliable services for its clients.

VALUE PROPOSITION



Clients



Partners



Insurers

ATERNA MEXICO AND PERU

- 17,332,950 active life policies
- 134,293,475 life policies placed
- 66 contributors
- 330,786 claims attended
- \$2,186 annual sum insured paid in claims (MXN millions)

BUSINESS MODEL

- Clients. Individuals within underserved segments who typically lack access to formal prevention mechanisms to manage unforeseen events.
- Partners. Distribution channels designed to effectively reach and serve clients.
- Insurers. Entities responsible for covering the risks of the products and services offered.

13 Explore the value proposition of Aterna at: www.aterna.mx

Our insurance offerings are specifically designed to meet the needs of clients, employees, and the public. Each product includes three coverage options tailored to different requirements and is complemented by dedicated phone assistance to provide guidance and support whenever required.

- **Life.** Provides peace of mind to clients, ensuring their family members are protected and financially secure in their absence.
- **Health.** Protects clients and their loved ones by safeguarding their physical well-being. It helps mitigate the financial impact of accidents, illnesses, or emergencies that could otherwise destabilize a family's finances.
- **Damage.** Recognizes the effort it takes to build wealth and offers protection for clients' assets against accidents or natural disasters, securing their hard-earned properties.

Aterna results	2023	2024	2025
Distribution channels	4	9	10
Claims handled	132,416	180,697	330,786
Total brokered premium (MXN millions)	\$4,558	\$8,024	\$9,786
Insured sum paid to beneficiaries (MXN millions)	\$816	\$1,614	\$2,186
Voluntary insurance policies (millions)	19	8	9
Policies sold	51,249,199	12,105,176	134,293,475
Active policies	12,105,176	17,348,917	17,332,950

In the event of an accident, we provide close and timely support to ensure our clients receive effective protection and the assistance they need at every stage of the process.

Claims results by company			
Number of claims handled		Insured sum paid (million Mexican pesos)	
Compartamos Banco Mexico	300,146	Compartamos Banco Mexico	\$1,580
Compartamos Banco Peru	14,087	Compartamos Banco Peru	\$100
ConCrédito	4,581	ConCrédito	\$188
Yastás	1	Yastás	\$0
Other channels	11,971	Other channels	319

FINANCIAL EDUCATION

GRI FS4, FS16 | SASB FN-CB-240a.4

Financial education is a foundational component of financial inclusion, as it empowers individuals to develop the skills needed to manage their resources effectively, evaluate options, and make informed economic decisions. Building on this principle, we promote a continuous training model targeted at clients, employees, and the broader community, with the primary goal of enhancing their understanding of available financial tools and services.

Our approach focuses on delivering clear, practical, and actionable information for everyday life. Through educational materials and specialized content, we cover topics such as personal finance management, the responsible use of financial products¹⁴, and the development of economic skills tailored to different needs and profiles.

14 Explore the topics we offer at: <https://www.compartamos.com.mx/compartamos/blog>

The subjects are organized into areas that address the specific needs identified within the populations we serve. This educational program is offered in both face-to-face and digital formats, enabling broader reach and facilitating access to practical financial management tools.

Through this initiative, we aim to equip individuals with the knowledge required to make responsible use of financial services and to make decisions that enhance their economic stability and overall well-being.

INITIATIVES WITH CLIENTS¹⁵

Number of initiatives	Description	People impacted
1 initiative	ConCrédito Modules for women entrepreneurs, training for Entrepreneurs: Welcome 1, Rule of Gold, Healthy Business & Personal Finance	114,405
20 initiatives	Compartamos Banco Mexico Financial Education Site, Frauds, Financial Literacy Courses, Interactive calculator, Financial Education Week	235,218
7 initiatives	Compartamos Banco Peru Contest National School Entrepreneurship, Young people who undertake and transform.Creators of the Future, Aula Magenta, Savings Week	1,450

15 Financial Education projects with our employees are included in the Our employees section, and Financial Education projects with the community are included in the Our communities section.

CLIENT EXPERIENCE

GRI 3-3

Over the past 35 years, we have stood alongside our clients in their communities and businesses, actively listening to their needs and gaining first-hand insight into their challenges. This deep understanding allows us to design tailored financial solutions that truly meet their requirements. In addition, through studies, digital tools, and feedback mechanisms, we continuously identify opportunities to optimize our services and drive innovation.

In 2025, our Client Experience Index reached 70%, based on 17,796 surveys conducted to evaluate the client experience.

(Please note that this year’s methodology was updated, resulting in a differently calculated score).

Year	Percentage
2023	89%
2024	89%
2025	70%

SUPPLIERS

GRI 204-1, 308-1, 414-1

Supplier management is a vital component of Gentera's operations, ensuring service continuity, process efficiency, and the ability to serve our clients promptly and effectively.

We maintain a network of 778 companies¹⁶ that supply goods and services across critical areas such as operational support, communications, and client service, as well as other essential functions needed for the development of our operations.

Our suppliers are evaluated and selected through formalized processes that include technical reviews, contracting in compliance with current regulations, and monitoring mechanisms to ensure the correct execution of their services. These standards are applied uniformly to all suppliers across Gentera's companies in both Mexico and Peru.

We operate with a **Code of Ethics and Conduct for Suppliers and Organizations**¹⁷, a document that establishes ethical guidelines and behavioral expectations for all those engaged in our business relationships.

A key element of our strategy is prioritizing local suppliers, which not only strengthens the economies of the regions where we operate but also fosters more efficient and resilient partnerships.

In 2025, we worked with 753 active suppliers in Mexico and 711 in Peru. As part of our onboarding process, 311 suppliers signed the Code of Ethics for the first time, reinforcing regulatory compliance and the adoption of responsible practices.

94% of our total procurement budget, amounting to \$4.411 USD billion, was allocated to local suppliers.

The application of the Code of Ethics and Conduct for Suppliers and Organizations ensures responsible practices and safeguards the transparency and integrity of our operations.

¹⁶ Suppliers who have purchase orders are considered. Suppliers who are paid by agencies' fixed funds are not considered in the calculation.

¹⁷ For more information on ethics guidelines in our operations, see "Ethics and Human Rights" in the Governance section of this report. You can also consult the Code of Conduct for Suppliers and Organizations at: <https://www.gentera.com.mx/wcm/connect/5ce0beaa-a1ad-4583-a6aa-de9590b41ec6/C%C3%B3digo+de+Conducta-Proveedores+y+Organizaciones+2024.pdf?MOD=AJPERES>



04 OUR EMPLOYEES

JUANA CRUZ

78 CYCLES

NICOLAS ROMERO, MEXICO CITY

ROTISSERIE

2 CGC / DRV METRO – OS ARBOLEDAS

She began with a small grocery store and, to support her son, decided to invest in a rotisserie business. To-day, she owns three branches and employs six people.

Juana feels recognized by Compartamos, as she has received the lowest interest rate thanks to her long-standing relationship with the institution and the amount of her loan. With this support, she has been able to improve her home and finance the purchase of her car.

For Juana, her family is the most important thing, and she works every day with the goal of being an example of personal growth and honest work.



“Thanks to Compartamos, I have become a better person – more enthusiastic and proactive – supporting others and helping to create more jobs for my community”.

OUR EMPLOYEES

GRI 2-7, 202-2

The 35-year history of Gentera would not be possible without the dedication, commitment, professionalism, and vocation of the people who make up our workforce. For this reason, we continue to strengthen a solid labor structure in Mexico and Peru, focused on ensuring decent working conditions, promoting the holistic development of our people, and consolidating an organizational culture grounded in ethics, respect, and responsibility.



Total workforce ¹⁸		
2023	2024	2025
24,861	27,101	28,292

Workforce by gender		
	Mexico	Peru
Women	10,905	3,558
Men	10,327	3,502

Women employees		
2023	2024	2025
50.4%	51.3%	54.1%

Employees by country		
Year	Mexico	Peru
2023	18,776	6,085
2024	20,311	6,790
2025	21,232	7,060

18 For comparison purposes, the figures reported in the total workforce of our employees can be taken as full-time equivalent (FTE).

Employees with permanent contracts

2023	2024	2025
97.6%	98.5%	98.4%

In Mexico and Peru, our teams contribute daily to strengthening close and trusting relationships with millions of clients.

Employees by company, type of contract and gender

Company	Permanent contract			Temporary contract			Full-time ¹⁹		
	Women	Men	Total	Women	Men	Total	Women	Men	Total
Compartamos Servicios	828	978	1,806	0	0	0	828	978	1,806
Compartamos Banco Mexico	8,729	8,272	17,001	0	0	0	8,729	8,272	17,001
Compartamos Banco Peru	3,278	3,304	6,582	269	191	460	3,547	3,495	7,042
ConCrédito	1,232	917	2,149	0	0	0	1,232	917	2,149
Yastás	85	141	226	0	0	0	85	141	226
Aterna Mexico	30	18	48	0	0	0	30	18	48
Aterna Peru	11	7	18	0	0	0	11	7	18
Fundación Compartamos	1	1	2	0	0	0	1	1	2
Total	14,194	13,638	27,832	269	191	460	14,463	13,829	28,292

During 2025 we didn't have employees who worked under a part-time regime, nor employees with non-guaranteed hour contracts.

19 At Gentera and its companies we do not have non-guaranteed hours employees, which refer to those employees who do not have a minimum or fixed schedule per day, week or month, but who must be kept available when the job requires it.

Employees by age group and gender in Mexico

Age	Women	Men	Total
<30 years old	2,344	2,724	5,068
31–50 years old	7,967	7,150	15,117
>51 years old	594	453	1,047
Total	10,905	10,327	21,232

Employees by company, country, job category²⁰ and gender

People by scale of operations s	Compartamos Servicios		Compartamos Banco				ConCrédito		Yastás		Aterna				Fundación Compartamos	
	Mexico		Mexico		Peru		Mexico		Mexico		Mexico		Peru		Mexico	
	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M
C– level	51	79	18	39	17	34	3	8	1	4	2	2	1	0	0	0
Managers	182	320	44	52	60	113	8	5	4	9	7	2	2	0	0	0
Administrative	595	579	2,571	768	891	612	64	43	59	49	21	14	8	7	1	1
Sales Force	0	0	6,096	7,413	2,579	2,736	1,157	861	21	79	0	0	0	0	0	0
Total	828	978	8,729	8,272	3,547	3,495	1,232	917	85	141	30	18	11	7	1	1
Total, per com-pany and country	1,806		17,001		7,042		2,149		226		48		18		2	

* Note. Exclusive data for Mexico (excluding ConCrédito).

20 The classification criteria for the job categories in Gentera and its companies are as follows: C–level: CEO, General Officers, Executives, Operational and Assistant Officers (HAY grade above 18), except HC Sales classifier. Managers: HC category Managers CEAS, Decen-tralized, Operations and International (grades HAY 15, 16 and 17). Administrative: Employees with a grade below manager of CEAS, Decentralized, Operations and International (HAY grades less than 15). Sales Force: All employees with Sales category from assistant officer to advisor level.

DIVERSITY, EQUITY, AND INCLUSION

GRI 3-3, 405-1

Respect for and protection of human rights is a cross-cutting axis in in people management and in the operation of our business, across all Gentera companies. We maintain a **zero-tolerance stance towards any form of discrimination, exclusion or unequal treatment**, and we promote work environments where dignity, respect, and equal opportunities are fundamental conditions for the development of talent.

We recognize diversity as a strategic asset that strengthens decision-making, drives innovation, and strengthens greater closeness to our clients and the communities we serve. In this sense, we promote an inclusive organizational culture that provides people with the necessary conditions to fully develop their capabilities, contribute from their experience, and build professional careers aligned with their competencies and aspirations. This approach is underpinned by a clear ethical framework, defined in the **Code of Ethics and Conduct**, which guides organizational behavior and labor relations.

In addition, as part of this commitment, we have the **Equal Employment and Non-Discrimination Policy**²¹, which establishes guidelines to guarantee equal opportunities, the promotion of human rights, and the prevention of discriminatory practices in all operations, interactions, policies, and processes in which its people participate. This policy applies transversally in the organization and is a benchmark for decision-making in terms of talent management.

With the intention of formalizing Gentera’s commitment to this issue, we have a **Diversity and Inclusion Operating Committee**²², made up of leaders from different teams, who work in a coordinated manner to identify areas of opportunity, design and implement initiatives, and follow up on actions aimed at strengthening an equitable, diverse, and inclusive work culture.

We promote a work culture based on equity, respect, and inclusion, where diversity strengthens business performance and sustainability.

Through various actions, we seek to consolidate a work environment where all people can participate in conditions of equity, express their ideas freely, and fully contribute to the fulfillment of our organizational objectives.

Pillar and line of action	Description	Number of people impacted
Training and Development of Female Talent	During the sessions, mentoring practices were held to accompany them with the necessary competencies.	101 minds 42 female mentors 19 male mentors
Training and Development of Female Talent	Scholarship that seeks to promote and develop financial knowledge, corporate governance, sustainable finance, economics, technology and marketing, to strengthen their management capacity.	100 guest employees 29 participant employees 3 selected 3 graduates

20 Review our Equal Employment and Non-Discrimination Policy at: https://www.gentera.com.mx/wcm/connect/18e9709a-defb-4ada-8711-144851821e4b/MPE-05_VO+Pol%C3%ADtica+de+Igualdad+Laboral+y+No+Discriminaci%C3%B3n.pdf?MOD=AJPERES
21 For more information, see the Corporate Governance section of this report.

Pillar and line of action	Description	Number of people impacted
Training and Development of Female Talent	The online self-managed diploma course consists of three modules, each with a duration of 30 hours of learning.	60 participants
Training and Development of Female Talent	Ethics training for members of the Committee.	10 participants
Senior Adults	We firmly believe that supporting our retired employees, we expand our mission and message to build dreams beyond their job permanence.	21 people
People with Disability	These visits seek to: • Confirm the continuity of the Regulatory Compliance • fter certification. • Evaluate the effectiveness of the actions implemented to prevent discrimination and promote equality. • Follow up on findings, observations or not conformities previously detected. • Verify the continuous improvement of the Equality Management System labor. • Ensure the maintenance or restoration of the certificate in accordance with the established guidelines. • Generate an action plan.	The entier organization

Pillar and line of action	Description	Number of people impacted
Networking and Events	Conference aimed at CEAS employees to raise awareness among employees on the subject of Diversity, Equity, and Inclusion, through the life testimony of the speaker, to strengthen the organizational culture.	75 attendees
Networking and Events	Conversational and discussion forum in which speakers from within and outside the organization participated.	65 attendees
Networking and Events Communication and Networks	Throughout the forum, there are opportunities for inspiration with opinion leaders, entrepreneurs, authors and figures influencers, connecting with a network of contacts without borders and transforming the vision of professional and personal growth.	25 attendees
Networking and Events Communication and Networks	It bring together out standing leaders, experts and agents of change to discuss the most relevant issues in economic and social development.	25 attendees

Pillar and line of action	Description	Number of people impacted
Networking and Events Communication and Networks	Active presence in events: Women in the current context, contrast of times, Wage and gender gap Impact of women on the Productivity, Diversity & inclusion, Challenges & What to Do, Working together, shared success.	112 attendees
Training and Development for our Clients	Invitation to visit the website that Compartamos Banco makes available to the public, to learn how to make responsible decisions and have healthy finances.	219 records 86 courses completed
Training and Development for our Clients	Scholarship that seeks to foster, promote, and develop our clients.	419 clients certified in primary and secondary education through INEA 153 in primary and 266 in secondary
Training and Development for our Clients	Scholarships for students so that they can continue in the <i>Mano Amiga</i> Schools from preschool level and up to high school, guaranteeing excellent academic preparation.	66 children of employees benefited
International Congress of Families 2025	Employees and their families participated in the International Congress of Families, to promote a space for meeting, learning and cooperation for organizations and families.	It was awarded to 119 employees, 242 family members of employees and 123 people of organizations allies

Pillar and line of action	Description	Number of people impacted
Community Work	<i>Día Compartamos con tu comunidad</i> is a corporate volunteering initiative in which employees of Compartamos Banco work together to rehabilitate public spaces in vulnerable communities. These activities are complemented by a preventive health day, during which basic health services and screenings are provided to community members.	Of the 5,400 lenses: 1,461 were delivered to clients and 3,939 to community
Training and Development for our Clients	This program, in conjunction with the Universidad del Valle de México, is carried out through a platform virtual classes, synchronous classes, and accompaniment to people who wish to take the baccalaureate certification exam before the Ministry of Public Education.	250 clients benefited
Networking and Events Communication and Networks	Guest profile: Active clients (men and women) with a Compartamos group credit that are part of the Committee (President and Treasurer) and that are part of the higher segmentation of the Maturity Index.	Events held 405 Impacted offices 405 % Attendance 98% Attending clients 39,536 Client satisfaction 93% Sales satisfaction 100%

At Gentera, gender equality is managed as a structural component of the organizational model, rather than solely as a reflection of workforce composition. Depending on the sector and the countries in which we operate, we implement management practices aimed at ensuring equitable conditions for access to employment, professional development, and talent retention at all organizational levels.

As a result of this approach, women’s participation is evident not only within the operational workforce, but also in governance of bodies and decision-making positions, including the Board of Directors. This representation reflects the cross-cutting integration of a gender perspective into the organizational structure and leadership processes.

Three women currently serve on Gentera’s Board of Directors, representing 25% of its total members.

Gender equality is addressed from a structural standpoint, ensuring diverse leadership and equitable compensation schemes across the organization. Gentera and its companies maintain salary structures based on objective criteria, aligned with job responsibilities and performance.

No gender-based pay gaps have been identified, regardless of job category, hierarchical level, or the nature of the position, including administrative, business, and newly created roles.

HIRING

GRI 2-30, 401-1

At Gentera and its companies, the attraction, hiring and promotion of talent are managed as strategic processes to ensure operational continuity, service quality, and alignment with organizational culture.

Hiring is conducted in accordance with institutional guidelines that guarantee formal employment conditions, compliance with applicable regulations, and respect for human rights. Selection processes include assessments that validate competencies, experience, and cultural fit, helping to reduce early turnover and strengthen the successful integration of new employees into work teams.

In 2025, 7,097 new employees joined our team.

New hires by age and country				
Age group	Mexico		Peru	
	Number	%	Number	%
18 a 28 years old	1,779	33%	725	44%
29 a 38 years old	2,363	43%	734	45%
39 a 48 years old	1,057	19%	168	10%
49 a 58 years old	248	5%	23	1%
Total	5,447	100%	1,650	100%

New hires by age and company

Group Ages	Compartamos Servicios		Compartamos Banco Mexico		Compartamos Banco Peru		ConCrédito		Yastás		Aterna Mexico		Aterna Peru		Fundación Compartamos	
	Number	%	Number	%	Número	%	Number	%	Number	%	Number	%	Number	%	Number	%
18 a 28 years old	70	28%	1,506	36%	725	44%	196	19%	5	15%	2	12%	0	0%	0	0%
29 a 38 years old	125	49%	1,787	43%	732	45%	421	42%	19	58%	11	64%	2	29%	0	0%
39 a 48 years old	42	17%	715	17%	163	10%	289	29%	9	27%	2	12%	5	71%	0	0%
49 a 58 years old	17	7%	128	3%	23	1%	101	10%	0	0%	2	12%	0	0%	0	0%
Total	254	100%	4,136	100%	1,643	100%	1,007	100%	33	100%	17	100%	7	100%	0	0%



New hires by gender and country

Gender	Mexico		Peru	
	Number	%	Number	%
Women	2,466	45%	879	53%
Men	2,983	55%	773	47%
Total	5,449	100%	1,652	100%

New hires by gender and company

Gender	Compartamos Servicios		Compartamos Banco Mexico		Compartamos Banco Peru		ConCrédito		Yastás		Aterna Mexico		Aterna Peru		Fundación Compartamos	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Númun-	%
Women	113	44%	1,851	45%	873	54%	482	48%	12	36%	8	47%	6	86%	0	0%
Men	141	56%	2,285	55	772	47%	527	52%	21	64%	9	53%	1	14%	0	0%
Total	254	100%	4,136	100%	1,645	100%	1,009	100%	33	100%	17	100%	7	100%	0	100%

New hires by gender, company and job category

Gender	Compartamos Servicios		Compartamos Banco Mexico		Compartamos Banco Peru		ConCrédito		Yastás		Aterna Mexico		Aterna Peru		Fundación Compartamos	
	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M
C-level	6	0	2	1	12	2	0	0	1	0	1	0	0	0	0	0
Managers	46	19	3	0	17	9	0	0	0	1	0	0	0	0	0	0
Administrative	89	94	272	631	98	122	10	7	8	4	8	8	1	6	0	0
Sales Force	0	0	2,008	1,219	645	740	517	475	12	7	0	0	0	0	0	0
Total	141	113	2,285	1,851	772	873	527	482	21	12	9	8	1	6	0	0

Promoting the growth and development of our employees is a key driver of Gentera’s success and that of its companies, as well as an essential factor in continuing to support our clients’ aspirations. In this context, during 2025, a total of 1,519 employees—representing 5.4% of our workforce—were promoted, highlighting the strong opportunities for internal growth across the organization.

Promotions by gender, company and job category

Gender	Compartamos Servicios		Compartamos Banco Mexico		Compartamos Banco Peru		ConCrédito		Yastás		Aterna Mexico		Aterna Peru		Fundación Compartamos	
	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M
C-level	4	4	4	4	3	6	0	1	1	0	0	0	0	0	0	0
Managers	8	30	8	8	12	10	0	1	0	0	2	0	2	0	0	0
Administrative	116	49	140	45	61	29	15	9	0	4	4	1	0	1	0	0
Sales Force	0	0	288	449	77	73	30	13	2	5	0	0	0	0	0	0
Total	128	83	440	506	153	118	45	24	3	9	6	1	2	1	0	0

Promotions by gender, company and age

Age Group	Compartamos Servicios		Compartamos Banco Mexico		Compartamos Banco Peru		ConCrédito		Yastás		Aterna Mexico		Aterna Peru		Fundación Compartamos	
	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M
18 a 28 years old	17	15	75	67	55	30	4	2	0	3	0	0	0	0	0	0
29 a 38 years old	87	48	229	292	84	69	28	9	2	5	4	1	0	1	0	0
39 a 48 years old	23	20	123	128	12	15	12	10	1	1	2	0	0	0	0	0
49 a 58 years old	1	0	13	19	2	4	1	3	0	0	0	0	2	0	0	0
Over 58 years old	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	128	83	440	506	153	118	45	24	3	9	6	1	2	1	0	0

RESIGNATIONS AND TURNOVER

GRI 401-1

Managing employee turnover and dismissals makes it possible to identify trends, risks, and areas for improvement in the employee experience. Gentera monitors these indicators to strengthen preventive actions, enhance leadership practices, and ensure competitive working conditions.

In a sector characterized by high labor mobility, Gentera has focused its efforts on fostering safe and attractive work environments that offer development opportunities, with the aim of encouraging employee retention and internal growth.

In 2025, 5,774 employees ended their employment relationship with Gentera or its subsidiaries for various reasons, of which 3,734 were voluntary resignations.

Number of voluntary resignations by gender, company and age																
Company	18 a 28 years old			29 a 38 years old			39 a 48 years old			49 a 58 years old			Over 58 years old			Total
	M	F	Total	M	F	Total	M	F	Total	M	F	Total	M	F	Total	
Compartamos Servicios	10	12	22	21	19	40	6	4	10	2	1	3	0	0	0	75
Compartamos Banco Mexico	320	265	585	514	410	924	156	169	325	43	46	89	6	3	9	1,932
Comparamos Banco Peru	294	268	562	267	245	512	42	41	83	5	2	7	3	2	5	1,169
ConCrédito	42	61	103	105	143	248	77	59	136	29	24	53	3	3	6	546
Yastás	0	0	0	2	0	2	1	2	3	0	0	0	0	0	0	5
Aterna Mexico	0	0	0	3	3	6	0	0	0	0	0	0	0	0	0	6
Aterna Peru	0	0	0	0	0	0	0	0	0	0	1	1	0	0	0	1
Fundación Compartamos	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	666	606	1,272	912	820	1,732	282	275	557	79	74	153	12	8	20	3,734

Number of involuntary dismissals by gender, company and age

Company	18 a 28 years old			29 a 38 years old			39 a 48 years old			49 a 58 years old			Over 58 years old			Total
	F	M	Total	F	M	Total	F	M	Total	F	M	Total	F	M	Total	
Compartamos Servicios	2	12	14	34	40	74	17	42	59	9	9	18	0	0	0	165
Compartamos Banco Mexico	66	135	201	198	390	588	172	187	359	33	35	68	0	2	2	1,218
Comparamos Banco Peru	97	80	177	92	62	154	22	11	33	1	2	3	0	0	0	367
ConCrédito	19	15	34	53	48	101	43	48	91	12	17	29	0	2	2	257
Yastás	2	1	3	5	9	14	1	8	9	0	0	0	0	0	0	26
Aterna Mexico	0	0	0	0	0	0	1	2	3	1	1	2	0	0	0	5
Aterna Peru	0	0	0	0	0	0	1	1	2	0	0	0	0	0	0	2
Fundación Compartamos	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	186	243	429	382	549	931	257	299	556	56	64	120	0	4	4	2,040

Sales force turnover rate

	Mexico	Peru
2023	22.10%	30.0%
2024	20.5%	31.2%
2025	18.3%	22.1%

The decrease in turnover reflects advances in workforce stability and in the effectiveness of people management practices.

Note. For the company ConCrédito, the turnover rate was 37.0%.
Note. The formula for calculating the turnover rate is %monthly turnover = month cancellations / month-end closing template. Annual turnover = %monthly turnover1 + %monthly turnover2 + %monthly turnover3 +...+ %monthly turnover.

Turnover rate by job category, age and gender

Company	18 a 28 years old		29 a 38 years old		39 a 48 years old		49 a 58 years old		Over 58 years old		Total
	F	M	F	M	F	M	F	M	F	M	
ConCrédito	0.0%	0.0%	0.0%	9.1%	6.1%	12.5%	55.6%	10.2%	0.0%	0.0%	11.1%
Yastás	100.0%	9.8%	12.4%	15.4%	5.2%	22.5%	12.1%	26.3%	0.0%	0.0%	14.9%
Aterna Mexico	17.7%	25.1%	14.2%	19.5%	9.3%	15.8%	9.4%	15.6%	0.0%	0.0%	15.6%
Aterna Peru	29.7%	29.9%	16.1%	21.9%	13.8%	16.4%	14.4%	17.9%	13.5%	41.2%	19.5%
Total por género	23.1%	28.7%	15.3%	21.3%	12.3%	16.6%	14.2%	17.2%	11.1%	25.3%	
Total por grupo de edad	26.0%		18.4%		14.2%		15.5%		18.3%		
Total	18.3%										

At Gentera, we strive to strengthen our position as an organization where employees recognize the value of their contributions and find the conditions necessary to build long-term professional careers, aligned with a leadership style grounded in service to others.

In this context, the average employee tenure in 2025 was 4.7 years in Mexico and 3.7 years in Peru, reflecting our ability to foster commitment, continuity, and long-term talent retention in both countries.

Average sales force seniority by country (years)

	2023	2024	2025
Mexico	4.5	4.6	4.7
Peru	2.6	3.55	3.7



TRAINING AND DEVELOPMENT

GRI 3-3, 404-1, 404-2, 404-3

Capacity building is a central element in talent management at Gentera. The organization promotes training and development actions aimed at ensuring that employees have the necessary tools to perform their functions effectively and strengthen their professional growth over time.

To this end, we implement various professional development programs and plans focused on improving technical skills, strengthening key competencies, and responding to current and future business needs. These efforts are supported by a wide range of learning resources that include courses, workshops, and blended learning schemes, which allow different profiles and trajectories to be served.

The training strategy is articulated through the following approaches:

- **Career advancement.** Support is provided by academic schemes that contribute to training to obtain an academic degree.
- **Specialization of your role.** Courses, workshops, or specializations aimed at perfecting the profile of the employee and strengthening the performance of their daily functions.
- **Regulatory norms and compliance.** Courses or certifications of a mandatory nature, since there is a risk of sanction; or those that current regulations define as essential to perform some strategic functions.

As a complement to these programs, we continue to strengthen the **Gentera Corporate University**, which concentrates on an offer of mandatory and optional courses. This platform allows each employee to choose learning paths in accordance with their interests and professional goals, promoting self-management of development.

In addition, to ensure the quality of service, transparency and adherence to ethical

standards, **Gentera annually certifies its employees in key areas** such as Code of Ethics and Conduct, Financial Education, Prevention of Money Laundering and Terrorist Financing (AML/CFT) and Customer Protection. These certifications reinforce the organization's commitment to integrity, accountability, and operational excellence at all levels.

The training and development actions implemented have generated internal success stories, which reflect the impact of continuous learning on performance, service quality and the strengthening of the organizational culture.



Case study	Description	No. of employees in- volved	Allied organization
Case 1: Transforming field leaders and DRN	Transforming Leaders Program: this program focuses on the development of managerial, technical and human skills of our employees at their different levels has allowed us to be prepared to face present and future challenges.	4,985	ICAMI, IBERO, Irradiate more, Capital Emocional, Liderarte, Mettaliderazgo and External Coaches
Case 2: IT program	Institutional program designed to strengthen IT talent capabilities through a continuous learning approach, competency-based development, and role-specific specialization. The ecosystem integrates technical training, strategic skills, and transversal competencies, supported by digital platforms.	498	UDEMY, Google, Masterclass with internal mentors
Case 3: CEAS and Agencies leadership program	Program that aimed to develop and strengthen the Service in leaders, through self-awareness and with tools necessary to potentiate the capacities: communication, collaborative work, data analysis and change management necessary to carry out the transformation.	1,390	Gnosis Consulting

In addition, we carried out other training programs that contributed significantly to the strengthening of employees' competencies:

PROGRAMS FOR MEXICO	PROGRAMS FOR PERU	PROGRAMS FOR CONCRÉDITO
- Females mentoring - Mentoring and mentoring for individual Leaders - Development of DRN - Talent Development Operation - PITS	- CEAS and Agency leadership program - Talent Bank - Individual and group coaching - Transformational conversation	- ConCrédito Leader 4.0 for operations - ICAMI training program and management development - IPADE - Leadership Curriculum

Average hours of training by job category, gender and company

Company	Average hours of training per year for women				Total	Average hours of training per year for men				Total
	C-level	Managers	Administrative	Sales Force		C-level	Managers	Administrative	Sales Force	
Compartamos Servicios	23.3	23.6	9.1	–	14.6	24.5	24.4	11.4	–	18.3
Compartamos Banco Mexico	42.4	18.2	4.3	4.8	4.8	40.9	16.8	4.8	5.7	6.5
Comparamos Banco Peru	27.4	15.3	9.7	19.2	18.4	24.3	19.2	8.2	20.9	19.6
ConCrédito	37.0	23.0	6.9	7.1	8.1	32.3	22.4	7.12	6.5	8.4
Yastás	23.0	21.5	7.9	17.0	9.1	42.1	20.4	7.6	6.0	11.4
Aterna Mexico	22.0	17.4	9.0	–	11.9	16.7	23.0	7.6	–	10.2
Aterna Peru	28.0	2.0	1.7	–	4.4	–	–	1.7	–	1.7
Fundación Compartamos	–	–	8.0	–	8.0	–	–	9.0	–	9.0
Total	66.1	47.2	6.2	15.6		33.5	19.1	6.5	16.4	

Total training hours by job category, gender and company

Companies	Total hours of training per year for women				Total	Total training hours per year for men				Total
	C-level	Managers	Administrative	Sales Force		C-level	Managers	Administrative	Sales Force	
Compartamos Servicios	1,374	4,106	3,501	0	8,981	1,790	8,653	4,272	0	14,715
Compartamos Banco Mexico	763	835	10,718	5,174	17,490	1,595	889	2,576	7,495	12,554
Comparamos Banco Peru	465	842	3,331	73,919	78,558	655	2,499	3,356	75,807	82,317
ConCrédito	148	553	1,464	1,705	3,870	452	581	1,503	1,446	3,982
Yastás	23	86	457	17	583	169	184	395	6	754
Aterna Mexico	44	139	198	-	381	50	46	129	-	225
Aterna Peru	28	4	12	-	44	-	-	12	-	12
Fundación Compartamos	-	-	8	-	8	-	-	9	-	9
Total	2,845	6,565	19,689	80,815	109,915	4,711	12,852	12,252	84,754	114,568

With an investment of more than \$32 million Mexican pesos in the continuous development of talent, we strengthened the performance and productivity of our workforce in all our companies, contributing to the satisfaction and permanence of employees in the long term.

Investment in training by company

Empresa	Total investment in training and development
Compartamos Servicios	\$8,710,853.60
Compartamos Banco Mexico	\$10,824,722.69
Comparamos Banco Peru	\$10,253,708.63
ConCrédito	\$1,623,249.00
Yastás	\$393,801.10
Aterna Mexico	\$143,288.47
Aterna Peru	\$4,861.81
Fundación Compartamos	\$6,220.41

Performance appraisal process

Performance evaluations enable structured feedback, help identify strengths and areas for development, and establish clear objectives that support employees’ professional growth.



Note: The currency used for calculation is expressed in Mexican pesos (MXN)

Performance evaluation by job category, gender and company

Company	C-level		Managers		Administrative		Sales Force	
	Women	Men	Women	Men	Women	Men	Women	Men
Compartamos Servicios	54	69	162	293	424	387	0	0
Compartamos Banco Mexico	18	39	44	52	153	109	35	49
Comparamos Banco Peru	15	22	48	110	214	279	10	15
ConCrédito	4	14	25	25	206	215	6	1
Yastás	1	4	4	9	58	49	1	1
Aterna Mexico	2	2	7	2	21	14	0	0
Aterna Peru	1	0	2	0	8	7	0	0
Fundación Compartamos	0	0	0	0	1	1	0	0
Total	95	150	292	491	1085	1061	52	66
Total general	245		783		2,146		118	

During this year, 3,292 employees received performance evaluations.

As a complement to our training efforts, we conduct periodic monitoring of employees’ performance and progress through structured evaluations. These assessments enable us to identify areas for improvement and opportunities for the development of skills and competencies. In this way, we ensure fair and consistent evaluations based on individual contributions and the achievement of established objectives.

COMPENSATION AND BENEFITS

GRI 2-19, 2-20, 2-21, 201-3, 202-1, 401-2, 401-3, 405-2 | SASB FN-CF-270A.1

We recognize that fair and competitive compensation is a key component of attracting, retaining, and motivating talent. For this reason, we offer compensation schemes aligned with the market, attractive benefits superior to those established by law, considering the different stages of employees' lives.

The allocation of remuneration is governed by the **Salary Administration Policy**, which establishes clear and responsible criteria for the definition of salaries in all positions of Gentera and its companies. This policy ensures internal fairness and external competitiveness, regardless of the type of position, hierarchical level, or whether the position corresponds to administrative or business functions.

In addition, Gentera has specific regulations that define the guidelines related to retirement benefits, which applies transversally to the entire workforce. These guidelines contribute to offering stable working conditions and strengthening the economic security of employees in the long term.

Variable compensation and performance incentives are an integral part of Gentera's remuneration framework and are governed by specific policies and guidelines designed to ensure consistency, transparency, and alignment with business results. These schemes are intended to recognize both individual and collective performance, while strengthening the link between results, productivity, and value creation

For the CEO, variable compensation is determined based on the company's financial performance. The bonus amount and salary increase percentage are defined according to profits achieved relative to expected results, taking into account an annual performance evaluation. In addition, specific guidelines govern the deferral of bonuses, the granting of incentives, the evaluation period, and payment mechanisms. A portion of the bonus is deferred in the short term through share-based compensation, whereby 50% of the total incentive is paid in installments of 33% per year over a three-year period

For members of the Board of Directors and senior executives, variable remuneration is linked to the fulfillment of objectives related to Gentera's sustainable management, which are evaluated on an annual basis. Based on the level of achievement, salary increases are adjusted, and performance bonuses are determined, reinforcing alignment between leadership, sustainability, and business results

At the operational level, the companies Compartamos Servicios, Compartamos Banco in Mexico and Peru, Yastás, Aterna in Mexico and Peru, and Fundación Compartamos apply remuneration schemes in which the variable component represents approximately 35% of total compensation. In the case of ConCrédito, the variable component accounts for 25% of total remuneration. These schemes are primarily linked to the number of products sold, encouraging productivity and enabling employees to increase their total income based on performance.

We strengthen ethical work environments and equitable compensation schemes that contribute to the well-being, motivation, and retention of talent.

Annual compensation ratio of the highest paid position vs. the media of the company's workforce				
Company	C-level	Managers	Administrative	Sales Force
Compartamos Servicios	77%	87%	85%	–
Compartamos Banco Mexico	82%	94%	95%	98%
Comparamos Banco Peru	106%	81%	87%	83%
ConCrédito	97%	93%	92%	106%
Yastás	56%	112%	114%	92%
Aterna Mexico	70%	86%	105%	–
Aterna Peru	–	–	108%	–
Fundación Compartamos	–	–	100%	–

Annual compensation ratio of the highest paid position vs. the media of the company's workforce	
Company	Ratio
Compartamos Servicios	2.0%
Compartamos Banco Mexico	1.0%
Comparamos Banco Peru	2.7%
ConCrédito	3.1%
Yastás	5.1%
Aterna Mexico	3.4%
Aterna Peru	4.5%
Fundación Compartamos	99.9%

In addition to offering competitive salary schemes, we consider benefits as a key component of the value proposition for employees. These benefits are designed to accompany their well-being, integral development and different stages of life, and are granted under criteria of equity and responsibility.

The benefits package includes benefits higher than those established by law in both Mexico and Peru, with the aim of strengthening financial security and providing greater peace of mind to employees and their families. Benefits include health and life insurance, training and professional development opportunities, flexible work schemes and family care support, among others, contributing to more stable and sustainable working conditions.

BENEFITS

GRI 401-2

Guaranteed fixed compensation		
Gentera's own benefits, optional for companies (Mexico)	Compartamos Banco Peru	ConCrédito
Salary	Salary	Salary
Holidays	Holidays	Holidays
Mexican Social Security Institute (IMSS)	Family allowance	IMSS
National Workers' Housing Fund Institute (INFONAVIT)	Mandatory breaks and public holidays	INFONAVIT
Vacation bonus	Compensation for time of service	Vacation bonus
Profit sharing	Profit sharing by law	Profit sharing
Mandatory breaks and public holidays	Holidays and Christmas bonus	Mandatory breaks and public holidays
Christmas bonus		Christmas bonus

Variable compensation		
ConCrédito		Compartamos Banco Peru
- Grocery vouchers - Life insurance - Major Medical Insurance²² - Combo (insurance flexibility) - Training bonus²² - Assistance to employees in psychological and legal matters - Agreements - Bi-weekly incentives - Performance bonus	- Performance bonus - Savings bank - Car benefit - Gasoline vouchers - Remote work - Uniforms	- Food benefits - Productivity bonus (Incentives)²² - Proformance bonus(ED)²² - CV2 chare bonus²² - Life insurance - ESALUD Medical Expenses Insurance - Car Benefit²²

22 Algunos beneficios aplican sólo para determinados puestos

Mexico (Gentera's own benefits, optional for companies)

- Saving Fund
- Meal vouchers
- Pension plan
- CV2²²
- Personal Accident Insurance²²
- Life Insurance
- Major Medical Insurance²²
- Combo (Insurance Flexibilization)²³
- Benefits for new working parents
- Flexible maternity and paternity work
- CUNA vouchers
- Remote work bonus²²
- Training bonus²²
- Flexible childcare spots²²
- Minor Medical Expenses²²
- Clinical Records (CEAS)
- School Kit (sales and operations)²²
- Click Cupon (National Agreement Platform)
- Gentera CEAS and field moms program
- Virtual congratulatory postcards in the field
- Virtual congratulatory postcards (birthdays, anniversaries, promotions, etc.)
- Assistance to employees in psychological and legal matters
- Institutional permissions
- Half day for birthdays
- Conventions
- Aid in contingencies
- Operating bonus²²
- Preformance bonus²²
- Permanence bonus
- Saving bank
- Car benefit²²
- Gasoline vouchers²²
- Webinars
- Remote work²²
- Parking²²
- Lactation Room²²
- Uniforms
- Vaccination campaigns²²
- Retired tribe
- *Donde veo voy* program (safe motorcycle usage)
- Motorcycle loan (in sale)²²
- Emotional containment protocol
- Modification of the Pension Platform from hybrid to mixed
- Breastfeeding program

²² Some benefits apply only to certain positions.
²³ Apply after the first 6 months in the organization

FLEXIBLE SCHEME

During 2025, at CEAS Mexico we maintained a flexible work scheme, recognizing that the different areas and teams have specific operational needs that require differentiated solutions. Under this approach, the work design is adjusted according to the requirements of each team, allowing more efficient and contextualized management of activities.

We see work flexibility as an enabler for well-being and performance, by facilitating a better balance between work and personal responsibilities. This ability to adapt contributes to improving employee experience and strengthening productivity, in line with responsible talent management.

CUNA BENEFIT

GRI 401-3

At Gentera, we recognize that the arrival of a new family member is a significant milestone in employees' lives and often entails important adjustments to their personal and professional responsibilities. In this context, the CUNA Benefit forms part of our support package aimed at facilitating a healthy balance between work and family life.

This program is designed to accompany employees throughout the maternity period and includes various forms of support intended to provide stability and reassurance during this stage. Benefits include maternity uniforms, a welcome kit for the newborn, additional food vouchers to help cover household expenses, and access to flexible work arrangements tailored to employees' needs during maternity or paternity leave²⁴.

The CUNA Benefit is integrated into our well-being and workplace flexibility strategy, contributing to the creation of conditions that support employee well-being, retention, and continuity throughout the different stages of their lives.

²⁴ This benefit is not applicable to ConCrédito employees.

In addition to the CUNA Benefit, and as part of our commitment to early childhood development, we grant 20 days of parental leave, exceeding the requirements established by law.

Parental leave by company								
Company	Employees entitled to parental leave		Employees who took parental leave		Employees who returned to the work after finishing the parental leave		Employees who are still employed 12 months after returning to work on parental leave	
	Women	Men	Women	Men	Women	Men	Women	Men
Compartamos Servicios	828	975	17	26	17	26	16	25
Compartamos Banco Mexico	8,729	8,272	244	314	243	308	218	274
Comparamos Banco Peru	3,586	3,517	231	155	226	155	193	140
ConCrédito	1,232	917	15	24	14	21	13	21
Yastás	85	141	4	3	4	3	4	3
Aterna Mexico	30	18	0	0	0	0	0	0
Aterna Peru	0	0	0	0	0	0	0	0
Fundación Compartamos	1	1	0	0	0	0	0	0
Total	14,491	13,841	511	522	504	513	444	463

Benefits of parental leave by gender and country

	Número de días adicionales a los que marca la ley	
	Women	Men
Mexico	42 calendar days or 6 months of work of 6 hours in person and 2 hours from home	20 calendar days or 40 days part-time
Peru	98 days of law + 2 additional days	10 days of law + 2 additional days

Additionally, we have a pension plan aimed at providing financial security to employees at the time of their retirement. This scheme seeks to ensure conditions of stability and tranquility at this stage, in recognition of their trajectory and contribution to the organization.

Contributions to pension plans (millions Mexican pesos)

Type	2023	2024	2025
By the employees	\$65,515,436.02	\$ 81,187,354.58	\$97,735,579.34
By Gentera and its companies	\$49,005,025.36	\$ 58,516,487.76	\$70,713,603.79
Defined benefit annual contribution	\$60,849,878.00	\$ 91,776,691.00	\$59,207,186.00
Recognition bonus amortization	-	-	-

FINANCIAL EDUCATION

Financial education is a key component in strengthening employees’ well-being and enhancing informed decision-making. Through this approach, we aim to ensure that each member of our team has practical knowledge that enables them to manage their resources more effectively, plan their financial future, and reduce risks associated with excessive debt.

We provide employees with information and tools related to personal finance, savings, budgeting, the responsible use of credit, credit bureau management, and the prevention of over-indebtedness. This content is integrated into our training programs and tailored to different life stages, with the objective of progressively and accessibly strengthening financial capabilities.

These initiatives contribute to greater economic stability, peace of mind, and overall well-being, which in turn translate into an improved employee experience and a stronger ability to focus on performance and professional development. This approach reflects our commitment to the holistic development of our people and to the creation of sustainable working conditions.

Financial Education initiatives for employees

Type	Description	Impact
Healthy Finance Course in ADN Bank	Course assigned to employees through ADN when hired, where issues of savings, credit and prevention of over-indebtedness are addressed.	2,042 assignments 1,821 courses passed
Healthy Finance Course ConCrédito	Updated course that was assigned to ConCrédito’s employees where issues of savings, credit and prevention of over-indebtedness are addressed. With downloadable information on savings and investment.	35 assignments 16 approved courses

Type	Description	Impact
Sales Induction Course	Financial education course of four modules aimed at understanding the clients, which is assigned to the sales employee when hired, where financial health issues and banking barriers that may arise when dealing with clients are addressed. They are personalized courses according to the needs of the employee: Group, Individual, Collection, Yastás, Cashier and Assistants, Executive and Administrator.	4,874 employees approved
FB FISSEP	Monthly publications according to the seasonality and relevant topics of financial education on Facebook FISSEP, so that employees have access to financial culture. 35 publications were made. https://www.facebook.com/ViveFISSEP/?locale=es_LA	27,094 views 244 interactions
FISSEP Alliance	Strategic alliance to keep employees informed about financial education through 10 contents on various internal channels and two conferences given for FISSEP Play in the months of July and October.	1,286 views 2,191 visits to Conference
UCG	Specialized section on financial education within the Gentera Corporate University, nine new contents were made during 2025. https://www.universidadcorporativagentera.com/faculty/675857daab2e97c1d33c-Oca0/classroom/678180b2afa5bb497cb-	934 visits

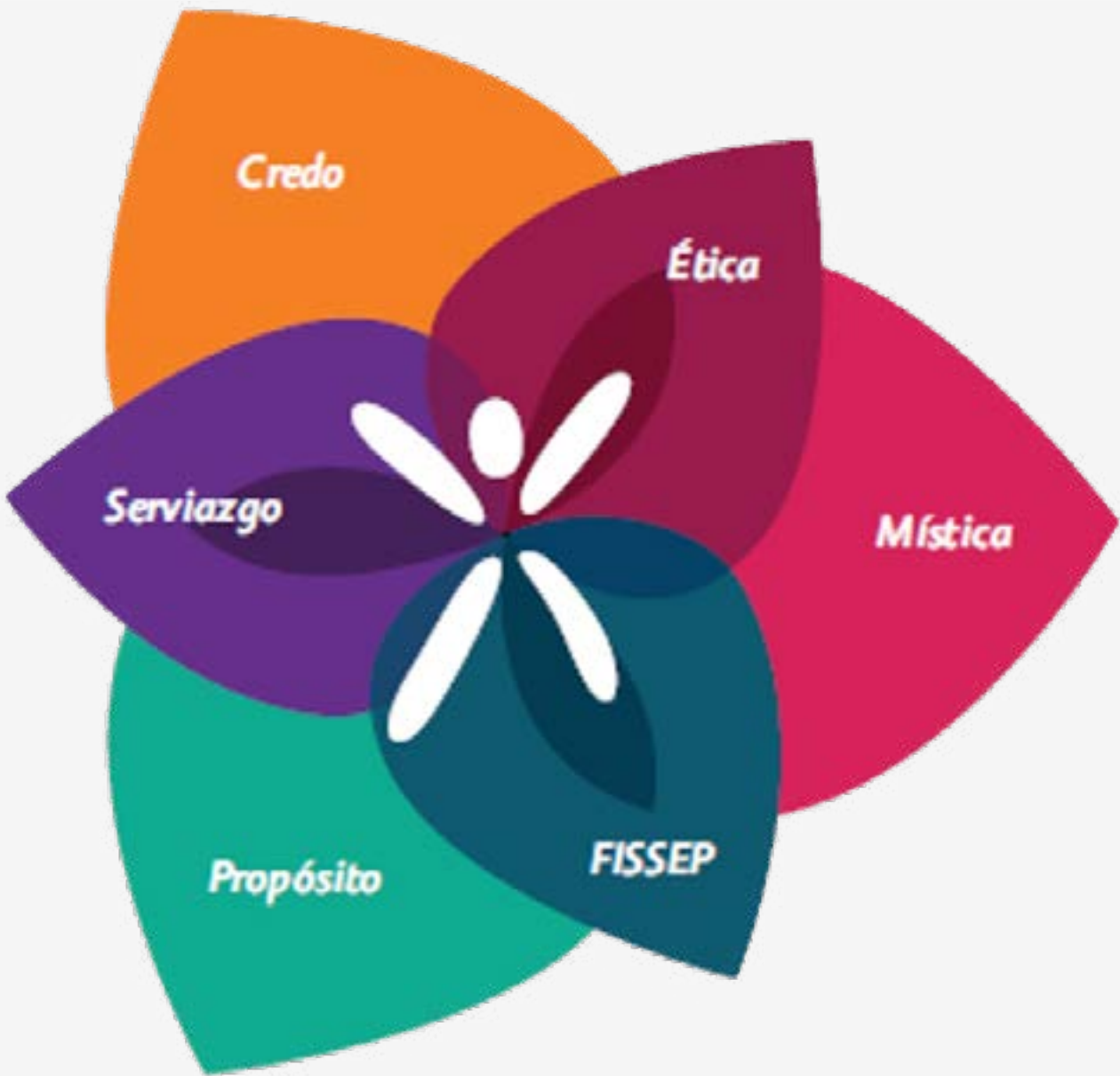
Type	Description	Impact
Intranet	In partnership with SEFI-CONDUSEF, five monthly contents on temporality and financial health issues are received and shared with employees CEAS through a Financial Education microsite on the Intranet, so that they can consume it and download it. 58 publications were made. https://compartamos.sharepoint.com/sites/gentera/rss/Paginas/edufin.aspx	226 visits
Connecting Compartamos	In partnership with SEFI-CONDUSEF, five monthly contents on temporality and financial health issues are received and shared with employees Off-road microsite on the Conectando Compartamos site, so that they can consume it and download it. In 2025, 58 publications were made. https://vinculacion.gentera.com.mx:9088/boletin/banco/ccelsitio/ccelsitio.html	433 visits
National Week of Education Financial	As part of our participation in the Financial Education Committee of the Association of Banks of Mexico, we took place in the National Financial Education Week 2025, giving lectures on issues of Entrepreneurship and Financial Health, participation with a stand on the virtual platform and presence at the headquarters with a physical stand.	354 attendees Conferences 1,122 records of Face-to-face 15,603 to virtual page

OUR PHILOSOPHY: VALUE PROPOSITION

GRI 403-5, 403-6, 404-2

Our philosophy is our way of thinking and acting, it focuses on the person and gives us a sense of transcendence.

Elements of our philosophy



Creed

- 1. We believe in the individual and in their capacity to overcome to be better.
- 2. We believe that to act ethically is to do the greatest possible good, and we strive to make this a reality in our lives.
- 3. We believe that exclusion is a result of poverty, and that by offering access to competitive and quality financial solutions, we generate inclusion and development.
- 4. We believe in using business principles to help solve social problems.
- 5. We believe that, in the right context, profitability is the engine for development and creating competitive and efficient industries.
- 6. We believe that there is a space where social, economic and human values coexist and reinforce each other.
- 7. We believe in sustainable development and care for the environment.
- 8. We believe in Serviazgo as a leadership style based on serving others, which inspires and is meaningful through serving, training, growing, and delivering results.
- 9. We believe that we should aspire to inspire and transform, even though the cha-

Purpose

Our purpose is to boost our clients' dreams, solving their financial needs with a human sense.

Mysticism

The experience of our six values:

- **Person** – We recognize their dignity and self-worth; we understand it as an end and never as a means.
- **Service** – We give ourselves to others because we care about their well-being.
- **Passion** – Loving what we do.
- **Teamwork** – We work with others to achieve more.
- **Profitability** – Do more with less, be productive and efficient to serve better.
- **Responsibility** – Keeping our word and assuming the consequences of our actions.

FISSEP

It is our Integral Development Model, born from our Person value and encompasses the dimensions for holistic development: Family, Intellectual, Health (Mental and Physical), Social, Spiritual and Professional.

Serviazgo

Our leadership model is based on serving others.

Ethics

Acting ethically is to do the greatest possible good in any circumstance. Through the Code of Ethics and Conduct, we communicate to our employees the expected behavioral guidelines, clear parameters regarding relationships with clients, suppliers, and competitors, and provide visibility to the reporting and consultation channels²⁵.

25 For more information, see the section Ethics and Human Rights.

Inducción

Induction is the first formal point of contact between employees and Gentera’s organizational culture. Through this process, employees are introduced to the Group’s Purpose, values, Philosophy, ethical framework, and key institutional policies, ensuring effective integration from the outset of the employment relationship.

The induction process aims to reduce operational and cultural risks, strengthen strategic alignment, and promote behaviors consistent with the Group’s principles of integrity, respect, and social responsibility. During 2025, a total of 440 hours of induction training were delivered, with the participation of 1,538 employees.

As a complement to the induction process, Gentera implements the *Vivencia de la Mística* survey, a tool designed to systematically assess how organizational values are lived and experienced in daily activities. The results of this survey are used to identify areas for improvement, reinforce positive practices, and guide continuous actions to strengthen organizational culture.

Together, the induction process and the *Vivencia de la Mística* survey enable us to evaluate and reinforce the practical application of our Philosophy from the moment employees join the organization

	2023	2024	2025
Participants	15,579	22, 637	24,897
Results (<i>Vivencia de la Mística</i>)	91%	92%	92%

FISSEP MODEL

We manage the development of our human capital through the FISSEP Model, which articulates in a structured way the actions aimed at the physical, intellectual, social, emotional, and professional well-being of employees. This model allows individual development to be integrated with the Group’s strategic objectives and with its approach to sustainability, ensuring that talent growth translates into operational continuity and long-term value generation.

The FISSEP Model is implemented transversally in Gentera companies and is linked to the processes of induction, training, performance evaluation and professional development, allowing a comprehensive management of the talent life cycle.

FISSEP dimension to which the initiative belongs	Brief detail of the initiative: # of contents, type of content, Profile of the participants.	Companies of Gentera that participated	Total of employees that participated
Spiritual	Mass in the Basilica of Guadalupe Voluntary spiritual activity for employees, families and friends. Includes Mass and prayer of the rosary to thank and entrust projects.	Servicios Compartamos Banco Mexico Aterna Yastás	4,102 participants
Spiritual	Spiritual Exercises Weekend retreats with talks, meditation and prayer for Encourage reflection and spiritual growth. Voluntary participation.	Servicios Compartamos Banco Mexico Aterna Yastás ConCrédito	185 participants

FISSEP dimension to which the initiative belongs	Brief detail of the initiative: # of contents, type of content, Profile of the participants.	Companies of Gentera that participated	Total of employees that participated
Spiritual	Spiritual Exercises Weekend retreats with talks, meditation and prayer for Encourage reflection and spiritual growth. Voluntary participation.	Compartamos Banco Mexico	471 participants
Spiritual	Marriage Renewals Half-day days for employees and their partners, oriented to strengthen conjugal love from faith through dialogue and prayer.	Servicios Compartamos Banco Mexico	28 participants
Spiritual	Love in Action Service hours and food donation and cleaning supplies for the houses of the Sisters of Charity and other institutions. Participants Volunteer employees.	Servicios Compartamos Banco Mexico Aterna Yastás	3,625 employees
Spiritual	Pilgrimage to Rome for 35 Anniversary Call for employees to live the Jubilee Year in Rome, strengthening the bond with the Church and the Founding Spirit.	Servicios Compartamos Banco Mexico Compartamos Banco Peru Aterna Mexico Aterna Peru Yastás ConCrédito BIM	241 employees and family members

Nota. Debido a la diversidad de eventos, plataformas y formatos, así como la variedad de las audiencias, en ocasiones se puede especificar número exacto de colaboradores que participaron. En muchas ocasiones, también participan familiares o externos, mientras que, en otras, solo se pueden reportar conexiones, sin detalle sobre los participantes.

FISSEP dimension to which the initiative belongs	Brief detail of the initiative: # of contents, type of content, Profile of the participants.	Companies of Gentera that participated	Total of employees that participated
Spiritual	Local pilgrimages through the Jubilee Year Employees visit Jubilee temples in their localities to give thanks, pray and strengthen the faith and the sense of community.	Servicios Compartamos Banco Mexico Compartamos Banco Peru Aterna Yastás ConCrédito	1,602 participants
Spiritual	Eucharistic Celebrations Monthly Masses and on special dates, face-to-face or virtual, open to the entire community of Gentera to promote spiritual unity.	Servicios Compartamos Banco Mexico Compartamos Banco Peru Aterna Yastás	6,652 connections
Spiritual	Urban Holy Week Missions Employees accompany communities during Holy Week celebrations, promoting solidarity and service.	v	24 employees and family members
Spiritual	Sacraments (Gentera parish) Training process and celebration of Confirmation, Communion, and Baptism in alliance with the archdiocese, to strengthen spiritual life and the Christian commitment of employees and families.	Servicios Compartamos Banco Mexico Aterna Yastás	23 employees and family members

FISSEP dimension to which the initiative belongs	Brief detail of the initiative: # of contents, type of content, Profile of the participants.	Companies of Gentera that participated	Total of employees that participated
Spiritual	Spiritual Dialogue Voluntary accompaniment space individual spiritual activity, face-to-face or virtual with a priest, to strengthen the life of faith of the employee.	Servicios Compartamos Banco Mexico Aterna Yastás	69 employees
Spiritual	Homage to the Lord of Miracles (Peru) Celebration at the Shrine of Las Nazarenas, face-to-face and broadcast, for Peruvian employees devoted to this.	Compartamos Banco Peru Aterna Peru	51 employees and family members
Spiritual	First Friday Mass Face-to-Face Corporate Weekend retreat	Compartamos Banco Peru BIM Aterna Peru	480 employees
Spiritual	Spiritual Journey Virtual Saturday sessions with a specialist to reflect on, strengthen faith and deepen the purpose of life, with emphasis on the Catholic Practice.	Compartamos Banco Peru	50 employees and 50 connections
Spiritual	Weekend retreat Meetings from Saturday to Sunday with guided dynamics to promote internalization, spiritual growth, and community strengthening	Compartamos Banco PE	33 employees

FISSEP dimension to which the initiative belongs	Brief detail of the initiative: # of contents, type of content, Profile of the participants.	Companies of Gentera that participated	Total of employees that participated
Spiritual	Eucharistic celebrations on request Voluntary Masses to entrust important activities, thank or accompany special health or team situations, reinforcing purpose and spirituality.	Compartamos Banco Peru	665 employees
Family	FISSEP Kids Hybrid sessions on special dates (childhood and day of the dead) with recreational and educational activities	Servicios Compartamos Banco Mexico ConCrédito Yastás	505 employees and family members
Family	International Congress of Families Regional event with conferences and workshops to strengthen the family in all its stages, employees, allies	Servicios Compartamos Banco MX ConCrédito Yastás	484 employees and family members
Family	Family Day (employees of Service Offices in Mexico) Recreational and training activities day on family self-care, with dynamics, spiritual moments and conviviality for employees and families.	v	43,178 participants.

Dimensión FISSEP al que pertenece la iniciativa	Brief detail of the initiative: # of contents, type of content, Profile of the participants.	Companies of Gentera that participated	Total of employees that participated
Family	Family Day (Corporate Mexico) Specialized face-to-face sessions for different family configurations (partners, young children, adolescents, young people, caregivers, etc.) focused on self-care and healthy bonds.	Servicios Compartamos Banco Mexico Yastás	844 employees and family members
Family	Family Day ConCrédito (corporate) Proyección de película con actividades guiadas para promover la reflexión y el aprendizaje familiar sobre autocuidado.	ConCrédito	80 colaboradores y familiares
Family	Family Day ConCrédito (field employees) Healthy family relationship training session; available also On Demand in FISSEPlay.	ConCrédito	141 connections
Family	Family Week (virtual) Virtual event with six conferences on family topics, available in FISSEPlay for free consultation according to availability of each family.	Servicios Compartamos Banco Mexico Compartamos Banco Peru ConCrédito Aterna Peru	3,720 connections

FISSEP dimension to which the initiative belongs	Brief detail of the initiative: # of contents, type of content, Profile of the participants.	Companies of Gentera that participated	Total of employees that participated
Family	Carrera Un Kilo de Ayuda Scholarship participation for employees and families in a career with an early childhood cause, with options of 3, 5, 10 km and categories for children	Servicios Compartamos Banco Mexico Yastás	705 employees and family members
Family	Family Communities Segmented WhatsApp groups according to life stage to offer training content and relevant activities to the Family dimension.	Servicios Compartamos Banco Mexico ConCrédito Yastás	1,216 connections
Family	Family Day Corporate Volunteer activities to thank and strengthen family ties of employees through significant moments of union.	Compartamos Banco PE BIM Aterna PE	735 employees and family members
Family	Family Day Agencies (Field) Family recognition activities as a pillar of the employee and encourage moments of conviviality that strengthen community identity.	Compartamos Banco PE	2,422 employees and family members
Not applicable	Induction Sessions on our Philosophy Sessions to transmit institutional Philosophy, Founding Spirit and cultural resources to live the Gentera's values.	Servicios Compartamos Banco Mexico Aterna Mexico Yastás	4,097 employees

FISSEP dimension to which the initiative belongs	Brief detail of the initiative: # of contents, type of content, Profile of the participants.	Companies of Gentera that participated	Total of employees that participated
Not applicable	Annual Guardian Meeting of Philosophy Training for Guardians of the Philosophy, with sessions to reconnect with the institutional identity and strengthen their inspirational role.	Servicios Compartamos Banco MX Compartamos Banco PE Aterna MX Aterna PE BIM Yastás	384 employees
Not applicable	Tour of Philosophy To revive milestones and reinforce purpose and identity.	Servicios Compartamos Banco MX Aterna Yastás ConCrédito	119 employees
Not applicable	Abrazo Gentera recognition Award voted by peers for employees living our values; includes tribute and institutional celebration	Servicios Compartamos Banco MX Aterna MX Yastás	582 employees and family members
Not applicable	Abrazo Gentera Award voted by peers for employees to reward those who consistently live by the six corporate values.	Compartamos Banco PE BIM Aterna PE	263 employees and 15 connections

FISSEP dimension to which the initiative belongs	Brief detail of the initiative: # of contents, type of content, Profile of the participants.	Companies of Gentera that participated	Total of employees that participated
Not applicable	Induction to Philosophy Four-hour session given by Guardians with extensive experience so that new employees understand and live the elements of philosophy.	Compartamos Banco PE	1,538 employees and 654 connections
Health	FISSEP Counselors Phone or video call sessions for employees and family members who are facing stress or personal concerns, with continued attention as needed.	Servicios Compartamos Banco MX ConCrédito Yastás	359 employees
Health	Emotional management Virtual sessions with specialists to learn about emotions and develop self-management emotional skills.	Servicios Compartamos Banco MX Compartamos Banco PE ConCrédito Aterna PE Yastás	2,682 connections
Health	Emotional containment Virtual sessions for employees and families in situations of high emotional impact, promoting health and resilience.	Servicios Compartamos Banco MX ConCrédito Yastás	741 connections

FISSEP dimension to which the initiative belongsa	Brief detail of the initiative: # of contents, type of content, Profile of the participants.	Companies of Gentera that participated	Total of employees that participated
Health	Emotional management for RPFs Synchronous virtual course based on 4 pillars (self-knowledge, self-management, social awareness and management of relationships); two editions in 2025.	Compartamos Banco MX Compartamos Banco PE	73 connections
Health	Mystic Cup Corporate Multi-competition sports championship with integration activities to live the institutional values in a participatory and playful way	Compartamos Banco PE BIM	438 employees and family members
Health	Mystic Cup Agencies (Field) Adapted sports competitions by locality, with activities that reinforce the practice of Values in the day to day.	Compartamos Banco PE	2,266 employees
Health	FISSEP Monthly Sport Agencies and CEAS receive S/200 monthly to organize sports activities (football, volleyball, dance, scavenger hunts, etc.).	Compartamos Banco PE	2,663 employees

FISSEP dimension to which the initiative belongs	Brief detail of the initiative: # of contents, type of content, Profile of the participants.	Companies of Gentera that participated	Total of employees that participated
All	FISSEPlay On Demand platform with talks and webinars on the six dimensions FISSEP; in 2025, 52 one-hour content was uploaded.	Servicios Compartamos Banco MX Compartamos Banco PE ConCrédito Aterna PE Yastás	66,455 employees
All	Facebook FISSEP Public platform with articles, free courses and resources for the comprehensive development of employees, families and community.	Servicios Compartamos Banco MX Compartamos Banco PE ConCrédito Aterna PE Yastás	13,408 connections
All	Facebook FISSEP Public platform with articles, free courses and resources for the comprehensive development of employees, families and community.	Servicios	135 employees

DIMENSIONS

- **Family:** We promote the family as the essential nucleus for the development of the person and social transformation.
- **Intellectual:** We encourage and provide means for people to acquire more and better knowledge.
- **Health (physical and mental):** We create and disseminate resources to take care of our health holistically.
- **Social:** We create spaces where people can be agents of social change because we recognize that positively influencing others gives meaning to our lives.
- **Spiritual:** We promote the experience of spirituality, respecting all faiths.
- **Professional:** We offer tools to develop our talent and perfect our skills.

We make FISSEP Play available to our employees , a platform that concentrates on-demand content associated with the six dimensions of the FISSEP model. This tool facilitates continuous access to development and well-being resources, strengthening self-management of learning.

During 2025, FISSEP Play registered 66,455 visits.

PYXIS MODEL

The Pyxis Model is a program that reinforces leadership development. It is based on the principle of Servicing and structures the exercise of leadership based on four essential commitments: to serve, to train, to grow and to deliver results, integrating performance with an ethical and responsible approach.

Category to which the initiative belongs	Pyxis Initiative	Description	Gentera companies that participated	Total number of employees who participated
Pyxis	Pyxis Business (OS & Branches)	EIn 2025 we strengthened Pyxis as a training program based on the experiential learning methodology, aimed at developing inspiring leaders aligned with the Integral Service Model. This year marked a significant milestone by integrating, for the first time, the Branch teams, expanding the scope of the program and promoting a shared vision of leadership and service between Sales employees and the Operations team. This integration made it possible to enrich the collective learning and consolidate practices that strengthen our culture and commitment to human accompaniment.	Compartamos Banco Yastás Compartamos Servicios	29,235
	Pyxis Deputy Directors CEAS Mexico	The Pyxis program continues to grow and transform, and this year we took a decisive step: the deputy directors took on the challenge of becoming facilitators of the experience for CEAS employees. With this goal, we designed a training strategy that included a day and a half, in which the deputy directors were able to look inwards, work on their self-care and self-knowledge, and strengthen their integration as a team. At the same time, they received the necessary training to guide the Pyxis experience to the 1,400 employees of the corporation.	Gentera Servicios Compartamos Servicios Compartamos Banco Yastás Aterna	102

Category to which the initiative belongs	Pyxis Initiative	Description	Gentera companies that participated	Total number of employees who participated
Pyxis	Pyxis CEAS Mexico	Pyxis CEAS is a training program designed under the experiential learning methodology, aimed at corporate employees. This year we reinforce the intention of accompanying all participants on the path to their fulfillment, strengthening their well-being and happiness in all areas of their lives, from a human, conscious and service-oriented approach. The 2025 edition consolidated spaces for reflection and collaborative learning, aimed at strengthening the culture of accompaniment and commitment to quality in care that distinguishes CEAS.	Compartamos Servicios Compartamos Banco Yastás Aterna Fundación Compartamos	1,467
	Pyxis Allies of Philosophy Part 1. April 29 to 30. Hacienda Cantalagua Part 2 November 24–26. Teotihuacán	Pyxis Allies of Philosophy, a space designed to strengthen the experience and preservation of Gentera’s organizational culture in all Service Offices. This event brought together, for the first time, employees representing People and Philosophy and the team of Trainers, integrating them into two key moments under the figure of Allies. The central purpose was to consolidate a network of employees who act as outstretched arms of Culture Organization: animators, companions and models of Serviazgo in their day to day. Through experiential dynamics, collective reflection and practical tools, the allies deepened the Integral Model of served and developed capabilities to inspire, communicate and safeguard our culture in their teams and work environments.	Compartamos Banco Gentera Servicios	321
	Pyxis ConCrédito	Program aimed at the leaders of the company Con Crédito, with the aim of introducing MIS as a tool that promotes happiness and personal well-being. Through this	ConCrédito	62

Category to which the initiative belongs	Pyxis Initiative	Description	Gentera companies that participated	Total number of employees who participated
Pyxis		experience, the aim is to generate an impact on leadership through service, inviting each employee to project it in different areas of their personal lives. Through this experience, we seek to generate an impact on leadership through the service, inviting each employee to project it in different areas of their lives.		
	Pyxis Peru For leaders	Pyxis Peru, a training program aimed at Central and Divisional Managers of Compartamos Banco in Peru. Through experiential and reflective sessions, key topics for the development of human leadership were addressed, such as the Integral Model of Service. The 2025 edition placed special emphasis on connecting these capabilities with the real challenges of leadership in the Peruvian operation, promoting practices that drive decision-making conscious decision-making, empathetic management of teams and accompaniment from the service.	Compartamos Banco Peru	215
	Pyxis CEAS Peru	This year's objective was to strengthen the positioning of MIS as a strategic tool for the promotion of well-being and personal happiness, with the aim of promoting the purpose that its application contributes to the development of a service-oriented leadership, promoting that each employee integrates and projects it in the different areas of their personal and professional life. The experience. It was more introspective and spiritual to the perception of the participants, and which made a substantial difference.	Compartamos Banco Peru	790
	Pyxis Peru Agencies	The Business and Operations leaders of Compartamos Banco Peru gave face-to-face sessions to their team. Through this program, we promote the generation of	Compartamos Banco Peru	5,165

Category to which the initiative belongs	Pyxis Initiative	Description	Gentera companies that participated	Total number of employees who participated
Pyxis		human value through learning experiential, which has allowed participants to reflect on their ability to adapt to change. This approach promotes collaboration, encourages communication sincere, strengthens trust and contributes to positioning the organization's leaders as figures in human and leadership development, promoting the role of formative leader of the direct bosses, bringing leadership to life based on service to others.		
	Pyxis Deputy Directors Regional Business	Pyxis #AutocuidadoDelLíder fue una iniciativa de la Dirección de Filosofía y Servicing aimed at promoting the self-care of the Regional Deputy Sales Directors. It was a concrete action designed to address the areas of opportunity identified in the surveys. This initiative reflects the principle of placing the person at the center of all our actions and fosters an integral life in the leaders of the organization.	Compartamos Banco	103
	Pyxis Aterna Peru	Pyxis #AutocuidadoDelLíder was an initiative of the Dirección de Filosofía y Servicing aimed at promoting the self-care of the Regional Deputy Sales Directors. It was a concrete action designed to address the areas of opportunity identified in the surveys. This initiative reflects the principle of placing the person at the center of all our actions and fosters an integral life in the leaders of the organization.	Aterna	19

Category to which the initiative belongs	Pyxis Initiative	Description	Gentera companies that participated	Total number of employees who participated
Pyxis	Pyxis Address Operations	Program aimed at Operations / Compartamos leaders Bank, with the aim of providing experience, tools and reflections that lead them to establish relevant commitments to lead change management, digital evolution, and support for their teams, to generate actions that facilitate the team's transition to the new challenges they will face.	Compartamos Banco	32
	Pyxis Systems Direction	Program aimed at IT leaders, with the aim of providing a space for integration between the management team of the Executive Directorate of Systems, to continue generating bonds of trust and collaboration, which allow co-creation of management's strategy for 2025	Compartamos Banco Compartamos Servicios	8
	Course Trip to Pyxis	Program aimed at new employees, with the aim of helping employees learn what Pyxis is, understanding its purpose, its fundamental elements and how this program drives their self-actualization, strengthening a culture of Servant that puts the person at the center and promotes meaningful connections within the Gentera community.	Compartamos Banco Compartamos Servicios	1,774
	Pyxis Operations direction	Pyxis Banking Operations, an initiative aimed at strengthening integration, collaboration and cohesion among Operations teams, we work to recognize the competencies, attitudes and behaviors that allow to build more humane, effective working relationships aligned with the Gentera Philosophy and the Integral Service Model (MIS). The program encouraged active listening, respect for differences and co-responsibility, promoting a vision of shared purpose that enhances the operation and service we offer.	Compartamos Banco	85

Category to which the initiative belongs	Pyxis Initiative	Description	Gentera companies that participated	Total number of employees who participated
Pyxis	Leaderships Pyxis Dir Regional peninsula	Program aimed at leaders of the Peninsula region, with the aim of inspiring and strengthening commitment of our leaders with their teams. Sowing the founding spirit of Gentera, living deeply our Philosophy, so that each leader can grow, make conscious decisions, train others and care for what is that we are. Connecting with the legacy that unites us and projecting it into the future.	Compartamos Banco Compartamos Servicios Yastás	101
	Human Formation Mexico Business (OS & Branches)	Program aimed at Business, Operations, Aterna and Yastás. Human Training 2025: Connect to Flourish is a program focused on the integral development of employees. It offers practical and applicable content aimed at self-knowledge, personal connection, strengthening of skills, and seeks to promote a deep and sustainable personal transformation, aligned with the Gentera Philosophy and with the generation of Value Total. This program adds hours of training for Group and Individual Office Managers, Managers of Operations and People and Philosophy Managers who are the ones who teach the sessions with their teams.	Compartamos Banco Compartamos Servicios Aterna Yastás	14,486
	Human Formation Corporate Mexico (CEAS)	Program aimed at CEAS Human Formation 2025: Conectar para Florecer is a program focused on the integral development of employees. Deliver practical and applicable content oriented to self-knowledge, personal connection, the strengthening of competencies, seeks to promote a deep personal transformation and sustainable, aligned with Gentera's Philosophy and with the generation of Total Value. promotes behaviors that favor personal growth, the bonding between people and indi-	Compartamos Servicios Compartamos Banco Aterna Yastás	1,445

Category to which the initiative belongs	Pyxis Initiative	Description	Gentera companies that participated	Total number of employees who participated
Serviazgo		vidual and collective flourishing. This program adds hours of training for the Assistant Directors who are the ones who teach the sessions with their teams.		
	Low training Demand	Training on demand is a program of attention to On-demand service requests focus on execution clear, orderly and timely support requested by the areas of the different companies of Gentera, ensuring compliance with established criteria, aligned with the Integral Service Model. Its content is focused on promoting concrete practices of leadership based on service, aimed at strengthening collaboration, co-responsibility and continuous improvement in the team.	Compartamos servicios Compartamos Banco Yastás	281
	Philosophy Capsule In Action (Human Formation Peru)	2-minute video capsule available to all Sales employees, so that they consult it voluntarily. Its purpose is for them to identify the Integral Model of Serviazgo and understand how they can put it into practice through their daily actions.	Compartamos Servicios Compartamos Banco Aterna Yastás	13,997
	Training: Service Dir General Compartamos Banco	Workshop of the film “Heart of Champions”, made as a strategy to strengthen the leadership style that Gentera It seeks to have leaders’ model with their teams, as well as to reaffirm commitment and encourage teamwork within the management team. Proactively, the Business Director replicated it with the Sales SRV, Office Managers, Yastás Deputy Directors, Yastás Managers, People & Philosophy Managers, Representatives of People and Philosophy and Portfolio Managers, in the meetings called Reunion that were held between the months of August and November.	Compartamos Servicios, Compartamos Banco Yastás	685

Category to which the initiative belongs	Pyxis Initiative	Description	Gentera companies that participated	Total number of employees who participated
Serviazgo	Human Formation (CEAS and Peru Agencies)	Human Formation 2025: Conectar para Florecer is a program focused on the integral development of employees. It offers practical and applicable content aimed at self-knowledge, personal connection, strengthening of competencies, seeks to promote a deep and sustainable personal transformation, aligned with the Philosophy of Gentera and with the generation of Total Value. It promotes behaviors that favor personal growth, bonding between people and individual and collective flourishing. This program adds hours of training for the Deputy Directors who are the ones who teach the sessions with their teams.	Compartamos Banco Peru Aterna Peru BIM	6,827
	MIS WORKSHOP: Comprehensive Model of Serviazgo Peru	Workshop created to introduce the Integral Service Model to new field leaders, whether promoted or new admission. The workshop lasts 1 hour and 30 minutes and is integrated into the network of courses that each leader must take as part of their training process.	Compartamos Banco Peru	88

As part of the talent training and empowerment strategy, in 2024 we expanded the implementation of the Pyxis Model and human training programs at Compartamos Banco, through different initiatives aimed at specific audiences. These actions made it possible to strengthen leadership capacities and reinforce principles of human training aligned with the organizational culture

- **Serviazgo.** Model based on service to others.
- **Human Formation.** Its purpose is to promote personal growth and development, based on our Philosophy, and to turn this program into a welcoming experience for employees, both in Mexico and Peru.
- **Emotional Containment.** It seeks to provide spaces and resources to support mental and emotional health.

WORK ENVIRONMENT

The management of the work environment at Gentera is aimed at creating work environments that are respectful, ethical and aligned with the organizational culture. We promote an organizational culture based on ethical culture principles that guide individual and collective behavior. These principles are established in the **Corporate Integrity Policy**, which guides the decision-making and daily actions of employees.

Strengthening ethics in the workplace seeks to generate positive impacts both within the organization and in its environment, including families, clients and society in general. This approach is complemented by Gentera's commitment to adhere to the **Ten Principles of the United Nations Global Compact**, reinforcing the observance of the law and the promotion of a respectful, ethical and positive work environment.

Throughout the period, the organization and its companies received various external recognitions that reflect the efforts to place people at the center of the operation and strengthen responsible labor practices.

HEALTH AND SAFETY

GRI 3-3, 403-1, 403-2, 403-3, 403-4, 403-5, 403-6, 403-7, 403-8, 403-9, 403-10

The health and safety of our employees are a priority within our management approach. We continuously implement actions focused on risk prevention, timely emergency response, and the protection of both physical and emotional well-being, with the aim of safeguarding the integrity of our employees and fostering safe working environments.

Our preventive approach includes vaccination campaigns, measures to ensure physically safe workplaces, ergonomic guidance, access to medical services, and the formation of first-aid brigades to provide appropriate care in medical emergencies. In addition, we deliver training in fire response, evacuation, search and rescue, and promote health weeks focused on encouraging healthy lifestyles and a culture of self-care.

For employees who perform their duties outside the office, we provide updated information and specific guidelines to prevent and respond to risk situations. These include protocols for addressing incidents such as assaults, extortion, kidnapping, situations of violence, and social mobilizations or protests.

To ensure immediate response to security incidents, we operate the Alarm Intelligence and Monitoring Center (CIMA), a resource available 24/7 from any state, municipality, or locality in Mexico. This center is designed to provide agile and coordinated responses to a wide range of emergencies, from security incidents to the referral of legal assistance when required.

Health and safety training

During this period, we strengthened prevention and response capacities through training actions aimed at different groups in the organization. In total, 10,829 employees participated in security training in Gentera's companies. In 2025, 733 employees received security training in person and 5,444 via Teams. In addition, 1,049 branch em-

employees participated in the online safety course.

These actions contribute to strengthening a preventive culture, improving emergency response capacity, and reducing operational risks, in line with responsible talent management and a commitment to the comprehensive well-being of employees.

During the period, 1,503 reports were registered that required assistance through the Center for Intelligence and Alarm Monitoring (CIMA, by its acronym in Spanish).

Likewise, five deaths were reported, which were treated in accordance with the established protocols and procedures.

In terms of legal compliance, all employees in Mexico follow the provisions of the Federal Labor Law, particularly in relation to the Safety and Hygiene Commissions. In a complementary way, and in accordance with the Official Mexican Standard NOM-035 on psychosocial risk factors, we implement various initiatives aimed at strengthening the mental and emotional well-being of employees:

- Emotional containment workshops
- Webinars on the importance of emotional and psychological well-being.
- Employee Assistance Program (PAC) that offers a safe space and psychological, emotional and legal guidance to our employees through a telephone hotline.
- Understanding and adherence to the Code of Conduct and information on the available reporting channels.

Our comprehensive approach to safety allows us to address psychosocial risks, strengthen individual and collective resilience, and consolidate safe and healthy work environments.

During the year, 1,503 employees received support through CIMA as a result of security incidents, underscoring its relevance as a key mechanism for response, support, and accompaniment.



INTERNAL COMMUNICATION

GRI 2-26

Internal communication is a key enabler of alignment, transparency, and cultural cohesion at Gentera and its companies. We aim to ensure that internal communications reflect the organization's diversity, culture, and values, and that messages are delivered clearly, consistently, and in a timely manner to our various internal audiences.

As the organization has grown, we have consolidated a communication approach that acknowledges the diversity of contexts, messages, and interaction channels across different companies, functions, and employee profiles. This approach allows us to address specific communication needs while preserving institutional coherence and a shared organizational identity.

We provide employees with relevant, timely, and reliable information, fostering a culture of transparency, openness, and ongoing dialogue throughout the organization.

Internal communication management

We have the Communication Manual, a document that establishes the guidelines, criteria and processes for the management of internal communication. This document guides the way in which institutional messages are communicated and facilitates the understanding of information flows within Gentera.

The manual is aimed at any employee who, due to the nature of their functions or responsibilities, manages communication channels or needs to disseminate relevant information to internal audiences. Its objective is to ensure that communication is carried out in an orderly, effective manner and aligned with established processes, strengthening the clarity and consistency of messages.

Internal communication channels

To ensure adequate reach and meet the different profiles of employees, we have a variety of communication channels, both digital and face-to-face:

1. Institutional accounts, aimed at external audiences.
2. *Conectando Compartamos Newsletter*, aimed at employees in the field.
3. *Conectando CEAS Newsletter*, aimed at corporate employees.
4. *Gentera Comunica (Teams)*, a direct communication channel with employees.
5. Intranet, internal media and repository of information of Gentera and its companies.
6. Integration meeting, monthly workplace meetings to encourage interaction.
7. *Conexión Magenta*, a television program aimed at field employees.
8. Gentera Visión, audiovisual content broadcast on screens located in CEAS.
9. *El Pensador*, noticeboard located in Service Offices, Branches and CEAS.
10. DM Sote, bulletins located in Service Offices, Branches and Posts.
11. Gentera's Whats, a channel designed to expand the reach and efficiency of communication.
12. *Conectando Compartamos*, a digital space and repository of relevant information for field employees.
13. Notice board, a physical means to reinforce the presence of Philosophy in Service Offices.
14. Bell rings, hybrid events of national scope to celebrate organizational milestones.

Information, listening and alignment spaces

In addition to formal channels, we have spaces designed to strengthen active listening, dialogue, and strategic alignment:

- *Encuentros* (Leaders, CEAS and Regionals): alignment sessions to share the strategy and objectives of each business unit and of Gentera as a whole.
- Communication Allies Meetings: awareness sessions aimed at different internal audiences (ally users, message senders, and recipients) with the purpose of clarifying roles, responsibilities, and communication guidelines, as well as identifying and correcting issues within communication processes.
- *Cafecito pa' Compartir*: a space for interaction and active listening between employees and leaders, designed to promote an environment of openness and trust.
- *Cafecito entre líderes*: an engagement and listening space with Corporate General Management through an open question-and-answer session, where employees can freely express concerns related to their own work or that of their teams.
- *Celebrando con Enrique*: an initiative designed to foster closeness and dialogue with Gentera's General Management by recognizing employees who have completed 5, 10, 15, or more years of service, through a breakfast gathering where they can share their perspectives and experiences at Gentera.
- Induction Sessions: active participation in onboarding sessions for new employees, during which communication channels, key contacts, and communication guidelines are presented to support effective integration into the organization.

This internal communication model allows for strengthening organizational alignment, improving the flow of information, and consolidating a culture of dialogue, transparency, and co-responsibility at all levels of the organization.

EXTERNAL COMMUNICATION

External communication is a strategic component to strengthen the reputation, trust, and coherence of the message of Gentera and its companies to different stakeholders. Through it, we seek to convey our culture, values, commitments, and performance in a clear, responsible manner, ensuring that the information shared is consistent, timely, and aligned with our sustainability strategy.

Our external communication approach recognizes the diversity of audiences – clients, communities, allies, investors, authorities and society in general – and the need to adapt messages and formats to each context, always maintaining a solid and transparent institutional narrative.

We communicate clearly and responsibly to strengthen trust, transparency and the bond with our stakeholders.

External communication management

External communication is managed under institutional guidelines that guide the strategy to ensure the congruence of the messages, the appropriate use of the channels, and compliance with criteria of ethics, truthfulness and responsibility. These guidelines guide the periodic dissemination of relevant information about the corporation and each business unit, as well as interaction with the media and other external audiences.

This framework allows coordinating efforts between different companies and areas, reducing reputational risks and ensuring that the information disclosed faithfully represents the organization and its performance.

External communication channels

To serve the different stakeholders, we use a combination of digital, institutional and

direct contact channels, which allow us to expand the reach of our messages and facilitate access to information:

- Institutional accounts, aimed at external audiences, used to communicate corporate, institutional and general interest information.
- Institutional website, as the main repository of information about the organization, its business model, commitments, policies and performance.
- Institutional reports and publications, which allow the communication of progress, results and commitments in financial, social and environmental matters.
- Relationship with the media, through the dissemination of relevant information and institutional positions.
- Information materials and campaigns, aimed at communicating initiatives, products, programs and actions with a social impact.

Spaces for dialogue and external relations

In addition to the information channels, we promote spaces for interaction that allow us to strengthen dialogue and listen with external audiences:

- Meetings with stakeholders, aimed at sharing relevant information, addressing concerns and collecting feedback.
- Participation in forums, events and sectoral spaces, which allow for the exchange of good practices and strengthening institutional presence.
- Attention to queries and requests for information, as a mechanism to promote transparency and accountability.

External communication contributes to consolidating long-term relationships based on trust, reinforces the legitimacy of our operations and accompanies the fulfillment of our sustainability commitments, ensuring responsible, coherent and aligned interaction with the environment.

Official Channels

-  LinkedIn
company/gentera
-  Facebook
gentera.mx
-  Instagram
gentera_mx
-  X
gentera
-  Threads
@gentera_mx
-  Website
<https://www.gentera.com.mx/gentera/>



05 OUR COMMUNITY

HORTENCIA FRUTIS MONDRAGÓN

93 CYCLES

ZITÁCUARO, MICHOACÁN

ARTISANAL HUARACHES

2 CGC / DRV OCCIDENTE - OS ZITÁCUARO

Hortencia fulfilled her dream of owning her own huarache (traditional Mexican sandal) business, which she has run alongside her husband for more than 35 years. Today, she owns her home and lives with three of her children and a granddaughter. One of her daughters is a psychologist; a career made possible thanks to the support of Compartamos loans.

Through the hard work of their business and investments made using the loans, Hortencia and her family have been able to make payments, cover household expenses, and fund their children's education.



"My greatest inspiration is to keep working and progressing in life, so I can always be useful and serve as an example for my children and grandchildren."

FUNDACIÓN

COMPARTAMOS

GRI 203-1, 203-2, 413-1

In 2025, we strengthened our commitment to the communities where we operate, reaffirming that placing people at the center is fundamental to achieving sustainable results and fostering the social impact we aim to generate.

Since its inception, Gentera has been distinguished by its unwavering vocation to serve others and its dedication to creating positive impact. This commitment is a core part of our identity, not only through the financial services we provide to our clients but also through the meaningful actions we undertake in the communities where we are present.

SOCIAL RESPONSIBILITY FUND

To embody our vocation of service to others, we operate the Social Responsibility Fund, which comprises up to 2% of the group’s net profits from the previous year.

In 2025, the Social Responsibility Fund reached more than \$171 million Mexican pesos, benefiting 393,117 people.

	Amount (MXN)	Number of beneficiaries
2023	\$100,518,734	534,799
2024	\$127,202,714	351,814
2025	\$171,772,091	393,117

Through our ecosystem of companies, we provide responsible financial services to regions with low banking penetration, fostering economic mobility and resilience within communities:

Companies	Cause	Total beneficiaries	Target audience
Compartamos Banco Mexico	Formal Education: Encouraged adults to complete primary, secondary, high school, and university education	Women = 35 Men = 8 Total = 43	Clients and community
Compartamos Banco Peru	Formal Education and Entrepreneurship: Integrated teachers to provide classes in vulnerable areas, while promoting leadership and entrepreneurship among young people. Financial Health: Conducted training sessions and developed soft skills for employability, targeting young people and individuals in soup kitchens. Early Childhood: Sponsored the “Running for a Happy Childhood” race.	Women = 1,163 Men = 488 Total = 1,651	Community
ConCrédito	Formal Education – STEM: Promoted equal participation of girls and boys in STEM fields. Early Childhood – Prenatal Support: Provided prenatal accompaniment for pregnant women in vulnerable situations. Childhood Cancer: Supplied oncology and other essential medicines, supported clinical studies, and facilitated medical transfers.	Women = 283 Men = 110 Total = 393	Community

Companies	Cause	Total beneficiaries	Target audience
ConCrédito	Social Responsibility (Website): Ensured access to adequate food for older adults in vulnerable situations.		
Education for Entrepreneurship	Education for Entrepreneurship: Offered scholarships to strengthen the capabilities of micro and small business owners, fostering the growth of job opportunities.	Women = 51 Men = 26 Total = 77	Commission Agents

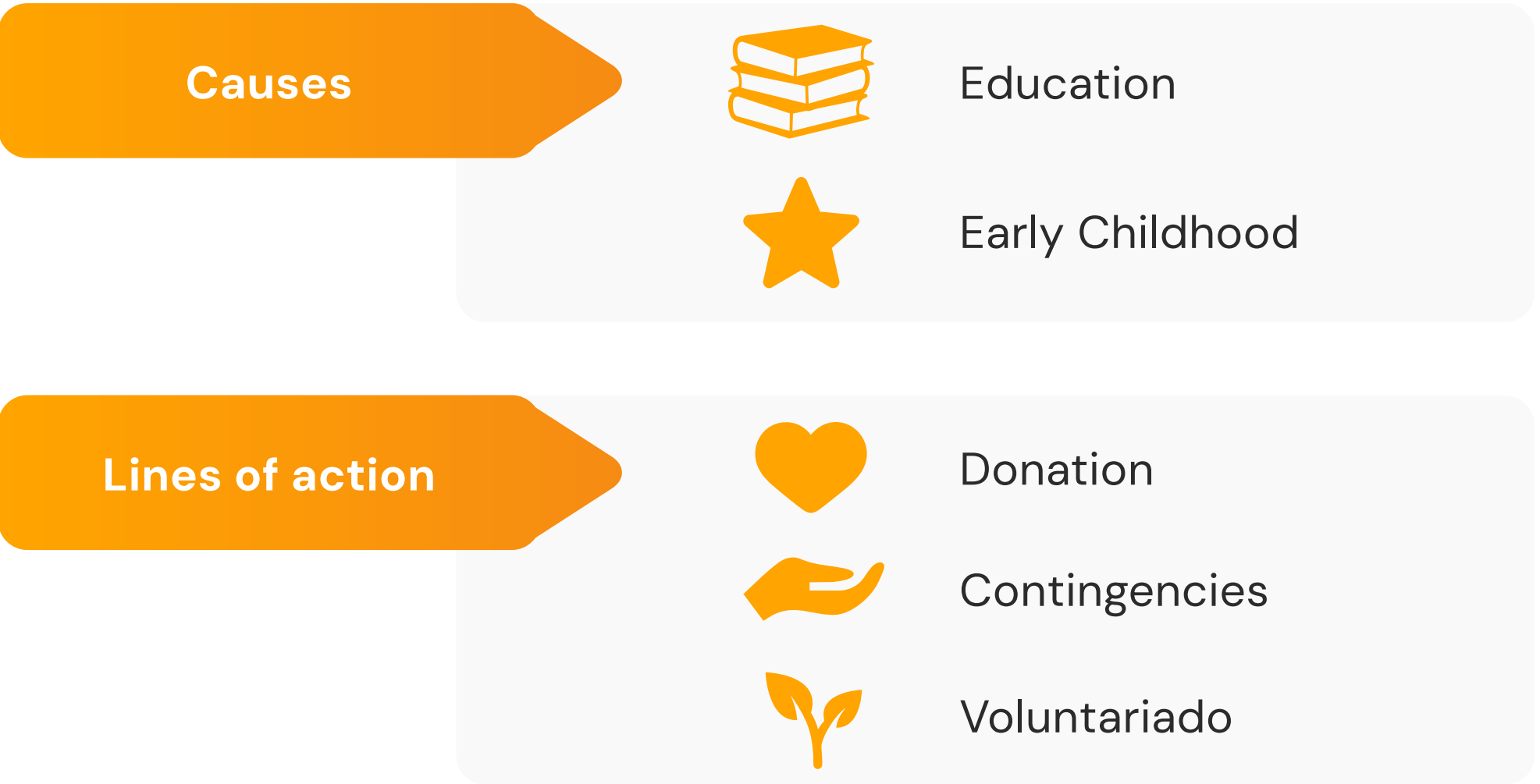
At Compartamos Banco, we recognize the importance of fostering the educational and professional development of our clients. In partnership with Instituto Nacional para la *Educación de los Adultos* (National Institute for Adult Education, INEA by its acronym in Spanish), we expanded access to basic education among older adults, with a particular focus on women from underserved communities.

We invested our own resources to launch a gender-focused campaign aimed at reducing illiteracy and closing educational gaps.

Throughout the year, we reinforced programs encouraging our clients and community members to complete their basic education and pursue high school through partnerships with key institutions in Mexico and Peru²⁸. Additionally, we remain committed to supporting the children of employees who passed away during the pandemic through the *“En Honor a Ellos”* (In Honor of Them) scholarship, ensuring they can continue their studies

FUNDACIÓN COMPARTAMOS

Fundación Compartamos channels Gentera’s social mission through various causes, partnerships, and resources, focusing on the holistic well-being of individuals. Its primary causes are education and early childhood, supported by three key lines of action: donation, volunteering, and contingency response.



EDUCATION

Through education, we foster the well-being and development of individuals in Mexico and Peru by focusing on three strategic areas: formal education, entrepreneurship education, and financial education.

28 For more information about our partnerships with educational institutions, please refer to the Fundación Compartamos annual report at: <https://www.fundacioncompartamos.org.mx/Fundacion/informes-anuales>

In 2025, these initiatives benefited 60,920 people through programs designed to enhance their academic, business, and financial skills, contributing to the creation of greater development opportunities.

Formal Education

We support formal education and training processes provided by educational institutions to advance the social development of both children and adults.

Programs and initiatives ²⁹ promoted in 2025				
Cause	Number of projects	Total beneficiaries	Location	Number of allies
Formal education	6	Women = 2,116 Men = 1,614 Total = 3,730	Aguascalientes, Mexico City, Chiapas, Coahuila, State of Mexico, Guanajuato, Guerrero, Jalisco, Nuevo León, Puebla, Querétaro, Quintana Roo, Tamaulipas, Tlaxcala, Veracruz, Yucatán	1
Education and Early childhood	3	Women = 9,809 Men = 4,944 Total = 14,753	Aguascalientes, Baja California Sur, Chiapas, Chihuahua, Mexico City, Coahuila, State of Mexico, Hidalgo, Jalisco, Morelos, Oaxaca, Nuevo León, Puebla, Querétaro, Quin-	38

Cause	Number of projectss	Total beneficiaries	Location	Number of allies
			tana Roo, Sinaloa, Sonora, Tamaulipas, Veracruz	
Education for entrepreneurs-hip	6	Women = 4,236 Men = 1,846 Total = 6,082	Mexico City, State of Mexico, Nuevo León, Morelos, Oaxaca, Veracruz, Yucatán	2
Financial education	1	Women = 300 Men = 0 Total = 300	Lima	-

EARLY CHILDHOOD

We focus on the care and well-being of children from birth to six years of age, a critical stage for acquiring essential skills that shape their development.

We supported projects aimed at promoting the comprehensive development of children in early childhood, benefiting 36,355 individuals.

29 For more information on the projects developed, see the annual report of Fundación Compartamos at: <https://www.fundacioncompartamos.org.mx/Fundacion/informes-anuales>

Cause	Number of projectss	Total beneficiaries	Location	Number of allies
Early childhood	8	Women = 19,561 Men = 16,794 Total = 36,355	Aguascalientes, Mexico City, Coahuila, State of Mexico, Guanajuato, Hidalgo, Jalisco, Michoacán, Nuevo León, Oaxaca, Puebla, Querétaro, Quintana Roo, Sinaloa, Tlaxcala, Veracruz, Yucatán	11

Cause	Número Number of projects	Total beneficia- ries	Location	Number of allies
Childhood cancer	2	Women = 216 Men = 145 Total =361	Morelos	2

LINES OF ACTION

VOLUNTEERING

In 2025, we celebrated the XVI edition of the Call for Education and Early Childhood, supporting 38 projects focused on strengthening social inclusion in various communities. These initiatives benefited more than 14,000 people with a total contribution of over \$16 million Mexican pesos in donations.

This edition was carried out in collaboration with Fundación INTERPROTECCIÓN, Fundación Televisa, and Promotora Social México, along with contributions from Gentera’s employees who generously donated. Additionally, tools and training were provided to operational and managerial staff to enhance their institutional capacities in planning, designing, and managing intervention models³⁰, directly benefiting 51 individuals.

Furthermore, in partnership with Doctor Sonrisas and Promotora Social México, two Villas in Mundo Imáyina were maintained. These spaces provide free accommodation for children and adolescents with chronic, advanced, or terminal illnesses, benefiting more than 300 individuals and promoting family bonding.

At Gentera and its companies, we promote volunteering as a meaningful experience that strengthens our social vocation and embodies our founding values. The active participation of our employees also deepens our connection to the social realities of the communities where we operate, enabling us to contribute time and talent to causes that create positive impacts.

In Mexico and Peru, 26,266 employees dedicated 207,626 hours to volunteer activities, benefiting 309,772 people.

99% of Gentera’s total workforce participated in at least one volunteer activity during the year.

30 It is related to the development of social models designed to mitigate specific problems affecting certain populations and groups.

Company	Volunteer hours	Number of volunteers		Number of beneficiaries		% of workforce participation
		Women	Men	Women	Men	
Aterna	150,968	28	16	145,561	111,756	100%
Compartamos Banco Mexico		8,074	7,480			100%
Compartamos Servicios		614	720			100%
Fundación Compartamos		1	1			100%
Yastás	12,193	81	130	16,023	14,402	100%
ConCrédito		1,287	1,005			99%
Compartamos Banco Peru		3,432	3,397			97%
Volunteering result	207,626	13,517	12,749	173,579	136,193	99%

At Gentera, volunteering is a cornerstone that fosters team cohesion across different areas and nurtures a culture of collaboration and social commitment. We encourage **self-managed volunteering**, led by employees who collectively choose the cause, organization, or community they wish to support and define the actions they will take to contribute.

Additionally, we run a **corporate volunteering program**, coordinated by Gentera and Fundación Compartamos, which organizes structured social participation initiatives.

99% of Gentera’s total workforce participated in at least one volunteer activity during the year.

Volunteering				
Line of action	Number of companies participating	Total beneficiaries	Number of family volunteers	Volunteering Name ³¹
Volunteer Culture / Mexico	7	Women = 156,482 Men = 122,125 Total = 278,607	4,708	- Volunteer Culture “Operación Niño Dios” “Voluntariado con Recurso Ola Magenta” “Vacaciones con Sentido” - Rehabilitation of Chinampa in Xochimilco
Volunteer Culture	5	Women = 16,725 Men = 14,524 Total = 31,249	406	“Día Compartamos con tu Comunidad” - World Savings Week

31 For more information about our volunteer programs, please refer to the Fundación Compartamos annual report at: <https://www.fundacioncompartamos.org.mx/Fundacion/informes-anuales>

Line of action	Number of companies participating	Total beneficiaries	Number of family volunteers	Volunteering Name ³¹
				- Beach Cleanup Day - Rehabilitation of Children's Homes - Network that Transforms Wave of Solidarity
Enviroment	5	Women = 5 Men = 4 Total = 9	180	Reforestation

CONTINGENCIES

To remain close to our clients and the communities where we operate, we offer timely support during contingencies and emergencies, providing care and assistance when it is needed most.

In 2025, several contingencies impacted communities in various states of Mexico and several districts in Peru:

- Hurricane Erick, Oaxaca and Guerrero:** Delivered 1,289 food patriest and 1977 e-wallest for additional support. In partnership eith the Committee for Disaster Relief ans National Emergencies (CADENA), reahabilitated for the roofs offour.

Additionally, distributed 292 water filters, benefiting more than 1,200 people across the municipalities of San Juan Colorado, Santa María Huazolotitlán and Santiago Pinotepan Nacional

- Heavy Rains, Reynosa:** provided 48 e-wallets to affected individuals.
- Hurricane Priscilla, Veracruz:** distributed more than 1,098 food pantries, 304 gallons of water, 125 e-wallets, and over 213 personal use kits.
- Rains in Álamo, Veracruz:** delivered 200 cleaning kits, 200 hygiene kits, 100 mattresses with cots, 5 water filters, and 400 blankets, supporting over 2,000 peoples.
- Reconstruction of the Diana Market Roof, Guerrero:** Partnered with Fomento Social Banamex, Fundación Coca-Cola México, Fundación Coppel Foundation, Fundación Televisa Foundation, and UNDP México to rehabilitate the roof, benefiting over 300 stores.
- Rehabilitation of Public Schools, Guerrero:** Supported the reconstruction of the Luis Donaldo Colosio and Guillermo Prieto schools in Acapulco, damaged by Hurricane Otis, benefiting over 600 children.

Line of action	Number of compa-nies participating	Total beneficia-ries	Location	Number of allies
Contingencies	2	Women = 5,418 Men = 9,449 Total = 14,867	Oaxaca, Guerrero, Tamaulipas, Veracruz	19

DONATION

We cultivate a culture of generosity and solidarity among our employees and clients, enabling us to support initiatives aligned with the causes of Fundación Compartamos in collaboration with Civil Society Organizations (CSOs).

In 2025, we launched the *Hoy por Ellos* program, an internal initiative designed to foster solidarity among employees. This program allows employees to request or provide financial support for colleagues facing catastrophic personal situations, events that severely threaten the well-being of an employee or a direct family member and create significant economic hardship beyond their resources.

Any Gentera employee can request assistance by following the program's four guidelines and five steps, which are outlined on the internal program website. Each case remains active for a maximum of one month.

To ensure efficient and transparent management, the program operates through a dedicated website that facilitates participation in donations. This platform allows both contributors and recipients to monitor the allocation and use of resources, ensuring accountability and trust in the process.

Employees donation

We encourage our employees to make voluntary and recurring contributions to support programs focused on education and early childhood.

In 2025, we raised more than \$10,571,445 Mexican pesos through payroll donations made by 15,592 employees.

- **13,757 employees participated in Mexico**
- **\$9,846,191 o \$9,846,191 million Mexican pesos were donated.**
- **1,835 employees participated in Peru**
- **\$725,254 pesos were donated.**

Additionally, we implemented the "Visita Fundación" program, offering donors transparency by allowing them to witness first-hand the impact of their contributions. This program fosters a closer connection between our donors and the communities and individuals supported by the initiatives.

At Fundación Compartamos, we firmly believe that by bringing donors closer to the work of these institutions, they gain deeper recognition of the significant social impact we achieve together.

DONATION OF CLIENTS IN BRANCHES

In the branches of Compartamos Banco, we promote the solidarity participation of our clients through their donations, which are aimed at the organizations that make up the "Alianza por la Niñez" (Alliance for Children). The purpose of this network is to provide care to children and adolescents who live in situations of abandonment, abuse, lack of protection or orphanhood in Mexico.

Through more than 470,000 client transactions, supported by meaningful contributions, we raised MXN \$ 4,809,540. This amount was matched by Fundación Compartamos, resulting in a total fund of MXN \$ 9,619,080, which was distributed among 13 CSOs, two more than in previous years.

Additionally, a pilot program was implemented that invited clients to donate, through enabled channels: branches, the Compartamos Móvil app, electronic transfers and an online donation platform, carried out during Donation Week, this year registered more than 19,000 participations and raised more than MXN \$300,000 MXN, confirming the interest of the donor community in the well-being of children

DONATION FROM BUSINESSWOMEN AND BENEFICIARIES OF CONCRÉDITO

Through the Mi Oficina application, ConCrédito businesswomen invite their clients to make contributions of MXN \$12, which are destined to civil society organizations focused on the care of childhood cancer.

In 2025, we provided support to 14 CSOs, which in turn managed to benefit 754,626 people. Thanks to this year's collection, which exceeded \$9.3 million Mexican pesos, in this way we will continue to support institutions dedicated to preventing the abandonment of treatment, offering essential services such as medicines, clinical studies, lodging, food, transportation and psychological, thanatological and educational support for children and their families.

AWARDS AND RECOGNITION

Transformative Social Impact Recognition

At Compartamos Banco, we participated in Grupo Expansión's 'Responsible Companies' ranking, submitting our practice 'Formal Education for Adults at the Base of the Pyramid' in the Transformative Social Impact category. This category recognizes companies that create significant community impacts through innovative social programs that actively involve beneficiary stakeholders in the design and implementation of their projects.

Our program was recognized for its creative approach to addressing complex social challenges, long-term sustainability, and alignment with the SDGs. Additionally, it was noted for its measurable outcomes, such as the number of people benefited, improvements in living conditions, and reductions in social and economic inequalities.

Best NGOs 2025

This recognition, granted by Certificadora Social in partnership with Doare, annually highlights the most outstanding CSOs in Mexico for their excellence in institutional management, social impact, and transparency practices. Its mission is to strengthen the Third Sector by serving as a reliable reference for donors, volunteers, and strategic allies while promoting high standards of professionalization and accountability.

For Fundación Compartamos, the 2025 edition was a significant milestone, marking our debut participation in this recognition in Mexico. We proudly secured a position among the Top 100 Best NGOs in the country. This achievement reflects the rigor, commitment, and quality of our management, as well as our steadfast dedication to operating with the highest standards of ethics and transparency.



06 GOVERNANCE

CORPORATE GOVERNANCE

GRI 2-9, 2-10, 2-11, 2-12, 2-13, 2-17, 2-18, 2-19, 2-20

The highest governing body at Gentera is the General Shareholders' Meeting. It is supported by the Board of Directors, which is composed of 13 proprietary directors and one honorary director. To promote impartial decision-making, eight members of the Board are independent.

The Board of Directors is made up of a majority of independent members, representing 62%.

In line with our commitment to equity and inclusion at the highest levels of governance, the Board of Directors has the participation of three female directors. We are continuously working to ensure that the composition reflects the diversity that exists in our companies, not only in terms of gender, but also in terms of age.

23% of the Board members are women, who play relevant roles for the company, two of them hold the chairmanships of the Audit and Risk Committees.

The age range of directors is between 55 and 71 years old.

In addition to the Board of Directors, each Gentera company operates under its own corporate governance structure, in accordance with applicable regulations. Each entity adheres to the Code of Good Corporate Governance and reports to Gentera's governing bodies, which oversee its performance and ensure alignment with the company's strategy and policies.

At Gentera and its companies we operate under strict compliance with the regulatory framework, our Bylaws, the Code of Good Corporate Governance, which safeguards our Philosophy and Purpose, and the Regulations of the Board of Directors. We also adopt standards and best practices, including:

- Code of Best Corporate Practices of the Business Coordinating Council
- Principles of Corporate Governance of the Organization for Economic Cooperation and Development (OECD)
- Group of Twenty (G20)
- Internal Regulations of the Mexican Stock Exchange

Backed by our Code of Ethics and Conduct and the Code of Professional Ethics of the Trading Community, we strengthen governance through strategic oversight and management functions.

We maintain clear and timely communication with investors through timely financial and risk information.

We generate trust with our investors through integrity, transparency and compliance practices, but above all by keeping our directors updated.

The Board of Directors is evaluated annually.

Integrity and prevention

During 2025 our directors were trained and certified on topics such as conflicts of interest, Prevention of Money Laundering (PLD, by its acronym in Spanish) and terrorist financing, financial inclusion, customer protection, risk management and fraud prevention, thus reinforcing a culture of integrity and responsibility.

Transparency and commitment

As part of the recurring good governance practices, our directors renewed their adherence to the Code of Ethics and Conduct, as well as their compliance with Gentera’s Guidelines for Transactions with Values. Similarly, and in coordination with the Audit and Risk Committees, its performance was evaluated.

As a sign of the commitment of the Board members to the organization, they perform their functions without receiving remuneration

Training and innovation

We promote the continuous training of the members of the Board of Directors through conferences, courses, and forums delivered by specialists in financial and economic areas relevant to the organization. During the year, the training focused on updating the political and economic context of Mexico, Peru and the United States.

Members of the administration who sit on the Board are not remunerated for this work.

Composition of the Board of Directors of Gentera

No	Member	Character	Seniority on the Board (years)	Age (years)
1	Martha Elena González Caballero	Independent	19	71
2	Mercedes Rosalba Araoz Fernández	Independent	1.8	64
3	Rose Nicole Dominique Reich Sapire	Independent	12	60
4	Antonio Rallo Verdugo	Independent	10	63
5	Carlos Antonio Danel Cendoya	Related	25	56
6	Carlos Labarthe Costas	Related	25	57
7	Christian Thomas Laub Benavides	Independent	1.8	55
8	Francisco Javier Arrigunaga Gómez del Campo	Independent	10	62
9	Gerardo Esquivel Hernández	Independent	9 months	61
10	José Ignacio Ávalos Hernández	Related	25	66
11	Juan Carlos Torres Cisneros	Related	3	62
12	Juan Ignacio Casanueva Pérez	Related	15	57
13	Ignacio Echevarría Mendiguren	Independent	9 months	59
14	José Manuel Canal Hernando	Honorary member*	21**	88

*With voice, but without vote.
**21 years as member. 4 years as honorary member.

- President: Carlos Antonio Danel Cendoya
- Secretary (not member): Manuel de la Fuente Morales
- Alternate secretary (not member of the Board of Directors): Zurihe Sylvia Manzur García

Unanimous sessions and resolutions held during 2025: five ordinary, one of them focused on reviewing the strategy and budget guide for the following year.

Average Board of Directors attendance: 100%.

Some of the functions of the Board are:

- To manage Gentera’s businesses and social assets.
- To exercise acts of ownership over the Company’s movable and immovable property, as well as its real and personal rights.
- To file legal actions and claims, and to decide whether to pursue or withdraw from such proceedings.
- To draw, accept, endorse, guarantee, or otherwise subscribe to credit instruments.
- To appoint and remove directors, general managers, deputy managers, and attorneys-in-fact as necessary for the proper conduct of corporate affairs.
- To appoint the members of the Corporate Practices and Audit Committees, except for their chairpersons, who are appointed by the Shareholders’ Meeting.
- To make strategic decisions related to company investments, partnerships, and representation.
- To execute resolutions adopted at meetings, granting powers of attorney to individuals authorized to act on behalf of the Company.
- To address the matters set forth in Article 28 of the Securities Market Law, following the opinion of the Corporate Practices Committee or the Audit Committee.

80% of Gentera’s committees are chaired by independent directors.

COMMITTEES OF THE BOARD OF DIRECTORS

1) Audit Committee

No	Member	Position	Character	Seniority (years)
1	Martha Elena González Caballero	President	Independent	15
2	Antonio Rallo Verdugo	Member	Independent	4
3	Gerardo Esquivel Hernández	Member	Independent	9 meses
4	Alfonso Tomás Lebrija Guiot*	Guest**	Independent specialist advisor	1
5	Oscar Luis Ibarra Burgos*	Guest**	Director of Internal Audit	15

* Financial expert.
**With voice, but without vote.

The Audit Committee supports the Board of Directors in:

- Reviewing the completeness of financial reporting and the consistency of accounting and tax practices employed
- Monitoring the internal control system and updating the corresponding operational processes.
- Monitoring the objectivity and independence of internal and external audits.
- Monitoring compliance with the Code of Ethics and Conduct of Gentera and its companies.
- Examining the results of the tests of the systems that make up the Business Continuity Plan of Gentera and its companies
- Supervising related party transactions submitted by the Director of Internal Audit, recommending the Board, where appropriate, approval of significant related party transactions.

Nine ordinary sessions were held during 2025.

2) Executive Committee

No	Member	Position	Character	Seniority (years)
1	Carlos Antonio Danel Cendoya*	President	Related	12
2	Carlos Labarthe Costas	Member	Related	14
3	Francisco Javier Arrigunaga Gómez del Campo	Member	Independent	9
4	José Ignacio Ávalos Hernández	Member	Related	14
5	Juan Ignacio Casanueva Pérez	Member	Related	4
6	Enrique Majós Ramírez	Permanent guest	Related / CEO	8

No	Member	Position	Character	Seniority (years)
7	Manuel de la Fuente Morales	Permanent guest	Related / Corporate CEO	7
8	Óscar Iván Mancillas Gabriele	Permanent guest	Related CEO of Compartamos Banco	1
9	Álvaro Rodríguez Arregui	Guest**	Independent / specialist advisor	10
10	Juan José Gutiérrez Chapa	Guest**	Independent / specialist advisor	10

*Financial expert.
**With voice, but without vote.

The Executive Committee is responsible for:

- Monitoring the implementation of the strategy approved by the Board of Directors.
- Supporting the management team in the analysis and discussion of strategic or high-priority matters, particularly during periods when the Board is not in session.
- Evaluating new business opportunities and overseeing related negotiations, acting as a liaison to ensure effective communication between the Board of Directors and Gentera’s management team.

No	Member	Position	Character	Seniority (years)
1	Francisco Javier Arrigunaga Gómez del Campo*	President	Independent	7
2	Martha Elena González Caballero*	Member	Independent	14
3	Rose Nicole Dominique Reich Sapire	Member	Independent	9 months
4	Karina Victoria Bruce Maticorena	Guest**	Independent / specialist ad-visor	9 months
5	Manuel de la Fuente Morales	Guesto**	Corporate CEO	7

*Financial Expert.

**Without voice, but without vote.

Four ordinary sessions were held during 2025.

3) Corporetice Committee

The Corporate Practice Committess is the auxiliary body of the Board of Directors; it is responsible for:

- Participating in the supervision, retention, evaluation, and compensation of the CEO and management team.
- Developing and approving policies related to the development of talent and succession tables and thus providing for it in the Assembly.
- Reviewing the remuneration policies for the members of the Council, when the Assembly requires.
- Reviewing and determining the remuneration of Gentera’s key executives.
- Reviewing and establishing compensation packages for all employees of Gentera and its subsidiaries.
- Being aware of the operations with related people that the Audit Committee reports through the Director of Internal Audit.
- Preparing annual activity report, highlighting significant transactions with related parties.

No	Member	Position	Character	Seniority (years)
1	Rose Nicole Dominique Reich Sapire	President	Independent	10
2	Carlos Labarthe Costas	Member	Related	4
3	José Ignacio Ávalos Hernández	Member	Related	7
4	Marcela Morandeira Santamaría	Permanet guest	Related / Risk Management Director	7
5	Óscar Iván Mancillas Gabriele*	Permanet guest	Related / CEO of Compartamos Banco	1
6	Enrique Majós Ramírez	Guest**	Related / CEO	8 months
7	Manuel de la Fuente Morales	Guest**	Related / Corporate CEO	1
8	Oscar Luis Ibarra Burgos	Guest**	Director of Internal Audit	10
9	José Manuel Canal Hernando*	Honorary Counselor**	Honorary Director	4

*Financial expert.

**With voice, but without vote.

Four ordinary sessions and one extraordinary session held during 2025.

4) Risk Committee

The functions of the Risk Committee are:

- Identifying, supervising, and proposing strategies aimed at reducing potential risks for Gentera and its companies.
- Designing a risk map, mitigation tactics, and a system of controls for monitoring them, all in close collaboration with the management team.
- Monitoring indicators and issuing alerts in the event of any significant variation, establishing and proposing exposure limits and risk appetite. In this way, we ensure that our risk management complies with the guidelines of the Board of Directors and applicable legislation.

12 ordinary sessions were held during 2025.

5) Technology and Transformation Committee

The Technology and Transformation Committee is responsible for:

- Ensuring the effective management of the Technology function.
- Validating technology investment priorities, ensuring alignment with the transformation of the technology architecture and the Company’s digitalization objectives.
- Defining and monitoring medium- and long-term technology strategies.
- Reviewing major technology investments.
- Assessing the progress of ongoing technology strategies and, where appropriate, recommending adjustments to ensure their successful implementation.
- Validating the priorities of technology investment programs in alignment with Gentera’s overall strategy and business priorities.
- Recommending technology investment policies for Gentera and its subsidiaries.

No	Mmeber	Position	Character	Seniority (years)
1	Ignacio Echevarría Mendiguren	President	Independent	9 months
2	Antonio Rallo Verdugo	Member	Independent	3
3	Juan Carlos Torres Cisneros	Member	Related	3
4	Juan Ignacio Casanueva Pérez	Member	Related	9 months
5	Enrique Majós Ramírez	Permanet Guest	Related/ CEO	2
6	Óscar Iván Mancillas Gabriele	Guest*	Related / CEO of Compartamos Banco	2 months
7	Manuel de la Fuente Morales	Guest*	Related / Corporate CEO	8 months
8	Óscar Jesús Casado Caso	Guest*	Related / Executive Director of Information Technologies and Digital Transformation	1

*With voice, but without vote.

Six ordinary sessions were held during 2025

OPERATING COMMITTEES

No	Member	Position	Character	Seniority (years))
1	Gloria Lourdes Nieto Aguirre	President	Related / Chief Customer Experience Officer at Compartamos Banco	3
2	Jannet Concepción Ruíz Aguirre	Member	Related / Talent Attraction Deputy Director at CEAS	3
3	Liliana Josefina Hernández Jiménez	Member	Related / Central Manager of People and Philosophy at Compartamos Peru	3
4	Lilian Ayleen Margarita Cortés Sandoval	Member	Related / Social Commitment and Ethics Director	3
5	Lina Marcela Prieto Panizo	Member	Related / Group Credit Director at Compartamos Banco	1
6	Mariana Torres De Urquidi	Member	Related / Chief Executive Officer of Transformation and Digital Experience	1 month
7	Rennata Marielle González Brachet	Member	Related / Insurance Director at Compartamos Banco	1 month

No	Member	Position	Character	Seniority (years)
8	Jorge Daniel Manrique Barragán	Member	Related / Institutional Communication and Sustainability Deputy Director	3
9	Zurihe Sylvia Manzur García	Member	Related / Executive Director of Regulatory and Corporate Services	6 months
10	Luis Javier Enriquez Carmona	Member	Related / Director HRBP Talent Gentera's adoption of change	3 months

1) Diversity and Inclusion Committee

The Diversity and Inclusion Committee, as Gentera's operating entity, is dedicated to:

- Identifying, analyzing, prioritizing, coordinating, and discussing key areas of impact in Diversity and Inclusion, with the aim of creating opportunities for Gentera's employees while respecting the plurality and diversity of ideas, to deliver greater value to the Company's clients.
- Contributing to the Corporate ESG strategy, particularly through the sustainability model, with a focus on strengthening Gentera's positioning among investors, candidates, and employees.

Four ordinary sessions were held during 2025.

2) Sustainability Committee

No	Member	Position	Character	Seniority (years)
1	Carlos Labarthe Costas	Member	Related	3
2	Carlos Antonio Danel Cendoya	Member	Related	3
3	Enrique Majós Ramírez	Member	Related / CEO	3
4	Alejandro Puente Barrón	Member	Related / CEO of Institutional Relations	3
5	Mario Ignacio Langerica Ávila	Member	Related / CFO	3
6	Manuel de la Fuente Morales	Member	Related / Corporate CEO	3
7	Enrique Barrera Flores	Permanet Guest*	Related / Management, Balance Sheet and Investor Relations Director	3
8	Jorge Daniel Manrique Barragán	Permanet Guest*	Related / Institutional Communication and Sustainability Deputy Director	3
9	Laura Marisela Rosales López	Permanet Gues*	Related / Sustainability Manager	3

*With voice, but without vote.

The Sustainability Committee, as Gentera’s operational body, is responsible for:

- Overseeing governance in this area in coordination with the Executive Directorate of Finance; the Directorate of Management, Balance Sheet and Investor Relations; the Executive Directorate of Institutional Relations; and the Sustainability team.
- Promoting and disseminating the Strategic ESG Policy, which defines Gentera’s global commitments in environmental, social, and governance matters.

Two ordinary sessions were held during 2025.

3) Social Vocation Committee

No	Member	Postion	Character	Seniority (years)
1	Carlos Labarthe Costas	President	Related	8
2	Enrique Majós Ramírez	Vice President	Managing Director	8
3	Lilian Ayleen Margarita Cortés Sandoval	Treasurer	Director of Social Engagement and Ethics	8
4	Alejandro Puente Barrón	Vocal	CEO of Institutional Relations	8
5	Manuel de la Fuente Morales	Vocal	Corporate CEO	8
6	Oscar Iván Mancillas Gabriele	Vocal	CEO of Banco Compartamos	4
7	Óscar Blanco Torres	Vocal	Independent Advisor	2
8	Zurihe Sylvia Manzur García	Secretary	Executive Director of Regulatory and Corporate Services	5

- Monitoring the generation of Total Value, encompassing social, human, and economic dimensions, in alignment with the Company’s strategy and vision for sustainable business.

Since 2018, the Social Vocation Committee has served as Gentera's operational body and oversees:

- Promoting the organization's social vocation and that of its employees.
- Revitalizing and preserving Gentera's founding purpose.
- Strengthening Gentera's institutional culture and sense of purpose (Mística) across the Company and its subsidiaries, in alignment with the business strategy.
- Overseeing the activities of Fundación Compartamos, A.C.

Two ordinary sessions and one extraordinary session were held during 2025.

APPOINTMENT OF MEMBERS OF THE BOARD OF DIRECTORS

Members of the Board of Directors serve on one-year terms and may be reelected, subject to the results of the corresponding annual performance evaluation. In coordination with the Nomination and Evaluation Committee, the Board is responsible for proposing the appointment, ratification, or removal of its members, ensuring compliance with legal requirements and confirming that candidates demonstrate the professional competence and personal integrity aligned with Gentera's purpose and its Code of Good Corporate Governance.

The appointment, ratification, and removal of members of the Board of Directors are powers vested in the General Shareholders' Meeting. This process is supported by the Nomination and Evaluation Committee, composed of Board members and established to identify, assess, and evaluate candidates, verifying compliance with legal requirements and ensuring that they meet the professional background, career trajectory, and personal integrity standards set forth in the Code of Good Corporate Governance and aligned with Gentera's sense of purpose.

Directors may be re-elected for successive one-year terms, subject to satisfactory performance results obtained through the annual evaluation of the Board.

In addition, since 2021, an Honorary Director position has existed. This distinction is granted by the Shareholders' Meeting to directors who can demonstrate at least ten years of outstanding service to Gentera and its subsidiaries.

CURRICULUM VITAE OF THE MEMBERS OF THE BOARD OF DIRECTORS

Martha Elena González Caballero

Year of appointment. 2006

Studies. Certified Public Accountant, graduated from Universidad Iberoamericana

Current activities. Independent practice and Advisor of several companies.

Experience. More than 30 years as an independent auditor, from 1976 to August 2005 she worked at Ruiz Urquiza y Cía., S.C. – Arthur Andersen, now Galaz, Yamazaki, Ruiz Urquiza, S.C., representatives of Deloitte, was appointed partner in 1991; member of the Mexican Institute of Public Accountants and the College of Public Accountants of Mexico; collaboration in the project of harmonization of financial reporting standards with the standards issued by the National Banking and Securities Commission; and advisor to the National Banking and Securities Commission in the issuance of accounting standards for financial institutions.

Participation in other boards. Banco Compartamos, S.A., Institución de Banca Múltiple; Fin Útil, S.A. de C.V. S.O.F.O.M. E.R; Talento ConCrédito, S.A. de C.V. and Comfu, S.A de C.V.

Field of specialty. Auditing and consulting in the financial sector.

Mercedes Rosalba Araoz Fernández

Year of appointment. 2024

Estudios. Bachelor's degree in Economics, graduated from the Universidad del Pacífico, with a master's degree and doctorate in Economics from the University of Miami.

Current activities. Member of the Board of Directors and Committees of Compartamos Financiera, S.A. and of various companies, as well as principal professor of the Faculty of Economics and Finance and the School of Public Management of the Universidad del Pacífico.

Experience. More than 30 years as professor of economics studies. She has held senior management positions, and has been a member of the Boards of Directors of different companies and public functions, including: Vice President of the Republic of Peru (2016 to 2020), Congresswoman of the Republic of Peru (2016 to 2019), President of the Council of Ministers (2017 to 2018), Minister of Economy and Finance (2009 to 2010) (President of Proinversión and FONAFE), Minister of Production (2009), Minister of Foreign Trade and Tourism (2006 to 2009) (President of PROMPERU), among others.

Participation in other boards. Banco Compartamos, S.A., Institución de Banca Múltiple, Compartamos Banco, S.A.; Cavali, S.A., I.C.L.V.; Grupo BVL, S.A.A.; Pagos Digitales Peruanos, S.A. y Global Corp Trust.

Field of expertise. Economics and public management.

Rose Nicole Dominique Reich Sapire

Year of appointment. 2013

Studies. Bachelor's degree in administrative computer science from Instituto Tecnológico de Estudios Superiores Monterrey, with a master's in business administration from Instituto Tecnológico Autónomo de México (ITAM); corporate leadership program at Harvard Business School and executive program at Kellogg School of Management of Northwestern University.

Current activities. Chairperson of the Board of Directors of BNP Paribas Cardif Mexico and independent director of several companies both in Mexico and abroad

Experience. More than 30 years. From 2007 to 2012 Executive Vice President and CEO of Grupo Financiero Scotiabank Mexico; General Manager of Scotiabank in the Dominican Republic. At Citigroup, she held senior management positions, including General Manager and CEO for Peru, Chile and the Dominican Republic, among others.

Participation in other boards. Banco Banco Compartamos, S.A., Institución de Banca Múltiple, BNP Paribas Cardif México, Tiendas 3B, Grupo Bepensa, Tools for Humanity and Junior Achievement Mexico.

Field of expertise. Finance, insurance, and banking.

Antonio Rallo Verdugo

Year of appointment 2015

Studies. Marine Biologist from the University of California in San Diego, California, with a postgraduate degree in Aquaculture in Aix Marseille III, France.

Current activities. Executive President of ID345-Start UP, a company focused on the development of technology companies and scalable platforms.

Experience. More than 30 years. He was Vice President of Strategy and Technology of Grupo Televisa, co-founder and chairman of the board of NCubo Holdings, an incubator company for technology companies such as: Kionetworks.com.; founder and CEO of iWeb; founder and CEO of Digital Media Studio; Regional Director of Multimedia Technologies for Apple's Europe division.

Participation in other boards. Banco Compartamos, S.A., Institución de Banca Múltiple, Kionetworks, Yalochat.com, WineAdvisor, HeroGuest and Redwood Ventures.

Field of expertise. Systems and technology.

Carlos Antonio Danel Cendoya

Year of appointment. 2000

Studies. Architect graduated from Universidad Iberoamericana with a master's degree in business administration from the Instituto Panamericano de Alta Dirección de Empresas (IPADE). He studied microfinance programs at The Economic Institute in Boulder and taught at Harvard Business School.

Current activities. Co-founder and Chairman of the Board of Gentera, S.A.B. de C.V. and member of the Board of Banco Compartamos, S.A., Institución de Banca Múltiple.

Experience. More than 30 years in microfinance at Gentera, S.A.B. de C.V., a business group with presence in Mexico and Peru, whose purpose is to promote the dreams of clients by solving their financial needs with a human sense, providing a warm and close treatment. Under the Compartamos brand, financial services of credit, savings, insurance and payment channels are brought to entrepreneurs. In 2007, he was selected as a Young Global Leader by the World Economic Forum.

Participation in other boards. Banco Compartamos, S.A., Institución de Banca Múltiple.

Field of expertise. Microfinance, financial services, and business.

Carlos Labarthe Costas

Year of appointment. 2000

Estudios. Industrial Engineer from the Universidad Anáhuac del Norte, with studies in Business Administration from the Instituto Panamericano de Alta Dirección de Empresas (IPADE).

Current activities. Co-founder and Chairman of the Board of Banco Compartamos, S.A., Institución de Banca Múltiple, and member of the Board of Gentera, S.A.B de C.V.

Experience. More than 30 years in microfinance at Gentera, S.A.B. de C.V., a business group with presence in Mexico and Peru. In 2015, he was recognized by the Great Place to Work Institute and Wobi magazine as The Most Trusted CEO in Mexico.

Participation in other boards. Banco Compartamos, S.A., Institución de Banca Múltiple; Aterna, Agente de Seguros y de Fianzas, S.A. de C.V., Controladora AT, S.A.P.I. de C.V; Aterna Corredores de Seguros, S.A. (Perú); Fundación Gentera, A.C.; Grupo Kipling; Promotora Ignia, S.C.; Instituto Tecnológico y de Estudios Superiores de Monterrey, Advenio and Worldfund.

Field expertise. Microfinance, financial services, and business.

Christian Thomas Laub Benavides

Year of appointment. 2024

Studies. Bachelor's degree in economics with focus in business, graduated from the Universidad del Pacífico, with a master's degree in business administration from Harvard University Graduate School of Business Administration.

Current activities. Member of the Board of Directors and Committees of Compartamos Financiera, S.A. and of various companies, as well as partner of Misti Capital, S.A.C. (a company dedicated to Business and Personal Financial Advice).

Experience. More than 30 years in the financial system, in banking, and in the stock market. He has held positions in different companies, including Member of the Board of Directors of the Lima Stock Exchange (2013 to 2019), Chairman of the Board of Directors of the Lima Stock Exchange (2013 to 2016). Member of the Board of Directors of AENZA (ex Graña y Montero) (2019 to 2021), Chairman of the Board of Directors of AENZA (ex Graña y Montero) (2020 to 2021); CEO at Credicorp Capital (2011 to 2018), Corporate Banking Division Manager at Banco de Crédito del Perú – BCP (2009 to 2011) and CEO at Credifondo SAF, BCP Subsidiary (1999 to 2002), among others.

Participation in other boards. Banco Compartamos, S.A., Institución de Banca Múltiple, Pagos Digitales Peruanos, S.A.; Agrícola Cerro Prieto, S.A.; Quimpac, S.A.; Eledun.

Field of experience. Economics, finance, and business administration.

Francisco Javier Arrigunaga Gómez del Campo

Year of appointment. 2015

Studies. Law degree from Universidad Iberoamericana, a master's degree in law from Columbia University, with a specialization in Corporate Law and Finance.

Current activities. Chairperson of the Board of Grupo Aeroméxico, S.A.B. de C.V. and CEO of Xokan, a financial advisory firm.

Experience. More than 30 years. CEO of Grupo Financiero Banamex (a subsidiary of Citigroup), Ambassador of Mexico to the OECD, various positions in Banco de México, CEO of the Banking Fund for the Protection of Savings, President of the Association of Banks of Mexico, member of the board of several companies and institutions including the Mexican Stock Exchange, Grupo Financiero Banamex, the National Banking and Securities Commission and the Inverlat Financial Group.

Participation in other boards. Banco Compartamos, S.A., Institución de Banca Múltiple; Fondo de Inversión del Plan de Pensiones de Canadá, Prestanómico, S.A.P.I. de C.V.; Grupo Dine; Grupo Kuo; el Puerto de Liverpool; Paralelo 19; GBM and GBM Casa de Bolsa; Universidad Iberoamericana, among others.

Field of expertise. Finance and financial services.

Gerardo Esquivel Hernández

Year of appointment. 2025

Studies. Bachelor's degree in economics from Universidad Nacional Autónoma de México (UNAM); master's degree in economics from Colegio de México (Colmex) and PhD in Economics from Harvard University.

Current activities. Private consultant, lecturer, professor by subject at UNAM and professor-researcher associated with the Presidency.

Experience. More than 30 years. Professor-researcher at the Center for Economic Studies of Colmex; executive coordinator of Research at the Belisario Domínguez

Institute of the Senate of the Republic and professor at the Faculty of Economics of the UNAM. Researcher at the Harvard Institute for International Development (HIID), visiting researcher at the International Monetary Fund (IMF) and consultant at Oxford Committee for Famine Relief (OXFAM) Mexico, World Bank, Inter-American Development Bank (IDB), Economic Commission.

Participation in other boards. Banco Compartamos, S.A., Institución de Banca Múltiple.

Field of expertise. Economics and public administration.

Ignacio Echevarría Mendiguren

Year of appointment. 2025

Studies. Industrial Engineer with a specialty in industrial organization from the Higher Technical School of Industrial Engineering of Barcelona and MBA from the Instituto de Empresa de Madrid.

Current activities. Director of Information and Technology of Coca Cola FEMSA.

Experience. More than 20 years of experience in the Information Technology (IT) industry, he has held positions in this area at the Coca-Cola System, where he coordinated various IT strategy and digital transformation projects, developing and implementing solutions in Spain (Cobega), Africa (Equatorial Bottler Company) and Europe (Coca-Cola Europacific Partners). He also served as a member of the management committee of Grupo Telynet, a multiplatform and multicategory omnichannel solutions development company, with operations in the Americas.

Participation in other boards. Banco Compartamos, S.A., Institución de Banca Múltiple.

Field of expertise. Technology and systems.

José Ignacio Ávalos Hernández

Year of appointment. 2000

Studies. Business Administration from Universidad Anáhuac del Norte.

Current activities. Presidente Chairman of the board of Promotora Social México,

A.C. Founder and President of Un Kilo de Ayuda, A.C

Experience. More than 40 years in his field of expertise.

Participation in other boards. Banco Compartamos, S.A., Institución de Banca Múltiple; Mexicanos Primero, A.C.; Promotora Social México A.C.; Pacto Por la Primera Infancia; Fundación Para la Investigación y Educación en Salud Pública; Promotora Social México; COFAS Hospitals; AM Group Investment Co.

Field of expertise. Philanthropy and microfinance.

Juan Carlos Torres Cisneros

Year of appointment. 2022

Studies. Bachelor's degree in economics from Universidad Anáhuac, and a master's degree in business administration from Pace University in New York, USA.

Current activities. Chairman of the Board of Fin Útil, S.A. de C.V. S.O.F.O.M. E.R., CapMX and Conquer Estrategia Inmobiliaria.

Experience. More than years in the financial and real estate sectors. Founder of several companies where he has been Chairman of the Board, such as Hipotecaria Total, Conquer Estrategia Inmobiliaria and Fin Útil, S.A. de C.V. S.O.F.O.M. E.R. Additionally, he has been a Board member of charitable foundations including Caritas Sinaloa and Casa del Carmen (Housing Institution for the Elderly).

Participation in other boards. Banco Compartamos, S.A., Institución de Banca Múltiple, Fin Útil, S.A. de C.V. SOFOM, E.R., Comfu, S.A. de C.V., Talento ConCrédito, S.A. de C.V., Hito, S.A.P.I. de C.V., CapMX, Conquer, Estrategia Inmobiliaria, N5, S.A. de C.V., NMH5, S.A.P.I. de C.V, CES3, S.A.P.I. de C.V., ITA 9, S.A.P.I. de C.V., ITA12, S.A.P.I. de C.V., ITA13, S.A.P.I. de C.V., ITA14, S.A.P.I. de C.V., ITA15, S.A.P.I. de C.V., Conquer FF, S.A.P.I. de C.V, Conquer MC1, S.A.P.I. de C.V., Conquer AM, S.A.P.I. de C.V, Conquer Industrial, S.A.P.I. de C.V, Conquer CPI, S.A.P.I. de C.V, GF5, S.A.P.I. de C.V, Q100, S.A. de C.V, NIF, S.A. de C.V, Latam Fact, S.A. de C.V, Indejob, S.A. de C.V, HDN, S.C, No. 1 Bienes Raíces, S.A. de C.V, INMEXCO Inmobiliaria, S.A. de C.V., Grupo Promotor Cuautitlán, S.A. de C.V, Denicomex, S.A. de C.V, CONQUER CPM, S.A. de C.V., GP Cuautitlán, S.A. de C.V, D2013,

S.A. de C.V. y Acceso Bursátil, S.C.

Field of expertise. Financial, real estate, and technology.

Juan Ignacio Casanueva Pérez

Year of appointment. 2010

Studies. Public Accountant from the Universidad Iberoamericana (truncated). He completed the Senior Management Program at the Instituto Panamericano de Alta Dirección de Empresas (IPADE), the corporate governance program 'Corporate Governance: Effectiveness and Accountability in the Boardroom' at Kellogg Northwest University, and the Executive Program at Singularity University. In addition, he has a Diploma in Insurance and Bonding from Centro de Capacitación Comercial América and a Diploma in Management Skills from the Universidad Iberoamericana.

Current activities: Chairman of the Board of Grupo Casanueva Pérez S.A.P.I. de C.V. and Interprotección Agente de Seguros y de Fianzas, S.A. de C.V.

Experience. MásMore than 30 years in the insurance, brokerage, reinsurance and surety sector with a global presence and recognition. In 2018 he received recognition as Philanthropist of the Year, awarded by the Association of Fundraising Professionals (AFP).

Participation in other boards: Grupo AXO, S.A de C.V.; Banco Compartamos, S.A. Institución de Banca Múltiple; Aterna, Agente de Seguros y Fianzas, S.A. de C.V.; Controladora AT, S.A.P.I. de C.V.; Casa Dragones, S.A. de C.V.; Cuadro Cycling Club; Altius 360; BIVA Casa de Bolsa, S.A. de C.V.; UNIFIN Agente de Seguros, S.A. de C.V.; Hombre Naturaleza A.C; Fundación Carlos Casanueva Pérez; y Pro-bosque de Chapultepec.

Field of expertise. Insurance, business

In November, Gentera participated in an initiative led by IDB Invest and ProDesarrollo Finanzas y Microempresas A.C., which involved a sector-wide study and a self-assessment of corporate governance practices to identify strengths and areas for im-

provement. Gentera achieved a score of 96%, reflecting a strong and robust corporate governance framework that serves as a benchmark for Mexico’s non-banking financial sector and fosters market confidence and stability.

GENTERA’S LEGAL NATURE, SHAREHOLDER COMPOSITION AND MAIN SHAREHOLDERS

GRI 2-1

Gentera, S.A.B. de C.V., operates as a stock exchange corporation registered on the Mexican Stock Exchange, complying with the applicable regulations in the General Law of Commercial Companies and the Securities Market Law.

The shareholding composition of Gentera, S.A.B. de C.V., reported to the Annual Ordinary General Meeting of Shareholders held on April 11, 2025:

Shareholders	Number of shares	% share
Buyback fund	0	0 %
Free float	1, 579, 243, 876	100%
Total share capital	1, 579, 243, 876	100%

ETHICS AND HUMAN RIGHTS

GRI 2-15, 2-16, 2-23, 2-24, 2-25, 2-26, 2-27, 3-3, 205-2, 205-3, 206-1, 406-1, 408-1, 409-1, 411-1, 417-3
FN-CB-510a.2

We act guided by the highest standards of ethics, integrity and transparency, guiding our decisions towards generating a positive impact, just as we encourage all the people who make up Gentera and its companies to maintain integrity in their activities, convinced that doing good brings us closer to our purpose of fully promoting dreams.

We have a **Code of Ethics and Conduct**, which establishes clear guidelines for the interaction between employees, clients, suppliers, competitors, and other stakeholders. At the same time, it guides the management of conflicts of interest, the management of confidential information, the prevention of fraud and attention to illegal conduct, as well as the position of Gentera and its companies in situations such as violence, harassment, corruption, money laundering and terrorist financing, promoting a safe work environment, respectful and in accordance with the law.

Our Code of Ethics and Conduct is available at:

- Website (Gentera): <https://www.gentera.com.mx/gentera-en/company/code-ethics>
- Intranet of all our companies
- Our training channels (specifically those that address ethics issues)

The Code of Ethics and Conduct is available to all our stakeholders and is regularly updated to meet new needs and expectations. In 2025, in addition to several adjustments, it was approved for Compartamos Banco in Peru and for ConCrédito.

This year it was decided to print the Code of Ethics and Conduct for distribution across all Compartamos Banco Mexico service offices, with the aim of making it more accessible to employees working in the field.

The update of our Code of Ethics and Conduct incorporated strategic adjustments to strengthen regulatory compliance and institutional integrity. The main changes were:

- Information was removed from certain sections of the Code where it was already addressed elsewhere, to avoid duplication.
- A prohibition was added against working under the influence of drugs other than alcohol, as well as working while experiencing hangover symptoms, even if the substances were not consumed during working hours.
- A prohibition was incorporated against video recording, photographing, printing, or creating images, audio, or videos—whether real or fictitious—of an intimate or sexual nature involving any person without their consent, and/or using work tools or resources, in accordance with the Federal Criminal Code (Olímpia Law).
- A new section was included to emphasize the responsibility of leaders, in their role as custodians, to act as role models and to promote, disseminate, and safeguard Gentera's institutional Philosophy.
- A prohibition was added against employees requesting gifts from other employees in exchange for performing their job functions.
- The Fraud section was updated to ensure compliance with applicable regulations.
- A new section addressing the use of Artificial Intelligence was incorporated.
- A prohibition was added against creating unauthorized profiles, websites, or social media accounts using the name or trademarks of Gentera for purposes such as prospecting, dissemination, product placement, talent attraction, or other activities.
- A prohibition was added against creating unauthorized profiles, websites, or

social media accounts using the name or trademarks of Gentera for purposes such as prospecting, dissemination, product placement, talent attraction, or other activities.

- On the other hand, in the last two years, thanks to the joint work of several areas, we have built the **Corporate Integrity System**, made up of policies, mechanisms, and training.



- To strengthen our organizational culture, new employees must formally adhere to the Code by signing a letter of commitment, and as part of their induction, participate in the **Ethical Criteria Workshop**, which communicates our fundamental principles and provides tools for responsible decision-making.

This year we held the contest “The great ethical dilemma of your life”, in which 1,700 employees participated, who shared the most relevant ethical dilemma they have faced at Gentera Mexico and how they solved it with integrity, seeking to generate the greatest possible good.

Certifications of new employees in Code of Ethics and Conduct by country

Year	Mexico	Peru	Total
2023	5,582	2,484	8,066
2024	4,757	2,508	7,265
2025	5,421	1,984	7,405

Certifications of new employees in Code of Ethics and Conduct by gender

Total	Men	Women
7,405	3,896	3,509

Every year, all the members of Gentera and their companies ratify their commitment to the Code of Ethics and Conduct.

The recertification of the Code of Ethics and Conduct represents an institutional procedure through which participants sign a letter of commitment and receive a certificate that accredits their adherence to Gentera’s ethical guidelines. During 2025, the recertification contained six training capsules for sales teams and seven training capsules for corporate areas, in which employees were sensitized about the con-

sumption of alcoholic beverages; conflicts of interest due to sentimental relationships between employees and with clients, loans between employees and clients, business between collaborators, friendly relationships with suppliers; corruption; workplace violence, and sexual violence.

The recertification period in Mexico and Peru was during the month of September, for active employees at that time, although employees who were in a period of disability had the opportunity to recertify later.

This recertification not only formalizes individual responsibility but also ensures that employees stay up to date with the current provisions of the Code, strengthening the ethical culture, and promoting its correct application within the work environment.

The recertification of the Code of Ethics and Conduct also includes signing a letter of commitment and obtaining of a certificate.

Recertifications of employees in Code of Ethics and Conduct by country

Year	Mexico	Peru	Total
2023	15,887	5,553	21,440
2024	19,152	6,143	25,295
2025	20,279	6,863	27,142

Recertifications of employees in Code of Ethics and Conduct by gender

Total	Men	Women
27,142	13,328	13,814

Since 2019, the members of the Board of Directors of Gentera have been recertified in the Code of Ethics and Conduct and, since 2022, the members of the Board of Directors of Peru. In 2025 we have the recertification in a timely manner of 100% of the members of the Board of Directors and members of the Board of Directors. The

content of this occasion included information and resolution of cases applicable to their functions, five women and 13 men members of the Council and Board of Directors were recertified.

This year we carried out a campaign to launch the Ethics Library, a site where employees have access to various content to raise awareness about ethical matters. We closed the year with a total of 5,966 visits.

We also offer a portfolio of courses and workshops designed to address the specific needs of team leaders, delivered through a combination of face-to-face and digital learning formats.

We provide 332 sessions aimed at strengthening the understanding of topics such as ethical criteria, ethical reinforcement in human rights, work environment, labor and sexual violence, conflict of interest, care for good name and trademarks, counterfeiting, use of means of reporting, among others, in addition to promoting an organizational culture based on integrity, respect, collaboration, transparency and zero tolerance for unethical conduct.

Modality	Face-to-face	Online	E-learning
Number of workshops*	173	157	4
Gentera staff participants	5, 503	4, 134	53,223

*Note: The training program for Ethics Committee was in hybrid format.

During 2025, we carried out 12 training programs in face-to-face, online and e-learning modalities, to reaffirm the commitment of our employees to the Code of Ethics and Conduct.

With the aim of promoting an organizational culture based on integrity, we make available the **Code of Ethics and Conduct for Suppliers and Organizations**³², which establishes the guidelines of behavior that must be observed in all business relationships with Gentera and its companies. Additionally, to promote compliance among

customers, collaborators and shareholders, we develop various dissemination actions, such as informative events, infographics, posters, videos, physical boards, podcasts and magazines, aimed at training and raising awareness about the importance of respecting the human and labor rights of our stakeholders. We also have a microsite on the Gentera intranet that keeps these materials accessible throughout the year.

In 2025, for the first time, 133 CSOs signed our Code of Ethics and Conduct for Suppliers and Organizations.

Likewise, we have an **Ethics Committee** that assumes the task of ensuring compliance with ethical practices, as well as applying the Code of Conduct for Suppliers and Organizations and the Strategic ESG Policy, also ensuring compliance with the Ten Principles of the United Nations Global Compact.

We reject any act of discrimination, child exploitation, forced labor, violation of the rights of indigenous peoples, abuses, coercion or any other that represents their violation.

At Gentera, we reject all forms of discrimination, child exploitation, forced labor, any violation of the rights of Indigenous peoples, and any form of abuse that contravenes these fundamental principles. We also strongly reject any manifestation of corruption, bribery, or coercion.

During the reporting period, no cases of child labor, forced labor, or corruption were identified within our operations.

32 See the Code of Ethics and Conduct for Suppliers and Organizations at: <https://www.gentera.com.mx/wcm/connect/5ce0beaa-a1ad-4583-a6aa-de9590b41ec6/C%C3%B3digo+de+%C3%89tica+y+Conducta-Proveedores+y+Organizaciones+2024.pdf?MOD=AJPERES>

Throughout the year, 11 cases of alleged discrimination were reported. Of these, nine were addressed and closed during the reporting period, while two remain under review. Of the total cases received and investigated during the year, eight were not substantiated as discrimination. In the remaining cases where discrimination was confirmed, the corresponding sanctions were applied, and remedial action plans are currently underway.

Medio	Alcance
denuncia@lineatica.info	México
denunciacf@lineaetica.info	Perú
denunciacc@lineaetica.info	ConCrédito
Tel. 800 230 6363	México
Tel. 705 2233	Perú
Página web	México
https://denuncia.lineaetica.info/	
Página web	Perú
https://denunciacf.lineaetica.info/	
Página web	ConCrédito
https://denunciacc.lineaetica.info/	
WhatsApp (+52) (55) 6538 5504	Para todas las empresas
Aplicación móvil Ethics Global	Para todas las empresas

All reporting channels are available 365 days a year and are open to employees, former employees, clients, former clients, suppliers, former suppliers, and any third party. Complaints are handled in accordance with the process described in the Code of Ethics and Conduct and reinforced through training programs:

1. The complainant identifies a potential breach of the Code of Ethics and Conduct.
2. The complainant submits the report through one of Gerenta’s official reporting channels, which are managed by Ethical Globals, a company specializing in the administration of ethics and whistleblowing lines.
3. Platform administration (Gerenta employees) assign reported cases to investigator and, based on the finding, determine whether cases should be escalated to the Ethics Committee or resolved in accordance with established protocols.

4. The Ethics Committee’s Complaints Follow-up area, depending on the severity of the case, defines appropriate resolution actions with objectivity and transparency, seeking the greatest possible good for all parties involved
5. Once resolution actions are defined, the Complaints Follow-up area implements them and informs the complainant of the closure of the case

To respond in a timely manner to incidents related to workplace violence, conflicts of interest or possible fraud, we implemented a channeling system aimed at users of our Customer Service in the Call Center. We also provide information sessions to the suppliers who support this operation, to ensure adequate attention to our guidelines.

In addition, the team responsible for the reporting channels has an Internal Investigations Manual, a fundamental guide to address cases of discrimination and ensure that anyone who must file a report or complain about sensitive situations receives adequate support. In addition, to strengthen this effort, we keep various consultation and reporting channels open throughout the year, which allow irregularities to be reported confidentially and without fear of reprisals.

In 2025, 2,241 complaints were handled, of which 1,174 were uncorroborated.

Information on inquiries and complaints		
Year	Inquiries	Complaints
2023	427	1,100
2024	164	1,809
2025	248	2,241

In addition to complaints, during 2025 we received 248 inquiries on issues related to ethics and compliance with our policies.

Inquiries by gender

Year	Made by women	Made by men	Anonymous	Total
2025	147	100	1	248

Information on complaints received

Number of complaints	Total
Received	2,241
Closed	1,768
Not closed in the corresponding period	137
Received that are in the process of closing ³³	336
Not corroborated	1,174

Complaints by type and gender of the reporting individual

Type of complaint	Made by men	Made by wo- men	Anonymous	Total
Addressing with high-sounding, offensive words, or yelling	40	80	116	236
Sentimental relationship between employees	46	59	125	230
Modes and forms	28	34	128	190
Workplace harassment	29	53	106	188
Harassment and sexual harassment	19	32	51	102
Consumption of alcoholic beverages during working hours or while wearing a uniform	30	38	27	95
Defamation	23	31	36	90
Failure to perform basic functions	18	24	43	85

AWARDS AND
RECOGNITIONS

In February, Gentera received the “Exceptional Companies” recognition, an initiative of the Business Coordinating Council, the Communication Council and the Institute for the Promotion of Quality. We were recognized for our ethical culture with the highest level, awarded by this initiative

On the other hand, this year we participated in the World’s Most Ethical Companies (WMEC) Ranking, with which we analyzed our corporate integrity practices under an international standard, which allowed us to generate an action plan to continue strengthening our ethical culture.

The perception of our ethical culture in the GPTW Survey in Mexico was 92%, one point more than the previous year, and 96% in Peru, one point less than the previous year.

³³ Complaints in the process of closure are those that have not been formally closed within the reporting period, although the investigation and documentation stages have already been completed.

RISK MANAGEMENT

GRI 2-12, 3-3, 201-2

TCFD Governance a) and b), Strategy a) and b), Risk management b) and c)

The Integrated Risk Management Unit (UAIR, by its acronym in Spanish) submits quarterly reports to the Risk Committee on potential risks that may affect our operations³⁴. These include political, economic, financial, reputational, environmental, social, and governance risks, as well as risks arising from natural events and climate change. In coordination with the Risk Committee and under the supervision of the Board of Directors, management strategies are defined with risk tolerance limits approved by the Board, based on the level of risk that each business unit is willing to assume, to prevent and mitigate potential impacts.

The Comprehensive Risk Management Department, together with the Risk Committee, oversees that risk exposure remains within the applicable internal and regulatory parameters. In turn, the Audit Committee monitors compliance with observations and recommendations issued by both regulatory authorities and the Board of Directors.

To strengthen institutional risk management, Gentera has a Comprehensive Risk Management Manual, which establishes the policies and methodologies for risk identification, measurement, monitoring, and control, including environmental risks embedded in the organization's processes.

In addition, Gentera actively participates in the Sustainability Committees of both the Association of Banks of Mexico and the Mexican Stock Exchange. These collaborative forums promote responsible practices and alignment with international standards in environmental, social, and governance matters, reinforcing Gentera's commitment to a robust and responsible operation aligned with global best practices.

Climate-change-related risks are monitored by the UAIR in coordination with the Risk Committee.

Principales riesgos de cambio climático para Gentera y sus empresas

Risk description	Increase in severe extreme weather events, cyclones and floods
Classification	Physical
Impact	Operational Contingency that interrupts business operation
Financial implications	-Reduction in income due to a decrease in customer service capacity. -Reduction in the Recovery Capacity of the loan portfolio. -Increased capital costs for damage to facilities -Increase in insurance premiums
Risk management methods	-Training is carried out for Brigade members in the field, as well as alerting and monitoring of meteorological events that could have an impact on areas of operation and customers. -Portfolio reporting and monitoring. -Damage policy: Multiple Business Policy and terrorism
Cost of the measures implemented	\$12.82 million mexican pesos in training for brigade members. \$67,113 USD Liability Policy \$3.80 million mexican pesos in Damage Policy

34 The Risk Committee meets monthly to review the main risk issues of the credit subsidiaries and quarterly of all Gentera companies. The Chairman of the committee reports quarterly to the board highlighting the activities carried out by the committee



07

ENVIRONMENT

TERESA MATEO ESPINOZA

98 CYCLES

ATLACOMULCO, ESTADO DE MÉXICO

NOPAL PLANTING, GROCERY STORE

2 CGC / DRV CENTER NORTH – OS ATLACOMULCO

She is the founder of her group, a leader in her family and community, and has a deep passion for her work. For her, Compartamos has been key in the realization of her projects. She highlights that the benefits are many, and one of the most valuable has been discovering that, as a woman, she can start any type of business and make the dreams she sets out to come true. In addition, meeting other women has inspired her to motivate them to also be encouraged to be independent.

She thanks Compartamos for being a flexible company and for the constant support she has received from her promoters, who have always treated her with respect and have given her the necessary motivation to move forward.



“I think my life is no longer about getting better, it’s about living and enjoying my family and what I have. Thank you, Compartamos”.

ENVIRONMENT

GRI 2-27 | SASB FN-CB-410A.2, FN-IN-410A.2 | TCFD METRICS AND TARGETS A) AND B)

Environmental management is a strategic pillar of sustainability at Gentera, as it directly impacts operational continuity, process efficiency, and the creation of value for our stakeholders.

While our business model is not resource-intensive by nature, we acknowledge that our activities do generate environmental impacts. In this regard, we are advancing the implementation of monitoring, control, and analysis systems to identify opportunities, enhance decision-making, and mitigate the environmental impacts generated by our operations.

As part of this approach, we are consistently strengthening the measurement and monitoring of resource consumption, aiming for more efficient management of energy, water, and waste. This also enhances our capacity to prevent and respond to environmental and climate risks.

To raise awareness among employees at both our corporate building and Compartamos Banco, we launched a monthly environmental campaign in 2025. This campaign promotes responsible use of resources and encourages actions to care for the planet. As part of this initiative, seven communications were issued, addressing key topics such as water conservation, energy efficiency, and proper waste management.

Our office in Mexico holds the internationally recognized LEED ID+C Silver certification, which demonstrates our commitment to adopting interior design and construction practices that align with global standards for environmental efficiency and performance.

USE OF RESOURCES

Our Environmental Roadmap serves as a strategic guide for decision-making and outlines a short-term action plan to optimize the use of water, energy, and refrigerants, as well as to improve waste management. This tool is complemented by the Environmental Indicators Matrix, which consolidates detailed data on our resource consumption. Both tools are designed for internal use and apply to all companies within the group in Mexico and Peru.

This comprehensive approach enhances Gentera's operational efficiency while minimizing risks associated with both direct and indirect environmental impacts.

ENERGY

GRI 302-1, 302-2, 302-3

We aim to establish a more efficient energy model that reduces our environmental footprint while enhancing the organization's operational resilience. This is achieved through the gradual adoption of technologies that promote lower consumption, tailored to the specific needs of each company within the group.

Year	Total fuel consumption (liters)	Total electricity consumption (MWh)
2023	1,828,011	14,479
2024	1,776,363	14,111
2025	1,798,123	14,085

Gasoline consumption (liters)			
Year	Mexico	Peru	Total
2023	1,574,292	253,719	1,828,011
2024	1,444,023	285,720	1,729,743
2025	1,779,105	18,440	1,797,545

Diesel consumption (liters)			
Año	Mexico	Peru	Total
2023	46,480	0	46,480
2024	46,620	0	46,620
2025	578	0	578

Electricity consumption (MWh)			
Year	Mexico	Peru	Total
2023	11,229	3,250	14,479
2024	11,336	2,775	14,111
2025	10,911	3,174	14,085

WASTE

GRI 306-3, 306-4, 306-5

We manage the waste generated by our activities from its origin to final disposal, in line with the scope of our operations across various buildings, ensuring both traceability and regulatory compliance.

In our corporate building in Mexico, we collaborate with specialized suppliers to guarantee the proper handling of documents containing sensitive information (legally required to be destroyed) and special handling waste such as electronic waste. This ensures safe and responsible processes.

In 2025, we successfully managed more than 110 tons of waste, categorized, and disposed of in accordance with established procedures, with 38% of the total waste being recycled.

In the last three years, Peru has not recorded diesel consumption, as there has been no need to activate its emergency power plants.

Waste generated (kg)				
Type	Description	2023	2024	2025
Recyclable	Obsolete files and documents with confidential information, uniforms, banners, branded materials, cardboard, paper, newspaper, PET, and aluminum.	2,001	2,307	836
Non-recyclable	Mixed waste (organic and inorganic).	136,193	11,262	48,812
Special handling	Masks, gloves, feminine waste, and electronic waste.	139,444	13,536	178
Total		277,639	27,105	49,826

Recyclable and special handling waste is quantified only in kilograms generated in Mexico, as Peru lacks traceability mechanisms for such waste.

WATER

GRI 303-3, 303-4, 303-5

Water consumption in our corporate offices is primarily associated with cleaning and personal hygiene activities. To optimize its use, we have implemented efficient systems in toilets and sinks to reduce waste.

While we are making progress in promoting responsible use practices, accurately measuring consumption remains a challenge due to shared infrastructure with other organizations. To address this, we continue to explore alternatives that improve measurement accuracy and support more informed decision-making for efficient water management.

Our facilities rely on the public network as the main source of water supply; consequently, we remain committed to ensuring responsible consumption and aligning with the principles of sustainable management.

CONTRIBUTIONS TO ENVIRONMENTAL MATTERS

As part of our environmental strategy, we implement initiatives focused on improving resource efficiency and strengthening ecosystem resilience through restoration projects, thereby contributing to the well-being of the communities where we operate.

Throughout the year, we have undertaken various external projects centered on ecological restoration and environmental awareness:

- We reforested six hectares in the municipality of Xalatlaco, planting 4,200 trees of various pine species (*pinus ayacahuite*, *pseudostrobus*, *greggii*, and *patula*). This effort is expected to result in an estimated annual water infiltration of 827.16 m³ and the capture of approximately 0.072 megagrams of carbon contained in the trees at the time of planting.
- In partnership with the Mexican Fund for the Conservation of Nature (FMCN) and the Community Development of Los Tuxtlas (DECOTUX), we concluded the first phase of this project, part of the Watersheds and Cities Program. The main outcomes of this phase include
 - Direct support for 62 families and indirect benefits for over 240 community members through the installation of 30 energy-saving stoves, redu-

- cing annual firewood consumption by 50%. Construction of 12 tanks with a 45,000-liter capacity for rainwater collection and storage during the dry season. Installation of 20 dry toilets with biodigesters to prevent the discharge of sewage into the region's water bodies.
- Monitoring and analysis of climatic variables, enabling the identification of key environmental characteristics to guide local decision-making and risk anticipation. Key findings include:
 - Favorable warm temperature conditions (34–36°C) for tropical crops, with an observed regional extreme of 38.1°C in April 2025.
 - High humidity (70–85%) throughout most of the year, particularly in the rainy season, is beneficial for vegetation but requiring continued monitoring.
 - Variable rainfall, droughts from February to May (0–5 mm) and heavy rainfall from June to September (25–50 mm per event), complicating the planting of rainfed crops such as maize.
 - Light wind speeds (5–8 km/h) minimize damage while maintaining a high thermal sensation.
- In collaboration with Conservation International Mexico, we launched the project “Landscape Restoration in the Southern Sierra of Oaxaca” to enhance the availability of water in terms of quantity, quality, and continuity, particularly in water recharge areas. The first measurable results will be available by the end of 2026.
- We conducted our first environmental awareness campaign targeting Compartamos Banco Mexico clients, encouraging responsible resource use. This initiative was promoted through monthly posts on the bank's social media platforms.

Our environmental initiatives foster conservation, strengthen ecosystems, and encourage community participation in the regions where we operate. In line with this commitment, we are actively exploring new environmental impact projects in Peru as part of the group’s broader sustainability efforts.

GREENHOUSE GAS EMISSIONS

GRI 3-3, 305-1, 305-2, 305-3, 305-4

To ensure our emissions remain below the thresholds set by the National Emissions Registry (RENE, by its acronym in Spanish) in Mexico and the Ministry of the Environment (MINAM, by its acronym in Spanish) in Peru, we have implemented actions to enhance operational efficiency. We continuously monitor the consumption of electricity and fuels to quantify the greenhouse gas (GHG) emissions generated by our operations, both in corporate facilities and remote work environments

This process enables us to identify areas for improvement and develop strategies to reduce our carbon footprint, aligning with best practices in the financial sector and the recommendations of the TCFD.

Group GHG emissions (tCO ² e)			
Year	Mexico	Peru	Total
2023	19,391	3,690	23,081
2024	23,277	3,025	26,302
2025	25,659	2,097	27,756

GHG emissions intensity (tCO ² e per employee)			
Year	Mexico	Peru	Total
2023	1.03	0.61	0.93
2024	1.15	0.45	0.97
2025	1.21	0.30	0.98

GHG emissions by scope and country (tCO ² e)				
	Year	Mexico	Peru	Total
Scope 1	2023	4,881	1,659	6,540
	2024	5,086	1,697	6,783
	2025	6,046	494	6,540
Scope 2	2023	4,884	1,470	6,354
	2024	5,034	587	5,621
	2025	4,844	589	5,433
Scope 3	2023	9,626	561	10,187
	2024	13,158	740	13,898
	2025	14,768	1,014	15,782

Note. Scope 3 emissions consider categories 1, 2, 3, 5, 6, 7 and 8.

Our operations in the corporate building in Peru do not require the use of highly polluting refrigerant gases.

CLIMATE CHANGE

GRI FS1, FS3, FS4, FS5, FS9
TCFD STRATEGY B)

At Gentera, we acknowledge that the identification, assessment, and management of climate risks are strategic priorities to ensure the continuity of our operations and safeguard the financial stability of our clients.

Climate events such as droughts, floods, hurricanes, storms, and earthquakes have the potential to impact our branches, employees, and business models. This is particularly relevant given that our lending products are concentrated on short-term assets that are sensitive to disruptions caused by extreme physical events.

In response, we are developing tools and capabilities to better understand the climate vulnerability of the regions where we operate and to anticipate scenarios that could affect the continuity of our services.

One key initiative is the creation of a climate risk map that identifies localities in Mexico that are particularly vulnerable to hydrometeorological phenomena. This map helps us guide preventive measures and response actions. This analysis is further supported by our financial provisions and contingency plans designed to assist employees, clients, and communities that may be impacted.

In 2024, we documented policies in the **Manual for Comprehensive Risk Management** to systematically identify, monitor, and assess exposure to environmental risks across the institution’s processes. We also made progress in establishing the corporate sustainability framework and participated in the Sustainability Committee of the Association of Banks of Mexico and the Mexican Stock Exchange to stay aligned with industry best practices.

Climate risks and opportunities in the short, medium, and long term

From a strategic perspective, we adhere to the recommendations of the TCFD to identify and evaluate relevant risks:

- **Short-term:** physical risks dominate, arising from the increased frequency and intensity of extreme weather events. These risks are financially linked to operational disruptions and the ability of our clients to maintain their productive activities and meet their credit obligations.
- **Medium-term:** physical risks remain critical as clients' resilience to recurring events diminishes, potentially affecting their economic recovery. Transition risks also emerge, primarily associated with potential regulatory changes or environmental requirements that could escalate capital needs.
- **Long-term:** stransition risks are expected to become more prominent. Stricter policies regarding carbon footprint in the primary and secondary sectors may raise operating costs for clients engaged in complementary activities within the tertiary economy, ultimately impacting their performance and, by extension, our portfolio.

To determine which risks and opportunities could have significant financial impacts, we apply our Comprehensive Risk Management framework. This process uses Risk Management and Controls workshops to assess likelihood, impact, and materiality. Currently, physical risks are concentrated in regions with higher probabilities of hurricanes and floods, which could lead to revenue loss, facility damage, increased insurance premiums, and reduced portfolio recovery capacity.

In addition, we identified opportunities from our ability to support clients in affected areas. These efforts include strengthening customer loyalty through interventions such as rescue tools, commission reversals, operational assistance, and grocery deliveries. These actions help reduce expected losses and are based on customer lifetime value and expected loss analyses.

To address the increase in extreme weather events, we enhanced operational readiness through brigade training, warning systems, and event monitoring. We also invested in damage and civil liability insurance policies. In 2025, these efforts amounted to \$12.82 million Mexican pesos for training, \$3.80 million Mexican pesos for property policies, and \$67,113 USD for liability policies.

The management of risks associated with environmental and social phenomena is overseen by the Business Continuity area, which develops protocols for responding to events of any magnitude. These measures are financially supported, integrated into institutional planning, and coordinated through multidisciplinary teams. The impacts of such contingencies are incorporated into financial planning and portfolio monitoring as part of the Business-as-Usual (BAU) risk measurement process.

As part of Compartamos Banco's 2026 budget, projections of meteorological impacts have been factored in. Additionally, our Capital Adequacy Exercise includes an internal scenario with climate impacts, aligned with the projected annual increase in capital stock based on UDIS. This approach ensures the institution maintains adequate solvency levels even under extreme scenarios.

Climate risk identification, assessment and management process

Climate risks are embedded within our existing risk management and business continuity processes. Our methodology enables us to:

- Identify risks based on probability and impact.
- Prioritize risk monitoring in alignment with our risk appetite.
- Incorporate materialized risks into financial planning.
- Define actions to mitigate, transfer, or control risks in accordance with the Risk and Control Self-Assessment Methodology.
- Align origination policies with exclusion lists for business lines, preventing exposure to clients or activities with high environmental risk.

While emerging regulatory requirements related to emissions are not currently integrated into our framework, we are progressing along a defined evolution path to incorporate these elements as regulations advance.

In 2025, we enhanced the capacity of our sales force to execute these policies. Specific training was delivered on “rescue tools” and discount benefits for clients affected by extreme rains in Veracruz, emphasizing the continuity of productive activities and portfolio recovery.

Though we are in the process of advancing maturity in identifying specific climate risks, we have already recognized risks related to business interruptions caused by extreme weather events, fully integrating them into our institutional risk management processes.

Metrics and objectives

We are developing metrics aligned with the NIS standards of CINIF. Currently, as part of our monitoring of materialized events at Banco Compartamos, we track indicators such as:

- Number of offices affected
- Unpaid balance affected
- Percentage of portfolio at risk > 30 days
- Loan booking percentage

Additionally, we include Scopes 1, 2, and 3 (categories 1, 2, 3, 5, 6, 7, and 8) in our GHG Emissions Inventory, following the GHG Protocol methodology. While we have not yet established an internal carbon price or formal emission reduction targets, we continue to make progress in monitoring resource consumption and identifying opportunities to improve efficiency.

Beyond operational monitoring, we consider insurance coverage and the training of brigade members as essential mitigation instruments. These costs are categorized as training expenses and insurance payments (for damage and civil liability) and are integrated into capital adequacy analyses and annual planning.

In parallel, Gentera is defining policies to formalize its sustainability framework, which will establish measurable objectives aligned with global best practices.

Responding to climate emergencies

In emergency situations, we activate specific protocols that prioritize the health, safety, and well-being of individuals. These measures include:

1. Verify the safety and well-being of our employees.
2. Conducting a census of our clients to assess the degree of impact they have experienced.
3. Addressing the basic needs of affected clients and employees.
4. Rehabilitating branches and offices promptly.

We recognize that providing timely and empathetic support fosters the financial stability of our clients, promoting their resilience and their ability to meet commitments.

These protocols are further supported by reports and portfolio monitoring during and after the event, enabling us to adjust rescue measures based on the level of impact. The rehabilitation of facilities is backed by our current damage policy, ensuring operational continuity and consistent customer service.

We remain committed to regularly evaluating, adjusting, and enhancing our strategies to strengthen our ability to effectively adapt and respond to the present and future risks associated with climate emergencies.



Comprehensive enviromental management

- We effectively managed more than 110 tons of wastes, of which 38% was recycled, demostrating continued improvements in waste separation and traceability.

Certifications

- Our headquarters in Mexico maintains the LEED ID+C Silver certification, recognizing our efficient infrastructure that complies with the highest international environmental standards.



Reforestation projects

- We reforested six hectares in Xalatlaco, State of Mexico, by planting 4,200 pine trees of different species.
- This initiative contributes to the estimated infiltration of 827.16 m³ of water annually and the initial sequestration of 0.072 megagrams of carbon, a figure expected to grow as the trees mature..

International commitments

- We directly benefited 62 families and indirectly impacted more than 240 people through initiatives that improved their access to energy and water resources..
- We installed 30 energy-saving stoves, reducing firewood consumption by 50%, 12 water collection tanks with a 45,000-liter capacity each, and 20 dry toilets with biodigesters to prevent wastewater discharge.
- Climate monitoring was conducted, yielding findings that help improve community decision-making regarding temperature variability, humidity, precipitation, and winds.

08 FINANCIAL INDICATORS

INFORMATION FOR INVESTORS

GRI 3-3, 305-1, 305-2, 305-3, 305-4

For more than three decades, we have achieved steady growth and demonstrated resilience during challenges, all while upholding our firm commitment to deliver simple and accessible financial solutions to the clients who choose us in Mexico and Peru, many of whom we have served for years.

The sum of our accomplishments, combined with the responsible stewardship of resources, drives us to remain steadfast and strategic in navigating future challenges. This performance not only solidifies our position but also empowers us to continue as a catalyst for real and meaningful financial inclusion. At the center of it all are people. We reaffirm our commitment to providing solutions that transform lives, generate social value, and reflect the human focus that is a core pillar of our organization.

In 2025, we delivered outstanding results: our total portfolio reached \$93,599 million Mexican pesos, representing a 13% increase over the prior year. Additionally, we strengthened our presence in Mexico and Peru, serving over 4.6 million clients. We also maintained a capitalization ratio at 30%, reaffirming our financial strength and liquidity capacity.

In addition, we disbursed more than \$272,750 million Mexican pesos, reflecting the collaborative efforts across our entities and our commitment to strengthening financial inclusion. This achievement was marked by the following milestones:

- **Compartamos Banco Mexico:** Expanded its microcredit portfolio, reaching a total disbursement of \$204,027 million Mexican pesos.
- **Compartamos Banco Peru:** Demonstrated robust growth, achieving \$51,732 million Mexican pesos in disbursements
- **ConCrédito :** Increased its portfolio to \$16,991 million Mexican pesos.
- **Yastás:** Completed 28.2 million operations, supported by a network of 5,689 businesses offering savings-related transactions.
- **Aterna:** CerramosSold more than 115 million policies in Mexico, including open market policies, and over 18 million policies in Peru.
- **Fundación Compartamos:** Benefited 319,534 people through specific foundation actions and 73,583 people through Social Responsibility Fund initiatives.
- **Gentera:** Reaffirmed its commitment to community support with the participation of 26,266 employees, who collectively contributed over 207,000 hours of volunteer activities.

We achieved a net result of \$8,520 million Mexican pesos, underscoring the success of our strategy to expand access to the financial system and enhance financial inclusion in the markets where we operate.

FINANCIAL AND OPERATING RESULTS

GRI 2-2, 201-1, 203-2

(FIGURES EXPRESSED IN MILLION MEXICAN PESOS)

Financial and operating results			
Concept	2023	2024	2025
Credit clients	3,967,161	4,274,300	4,625,737
Employees	24,861	27,101	28,292
Service offices	548	553	556
Branches	143	146	152
Portfolio (million Mexican pesos)	\$65,167	\$82,742	\$93,599
Average loan per client	\$16,427	\$19,358	\$20,234
Non-performing loan ratio	3.44%	3.93%	3.83%

Concept	2023	2024	2025
Interest on loan portfolio	\$31,618	\$39,243	\$47,447
Income from financial investments	\$891	\$989	\$946
Proceeds from sale of assets	5	(27)	(1)
Interest income	\$32,509	\$40,232	\$48,3936
Interest expense	\$5,649	\$7,298	\$7,904
Net interest income	\$26,860	\$32,934	\$40,489
Net interest income after provisions	\$20,386	\$23,734	\$29,294
Operating expenses	\$17,027	\$19,818	\$23,644
Salaries and benefits	\$10,962	\$12,881	\$15,291

Financial and operating results			
Concept	2023	2024	2025
Income tax	2,007	2,761	4,295
Net operating income (loss)	7,059	9,223	12,815
Net income (loss)	5,052	6,462	8,520
Capitalization (broken down in terms of debt)	51,543	62,900	72,373
Total stockholders' equity	27,886	33,523	36,028
Average portfolio	58,295	19,358	20,234
Average productive assets	67,620	82,695	98,751
Operating income / average portfolio	12.1%	12.9%	14.9%
Net income / average portfolio	8.7%	9.0%	9.9%
Operating income / average earning assets	10.4%	11.2%	13.0%

Concept	2023	2024	2025
Net income / average earning assets	7.5%	7.8%	8.6%

Assets			
Concept	2023	2024	2025
Availability + Investments in securities + Debtors under repurchase agreements	11,394	14,656	17,736
Total Assets	86,619	106,829	120,513
Liquidity (availability + investments in securities) / total assets	11.5%	13.7%	0%
Total portfolio	65,167	82,742	93,599
Non-performing	2,244	3,255	3,584
Fixed assets	607	887	1,040

Liabilities			
Concept	2023	2024	2025
Total liabilities	58,733	73,306	84,485
Liabilities with cost	52,829	64,279	73,840
Equity (total stockholders' equity)	27,886	33,523	36,028
Net earnings per share (in Mexican pesos)	3.20	4.09	5.39
Average assets	79,191	95,081	111,560
Average equity	26,484	30,163	34,283
ROA (net income / average assets)	6.4%	6.8%	7.6%
ROE (net income / average equity)	19.1%	21.4%	24.9%

Assets			
Concept	2023	2024	2025
Book value per share (in Mexican pesos)	17.66	21.23	22.81
Exchange rate	16.97	20.88	18.01
Share prices at year-end (in Mexican pesos)	23.58	24.30	46.08
Total number of shares for UPA and PCA calculation	1,579,243,876	1,579,243,876	1,579,243,876

Credit portfolio by country (million Mexican pesos)

	2023	2024	2025
Mexico	41,286	53,395	61,887
Peru	19,625	24,169	25,672
ConCrédito	4,171	5,113	6,041
Yastás	85	65	0
Total	65,167	82,742	93,600

Amount disbursed by country (million Mexican pesos)

	2023	2024	2025
Banco Compartamos	149,073	181,178	204,027
Compartamos Financiera	35,583	40,500	51,732
ConCrédito	12,012	14,527	16,991
Total	196,670	236,205	272,750

Interest income by Country

	2023		2024		2025	
	Million Mexican pesos	%	Million Mexican pesos	%	Million Mexican pesos	%
Mexico	26,519	81.6%	33,003	82.0%	39,167	80.9%
Peru	5,990	18.4%	7,229	18.0%	9,226	19.1%
Total	32,509	100%	40,232	100%	48,393	100%

Percentage of portfolio broken down by business unit						
Year	Compartamos Banco	ConCrédito	Yastás	Aterna	Gentera	Compartamos Banco
	Mexico	Mexico	Mexico	Mexico	Mexico	Peru
2023	63.4%	6.4%	-	-	-	30.1%
2024	64.5%	6.2%	0.1%	0.0%	-	29.2%
2025	66.1%	6.5%	0.0%	0.0%	-	27.4%

Net income (Loss) (million Mexican pesos)			
	2023	2024	2025
Banco Compartamos Mexico	3,243	4,751	5,739
Peru	701	397	1,440
Gentera, SAB y subsidiarias.	5,052	6,462	8,520
ConCrédito Mexico	804	1,038	676

Main indicators 2023 vs 2022						
Main indicators	Compartamos Banco Mexico		Compartamos Banco Peru		ConCrédito	
	2023	Δ vs 2022	2023	Δ vs 2022	2023	Δ vs 2022
NPLs / Total portfolio	3.02%	−0.37 pp	4.51%	0.86 pp	2.26%	−0.81 pp
Coverage ratio	251.4%	29.6 pp	169.5%	−73.8 pp	547.7%	85.4 pp
ROA	7.5%	−2.3 pp	3.2%	1.0 pp	13.6%	3.5 pp
ROE	24.8%	−6.3 pp	17.7%	5.5 pp	24.4%	3.5 pp

Main indicators 2024 vs 2023							
Main indicators	Compartamos Banco Mexico		Compartamos Banco Peru			ConCrédito	
	2024	Δ vs 2023	2024	2024	Δ vs 2023	2024	Δ vs 2023
NPLs / Total portfolio	3.88%	0.86 pp	4.22%		−0.29 pp	2.58%	0.32 pp
Coverage ratio	207.0%	−44.4 pp	192.0%		22.5 pp	401.4%	−146.3 pp
ROA	8.9%	1.4 pp	1.6%		−1.6 pp	13.8%	0.2 pp
ROE	32.9%	8.1 pp	8.5%		−9.2 pp	26.1%	1.7 pp

Main Indicators2025 vs 2024						
Main indicators	Compartamos Banco Mexico		Compartamos Banco Peru		ConCrédito	
	2025	Δ vs 2024	2025	Δ vs 2024	2025	Δ vs 2024
NPLs / Total portfolio	4.23%	0.35 pp	3.13%	-1.09 pp	2.68%	0.10 pp
Coverage ratio	209.6%	2.6 pp	233.6%	41.6 pp	364.3%	-37.1 pp
ROA	8.8%	-0.1 pp	5.0%	3.4 pp	7.0%	-6.8 pp
ROE	32.4%	-0.5 pp	23.9%	15.4 pp	15.3%	-10.8 pp

Economic value created, distributed and retained			
Concept (million Mexican pesos)	2023	2024	2025
Direct economic value created	36,763	46,134	56,130
Distributed economic value	24,008	28,964	35,010
Retained economic value	12,755	17,170	21,120
Net income	5,052	6,462	8,520
Number of clients	3,967,161	4,274,300	4,625,737
Net Interest Income (million Mexican pesos)	26,860	32,934	40,489
Operating efficiency	21.5%	20.8%	21.9%
Net Operating Income (million Mexican pesos)	7,059	9,223	12,815
Net income (million Mexican pesos)	5,052	6,462	8,520

Direct economic value created = interest income + commissions and fees charged + intermediation result + other income (expenses) from the transaction, net.
Economic value distributed = interest expense + commissions and fees paid + administration and promotion expenses + share of associate's profit + taxes – depreciation and amortization.
Retained economic value = direct economic value created – distributed economic value.

Compartamos Banco Mexico Data	Capital	Commercial Banking	Development Band	Multilateral	Cebures (local bonds)	Funds raised	Total
Dec-23	28.6%	0.8%	33.7%	2.3%	21.9%	12.7%	100.0%
Dec-24	29.1%	1.9%	33.9%	1.9%	24.4%	8.8%	100.0%
Dec-25	28.9%	0.2%	31.9%	1.1%	28.1%	9.8%	100.0%

Compartamos Banco Peru Data	Capital	Commercial Banking	Development Band	Multilateral	Investment Funds	Funds raised	Reported creditors	Total
Dec-23	18.4%	8.6%	10.4%	0.0%	0.0%	62.6%	0.0%	100.0%
Dec-24	20.3%	6.5%	9.8%	0.0%	0.0%	63.4%	0.0%	100.0%
Dec-25	23.90%	6.90%	5.80%	0.00%	0.00%	63.40%	0.00%	100.0%

Gentera and Mexico Data	2023		2024		2025	
	Bank	Gentera	Bank	Gentera	Bank	Gentera
Cumulative efficiency ratio	73.8%	70.7%	68.1%	68.2%	67.0%	64.9%
Accounting Capital / Total Assets	26.3%	32.2%	26.1%	31.4%	26.0%	29.9%
ICAP	30.8%		29.0%		30.0%	
Tangible Capital / Assets		22.1%		22.8%		24.2%



09 ANNEX

Gentera and its compamies-Recognitions

FEBRUARY 2025

Recognition: Marco Responsabilidad ESG
Granted by: MERCO
Recipient: GENTERA

Recognition: Mejores Lugares para Trabajar Ranking, lugar4
Granted by:Great Place to Work Perú
Recipient: Compartamos Banco Perú

Recognition: The Most Innovative CEO's.
Granted by: Great Culture to innovate
Recipient: Manuel de la Fuente

MARCH 2025

Recognition: WINN 2025, Las Culturas Más Innovadoras para Mujeres 2025
Granted by: Great Culture To Innovate
Recipient: Gentera

MAY 2025

Recognition: Mejores Lugares para Trabajar, lugar 2
Categoría de más de 5000 colaboradores
Granted by: Great Place to Work
Recipient: Gentera

Recognition: Effie Plata
Granted by: Renacimiento de Marca Otorgar Effie Awards
Recipient: Compartamos Banco Perú

Recognition: Merco Talento México, lugar 106
Granted by: MERCO
Recipient: Gentera

JUNE 2025

Recognition: Las 500 empresas importantes de Méxi-
co-Ranking, lugar 135
Granted by: Expansión
Recipient: Gentera

JULY 2025

Recognition: Empresa destacada en impacto social
transformador
Granted by: Expansión ESG
Recipient: Compartamos Banco

AUGUST 2025

Recognition: Empresas Responsables 2024-Ranking, lugar
71
Granted by: Expansión
Recipient: Gentera

Recognition: MERCO-Las Mejores Empresas con mejor
reputación. Ranking, lugar 145
Granted by: Merco
Recipient: Gentera

Affiliation	
CONSEJO COORDINADOR EMPRESARIAL – CCE	Gentera
CONFEDERACIÓN PARTONAL DE LA REPÚBLICA MEXICANA – COPARMEX	Gentera
CONSEJO MEXICANO DE NEGOCIOS – CMN	Gentera
PRODESARROLLO FINANZAS Y MICROEMPRESA	Compartamos Banco Mexico
ASOCIACIÓN DE BANCOS DE MÉXICO – ABM	Compartamos Banco Mexico
UNIÓN DE INSTITUCIONES FINANCIERAS MEXICANAS – UNIFIMEX	Gentera
RED ACCION	Compartamos Banco en Mexico
CONSEJO DE LA COMUNICACIÓN – CC	Gentera
GLOBAL ALLIANCE FOR BANKING VALUE – GABV	Compartamos Banco en Mexico
MICROFINANCE NETWORK	Gentera
WOMEN ECONOMIC FORUM	Gentera
ASOCIACIÓN DE INSTIUTCIONES DE MICROFINANZAS – ASOMIF	Compartamos Banco en Peru
ASOCIACIÓN DE BANCOS DEL PERU – ASBANC	Compartamos Banco en Peru

ANNEX

ABOUT THIS REPORT

GRI 2-3, 2-4, 2-5, 2-14

Throughout Gentera’s 35-year history, we have spent more than 12 years to voluntarily reporting our sustainability performance. The 2025 Annual and Sustainability Report provides a comprehensive and detailed view of our financial, social, environmental, operational, and governance results throughout the year.

The scope of this report includes the operations of Gentera, its Foundation and subsidiaries in Mexico and Peru, either on a consolidated or individual basis, as specified in each section. The activities of other associated entities, institutions, companies, shareholders, clients,, or business partners are not considered.

Gentera has prepared the report in accordance with the GRI Standards³⁵ for the period from January 1st to December 31, 2025.

Likewise, this report also incorporates the indicators of the Sustainability Accounting Standards Board (SASB) applicable to the Consumer Banking, Finance and Insurance industries of which we are part. It includes information on our climate-related risks and opportunities through indicators from the Task Force on Climate-related Financial Disclosures (TCFD), as well as our progress in contributing to the United Nations Environment Programme Finance Initiative (UNEP FI) Principles for Responsible Banking.

In line with our commitment as signatories to the Ten Principles of the United Nations Global Compact, Gentera’s 2025 Annual and Sustainability Report complements our Communication for Progress (CoP).

Gentera, S.A.B. de C.V. is a stock exchange corporation listed on the Mexican Stock Exchange in accordance with the Mercantile Companies Law and the Securities Market Law.

The shareholder composition of Gentera, S.A.B. de C.V. until the day of the Annual Ordinary General Meeting of Shareholders held on April 11, 2025, is as follows:

Shareholders	Number of shares	% of equity
Repurchase fund	0	0%
Float fund	1,579,243,876	100%
Total capital stock	1,582,743,876	100%

35 GRI: Global Reporting Initiative.

GRI CONTENT INDEX				
GRI Standard		Content	Page or response	Omission reason
GRI 1 Foundation 2021				
GRI 2 General Disclosures 2021				
1. The organization and its reporting practices				
GRI 2 General Disclosures 2021	2-1	Organizational details.	9, 10, 29, 119	
	2-2	Entities included in the organization’s sustainability reporting.	141	
	2-3	Reporting period, frequency and contact point.	154	
	2-4	Restatements of information.	154	
	2-5	External assurance.	154	
2. Activities and workers				
GRI 2 General Disclosures 2021	2-6	Activities, value chain, and other business relationships.	9, 10, 29	
	2-7	Employees	48	
	2-8	Workers who are not employees.	-	Not applicable. All our personnel are employees of Gentera or its companies.
3. Governance				
GRI 2 General Disclosures 2021	2-9	Governance structure and composition.	106	
	2-10	Nomination and selection of the highest governance body.	106	

GRI Standard		Content	Page or response	Omission reason
		3. Governance		
GRI 2 General Disclosures 2021	2-11	Chair of the highest governance body.	106	
	2-12	Role of the highest governance body in overseeing the management of impacts.	106, 125	
	2-3	Delegation of responsibility for managing impacts.	106	
	2-4	Role of the highest governance body in sustainability reporting.	154	
	2-15	Conflicts of interest.	119	
	2-16	Communication of critical concerns.	119	
	2-17	Collective knowledge of the highest governance body.	106	
	2-18	Evaluation of the performance of the highest governance body.	106	
	2-19	Remuneration policies.	67, 106	
	2-20	Process to determine remuneration.	67, 106	
	2-21	Annual total compensation ratio.	67	
		4. Strategy, policies and practices		
GRI 2 General Disclosures 2021	2-22	Statement on sustainable development strategy.	4, 5	
	2-23	Policy commitments.	17, 18, 119	
	2-24	Embedding policy commitments.	17, 119	
	2-25	Processes to remediate negative impacts.	17, 119	
	2-26	Mechanisms for seeking advice and raising concerns.	92, 119	
	2-27	Compliance with laws and regulations.	119, 129	

GRI Standard		Content	Page or response	Omission reason
4. Strategy, policies and practices				
	2-28	Membership associations.	153	
5. Stakeholder engagement				
GRI 2 General Disclosures 2021	2-29	Approach to stakeholder engagement.	24	
	2-30	Collective bargaining agreements.	54	
GRI 3 Material Topics 2021				
GRI 3 Material Topics 2021	3-1	Process to determine material topics.	24	
	3-2	List of material topics.	24	

TOPIC STANDARDS				
GRI Standard		Content	Page or response	Omission reason
Material topic 1. Business ethics and integrity				
GRI 3 Material Topics 2021	3-3	Management of material topics.	119	
GRI 205 Anti-corruption 2016	205-2	Communication and training about anti-corruption policies and procedures.	119	
	205-3	Confirmed incidents of corruption and actions taken.	119	
Material topic 2. Financial inclusion and education				
GRI 3 Material Topics 2021	3-3	Management of material topics.	30, 33, 36, 38, 40	
GRI G4 Sector Disclosures: Financial Services	FS7	Monetary value of products and services designed to provide a specific social benefit for each line of business broken down by purpose.	33, 36, 38, 40	
	FS13	Access points by type in sparsely populated or economically disadvantaged areas.	33, 36, 38, 40	
	FS14	Initiatives to improve access to financial services for disadvantaged people.	30, 33, 36, 38, 40	
Material topic 3. Diversity, equity and inclusion				
GRI 3 Material Topics 2021	3 - 3	Management of material topics.	51	
GRI 405 Diversity and Equal Opportunity 2016	405-1	Diversity in governing bodies and employees.	51	

GRI Standard		Content	Page or response	Omission reason
Material topic 4. Climate change				
GRI 3 Material Topics 2021	3 – 3	Management of material topics.	133	
	305-1	Direct GHG emissions (Scope 1).	133	
GRI 305 Emissions 2016	305-2	Indirect GHG emissions when generating energy (Scope 2).	133	
	305-3	Other indirect GHG emissions (Scope 3).	133	
	305-4	Intensity of GHG emissions.	133	
Material topic 5. ESG integration and governance				
GRI 3 Material Topics 2021	3-3	Management of material topics.	17, 18	
Material topic 6. Client satisfaction and relationships				
GRI 3 Material Topics 2021	3-3	Management of material topics.	44	
Material topic 7. Human capital development				
GRI 3 Material Topics 2021	3 – 3	Management of material topics.	61	
GRI 404 Training and education 2016	404-1	Average hours of training per year per employee.	61	
	404-2	Programs for upgrading employee skills and transition assistance programs.	61, 74	
	404-3	Percentage of employees receiving regular performance and career development reviews.	61	

GRI Standard		Content	Page or response	Omission reason
		Other GRI Standards reported		
GRI 201 Economic performance 2016	201-1	Direct economic value generated and distributed.	141	
	201-2	Financial implications and other risks and opportunities due to climate change.	125	
	201-3	Defined benefit plan obligations and other retirement plans.	67	
GRI 202 Market presence 2016	202-1	Ratios of standard entry level wage by gender compared to local minimum wage.	67	
	202-2	Proportion of senior management hired from the local commu-	48	
GRI 203 Indirect economic impacts 2016	203-1	Infrastructure investments and services supported.	97	
	203-2	Significant indirect economic impacts.	10, 97, 141	
GRI 206 Anti-competitive behavior 2016	204-1	Proportion of spending on local suppliers.	45	
GRI 206 Anti-competitive behavior 2016	206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices.	119	
GRI 302 Energy 2016	302-1	Energy consumption within the organization.	129	
	302-2	Energy consumption outside of the organization.	129	
	302-3	Energy intensity.	129	
	302-4	Redution of energy consumption.		

GRI Standard		Content	Page or response	Omission reason
GRI 303 Water and effluents 2018	303-3	Water withdrawal.	131	
	303-4	Water discharger.	131	
	303-5	Water consumption.	131	
GRI 306 Waste 2020	306-3	Waste generated.	129	
	306-4	Waste diverted from disposal.	129	
	306-5	Waste directed to disposal.	129	
GRI 308 Supplier enviromental assessment 2016	308-2	Negative environmental impacts in the supply chain and actions taken.	45	
GRI 401 Employment 2016	401-1	New employee hires and employee turnover.	54, 58	
	401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees.	67, 69	
	401-3	Parental leave.	67, 70	

GRI Standard		Content	Page or response	Omission reason
GRI 403 Occupational health and safety 2018	403-1	Occupational health and safety management system.	90	
	403-2	Hazard identification, risk assessment, and incident investigation.	90	
	403-3	Occupational health services.	90	
	403-4	Worker participation, consultation, and communication on occupational health and safety.	90	
	403-5	Worker training on occupational health and safety.	74, 90	
	403-6	Promotion of worker health.	74, 90	
	403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships.	90	
	403-8	Workers covered by an occupational health and safety management system.	90	
	403-9	Work-related injuries.	90	
	403-10	Work-related ill health.	90	
GRI 405 Diversity and equal opportunity 2016	405-2	Ratio of basic salary and remuneration of women to men.	67	
GRI 406 Non-discrimination 2016	406-1	Incidents of discrimination and corrective actions taken.	119	

GRI Standard		Content	Page or response	Omission reason
GRI 408 Child labor 2016 GRI 409 Forced or compulsory labor 2016 GRI 411 Rights of indigenous peoples 2016 GRI 413 Local communities 2016 GRI 414 Evaluación social de los proveedores 2016 GRI 417 Marketing and labeling 2016 GRI 418 Customer privacy 2016	408-1	Operations and suppliers at significant risk for incidents of	119	
	409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labor.	119	
	411-1	Incidents of violations involving rights of indigenous peoples.	119	
	413-1	Operations with local community engagement, impact assessments, and development programs.	97	
	414-1	Nuevos proveedores que han pasado filtros de selección de acuerdo con los criterios sociales.	45	
	417-3	Incidents of non-compliance concerning marketing communications.	119	
	418-1	Substantiated complaints regarding breaches of customer privacy and loss of customer data.	126	

GRI Standard	Content		Page or response	Omission reason
GRI G4 Financial Services Sector Disclosures				
GRI G4 Financial Services Sector Disclosures	FS1	Policies with specific environmental and social aspects applied to business lines.	18, 134	
	FS2	Procedures for the evaluation and control of social and environmental risks in business lines.	134	
	FS3	Processes to monitor clients’ implementation of social and environmental requirements included in contracts or transactions.	134	
	FS4	Processes to improve personnel competence in implementing environmental and social policies and procedures applicable to lines of business	31, 43, 134	
	FS5	Interaction with clients and business partners regarding the identification of social and environmental risks and opportunities.	24, 134	
	FS6	Percentage of the portfolio for business lines by specific region, size (e.g. micro/SME/large and by sector).	33, 36, 38, 40	
	FS9	Coverage and frequency of audits to assess the implementation of environmental and social policies and risks assessment procedures.	–	Not reported
	FS15	Policies for the correct design and offer of financial products and services.	31	
	FS16	Initiatives to improve financial literacy and education by type of beneficiary.	30, 43	

SASB Standard		Content	Page or response	Omission reason
		SASB index		
Data security	FN-CB-230a.1	(1) Number of data breaches, (2) percentage that are personal data breaches, (3) number of account holders affected.	126	
	FN-CB-230a.2	Description of approach to identifying and addressing data security risks.	126	
Financial inclusion & capacity building	FN-CB-240a.1	(1) Number and (2) amount of loans outstanding that qualify for programmes designed to promote small business and community development.	33, 36, 38	
	FN-CB-240a.2	(1) Number and (2) amount of past due and nonaccrual loans or loans subject to forbearance that qualify for programmes designed to promote small business and community development.	33, 36, 38	
	FN-CB-240a.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	33, 36, 38	
	FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	30, 43	
Incorporation of environmental, social, and governance factors in credit analysis	FN-CB-410a.1	Commercial and industrial credit exposure, by industry.	33, 36, 38	
	FN-CB-410a.2	Description of approach to incorporation of environmental, social and governance (ESG) factors in credit analysis.	129	

SASB Standard	Content		Page or response	Omission reason
SASB index				
Financed emissions	FN-CB-410b.1	Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3.	–	Not reported.
	FN-CB-410b.2	Gross exposure for each industry by asset class.	–	Not reported.
	FN-CB-410b.3	Percentage of gross exposure included in the financed emis- sions calculation.	–	Not reported.
	FN-CB-410b.4	Description of the methodology used to calculate financed emissions	–	Not reported.
Business ethics	FN-CB-510a.1	Total amount of monetary losses as a result of legal procee- dings associated with fraud, insider trading, antitrust, anticom- petitive behaviour, market manipulation, malpractice, or other related financial industry laws or regulations.	31	
	FN-CB-510a.2	Description of whistleblower policies and procedures	119	
Systemic risk management	FN-CB-550a.1	Global Systemically Important Bank (GSIB) score, by category.	–	Does not apply
	FN-CB-550a.2	Description of approach to integrate results of mandatory and voluntary stress tests into capital adequacy planning, longterm corporate strategy, and other business activities.	–	Does not apply

SASB Standard		Content	Page or response	Omission reason
		SASB index		
Activity metrics	FN-CB-000.A	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business.	33, 36, 38	
	FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate.	33, 36, 38	
		Consumer Finance		
Customer privacy	FN-CF-220a.1	Number of account holders whose information is used for secondary purposes.s.	126	
	FN-CF-220a.2	Total amount of monetary losses as a result of legal proceedings associated with customer privacy	31	
Data securitys	FN-CF-230a.1	(1) Number of data breaches, (2) percentage that are personal data breaches, (3) number of account holders affected.	126	
	FN-CF-230a.2	Card-related fraud losses from (1) cardnot-present fraud and (2) card-present and other fraud.	31	
	FN-CF-230a.3	Description of approach to identifying and addressing data security risks.	126	

SASB Standard	Content		Page or response	Omission reason
Selling practices	FN-CF-270a.1	Percentage of total remuneration for covered employees that is variable and linked to the amount of products and services sold.	67	
	FN-CF-270a.2	Approval rate for (1) credit and (2) prepaid products for applicants.	–	does not apply
	FN-CF-270a.3	(1) Average fees from add-on products, (2) average APR of credit products, (3) average age of credit products, (4) average number of credit accounts, and (5) average annual fees for pre-paid products.	–	Does not apply
	FN-CF-270a.4	(1) Number of customer complaints filed, (2) percentage with monetary or nonmonetary relief.	–	Does not apply
	FN-CF-270a.5	Total amount of monetary losses as a result of legal proceedings associated with selling and servicing of products.	During 2025, these type of monetary losses were not recorded in Gentera or its companies.	
Activity metrics	FN-CF-000.A	Number of unique consumers with an active (1) credit card account and (2) pre-paid debit card account.	All our clients receive their credit through a debit account.	
	FN-CF-000.B	Number of (1) credit card accounts and (2) pre-paid debit card accounts.	All our clients receive their credit through a debit account.	

SASB Standard		Content	Page or response	Omission reason
Insurance				
Environmental risk exposure	FN-IN-450a.1	Probable Maximum Loss (PML) of insured products from weather-related natural catastrophes.	-	Not reported
	FN-IN-450a.2	Total amount of monetary losses attributable to insurance pay-outs from (1) modelled natural catastrophes and (2) non-modelled natural catastrophes, by type of event and geographical segment (net and gross of reinsurance)	-	Not reported.
	FN-IN-450a.3	Description of approach to incorporation of environmental risks into (1) the underwriting process for individual contracts and (2) the management of entity-level risks and capital adequacy.	-	
Systemic risk management	FN-IN-550a.1	Exposure to derivative instruments by category: (1) total exposure to noncentrally cleared derivatives, (2) total fair value of acceptable collateral posted with a central clearinghouse, and (3) total exposure to centrally cleared derivatives.	-	Not Reported.
	FN-IN-550a.2	Total fair value of securities lending collateral assets.	-	Not reported
	FN-IN-550a.3	Description of approach to managing capital- and liquidity-related risks associated with systemic non-insurance activities.	-	Not reported
Activity metrics	FN-IN-000.A	Number of policies in force, by segment: (1) property and casualty, (2) life, (3) assumed reinsurance.	33, 36, 38	

TCFD	Content		Page or response	Omission reason
TCFD index				
TCFD – Governance	a)	Describe the board’s oversight of climate-related risks and opportunities.	125	
	b)	Describe management’s role in assessing and managing climate-related risks and opportunities.	125	
TCFD – Strategy	a)	Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long term.	125	
	b)	Describe the impact of climate-related risks and opportunities on the organization’s businesses, strategy, and financial planning.	125, 134 Partially reported.	Partially reported
	c)	Describe the resilience of the organization’s strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario.	Not reported.	Not reported
TCFD – Risk Management	a)	Describe the organization’s processes for identifying and assessing climate-related risks	125 Partially reported.	Partially reported
	b)	Describe the organization’s processes for managing climate-related risks.	125 Partially reported.	Partially reported
	c)	Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organization’s overall risk management.	129 Partially reported	Partially reported

TCFD		Content	Page or response	Omission reason
TCFD – Metrics and Targets	a)	Disclose the metrics used by the organization to assess climate-related risks and opportunities in line with its strategy and risk management process.	129/ Partially reported	Partially reported
	b)	Disclose Scope 1, Scope 2 and, if appropriate, Scope 3 greenhouse gas (GHG) emissions and the related risks.	18	Partially reported
	c)	Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets.		Partially reported



10 ESTADOS FINANCIEROS CONSOLIDADOS

Gentera, S. A. B. de C. V. y subsidiarias

Informe de los Auditores Independientes

Al Consejo de Administración y a los Accionistas

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

(Cifras en millones de pesos)

Opinión

Hemos auditado los estados financieros consolidados de Gentera, S. A. B. de C. V. y subsidiarias (Gentera), que comprenden los estados de situación financiera consolidados al 31 de diciembre de 2025 y 2024, los estados consolidados de resultado integral, de cambios en el capital contable y de flujos de efectivo por los años terminados en esas fechas, y notas que incluyen políticas contables materiales y otra información explicativa.

En nuestra opinión, los estados financieros consolidados adjuntos de Gentera, S. A. B. de C. V. y subsidiarias, han sido preparados, en todos los aspectos materiales, de conformidad con los Criterios de Contabilidad para las Instituciones de Crédito en México (los Criterios de Contabilidad), emitidos por la Comisión Nacional Bancaria y de Valores (la Comisión).

Fundamento de la opinión

Hemos llevado a cabo nuestra auditoría de conformidad con las Normas Internacionales de Auditoría (NIA). Nuestras responsabilidades de acuerdo con dichas normas se describen más adelante en la sección Responsabilidades de los auditores en la auditoría de los estados financieros consolidados de nuestro informe. Somos inde-

pendientes de Gentera de conformidad con el Código Internacional de Ética para Profesionales de la Contabilidad, del Consejo de Normas Internacionales de Ética para Contadores (incluyendo las Normas Internacionales de Independencia) (Código IESBA), junto con los requerimientos de ética que son aplicables a auditorías de los estados financieros consolidados de entidades de interés público en México y hemos cumplido las demás responsabilidades de ética de conformidad con esos requerimientos y el Código IESBA. Consideramos que la evidencia de auditoría que hemos obtenido proporciona una base suficiente y adecuada para nuestra opinión.

Cuestiones clave de la auditoría

Las cuestiones clave de la auditoría son aquellas cuestiones que, según nuestro Juicio profesional, han sido de la mayor relevancia en nuestra auditoría de los estados financieros consolidados del periodo actual. Estas cuestiones han sido tratadas en el contexto de nuestra auditoría de los estados financieros consolidados en su conjunto y en la formación de nuestra opinión sobre estós, y no expresamos una opinión por separados sobre esas cuestiones.

ESTIMACIÓN PREVENTIVA PARA RIESGOS CREDITICIOS POR \$7,955 EN EL ESTADO DE SITUACIÓN FINANCIERA CONSOLIDADO.

Ver notas 3(i) y 8(f) a los estados financieros consolidados.

La cuestión clave de auditoría

La estimación preventiva para riesgos crediticios de la cartera de crédito de consumo involucra la evaluación de diversos factores establecidos en las metodologías prescritas por la Comisión, entre los cuales se incluyen facturaciones con atraso, pagos realizados, saldos reportados en buró de crédito, entre otros, así como la confiabilidad en la documentación y actualización de la información que sirve de insumo para la determinación de la estimación preventiva para riesgos crediticios.

Por lo anterior, hemos determinado la estimación preventiva para riesgos crediticios como una cuestión clave de la auditoría.

De qué manera se trató la cuestión clave en nuestra auditoría

Los procedimientos de auditoría aplicados sobre la determinación por parte de la Administración, de la estimación preventiva para riesgos crediticios y su efecto en los resultados del ejercicio, incluyeron la evaluación, a través de pruebas selectivas, tanto de los insumos utilizados como de la mecánica de cálculo para el portafolio de créditos al consumo con base en la metodología vigente que establece la Comisión.

CRÉDITO MERCANTIL POR \$4,573 EN EL ESTADO DE SITUACIÓN FINANCIERA CONSOLIDADO.

Ver notas 3(m) y 15 a los estados financieros consolidados.

La cuestión clave de auditoría

El crédito mercantil está sujeto a pruebas de deterioro que son realizadas a través del uso de técnicas de valuación que involucran juicios significativos para la determinación de los flujos de efectivo futuros estimados por la Administración.

La mayor parte del crédito mercantil ha sido asignado a las unidades generadoras de flujos de efectivo (UGEs) de los negocios adquiridos. La prueba anual del deterioro del crédito mercantil se considera una cuestión clave de auditoría debido a la complejidad de los cálculos y de los juicios significativos necesarios en la determinación de los supuestos a ser utilizados para estimar el monto recuperable.

El monto recuperable de las UGEs, se deriva de los modelos de flujos de efectivo descontados pronosticados. Dichos modelos utilizan varios supuestos clave, incluyendo porcentajes de crecimiento de los valores terminales y el costo promedio ponderado de capital (tasa de descuento).

De qué manera se trató la cuestión clave en nuestra auditoría

Nuestros procedimientos de auditoría para esta cuestión clave incluyeron, entre otros, los siguientes:

- Involucramos a nuestros especialistas en valuación para que nos asistieran en evaluar lo apropiado de las tasas de descuento utilizadas, lo cual incluyó comparar el costo promedio ponderado de capital con el promedio de los sectores de los mercados relevantes en los cuales operan las UGEs.
- Evaluamos lo apropiado de los supuestos aplicados a los datos clave tales como los volúmenes, costos operativos, inflación y tasas de crecimiento a largo plazo, lo cual incluyó comparar esos datos con fuentes externas, así como nuestra evaluación basada en nuestro conocimiento del cliente y de la industria.
- También evaluamos lo apropiado de las revelaciones en las notas a los estados financieros consolidados.

Otra información

La Administración es responsable de la otra información. La otra información comprende la información incluida en el Reporte Anual de Gentera correspondiente al ejercicio anual terminado el 31 de diciembre de 2025, que deberá presentarse ante la Comisión y ante la Bolsa Mexicana de Valores (el Reporte Anual), pero no incluye los estados financieros consolidados y nuestro informe de los auditores sobre los mismos. El Reporte Anual se estima que estará disponible para nosotros después de la fecha de este informe de los auditores.

Nuestra opinión sobre los estados financieros consolidados no cubre la otra información y no expresaremos ningún tipo de conclusión de aseguramiento sobre la misma.

En relación con nuestra auditoría de los estados financieros consolidados, nuestra responsabilidad es leer la otra información cuando esté disponible y, al hacerlo, considerar si la otra información es materialmente inconsistente con los estados financieros consolidados o con nuestro conocimiento obtenido durante la auditoría, o si parece ser materialmente incorrecta.

Cuando leamos el Reporte Anual, si concluimos que existe un error material en esa otra información, estamos requeridos a reportar ese hecho a los responsables del gobierno de la entidad.

Responsabilidades de la Administración y de los responsables del gobierno de la entidad en relación con los estados financieros consolidados

La Administración es responsable de la preparación de los estados financieros consolidados adjuntos de conformidad con los Criterios Contables emitidos por la Comisión, y del control interno que la Administración considere necesario para permitir la preparación de estados financieros consolidados libres de incorrección material, debida a fraude o error.

En la preparación de los estados financieros consolidados, la Administración es responsable de la evaluación de la capacidad de Gentera para continuar como negocio en marcha, revelando, según corresponda, las cuestiones relacionadas con negocio

en marcha y utilizando la base contable de negocio en marcha, excepto si la Administración tiene intención de liquidar a Gentera o de cesar sus operaciones, o bien no exista otra alternativa realista.

Los responsables del gobierno de la entidad son responsables de la supervisión del proceso de información financiera de Gentera.

Responsabilidades de los auditores en la auditoría de los estados financieros consolidados

Nuestros objetivos son obtener una seguridad razonable de si los estados financieros consolidados en su conjunto están libres de incorrección material, debida a fraude o error, y emitir un informe de auditoría que contenga nuestra opinión. Seguridad razonable es un alto grado de seguridad pero no garantiza que una auditoría realizada de conformidad con las **NIA** siempre detecte una incorrección material cuando existe. Las incorrecciones pueden deberse a fraude o error, y se consideran materiales si, individualmente o de forma agregada, puede preverse razonablemente que influyan en las decisiones económicas que los usuarios toman basándose en los estados financieros consolidados.

Como parte de una auditoría de conformidad con las NIA, aplicamos nuestro juicio profesional y mantenemos una actitud de escepticismo profesional durante toda la auditoría. También:

- Identificamos y evaluamos los riesgos de incorrección material en los estados financieros consolidados, debida a fraude o error, diseñamos y aplicamos procedimientos de auditoría para responder a dichos riesgos y obtenemos evidencia de auditoría suficiente y adecuada para proporcionar una base para nuestra opinión. El riesgo de no detectar una incorrección material debida a fraude es más elevado que en el caso de una incorrección material debida a error ya que el fraude puede implicar colusión, falsificación, omisiones deliberadas, manifestaciones intencionadamente erróneas o la elusión del control interno.

–Obtenemos conocimiento del control interno relevante para la auditoría con el fin de diseñar procedimientos de auditoría que sean adecuados en función de las circunstancias y no con la finalidad de expresar una opinión sobre la eficacia del control interno de Gentera.

–Evaluamos lo adecuado de las políticas contables aplicadas, la razonabilidad de las estimaciones contables y la correspondiente información revelada por la Administración.

–Concluimos sobre lo adecuado de la utilización, por la Administración, de la base contable de negocio en marcha y, basados en la evidencia de auditoría obtenida, concluimos sobre si existe o no una incertidumbre material relacionada con hechos o con condiciones que pueden generar dudas significativas sobre la capacidad de Gentera para continuar como negocio en marcha. Si concluimos que existe una incertidumbre material, se requiere que llamemos la atención en nuestro informe de auditoría sobre la correspondiente información revelada en los estados financieros consolidados o, si dichas revelaciones no son adecuadas, que expresemos una opinión modificada. Nuestras conclusiones se basan en la evidencia de auditoría obtenida hasta la fecha de nuestro informe de auditoría. Sin embargo, hechos o condiciones futuros pueden ser causa de que Gentera deje de ser un negocio en marcha.

–Planeamos y llevamos a cabo la auditoría de Gentera para obtener evidencia de auditoría suficiente y adecuada sobre la información financiera de las entidades o unidades de negocio dentro del grupo como base para formar una opinión sobre los estados financieros de Gentera. Somos responsables de la dirección, supervisión y revisión del trabajo de auditoría realizado para fines de la auditoría de Gentera. Somos los únicos responsables de nuestra opinión de auditoría.

Nos comunicamos con los responsables del gobierno de la entidad en relación con, entre otras cuestiones, el alcance y el momento de realización de la auditoría planeados y los hallazgos significativos de la auditoría, incluyendo cualquier deficiencia significativa del control interno que identificamos en el transcurso de nuestra auditoría.

También proporcionamos a los responsables del gobierno de la entidad una declaración de que hemos cumplido los requerimientos de ética aplicables en relación con la independencia y de que les hemos comunicado todas las relaciones y demás cuestiones de las que se puede esperar razonablemente que pueden afectar a nuestra independencia y, en donde sea aplicable, las acciones tomadas para eliminar amenazas o las salvaguardas aplicadas.

Entre las cuestiones que han sido objeto de comunicación con los responsables del gobierno de la entidad, determinamos las que han sido de la mayor relevancia en la auditoría de los estados financieros consolidados del periodo actual y que son, en consecuencia, las cuestiones clave de la auditoría. Describimos esas cuestiones en nuestro informe de auditoría salvo que las disposiciones legales o reglamentarias prohíban revelar públicamente la cuestión o, en circunstancias extremadamente poco frecuentes, determinemos que una cuestión no se debería comunicar en nuestro informe porque cabe razonablemente esperar que las consecuencias adversas de hacerlo superarían los beneficios de interés público de la misma.

KPMG Cárdenas Dosal, S. C

RÚBRICA

C.P.C Israel Gutiérrez Gutiérrez
Ciudad de México, a 25 de febrero de 2026

(Millions of pesos)

[illegible]

The accompanying notes are an integral part of these consolidated financial statements.

"These consolidated statements of financial position were approved by the Board of Directors under the responsibility of the following officers"

(Millions of pesos, except basic earnings per ordinary share)

	<u>2025</u>	<u>2024</u>
Interest income (note 27)	\$ 48,393	40,232
Interest expense (note 27)	(7,904)	(7,298)
Financial margin	40,489	32,934
Allowance for loan losses (note 8)	(11,195)	(9,200)
Financial margin after allowance for loan losses	29,294	23,734
Commissions and fee income (note 27)	6,689	5,246
Commissions and fee expense (note 27)	(572)	(595)
Financial intermediation result	(11)	10
Other operating income (expenses), net (note 27)	1,059	646
Administrative and promotional expenses	(23,644)	(19,818)
Operating income before income tax	12,815	9,223
Income tax (note 20):		
Current income tax	(4,969)	(3,455)
Deferred income tax	674	694
Net income	8,520	6,462
Other comprehensive income:		
Valuation of financial instruments to collect or sell (note 7)	8	(1)
Valuation of derivatives financial instruments for hedging cash flows	3	1
Remeasurement for defined employees' benefits (note 23)	(361)	158
Cumulative translation adjustment (note 23)	(383)	1,088
	(733)	1,246
Net comprehensive income	\$ 7,787	7,708
Net income attributable to:		
Controlling interest	\$ 8,216	6,005
Non-controlling interest	304	457
Net comprehensive income attributable to:		
Controlling interest	\$ 7,483	7,251
Non-controlling interest	304	457
Basic earnings per ordinary share (in pesos)	\$ 5.40	4.09

The accompanying notes are an integral part of these consolidated financial statements.

"These consolidated statements of comprehensive income, were formulated in accordance with the Accounting Criteria for Credit Institutions, issued by the National Banking and Securities Commission, based on the provisions of Article 78 of the "General Provisions Applicable to Securities Issuers and Other Securities Market Participants", applied consistently, reflecting the operations carried out by the Institution during the periods to the aforementioned, which were carried out and valued in accordance with sound banking practices and legal provisions and applicable administrative".

“These consolidated statements of comprehensive income were approved by the Board of Directors under the responsibility of the following officers”

Gentera, S. A. B. de C. V. and subsidiaries
Insurgentes Sur 1458, Colonia Actipan, C. P. 03230, Mexico City

Consolidated statements of changes in stockholders' equity

Years ended December 31, 2025 and 2024

(Millions of pesos)

Gentera, S. A. B. de C. V. y subsidiarias
Insurgentes Sur 1458, Colonia Actipan, C. P. 03230, Ciudad de México

Estados de flujos de efectivo consolidados

Por los años terminados el 31 de diciembre de 2025 y 2024

(Cifras en millones de pesos)

	Contributed capital		Earned Capital								Total stockholders' equity
	Capital stock	Additional paid in capital	Statutory reserves	Retained earnings	Valuation of financial instruments to collect and sell	Valuation of financial derivatives instruments for Hedging cash flows	Remeasurements for defined employees' benefits	Cumulative traslation adjustment	Total controlling interest	Total non-controlling interest	
Balances as of December 31, 2023	\$ 4,764	(455)	1,707	20,618	2	(4)	(255)	(642)	25,735	2,151	27,886
Changes resulting from stockholders' decisions: Dividends payment (note 23)	-	-	-	(1,889)	-	-	-	-	(1,889)	-	(1,889)
Comprehensive result: Net income	-	-	-	6,005	-	-	-	-	6,005	457	6,462
Other comprehensive result: Valuation of financial instruments to collect or sell	-	-	-	-	(1)	-	-	-	(1)	-	(1)
Valuation of derivative financial instruments for hedging cash flows	-	-	-	-	-	1	-	1	-	-	1
Remeasurement for defined employees' benefits	-	-	-	-	-	-	158	-	158	-	158
Cumulative traslation adjustment	-	-	-	-	-	-	-	1,088	1,088	-	1,088
Non-controlling interest	-	-	-	-	-	-	-	-	-	(182)	(182)
Total	-	-	-	6,005	(1)	1	158	1,088	7,251	275	7,526
Balances as of December 31, 2024	4,764	(455)	1,707	24,734	1	(3)	(97)	446	31,097	2,426	33,523
Changes resulting from stockholders' decisions: Premium paid for change in participation of subsidiaries	-	(575)	-	-	-	-	-	(575)	-	-	(575)
Changes in the controlling interest that do not imply loss of control	-	-	-	4	-	-	-	4	-	(2,134)	(2,130)
Dividends payment (note 23)	-	-	-	(2,402)	-	-	-	-	(2,402)	-	(2,402)
	-	(575)	-	(2,398)	-	-	-	-	(2,973)	(2,134)	(5,107)
Comprehensive result: Net income	-	-	-	8,216	-	-	-	-	8,216	304	8,520
Other comprehensive result: Valuation of financial instruments to collect or sell	-	-	-	-	8	-	-	8	-	-	8
Valuation of derivative financial instruments for hedging cash flows	-	-	-	-	-	3	-	3	-	-	3
Remeasurement for defined employees' benefits	-	-	-	-	-	-	(361)	-	(361)	-	(361)
Cumulative traslation adjustment	-	-	-	-	-	-	-	(383)	(383)	-	(383)
Non-controlling interest	-	-	-	-	-	-	-	-	-	(177)	(177)
Total	-	-	-	8,216	8	3	(361)	(383)	7,483	127	7,610
Balances as of December 31, 2025	\$ 4,764	(1,030)	1,707	30,552	9	-	(458)	63	35,607	419	36,026

The accompanying notes are an integral part of this consolidated financial statements.

"These consolidated statements of changes in stockholders' equity, were formulated in accordance with the Accounting Criteria for Credit Institutions, issued by the National Banking and Securities Commission, based on the provisions of Article 78 of the "General Provisions Applicable to Securities Issuers and Other Securities Market Participants", applied consistently, reflecting the operations carried out by the Institution during the periods to the aforementioned, which were carried out and valued in accordance with sound banking practices and legal provisions and applicable administrative".

"These consolidated statements of changes in stockholders' equity were approved by the Board of Directors under the responsibility of the following officers".

Enrique Majós Ramírez
Chief Executive Officer

Mario Ignacio Langarica Ávila
Chief Financial Officer

Marco Antonio Guadarrama Villalobos
Controller

Oscar Luis Ibarra Burgos
General Internal Auditor

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	2025	2024
Actividades de operación:		
Resultado antes de impuesto a la utilidad	\$ 12,815	9,223
Ajustes por partidas asociadas con actividades de inversión:		
Depreciación de propiedades, mobiliario y equipo	394	275
Amortizaciones de activos intangibles	459	656
Depreciación de activos por derecho de uso	564	536
Pérdidas por deterioro de activos de larga duración	-	52
Pérdidas por deterioro de crédito mercantil	38	18
Pérdida en venta de propiedades, mobiliario y equipo	14	36
Otros ajustes por partidas asociadas con actividades de inversión	(74)	(109)
	1,395	1,464
Ajustes por partidas asociadas con actividades de financiamiento:		
Intereses asociados con préstamos interbancarios y de otros organismos	2,537	2,414
Intereses asociados con pasivos por derechos de uso	106	102
	16,855	13,203
Suma		
Cambios en partidas de operación:		
Cambio en inversiones en instrumentos financieros (valores), neto	(180)	(567)
Cambio en instrumentos financieros derivados (activo)	4	16
Cambio en cartera de crédito, neto	(9,817)	(15,298)
Cambio en otras cuentas por cobrar, neto	(432)	297
Cambio en otros activos operativos, neto	172	(235)
Cambio en captación tradicional	7,192	7,028
Cambio en obligaciones en operaciones de bursatilización	13	94
Cambio en otros pasivos operativos	-	(92)
Cambio en activos/pasivos por beneficios a los empleados	240	472
Cambio en otras cuentas por pagar	369	1,317
Cambios en otras provisiones	647	429
Pagos de impuestos a la utilidad	(5,103)	(2,408)
	9,960	4,256
Flujos netos de efectivo de actividades de operación		
Actividades de inversión:		
Pagos por adquisición de propiedades, mobiliario y equipo	(589)	(552)
Disposición de propiedades, mobiliario y equipo	17	8
Pagos por adquisición de asociadas, negocios conjuntos y otras inversiones permanentes	(2,495)	(1)
Pagos por adquisición de activos intangibles	(561)	(441)
	(3,628)	(986)
Flujos netos de efectivo en actividades de inversión		
Actividades de financiamiento:		
Cobros por la obtención de préstamos bancarios y de otros organismos	19,572	14,510
Pagos de préstamos bancarios y de otros organismos	(19,689)	(13,644)
Pagos de pasivo por arrendamiento	(547)	(527)
Pagos por intereses por pasivo por arrendamiento	(108)	(102)
Pago de dividendos en efectivo	(2,402)	(1,889)
	(3,174)	(1,652)
Flujos netos de efectivo en actividades de financiamiento		
Aumento neto de efectivo y equivalentes de efectivo	3,158	1,618
Efectos por cambios en el valor de efectivo y equivalentes de efectivo	(266)	1,078
Efectivo y equivalentes de efectivo al inicio del año	12,617	9,921
Efectivo y equivalentes de efectivo al final del año	\$ 15,509	12,617

Las notas aclaratorias que se acompañan, forman parte integrante de estos estados financieros consolidados.

"Los presentes estados de flujos de efectivo consolidados se formularon de conformidad con los Criterios de Contabilidad para las Instituciones de Crédito, emitidos por la Comisión Nacional Bancaria y de Valores, con fundamento en lo dispuesto por el Artículo 78 de las "Disposiciones de Caracter General Aplicables a las Emisoras de Valores y a Otros Participantes del Mercado de Valores", aplicados de manera consistente, encontrándose reflejadas las entradas de efectivo y salidas de efectivo derivadas de las operaciones efectuadas por la Institución durante los periodos arriba mencionados, las cuales se realizaron y valoraron con apego a sanas prácticas bancarias y a las disposiciones legales y administrativas aplicables".

"Los presentes estados de flujos de efectivo consolidados fueron aprobados por el Consejo de Administración bajo la responsabilidad de los directivos que los suscriben".

RÚBRICA	RÚBRICA	RÚBRICA	RÚBRICA
Ing. Enrique Majós Ramírez Director General	Lic. Mario Ignacio Langarica Ávila Director Ejecutivo de Finanzas	C.P.C. Marco Antonio Guadarrama Villalobos Director Contraloría	C.P.C. Oscar Luis Ibarra Burgos Auditor General Interno

https://www.gentera.com.mx

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Gentera, S. A. B. de C. V. and subsidiaries

Notes to the consolidated financial statements

For the years ended December 31, 2025 and 2024

(Millions of pesos, except when otherwise indicated)

(1) Activity-

Gentera S. A. B. de C. V. (Gentera) is a Mexican corporation, domiciled at Insurgentes Sur 1458, Colonia Actipan, C. P. 03230, Mexico City, which purpose is to acquire interests or participations in other commercial or civil entities, as well as dispose of or transfer such shares or participations and enter into partnership or association contracts with domestic or foreign individuals or legal entities

As of December 31, 2025 and 2024, Gentera and its consolidated subsidiaries are comprised of:

- i. Banco Compartamos, S. A., I., Institución de Banca Múltiple (Banco Compartamos or the Bank) which in accordance with the Credit Institutions Law, is authorized to carry out multiple banking operations in Mexico, which include, among others, granting loans, receipt of deposits, acceptance of borrowings, operation with securities and other financial instruments.
- ii. Compartamos Banco, S. A. formerly Compartamos Financiera S. A. (Compartamos Banco Perú), is an entity incorporated and existing under the laws of the Republic of Peru, it was originally established to operate as a financial institution until January 30, 2025. As of this date, it was authorized by the Superintendency of Banking and Insurance of Peru to transform into a bank. Consequently, it will be able to carry out all operations and provide all services through applicable modalities, types and forms, in accordance with the legal provisions governing entities of this nature under Peruvian legislation. Compartamos Banco Perú holds 91.98% equity interest in Pagos

Digitales Peruanos, S.A., an entity incorporated and existing under the laws of the Republic of Peru. The company's corporate purpose is to provide services for the processing and management of electronic money accounts for entities authorized to issue electronic money in Peru.

iii. Compartamos, S. A. (Compartamos Guatemala) established in Guatemala, which until July 5, 2021 had as its corporate purpose, among others, granting of all types of loans and financing to individuals or legal entities. On that date, it entered into a purchase and sale agreement with the purpose of selling 100% of its loan portfolio and assets; As of that date, it has been in the process of closing its operations. On September 8, 2022, Gentera repatriated the capital of Compartamos Guatemala which amounted to \$334. As of December 31, 2025, the legal liquidation process is still ongoing.

iv. Red Yastás, S. A. de C. V. (Red Yastás) is an entity incorporated in Mexico, which purpose is: a) to enter into agreements to provide services, either mandates or commercial commission with credit institutions to engage with other people on behalf of the aforementioned credit institutions, the commissions or services mandated, complying with applicable regulation on each transaction or banking service, b) to service credit institutions as manager of commission agents with the purpose of organizing service providers' networks or banking commission agents to carry out certain activities and c) to receive, process and distribute all types of funds or economic resources through electronic, manual or telephonic transfers or directly online through any other means of communication, among others.

v. Compartamos Servicios, S. A. de C. V. (Compartamos Servicios), is an entity incorporated in Mexico, which purpose is to provide the provision of services for the planning, organization and management of companies.

vi. Controladora AT, S. A. P. I. de C. V. (Controladora AT), is an entity incorporated in Mexico, which consolidates Aterna, Agente de Seguros y Fianzas, S. A. de C. V. (Aterna). Controladora AT's purpose is acquiring interest or participations in other commercial or civil entities, as well as dispose of or transfer such shares or participations and enter into partnership or association contracts with individuals or legal entities. Aterna is an entity incorporated in Mexico, which purpose is to act as insurance and

and bonding agent under the terms of the Law on Insurance and Bonding Institutions and Regulation of Insurance and Bonding Agents. On April 12, 2022, Aterna Corredores de Seguros S. A. was incorporated under the laws of the Republic of Peru, to operate as an Insurance and Bonding Agent, which initiated operations on July 12, 2022, Controladora AT controls this entity with a 99.99% interest

vii. Fin Útil, S.A. de C.V., Sociedad Financiera de Objeto Múltiple, Entidad Regulada (Fin Útil), is a financial institution established in Mexico, which main activity is granting commercial and personal loans to individuals. As of December 31, 2024, Fin Útil backed the issuances of the bond certificate through the Fideicomiso Irrevocable de Emisión de Certificados Bursátiles Fiduciarios numbers F/01064 and F/925. In order to pursue synergies and efficiencies in the operating model, effective September 1, 2024, Fin Útil ceased to be a loan originator for customers; therefore, from that date forward, it is only servicing and collecting the cash flows from its existing loan portfolio. As a result, beginning September 1, 2024, its related party, Fincrementar, S.A. de C.V., became the entity responsible for originating and servicing new loans to customers.

viii. Fincrementar, S.A. de C.V. (Fincrementar), is a subsidiary established and consolidated as of February 28, 2024 in Mexico with the corporate purpose of providing commercial and personal loans to individuals. As of August 14, 2024, Fincrementar joined the Fideicomiso Irrevocable de Emisión de Certificados Bursátiles Fiduciarios, Administración y Pago number F/01064 and F/925 (Issuing Trusts) in order to obtain financing through the local financial institutions and the issuance of bond certificates, backed by loans from Fincrementar.

As of December 31, 2025, 100% of the loans backing the debt certificates had been transferred by Fincrementar. As of December 31, 2024, the proportion of loans transferred by Fin Útil and Fincrementar that backed the debt certificates was 36% and 64%, respectively, due to the reduction in loans granted by Fin Úti.

Beginning in August 2025, Fincrementar acquired 100% of the rights to the returns generated from the residual portfolio of the trusts. As of December 31, 2025, all the outstanding debt certificate liabilities had been transferred to Fincrementar. As of

December 31, 2024, both Fin Útil and Fincrementar were exposed to and entitled to variable returns

The following describes the trusts

–Fideicomiso Irrevocable de Emisión de Certificados Bursátiles Fiduciarios, Administración y Pago number F/01064, which main purpose is to issue debt certificates and manage the Trust's assets contributed by Fincrementar.

–Fideicomiso Irrevocable de Emisión de Certificados Bursátiles Fiduciarios, Administración y Pago number F/925, which main purpose is to issue debt certificates and manage the Trust's assets contributed by Fincrementar.

–Fideicomiso Irrevocable de Emisión de Certificados Bursátiles Fiduciarios, Administración y Pago number F/0591, which main purpose is to establish a mechanism to facilitate the administration of collections to fulfill the obligations of Fincrementar before the Trustees

ix. Comfu, S. A. de C. V. (Comfu), is a company established in Mexico which main activity is the sale, distribution, purchase, import, export, sale or acquisition of all kinds of items, merchandise and consumer products such as household appliances, kitchen and dining appliances, electronics, cell phones, among other services that are provided to Fin Útil's customers. As of February 20, 2024, Comfu established Comfu Perú, S.A.C., a company incorporated and existing under the laws of the Republic of Peru, with the corporate purpose of the sale, distribution, purchase, importation, exportation, alienation, or acquisition of all kinds of articles, merchandise, and consumer products such as home appliances, white goods, electronics and cell phones. Comfu has control over this entity with a 99.99% ownership stake.

x. Talento Concrédito, S. A. de C. V. (Talento Concrédito), is a company established in Mexico whose corporate purpose is: i) the provision of services related to staff supply, recruitment, training, and management for Fin Útil and Comfu, an activity carried out until July 31, 2024, and ii) entering into service agreements with insurance companies for the promotion of insurance products formalized through adhesion contracts permitted by law. As of June 1, 2021, the entity entered into a contract with Mapfre, S.A. (Mapfre) for the promotion of individual micro life insurance, which is offered to customers of its related parties, Fin Útil and Fincrementar. In return, the entity receives compensation.

(2) Authorization and basis of presentation –

Authorization

On February 25, 2026, the Board of Directors and the following officers approved the issuance of the accompanying 2025 consolidated financial statements and their related notes.

Enrique Majós Ramírez Chief Executive Officer
Mario Ignacio Langarica Ávila Chief Financial Officer
Marco Antonio Guadarrama Villalobos Controller
Oscar Luis Ibarra Burgos General Internal Auditor

The Stockholders of Gentera and the National Banking and Securities Commission (the Commission) are empowered to modify the consolidated financial statements after its issuance. The attached 2025 financial statements will be submitted for approval at the next Stockholders' meeting.

Basis of presentation

a) Statement of compliance

The "General regulations applicable to securities issuers and other securities market participants" which establishes that securities issuers which, through its subsidiaries, carry out mainly financial activities subject to the supervision of Mexican au-

thorities, are required to prepare and audit its financial statements under the same basis applicable to such subsidiaries, with the purpose of ensuring that the financial information of both entities is comparable

The aforementioned is determined when such activities represent more than 70% of consolidated assets, liabilities or total revenues at the prior year-end, it is deemed required to have three fiscal years in which the activity represents less than 50% of the total consolidated assets, liabilities or revenues of an issuer, or, in the fiscal year immediately preceding the fiscal year in question, represents less than 20% for said provision to cease to be applicable. Consequently, as the Bank represented 60% and 56% of consolidated assets as of December 31, 2025, and 2024, and 71% and 72% respectively, of total consolidated revenues in 2025 and 2024, and Fin Útil accounted for 3% and 7% respectively, of consolidated assets as of December 31, 2025, and 2024, and 0% and 6% respectively, of consolidated revenues in 2025 and 2024, the accompanying consolidated financial statements have been prepared in accordance with the accounting criteria for credit institutions in Mexico (Accounting Criteria) established in Article 33 of the General Provisions Applicable to Credit Institutions issued by the Commission..

The Accounting Criteria establish that the accounting of Credit Institutions must comply with the basic structure of the Financial Reporting Standards (FRS) defined by the Mexican Financial Reporting Standards Board (Consejo Mexicano de Normas de Información Financiera y Sostenibilidad, A.C. – CINIF) in FRS A-1 "Conceptual framework of Financial Reporting Standards", as well as the provisions of accounting criteria A-4 "Supplementary application to accounting criteria".

Likewise, Accounting Criteria establish that institutions must observe the accounting guidelines of the FRS except when it is necessary, in the Commission's judgment, to apply specific accounting standards or criteria on recognition, valuation, presentation and disclosure applicable to specific caption of the financial statements and those applicable to their preparation, considering that entities carry out specialized transactions.

Likewise, the Accounting Criteria points out that in the absence of specific accounting criteria from the Commission and in a broader context the FRS, supplementary use of Mexican FRS A-1, Chapter 90 "Supplementary" will be followed, and only in the event that the International Financial Reporting Standards (IFRS), referred to by Mexican FRS A-1 do not provide guidance to the accounting treatment, another set of established accounting standards may be used in the following order: generally accepted accounting principles in the United States of America ("US GAAP") or any accounting standard that is part of a formal and recognized set of standards, provided that it meets the requirements of the Commission's criteria A-4 "Supplementary application to accounting criteria".

b) Use of estimates and judgements

The preparation of the consolidated financial statements requires management to make estimates and assumptions that affect the recorded amounts of assets and liabilities and the disclosure of contingent assets and liabilities at the date of the consolidated financial statements, as well as the reported amounts of income and expenses during the reporting period. Actual results may differ from these estimates and assumptions.

Judgements

Information about judgments made in applying material accounting policies that have the most significant effects on the amounts recognized in the consolidated financial statements is described in the following notes:

—Notes 3(m) and 13 – Equity-accounted investees: Whether Gentera has significant influence over an investee.

- Notes 3(l) and 12 – Leases: whether an arrangement contains a lease.
- Note 3(b) – Consolidation: whether Gentera has de facto control over an investee.
- Notes 3(g) and 8 – Loan portfolio: definition of the business model, either to collect principal and interest (FICPI) or to collect or sell (FICS).

Assumptions and estimation uncertainties

Information on assumptions and uncertainties of estimation that have a material risk of resulting in a material adjustment to the carrying amounts of assets and liabilities in the following year is included in the following notes

- Notes 3(i), 3(j), 8 and 9 – Determination of the allowance for loan losses and recoverability of other accounts receivable: assumptions and inputs used for their determination
- Notes 3(q), 11, 13, 14 and 15– Impairment assessment of book value of long-live assets, intangibles, permanent investments, and goodwill: key assumptions for the recoverable amount, including recoverability of development costs and measurement of impairment of investment in associated companies
- Notes 3(n) and 20 – Recognition of deferred tax assets: availability of future taxable profits and the realization of deferred tax assets
- Note 3(f) – Valuation of derivative financial instruments: key assumptions to determine the market value, on all those complex derivatives or those without an active market.
- Notes 3(u) and 21 – Measurement of defined benefit obligations; key actuarial assumptions.

Measurement of Fair Values

A number of Gentera's accounting policies and disclosures require measurement of fair values, for both financial and non-financial assets and liabilities

Gentera has an established control framework with respect to the measurement of fair values. This includes the authorization by the Board of Directors to the appointment of a price provider.

When measuring the fair value of an asset or liability, Gentera uses observable market data as far as possible. Fair values are categorized into different levels within a fair value hierarchy based on inputs used (observability of inputs) in valuation techniques, as follows:

Level 1: quoted prices (unadjusted) in active markets for identical assets or liabilities, that correspond to the highest level, corresponding to prices obtained exclusively with Level 1 input data

Level 2: input data other than quoted prices included in Level 1, that are observable for the asset or liability, either directly (i.e. prices) or indirectly (i.e. derived from prices) corresponding to prices obtained with Level 2 input data

Level 3: data or inputs to measure the asset or liability that are not based on observable market data (unobservable input data), that corresponds to the lowest level, for those prices obtained with Level 3 input data

Pursuant to the Provisions, Gentera determines the fair value of the following financial instruments through direct vendor price, which consists of applying to the Gentera's position in securities or agreements the current price for valuation provided by an independent price vendor:

Securities registered in the national securities registry or authorized, registered, or regulated on markets recognized by the Commission

The price provider engaged by Gentera that provides the prices and inputs for the determination of the valuation of the financial instruments is Valuación Operativa y Referencias de Mercado, S. A. de C. V.

Note 21 "Employee Benefit Liabilities" includes additional information on assumptions made when measuring fair values.

c) Functional and reporting currency and translation of financial statements of foreign operations

The consolidated financial statements are presented in Mexican peso reporting currency.

The financial statements of the foreign subsidiaries have been translated into Mexican pesos (reporting currency) considering that their recording and functional currency are the same, resulting in the use of the following exchange rates: a) year-end for monetary and non-monetary assets and liabilities (\$5.3547 Mexican pesos per Peruvian sol and \$2.3495 Mexican pesos per Guatemalan quetzal as of December 31, 2025), b) historical for stockholder's equity and c) weighted average of the period (\$5.3737 Mexican pesos per Peruvian sol and \$2.6297 Mexican pesos per Guatemalan quetzal) for revenues, costs and expenses, translation effects are presented as part of stockholders' equity

The exchange rates used in 2024 were: a) year-end for monetary and non-monetary assets and liabilities (\$5.5481 Mexican pesos per Peruvian sol and \$2.7099 Mexican pesos per Guatemalan quetzal), b) historical for stockholder's equity and c) weighted average of the period (\$4.9519 Mexican pesos per Peruvian sol and \$2.222 Mexican pesos per Guatemalan quetzal) for revenues, costs and expenses, translation effects are presented as part of stockholders' equity.

For disclosure purposes in the notes to the consolidated financial statements, when reference is made to pesos or "\$", it refers to millions of Mexican pesos, when reference is made to dollars or USD, it refers to dollars of the United States of America, when referring to soles, it is soles of the Republic of Peru.

d) Statement of comprehensive income presentation

In compliance with accounting criterion D-2 “Statement of comprehensive income” established by the Commission, Gentera presents the consolidated comprehensive results in a single statement that incorporates in a single document all the captions that comprise the net result, increased or decreased by the Other Comprehensive Income (OCI) of the period, as well as the participation in the other entities’ OCIs, and is called “Consolidated Statement of Comprehensive Income”.

e) Recognition of financial assets and liabilities at the trade date

Gentera’s consolidated financial statements recognize assets and liabilities arising from the purchase and sale of foreign currency, financial instruments, repos, securities lending and derivative financial instruments on the trade date, regardless of its settlement date.

(3) Summary of important accounting policies-

The following summarizes the important accounting policies used in the preparation of the consolidated financial statements, which have been consistently applied by Gentera, for the years presented.

(a) Recognition of the effects of inflation-

The accompanying financial statements have been prepared in accordance with the Accounting Criteria, which considers that Gentera operates in a non-inflationary economic environment (cumulative in the last three years less than 26%) as established in FRS B-10 “Effects of inflation”, and thus include the recognition of the effects of inflation on financial information until December 31, 2007 based on the value of the Investment Unit (UDI – Spanish acronym), which is a unit of measurement which value is determined by Banco de México (Central Bank) based on inflation

The percentage of annual and cumulative inflation, in the last three years on each date indicated and the values of the UDI used to determine inflation, are shown below:

31 de diciembre de	UDI	Inflacion	
		Del año	Acumulada
2025	8.665387	3.89%	13.32%
2024	8.340909	4.50%	17.34%
2023	7.981602	4.38%	20.83%
	=====	=====	=====

(b) Principles of consolidation-

The accompanying consolidated financial statements as of and for the years ended December 31, 2025 and 2024, include the balances of Gentera and its subsidiaries listed below. The financial statements of the subsidiaries have been translated into, prior to consolidation, the Accounting Criteria set forth by the Commission. All significant balances and transactions between Gentera and the subsidiaries have been eliminated in the consolidation.

Subsidiarias	Porcentaje de participación	Moneda funcional
Banco	99.98%	Pesos
Compartamos Banco Perú (1)	99.99%	Soles
Red Yastás	99.99%	Pesos
Compartamos Servicios	99.99%	Pesos
Controladora AT (2)(3)(4)	50.00%	Pesos
Fin Útil	99.98%	Pesos
Comfu (5)	99.98%	Pesos
Fincrementar	99.99%	Pesos
Talento Concrédito	99.98%	Pesos

1. Compartamos Banco Perú consolidates its financial statements with Pagos Digitales Peruanos, S. A.
2. Controladora AT is consolidated because Gentera has control on the financial policies and operating decisions of the subsidiary
3. Controladora AT consolidates Aterna Agente de Seguros, having a 99.99% interest.
4. Controladora AT consolidates Aterna Corredores de Seguros beginning July 2022, having a 99.99% of interest.
5. Comfu consolidates Comfu Perú, having a 99.99% interest.

(c) Cash and cash equivalents–

This caption comprises cash, domestic and foreign bank balances, and cash equivalents, which are recorded at face value, and foreign currency cash equivalents are valued at the closing exchange rate issued by the Central Bank at the date of presentation of these consolidated financial statements

Cash equivalents are initially recognized at fair value. These include short-term, highly liquid, easily cash-convertible securities that are subject to minor risks in their value (where the latter are those whose maturity is expected within a maximum of 48 hours from their acquisition), among others, interbank loans with maturities equal to or less than three business days (“Call Money” operations), purchases of foreign currency that are not considered derivative financial instruments as established by the Central Bank in the applicable regulation, and other cash equivalents such as coined precious metals and highly liquid financial instruments

The foreign currencies acquired and agreed to be settled at later date to the purchase/ sale transaction are recognized at that date as restricted cash and cash equivalent, while the currencies sold are recorded as an outflow of cash and cash equivalents. The rights and obligations arising from sales and purchases of foreign currency are recorded under “Other accounts receivable, net” and “Creditors for settlement of transactions”, respectively.

The amount of overdrafts in checking accounts, the offset balance, of currencies to be received and currencies to be delivered, or some concept that comprises the cash equivalents, when they show credit balances, is presented in the caption of “Other accounts payable”.

Interest earned and valuation gains or losses are included in the results of the year as accrued as part of interest income or expense. The results for valuation and purchase and sale of foreign currencies are recognized in the financial intermediation result. Cash and cash equivalents in foreign currency are valued at the closing exchange rate at the date of preparation of these consolidated financial statements

Restricted cash equivalents include operations for documented bank loans with maturities of up to three business days (“Call Money operations”), deposit auctions and the monetary regulation deposit required in accordance with the law, both constituted in the Central Bank for the purpose to regulate the money market liquidity; such deposits accrue interest at the interbank funding rate. Additionally, it includes the savings fund of Gentera’s employees and guarantee deposits with financial institutions in Peru.

(d) Investments in financial instruments–

i. Recognition and initial measurement

Investments in financial instruments include, government and banking securities, listed and non-listed, which Gentera holds as its own position. Financial instruments are initially measured and recognized at fair value, in the case of financial assets or liabilities not measured at fair value with changes therein, carried through comprehensive income, plus the transaction costs directly attributable to their acquisition or issuance, when subsequently measured at amortized cost.

ii. Classification and subsequent measurement

Upon initial recognition, financial instruments are classified in the following categories, according to the business model and the characteristics of the contractual flows therefrom, as follows:

— *Financial instruments to collect principal and interest (FICPI), whereby the holder intends to recover the contractual cash flows that the instrument entails. The terms of the contract provide for cash flows on pre-established dates, which correspond only to payments of principal and interest (yield), typically based on the amount of the outstanding principal. The FICPI must have characteristics of a financing arrangement and be managed based on contractual performance.*

— *Financial instruments to collect or sell (FICS), measured at fair value with changes through other comprehensive income (FVOCI), whereby the holder in-*

tends both to collect contractual cash flows of principal and interest and to obtain a profit on sale when the opportunity arises. Gentera irrevocably recognizes changes in the fair value of FICS through OCI; and

— Negotiable financial instruments (NFI), measured at fair value with changes through income (FVTPL) that represent investments in debt or equity financial instruments, whereby the holder intends to obtain a profit through purchase and sale.

The classification of investments in financial instruments is based on both the business model and the characteristics of the contractual cash flows therefrom. According to the business model, a financial instrument, or a class of financial instruments (a portfolio), can be managed under:

- A model that seeks to recover contractual flows (consisting of principal and interest).
- A business model that seeks both the recovery of contractual cash flows as in the previous model, as well as obtaining profit through the sale of financial instruments, necessitating a combined management model of these financial instruments.
- A model that seeks maximum return through the purchase and sale of financial instruments

Financial instruments are not reclassified subsequent to their initial recognition unless Gentera changes its business model, in which case all affected financial instruments are reclassified to the new category at the time the change in business model has occurred.

The reclassification of investments in financial instruments between categories is applied prospectively as of the date of change in the business model, without modifying any previously recognized income, such as interest or impairment losses.

When Gentera reclassification is made in accordance with the aforementioned, must inform the Commission of this fact in writing within 10 business days of its determination, explaining in detail the change in the business model. This change must be authorized by the Gentera's Risk Committee.

A financial instrument is measured at amortized cost if it meets both of the following conditions and is not classified as measured at fair value through income

- the financial instrument is held within a business model whose objective is to hold the financial instruments to collect contractual cash flows; and
- the contractual terms of the financial instrument give rise, on specific dates, to cash flows that are solely payments of principal and interest on the principal amount outstanding (Solely Payment of Principal and Interest, or SPPI).

A debt investment instrument is measured at fair value through changes in other comprehensive income (OCI) if it meets both of the following conditions and is not classified as measured at fair value through changes in income:

- the financial asset is held within a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets; and
- the contractual terms of the financial asset give rise, on specific dates, to cash flows that are solely payments of principal and interest on the principal amount outstanding (SPPI).

All financial instruments not classified as measured at amortized cost or fair value through changes in other comprehensive income (OCI) as described above are measured at fair value through changes in income. This includes all derivative financial instruments (see numeral (f) of this note).

Financial instruments: Business model assessment –

Gentera performs an assessment of the objective of the business model in which a financial instrument is held at a portfolio level because this best reflects the way the business is managed and information is provided to Management. The information considered includes:

- the stated policies and objectives for the portfolio and the operation of those policies in practice. These include whether Management’s strategy focuses on collecting contractual interest income, maintaining a particular interest rate profile or matching the duration of financial instruments to the duration of any related liabilities that such instruments are financing or expected cash outflows or realizing cash flows through the sale of the instruments;
- how the portfolio performance is evaluated and reported to Management;
- the risks that affect the performance of the business model (and the financial instruments held within that business model) and, in particular, how those risks are managed;
- how business managers are compensated (e.g. whether compensation is based on the fair value of instruments managed or on contractual cash flows collected); and
- the frequency, volume and timing of sales in previous periods, the reasons for such sales and expectations about future sales activity.

Transfers of financial instruments to third parties in transactions that do not qualify for derecognition are not considered sales for this purpose, consistent with Gentera’s continuing recognition of the instruments.

Financial instruments that are held for trading and whose performance is evaluated on a fair value basis are measured at fair value through changes in income.

Financial instruments: Assessment whether contractual cash flows are solely payments of principal and interest (SPPI)

For the purposes of this assessment, “principal” amount is defined as the fair value of the financial instrument on initial recognition. “Interest” is defined as consideration for the time value of money and for the credit risk associated with the principal amount outstanding during a particular period of time and for other basic risks and costs (e.g., liquidity risk and administrative costs), as well as a profit margin.

In assessing whether the contractual cash flows are solely payments of principal and interest (SPPI), Gentera considers the contractual terms of the instrument. This includes assessing whether a financial instrument contains a contractual condition that could change the timing or amount of contractual cash flows such that it would not meet this condition

In making this assessment, Gentera considers:

- contingent events that would change the amount or timing of cash flows;
- terms that may generate leverage;
- terms that refer to the time value of money, such as adjusting the coupon rate, including variable rate characteristics;
- terms that generate implicit derivative instruments, or changes in their terms and conditions, by indexation to variables outside the nature of the contract;
- prepayment and extension features; and
- — terms that limit Gentera’s right to cash flows from specified instruments (e.g. “non-recourse” features).

A prepayment feature is consistent with solely payments of principal and interest criterion if the prepayment amount substantially represents unpaid amounts of principal and interest on the principal amount outstanding, which may include reasona-

ble additional offsets for early termination of the contract. In addition, in the case of a financial instrument purchased at a significant discount or premium to its contractual par amount, a feature that allows or requires prepayment at an amount that substantially represents the contractual par amount plus accrued (but unpaid) contractual interest (which may also include reasonable additional compensation for an early termination) is treated as consistent with this criterion if the fair value of the prepayment feature is insignificant at the initial recognition.

**Financial instruments: Subsequent measurement and profit and loss –
iii. Derecognition**

Gentera derecognizes a financial asset when the contractual rights to the cash flows from the financial asset expire, or it transfers the rights to receive the contractual cash flows in a transaction in which substantially all of the risks and rewards of ownership of the financial asset are transferred or in which Gentera neither transfers nor retains substantially all of the risks and rewards of ownership and it does not retain control of the financial asset.

Gentera enters into transactions whereby it transfers assets recognized in its consolidated statement of financial position but retains either all or substantially all of the risks and rewards of the transferred assets. In these cases, the transferred assets are not derecognized (see letter (e) of this note).

*Instrumentos
financieros
negociables
(IFN)*

Estos instrumentos se miden posteriormente a valor razonable. Las ganancias y pérdidas netas, incluyendo cualquier ingreso por intereses o dividendos, se reconocen en resultados (VRGR). No obstante, ver inciso (f) de esta nota en el caso de los derivados designados como instrumentos de cobertura.

*Instrumentos
financieros
para cobrar
principal e
interés (IFCPI)*

Estos instrumentos se miden posteriormente al costo amortizado usando el método del interés efectivo. El costo amortizado se reduce por las pérdidas por deterioro. El ingreso por intereses, las ganancias y pérdidas por conversión de moneda extranjera y el deterioro se reconocen en resultados. Cualquier ganancia o pérdida en la baja en cuentas se reconoce en resultados.

*Instrumentos
financieros
para cobrar o
vender (IFCV)*

Estos instrumentos se miden posteriormente a valor razonable. El ingreso por intereses calculado bajo el método de interés efectivo, las ganancias y pérdidas por conversión de moneda extranjera y el deterioro se reconocen en resultados. Otras ganancias y pérdidas netas se reconocen en otros resultados integrales (VRCORI). En el momento de la baja en cuentas, las ganancias y pérdidas acumuladas en otros resultados integrales se reclasifican en resultados.

*Inversiones en
acciones a
través de ORI*

Estos activos se miden posteriormente al valor razonable. Los dividendos se reconocen como ingresos en resultados a menos que el dividendo claramente represente una recuperación de parte del costo de la inversión. Otras ganancias y pérdidas netas se reconocen en otro resultado integral.

iv. Impairment

Gentera evaluates from its initial recognition the expected credit losses (ECL) of the FICS and the FICPI, which are determined considering the level of expected recoverability that corresponds to the different Financial Instruments Receivable and recognizes the effect of the loss, based on the amortized cost of the FICS and the FICPI. Since the fair value of the FICS already recognizes impairment for expected credit losses, Gentera does not create an estimate that reduces the fair value of the FICS; therefore, the effect is recognized in net profit or loss, affecting the value of the FICS before recognizing the effect on OCI by fair value valuation. For FICPIs, the ECL determined is recognized affecting the fair value of the FICPI. This does not affect NFIs, since the question of collectability does not arise in the absence of the intention to collect and because the market value therein generally captures the effects of expected credit losses therein

ECLs are the average weighted by the probability of credit losses and are measured as the present value of cash shortfalls. When estimating ECLs, Gentera considers reasonable and sustainable information that is relevant and available without undue cost or effort. This includes quantitative and qualitative information and analysis, based on Gentera’s historical experience and on an informed credit assessment and including forward-looking information

Gentera monitors that the ECL for the impairment of the securities issued by a counterparty, is consistent with the impairment determined for loans that are granted to the same counterparty.

In the event that there are favorable changes in the credit quality of the FICS that are duly supported based on observable subsequent events, the already recognized ECL is reversed in the period in which such changes occur, against the net profit or loss of the period, as a previously recognized ECL reversal

Transactions date value –

The acquired securities that are agreed to settle at a later date up to a maximum period of four business days following the trade date of the purchase and sale operation, are recognized as restricted securities, while the securities sold are recognized as securities to be delivered, reducing the item of financial instruments. The counterparty shall be a settlement account, creditor or debtor, as appropriate. When the amount of securities to be delivered exceeds the balance of securities in its own position of the same nature (governmental, banking, stock and other debt securities), it is presented in the liability under the caption “Assigned securities to be settled”.

(e) Repurchase / Resell agreements–

Repurchase/resell agreement transactions that do not comply with the terms established in FRS C-14 “Transfer and deregistration of financial assets” are treated as financing with collateral according to the economic substance of such transactions and regardless of whether they are “cash oriented” or “value-oriented” repurchase/resell agreements. In “cash-oriented” transactions the intention as repurchase is to obtain cash financing and the intention of the reporter is to invest her excess cash, and in the “values-oriented” transaction the reporter aims to access certain specific securities and the intention of the repurchase is to increase the returns on their financial instruments.

Acting as repurchase–

On the date of contracting the reporting operation, Gentera recognizes the entry of cash or cash equivalents or a debtor settlement account, as well as an account payable initially measured at the agreed price presented in the caption “Creditors on repurchase/resell agreements”, which represents the obligation to return such

cash to the repurchaser. Throughout the term of the repurchase/resell transaction, the account payable is valued at its amortized cost by recognizing the interest per repurchase/resell transaction in the results of the year as accrued, according to the effective interest method, under the caption “Interest expense”. The financial assets transferred to the repurchaser are reclassified in the consolidated statement of financial position, presenting them as restricted, and continue to be valued in accordance with the accounting criteria that correspond to the asset.

(f) Derivative financial instruments and hedging operations–

Gentera classifies derivative financial instruments (DFIs) based on their intention in the two categories shown below:

- For trading purposes – Consists of the position that Gentera assumes with the intention of obtaining profits based on changes in its fair value
- For hedging purposes – Consists of the position assumed by Gentera in order to compensate or transform the profile of one or more of the risks generated by a hedged item.

The recognition in the consolidated financial statements of assets arising from operations with DFI is carried out on the date on which the operation is completed, regardless of the date of liquidation or delivery of the asset.

Gentera recognizes all financial assets resulting from the rights and obligations established in the DFI contracts, initially at their fair value, which, presumably, corresponds to the transaction price, that is, the price of consideration received or delivered.

Derivatives are presented in the consolidated statement of financial position in a specific asset item.

Operations for trading purposes –

— Options::

In purchased options, their debit balance represents the fair value of the future flows to be received, recognizing the valuation effects in the results of the year.

Transactions for hedging purposes–

Gentera designates certain FDIs as hedging instruments to hedge the risk associated with highly probable forecast transactions arising from changes in interest rates.

At the beginning of designated hedging relationships, Gentera documents the risk management objective and strategy for carrying out the hedge. Gentera also documents the economic relationship between the hedged item and the hedging instrument, including whether changes in the cash flows of the hedged item and the hedging instrument are expected to offset each other.

Derivatives for hedging purposes, which meet all conditions, are valued at fair value and the effect is recognized as shown below:

— Cash flow hedges. They cover exposure to cash flow variability attributable to a particular risk associated with a recognized liability. The derivative hedging instrument is valued at fair value and the valuation corresponding to the effective part of the hedge is recorded in the account “Valuation of financial instruments derived from cash flow hedging” in Other Comprehensive Income.

A hedging relationship must be discontinued prospectively when it no longer meets the criteria for recognizing a hedging relationship, this includes when the hedging instrument is sold, expires, terminated or exercised, as well as after it has been considered or carried out. Any rebalancing in the hedging relationship is carried out, and the hedging relationship turns out to be ineffective or does not meet the risk management objective of the Entity.

(g) *Loan portfolio–*

The loan portfolio consists of financing granted to clients by Gentera through loan agreements, which are recognized when they are originated.

The loan portfolio includes:

Loan portfolio valued at amortized cost. The business model of this loan portfolio is to keep it to collect contractual cash flows and the terms of the contract provide for cash flows on pre-established dates, which correspond only to principal and interest payments on the amount of outstanding principal. It is initially recognized at fair value which corresponds to the transaction amount, that is, the net amount financed resulting from adding to or subtracting from the original amount of credit, insurance financed, transaction costs and interest. For subsequent recognition, the loan portfolio is valued at its amortized cost. Amortized cost corresponds to the present value of contractual cash flows receivable from the loan portfolio, plus transaction costs to be amortized, using the effective interest method and subtracting the allowance for loan losses.

The transaction costs referred to include the credit assessment of the debtor, preparation and processing of credit documentation, as well as the proportion of compensation to employees directly related to the time invested in the development of those activities

Classification of the loan portfolio

The loan portfolio is presented in the categories of commercial and consumer, as described below:

Commercial loans. It includes direct loans granted to entities or individuals with business or commercial activity other than interbank loans with a term of less than three business days

Consumer loans. It includes direct and group loans, as well as the interest they generate, granted to individuals, derived from personal loans and microcredits.

The granting of commercial and consumer loans is based on the analysis of the client's request and consultations in credit information societies. In some cases, as required, the analysis of the financial situation of the borrower is made the other general characteristics established in the applicable laws, in accordance with the manuals and internal policies of Gentera

The control of consumer loans is carried out through periodic visits to the client by Genera staff, as well as through the daily monitoring of payments received through the system, so that the assigned personnel follow up on loans with arrears.

Loans are collected weekly, biweekly or monthly. According with the loan agreement, clients make loan payments through deposits in bank accounts contracted by Gentera with other multiple banking institutions solely for that purpose, as well as its correspondents to conduct this type of operations and through its branch offices.

Evaluation on the credit risk of each client is handled by verifying their credit history with Gentera and checking clients' credit ratings with the credit bureau

Gentera's policy for avoiding risk concentration is based mainly on setting maximum amount limits on loans by the borrower

Credit lines

In the case of credit lines that Gentera has granted, in which not all the authorized amount is exercised, the unused part thereof is recognized in memorandum accounts as "Credit commitments".

As of December 31, 2025 and 2024, Gentera had mainly a portfolio of short-term consumer loans in Mexican pesos

In the event that Gentera disposes of previously written-off loan portfolio, Gentera's policy corresponding to this process provides that the participants in it are unrelated parties with the purpose of obtaining the best possible market price. In addition, both an economic and reputational evaluation of each participant is carried out for

decision making. During the years ended December 31, 2025 and 2024, Gentera did not carry out loan portfolio sales.

In the case of sale, cession or derecognition of financial assets, where substantially all the risks and rewards of the financial assets are transferred, Gentera derecognizes such financial assets from its consolidated financial statements, recognizes the amount received in the transaction, recording the gain or loss on the transaction in consolidated income for the year.

Loan portfolio business model

Business model determination for the loan portfolio is based on the history of how Gentera manages it. Gentera considers the following

- a) The way in which the performance of the loan portfolio on returns associated with contractual collection is determined and informed to the person in charge of approving the model (CEO).
- b) The risks that affect the performance of the business model and the loan portfolio and how those risks are managed.
- c) The guidelines on which the remuneration of business management is based, which are based on collecting its contractual flows.

Gentera carried out the evaluations corresponding to the terms and characteristics of the credit agreements that only foresee flows containing principal and interest through templates preparing a test to the credit agreements, including all general aspects and the results were validated and approved by the CEO. Therefore, Gentera documented the evidence with which it determines that the loan portfolio complies with the assumption that the cash flows of the contract correspond solely payments of principal and interest. Gentera determined that its model for classifying the loan portfolio based on the objective complies with its established policies consistently as of December 31, 2025 and 2024.

Reclassifications of the valuation method

During the years ended December 31, 2025 and 2024, Gentera did not reclassify the valuation method since there were no changes to the business model.

Renegotiations

Renegotiations are considered to include restructurings and renewals of loan portfolio transactions, which are described below:

Restructurings. It is a renegotiation from which any modification to the original conditions of the credit is derived, among others, the following:

- change in the interest rate established for the remaining term of the loan
- granting a waiting period in respect of the fulfilment of payment obligations in accordance with the original terms of the loan;
- extension of the term of the loan;
- Modification to the agreed payment scheme.

For restructurings, as well as for renewals that partially settle the original loan, Gentera recognizes a profit or loss for the difference between the cash flows of the new loan discounted at the original effective interest rate and the carrying value of the original loan at the date of the renegotiation, without considering its allowance for credit loan losses.

Renewal. A renewal is a renegotiation in which the outstanding balance of a loan is partially or fully settled by the borrower, its joint obligors, or another party that, due to its equity ties, constitutes common risks with the borrower, through an increase in the original loan amount, or with the proceeds from another loan contracted with the same entity or with a third party that, due to its equity ties with the latter, constitutes common risks

For the purposes of the foregoing, book value is considered the amount effectively awarded the borrower, adjusted for accrued interest, principal and interest charges, as well as for the write-downs, cancellations and discounts that have been granted,

and where appropriate the accrued income or financial expenses.

For the determination of the effective interest rate of the new loan, consequence of the restructuring or partial renewal, the financed amount is added the transaction costs incurred and the result is taken as a basis to apply the original effective interest rate. Transaction costs are recognized as a deferred charge or credit, respectively, and are amortized over the remaining life of the loan.

Credit risk level of the loan portfolio

The loan portfolio is periodically evaluated to determine the credit risk, which represents the potential loss due to the non-payment of a borrower or counterparty in the operations carried out by Gentera. The credit risk level of the loan portfolio is classified in stages that are, in ascending order in their risk level, Stage 1, Stage 2 and Stage 3.

Stage 1

It refers to a loan portfolio whose credit risk has not increased significantly since its initial recognition until the date of the consolidated financial statements, that is, it is not in the assumptions to be considered in stages 2 and 3 mentioned below.

Additionally, in accordance with the Provisions for the determination of the allowance for credit losses, Gentera considers the following criteria to define when loans are in Stage 1:

- On non-revolving consumer loans (Personal and Others) when they are up to one month late.
- In the case of microcredits, when they are up to one month late.
- In the case of a commercial loan portfolio, when it presents arrears less than or equal to 30 calendar days (one calendar month).

Stage 2

It includes loans that have shown a significant increase in risk since their initial recognition and to date of the consolidated financial statements according to the models for calculating the allowance for loan losses.

Additionally, in accordance with the provisions of the Provisions for the determination of the allowance for credit losses, Gentera considers the following criteria to define when the loans are in Stage 2::

- For non-revolving consumer loans, when they present arrears of more than one month and up to three months or their equivalences
- Microcredits, when they present arrears of more than one month and up to three months or their equivalences
- - Commercial loan portfolio, when it presents arrears greater than 30 calendar days (one calendar month) and less than 90 calendar days (three calendar months).

Loans that have fully settled outstanding balances while in stage 2, or that have been restructured or renewed have complied with the sustained payment, are reclassified to stage 1.

Stage 3

It corresponds to the loan portfolio with loan impairment originated by the occurrence of one or more events, which have a significant impact on the future cash flows of such loans. Specifically, the following appropriations at this stage are considered

1. Those for which Gentera is aware that the accredited has been declared in bankruptcy.

Without prejudice to the provisions of the foregoing, the loans that continue to receive payment in terms of the provisions of section VIII of article 43 of the Law on Commercial Bankruptcy (LCM for its acronym in Spanish), as well as the loans granted under article 75 in relation to sections II and III of article 224 of the aforementioned Law, They are transferred to loan portfolio with credit risk stage 3 when they incur the assumptions provided for in numeral 2 below.

2. In the case of non-revolving consumer loans and microcredits, which have been partially paid, when the maturities of their debts are as follows

- a. Partial periodic payments of principal and interest, when they present 90 calendar days (three calendar months) or more than overdue in principal or interest.

For consumer loans in which the payment conditions established in the contract establish payments with periodicity of less than one calendar month, Gentera considers the following equivalences:

Likewise, if the fixed period expires on a non-working day, that period shall be deemed to have ended on the first following working day.

Additionally, in accordance with the Provisions for the determination of the allowance for loan losses, Gentera considers the following criteria to define when the loans are in Stage 3, which are mentioned on the following page.

- For non-revolving consumer loans when it presents arrears greater than three months.
- Microcredits, when they are more than three months in arrears.
- Commercial loan portfolio, if it has arrears greater than or equal to 90 calendar days (3 calendar months).

Loans that have fully settled outstanding receivables during stage 3, or which, having been restructured, have complied with sustained payment, are reclassified to stage 1

Effect of renegotiations on the level of credit risk

Stage 2 or stage 3 credit risk loans that are restructured or renewed are not reclassified to a stage with lower credit risk as a result of their restructuring or renewal, as long as there is no evidence of sustained payment

Loans with credit risk stages 1 and 2, which are restructured or renewed, without at least 80% of the original term of the credit having elapsed, may remain in the same category, only when:

- a) the borrower has paid all the interest accruing at the date of the restructuring or renewal, and
- b) the borrower had paid the principal of the original amount of the credit, which at the date of the restructuring or renewal should have been paid.

Periodicidad de pago contractual	Equivalencia	Equivalencia
	90 días	120 días
Semanal	más de 13 semanas	-
Catorcenal	Más de 6 catorcenas	-
Quincenal	-	Más de 8 quincenas
Mensual	Más de 3 meses	-

In the case of loans with credit risk stages 1 and 2, which are restructured or renewed during the course of the final 20% of the original term of the credit, they must be transferred to the next immediate category with greater credit risk, unless the creditor has:

- a) settled all interest accrued at the date of restructuring or renewal.
- b) paid the principal of the original amount of the credit, which at the date of the restructuring or renewal should have been paid, and
- c) paid 60% of the original amount of the credit.

If the conditions described in the preceding paragraphs are not met, as appropriate, the credit must be transferred to the next immediate category with the greatest credit risk from the moment it is restructured or renewed and until there is evidence of sustained payment

The requirement referred to in the preceding paragraphs in their corresponding subparagraphs (a) shall be deemed fulfilled when, having paid the interest accrued on the last cut-off date, the period elapsed between that date and the restructuring or renewed does not exceed the minor between half of the current payment period and 90 days..

Loans with credit risk in stage 1 or stage 2 that are restructured or renewed on more than one occasion, are transferred to portfolio with credit risk in stage 3, except when

Gentera has elements that justify the debtor’s ability to pay. In the case of commercial portfolio, such elements are duly documented and integrated into the credit file. When there is an outstanding balance corresponding to the profit or loss due to the renegotiation effect and the loan must be transferred to a loan portfolio with stage 3 credit risk in accordance with the previous paragraph, the entity must recognize that balance in the result of the year.

In the event that various credits granted to the same borrower are consolidated through a restructuring or renewal, each of the consolidated credits is analyzed as if they were restructured or renewed separately and, if derived from the analysis it is concluded that one or more of such credits would have been transferred to a portfolio with stage 2 or stage 3 credit risk as a result of such restructuring or renewal, then the total balance of the consolidated credit must be transferred to the category that would correspond to the credit subject to consolidation with the highest credit risk.

Loans classified as stage 2 credit risk as a result of a restructuring are periodically evaluated to determine whether there is an increase in their risk that causes them to be transferred to credit risk stage 3, as described in the first paragraph of subsection “Stage 3” of this note

Loans are not transferred to a category with greater credit risk, as a result of their restructuring, if at the date of the operation they present payment fulfillment for the total amount of principal and interest due and only modify one or more of the original conditions of the credit:

- Interest rate: when the agreed interest rate is improved to the creditor.
- Payment date: only in the event that the change does not involve exceeding or modifying the periodicity of payments. In no case does the change in the payment date allow the omission of payment in any period.

The accumulation of accrued interest on credit operations must be suspended at the moment when the outstanding balance of the credit is considered as having stage 3 credit risk. Likewise, the outstanding balance of the transaction costs must be recognized, and if any, the effect of the profit or loss in renegotiation pending amortization against the results of the year

As long as the loan is held in a portfolio with stage 3 credit risk, interest control is carried out in memorandum accounts. In the event that such interest is paid, it is recognized directly in the consolidated results for the year under the caption "Interest income".

When interest recorded in memorandum accounts in accordance with the preceding paragraph is written-down or written-off, it is cancelled from memorandum accounts without affecting the caption of the allowance for loan losses.

Sustained payment of the loan

It is considered that there is sustained payment when the creditor pays the total amount of principal and interest payable without delays in the case of amortizations less than or equal to 60 days, a minimum of three consecutive amortizations of the credit payment scheme is paid.

The advance payment of the amortizations of restructured or renewed loans is not considered sustained payment.

The loans that as a result of a restructuring or renewal are transferred to a category with greater credit risk, until they prove sustained payment and consequently be transferred to the next immediate stage with less credit risk except in the case of restructured or renewal loans that have been granted for a term less than or equal to 6 months and that are not restructured consecutively for the same term, which must comply with the following: sustained payment of the credit is credited when the creditor pays the total amount of principal and interest payable without delay, with a minimum of three consecutive amortizations of the credit payment scheme in the case of amortizations less than or equal to 60 days, or the payment of two amortizations in the case of loans with periods of between 61 and 90 calendar days, and in the case of loans with amortizations that cover periods greater than 90 calendar days, the payment of one amortization

In the case of consolidated loans, if two or more loans trigger the transfer to Stage 2 or Stage 3 credit risk classification, the required amortizations to evidence sustained payment performance shall be determined based on the original payment schedule of the loan whose amortizations correspond to the longest term.

Recognition of revenues, costs and expenses

The effective interest determined by applying the effective interest rate is recognized as accrued. Effective interest includes the accrual of portfolio interest, presented in the consolidated statement of comprehensive income under the caption "Interest income", as well as the amortization of transaction costs for the granting of credit presented under the caption "Interest expense".

The price of the transaction must be quantified, which corresponds to the net amount financed, which results from adding or subtracting from the original amount of the credit, the insurance that has been financed, the transaction costs and interest. This transaction price shall be the basis of the loan portfolio in the initial recognition and shall be the basis for applying the effective interest method at the effective interest rate; that is, it is the basis for calculating the amortized cost of the loan portfolio for subsequent recognition.

The balance in the loan portfolio will be the amount actually granted to the borrower and will be recorded independently of the transaction costs, which will be recognized as a deferred charge and must be amortized against the results of the year during the life of the credit, according to the effective interest rate.

Any other expense that is not associated with the granting of the credit such as those related to promotion, advertising, potential customers, administration of existing loans (follow-up, control, recoveries, etc.) and other auxiliary activities related to the establishment and monitoring of credit policies, will be recognized directly in the results of the year as they accrue in the item that corresponds to them according to the nature of the expense.

To determine the effective interest rate, Gentera does the following:

1. Determines the amount of estimated future cash flows to be received. It consists of adding the principal and interest that will be received according to the credit payment scheme, during the contractual term.
2. Determine the effective interest. It is the result of subtracting from the estimated

future cash flows to be received, the net financed amount determined as described in the previous paragraph.

3. Determine the effective interest rate. It represents the ratio of effective interest to net amount financed.

The commissions recognized after the granting of credit that are generated as part of the arrears of such loans, are recognized against the results of the year as they incurred.

(h) Deferred items

It is integrated by the net amount transaction costs for granting credit.

(i) Allowance for loan losses-

The determination of the allowance for loan losses for each category of the loan portfolio is based on the general methodologies established in the Regulations, which are based on the Expected Loss approach. This is calculated by multiplying the Probability of Default (PD) by the product of the Loss Given Default (LGD) and the Exposure at Default (EAD).

The Probability of Default is the probability expressed as a percentage of either or both of the following circumstances occurring in relation to a specific debtor

- a) The debtor is in arrears for 90 calendar days or more with respect to any credit obligation to Gentera, or such credit obligation meets the assumptions to be classified with stage 3 credit risk, described above.
- b) It is considered likely that the debtor will not pay all of its credit obligations to Gentera.

The Loss Given Default in case of Default corresponds to the intensity of the loss in case of default expressed as a percentage of the Exposure at Default, once the value of the guarantees and the costs associated with the processes of realization (judicial,

administrative collection and deed, among others) have been taken into account

Exposure at Default is the expected gross reserve position of the credit transaction if the debtor defaults. Exposure at Default may not be less than the amount disposed of for the transaction at the time of calculation of the capital requirement.

On the loans with credit risk in stage 3 that are subject to restructuring Gentera does not capitalize the accrued interest not previously recorded in memorandum accounts.

Commercial loan portfolio-

The calculation of allowance for loan losses of the commercial loan portfolio is carried out in accordance with the general methodology established by the Commission, which initially considers the level of credit risk in which the loans are classified, which for Gentera are classified as legal entities and individuals with business activity with net income or annual net sales less than the equivalent in Mexican pesos to 14 million UDIS.

The calculation of the PD of commercial loans is carried out in accordance with the Provisions, according to each of the groups described above, which consists of evaluating quantitative and qualitative factors of the borrower and assigning them a credit score, which is totalized and used to calculate the PD.

For the calculation of the LGD, if the loans lack coverage of real guarantees, personal or derived from credit, it is determined according to the elapsed months of delay, depending on the group to which they belong, likewise, the determination of the LGD is considered through a differentiated calculation for the loans of borrowers that have been declared in bankruptcy.

The ED, in the case of uncommitted credit lines that are unconditionally cancelable or that allow automatic cancellation at any time and without prior notice from Gentera, corresponds to the unpaid balance of the loan.

The loan portfolio with legal entities and individuals with business activity, with net

income or annual net sales of less than 14 million UDIS is qualified through the application of the methodology described in Annexes 20 and 21 of the Provisions. This methodology is based on the expected loss model for credit risk, considering the probability of default, loss given default and exposure at default.

Consumer loan portfolio-

The allowance for loan losses of the consumer loan portfolio is determined in accordance with the general methodology established by the Commission, which initially considers the level of credit risk at which the loans are classified

The calculation of the non-revolving consumer loan portfolio allowance for loan losses corresponding considers the following: (i) amount due, (ii) payment made, (iii) delay, (iv) seniority of the borrower in Gentera, (v) seniority of the borrower with institutions, (vi) amount to be paid to Gentera, (vii) amount payable reported in the credit information societies, (viii) balance reported in the credit information societies, (ix) indebtedness, (x) monthly income of the creditor, (xi) original amount of the credit and (xii) balance of the credit.

Risk grade of allowance for loan losses

The allowance for loan losses constituted by Gentera are classified according to their risk grade, according to the following table:

Write-offs, eliminations and recoveries of loan portfolio –

Gentera periodically evaluates whether a consumer loan with credit risk in stage 3 should remain in the consolidated statement of financial position or be written-off. To this end, Gentera has the policy of write off consumer loans pending collection that have 180 days after being considered as stage 3, since, during this period, once the recovery procedures have been exhausted, their practical impossibility of collection is determined, except in cases where the Administration determines that a credit or group of loans must be written-off prior to this period of days. This write-off is carried out during the first days of each month, considering the loans that meet this term until the last day of the immediately preceding month, canceling the unpaid balance of the credit against the allowance for loan losses. In the event that

the balance of the credit to be written-off exceeds that corresponding to its associated estimate, before making the write-off, such estimate is increased up to the amount of the difference. The write-off is recognized by canceling the balance of the credit determined by the Administration, against the allowance for loan losses.

In the case of commercial loans, the write-off policy is adjusted to the moment in which its practical impossibility of recovery is determined.

In any case, Gentera has evidence of the formal collection procedures that have been exercised with respect to these loans, as well as the elements that prove the practical impossibility of recovering the credit in accordance with its internal policies established in the credit manual.

Any recovery derived from loans written-off or eliminated from the consolidated statement of financial position is recognized in the consolidated results of the year under the caption “Allowance for loan losses”.

The costs and expenses incurred for the recovery of the loan portfolio must be recognized as an expense under the caption of “Other income (expenses) of the operation”.

Write-downs, cancellations and discounts on the loan portfolio

The write-downs, cancellations and discounts on the amount reduced of the payment of the credit in partial or total form that Gentera grants to the borrowers will be made by canceling the unpaid balance of the credit against the allowance for loan losses associated with the credit and, if this is less than the amount forgiven, Gentera previously constitutes estimates up to the amount of the difference.

The cancellation of the allowance for loan losses on the write-downs, cancellations and discounts on the loan portfolio is applicable to the amounts forgiven derived from increases in credit risk, otherwise they must be reduced from the income that gave rise to it.

Rangos de porcentaje de estimación preventiva				
Grado de riesgo	Consumo No Revolvente		Comercial	
	De	A	De	A
A-1	0%	2.0%	0%	0.90%
A-2	2.01%	3.0%	0.91%	1.5%
B-1	3.01%	4.0%	1.51%	2.0%
B-2	4.01%	5.0%	2.01%	2.5%
B-3	5.01%	6.0%	2.51%	5.0%
C-1	6.01%	8.0%	5.01%	10.0%
C-2	8.01%	15.0%	10.01%	15.5%
D	15.01%	35.0%	15.51%	45.0%
E	35.01%	100%	45.01%	100%

Cancellation of surpluses in the allowance for loan losses-

The excess of the allowance for loan losses must be canceled from the consolidated statement of financial position against the results of the year, affecting the caption "Allowance for loan losses".

(j) Other accounts receivable, net-

This caption represents, among others, receivables from employees, accounts receivable from correspondents, recoverable income taxes and items directly related to the loan portfolio, which an allowance for doubtful receivables is determined based on the same percentage of risk assigned to the associated loan.

For other accounts receivable, the practical solutions referred to in FRS C-16 "Impairment of financial instruments receivable" are used, through the constitution of estimates for the total amount of the debit considering the following terms:

- a) 60 calendar days after their initial registration, where they correspond to unidentified debtors, and
- b) 90 calendar days after their initial registration, when they correspond to iden-

tified debtors.

No estimate of expected credit losses shall be constituted by:

- a) tax balances, and
- b) creditable Value Added Tax.

Management considers that the allowance for expected losses is sufficient to absorb losses in accordance with the policies established by Gentera.

(k) Property, furniture and equipment-

Property, furniture and equipment are stated as follows:

- i) Acquisitions conducted from January 1, 2008, at their historical cost, and
- ii) Acquisitions made up to December 31, 2007, at their restated values, determined by applying factors derived from the UDI, to their acquisition costs up to December 31, 2007.

Depreciation and amortization are calculated using the straight-line method, based on the estimated assets' useful life determined by Gentera's Management. The total useful lives and annual depreciation and amortization rates of the main asset groups are mentioned below:

(l) Leases-

At inception of a contract, Gentera assesses whether a contract is, or contains, a lease. A contract is, or contains, a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration. To assess whether a contract conveys the right to control the use of an identified asset, the Company uses the definition of a lease in FRS D-5.

To assess whether a contract transfers control of the right to use an identified asset, Gentera assesses whether:

1. The contract involves the use of an identified asset; This can be specified explicitly or implicitly and must be physically distinct or substantially represent the entire capability of a physically distinct asset. If the supplier has a substantial right of substitution, then the asset is not identifiable;
2. Gentera is entitled to substantially all economic benefits from the use of the asset throughout the period of use; and
3. Gentera has the right to direct the use of the asset. Gentera has this right when it has to make the most relevant decisions to change how and for what purpose the asset is used. In exceptional cases where the decision on how and for what purpose the asset is used is predetermined, Gentera has the right to direct the use of the asset if:

-Gentera has the right to operate the asset; or

- Gentera designed the asset in a way that determined how and for what purpose it will be used.

At commencement or on modification of a contract containing a lease component, Gentera allocates the consideration in the contract to each lease or service component on the basis of their relative independent prices. However, for property leases, Gentera has chosen not to separate non-lease components and to account for lease and non-lease components as a single lease component.

Gentera recognizes a right-of-use asset and a lease liability on the lease commencement date. Right of use asset is initially measured at cost, which comprises the initial amount of lease liability adjusted for any lease payments made on or before the start date, plus initial direct costs incurred and an estimate of the costs to dismantle or restore the underlying asset or the site on which it is located, minus the lease incentives received.

The right-of-use asset is subsequently depreciated using the straight-line method from the start date to the end of the lease term, unless the lease transfers ownership of the underlying asset to Gentera at the end of the lease term or the right-of-use asset cost reflects that Gentera will exercise a call option. In that case, the right-of-

	Años	Tasa de depreciación y amortización
Construcciones	5 años	20%
Mobiliario y equipo de oficina	10 y 20 años	10% y 5%
Equipo de transporte	4 años	25%
Equipo de cómputo	1.5 a 3.3 años	30% al 67%
Otros:		
Adaptaciones y mejoras	*	*
Equipo de telecomunicaciones	10 años	10%

*La tasa y años de amortización para las adaptaciones y mejoras es de acuerdo con la vigencia del contrato de arrendamiento de cada inmueble.

use asset will be depreciated over the useful life of the underlying asset, which is determined on the same basis as property and equipment. In addition, the right-of-use asset is periodically reduced by impairment losses, if applicable, and adjusted for certain new valuations of lease liabilities such as changes in the amount of inflation adjusted rent.

Lease liabilities are initially measured at the present value of lease payments that are not paid on the start date, discounted using the interest rate implied in the lease or, if that rate cannot be easily determined, Gentera’s incremental financing rate. Generally, Gentera uses its incremental interest rate as a discount rate.

Gentera determines its incremental rate of financing by obtaining interest rates from various sources of external financing and makes certain adjustments to reflect the terms of the lease (such as lease term and currency in which payments are denominated) and the type of leased asset

Lease payments included in the valuation of lease liabilities include the following:

- fixed payments, including in-substance fixed payments.
- variable lease payments dependent on an index or rate, initially valued using the index or fee on the start date.
- amounts expected to be paid under a residual value guarantee; and

— the exercise price under a call option that Gentera is reasonably certain to exercise, lease payments in an optional renewal period if Gentera is reasonably certain of exercising an extension option, and penalties for early termination of a lease unless Gentera is reasonably certain not to terminate early..

Lease liability is measured at amortized cost using the effective interest method. It is remeasured when there is a change in future lease payments arising from a change in an index or rate, if there is a change in Gentera's estimate, of the amount expected to be paid under a residual value guarantee, if Gentera changes its assessment of whether it will exercise a call option, extension or termination or if there is a revised in-substance fixed payment.

When the lease liability is remeasured in this way, a corresponding adjustment is made to the carrying amount of the right-of-use asset or is recorded in profit or loss if the carrying amount of the right-of-use asset has been reduced to zero.

Additionally, under FRS D-5, an expense for depreciation or amortization of right-of-use assets and an interest expense on lease liabilities are recognized. Modifies the presentation of related cash flows as cash flow outflows from operating activities are reduced, with an increase in cash flow outflows from financing activities

As of December 31, 2025 and 2024, right-of-use assets and transportation equipment lease liabilities were valued at the present value of future payments for each lease, discounted at the implied interest rate; for all other leases, with reasonably similar characteristics, the single rate used to discount future payments is the incremental financing rate.

(m) Permanent Investment-

Permanent investments in associated companies, in which Gentera has significant influence but not control, are valued using the equity method based on the financial statements of the issuing companies for the years ended December 31, 2025 and 2024..

The other permanent investments made by Gentera in which it has no significant control or influence are recorded at cost.

Goodwill

Goodwill represents future economic benefits arising from other acquired assets that are not individually identifiable or separately recognized. Goodwill is subject to impairment testing at the close of the reporting period and when there is an indication of impairment.

(n) Income tax (IT) and Employee statutory profit sharing (ESPS)-

The IT and ESPS are determined according to current tax legislation.

Deferred IT and ESPS are recognized using the assets and liabilities method, which compares their accounting and tax values. IT and ESPS (assets and liabilities) are recognized for future tax consequences attributable to temporary differences between the value reflected in the consolidated financial statements of existing assets and liabilities and their respective tax bases, and in the case of IT, for tax losses to be amortized and other recoverable tax credit.

Deferred IT and ESPS (assets and liabilities) are measured using enacted tax rates expected to apply to taxable income in the years in which those temporary differences are expected to be recovered. The effect of changes in tax rates on deferred IT and ESPS are recognized in consolidated results of the period in which they were enacted.

The accrued and deferred IT and ESPS are presented and classified in the consolidated results of the period, except for those that originates from a transaction that is recognized in stockholders' equity in the "Other Comprehensive Income (OCI)" item. The accrued and deferred ESPS is recognized within the heading "Administration and promotion expenses" in the consolidated statement of comprehensive income.

Uncertain Income Tax Treatments

The acceptance or rejection of a tax treatment in determining income tax may not be known until the corresponding tax authority or the courts issue a ruling on the matter in the future.

Consequently, the possibility that the tax authority may review a specific tax treatment may give rise to uncertainty that affects the accounting recognition of an income tax asset or liability, whether current or deferred. In such cases, the Institution considers the following matters:

- a) The bases on which current income tax is determined and the support for such bases; and/or
- b) The manner in which the tax authority is expected to review and issue a resolution regarding such treatment.

Review by Tax Authorities

When assessing whether, and how, an uncertain tax treatment affects the determination of taxable profit or loss, tax bases, tax loss carryforwards, unused tax credits, and applicable tax rates (collectively, the tax determinations), an entity must assume that the tax authority will review such tax determinations and will have full knowledge of all relevant information when performing those reviews.

Methods for Estimating Uncertainty

The Institution evaluates whether it is probable that the tax authority will accept an uncertain tax treatment. If it concludes that acceptance is probable, the entity will make its tax determinations consistently with the tax treatment used or intended to be used in calculating its current income tax.

If it concludes that acceptance is not probable, the entity reflects the effect of the uncertainty in making its tax determinations using the expected value method, including penalties, inflation adjustments, and surcharges when applicable.

Expected Value Method – This represents the amount resulting from the sum of the different possible outcomes, each weighted by its probability of occurrence within a range of possible results. The expected value is the method that can best predict the resolution of an uncertainty when a range of outcomes exists.

If an uncertain tax treatment affects both current and deferred income tax, the entity must make consistent judgments and estimates in determining both.

Changes in Facts and Circumstances

Gentera reassesses a judgment or estimate related to an uncertain tax treatment in the context of the applicable tax law if the facts and circumstances on which the original judgment or estimate was based change, or if new information arises that affects such judgment or estimate. The entity applies such changes in estimates prospectively, and if the changes occur during the subsequent period that is, between the date of the financial statements and the date of their issuance these changes must be recognized or disclosed in accordance with the applicable accounting standard

(o) Prepayments and other assets–

The caption consists mainly of guaranteed deposits, insurance and expenses paid in advance, and deferred ESPS. The amortization is made during the term of each transaction in a straight line.

Advance payments as of December 31, 2025 and 2024 are not subject to impairment losses or impairment loss reversals, as they still have the capacity to generate future economic benefits.

(p) Intangible assets–

Intangible assets with defined useful lives mainly include the development of an electronic system for the registration and control of banking operations, licenses and software. Intangible assets with a defined useful life are recorded at their acquisition

or development cost and amortized in a straight line, based on the useful life of the intangibles estimated by Gentera's Management.

(q) Impairment of long-lived assets-

Gentera periodically assesses the updated carrying amounts of long-lived assets, intangibles assets and goodwill to determine whether there is an indication that the carrying amount exceeds the recoverable amount. Recoverability of assets to be held and used is measured by a comparison of the carrying amount of the asset to future net revenues reasonably expected to be generated by the asset. If the updated carrying amount of the asset exceeds the recoverable amount, Gentera records the necessary provisions. When Gentera has the intention to sell such assets, these are reported in the consolidated financial statements at the lower of updated carrying amount or realizable value.

Long-lived assets, both tangible and intangible, are subject to impairment testing, in the case of assets with an indefinite life, impairment testing is performed annually and assets with a definite life are only subject to impairment testing when there are signs of impairment

(r) (r) Deposit funding-

This caption includes demand deposits, time deposits, debt securities issued and global account of deposits without movements, which are recorded at placement cost, plus interest expense, which is recognized in the consolidated results on a straight-line basis and accrued within the "Interest Expenses" caption.

When three years pass from the time the resources are deposited in the global collection account without movements, the amount of which does not exceed on account, the equivalent of three hundred days of the prevailing general minimum wage in Mexico City, these expire in favor of the patrimony of the public charity, so Gentera will be obliged to pay the resources corresponding to the public charity within a maximum period of fifteen days counted from December 31 of the year in which the envisaged assumption described above is fulfilled.

Additionally, deposit funding includes the credit titles issued (Financial Instrument Payable), which are initially recognized:

- a) the transaction price for financing received, adding or subtracting issuance expenses, such as commissions, fees and interest,
- b) Gentera determine the future value of the estimated cash flows to be paid for contractual principal and interest over the remaining term of the Financial Instrument Payable (FIP) is determined.
- c) Gentera determine the effective interest rate is determined based on the provisions of FRS C-19 "Financial Instruments Payable", which is calculated considering the relationship between the amounts determined in the two previous paragraphs,
- d) Gentera evaluates whether the given rate is within the market, comparing it with an interest rate that considers the value of money over time and the inherent payment risks for similar financing, to which it has access.
- e) Only if the market interest rate is substantially different from the effective rate, should the market rate be used as the effective interest rate in the valuation of the instrument, recognizing in the net profit or loss the effects that occur in the value of the FIP by the change in interest rate

After the initial recognition, Gentera values the FIPs at their amortized cost. Amortized cost includes, but is not limited to, increases for actual accrued interest and provisions for principal and interest payments. Actual interest is recognized in the period accrued in the consolidated statement of comprehensive income for the year, under the caption "Interest expense".

Those securities placed at a price other than the nominal value must recognize a credit or deferred charge for the difference between the nominal value of the security and the amount of cash received by it, and must be recognized in the consolidated results of the year as an income or interest expense as accrued, taking into account the term of the title that gave rise to them.

(s) Banking and other borrowings–

This caption refers to borrowings obtained from banks and financing from development banking institutions and development funds aimed at financing the country's economic, productive or development activities, in Mexican pesos or foreign currency. The borrowings are recorded at the contractual value of the obligation, those denominated in foreign currency are converted at the exchange rate of day close published by the Central Bank, recognizing the contractual interest in results as they accrue under the caption "Interest expense".

The balance of unused credit lines received is recorded in memorandum accounts.

Borrowings are recognized initially at the transaction price, added or subtracted by transactions costs, as well as other items paid in advance, such as commissions and interest, Gentera must determine the future value of the estimated cash flows that will be paid for principal and contractual interest, during the remaining term of the loan or in a shorter term, if there is a probability of prepayment or other circumstance that requires using a shorter term.

Gentera must determine the effective interest rate, for this calculations estimates the expected cash flows considering all the contractual terms of the FIP (such as prepayment, extension, early repayment and other similar options), additionally, it must evaluate if the determined effective interest rate is within the market, comparing it with an interest rate that considers the value of money over time and the inherent payment risks for similar financing, to which the entity has access.

If Gentera receives a borrowing with a contractual interest rate that is substantially out of market, but an upfront commission is paid at the start of the loan when determining the effective interest rate based on the preceding paragraphs, and such commission must be taken into account.

Borrowings obtained by Gentera for the years ended December 31, 2025 and 2024 were not subject to transaction costs

(t) Other accounts payable–

Other accounts payable include provisions, miscellaneous creditors for the provision of goods and services, Value Added Tax (VAT), other taxes and contributions payable.

Gentera's liabilities are valued and recognized in the consolidated statement of financial position, for this purpose they must comply with the characteristic of being a present obligation, where the transfer of assets or presentation of services is likely, arises as a result of a past event and their amount and maturity are clearly established.

Gentera recognizes a provision when its amount or maturities are uncertain and the following conditions are met: a) there is a present obligation resulting from a past event in charge of Gentera, b) it is likely that the outflow of economic resources will occur as a means to settle such obligation and c) the obligation can be reasonably estimated. These provisions have been recorded under the best estimate made by Management.

(u) Employee benefits–

The benefits granted by Gentera to its employees are described below:

Short-term direct benefits–

Short-term direct benefits are recognized in income of the period in which the services rendered are accrued. A liability is recognized for the amount expected to be paid if Gentera has a legal or assumed obligation to pay this amount as a result of the past services provided and the obligation can be reasonably estimated.

Long-term direct benefits–

Gentera's net obligation in relation to the direct long-term benefits and which is expected to pay at least twelve months after the date of the most recent consolidated statement of financial position presented, is the amount of future benefits that the employees have obtained in exchange for their service in the current and previous periods. This benefit is discounted to its present value. Remeasurements are recog-

nized in income in the period in which they are accrued.

Termination benefits –

A liability is recognized for termination benefits along with a cost or expense when Gentera has no realistic alternative other than to make the corresponding payments or when the offer of these benefits cannot be withdrawn or when conditions that require the recognition of restructuring costs are met, whichever occurs first. If benefits are not expected to be settled within twelve months after the date of the most recent consolidated balance sheet presented, then they are discounted..

Post-employment benefits–

Gentera has implemented a pension plan, which purpose is that the personnel at retirement to receive additional income through this plan.

The retirement pension plan that was established is a mixed scheme in which the benefit granted to staff is derived from two components which are mentioned below:

- A. Defined contribution plan.
- B. Defined benefit plans.

Defined contribution plan:

Defined contribution obligations are recognized in results as related services are provided by employees.

The defined contribution plan is funded by contributions from both Gentera and employees.

Defined benefit plans:

Gentera's net obligation for benefit plans defined by pension plans, seniority premium and termination of employment benefits is calculated separately for each plan, estimating the amount of future benefits that employees have earned in the current and previous years, discounting that amount and deducting from it, the fair value of

the plan's assets.

The calculation of obligations for defined benefit plans is performed annually by actuaries, using the projected unit credit method. When the calculation results in a potential asset for Gentera, the recognized asset is limited to the present value of the economic benefits available in the form of future repayments of the plan or reductions in future contributions to it. To calculate the present value of economic benefits, any minimum financing requirements should be considered.

The labor cost of the current service, which represents the cost of the benefit period to the employee for having completed an additional year of work life based on benefit plans, is recognized in operating expenses.

Gentera determines the net interest expense (income) on the net defined profit liability (asset) for the period by multiplying the discount rate used to measure the defined benefit obligation by the defined net liability (assets) at the beginning of the reporting annual period, taking into account changes in net defined profit liabilities (assets) during the period as a result of estimates of contributions and payments of proceeds.

Modifications to plans that affect the cost of past services are recognized in the results immediately in the year in which the modification occurs, with no possibility of deferral in subsequent years. In addition, the effects of liquidation events or reduction of obligations in the period, which significantly reduce the cost of future services and/or significantly reduce the population subject to benefits, respectively, are recognized in the results of the period.

Remeasurements (formerly actuarial gains and losses), resulting from differences between projected and actual actuarial assumptions at the end of the period, are recognized in the period incurred as part of the "Remeasurements for defined employee benefits" caption within the OCI.

Gentera is obliged to pay compensation to employees in the event of unjustified dismissal

(v) Stockholders' equity-

Capital stock, statutory reserves and prior years' results are stated as follows: i) movements made beginning January 1st, 2008 at their historical cost, and ii) movements made prior to January 1st, 2008, at their restated values determined by applying factors derived from UDIS to their historical values through December 31, 2007

(w) Repurchase of shares-

The own shares acquired are shown as a decrease in the fund for the repurchase of own shares, included in the consolidated financial statements under the statutory reserves. Dividends received are recognized by decreasing their cost.

With respect to the sale of repurchased shares, the amount obtained in excess or deficit of their restated cost is recognized as additional paid-in capital.

(x) Consolidated comprehensive income-

Represents the net result and other comprehensive results, the latter made up of the accumulated effect from the conversion of subsidiaries, remeasurements for defined benefits to employees, result from the valuation of financial instruments to be collected or sold and valuation of derivative financial instruments for hedging, net of deferred taxes, as well as those items that, by specific accounting provision, are reflected in stockholders' equity and do not constitute contributions, reductions and distributions of capital.

(y) Cumulative effect per conversion-

Represents the difference that results from converting foreign operations from their functional currency to the reporting currency.

(z) Revenue recognition -

Interest earned from cash and cash equivalents, investments in financial instruments are recognized in the consolidated statement of comprehensive income as accrued, through the effective interest method; while equity instruments are recognized at

the time the right to receive payment is generated, against the consolidated results for the year.

The loan portfolio is valued at amortized cost because Gentera's business model is recovery through the collection of cash flows in accordance with the terms and conditions established in the contracts.

The effective interest determined by applying the effective interest rate is recognized as accrued. Effective interest includes the accrual of portfolio interest, presented in the consolidated statement of comprehensive income under the caption "Interest income".

The price of the transaction must be quantified, which corresponds to the net amount financed, which results from adding or subtracting from the original amount of the credit, the insurance that has been financed, the transaction costs and interest. This transaction price shall be the basis of the loan portfolio in the initial recognition and shall be the basis for applying the effective interest method at the effective interest rate; that is, it is the basis for calculating the amortized cost of the loan portfolio for subsequent recognition.

The balance in the loan portfolio shall be the amount actually granted to the borrower and shall be recorded independently of the transaction costs, which shall be recognized in the consolidated statement of financial position as a deferred charge and shall be amortized and recorded in the consolidated statement of comprehensive income for the period during the life of the credit, according to the effective interest rate.

Income from sales of furniture and equipment is recognized in the consolidated statement of comprehensive income when all of the following requirements are met: a) the risks and benefits of the goods have been transferred to the buyer and no significant control thereon is retained; b) income, costs incurred or costs to be incurred are determined on a reliable basis, and c) Gentera is likely to receive economic benefits from the sale.

The commissions recognized after the granting of credit that are generated as part of the delay of such loans, are recognized against the results of the year as they accrue in the caption “Commissions and fees charged”.

Income from contracts with clients

Consulting income is recorded as the service is provided.

The table below provides information on the nature and timing of satisfaction of obligations under contracts with customers, including significant payment terms and corresponding revenue recognition policies.

(aa) Interest expense–

This item includes the interest accrued on the financing received to fund Gentera’s operations and those accrued on immediate and term deposits, credit securities issued, global deposit accounts without movements, and interbank loans and loans from other organizations. As well as the amortization of transaction costs for granting credit, the effect of renegotiation of the credit portfolio and those derived from lease liabilities, the amortized cost to value the credit securities issued and the effective interest method, based in the effective interest rate.

(bb) Other income (expenses) from the operation–

Within this item, income and expenses are mainly grouped, such as losses, donations, losses due to impairment of long-lived assets, results from the sale of furniture and equipment, income from services and sales of air time, cancellation of provisions, fees to the Institute for the Protection of Bank Savings (IPAB, for its Spanish acronym).

(cc) Basic earnings per ordinary share–

This caption represents the result of dividing the net result for the period by the weighted average of current shares during the period. For the years ended on December 31, 2025 and 2024, the earnings per share is \$5.40 Mexican pesos and \$4.09 Mexican pesos, respectively.

(dd) Contributions to the IPAB–

Contributions made by multiple banking institutions to the IPAB are made in order to establish a system to protect the banking savings of parties conducting guaranteed operations in the terms and with the restrictions stipulated in the Bank Savings Protection Law, as well as to regulate the financial support granted to multiple banking institutions for the protection of the interests of the savings of the public.

(ee) Foreign Currency Transactions–

The accounting records are maintained in both Mexican pesos and foreign currencies, which for consolidated financial statement presentation purposes, currencies other than dollars are translated to the dollar equivalent and subsequent to Mexican pesos as established by the Commission. To convert dollars into Mexican pesos, the closing exchange rate published by the central bank is used. Exchange gains and losses are recognized on accrual basis in the consolidated results of the year.

(ff) Financial intermediation results–

Arises from the difference between the exchange rate used to buy or sell foreign currencies, including the adjustment to the final position valued at the exchange rate referred to in the preceding paragraph, as well as the valuation at fair value of financial instruments and derivatives.

(gg) Memorandum accounts–

The memorandum accounts record assets or commitments that are not part of Gentera’s consolidated statement of financial position since the rights to these are not acquired or such commitments are not recognized as liabilities of the entities as long as such eventualities do not materialize.

– Guarantees granted:

The balance represents the total commitments that Gentera has as of December 31, 2025 and 2024 for \$1,641 and \$1,191, respectively. As Compartamos Banco Perú sett–

les the obligations that have been guaranteed, Gentera must cancel said amounts in its records.

Tipo de producto/ servicio	Naturaleza y oportunidad de la satisfacción de las obligaciones a cumplir, incluyendo los términos significativos de pago	Reconocimiento de ingresos bajo la NIF D-1
Contratos de servicios	Comisiones y bonos sobre pólizas colocadas Las facturas por servicios se emiten mensualmente y son pagaderos usualmente en un plazo de 60 días.	Los ingresos por comisiones se reconocen a través del tiempo, conforme se prestan. Los ingresos por bonos se determinan con base en las primas efectivamente cobradas, y se reconocen cuando se satisfacen o cumplen las condiciones establecidas en los contratos.
Contratos de servicios	Servicios por venta de tiempo aire, comisiones y servicios Las facturas por servicios se emiten mensualmente y son pagaderos usualmente en un plazo de 7 días.	Los ingresos por servicios se reconocen a través del tiempo, conforme se prestan. Los ingresos por venta de tiempo aire, comisiones y servicios se reconocen en resultados conforme se prestan.
Contrato de servicios	Ingresos por venta de productos Las facturas por servicios se emiten conforme se entrega el bien al cliente y son pagaderos usualmente en un plazo de hasta 8 meses.	Los ingresos se reconocen cuando se transfieren el control sobre los bienes o servicios al cliente. Los ingresos por servicios e intermediación se reconocen conforme se prestan.

– Credit commitments:

The balance represents the amount of credit lines awarded by Gentera not exercised.

– Uncollected accrued interest derived from stage 3 credit risk loan portfolio:

Uncollected accrued interest derived from loan portfolio with credit risk stage 3 is recorded.

– Other memorandum accounts:

They consist mainly of credit lines received not exercised by Gentera (see note 17).

(hh) Contingencies–

Liabilities or important losses related to contingencies are recorded when it is probable that liability has been incurred, and the amount of the assessment and/or remediation can be reasonably estimated. When a reasonable estimation cannot be made, qualitative disclosure is provided in the notes to the consolidated financial statements. Contingent income, earnings or assets are not until their realization is certain..

(ii) Segment information–

The accounting criteria prescribed by the Commission establishes that multiple banking institutions must segregate their activities in order to identify the different operating segments, which as minimum include:

i) loan operations; ii) treasury and investment banking operations, and iii) operations conducted on behalf of third parties. In addition, due to materiality, additional operating segments and sub-segments can be identified (see note 27).

(4) Improvements to the FRS –

Improvements to the FRS for 2025 and 2026

The CINIF issued the document called “Improvements to the FRS 2025”, which contains specific modifications to some existing FRSs. The main improvements that generate accounting changes are the following:

FRS A-1 Conceptual Framework of Financial Reporting Standards – Effective for reporting periods beginning on or after January 1, 2025. It includes the definition of public interest entities and requires disclosure of whether the entity qualifies as a public interest entity or as a non-public interest entity. It categorizes FRS disclosure requirements into: (i) disclosures applicable to all entities in general (both public

interest entities and non-public interest entities), and (ii) additional mandatory disclosures applicable only to public interest entities.

FRS A-1 Conceptual Framework of Financial Reporting Standards – Effective for reporting periods beginning on or after January 1, 2025. It provides clarifications to the disclosure requirements for significant accounting policies, emphasizing that such disclosures must include entity-specific information and explain how the entity has applied the requirements of the FRS to its own circumstances.

FRS B-2 Statement of Cash Flows – Effective for periods beginning on or after January 1, 2025. This improvement adds disclosure requirements about supplier financing agreements.

FRS B-3 Statement of Comprehensive Income and FRS C-3 Accounts Receivable – Effective for reporting periods beginning on or after January 1, 2025. This improvement amends the requirements of these FRS regarding the presentation of discounts, rebates, and returns in a separate line item within the statement of comprehensive income, in order to eliminate any inconsistency with the provisions of FRS D-1 Revenue from Contracts with Customers.

FRS B-15 Foreign Currency Translation – Effective for reporting periods beginning on or after January 1, 2025. It establishes the requirements applicable to currency interchangeability.

FRS C-6 Property, Plant and Equipment – Effective for reporting periods beginning on or after January 1, 2025. It eliminates the special depreciation method as an alternative depreciation approach and incorporates into the standard the description of each depreciation method.

FRS C-19 Financial Instruments Payable – Effective for reporting periods beginning on or after January 1, 2026, with early adoption permitted. It adds certain requirements for derecognizing financial liability when its settlement is made in cash through an electronic payment system.

FRS D-1 Revenue from Contracts with Customers – Effective for reporting periods

beginning on or after January 1, 2025. This amendment modifies the scope of the standard to include, within its application, the recognition of contracts that are economically similar in substance to an insurance contract, provided that the conditions specified in the FRS are satisfied, and eliminates, in such cases, the option to apply IFRS 17 Insurance Contracts on a supplementary basis.

Gentera is a regulated public interest entity; therefore, the disclosures it is subject to and required to comply with are mandated by the Commission.

(5) Foreign currency position–

Central Bank regulations establish the following standards and limits for operations in foreign currencies carried out by the credit institutions shown consist of the following:

1. The (short or long) position in US dollars must not exceed a maximum of 15% of the Bank's basic capital.
2. The foreign currency position must not exceed 2% of net capital, except for the dollar or currencies referred to the dollar, which can reach up to 15% of the basic capital of the Bank.
3. The net foreign currency position must not exceed 1.83 times the Bank's basic capital.
4. The foreign currency operations investment regulations make it necessary to hold a minimum amount of liquid assets, in accordance with a calculation mechanism established by the Central Bank, based on the maturity of operations in foreign currency.

As of December 31, 2025 and 2024, the Bank complies with the limits and standards established by Central Bank.

Foreign currency position of Gentera and subsidiaries as of December 31, 2025 and 2024, is analyzed as follows:

As of December 31, 2025 and 2024, the exchange rate at market closing time determined by Central Bank and used by Gentera to value foreign currency assets was \$18.0080 and \$20.8829 pesos per dollar, respectively.

As of February 25, 2026, the exchange rate at market closing time is \$17.1519 pesos per dollar.

(6) Cash and cash equivalents–

As of December 31, 2025 and 2024, cash and cash equivalents consist of the following:

The restriction associated with monetary regulation deposits with the Central Bank is that, by provision, Gentera is obliged to maintain a specific level of monetary resources in the Central Bank for the purpose of providing liquidity to the financial system. The resources maintained in this type of instruments do not have a definite date for their disposal, so they are permanently restricted.

As of December 31, 2025, and 2024, monetary regulation deposits (DRM for its acronym in Spanish) in the Central Bank accrue interest at the average rate of bank deposits for an indefinite term. The amount of these deposits is established by the Central Bank on the basis of an apportionment with reference to the participation of each of the banks in the total traditional deposit of the banking system.

For the years ended December 31, 2025 and 2024, interest earned from cash and cash equivalents, amounted to \$803 and \$874, respectively, recorded under the caption “Interest income” in the consolidated statement of comprehensive income (see note 27) is composed as follows:

The interest earned from Mexican and foreign banks amounted to \$408 and \$524, respectively, for the years ended on December 31, 2025 and 2024.

For the years ended December 31, 2025, and 2024, the average annual rate for in-

terbank loans with a term of up to 3 days was 8.55% and 10.81%, respectively (unaudited). For the years ended December 31, 2025, and 2024, interest income obtained from Call Money operations amounted to \$27 and \$43, respectively.

For the years ended December 31, 2025 and 2024, the average annual rate of managed trusts was 4.54% and 9.36%, respectively (unaudited). For the years ended December 31, 2025 and 2024, interest income earned by trusts amounted to \$10 and \$26, respectively

As of December 31, 2025 and 2024, the average annual rate of deposit auctions at the Central Bank with an average term of 1 and 91 days was 8.33% and 11.05% (unaudited), respectively. For the years ended December 31, 2025 and 2024, interest income obtained from said auctions amounted to \$358 and \$281, respectively.

As of December 31, 2025 and 2024, the other restricted cash equivalents correspond to the savings fund of Gentera employees for \$15 and \$14, respectively, time deposits in national currency for \$3,199 and \$4,679, respectively, with an average term of 3 and 5 days, respectively, and an average rate of 7.14% and 10.17% (unaudited), respectively, as well as by the Funds as of December 31, 2025 and 2024 in the Trusts for \$554 and \$479, respectively, used to cover the debt recognition agreements of 3 months of interest and expenses of the Trusts.

As of December 31, 2025 and 2024, Gentera has no coined precious metals

(7) Investment in financial instruments–

The excessive liquid resources, product of the operation of Gentera, are invested in debt and equity instruments, always seeking the best available rate with the counterparties with whom it is authorized to operate.

Investments in financial instruments are subject to various types of risks, directly related to the market in which they are operated, such as interest rates and the inherent risks of credit and market liquidity.

The risk management policies, as well as the analysis of the risks to which Gentera is

exposed, are described in note 28

2025		2024	
Dólares	Pesos	Dólares	Pesos
Activos			
Bancos nacionales	9 \$ 168	3 \$ 59	
Bancos del extranjero	9 170	16 341	
Pasivos			
Cuentas por pagar	(15) (266)	(15) (319)	
Posición larga - neta	3 \$ 72	4 \$ 81	

2025		2024	
Soles Peruanos	Pesos	Soles Peruanos	Pesos
Activos			
	5,685 \$ 30.441	5,330 \$ 29,529	
Pasivos			
	(4,420) (23,667)	(4,182) (23,201)	
Posición larga – neta	1,265 \$ 6,774	1,148 \$ 6,328	

As of December 31, 2025 and 2024, the caption of “Financial Instruments to Collect or Sell” is integrated by certificates of deposit from the Central Bank of the Republic of Peru for \$2,227 and \$2,039, respectively.

For the years ended December 31, 2025, and 2024, the item of financial instruments to collect and sell receivable or sold recognized a gain and a loss in other comprehensive income net of deferred taxes, for \$8 and \$1, respectively.

As of December 31, 2025 and 2024, the average annual rate of investments was 4.84% and 4.72%, respectively (unaudited). For the years ended December 31, 2025 and 2024, interest income from investments were \$98, in both years, recorded in the item “Interest income” in the consolidated statement of comprehensive income.

	2025	2024
Efectivo en caja	\$ 2,703	2,663
Bancos del país	1,757	1,769
Bancos del extranjero	1,577	1,270
Equivalentes de efectivo restringidos:		
Depósito de regulación monetaria en el Banco Central	2	2
Depósitos en el Banco Central (Subastas)	5,702	1,741
Otras equivalentes de efectivo restringidos	3,768	5,172
	\$ 15,509	12,617

As of December 31, 2025 and 2024, no transfers of securities were made between categories and there are no indications of impairment in their value.

(8) Loan portfolio–

The loan portfolio comprised mainly of non-revolving consumer loans granted with a four-month term with a fixed rate and a joint and several guarantees for borrowers. Principal and interest are mainly paid on a weekly basis.

a) Loan portfolio business model

The loan portfolio is valued at amortized cost because Gentera’s business model is the recovery through the collection of cash flows in accordance with the terms and conditions established in the contracts.

b) Breakdown and analysis of the loan portfolio

The classification of the loan portfolio in the different stages of risk as of December 31, 2025 and 2024 valued at amortized cost, analyzed by type of loan, is presented below:

Revocable undrawn lines of credits

Revocable amount of unused authorized credit lines, from the consumer portfolio as of December 31, 2025 and 2024, amounted to \$34,180 and \$25,171, respectively.

Concentration of loan portfolio

The loan portfolio by economic activity and its percentage of concentration as of December 31, 2025 and 2024, is presented below:

The loan portfolio by geographic region as of December 31, 2025 and 2024, is presented below:

Defaults on loans with payment periods of less than 30 days

Gentera does not have information to disclose related to the volume of loans less than 30 days that present defaults, as well as the stage of credit risk in which they could be classified, since it is not applicable due to the classification of consumer loans maintained by Gentera as of December 31, 2025 and 2024.

Business model reclassifications

During 2025 and 2024 there were no loan portfolio reclassifications or changes in the business model.

c) Income, costs and expenses on loan portfolio

The interest and commission income for the years ended December 31, 2025 and 2024, of loan portfolio is composed as follows:

The balance as of December 31, 2025 and 2024 of the costs and expenses associated with the granting of consumer loans, pending accrual, amounted to \$438 and \$419, respectively, with average terms of 7 and 18 months for Banco and 6 months for Fin Útil and Fincrementar.

Transaction costs include the credit evaluation of the debtor, preparation and processing of credit documentation, as well as the proportion of employee compensation directly related to the time invested in the development of those activities. The amortized costs for granting credit in the years ended December 31, 2025 and 2024 amounted to \$2,490 and \$1,919, respectively.

As of December 31, 2025 and 2024, Gentera there were no transaction costs related to the commercial loan portfolio.

As of December 31, 2025 and 2024, there is \$2,408 and \$1,579, respectively, of portfolio ceded to guarantee the debt of stock issuances (note 18).

As of December 31, 2025 and 2024, Compartamos Banco Perú's portfolio given as collateral for the financing received for its credit operation amounts to \$1,286 and \$2,658, respectively.

d) Breakdown and analysis of the loan portfolio with credit risk stage 3

As of December 31, 2025 and 2024, the aging of the stage 3 loan portfolio is shown below:

The accrued interest not collected from the loan portfolio in stage 3, which by accounting criteria are recorded in memorandums accounts and recognized in the results for the years until collection, as of December 31, 2025 and 2024, amount to \$398 and \$1,112, respectively.

The recoveries of previously written-off loan portfolio, recognized in the consolidated results for the years ended December 31, 2025, and 2024, amounted to \$177 and \$166, respectively.

e) Renegotiations

The restructured or renewed consumer portfolio loans as of December 31, 2025 and 2024 are integrated below:

- (a) In accordance with paragraph 110 of Accounting Criterion B-6 (this amount is included in the \$56 and \$51 for 2025 and 2024, respectively, related to restructuring transferred to the portfolio with stage 3 credit risk).
- (b) In accordance with paragraphs 100 to 108 of Accounting Criterion B-6.
- (c) Beginning in April 2025, Gentera offers its clients the option to obtain early loan renewals. These renewals are granted only when the client has paid in full all accrued interest and the portion of principal that, as of the renewal date, should have been paid on the original loan. Additionally, for

2025			2024			
Capital	Interés Devengado	Total	Capital	Interés Devengado	Total	
Créditos comerciales						
Etapa 1	\$ 89	1	90	41	-	41
Etapa 2	1	-	1	3	-	3
Etapa 3	4	1	5	5	1	6
	\$ 94	2	96	49	1	50

Créditos consumo						
Etapa 1	\$ 80,179	1,548	81,727	75,763	1,406	77,169
Etapa 2	7,847	350	8,197	2,097	177	2,274
Etapa 3	3,175	404	3,579	2,881	368	3,249
	\$ 91,201	2,302	93,503	80,741	1,951	82,692
Cartera total	\$ 91,295	2,304	93,599	80,790	1,952	82,742

purposes of determining the credit risk stage of renewed loans, it is required that after having paid all accrued interest up to the last cut off date the time elapsed between such date and the renewal date does not exceed the lesser of one half of the current payment period or 90 days.

If this condition is not met, the renewal must be reclassified to the next higher credit risk stage (from Stage 1 to Stage 2, or from Stage 2 to Stage 3).

A loan may return to its original stage (or a lower risk stage) after meeting its sustained payment period requirements.

Actividad económica	Monto	2025 Concentración	Monto	2024 Concentración
Agricultura	\$ 1,233	1%	876	1%
Agropecuario	2,204	2%	1,796	2%
Alimentos y bebidas	29,423	31%	25,655	32%
Alquiler o renta	848	1%	762	1%
Artículos de cuero o piel	189	-	149	-
Construcción	2,241	2%	1,796	2%
Electrónicos, maquinaria y equipo	1,115	1%	859	1%
Explotación y extracción	64	-	34	-
Ferretería, tlapalería y cerrajería	783	1%	702	1%
Financiero	59	-	46	-
Industria manufacturera	9,514	10%	9,783	12%
Joyería	36	-	15	-
Madera	104	-	79	-
Metales	539	1%	409	-
Muebles y artículos de decoración	1,120	1%	1,008	1%
Otros comercios	8,556	9%	6,825	8%
Otros servicios	10,216	11%	8,847	11%
Papelería, libros e imprenta	729	1%	598	1%
Plástico y hule	289	-	255	-
Químicos	654	1%	682	1%
Textiles, ropa, calzado y tejidos	20,612	22%	19,185	23%
Transporte	3,071	3%	2,381	3%
Total	\$ 93,599	100%	82,742	100%

As of December 31, 2025, and 2024, there were no restructured commercial loans.

f) Allowance for loan losses

Gentera constitutes allowance for loan losses to cover the risks associated with the recovery of the loan portfolio.

The allowance for loan losses as of December 31, 2025 and 2024, comprised by the origin of its determination, is presented below:

As a result of the application of the rating methodologies, the probability of default (PD) and loss given default (LGD), obtained as a weighted average (unaudited), and

Entidad federativa	2025	2024
Aguascalientes	\$ 215	181
Baja California	2,134	1,922
Baja California Sur	843	753
Campeche	506	435
Chiapas	3,552	3,007
Chihuahua	1,284	1,100
Coahuila	2,265	2,018
Colima	365	348
Ciudad de México	3,699	2,998
Durango	948	821
Estado de México	9,601	8,290
Guanajuato	1,900	1,621
Guerrero	2,153	1,747
Hidalgo	2,386	1,913
Jalisco	1,260	1,074
Michoacán	1,942	1,757
Morelos	969	830
Nayarit	592	521
Nuevo León	1,831	1,504
Oaxaca	2,081	1,885
Puebla	3,984	3,475
Querétaro	887	717
Quintana Roo	797	639
San Luis Potosí	1,353	984
Sinaloa	1,302	1,169
Sonora	1,825	1,639
Tabasco	2,388	2,116
Tamaulipas	2,927	2,590
Tlaxcala	1,374	1,304
Veracruz	7,164	6,462
Yucatán	871	704
Zacatecas	789	661
Total capital	66,187	57,185
Intereses devengados	1,740	1,388
Total de México, a la hoja siguiente	\$ 67,927	58,573

	2025	2024
Total México, de la hoja anterior	\$ 67,927	58,573
En el extranjero:		
Perú	25,108	23,606
Intereses devengados	564	563
Total en el extranjero	25,672	24,169
Total cartera	\$ 93,599	82,742

the exposure at default (ED) of each category as of December 31, 2025 and 2024, are as follows:
The rating of the overall loan portfolio and the allowance created based on the actual risk, classified by risk grade as of December 31, 2025 and 2024, is presented below:

Additional allowances

As of December 31, 2025 and 2024, Gentera has established additional preventive reserves for credit risks, ordered by the Commission to the Bank for \$2, both years, and \$104 in 2025 at Compartamos Banco Perú.

Movements of allowance for loan losses

The movements of the allowance for loan losses for the years ended December 31, 2025 and 2024, are shown below:

		2025			2024		
		Intereses	Comisiones	Total	Intereses	Comisiones	Total
Cartera de crédito	\$	47,448	322	47,770	39,260	233	39,493

The amount of write offs for the years ended December 31, 2025 and 2024, amounted to \$9,530 and \$7,279, respectively. During these years, no loans with related parties were written off.

(9) Other accounts receivable-

As of December 31, 2025 and 2024, other accounts receivable is shown below:

Below is an analysis of the movements in the estimate of expected credit losses for accounts receivable for the years ended December 31, 2025 and 2024.

(10) Prepayments and other assets-

As of December 31, 2025 and 2024, this caption is integrated as mentioned below:

(a) The insurance is amortized according to the term of each policy, the amount charged to results in the years ended December 31, 2025 and 2024 amounts to \$40 and \$35, respectively.

See explanation of (b) on the next page..

(b) Non-amortizable deposits, subject to recovery upon expiration of each leasing agreement of the respective service office.

(11) Properties, furniture and equipment-

		Antigüedad				Total
		Días	Años			
2025		1 a 180	181 a 365	1 a 2	Más de 2	
Créditos comerciales:						
Actividad empresarial o comercial	\$	1	-	1	3	5
Créditos de consumo		2,716	664	44	155	3,579
	\$	2,717	664	45	158	3,584

2024	Antigüedad					Total
	Días		Años			
	1 a 180	181 a 365	1 a 2	Más de 2		
Créditos comerciales:						
Actividad empresarial o comercial	\$	2	1	-	3	6
Créditos de consumo		2,519	538	78	114	3,249
	\$	2,521	539	78	117	3,255

At December 31, 2025 and 2024, this caption is comprised as follows:

	2025	2024
Saldo al 1 de enero de 2025 y 2024, respectivamente	\$ 3,255	2,244
Más:		
Trasposos de cartera etapa 2	10,893	10,502
Reestructuraciones	54	51
Menos:		
Aplicaciones de cartera por castigos	9,161	7,130
Cobranza	704	1,733
Quitas	483	368
Condonación de intereses	174	326
Trasposos hacia la cartera etapa 2	52	100
Trasposos hacia la cartera etapa 1	9	20
Efecto por conversión	35	(135)
	\$ 3,584	3,255

For the years ended December 31, 2025 and 2024, the charge to results under the caption "Administrative and promotional expenses", related to depreciation and amortization amounted to \$284 and \$110, and \$205 and \$70, respectively.

During 2025 and 2024, acquisitions of property, furniture, and equipment amounted to \$589 and \$552, respectively, and disposals totaled \$421 and \$250, respectively, with accumulated depreciation of \$390 and \$214, respectively.

The property, furniture and equipment owned by Gentera, is not pledged or restricted for its use or disposal.

(12) Right-of-use assets, of property, furniture and equipment, net-

31 de diciembre de 2025	Consumo
Créditos reestructurados o renovados en ejercicios anteriores:	
Créditos con riesgo de crédito etapa 2 y etapa 3 que fueron reestructurados o renovados	135
Reestructuras o renovaciones que fueron traspasadas a cartera con riesgo de crédito etapa 3	106
Reestructuras o renovaciones de créditos consolidados que fueron traspasados a cartera con riesgo de crédito etapa 3 ^(a)	3
Créditos reestructurados o renovados que se mantuvieron en cartera con riesgo de crédito etapa 1 y etapa 2 ^(b)	865
	1,109
Créditos reestructurados o renovados en el ejercicio:	
Créditos con riesgo de crédito etapa 2 y etapa 3 que fueron reestructurados o renovados	75
Reestructuras o renovaciones que fueron traspasadas a cartera con riesgo de crédito etapa 3	56
Reestructuras o renovaciones de créditos consolidados que fueron traspasados a cartera con riesgo de crédito etapa 3 ^(a)	2
Créditos reestructurados o renovados que se mantuvieron en cartera con riesgo de crédito etapa 1 y etapa 2 ^{(b)(c)}	3,605
	3,738
Total de créditos reestructurados o renovados	4,847

31 de diciembre de 2024	Consumo
Créditos reestructurados o renovados en ejercicios anteriores:	
Créditos con riesgo de crédito etapa 2 y etapa 3 que fueron reestructurados o renovados	85
Reestructuras o renovaciones que fueron traspasadas a cartera con riesgo de crédito etapa 3	65
Reestructuras o renovaciones de créditos consolidados que fueron traspasados a cartera con riesgo de crédito etapa 3 ^(a)	2
Créditos reestructurados o renovados que se mantuvieron en cartera con riesgo de crédito etapa 1 y etapa 2 ^(b)	501
	653
Créditos reestructurados o renovados en el ejercicio:	
Créditos con riesgo de crédito etapa 2 y etapa 3 que fueron reestructurados o renovados	50
Reestructuras o renovaciones que fueron traspasadas a cartera con riesgo de crédito etapa 3	41
Reestructuras o renovaciones de créditos consolidados que fueron traspasados a cartera con riesgo de crédito etapa 3 ^(a)	1
Créditos reestructurados o renovados que se mantuvieron en cartera con riesgo de crédito etapa 1 y etapa 2 ^{(b)(c)}	364
	456
Total de créditos reestructurados o renovados	1,109

Below is information on leases for which Gentera is a lessee.

Leased assets (right-of-use assets)

Right-of-use assets as of December 31, 2025 and 2024 related to leased properties that do not meet the definition of investment property are comprised of the following:

The Amounts recognized in results for the years ended December 31, 2025 and 2024 are:

Total lease cash outflows during 2025 and 2024 were \$655 and \$629, respectively.

The liability relating to capital leases as of December 31, 2025 and 2024 is payable as follows:

The average implicit interest rate used as of December 31, 2025 and 2024, to value the present value of future lease payments for transportation equipment was 7.91% and 8.83%, respectively. The incremental financing rate used as of December 31, 2025, and 2024, to value the present value of future lease payments for the building was 8.87% and 7.53%, respectively.

(13) Permanent investments-

At December 31, 2025 and 2024, the permanent investments are comprised as follows: At December 31, 2025 and 2024, the investment in associated companies is valued by the equity method, considering the results and the stockholders’ equity of the companies whereby there is not control over the financial policies and the operating decisions are led by the controlling shareholders.

	2025	2024
Derivada de la calificación	\$ 7,849	6,817
Reservas adicionales:		
Ordenada por la Comisión	2	2
Otra ⁽¹⁾	104	-
	\$ 7,955	6,819

The associated companies as follows:
For the years ended December 31, 2025, and 2024 there was no participation in the results of associated companies.

Categoría	2025			2024		
	PI	SP	EI	PI	SP	EI
Créditos comerciales	11.8%	56.5%	\$ 96	7.0%	18.7%	\$ 50
Créditos de consumo	12.6%	73.3%	\$ 93,503	12.9%	74.0%	\$ 82,692

Other permanent investments-

At December 31, 2025 and 2024, are as follows:

2025	Cartera de crédito calificada			Estimación requerida		
	Grado de riesgo	Comercial	Consumo	Total	Comercial	Consumo
"A-1"	\$	33	37,796	37,829	1	455
"A-2"		-	3,870	3,870	-	127
"B-1"		11	7,596	7,607	-	344
"B-2"		41	19,674	19,715	2	819
"B-3"		3	2,496	2,499	-	146
"C-1"		-	7,598	7,598	-	551
"C-2"		2	5,948	5,950	-	660
"D"		1	2,751	2,752	-	811
"E"		5	5,774	5,779	4	3,929
Subtotal	\$	96	93,503	93,599	7	7,842
Reservas adicionales		-	-	-	-	106
Total	\$	96	93,503	93,599	7	7,948

2024	Cartera de crédito calificada			Estimación requerida		
	Grado de riesgo	Comercial	Consumo	Total	Comercial	Consumo
"A-1"	\$	-	35,595	35,595	-	426
"A-2"		-	2,825	2,825	-	92
"B-1"		6	5,882	5,888	-	264
"B-2"		-	17,306	17,306	-	714
"B-3"		30	1,757	1,787	1	103
"C-1"		2	6,667	6,669	-	482
"C-2"		3	5,042	5,045	-	544
"D"		3	2,243	2,246	1	551
"E"		6	5,375	5,381	5	3,634
Subtotal	\$	50	82,692	82,742	7	6,810
Reservas adicionales		-	-	-	-	2
Total	\$	50	82,692	82,742	7	6,812

- (1) As of December 31, 2025, and 2024, an impairment reserve equivalent to 100% of the investment amount is recorded. Of the \$31 increase in the impairment allowance in 2024, this amount was re-classified from an allowance for accounts receivable that had been established in prior periods for Prestanómico, since the entity's debt was capitalized in 2024.
- (2) Contribution made by Compartamos servicios

On May 15, 2025, Gentera closed the purchase agreement to acquire all remaining shares of ConCrédito that were not yet under its control (~25.1%). ConCrédito is comprised of Fin Útil, S.A. de C.V., SOFOM, E.R.; Fincrementar, S.A. de C.V.; Comfu, S.A.

		2025			2024		
		Comercial	Consumo	Total	Comercial	Consumo	Total
Etapas							
Etapas 1							
Saldo al principio del año	\$	2	3,232	3,234	1	2,520	2,521
Creación de reservas		1	484	485	-	755	755
Quitas		-	(21)	(21)	-	(43)	(43)
Castigos		-	(170)	(170)	-	(136)	(136)
Condonaciones		-	(1)	(1)	-	(2)	(2)
Efectos de conversión		-	(30)	(30)	1	138	139
		3	3,494	3,497	2	3,232	3,234
Etapas 2							
Saldo al principio del año		2	1,175	1,177	3	872	875
Creación de reservas		-	601	601	(1)	315	314
Quitas		-	(49)	(49)	-	(35)	(35)
Castigos		(2)	(18)	(18)	-	(13)	(13)
Condonaciones		-	(86)	(86)	-	(7)	(7)
Efectos por conversión		-	(12)	(12)	-	43	43
		-	1,691	1,691	2	1,175	1,177
Etapas 3							
Saldo al principio del año		6	2,400	2,406	7	1,703	1,710
Creación de reservas		-	10,102	10,102	(2)	8,387	8,385
Quitas		-	(483)	(483)	-	(368)	(368)
Castigos		(2)	(9,161)	(9,163)	-	(7,130)	(7,130)
Condonaciones		-	(174)	(174)	-	(326)	(326)
Bonificaciones		-	8	8	-	-	-
Efectos por conversión		-	(35)	(35)	1	134	135
		4	2,657	2,661	6	2,400	2,406
Reservas adicionales							
Saldo al principio del año		-	2	2	-	90	90
Creación de reservas		-	104	104	-	-	-
Cancelación de reservas		-	-	-	-	(88)	(88)
		-	106	106	-	2	2
Total	\$	7	7,948	7,955	10	6,809	6,819

de C.V.; and Talento ConCrédito, S.A. de C.V. This transaction amounted to \$2,495, was settled on June 30, 2025, and resulted in an effect of \$575 recognized within additional paid in capital under the caption “Premium paid for change in participation of subsidiaries”.

Activos de larga duración disponibles para la venta – Liquidación de Compartamos S. A. (Compartamos Guatemala)

Long-lived assets available for sale – Liquidation of Compartamos S. A. (Compartamos Guatemala)

	2025	2024
Partidas asociadas a operaciones de crédito	\$ 378	296
Otros adeudos:		
Deudores diversos (incluye saldos con partes relacionadas y asociadas por \$7 en 2025 y 2024 (nota 25))	930	987
Adeudos por operaciones con canales	1,308	1,251
Saldos a favor de impuestos	106	46
Otras cuentas por cobrar	1,183	837
	3,905	3,417
Menos:		
Estimación de pérdidas crediticias esperadas	(421)	(365)
	\$ 3,484	3,052

On July 5, 2021, the subsidiary, Compartamos Guatemala, entered into a purchase agreement whose purpose is the sale of 100% of its portfolio and assets, and as of that date it has been in the process of closing its operation. On September 8,

	2025	2024
Saldo inicial	\$ (365)	(261)
Creaciones	(464)	(392)
Cancelaciones	228	9
Aplicaciones	180	279
Saldo final	\$ (421)	(365)

2022, Gentera repatriated the capital of Compartamos Guatemala which amounted to \$334. As of December 31, 2025, the legal liquidation process is still ongoing.

(14) ntangible assets, net-

	2025	2024
Seguros (a)	\$ 10	9
Depósitos en garantía (b)	48	46
Pagos anticipados	477	546
Activos plan de pensión (nota 21)	-	130
Activo por PTU diferida (nota 20)	116	578
	651	1,309
Reserva de valuación de PTU diferida (nota 20)	(92)	(508)
	\$ 559	801

At December 31, 2025 and 2024, this caption is comprised as follows:

- a) a) The investment corresponds to the development of and electronic system for the registration and control of the banking operation, licenses and acquisition of software. The estimated useful life of the intangible assets and software is ten and seven years, respectively.
- b) Derived from the acquisition of Fin Útil, the Concrédito brand with an indefinite life, which is subject to impairment tests, and the network of businesswomen with a useful life of 10 years were registered as intangibles. During 2024, a decrease in the network of businesswomen and consequently in the income generated from this concept was observed, leading management to recognize an additional amortization of \$200.

2025	Costo original	Depreciación y amortización acumulada	Valor neto
Terreno	\$ 2	-	2
Construcciones	21	(15)	6
Mobiliario y equipo de oficina	330	(220)	110
Equipo de transporte	257	(114)	143
Equipo de cómputo	735	(503)	232
Otros:			
Adaptaciones y mejoras	1,379	(992)	387
Equipo de telecomunicaciones	384	(224)	160
	\$ 3,108	(2,068)	1,040

2024	Costo original	Depreciación y amortización acumulada	Valor neto
Terreno	\$ 4	-	4
Construcciones	23	(16)	7
Mobiliario y equipo de oficina	318	(218)	100
Equipo de transporte	226	(109)	117
Equipo de cómputo	677	(433)	244
Otros:			
Adaptaciones y mejoras	1,326	(1,061)	265
Equipo de telecomunicaciones	382	(232)	150
	\$ 2,956	(2,069)	887

- c) During 2025, the intangible asset and goodwill were impaired by \$75 and \$38, respectively, which were recognized in the consolidated statement of comprehensive income.

As a result of the advance payment made by Aterna on December 14, 2023, for \$180 for the purchase of the right to operate four microinsurance channels, intangible assets and assumed liabilities were recognized for \$161 and \$50, respectively, and goodwill for \$69. The estimated useful life of the intangibles was estimated to be 10 years.

During 2024, the acquisition of one channel was canceled, and the intangible and goodwill amounted to \$5 and \$13, respectively. Additionally, management ceased operating another channel, resulting in the impairment of the intangible and goodwill for an amount of \$11 and \$18, respectively. As of December 31, 2024, two of the four acquired microinsurance channels remain in operation, with the value of the intangible asset amounting to \$156. Meanwhile, the value of the goodwill for this concept as of December 31, 2024, amounts to \$56.

The amortization of the micro-insurance channels contract for the years ended December 31, 2025 and 2024, amounted to \$12 and \$15, respectively, and was recognized in the consolidated comprehensive income.

2025	Edificios	Equipo de transporte	Mobiliario y equipo de oficina	Total
Saldo al 1 de enero de 2024	\$ 1,174	131	-	1,305
Depreciación del año	(500)	(64)	-	(564)
Adiciones	569	188	-	757
Bajas	(27)	(77)	-	(104)
Efecto por conversión	(12)	-	-	(12)
Saldo al 31 de diciembre de 2025	\$ 1,204	178	-	1,382

2024	Edificios	Equipo de transporte	Mobiliario y equipo de oficina	Total
Saldo al 1 de enero de 2023	\$ 1,081	150	1	1,232
Depreciación del año	(472)	(63)	(1)	(536)
Adiciones	541	44	-	585
Bajas	(31)	-	-	(31)
Efecto por conversión	55	-	-	55
Saldo al 31 de diciembre de 2024	\$ 1,174	131	-	1,305

Arrendamientos bajo la NIF D-5	2025	2024
Intereses de pasivos por arrendamientos	\$ 108	102

The amortization of intangible assets and software for the years ended December 31, 2025, and 2024, amounted to \$459 and \$656, respectively. During 2025 and 2024, there were reductions to the accumulated amortization of intangibles, mainly due to disposals with accumulated amortization reduced by the same amounts and conversion effects for \$79 and \$50, respectively.

		2025			2024		
		Pagos mínimos futuros	Interés descontado	Valor presente	Pagos mínimos futuros	Interés descontado	Valor presente
En menos de un año	\$	496	(88)	408	576	(79)	497
Entre uno y cinco años		1,194	(135)	1,059	981	(99)	882
Total	\$	1,690	(223)	1,467	1,557	(178)	1,379

(15) Goodwill-

Goodwill as of December 31, 2025 and 2024 originated from the acquisition of the businesses shown below:

The accumulated impairment as of December 31, 2025, and 2024, corresponds to the businesses of Fin Útil, Comfu, and Talento Concrédito, as well as the acquisition of the micro-insurance channel contracts described in note 14

(16) Deposit funding-

	2025	2024
Otras inversiones permanentes a costo de adquisición	\$ 100	99
	\$ 100	99

Below are the analyzes and integrations of the traditional deposit funding category as of December 31, 2025 and 2024:

(1) The interest expense for immediate and term deposits in the years ended December 31, 2025 and 2024, amounts to \$1,003 and \$1,067, respectively (see note 27).

31 de diciembre de 2025	Actividad	% de participación	Capital contable	Participación en el capital contable
Reinventando el Sistema S. A. P. I. de C. V.	Colocación de Seguros	26.94	\$ 73	20
Reserva de deterioro				(20)
Total			\$	-

31 de diciembre de 2024	Actividad	% de participación	Capital contable	Participación en el capital contable
Reinventando el Sistema S. A. P. I. de C. V.	Colocación de Seguros	26.94	\$ 73	20
Reserva de deterioro				(20)
Total			\$	-

(2)The interest expense for the money markets (CEDES) in the years ended December 31, 2025 and 2024, amounts to \$37 and \$100, respectively (see note 27).

The weighted (unaudited) average effective rates of deposit funding as of December 31, 2025 and 2024, are presented below:

	2025	2024
Avante.com.vc SOLUÇÕES E PARTICIPAÇÕES, S. A. ⁽¹⁾	\$ 109	109
Epesos, S. A. P. I. de C. V. ⁽¹⁾	50	50
Fondadora 2. 0., S. A. P. I. de C. V.	25	25
IDE345 III S.A.P.I de C.V.	40	40
IDE345 II, S. A. P. I. de C. V.	14	14
ALLVP Fund III,L.P.	19	19
Bamba USD ⁽¹⁾	6	6
Prestanomico, S.A.P.I. de C.V. ⁽¹⁾	25	25
500 Luchadores,L.P.	1	1
Fincrementar ⁽²⁾	1	-
Subtotal	290	289
Reserva de deterioro		(190)
		(190)
	\$ 100	99

Debt securities issued (Banco information, main subsidiary)

Below are the details of the credit titles issued as of December 31, 2025 and 2024: The financial instruments payable associated with the debt securities issued were placed on the stock market under the placement program as of December, 31 2025 and 2024, for a total amount of up to \$25,000 and \$15,000, respectively, of which \$18,317 and \$13,177, respectively, were issued as of those same dates. The remainder that Banco could issue under this program amounts to \$6,623. These instruments are chirographers, so they do not have a specific guarantee. The transaction costs associated with debt securities issued as of and for the years ended December 31, 2025 and 2024 are presented below: As of December 31, 2025 and 2024, the debt securities issued has the following maturity terms:

(17) Banking and other borrowings–

As of December 31, 2025 and 2024, banking and other borrowings are integrated as follows:

As of December 31, 2025 and 2024, there are unpaid accrued interests in the amount of \$53 and \$68, respectively.

Interest expense on banking and other borrowings for the years ended December 31, 2025 and 2024 were \$2,537 and \$2,414, respectively, see note 27.

As of December 31, 2025 and 2024, the maturities of banking and other long-term borrowings are shown below

	2025	2024
Sistema electrónico bancario, intangibles y licencias (a)	\$ 5,304	4,868
Contrato de canales de microseguros (c)	156	156
Marca Concrédito (b)	74	74
Gastos preoperativos	8	7
Subtotal	5,542	5,105
Menos:		
Amortización acumulada de intangibles	3,547	3,179
Deterioro de marcas	21	21
Deterioro de intangibles	86	11
	\$ 1,888	1,894

In relation to the credit lines received by Gentera, the unused amount as of December 31, 2025 and 2024 is shown below:

* The amount of unused credit lines is recognized in memorandum accounts under “Other memorandum accounts”.

Banking and other borrowings as of December 31, 2025 and 2024, accrued interest at average annual rates (unaudited) in national currency of 10.13% and 13.33%, respectively, and in foreign currency of 5.82% and 6.86%, respectively.

(18) Obligations in securitization operations–

As of December 31, 2025 and 2024, the balance of securitization transactions are included as follows:

The trusts have a revolving period, in which Fincrementar (Fin Útil until August 2025) acting as Trustor and Trustee in second place has the right to discount the portfolio prior to the target amortizations of each issue. As established in the trust contract, Fincrementar (Fin Útil until August 2025) has the right to have the assets and rights that it contributed to the trust returned to it, as well as all the amounts and assets that form part of the Trust Assets, in the proportion that corresponds to the agreed terms in the contract once the principal and interest and other amounts payable pursuant to the Stock Certificates have been fully paid.

The portfolio pledged as collateral for securitization transactions is disclosed in note 8c.

(19)Other accounts payable–

As of December 31, 2025 and 2024, the balance of this caption is comprised as follows:

(1) Includes \$138 and \$99, respectively as of December 31, 2025 and 2024, of bonus provisions of employees mainly from the subsidiaries abroad.

Following is the analysis of the most significant sundry provisions for the years ended December 31, 2025 and 2024:

Provisions represent present obligations for past events where it is more likely than not, there will be outflow of economic resources in the short-term. The following are the main provisions at December 31, 2025 and 2024:

(1) Management of Gentera, with respect to the tax claims made by the Tax Administration Service (SAT) against Banco for fiscal years 2014, 2015 and 2016, as disclosed in Note 24, has developed a scenario and probability model to estimate a provision to cover this claim, considering, among other factors, the opinion of legal advisors, management’s assessment, the current status of the claims, and the time remaining until their resolution.

	2025	2024
Compartamos Banco Perú	\$ 664	850
Fin Útil	3,646	3,646
Comfu	535	535
Talento Concrédito	28	28
Contrato de canales de microseguros (ver nota 14)	56	56
	4,929	5,115
Menos:		
Deterioro acumulado	(356)	(318)
	\$ 4,573	4,797

(20) Income Tax (IT) and Employee Statutory Profit Sharing (ESPS)-

According to the current IT Law in Mexico, the IT rate for the 2025 and 2024 was 30%. The ESPS current 2025 rate was 10%. The IT rate in Peru for 2025 and 2024 was 29.5%.

The tax result differs from the accounting result, mainly in such items that are taxable or deductible differently for accounting and tax purposes, by the recognition of the inflation effects for tax purposes, as well as such items that only affect either the accounting or tax results.

	2025	2024
Depósitos de exigibilidad inmediata ⁽¹⁾		
Banco	\$ 3,409	2,399
Compartamos Banco Perú (S/957 y S/675 soles, en 2025 y 2024, respectivamente)	5,124	3,746
	8,533	6,145
Depósitos a plazo público general ⁽¹⁾		
Banco	2,315	2,014
Compartamos Banco Perú (S/2,179 y S/2,207 soles, en 2025 y 2024, respectivamente)	11,670	12,246
	13,985	14,260

	2025	2024
Depósitos a plazo mercado de dinero		
Compartamos Banco Perú (S/201 y S/206 soles, en 2025 y 2024, respectivamente) ⁽²⁾	1,075	1,144
Títulos de crédito emitidos		
Banco certificados bursátiles	18,373	13,201
Cuenta global de captación sin movimientos		
Banco	137	161
	\$ 42,103	34,911

As of December 31, 2025 and 2024, the income tax liabilities item is integrated as follows:

Gentera does not consolidate its subsidiaries for tax purposes, following is presented for informative purposes the expense (income) in the consolidated statement of comprehensive income related to current and deferred income taxes for the years ended December 31,2025 and 2024:

The reconciliation between the caused and effective rate of the Banco IT (main subsidiary) for the years ended December 31, 2025 and 2024 is shown:

	2025	2024
Depósitos de exigibilidad inmediata	2.32%	2.46%
Del público en general	8.07%	8.57%
Mercado de dinero	4.55%	5.52%
Certificados bursátiles	9.43%	11.17%

At December 31, 2025 and 2024, the main temporary differences of Gentera on which deferred IT asset (liability) arises, are analyzed as follows:

* As of December 31, 2025 and 2024, the reserve corresponds mainly to the deferred tax losses pending application of Gentera for \$123 and \$80, respectively; as well as the tax loss from the sale of shares for \$202 and \$198, respectively. Additionally, for 2025 a provision of \$341 was established by Fin Útil.

2025											
Clave de pizarra	Valor nominal en moneda original	Moneda original	Fecha de emisión	Fecha de vencimiento	Plazo (días)	Tasa de interés	Tasa de interés efectiva	Saldo principal	Saldo interés	Gasto por interés del año	Proporción de la emisión
Certificados bursátiles											
Compart 20	\$ 1,860	MXN	30-jun-20	24-jun-25	1,820	Fija 8.09%	-	\$ -	-	73	-
Compart 21s-2s	717	MXN	23-nov-21	17-nov-26	1,820	Fija 9.19%	9.31%	717	8	67	4%
Compart 22s	2,500	MXN	26-ago-22	21-ago-26	1,456	TIIE 28 días + 60pb	8.26%	2,500	9	238	14%
Compart 23	3,000	MXN	29-sep-23	12-mar-27	1,260	TIIE 28 días + 63pb	8.32%	3,000	9	286	16%
Compart 24	3,500	MXN	14-mar-24	26-ago-27	1,260	TIIE 28 días + 62pb	8.29%	3,500	11	334	19%
Compart 24s-2s	1,600	MXN	13-nov-24	26-abr-28	1,260	TIIE 28 días + 56pb TIIE 28 Fondeo	8.22%	1,600	8	152	9%
Compart 25s	1,000	MXN	25-jun-25	19-jun-30	1,820	Promedio + 105pb TIIE 28 Fondeo	8.50%	1,000	5	46	5%
Compart 25-2s	1,000	MXN	25-jun-25	18-jun-31	2,184	Promedio + 110pb TIIE 28 Fondeo	8.89%	1,000	5	46	5%
Compart 25-3s	3,000	MXN	02-oct-25	15-mar-29	1,260	Promedio + 84pb	8.25%	3,000	4	62	16%
Compart 25-4s	2,000	MXN	02-oct-25	23-sep-32	2,548	Fija 9.58%	9.67%	2,000	48	48	12%
								\$ 18,317	107	1,352	100%

2024											
Clave de pizarra	Valor nominal en moneda original	Moneda original	Fecha de emisión	Fecha de vencimiento	Plazo (días)	Tasa de interés	Tasa de interés efectiva	Saldo principal	Saldo interés	Gasto por interés del año	Proporción de la emisión
Certificados bursátiles											
Compart 20	\$ 1,860	MXN	30-jun-20	24-jun-25	1,820	Fija 8.09%	8.23%	\$ 1,860	3	153	14%
Compart 21s	1,783	MXN	18-nov-21	15-nov-24	1,088	TIIE 28 días + 40pb	11.32%	-	-	186	-
Compart 21s-2s	717	MXN	23-nov-21	17-nov-26	1,820	Fija 9.19%	9.31%	717	8	67	5%
Compart 22s	2,500	MXN	26-ago-22	21-ago-26	1,456	TIIE 28 días + 60pb	11.20%	2,500	15	299	19%
Compart 23	3,000	MXN	29-sep-23	12-mar-27	1,260	TIIE 28 días + 63pb	11.21%	3,000	11	359	23%
Compart 24	3,500	MXN	14-mar-24	26-ago-27	1,260	TIIE 28 días + 62pb	11.20%	3,500	14	333	27%
Compart 24s-2s	1,600	MXN	13-nov-24	26-abr-28	1,260	TIIE 28 días + 62pb	11.18%	1,600	10	24	12%
								\$ 13,177	61	1,421	100%

As of December 31, 2025 and 2024, a deferred liability relating to cumulative translation effect of subsidiaries was not recognized, given that the management intends to hold these equity investments.

For the years ended December 31, 2025, and 2024, the movement of the deferred income tax (IT) represented a credit to earnings of \$674 and \$694, respectively, and a (charge) credit to stockholders' equity in the item "Remediation for defined benefit obligations to employees" of (\$66) and (\$27), respectively, and other deferred credits primarily relate to the effect of currency translation and the cancellation of the acquisition of a microinsurance channel for \$19 in 2024. During fiscal year 2025, deferred income tax in the amount of \$43 was derecognized as a result of the transaction related to the microinsurance channels.

The ultimate realization of deferred tax assets is dependent upon the generation of future taxable income during the periods in which those temporary differences become deductible. Management considers the scheduled reversal of deferred tax liabilities, projected future taxable income, and tax planning strategies in making this assessment.

2025				2024		
Clave de pizarra	Totales	Por devengar	Devengados en el ejercicio	Totales	Por devengar	Devengados en el ejercicio
Certificados bursátiles						
Compart 20	\$ 1	-	1	4	1	3
Compart 21s	-	-	-	4	-	4
Compart 21-2s	1	-	1	1	1	-
Compart 22s	5	1	4	8	5	3
Compart 23	9	5	4	12	9	3
Compart 24	13	9	4	16	13	3
Compart 24-2s	8	6	2	8	8	-
Compart 25s	5	4	1	-	-	-
Compart 25-2s	5	5	-	-	-	-
Compart 25-3s	13	12	1	-	-	-
Compart 25-4s	9	9	-	-	-	-
		\$ 69	51	18	53	37
						16

Current and deferred ESPS

Año de vencimiento	2025	2024
2025	\$ -	1,860
2026	3,217	3,217
2027	6,500	6,500
2028	1,600	1,600
Más de cinco años	7,000	-
	\$ 18,317	13,177

For the years ended December 31, 2025 and 2024, determined ESPS amounts to \$948 and \$723, respectively, which was recognized under the "Administrative and promotional expenses" caption in the consolidated statement of comprehensive income.

	2025			2024		
	Pesos	Moneda extranjera	Total	Pesos	Moneda extranjera	Total
Corto plazo						
Instituciones de banca múltiple	\$ 3,896	-	3,896	3,693	-	3,693
Instituciones de banca de desarrollo	6	-	6	1,106	-	1,106
Fideicomisos públicos	624	-	624	929	-	929
Otros organismos	878	274	1,152	1,236	5	1,241
Costos de Transacción	(2)	-	(2)	-	-	-
	5,402	274	5,676	6,964	5	6,969
Largo plazo						
Instituciones de banca múltiple	1,892	-	1,892	1,077	-	1,077
Instituciones de banca de desarrollo	13,300	-	13,300	8,000	-	8,000
Fideicomisos públicos	6,899	-	6,899	8,251	-	8,251
Otros organismos	1,218	-	1,218	2,105	313	2,418
Costos de Transacción	(2)	-	(2)	-	-	-
	23,307	-	23,307	19,433	313	19,746
Totales						
Instituciones de banca múltiple	5,786	-	5,786	4,770	-	4,770
Instituciones de banca de desarrollo	13,306	-	13,306	9,106	-	9,106
Fideicomisos públicos	7,523	-	7,523	9,180	-	9,180
Otros organismos	2,094	274	2,368	3,341	318	3,659
	\$ 28,709	274	28,983	26,397	318	26,715

As of December 31, 2025 and 2024, deferred ESPS assets amount to \$116 and \$578. The deferred ESPS as of December 31, 2025 and 2024 is reserved at \$92 and \$503, respectively.

As of December 31, 2025 and 2024, the ESPS payable from previous years amounts to \$14 and \$25, respectively.

(21) Employee Benefit Liabilities–

Vencimiento	2025	2024
2026	\$ -	4,541
2027	3,360	4,258
Más de 5 años	19,947	10,947
	\$ 23,307	19,746

Short-term direct benefits are recognized in the results of the period in which the services rendered accrue.

	2025		2024	
	Línea de crédito recibida	Línea de crédito no utilizada*	Línea de crédito recibida	Línea de crédito no utilizada*
Fideicomiso Instituido en Relación con la Agricultura (FIRA)	\$ 12,000	4,479	12,000	2,823
Nacional Financiera, S. N. C. (NAFIN)	15,000	1,700	10,000	900
BBVA Banco Continental, S. A. E. C. A.	535	215	250	-
BBVA México, S. A.	650	400	400	400
HSBC México, S. A.	500	500	550	450
Banco Mercantil del Norte, S. A.	2,150	850	1,750	500
Corporación Financiera de Desarrollo S. A. (COFIDE)	3,213	2,062	3,328	1,386
FONDEMI – COFIDE	70	70	72	72
Banco de la Nación	1,714	873	1,387	151
BBVA Banco Continental			731	486
Banco Interbank	180	180	-	-
Banco GNB Perú, S. A	428	321	444	222
Citibank Perú, S. A.	271	3	418	418
Banco Invex, S.A. Institución de Banca Múltiple Gpo Financiero	250	250	200	200
Japan International Cooperation Agency	270	-	313	-
Caja Municipal de Ahorro y Crédito de Arequipa, S. A.	268	107	277	139
ICBC International Trade Processing Center	180	180	209	9
IFC	900	630	-	-
Banco de Crédito del Perú, S. A.	717	540	626	420
Banco Ve por Mas, S. A.	650	400	700	350
Banco Actinver, S.A.	850	-	1,050	690
FONCODES	107	-	83	-
Subtotal a la siguiente hoja	\$ 40,903	13,760	34,788	9,616

	2025		2024	
	Línea de crédito recibida	Línea de crédito no utilizada*	Línea de crédito recibida	Línea de crédito no utilizada*
Subtotal de la hoja anterior	\$ 40,903	13,760	34,788	9,616
Banco del Bajío, S.A. Institución de Banca Múltiple	1,500	300	1,500	813
FAE MYPE – COFIDE			-	-
BCI	134	-	146	44
IDB INVEST	457	-	686	-
	\$ 42,994	14,060	37,120	10,473

Gentera has a mixed pension plan for its employees, which includes: a) defined benefit, which represents the present value of the benefits accrued according to the years of service provided by the employee and that Gentera expects to incur at the time of retirement and b) defined contribution, which represents a savings incentive to the employee, whereby Gentera makes contributions equivalent to 100% of the contribution paid by the collaborator with a maximum limit of 6%. Gentera’s policy for funding the defined benefit pension plan is to contribute according to the projected unit credit method, while to fund the defined contribution pension plan is according to the seniority and age of the participant.

2025						
Emisión	Fideicomiso	Número de certificados	Calificación	Vigencia	Tasa de interés	Importe
FUTILCB 23	F/0925	6,000,000	HRAAA/MXAAA	04/2027	TIIE a 28 días+215 pb	\$ 600
FUTILCB 24	F/01064	7,000,000	HR AAA/MX AAA	03/2028	TIIE a 28 días+215 pb	700
						1,300
Intereses por pagar						5
Costos de transacción por colocación de deuda						(18)
						\$ 1,287

2024						
Emisión	Fideicomiso	Número de certificados	Calificación	Vigencia	Tasa de interés	Importe
FUTILCB 23	F/0925	6,000,000	HRAAA/MXAAA	04/2027	TIIE a 28 días+215 pb	\$ 600
FUTILCB 24	F/01064	7,000,000	HR AAA/MX AAA	03/2028	TIIE a 28 días+215 pb	700
						1,300
Intereses por pagar						7
Costos de transacción por colocación de deuda						(33)
						\$ 1,274

As of December 31, 2025 and 2024, the balance of this caption is integrated as follows:

Cash flows

Contributions and benefits paid for the years ended December 31, 2025 and 2024, are listed below:

Cost–

The cost, liabilities and other elements of the pension plans, seniority premiums and severance payments mentioned above were determined based on calculations prepared by independent actuaries as of December 31, 2025 and 2024.

	2025	2024
Impuestos y derechos	\$ 1,364	1,125
Pasivos derivados de la prestación de servicios bancarios	90	80
Provisiones diversas (1)	2,056	1,409
Acreedores seguros	880	832
Acreedores diversos	2,258	1,976
	\$ 6,648	5,422

Obligations-

The defined cost of benefit components for the years ended December 31, 2025 and 2024 are shown on the next page.

Tipo de provision		Saldo al 1 de enero de 2025	Más incrementos	Menos aplicaciones	Menos cancelaciones	Saldo al 31 de diciembre de 2025
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A corto plazo: Provisiones diversas	\$	1,409	4,743	3,933	163	2,056
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Tipo de provision		Saldo al 1 de enero de 2024	Más incrementos	Menos aplicaciones	Menos cancelaciones	Saldo al 31 de diciembre de 2024
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A corto plazo: Provisiones diversas	\$	980	3,830	3,259	142	1,409
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During the months of October, November and December 2025 as well as November and December 2024, Gentera paid termination benefits to employees for an amount of \$82 and \$ 30, respectively, reducing the labor obligations liability with respect to the one actuarially determined.

		2025	2024
Bonos al personal	\$	560	446
Gratificaciones a funcionarios		326	449
Servicios y asesorías		1	1
Provisiones legales ⁽¹⁾		510	7
Otras provisiones		659	506
Total de provisiones	\$	2,056	1,409

Main actuarial assumptions-

The main actuarial assumptions used in the subsidiary companies, expressed in absolute terms, as well as the discount rates, performance of the Plan Assets (AP), salary increase and changes in the indices or other variables referred to, as of December 31, 2025 and 2024, are indicated below:
Actuarial gains and losses are recognized as they accrue in the OCI within the “ Re-measurements for defined employee benefits” item and will be recycled into profit or loss for the period based on remaining business life.

(22)Institute for the Protection of Bank Savings (IPAB – for its acronym in Spanish)-

The System for the Protection of Bank Savings, in effect since 2005, comprises, among other changes, the protection of deposits from the general public amounting to the equivalent of 400,000 UDI (approximately \$3.5 and \$3.3 respectively, at December 31, 2025 and 2024), excluding interbank deposits and those payable to its stockholders and upper bank management, among others.

	2025			2024		
	ISR causado	ISR diferido	Total	ISR causado	ISR diferido	Total
Banco	\$ 516	-	516	861	-	861
Compartamos Servicios	-	-	-	49	-	49
Red Yastás	1	-	1	6	-	6
Controladora AT	-	-	-	28	43	71
Compartamos Banco Perú	501	-	501	196	-	196
Fin Útil	-	51	51	-	71	71
Fincrementar	-	-	-	67	-	67
Comfu	10	-	10	66	-	66
Talento Concrédito	47	-	47	13	-	13
	\$ 1,075	51	1,126	1,286	114	1,400

Fees paid to the IPAB for the Banco during the years ended December 31, 2025 and 2024, amounted to \$163 and \$132, respectively, which were charged directly to the consolidated results of the year within the caption of “Other income (expenses) of the operation

	2025			2024		
	ISR causado	ISR diferido en ORI	ISR diferido en resultados	ISR causado	ISR diferido en ORI	ISR diferido en resultados
Banco	\$ 3,073	(42)	(510)	2,455	27	(516)
Compartamos Banco						
Perú	699	-	(121)	178	-	(10)
Compartamos Servicios	67	(23)	41	115	-	(26)
Controladora AT	257	-	(47)	235	-	(12)
Red Yastás	21	(1)	4	11	-	18
Fin Útil	-	1	(307)	75	(2)	(92)
Fincrementar	462	-	297	67	-	(54)
Comfu	266	-	(38)	216	-	(15)
Talento Concrédito	124	-	7	103	-	13
	\$ 4,969	65	(674)	3,455	25	(694)

(23) Stockholders’ equity –

(a) Structure of capital stock

	2025	2024
ISR a la tasa del 30% sobre la utilidad antes de impuesto a la utilidad	\$ 2,491	2,007
Más (menos) efecto de ISR sobre:		
Ajuste anual por inflación deducible	(172)	(162)
Estimaciones preventivas para riesgos crediticios	2,180	1,608
Castigos	(1,791)	(1,237)
Pasivos laborales	29	35
Otros, neto (principalmente provisiones)	336	201
ISR causado	3,073	2,452
ISR diferido	(510)	(516)
ISR de años anteriores	-	3
Gasto de ISR	\$ 2,563	1,939
Tasa efectiva de ISR	31%	29%

Gentera was constituted with a minimum fixed capital of fifty thousand pesos and an unlimited variable capital.

	2025	2024
Estimación para riesgos crediticios	\$ 2,377	1,690
Mobiliario y equipo	264	246
Intangibles	29	(4)
Derecho de uso de propiedades, mobiliario y equipo	18	5
Pagos anticipados	(83)	(80)
Participación de los trabajadores en las utilidades	52	38
Pasivos	344	83
Obligaciones laborales	467	284
Provisiones	453	442
Intereses no deducibles	57	25
Pérdidas fiscales	308	34
Pérdidas en enajenación de acciones	226	223
Otros	(177)	287
	4,335	3,273
Menos:		
Reserva por valuación*	(669)	(281)
Activos diferidos, netos	\$ 3,666	2,992

As of December 31, 2025 and 2024, the subscribed and displayed share capital of Gentera is composed as follows:

At the Annual Ordinary General of Shareholders’ Meetings, held on April 11, 2025 and April 12, 2024, the transfer to the results of previous years was approved for the amount of \$6,005 and \$4,722 corresponding to the result of the 2025 and 2024 financial years, respectively.

(b) Dividends–

		2025	2024
Marca Concrédito	\$	15	15
Intangible por relación con empresarias		36	56
Microseguros		-	43
Pasivos diferidos	\$	51	114

At the Ordinary General Shareholders’ Meeting, held on April 11, 2025, dividends were declared in the amount of \$2,402, which were paid via electronic transfer through Indeval.

The payment was made in two installments: the first payment equivalent to 50% amounting to \$1,201 was made on May 16, 2025 and the second payment of \$1,201 was made on November 20, 2025.

At the Ordinary General Shareholders’ Meeting, held on April 12, 2024, dividends were declared in the amount of \$1,889, which were paid via electronic transfer through Indeval.

The payment was made in two installments: the first payment equivalent to 50% amounting to \$944 was made on May 14, 2024 and the second payment of \$945 was made on November 29, 2024

(c)Other comprehensive incomes (OCI)-

The OCI includes the following concepts creditors (debtors) as of December 31, 2025 and 2024..
Below are the movements recorded in the remeasurement of employee benefits and the conversion effect, the main items included within the OCI during the years 2025 and 2024:

Remeasurements for defined Employee benefits
Cumulative effect per conversion
(d) Stockholders’ equity restrictions-

The profit for the year is subject to the legal provision that requires that at least 5% of the profit for each year be used to increase the legal reserve until it is equal to one fifth of the paid-in share capital. As of December 31, 2025 and 2024, Gentera has complied with this requirement.

In the event of capital reduction, the procedures established by the IT Law provide that any excess of stockholders’ equity over the balances of the contributed capital accounts is given the same tax treatment as that applicable to dividends.

(e) (e) Capital requirements (information corresponding to the Bank, main subsidiary of Gentera) (unaudited)-

The SHCP requires credit institutions to have a percentage of capitalization on the assets at risk, which are calculated by applying certain percentages, according to the risk assigned. As of December 31, 2025 and 2024, this percentage was met by the Bank

		2025	2024
Participación de los trabajadores en las utilidades	\$	962	748
Beneficios directos a corto plazo		263	194
Pasivos por beneficio definido		1,638	1,254
	\$	2,863	2,196

Minimum capital-

The Bank’s subscribed and paid-in minimum capital must be at least the equivalent, in Mexican pesos, to the value of ninety million UDIs. The minimum amount of capital

2025	Aportaciones al fondo	Beneficios pagados
Prima de antigüedad	\$ -	38
Terminación	-	211
Beneficios definidos	59	-
Total	\$ 59	249

2024	Aportaciones al fondo	Beneficios pagados
Prima de antigüedad	\$ -	28
Terminación	-	115
Beneficios definidos	92	-
Total	\$ 92	143

stock required for the Bank to operate must be subscribed and paid-in. When the capital stock exceeds the minimum, at least 50% must be paid-in, provided this percentage is not below the established minimum

In order to comply with minimum capital requirements, the Bank can consider the net capital it has, as per the provisions of article 50 of the Law of Credit Institutions. At no time net capital must not be less than minimum capital.

Capitalization (Unaudited)-

Net capital-

The Bank maintains net capital related to the market, credit and operating risk to which it is exposed, and which is not lower than the sum of the capital requirements for the aforementioned risks, in terms of the Capitalization Requirement Rules for Multiple Banking Institutions issued by the SHCP.

	Terminación de la relación laboral	Prima de antigüedad	Plan de pensiones	Terminación de la relación laboral	Prima de antigüedad	Plan de pensiones
	2025	2025	2025	2024	2024	2024
Costo laboral del servicio actual (CLSA)	\$ 121	45	87	93	30	78
Costo (ingresos) costo laboral del servicio pasado generado en el año	-	-	21	20	6	41
Pérdida (ganancia) por liquidación anticipada de obligaciones (LAO)	-	-	-	(10)	(2)	(11)
Interés neto sobre el pasivo neto por beneficios definidos (PNBD)	95	27	(12)	85	19	3
Reciclaje de las remediciones del PNBD reconocidas en ORI	67	4	(8)	51	1	-
Reciclaje de las remediciones por LAO	-	-	-	1	2	(8)
Costo neto del periodo	283	76	88	240	56	103
Incremento (decremento) de remedicaciones del PNBD o (ANBD) en ORI	91	35	301	(8)	32	(209)
Costo de beneficios definidos	\$ 374	111	389	232	88	(106)
Saldo inicial de remediciones del PNBD o (ANBD)	\$ 281	45	(165)	289	13	44
Remediciones generadas en el año	158	39	293	44	35	(217)
Reciclaje de remediciones reconocidas en ORI del año	(67)	(4)	8	(52)	(3)	8
Saldo final de remediciones del PNBD	\$ 372	80	136	281	45	(165)
Saldo inicial del PNBD	\$ 1,022	262	(130)	905	202	68
Costo de beneficios definidos	374	111	389	232	88	(106)
Aportaciones al plan	-	-	(59)	-	-	(92)
Pagos con cargo al PNBD	(211)	(38)	-	(115)	(28)	-
Saldo final del PNBD	\$ 1,185	335	200	1,022	262	(130)
Importe de las obligaciones por beneficios definidos (OBD)	1,185	335	1,281	1,022	262	778
Activos del plan	-	-	(1,081)	-	-	(908)
Situación financiera de la obligación	\$ 1,185	335	200	1,022	262	(130)

As of December 31, 2025 and 2024, the Bank is in compliance with the capitalization rules, which require the Institution to maintain a certain net capital in relation to market and credit risks incurred in its operations, which may not be lower than the total amount from adding up capital requirements for both types of risk.

Capitalization Index-

Capitalization rules for financial institutions establish requirements for specific levels of net capital, such as a percentage of assets subject to market, credit or operational risk. As of December 31, 2025, the Bank’s Capitalization Ratio (ICAP by its acronym in Spanish) is 29.95% according to current rules. As of December 31, 2024, it was 28.96%.

	2025	2024
Tasa de descuento:		
Banco y Compartamos servicios	9.70% y 9.86%	10.84% y 10.74%
Talento, Fin Útil y Comfu	9.41% y 9.73%	10.78% y 10.81%
Tasa de incremento salarial:		
Banco y Compartamos servicios:		
División Venta/Operaciones	5.50%	5.50%
División CEAS	8%	8%
Talento, Fin Útil y Comfu	8%	8%
Tasa de incremento salarial mínimo Gentera:		
Año 2026 hasta 2027	-	11%
Año 2028 a 2030	11%	11% / 3.75%
A partir de 2023	3.75%	3.75%

The ICAP on assets subject to credit risk (“ASRC” by its acronym in Spanish) as of December 31, 2025 and 2024 is 36.36% and 35.17%, respectively.

The relevant items of the Bank’s ICAP as of December 31, 2025 and 2024 are detailed below:

The Bank’s net capital requirement for its credit risk exposure must maintain a minimum capitalization ratio of 10.5%, which results from multiplying the risk-weighted assets assessed using the standardized approach.

Net capital as of December 31, 2025 and 2024 is determined as shown below:

According to Article 220 of the Dispositions applicable to Credit Institutions, the Institution has as of December 31, 2025 Fundamental Capital Ratio (CCF by its acronym in Spanish) higher than 7% plus the sum of the Systemic Countercyclical Supplement

Capital (SCCS by its acronym in Spanish) and the Countercyclical Supplement Capital Ratio (SCCI by its acronym in Spanish), a Ratio of Basic Capital higher than 8.5% for the year 2024, plus the sum of SCCS and SCCI and an ICAP higher than 10.5%, for both years, plus the sum of SCCS and SCCI. Therefore, for both years the Bank is classified in category “I” as established by these Dispositions.

The Ratio of Basic Capital 1 and the Ratio of Basic Capital, are determined as follows:

Serie	Acciones	Descripción	Importe
"Única"	415,595,676	Capital mínimo fijo sin derecho a retiro	\$ 1,201
	1,163,648,200	Capital variable	3,563
	1,579,243,876	Capital social	\$ 4,764

CCB1= (Basic Capital 1 / Weighted Assets subject to Total Risks)) / ICAPM
CCB= [(Basic Capital 1 + Basic Capital 2) / Weighted Assets subject to Total Risks] – / ICAPM

ICAPM = Ratio of minimum capitalization.

SCCS = It is the percentage referred to in subparagraph b) of section III of article 2 Bis 5 of these Dispositions and that corresponds to it in accordance with Article 2 Bis 117 of these Dispositions.

SCCI = It is the Countercyclical Capital Supplement that each Institution must constitute in accordance with Chapter VI Bis 2 of Title One Bis of these Dispositions.

Multiple banking institutions will be notified by the Commission of their rating with respect to their categories, as well as the applicable minimum corrective measures and/or special additional measures.

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Market risk-

The capital required market risk asset position as of December 31, 2025 and 2024, is as below:

Credit risk-

The amount of weighted assets subject to credit risk and their respective capital requirements, as of December 31, 2025 and 2024, is described below by risk group and concept:

	2025	2024
Valuación de instrumentos financieros por cobrar o vender	\$ 9	1
Valuación de instrumentos financieros derivados de cobertura de flujos de efectivo	-	(3)
Remediciones por beneficios definidos a los empleados	(458)	(97)
Efecto acumulado por conversión	63	446
Total	\$ (386)	347

Operational risk-

The capital requirement for its exposure to operational risk using the business indicator method for the calculation of December 2024 is \$358, while as of December 2025, it was \$492.

Capital requirements are calculated periodically and capital adequacy assessed. As of December 31, 2025 and 2024, the Bank has maintained a capitalization ratio of 29.95% and 28.96%, respectively, percentage points, higher than the current regulatory limit (10.5%).

	ORI antes de impuesto a la utilidad	Impuesto a la utilidad diferido	ORI neto
Saldos al 31 de diciembre de 2024	\$ (161)	64	(97)
Remediciones y reciclaje, neto	(427)	66	(361)
Saldos al 31 de diciembre de 2025	\$ (588)	130	(458)

	ORI antes de impuesto a la utilidad	Impuesto a la utilidad diferido	ORI neto
Saldos al 31 de diciembre de 2023	\$ (346)	91	(255)
Remediciones y reciclaje, neto	185	(27)	158
Saldos al 31 de diciembre de 2024	\$ (161)	64	(97)

ORI antes de impuestos a la utilidad	
Saldos al 31 de diciembre de 2024	\$ 446
Resultado del período	(383)
Saldos al 31 de diciembre de 2025	\$ 63

ORI antes de impuestos a la utilidad	
Saldos al 31 de diciembre de 2023	\$ (642)
Resultado del período	1,088
Saldos al 31 de diciembre de 2024	\$ 446

(b) Leverage ratio of Banco (unaudited)-

The calculation rule of the leverage ratio established by the Commission as at December 31, 2025 and 2024, considers the following:

(c) Bank ranking (unaudited)-

As of December 31, 2025 and 2024, the Bank obtained ratings from the following rating agencies for both years:

- (1) Rating ratified on September 20, 2025.
- (2) Rating awarded on May 20, 2025.
- (3) Rating awarded on July 21, 2025.

(d) Liquidity Coverage Ratio of Banco (unaudited)–

To comply with Art. 8, Chapter II, of the general provisions on liquidity requirements for Multiple Banking institutions, this information for the periods from October 1 to December 31, 2025 and 2024, is available on the Bank’s website (see annex V).

* N/A= Not applicable, since the values subject to division are zero.
* N/A= Not applicable, since the values subject to division are zero.

The Liquidity Coverage Ratio is calculated monthly, which is a regulatory requirement and determines the coverage granted by Available Liquid Assets to cover Net Cash Outflows in the next 30 days. The average presented considers the information corresponding to the period from October 1 to December 31, 2025 and 2024. During the fourth quarter of 2025 and 2024, there was no deviation from the daily Liquidity Coverage Ratio, and the corresponding scenario according with the Liquidity Provisions was Scenario I.

(24) Contingent liabilities and commitments–

Compartamos Servicios entered into a lease agreement of a building for the exclusive use of corporate offices in Mexico, the amount of the rent is in dollars, and it was translated into Mexican pesos as of April 1, 2013, date when conditions are met to occupy the building.

The term of the contract is for a period of 126 months, starting on the 1st. October 2012 and ending March 31, 2023 for which a total of 44,889,935 dollars was paid at an exchange rate of \$12.62 pesos per dollar, during the aforementioned period. On April 1, 2023, the lease contract was renewed for a period of three years, which expires on March 31, 2026, for which a total of \$278 will be paid.

The total amount of rental payments of all subsidiaries, which will be made over the next five years, amounts to \$1,730 (\$594 in 2026, \$395 in 2027, \$343 in 2028, \$241 in 2029 and \$157 in 2030).

The majority of the lease agreements for the service offices are based on Gentera’s templates, containing the following clauses: purpose, intent, duration, rent, guarantee deposit, form of payment, expense, additional obligations, rescission, returning of the building, maintenance and leasehold improvements, privation, non-compliance, contractual penalty, modifications, notices and notifications, assignment, absence of flaws and jurisdiction.

Most of the agreements establish the option of early termination for Gentera, prior notification to the lessor in writing

	2025	2024
Activos en riesgo de mercado	\$ 4,484	4,719
Activos en riesgo de crédito	49,702	42,897
Activos en riesgo operacional	6.144	4.477
Activos en riesgo totales	\$ 60,330	52,093
Capital neto	\$ 18.070	15.088
Índice sobre activos sujetos a riesgo de crédito	36.36%	35.17%
Índice sobre activos sujetos a riesgo total	29.95%	28.96%

For the most part, contract renewals require that the lessor respects the preemptive right established in the legislation, as well as signature of a new lease agreement in the same terms and conditions set forth in the expiring agreement. The lessor is to grant Gentera 60 days prior to expiration of the agreement to conduct the renewal. .

		2025	2024
Capital contable ¹	\$	18,898	15,736
Deducción de intangibles y gastos o costos diferidos		(829)	(648)
Capital básico		18,069	15,088
Capital complementario		-	-
Capital neto	\$	18,069	15,088

Gentera will enjoy a term of 10 business days as from the first working date after the lesser delivers the agreement, in order for the former to decide whether or not to sign the agreement. Gentera does not sign lease agreements with an option to buy. All of the lease agreements are guaranteed with cash deposits, which are equivalent to 1 or 2 months’ rent, as the case may be. Under no circumstances does Gentera offer additional guarantees.

Rent agreements are paid on a monthly basis and are updated annually and increases are determined based on the National Consumer Price Index published by Central Bank the previous month prior to signing the agreement supporting such increase.

In most cases, the annual increase is capped to 10% of the rent price paid the prior year, in the event of macroeconomic contingencies, this percentage will be increased.

Rent increases must be supported through an amending agreement, to be signed 30 days prior to the date on which the rent is to be increased. Gentera’s lease agreements do not consider caps on dividend payments and debt contracting.

Gentera is involved in several claims and trials, derived from the normal course of its operations. According to the opinion of its legal counsels and to the assessment made by the Management, there are elements of defense in which exists a probability to obtain a favorable outcome. As part of those claims up to date stands out the nullity trials and claims brought by the Mexican Internal Revenue Service (SAT-Spanish acronym) for fiscal years 2014, 2015 and 2016 stand out, for differences in criteria applied in those years mainly in annual adjustment for inflation, write-off deduction and loss from the sale of loan portfolio, respectively, the amounts claimed by the SAT amount to \$1, \$372 and \$1,239, respectively.

Gentera is involved in various labor lawsuits and claims arising from former employees’ demands, which are not expected to have a significant impact on its consolidated financial position or future results. According to the opinion of legal advisors and the assessment conducted by management, there are defense elements that make a favorable outcome probable. The amounts claimed as of December 31, 2025, and 2024, amount to \$317 and \$301, respectively.

(25) **Balances and operations with related parties-**

		Importe de posiciones equivalentes	Requerimiento de capital	Importe de posiciones equivalentes	Requerimiento de capital
Concepto		2025	2025	2024	2024
Operaciones en moneda nacional con tasa nominal	\$	4,030.04	322.40	4,165.33	333.23
Operaciones con tasa nominal en moneda extranjera		4.92	0.39	5.70	0.46
Posiciones en divisas o con rendimiento indizado al tipo de cambio		448.99	35.92	548.36	43.87
	\$	4,483.95	358.72	4,719.39	377.56

During the normal course of operations, Gentera conducted transactions with related parties.

Related parties are defined as either individuals or entities holding direct or indirect control of 2% or more of the shares representing Gentera’s capital and the members of the Board of Directors.

1 Al 31 de diciembre de 2025 y 2024, sólo se consideran las cuentas de capital correspondientes a: i) capital social, ii) reservas de capital, iii) resultados acumulados, iv) resultado por valuación de títulos disponibles para la venta y v) resultado por remediones por beneficios definidos a los empleados. Lo anterior por la modificación del Artículo 2 bis, fracción I, inciso a) de las Disposiciones.

	Activos ponderados por riesgos	Requerimientos de capital	Activos ponderados por riesgos	Requerimientos de capital
	2025	2025	2024	2024
Grupo de riesgo:				
De los acreditados en operaciones de crédito de carteras:				
Grupo III (ponderados al 20%)	\$ 158.89	12.55	141.89	11.33
Grupo III (ponderados al 100%)	598.909	47.9127	561.72	44.93
Grupo VI (ponderados al 75%)	41,837.15	3,346.97	38,471.22	2,917.70
Grupo VI (ponderados al 100%)	-	-	-	-
Grupo VII A (ponderados al 20%)	33.91	2.72	68.19	5.45
Grupo VII (ponderados al 115%)	704.92	56.39	553.89	44.31
Por operaciones con personas relacionadas:				
Grupo III (ponderados al 115%)	-	-	-	-
Grupo IX (ponderados al 100%)	14.62	1.19	14.62	1.19
Grupo VII A (ponderados al 115%)	518.97	41.52	273.19	21.85
De los emisores de títulos de deuda en posición:				
Grupo III (ponderados al 20%)	-	-	-	-
Inversiones permanentes y otros activos:				
Grupo III (ponderados al 20%)	0.05	0.00	0.07	0.01
Grupo III (ponderados al 115%)	0.11	0.01	5.48	0.44
Grupo IV (ponderados al 20%)	1.22	0.10	1.50	0.12
Grupo VII A (ponderados al 100%)	1,878.68	134.29	1,457.99	116.64
Grupo IX (ponderados al 100%)	4,153.35	332.27	3,344.59	267.57
Grupo X (ponderados al 1250%)	2.58	0.21	2.58	0.21
Total riesgo de crédito	\$ 49,701.43	3,976.11	42,896.92	3,431.75

Also considered as related parties are entities, as well as the advisors and officers thereof, in which Gentera has direct or indirect control over 10% or more of their shares.

The total sum of operations with related parties did not exceed 50% of the basic portion of the Bank’s net capital, as set out in article 50 of the Law of Credit Institutions (unaudited).

For the years ended December 31, 2025 and 2024, Gentera provided key management personnel with short-term direct benefits of \$851 and \$783, respectively.

The main transactions entered into with related parties for the years ended December 31, 2025 and 2024, respectively, were expenses and income for the items shown below:

The main balances with related parties for the years ended December 31, 2025 and 2024, are shown below:

	2025	2024
Capital básico	\$ 18,069	15,088
Activos contables	72,563	60,209
Deducciones	209	649
Cuentas de orden – compromisos crediticios	31,526	27,571
Razón de apalancamiento	17.39%	17.24%

(26) Memorandum accounts-

The credit commitments as of December 31, 2025 and 2024 are presented below:

Calificadora	Escala nacional	Escala global
Fitch Ratings ⁽¹⁾	AA(mex) / F1+(mex)	BB+ / B
Standard&Poor’s ⁽²⁾	mxAA/ mxA-1+	BB+ / B
Moodv’s ⁽³⁾	AA.mx / ML A-1.mx	-

(27) Additional information on results and segments information for the years ended December 31, 2025 and 2024-

- a) Financial margin
- b) Commissions and fees income
- d) Commissions and fees expense
- e) Other operating income (expenses), net

2025		Cálculo Individual		Cálculo Consolidado	
		Importe sin ponderar (promedio)	Importe ponderado (promedio)	Importe sin ponderar (promedio)	Importe ponderado (promedio)
ACTIVOS LÍQUIDOS COMPUTABLES					
1	Total de Activos Líquidos Computables	No aplica	4,942	No aplica	4,942
2	Financiamiento minorista no garantizado	3,877	212	3,877	212
3	Financiamiento estable	3,523	176	3,523	176
4	Financiamiento menos estable	354	35	354	35
5	Financiamiento mayorista no garantizado	942	532	942	532
6	Depósitos operacionales	-	-	-	-
7	Depósitos no operacionales	829	419	829	419
8	Deuda no garantizada	113	113	113	113
9	Financiamiento mayorista garantizado	-	-	-	-
10	Requerimientos adicionales:	30,602	1,530	30,602	1,530
11	Salidas relacionadas a instrumentos financieros derivados y otros requerimientos de garantías	-	-	-	-
12	Salidas relacionadas a pérdidas del financiamiento de instrumentos de deuda	-	-	-	-
13	Líneas de crédito y liquidez	30,602	1,530	30,602	1,530
14	Otras obligaciones de financiamiento contractuales	608	608	624	624
15	Otras obligaciones de financiamiento contingentes	-	-	-	-
16	Total de salidas de efectivo	No aplica	2,882	No aplica	2,898
17	Entradas de efectivo por operaciones garantizadas	-	-	-	-
18	Entradas de efectivo por operaciones no garantizadas	17,203	9,652	17,239	9,686
19	Otras entradas de efectivo	-	-	-	-
20	Total de entradas de efectivo Importe ajustado	17,203	9,652	17,239	9,686
21	Total de activos líquidos computables	No aplica	9,155	No aplica	9,155
22	Total neto de salidas de efectivo	No aplica	720	No aplica	724
23	Coefficiente de cobertura de liquidez	No aplica	1,290.56%	No aplica	1,291.05%

2024		Cálculo Individual		Cálculo Consolidado	
		Importe sin ponderar (promedio)	Importe ponderado (promedio)	Importe sin ponderar (promedio)	Importe ponderado (promedio)
ACTIVOS LÍQUIDOS COMPUTABLES					
1	Total de Activos Líquidos Computables	No aplica	4,942	No aplica	4,942
2	Financiamiento minorista no garantizado	2,627	144	2,627	144
3	Financiamiento estable	2,368	118	2,368	118
4	Financiamiento menos estable	259	26	259	26
5	Financiamiento mayorista no garantizado	1,375	1,016	1,375	1,016
6	Depósitos operacionales	-	-	-	-
7	Depósitos no operacionales	684	325	684	325
8	Deuda no garantizada	691	691	691	691
9	Financiamiento mayorista garantizado	-	-	-	-
10	Requerimientos adicionales:	27,085	1,351	27,475	1,374
11	Salidas relacionadas a instrumentos financieros derivados y otros requerimientos de garantías	-	-	-	-
12	Salidas relacionadas a pérdidas del financiamiento de instrumentos de deuda	-	-	-	-
13	Líneas de crédito y liquidez	27,085	1,354	27,475	1,374
14	Otras obligaciones de financiamiento contractuales	430	430	484	484
15	Otras obligaciones de financiamiento contingentes	-	-	-	-
16	Total de salidas de efectivo	No aplica	2,845	No aplica	3,018
17	Entradas de efectivo por operaciones garantizadas	-	-	-	-
18	Entradas de efectivo por operaciones no garantizadas	15,262	8,691	16,206	10,328
19	Otras entradas de efectivo	-	-	-	-
20	Total de entradas de efectivo Importe ajustado	15,262	8,694	16,206	10,328
21	Total de activos líquidos computables	No aplica	4,942	No aplica	4,942
22	Total neto de salidas de efectivo	No aplica	736	No aplica	754
23	Coefficiente de cobertura de liquidez	No aplica	703.94%	No aplica	685.94%

Information by segments–

Gentera has consumer and commercial portfolio loans, so its source of income is derived from the interest accrued on the credit products offered, in addition to the products of treasury operations, such as interest derived from investments in financial instruments and reports. Passive activities include deposits of immediate and term receivables, issued receivables, as well as interbank and other loans, which give rise to interest expenses.

The income obtained from Gentera from its credit operation, for the years ended December 31, 2025 and 2024, represent 97% of the total income, in both years. Consequently, the resources of traditional deposits and interbank loans obtained during the year were mainly used for the placement of loans, so that the interest expense is identified with the credit segment, the same trend that is reflected in administrative expenses. The remainder of the operations corresponds to the segment of treasury and commissions for insurance operations

The consolidated statement of comprehensive income of Gentera and subsidiaries for the years ended December 31, 2025 and 2024 is presented in condensed form (including intercompany eliminations):

(28) Risk management (information from Banco, main subsidiary) (unaudited)–

In order to comply with Art.87, Chapter IV, of the Dispositions, this information is available on the Bank's website (see notes for Unit Comprehensive Risk Management (CRM)).

The Bank recognizes that the essence of its business is to assume risks in seeking potential financial and social returns. Consequently, CRM is a core component of the business' strategy for identifying, measuring, overseeing and controlling the different types of risks faced during the normal course of operations.

The Bank's CRM is considered to be an on-going process involving all levels of management. The structure for the Bank's CRM is based on the following guidelines:

- Commitment by Top Management and the Board of Directors to properly manage risks encountered.
- Ongoing supervision of CRM policies and procedures.
- Clear segregation of duties to ensure independence and objectivity in risk management.
- Formal cooperation between the CRM structure and the business units.
- Clear determination of responsibilities pertaining to CRM.

Continuous supervision of the Internal Control and Audit area, to ensure proper compliance with the CRM function.

The Board of Directors has set up a Risk Committee to ensure that operations are conducted in line with the objectives, policies and procedures for CRM, as well as with the exposure limits approved by that committee. This committee meets at least once a month and works in accordance with the guidelines set out in the Dispositions.

The Risk Committee is aided by the Comprehensive Risk Management Unit (CRMU) for identification, measurement, oversight and disclosure of risks as per the Dispositions in effect and applicable best practices.

Discretionally, CRMU is based fundamentally on the determination of a structure of global and specific limits, and on the application of risk methodologies authorized by the Board of Directors.

Credit of risk–

Credit risk management considers: identification, quantification, establishing limits, risk policies and risk monitoring, potential losses due to borrower or counterparty default in operations with financial instruments.

The Bank’s loan portfolio at December 31, 2025 and 2024, is made up in 100%, of loans made to individuals for a specific purpose (consumer portfolio). The consumer portfolio is sufficiently diversified to represent no concentration risk and there is a scarce value of individual positions. In accordance with the criteria indicated in paragraph 70 of “CRE30.21 of the Basel framework”, the Bank’s portfolio can be classified as retail portfolio.

As of December 31, 2025 and 2024, the portfolio is comprised for 4.10 and 3.71 million loans, respectively, as well the average outstanding balance in these dates has remained at approximately \$15,098 and \$14,379 Mexican pesos, respectively at an average term of 6.9 and 6.1 months, respectively.

As of December 2025 and 2024, the maximum authorized amount for a consumer loan is \$515,379 and \$514,425 Mexican pesos, respectively, the maximum financing limits established in the provisions for one individual or group of individuals representing a common risk were complied with no exceptions. In addition, no operations were conducted with customers considered an individual or group of individuals who, comprising one or more liability operations payable by the Institution, exceeded 100% of the basic capital.

Analyses of quality of the loan portfolio and its credit risk rating thereof are conducted at least monthly. Loans are rated as per the methodology mentioned in note 3(i).

Rating-based distribution of the loan portfolio, which could be interpreted as the risk profile of the bank’s loan portfolio, shows its greatest concentration in rating A-1, current loan portfolio.

For analysis purposes, the following table is presented below considering the modification of the Article 129 of the Provisions:

Probability of default and loss given default weighted for exposure

The measurement methodology used to calculate the unexpected losses from the portfolio credit risk is an approximate of such loss through a Gamma distribution with parameters associated to the regulator model plus a calibration factor.

The expected loss is calculated, multiplying the exposure of the operation by the probability of default by the borrower, using the aforementioned rating model for assigning of probability of default, mentioned above.

	2025	2024
Ingresos por intereses asociadas	\$ -	1

N/A = Not applicable, as of December 31, 2025 and 2024, there is no exposure to the commercial loan portfolio.

	2025	2024
Cuentas por cobrar:		
Reinventando el Sistema S. A. P. I.	\$ 7	7

The quantitative information for credit risk of the consumer portfolio is shown below, as of December 31, 2025 and 2024:

	2025	2024
Líneas de crédito revocables no ejercidas		
Créditos de consumo	\$ 34,180	25,171

The expected loss pertaining to the loan portfolio under consideration as of December 31, 2025 and 2024 represents 16.21% and 13.96%, respectively, of the overall balance exposed to default. The Bank has set up loan loss reserves totaling \$5,492 and \$4,286, respectively, equivalent to 8.87% and 8.03%, respectively of the balance of the overall portfolio. The loan portfolio is rated in accordance with the rules for rating

	2025	2024
Ingresos por intereses		
Intereses de efectivo y equivalentes de efectivo	\$ 803	874
Intereses y rendimientos a favor provenientes de instrumentos financieros	98	98
Intereses de cartera de crédito	47,448	39,260
Utilidad por valorización	44	-
	\$ 48,393	40,232

Gastos por intereses:	2025	2024
Intereses captación tradicional		
Por depósitos de exigibilidad inmediata	\$ 152	51
Por depósitos a plazo		
Del público en general	851	1,016
Mercado de dinero	37	100
Por títulos de crédito emitidos	1,352	1,421
Intereses por préstamos interbancarios y de otros organismos	2,537	2,414
Intereses por operaciones de bursatilización	126	162
Costos de transacción por colocación de deuda	18	16
Costos de transacción por préstamos interbancarios	4	-
Costos de transacción por operaciones de bursatilización	18	37
Costos y gastos asociados con el otorgamiento del crédito	2,490	1,919
Efectos de renegociación	179	1
Intereses de pasivos por arrendamientos	108	102
Pérdida por valorización	32	59
	\$ 7,904	7,298

the loan portfolio issued by the SHCP and the methodology established by the Com-

	2025	2024
Cartera al consumo	\$ 322	233
Operaciones de seguros	6,070	4,738
Otros	297	275
	\$ 6,689	5,246

mission. The Bank sets up allowance for loan losses in addition to those created as a

	2025	2024
Comisiones bancarias	\$ 378	368
Comisionistas	184	194
Préstamos recibidos	10	27
Otros	-	6
	\$ 572	595

result of the portfolio rating process, in compliance with Title Two, Chapter I, Section

	2025	2024
Quebrantos	\$ (405)	(285)
Deterioro del crédito mercantil	(38)	(18)
Deterioro de inversiones en asociadas e intangibles, neto	-	(27)
Donativos	(100)	(79)
Resultado por venta de mobiliario y equipo	(1)	(27)
Cancelación de provisiones	233	161
Ingreso por venta de bienes	427	306
Ingreso por servicios administrativos	904	782
Por venta de tiempo aire	445	447
Afectaciones a la estimación de pérdidas crediticias esperadas de otras cuentas por cobrar, neto	(236)	(383)
Cuotas al IPAB	(163)	(132)
Otros ingresos (egresos)	(7)	(99)
Totales	\$ 1,059	646

Four of Article 39 of the Dispositions; As of December 31, 2025 and 2024 additional reserves had been constituted by instruction and/or knowledge of the Commission for \$2, in both years.

Expected and unexpected losses are calculated on a monthly basis under different scenarios (sensitivity analyses), including stress scenarios. The results of the analysis are presented to the areas involved in portfolio risk management, to the Chief Executive Officer's Office and to the Risk Committee.

For the years ended December 31, 2025, and 2024, the total interest income from loan operations is presented below

For the management of credit risk in transactions with financial instruments or counterparty risk, the exposure to credit risk in transactions with financial instruments, their expected loss and unexpected loss is calculated on a monthly basis. As of December 31, 2025, and 2024, there was not a position in financial instruments subject to counterparty risk, 100% is concentrated auction with the Central Bank. Likewise, there is not expected loss for counterparty risk

The methodology for managing credit risk in financial operations consists of an economic capital type model which generates an allocation of capital that must be available to cover the losses.

2025	Gentera	Banco	Compartamos Banco Perú	Red Yastás	Compartamos Servicios	Controladora AT	Fin Útil	Fincrematar	Comfu	Talento	Total
Ingresos por intereses	\$ 27	35,431	9,226	57	61	20	138	3,399	6	27	48,393
Gastos por intereses	(140)	(6,045)	(1,340)	-	(8)	-	(57)	(306)	(8)	-	(7,904)
Margen Financiero	\$ (113)	29,386	7,886	57	53	20	82	3,093	(2)	27	40,489
Margen Financiero ajustado por Riesgos crediticios	\$ (113)	22,129	5,573	39	53	20	(61)	1,629	(2)	27	29,294
Resultado de la Operación antes de Impuestos a la utilidad	\$ (940)	12,918	2,039	(331)	(4,252)	1,510	(320)	1594	80	517	12,815
Resultado neto	\$ (940)	10,358	1,462	(356)	(4,361)	1,299	(608)	1,429	(148)	385	8,520

2024	Gentera	Banco	Compartamos Banco Perú	Red Yastás	Compartamos Servicios	Controladora AT	Fin Útil	Fincrematar	Comfu	Talento	Total
Ingresos por intereses	\$ 23	29,580	7,229	114	77	15	2,675	443	38	38	40,232
Gastos por intereses	(78)	(5,342)	(1,493)	-	(15)	-	(354)	(16)	-	-	(7,296)
Margen Financiero	\$ (55)	24,238	5,736	114	62	15	2,321	427	38	38	32,934
Margen Financiero ajustado por Riesgos crediticios	\$ (55)	18,899	3,215	19	62	15	1,267	236	38	38	23,734
Resultado de la Operación antes de Impuestos a la utilidad	\$ (348)	10,844	583	(389)	(3,641)	765	434	209	479	287	8,223
Resultado neto	\$ 154	8,905	415	(417)	(3,730)	40	451	195	278	171	6,462

Probability of default: This information is obtained from the following sources:

1) Standard & Poors, rating granted to financial institutions based on their rating scale known as CAVAL over the long term; 2) Moody's, as with S&P, according to the rating granted over the long-term; 3) Fitch, is the third source for learning the rating granted by this agency, 4) HR Ratings and VERUM (these authorized rating agencies, according to the Appendix 1-B of the General Provisions for Banks), and 5) in the event the Institution has no rating from any of the three agencies, an average rating

is assigned according to its group. The above grouping refers to the group to which it pertains in the market (P8, AAA, P12, other). In the event of rating differences, the lowest rating is used.

As of December 31, 2025 and 2024, there was no exposure to counterparty risk for the purchase and sale of securities and banking borrowings.

The authorized counterparty risk limit is 8% of the proceeds of the CRASs by the ICAP of the Bank's (last known) period. ASRC x ICAP product for the period was \$1,243.279 in 2025 and \$1,011.143 in 2024

Due to the nature of its business, it is the Institution's policy not to carry out inter-mediation operations or act as an issuer of derivative products

Market risk-

Market risk management considers, at least, identification, quantification and establishing of limits and monitoring of risks arising from changes in the risk factors affecting the valuation or expected results of asset or liability operations or those giving rise to contingent liabilities.

The portfolio of financial instruments subject to market risk in the Bank is comprised solely of certificates of deposit transactions in the money market and call money in 2025 and 2024. As a result, within the main risk factors that could affect the value of the investment portfolio are interest rates, spreads and the price of other financial instruments, mainly. It is important to note that the treasury operation of the Bank is limited to the investment of cash surpluses from credit operation.

The process for risk measurement of risk assumed by the Bank to manage this type of risk is the Value at Risk (VaR), which is calculated on a daily basis. VaR is an estimation of the potential loss in value of a determined period of time given the level of confidence. The method used by the Bank is the historical simulation method

Parameters used in calculating the VaR.

- Method: Historical simulation
- Confidence level: 99%
- Investment horizon: one day
- Number of observations: 252 days
- Weighting of scenarios: Equally probable

The market risk quantitative information as of December 31, 2025 and 2024, is shown as follows:

1. The authorized risk limit is an amount calculated based on each million dollars of investment; As of December 31, 2025 and 2024, with an exposure of \$4,838 and \$6,232, a limit of \$13,295 and \$13,651 applies, respectively.
2. The positions subject to market risk referred to are certificates of deposits in the money market, call money and foreign currencies.
3. There are no derivative transactions for trading or hedging purposes.

The market VaR is calculated on a daily basis including the main positions, asset and liability, subject to market risk of the balance sheet; which is also used to manage risk by interest rate. The average daily VaR during 2025 and 2024 was \$5,270 and \$5,717 respectively, which corresponds to 39.64% and 41.88% respectively, of the limit calculated.

As part of the market-risk management process, backtesting, sensitivity and stress scenario tests are conducted.

Backtesting is conducted monthly to compare the losses and gains that would have been observed had the same positions been maintained, considering only the change in value due to market movements, against the calculation of the VaR. This allows for evaluating the accuracy of the prediction. To date, testing has been highly effective by more than 99.21%.

The sensitivity analyses conducted periodically normally consider movements of ± 100 base points in rates or risk factors. Whereas to generate stress scenarios, movements of ± 150 base points are considered in rates or risk factors.

Cartera de consumo		Distribución de la cartera de crédito por calificación (datos en porcentajes respecto a la cartera total)		
Calificación	2025	2024		
	Saldo	Promedio	Saldo	Promedio
"A-1"	47%	48%	52%	53%
"A-2"	4%	4%	4%	4%
"B-1"	4%	3%	3%	3%
"B-2"	9%	10%	9%	8%
"B-3"	4%	4%	3%	3%
"C-1"	12%	13%	12%	12%
"C-2"	9%	9%	8%	8%
"D"	3%	3%	3%	3%
"E"	8%	6%	6%	6%
Total	100%	100%	100%	100%

	2025	2024
Exposición	\$ 61,887	53,395
Probabilidad de incumplimiento (ponderado por exposición) (%)	11.92%	10.74%
Severidad de la pérdida (ponderado por exposición) (%)	75.2%	75.6%

As of December 31, 2025 and 2024, respectively, sensitivity and stress tests are as follows:

For the years ended December 31, 2025, and 2024, the total interest income from treasury operations is presented below::

Interest rate risk-

Interest rate risk is defined as the impact that variations in interest rates may generate on the balance sheet products, which may affect the results and the current value of the Bank's positions.

Concepto	Riesgo de crédito		Riesgo de crédito	
	Saldo 2025	Promedio 2025	Saldo 2024	Promedio 2024
Cartera comercial: Exposición total	\$ -	-	-	-
Pérdida esperada	\$ N/A*	N/A*	N/A*	N/A*
Pérdida no esperada al 95%	N/A*	N/A*	N/A*	N/A*
Pérdida esperada/exposición total	N/A*	N/A*	N/A*	N/A*
Pérdida no esperada/exposición total	-	-	N/A*	N/A*

Interest rate risk management is based on the generation of interest gaps with contractual and stress scenarios to measure the possible impact of a movement in interest rates. The CRMU carries out, through its own reports, the correct elaboration and consolidation of information for the analysis of results in the corresponding committees

Concepto	Riesgo de crédito		Riesgo de crédito	
	Saldo a dic 2025	Promedio 4T 2025	Saldo a dic 2024	Promedio 4T 2024
<u>Cartera de consumo:</u>				
Exposición total	\$ 61,887	61,229	53,395	47,199
Pérdida esperada	\$ (10,031)	(9,757)	(7,452)	(6,588)
Pérdida no esperada al 95%	\$ (10,079)	(9,806)	(7,491)	(6,625)
Pérdida esperada/exposición total	(16.21%)	(15.94%)	(13.96%)	(13.9%)
Pérdida no esperada/exposición total	(16.29%)	(16.01%)	(14.03%)	(14.04%)

To monitor the interest rate risk, the following scenario is considered:

An increase in the reference interest rate of 1,000 basis points (bp) is assumed and applied to the total flow of liabilities, which will generate an additional cash flow for interest payments. As of December 31, 2025 and 2024 this increase means an over run of \$11,164 and \$9,809, respectively.

Derived from the structure of the Bank’s statement of financial position, it was determined not to consider the deposits without maturity for their analysis of the interest rate. Additionally, as of December 31, 2025 and 2024, the Bank has not outstanding loans that, due to their nature, need to simulate their early repayments.

The Assets and Liabilities Committee (ALCO) carry out following-up sessions where market expectations, their possible impact on the Bank’s interest rate and capital risk, as well as the efficiency of risk hedging within the operations of the statement of financial position

Liquidity risk-

Ingresos por operaciones de crédito	2025	2024
Ingreso por intereses de crédito	\$ 34,910	29,141
Total ingreso por intereses	35,441	29,580
Ingreso por operaciones de crédito (%)	98.5%	98.5%

Liquidity risk management includes, at least, identification, measurement and establishment of limits and follow up on risks or potential losses arising from the impossibility or difficulty of renewing liabilities or of contracting others under normal Bank conditions due to early or forced sale of assets at unusual discounts to settle its obligations, or to the fact that a position cannot be promptly sold, acquired or hedged by means of establishing an equivalent contrary position.

The Bank’s business model is based on its reputation as a solid institution that always responds to its customers’ credit needs. Therefore, liquidity risk management is an essential element for timely prevention of the differences arising from the possible “gap” between its main positions in terms of liquidity risk: expected cash flows (payments on current loans) and projected outflows (current expenses, placement of new loans).

The measurement methodology used in liquidity risk management is::

Liquidity gap analyses consider the Bank’s main assets and liabilities, whether recorded on or off the statement of financial position, establishing maturity bands according to the characteristics of the products offered. A limit is established for each bucket.

Liquidity Value at Risk (liquidity VaR) for measurement of the market’s liquidity risk determines the possible inability to liquidate positions in one day and is calculated in the same way as the market VaR with a 10-day horizon.

As of December 31, 2025 and 2024, the quantitative information for the analysis of liquidity gaps is showing as follows:

1.The calculation of the accumulated gaps is presented in order to clarify the period where a gap of liquidity exists.

* The authorized risk limit is calculated as a percentage of the total liquid assets plus available lines.

The liquid assets plus available lines of the bank as of December 31, 2025 and 2024, were \$18,291 and \$13,266, respectively.

Differences in flows (gaps) show excesses (greater asset flows than liability flows) in the first buckets, which is natural for the type of operations handled by the Institution, as 90.2% of the assets considered correspond to cash flows arising from recovery of loans with an average term of four months and investments at terms below 180 days, while liability flows correspond to financing contracted at the short maturities, totaling of \$13,627 and \$33,239, respectively. The overall accumulated gap is positive for 2024 and negative for 2025.

At December 31, 2025 and 2024 the quantitative information for liquidity risk of the Bank, is as follows:

*The authorized risk limit is calculated based on the maximum exposure at December 31, 2025 and 2024 with an exposure of \$6,134 and \$19,709, respectively.

The net capital of the Bank as of December 31, 2025 and 2024 is \$18,070 and \$15,088, respectively.

The average liquidity VaR of 2025 and 2024 was \$19.63 and \$15.47, respectively, equivalent to 56.71% and 35.84% respectively, of the average limit calculated at December 31, 2025 and 2024. Sensitivity and stress tests are also conducted for liquidity risk management.

Diversification of the Institution’s sources of financing are assessed periodically, assuming the related risk limits established in Chapter III of the General Provisions Applicable to Credit Institutions on Risk Diversification for conducting Asset and Liability Operations. The diversification is evaluated through the aforementioned liquidity indicators mentioned above.

Additionally, in complying with the General Provisions Applicable to Credit Institutions, there is a Liquidity Contingency Plan in place, the purpose of which is to ensure that the Institution will be able to face its daily obligations under any circumstances, including a liquidity crisis; such Plan has been included in the policies and procedures manual for CRM.

Valor en Riesgo, un día (VaR) al 31 de diciembre de 2025				
Portafolio	Valor de mercado	VaR al 99%	% Posición	Uso del límite (%)¹
Posición total	\$ 6,002.62	4.84	0.08	35.59
Dinero²	-	-	-	-
Compra de valores	-	-	-	-
Call Money	-	-	-	-
Derivados³	-	-	-	-
Divisas	299.22	4.83	1.61	35.51
Capitales	-	-	-	-

Valor en Riesgo, un día (VaR) al 31 de diciembre de 2024				
Portafolio	Valor de mercado	VaR al 99%	% Posición	Uso del límite (%)¹
Posición total	\$ 2,105.97	6.23	0.30	43.26
Dinero²	-	-	-	-
Compra de valores	-	-	-	-
Call Money	-	-	-	-
Derivados³	-	-	-	-
Divisas	363.87	6.23	1.71	43.26
Capitales	-	-	-	-

Operation risk (including legal and technological risk)-

Operational risk can be defined and is understanding in the bank as the potential loss due to defects or deficiencies in internal controls resulting from errors in processing and storing operations or in the transmission of information, as well as to adverse administrative and legal rulings, fraud or theft, and it includes legal and technological risks.

In the Bank’s methodology, management and control of operational risks include the following matters, among others:

The processes that describe each area’s of the bank duties are identified and documented. The Institution has areas engaged in developing and documenting methods, procedures and processes under the Internal Control Director’s Office.

Inherent operational risks and the controls pertaining to the processes that describe the Institution’s substantial processes under “Risk and Control Matrixes” are identified and documented. Additionally, the internal audit area has implemented its audit model based on risks.

Consequences for the business arising from materialization of identified risks are assessed and reported to the heads of the areas involved, to the Chief Executive Officer and the Risk Committee. Each area must be aware of and participate in the control and management of own risks.

A historical database is maintained through systematic recording of the different loss events and their effects on the accounting records. Those events are duly identified through classification per business unit within the Institution, and are recorded in the Operational risk system.

Loss events identified by both the Risk area and the other Institution’s areas are recorded, which are responsible for reporting any operating risk event that could arise or that has represented a loss for the Institution, the mentioned above environment of a culture of risk.

Análisis de sensibilidad al 31 de diciembre de 2025				
	Valor de mercado	VaR al 99%	Sensibilidad +100 pb	Estrés +150pb
Posición total	\$ 6,002.62	4.84	(16.62)	(24.93)
Dinero:	-	-	-	-
Compra de valores:	-	-	-	-
Call Money	-	-	-	-
Directo	-	-	-	-
Divisas	299.22	4.83	(16.62)	(24.93)

Análisis de sensibilidad al 31 de diciembre de 2024				
	Valor de mercado	VaR al 99%	Sensibilidad +100 pb	Estrés +150pb
Posición total	\$ 2,105.97	6.23	(17.51)	(26.26)
Dinero:	-	-	-	-
Compra de valores:	-	-	-	-
Call Money	-	-	-	-
Directo	-	-	-	-
Divisas	363.87	6.23	(17.51)	(26.26)

The operational risk loss events, including technological and legal, are recorded sys-

	Ingresos por operaciones de tesorería	Ingresos por operaciones de tesorería
	2025	2024
Ingreso por operaciones de tesorería	\$ 487	439
Total ingreso por intereses	35,441	29,580
Ingresos por operaciones de tesorería (%)	1.4%	1.5%

tematically, associating them with the corresponding business lines or units as well as the type of risk (1. Internal Fraud, 2. Outside Fraud, 3. Labor Relations and occupational safety, 4. Clients, products and business practices, 5. External events, 6. Incidents in the business and flaws in the system, as well as 7. Execution, delivery and process management). The Bank considers fraud and damage to assets its main exposures.

A global tolerance level has been established for operational risk, taking into account the causes, origins or risk factors.

There is a Business Continuity Plan (BCM) that includes a Disaster Recovery Plan (DRP) aimed at technological risks and a Business Contingency Plan (BCP). The update of such plans is the responsibility of the leaders named for such purpose.

At the end of December 2025 and 2024, the Bank estimates that the materialization of its identified operational risks would generate an annual loss of no more than 0.40% in both years of the Bank's annualized income, which corresponds to the authorized tolerance level.

In the period from January to December 2025 and 2024, there were loss events associated with accumulated operational risk of \$38 and \$28, respectively, representing 27% and 23%, respectively, of the tolerance level.

Technological risk-

One important aspect of operational risk management is that pertaining to technological risk, which involves potential loss due to damage or failure from use or reliance on hardware, software, systems, applications, networks and any other means of conveying information in the Institution's supply of services to its customers

The Bank has different internal controls that have the objective of minimizing the negative impacts due to the materialization of technological risks, internal controls such as:

- i. Government structuring aimed at maintaining an adequate control of technological risks, ensuring an agile response capacity.
- ii. Have the Operation Continuity Plan, through criteria such as criticality of applications and technological risk.
- iii. Risk assessment, determination of treatment actions and evaluation of technological controls.

- iv. Database backup and restoration procedures to ensure the availability and integrity of the historical archive of operations in case of contingency.
- v. Automated processes for carrying out daily reconciliations, in addition to generation of control figures to ensure the integrity of transactions between systems

Legal risk-

The Bank's legal risk management, defined as the potential loss due to non-compliance with the applicable legal and administrative provisions, the issuance of unfavorable administrative and judicial resolutions and the application of sanctions, in relation to the Operations that the Institution carries out, has implemented policies and procedures to mitigate this risk that consider, among other things:

- i. The review and approval of all agreements by the Legal Director's Office to ensure proper instrumentation of agreements and contracts

Análisis de brechas de Liquidez (acumuladas) ¹ 2025				
Banda	Brecha	Límite *	Uso de Límite (%)	
0-1 días	\$ 3,039	17%	-	
2-7 días	3,110	17%	-	
8-15 días	3,564	19%	-	
16-23 días	4,458	24%	-	
24-30 días	5,309	29%	-	
31-60 días	10,669	58%	-	
61-90 días	16,819	92%	-	
91-180 días	28,695	157%	-	
181-360 días	13,627	75%	-	
361-720 días	2,141	12%	-	
721-1,080 días	(7,956)	(43) %	(43) %	
1,081-1,440 días	(15,509)	(85) %	(85) %	
1,441-1,800 días	(20,930)	(114) %	(114) %	
> 1,800 días	(24,363)	(133) %	(133) %	

1 y * ver la hoja siguiente.

Análisis de brechas de Liquidez (acumuladas) ¹ 2024				
Banda	Brecha	Límite *	Uso de Límite (%)	
0-1 días	\$ 743	6%	-	
2-7 días	829	6%	-	
8-15 días	1,275	10%	-	
16-23 días	1,931	15%	-	
24-30 días	2,247	17%	-	
31-60 días	4,099	31%	-	
61-90 días	14,538	110%	-	
91-180 días	28,152	212%	-	
181-360 días	33,239	251%	-	
361-720 días	27,879	210%	-	
721-1,080 días	15,643	118%	-	
1,081-1,440 días	6,141	46%	-	
1,441-1,800 días	5,779	44%	-	
> 1,800 días	5,779	44%	-	

- ii. Procedures for filing and safeguarding agreements and other legal information.
- iii. Detailed management of powers granted to the Board of Directors, so as to avoid misuse.
- iv. Procedures to ensure adequate action in response to litigation, defend efficiently and effectively, be able to take action to protect and preserve the rights of the Institution.
- v. Preparation of reports on the likelihood of issuance of adverse legal or administrative rulings. The reports are prepared at least on a quarterly basis.
- vi. Procedures established to ensure that the Legal department safeguards the correct use of the Institution’s trademarks, local trademarks, commercial notices and copyrights.

VaR Liquidez, 10 días 2025				VaR Liquidez, 10 días 2024		
	Valor	Posición	Uso del límite (%)*	Valor	Posición	Uso del límite (%)*
VaR Liquidez al 99%	\$ 6,002.62	15.31	0.3	2,105.97	19.70	0.9
Dinero:	-	-	-	-	-	-
Compra de valor	-	-	-	-	-	-
Call Money	-	-	-	-	-	-
Divisas	299.22	15.27	5.10	363.87	19.70	5.41
Directo	-	-	-	-	-	-

(29) Recently issued financial reporting and regulatory standards–

The Consejo Mexicano de Normas de Información Financiera y de Sostenibilidad, A. C. (CINIF) has issued the FRS and Improvements listed below:

FRS A–2 Uncertainties about Going Concern– It becomes effective for periods beginning on or after January 1, 2026, allowing for early adoption. It establishes the requirements applicable to an entity when it is a going concern or when it is not a going concern, as mentioned below:

If it is a going concern, it must use the FRS as a whole for the preparation of its financial statements and, according to the assumption in which it is located among those mentioned here, it is required to

- Going concern without significant uncertainties: No explicit disclosure is necessary in this regard;
- Going concern with significant uncertainties: disclose the significant uncertainties, mitigation actions, and judgments and assumptions used by management as part of the assessment of the entity’s ability to continue as a going concern; or
- Going concern in legal reorganization: disclose that the entity is in the process of legal reorganization and, in terms of presentation, in the statement of financial position, it is required to separate the liabilities subject to agreement, while in the statement of comprehensive income, it is required to separate the effects of gain

or loss as a consequence of the reorganization.

If it is not a going concern, for the preparation of its financial statements, the net realizable value must be used for the valuation of assets and liabilities; it allows for the recognition of intangible assets that had not been recognized before, as long as they can be reliably valued and are expected to generate economic benefits for the entity as a result of the liquidation. It changes the requirement for basic financial statements to only require the statement of net assets (liabilities) in liquidation and the statement of changes in net assets (liabilities) in liquidation.

FRS B-1 Bases for the Preparation of Financial Statements – Effective for fiscal years beginning on or after January 1, 2028, with early adoption permitted for fiscal years beginning on January 1, 2027. This standard supersedes FRS B-1 Accounting Changes and Error Corrections. Its objective is to align the standard with IFRS, specifically IAS 8 and IFRS 18, which will become effective in 2027, and to strengthen the criteria for the selection, application, and disclosure of accounting policies, thereby promoting transparency and consistency in the preparation of financial statements. Key changes:

- Expands its scope and redefines its objective: it now establishes the general bases for the preparation and presentation of financial statements, rather than addressing only accounting changes and error corrections.

- Eliminates the generic concept of “accounting change,” providing specific treatment for estimates, reclassifications, and entity structure.

- Introduces accounting policies as the central element, including rules for their definition, changes, and disclosure.

- Incorporates general standards for the preparation, presentation, and disclosure of financial statements, which were previously included in the Conceptual Framework.

Improvements to FRS 2025 and 2026

In December 2025 and 2024, the CINIF issued the documents titled “Improvements to FRS 2026” and “Improvements to FRS 2025,” respectively, which contain specific modifications to some existing FRS. The main improvements that result in accounting changes are as follows:

FRS C-19 Financial Instruments Payable – Effective for periods beginning on or after January 1, 2026, allowing for early adoption in 2024. Any changes generated must be recognized in accordance with FRS B-1. This improvement adds certain requirements for derecognizing a financial liability when it is paid in cash using an electronic payment system.

FRS C-19 Financial Instruments Payable and FRS C-20 Financial Instruments to Collect Principal and Interest – Effective for periods beginning on or after January 1, 2026, allowing for early adoption in 2024. Any changes generated must be recognized in accordance with FRS B-1. This improvement adds requirements applicable to Public Interest Entities (PIEs) regarding disclosing information that allows users of the financial statements to understand the uncertainty of future cash flows, as an investor and/or issuer of such instruments.

FRS B-11 Disposal of Long-Lived Assets and Discontinued Operations — Effective for fiscal years beginning on or after January 1, 2026, with early adoption permitted in 2025. Any resulting changes must be recognized in accordance with FRS B-1. This improvement specifies how to present comparative statements of cash flows when, during the reporting period, there are effects arising from the disposal of long-lived assets and the discontinuation of operations

FRS C-10, Financial Instruments to Collect Principal and Interest — Effective for fiscal years beginning on or after January 1, 2026. Early adoption is permitted for fiscal year 2025. Any resulting changes must be recognized in accordance with FRS B-1. This improvement amends the standard to classify certain contracts as derivative financial

instruments (DFIs) only when the entity, at initial recognition, designates them as measured at fair value through income in order to avoid an accounting mismatch. Additionally, it clarifies that only financial instruments (FIs) entered into with third parties (external to the reporting entity, whether to the consolidated group or the individual entity) may qualify as hedging instruments.

Management estimates that the adoption of this improvement to the FRS will not generate significant effects.

Gentera did not adopt these FRS improvements early.

Gentera is a regulated public interest entity; therefore, the disclosures it is subject to and required to comply with are mandated by the Commission.

RÚBRICA

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