



GENTERA 

Corporate Presentation

4Q23



GENTERA



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

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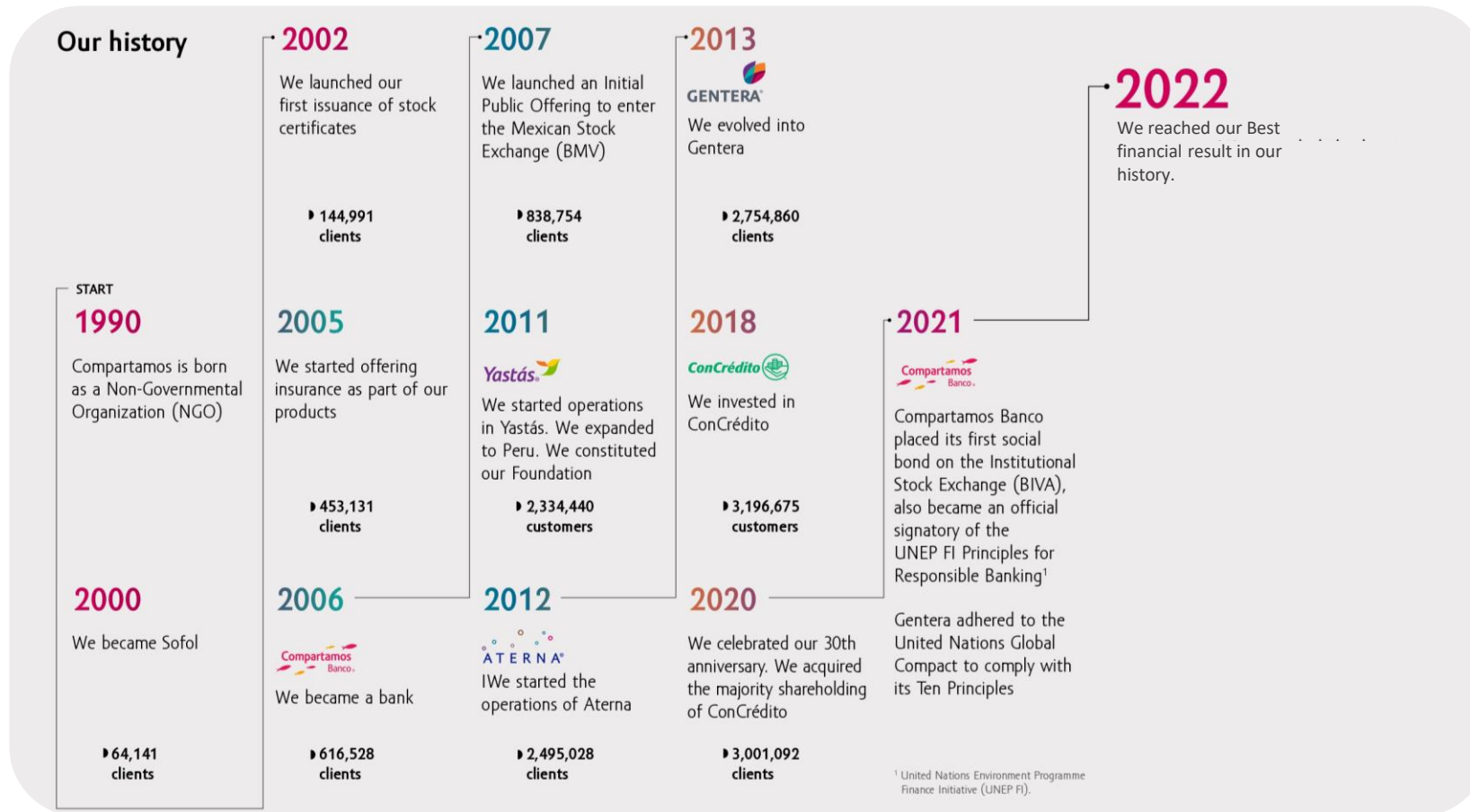


About Gentera



Our history, more than 33 years of evolution

4Q23* ——— +5.0 million users of financial services



*~5.09 million Clients from Credit, Savings, and Insurance Products, and additionally ConCrédito's Entrepreneurs served 803 thousand final users.

More than 33 years together fulfilling dreams

We boost the dreams of our clients by servicing their financial needs with human sense. For more than 33 years, we have worked to bring opportunities that promote their development and that of their communities. We generate **total value** through three values:



Social value:

We offer inclusion opportunities to the largest number of people in the shortest possible time.



Human value:

We trust in people and in their ability to develop and fulfill their potential.



Economic value:

We build innovative, efficient and profitable business models.

With presence in Mexico and Peru, through our companies, we work deeply committed with our actions and the practice of our institutional values, which constitutes our Philosophy.

Our Values



Generating Social Impact in more than 33 years of history

- Three decades **servicing three generations**, mostly women of popular segments with a human sense.
- We have been the gateway for more than **13 million** people to the financial system.
- More than 100,000 people have joined our purpose, today we are more than **24,800 employees**.
- We have the **Sustainability Operating Committee**, which guides our management considering **environmental, social and governance** (ESG) aspects.
- **Banco Compartamos** has issued **four social bonds**, two of them in 2021 (COMPART 21S / 21S-2), one in 2022 (COMPART 22S), and one more in 2023 (COMPART 23S).
- **Genera** is part of **Bloomberg's Gender-Equality Index** for its performance and disclosure on gender and equity matters.



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

Endorser of:

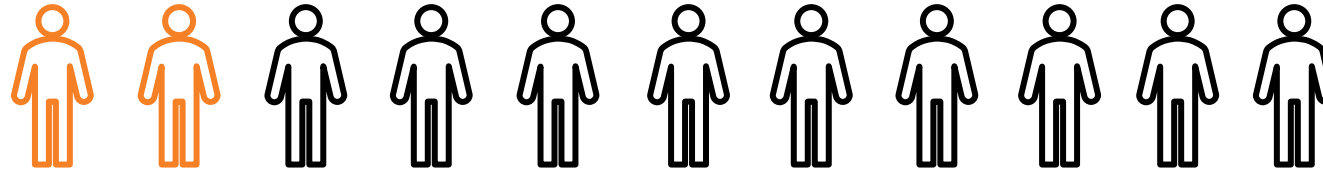


PRINCIPLES FOR RESPONSIBLE BANKING

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

Best practices in Corporate Governance

11 members on the Board of Directors



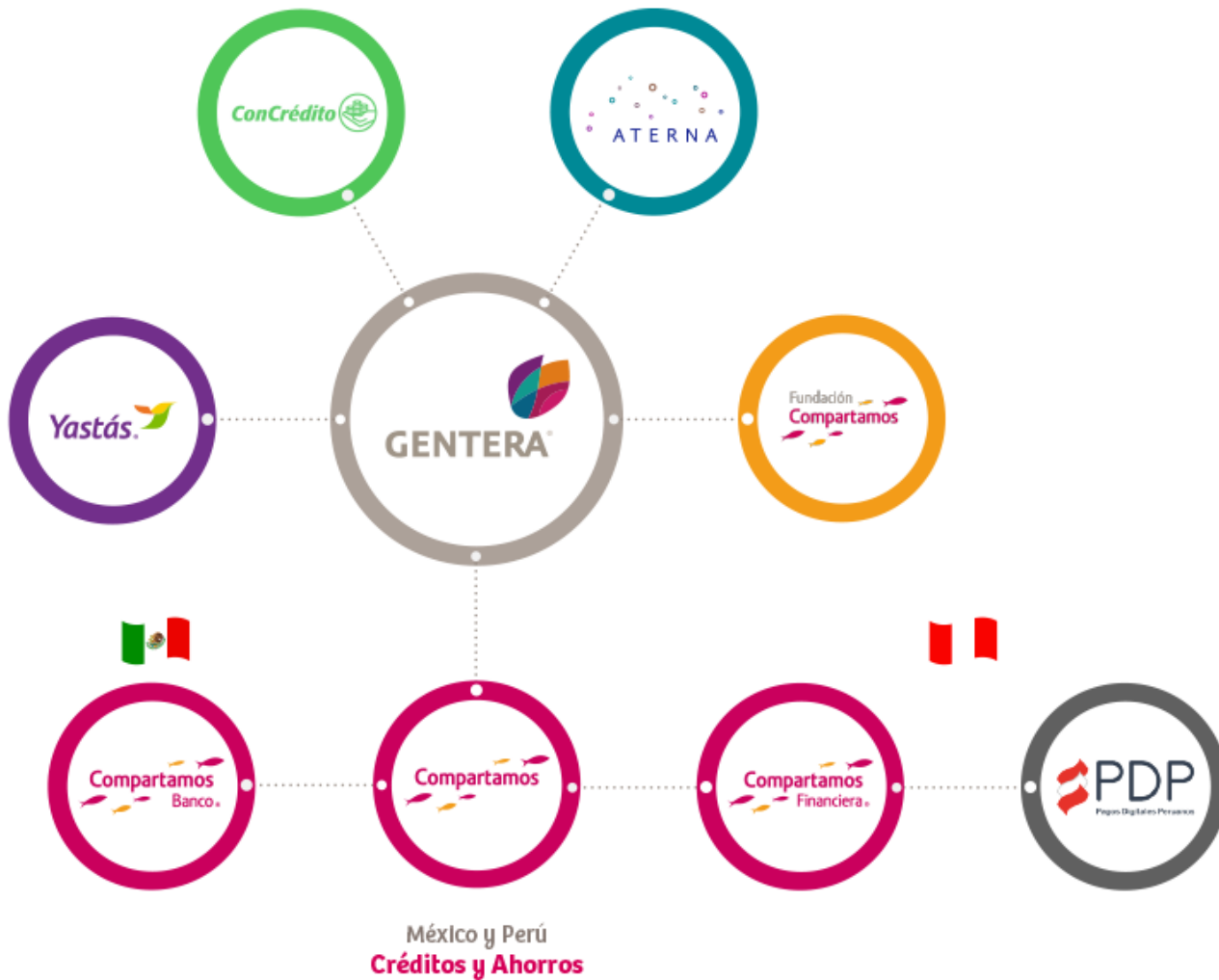
6 Independent Directors, 2 of them are women

Codes

Code of Good Corporate Governance, which contains the regulations of the Board of Directors

Code of Ethics and Conduct of utmost importance for Genera, which applies to counselors, collaborators, suppliers and civil society organizations

Corporate structure with the purpose of serving more clients

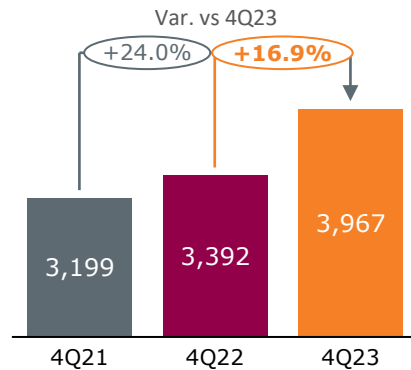


- **Compartamos (Mexico-Peru):** Leader in financial solutions for the sub-served segment.
- **Yastás (Mexico):** Correspondent network manager.
- **Aterna (Mexico-Peru):** Leading agent in microinsurance.
- **Fundación Compartamos:** It seeks to generate social value in the communities where it operates through its axes of action: education, volunteering, donation and contingencies.
- **ConCrédito:** Mexican company that offers financial solutions through distributors (Entrepreneurs), which may grant loans to final users.

Highlights 2023 & 4Q23



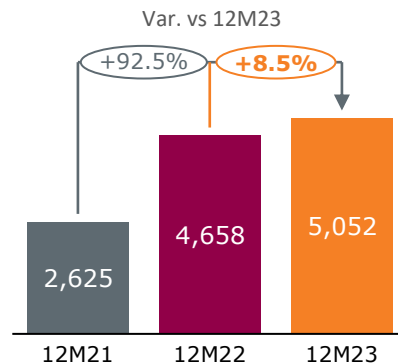
Clients



In **4Q23** GENTERA served more than **5.09 million people**, ~3.96 million credit clients, **+570,000 more clients** than those registered in 4Q22.



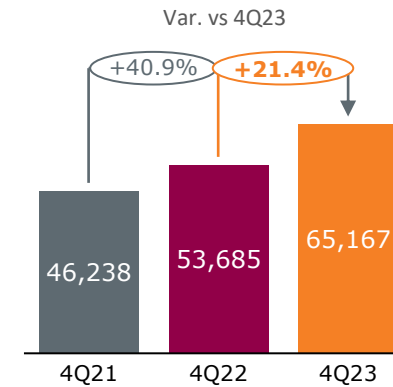
Net Income



GENTERA **Net income** for for full year reached a record figure at **Ps. 5,052 million**, an 8.5% growth compared to 2022, reaching **its largest net income in its history**.



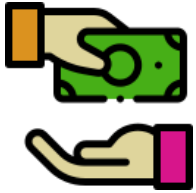
Portfolio



Total Loan Portfolio reached **Ps. 65,167 million**, a **+21.4% growth** compared to Ps. 53,685 million in 4Q22, explained by the **solid dynamics seen in GENTERA's financial subsidiaries** which grew in a solid manner in its annual comparison.

- **Loan Portfolio reached a historic record of Ps. 65,167 million**, representing a 21.4% annual growth.
- **Controlling Company** participation reported a **net income in 2023** of Ps. 4,722 million. **EPS** in 2023 stood at ~\$2.99.
- **Loan Portfolio with credit risk stage 3** for 4Q23 stood at **3.44%**.
- **Cost of Risk** for 4Q23 stood at **13.3%**, and **11.1%** for the full year.

Highlights 2023 & 4Q23



More than **~\$53,000 million pesos** were disbursed in 4Q23.

Solid Capital Position

- Genera, Capital / Total Assets **32.2%**.
- Banco Compartamos reached an ICAP at **30.8%**.
- Compartamos Financiera, Solvency Ratio **20.1%**.
- ConCrédito, Capital / Total Assets **54.4%**.



In México, **Banco Compartamos**, reached a record in microcredit loan portfolio at **\$41,286 million pesos**, a **+33.1%** compared to 3Q22.



In **Peru**, the total loan portfolio reached a record level of **\$19,625 million pesos**, increasing **+3.3%** compared to 4Q22. **In local currency** loan portfolio grew **+15.6%** in its annual comparison.



Red Yastás at the end of 2023, registered **25.4 million operations**, and reached a new record in the number of operations executed for Banco Compartamos at ~10.8 million.



Aterna ended 2023 with more than **50.5 million insurance policies** placed throughout its operations in Mexico and Peru, **+16.6%** growth compared to 2022.

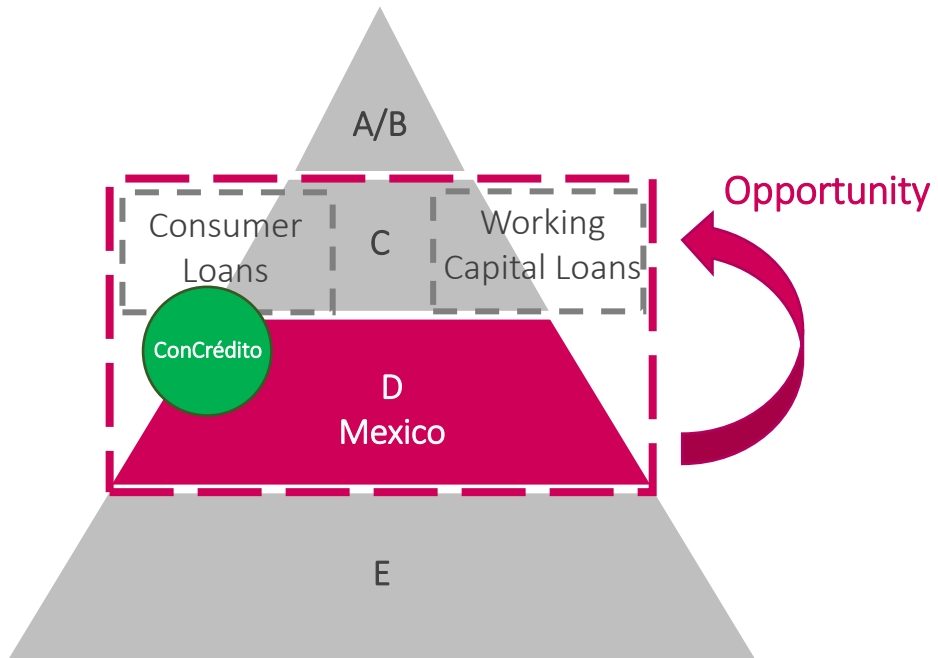


ConCrédito Loan Portfolio reached a record of \$4,171 million, **+13.1%** increase compared to 4Q22.

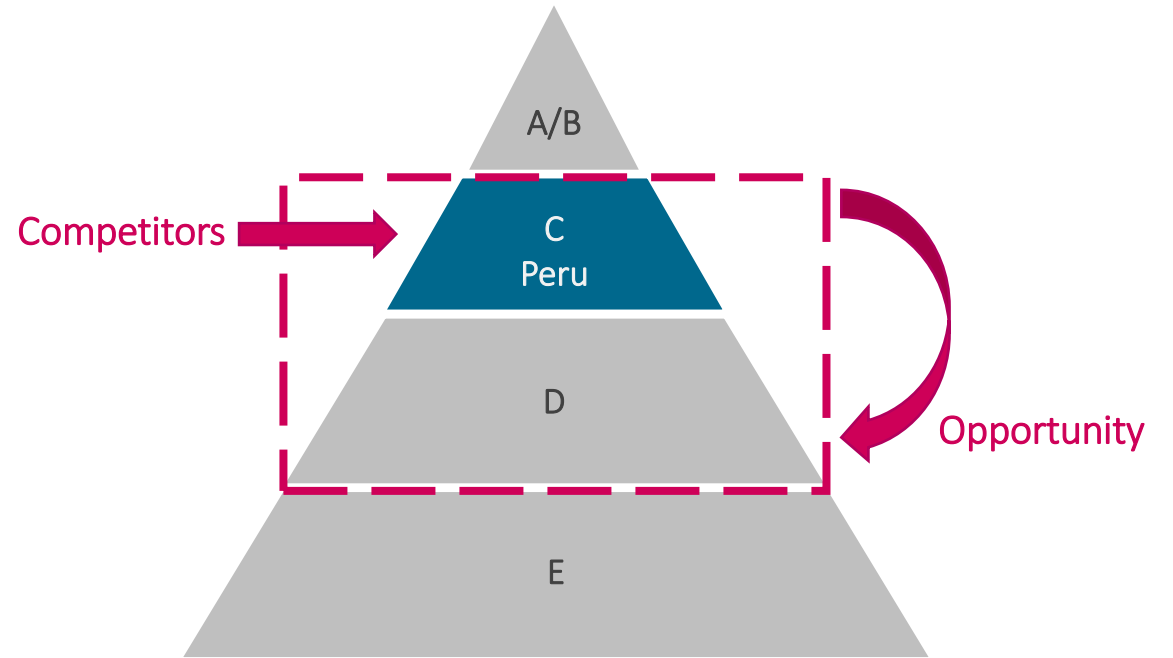
CrediTienda Portfolio reached \$580 million, **+14.9%** growth compared to 4Q22.

Potential market for working capital loans

Mexico
Banco Compartamos - ConCrédito



Peru
Compartamos Financiera



Group loans in Mexico

CM Crédito Mujer*	
General Characteristics:	
<ul style="list-style-type: none"> • Group loan for working capital purposes. • Groups of 10 to 50 women. • Group guarantee. • Payment frequency: weekly and bi-weekly. 	
Loan size	Ps. 5,000 Ps. 89,000
Average Ticket	Ps. 6,413
Term	4 to 6 months
Contribution to loan portfolio	2.0%
Contribution to number of clients	4.3%

CCR Crédito Comerciante*	
General Characteristics:	
<ul style="list-style-type: none"> • Group loan for working capital purposes. • Group of 5 to 20 members (men and women). • Group guarantee. • Payment frequency: weekly and bi-weekly. 	
Loan size	Ps. 5,000 Ps. 89,000
Average Ticket	Ps. 6,001
Term	3 to 7 months
Contribution to loan portfolio	2.1%
Contribution to number of clients	4.9%

CG Crédito Grupal	
General Characteristics:	
<ul style="list-style-type: none"> • Group loan for working capital purposes. • Group of 5 to 50 members (men and women). • Group guarantee. • Payment frequency: weekly and bi-weekly. 	
Loan size	Ps. 6,000 Ps. 90,000
Average Ticket	Ps. 10,862
Term	3 to 7 months
Contribution to loan portfolio	65.1%
Contribution to number of clients	83.2%

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

Other loans in Mexico

CI Crédito Individual	
General Characteristics:	
<ul style="list-style-type: none"> Working capital loan. Fixed assets and investments. Mainly in urban areas. Have a salaried. 	
Loan size	Up to Ps.500,000
Average Ticket	Ps. 41,998
Term	Up to 24 months
Contribution to loan portfolio	21.4%
Contribution to number of clients	7.1%

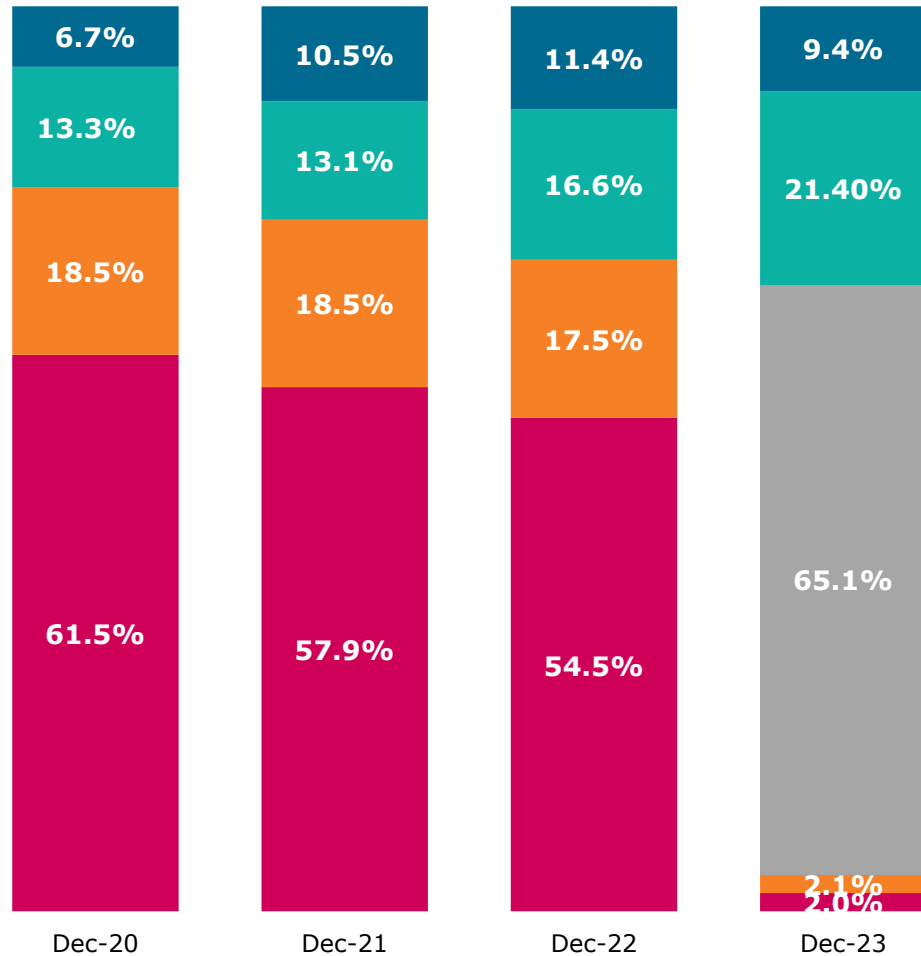
Improvement loans for CM, CCR and CI	
General Characteristics:	
<ul style="list-style-type: none"> Personal credit to maintain or improve the client's house or business. To clients with credit history of 5 cycles in Crédito Mujer(CM), Crédito Comerciante (CCR) or Individual. Personal guarantee. 	
Loan size	Ps. 8,000 Ps. 50,000
Average Ticket	CM: Ps. 1,563 CCR: Ps. 13,172 CI: Ps. 27,733
Term	6 to 24 months
Contribution to loan portfolio	CM: 0.01% CCR: 0.01% CI: 0.01%

Additional Plus for CM, CCR and CI	
General Characteristics:	
<ul style="list-style-type: none"> Personal credit that allows clients to cover needs in their business, home, contingencies or others. Second loan offered simultaneously to CM, CCR, CG and CI clients. 	
Loan size	Ps. 5,000 Ps.100,000
Average Ticket	Ps. 5,845
Term	3 to 18 months
Contribution to loan portfolio	9.4%

Evolution of loans methodologies

(2020-4Q23)

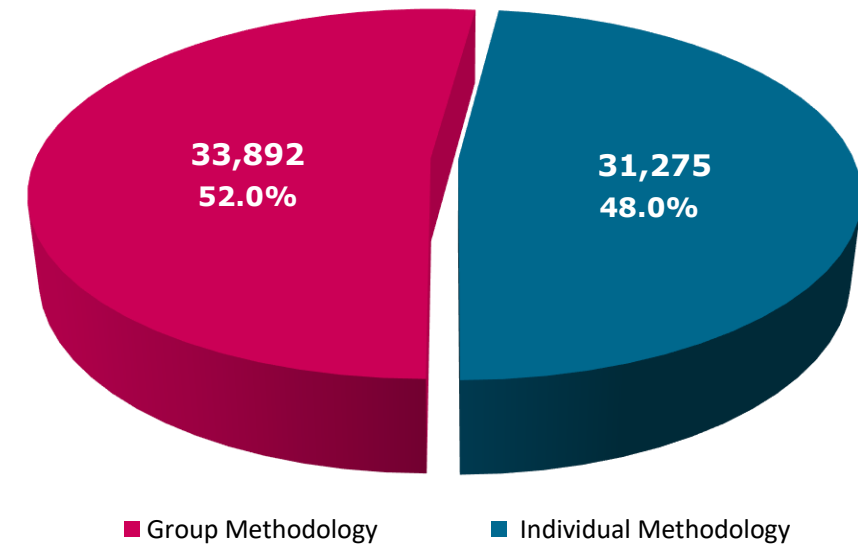
BANCO COMPARTAMOS, S.A. I.B.M.



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

Genera Portfolio Distribution

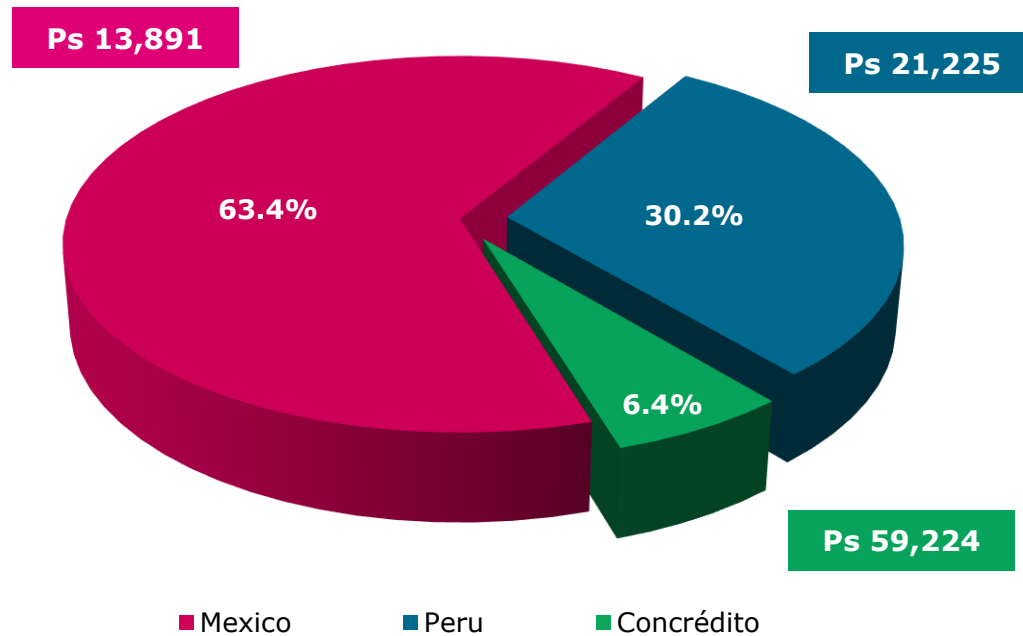
Mexico and Peru



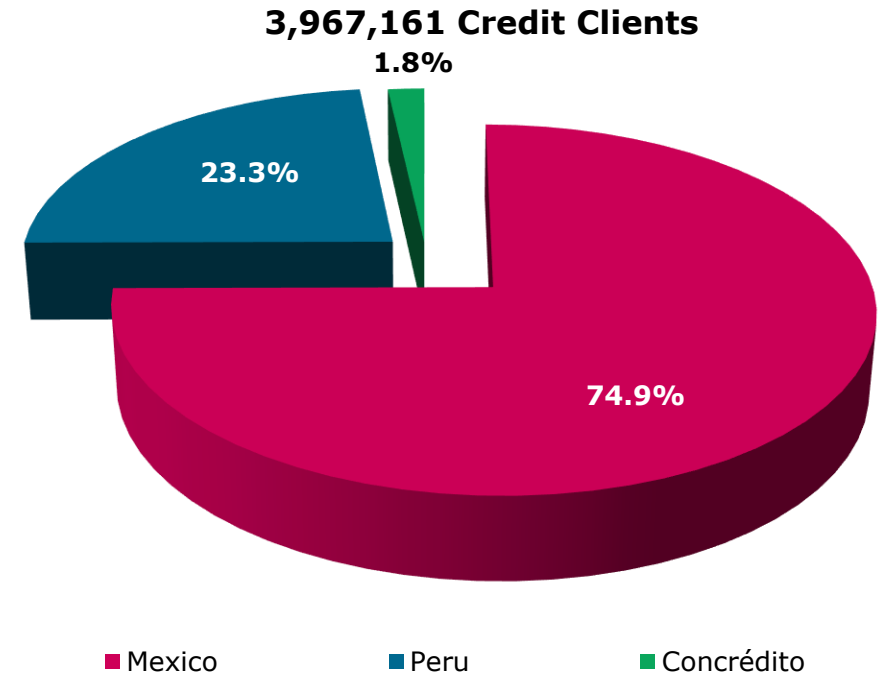
Around 80% of our clients are women

Distribution per subsidiary

% Total loan portfolio and average ticket



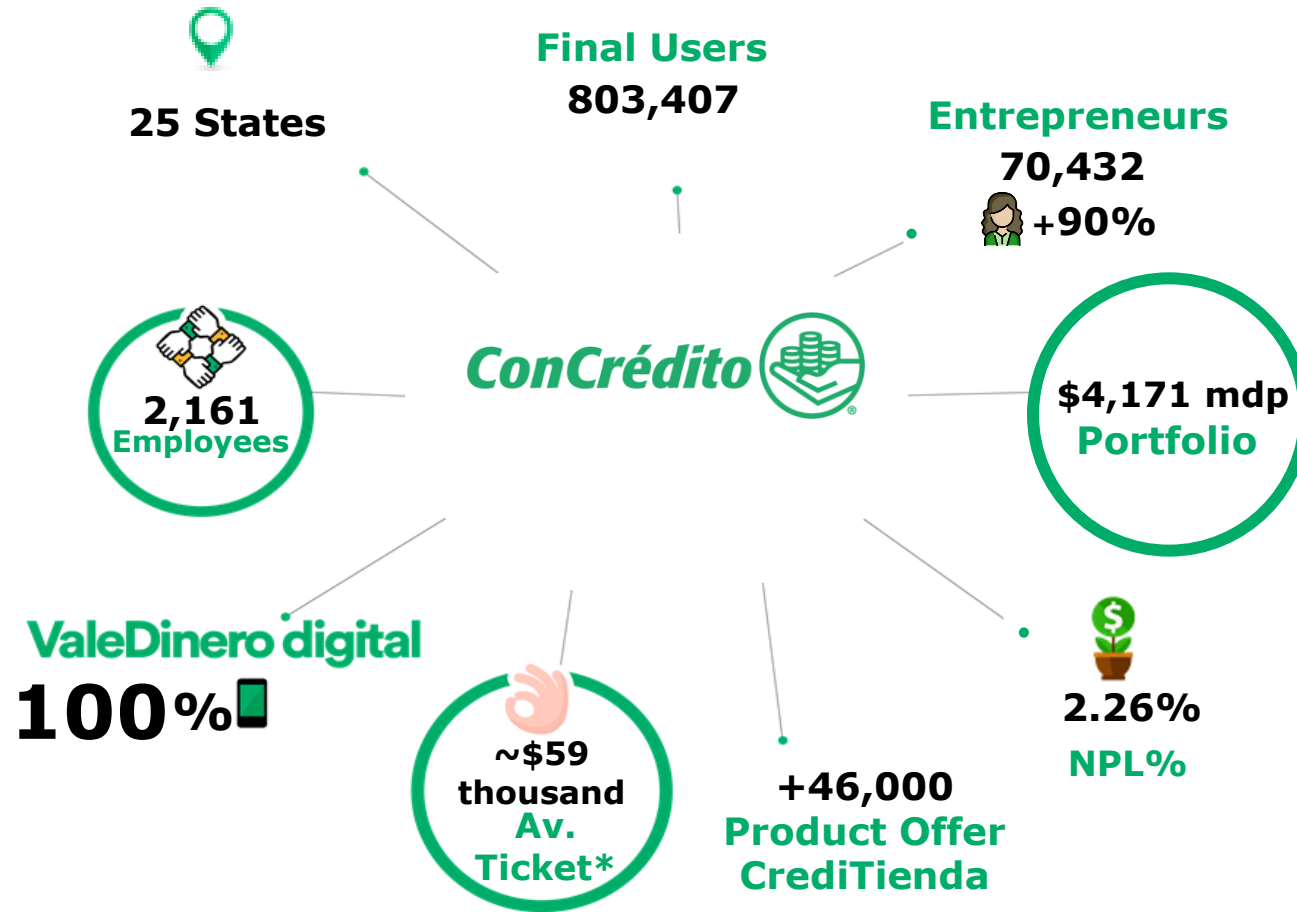
Credit Clients per subsidiary



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

ConCrédito

(Financial institution that offers microcredits through apps)



Active clients reached more than **70 thousand Entrepreneurs** a **3.1% growth** compared to 3Q23.

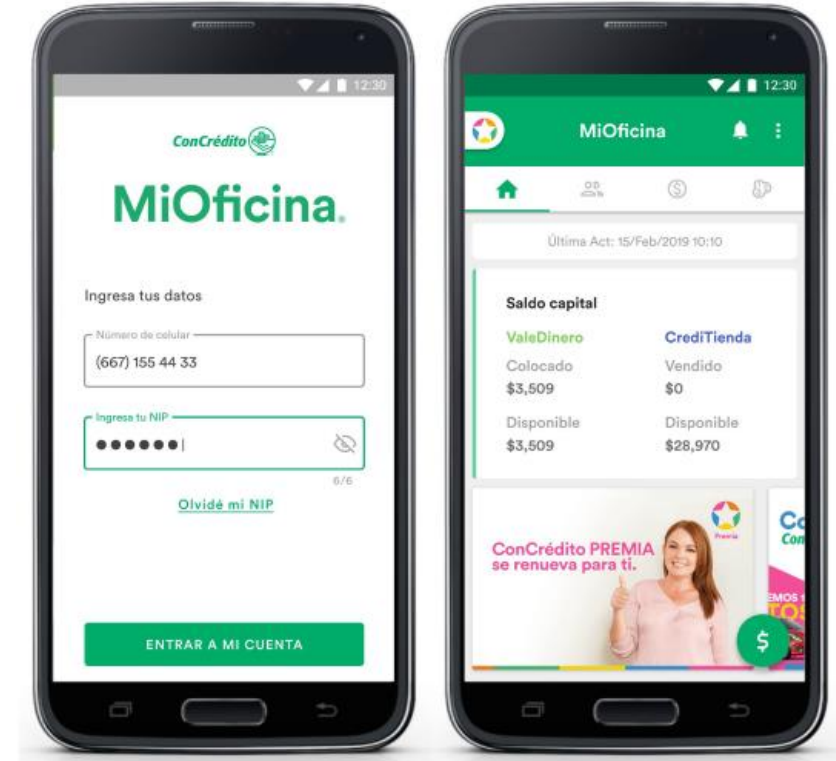
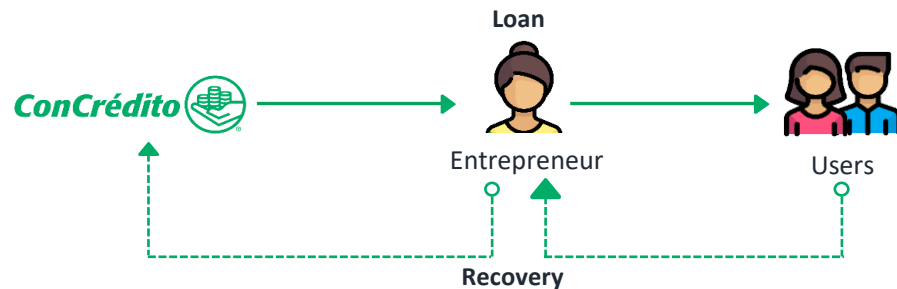
*Average Ticket. Figures are expressed in Mexican Pesos (million)

ConCrédito - Products

ValeDinero

(Main line of business)

- **Maturity:** 6 to 16 biweeks
- **Loan Size:** Ps. 2,000 to Ps. 10,000
- **Av. Ticket Entrepreneurs:** Ps. 59,224*
- **Av. Ticket Final Users:** ~Ps. 4,550



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

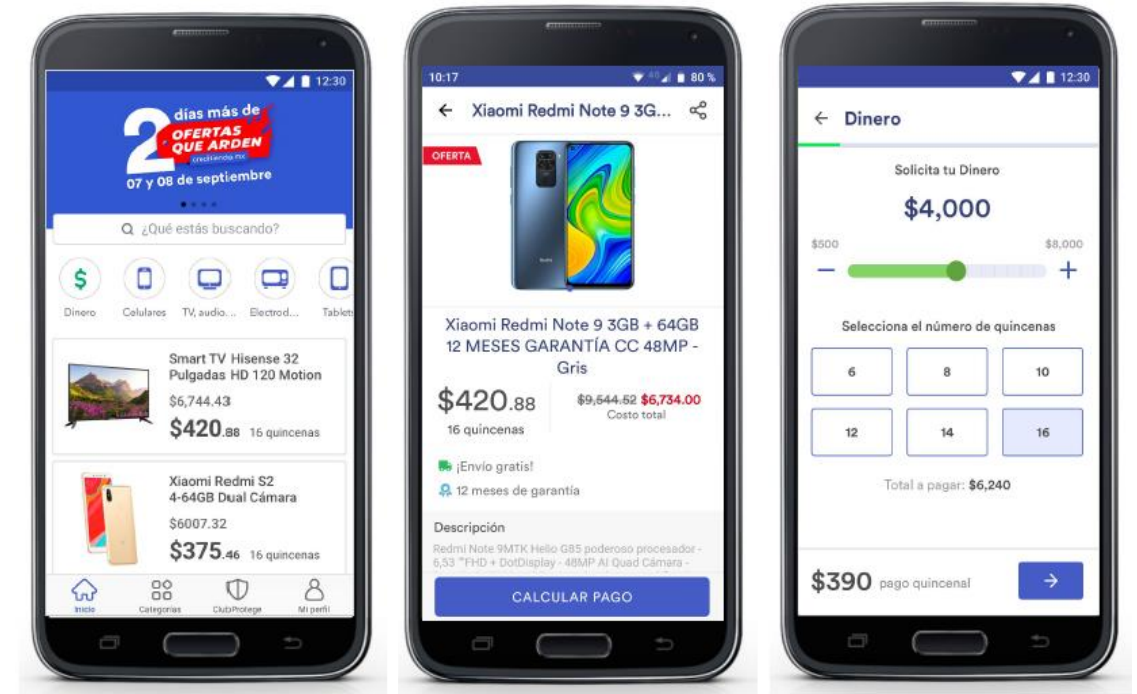
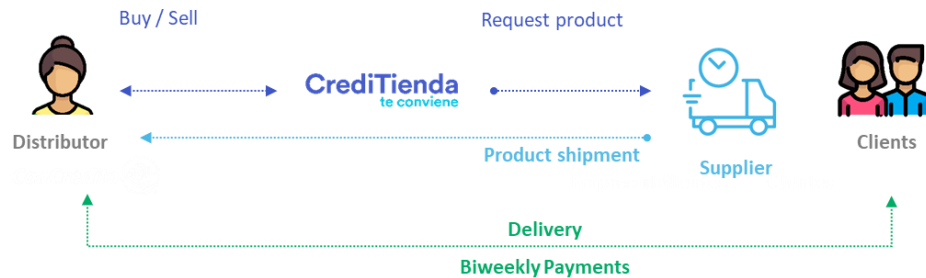
*Average Ticket per Entrepreneur/Distributor.
 Figures are expressed in Mexican Pesos (million)

ConCrédito - Products

CrediTienda

(Offer products on credit through the CrediTienda app)

- **Started Operations:** 2018
- **Maturity:** 6 to 16 biweeks
- **Apps Users:** 1,040,614
- **Product Offer:** +46,000
- **Portfolio:** Ps. 580 million*
- **Portfolio change vs 4Q22:** 14.9%



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

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

Yastás

(correspondent network manager)



**+2,000
Payment Categories**

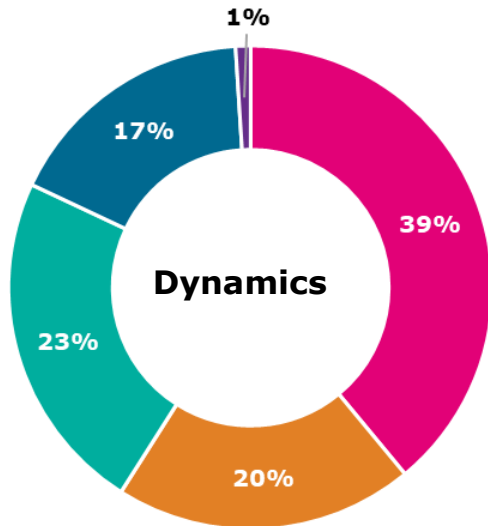


**32 Mexican
States**



Operations 4Q23

**6.4 millions
3.7 millions of financial
transactions**



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

YASTAS in full year 2023 executed 25.4 million total operation.

(*) Issuers for payment services: Aportación Afore, Axtel, Blim, Cablemas, CFE, Cinépolis, Dish, Infonavit, Izzi, Maxcom, Megacable, Nintendo, Pase Urbano (IAVE), PlayStation Store, Sky, Televia, Telmex, Totalplay, Vetv, Xbox Live Gold, Arabela, Avon, Fuller, Illusion, Jafra, Lebel, Oriflame, Tupperware, Stanhome, Payments to Banco Compartamos and Telcel air time.

Yastás	4Q23	4Q22	3Q23	% Change 4Q22	% Change 3Q23	2023	2022	% Change 2022
Affiliates	6,354	6,974	6,505	-8.9%	-2.3%	6,354	6,974	-8.9%
Operations	6,413,432	6,622,809	6,282,921	-3.2%	2.1%	25,435,631	27,465,821	-7.4%
Financial Operations	3,690,044	3,347,436	3,543,841	10.2%	4.1%	13,933,437	13,816,229	0.8%
ROE	-22.2%	-3.3%	0.2%	-18.9 pp	-22.4 pp	0.2%	6.2%	-6.0 pp
ROA	-11.7%	-1.8%	0.1%	-9.9 pp	-11.8 pp	0.1%	3.7%	-3.6 pp
Resultado Neto	-37.0	-5.3	0.3	N/C	N/C	1.1	39.2	-97.2%

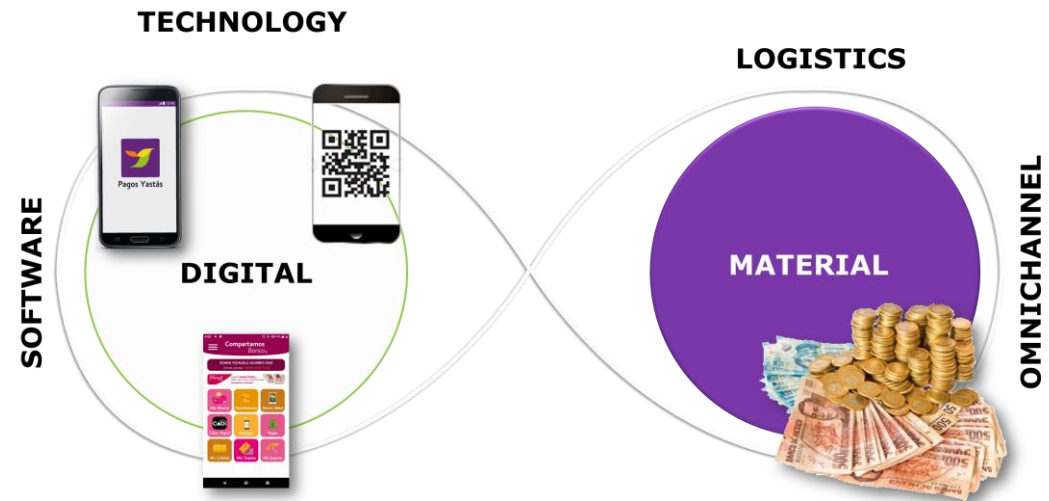
Affiliates distribution:



61% Grocery Stores



39% Hardware Stores, Stationery Stores, Cybercafe, Others.



+6,300 affiliated businesses nationwide and **+2,000** payment categories for our users.

* Net Income expressed in Mexican pesos (millions)

Aterna

(microinsurance broker)

Products:



Life: Aterna offers life insurance products to provide security to our customers and their families.



Health and Accidents: Through this coverage Aterna seeks to avoid a destabilization in the economy of our customers due to illness, disease or accident.



Theft Insurance: Aterna protects clients against violent money theft.

Car Insurance: Protects the car of Banco Compartamos clients against theft or total loss either for the amount chosen by the client, without deductible, or for the commercial value, with deductible.

4Q23



Placed Policies

- 4Q23 – 13.5 million
- 2023 – 50.5 million



Coverage

Mexico and Peru



Net Income 4Q23

- 4Q23 – \$50 million pesos
- 2023 – \$264 million pesos

In the 2023 ATERNA placed **50.5 million insurance policies, +16.6% more** compared to year 2022.



GENTERA 

**Growth and
profitability**

Summary

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

Summary	4Q23	4Q22	3Q23	% Change 4Q22	% Change 3Q23	2023	2022	% Change 2022
Total users of financial services ⁽¹⁾	5,095,709	4,409,648	4,793,935	15.6%	6.3%	5,095,709	4,409,648	15.6%
Credits Clients	3,967,161	3,392,324	3,734,929	16.9%	6.2%	3,967,161	3,392,324	16.9%
Portfolio*	65,167	53,685	60,569	21.4%	7.6%	65,167	53,685	21.4%
Net Income*	1,232	829	1,350	48.6%	-8.7%	5,052	4,658	8.5%
NPLs / Total Portfolio	3.44%	3.46%	3.29%	-0.02 pp	0.15 pp	3.44%	3.46%	-0.02 pp
ROA	5.8%	4.5%	6.7%	1.3 pp	-0.9 pp	6.4%	6.4%	0.0 pp
ROE	18.0%	13.1%	20.5%	4.9 pp	-2.5 pp	19.1%	18.4%	0.7 pp
ROE Controlling	17.9%	14.3%	20.5%	3.6 pp	-2.6 pp	19.3%	20.2%	-0.9 pp
NIM	39.6%	40.4%	39.6%	-0.8 pp	0.0 pp	39.7%	40.2%	-0.5 pp
NIM after provisions	28.1%	30.0%	30.8%	-1.9 pp	-2.7 pp	30.1%	31.5%	-1.4 pp
Efficiency Ratio	73.3%	76.2%	69.6%	-2.9 pp	3.7 pp	70.7%	70.3%	0.4 pp
Operating Efficiency	21.2%	20.9%	21.7%	0.3 pp	-0.5 pp	21.5%	20.5%	1.0 pp
Capital / Total Assets	32.2%	34.0%	32.2%	-1.8 pp	0.0 pp	32.2%	34.0%	-1.8 pp
Average Loan per Client	16,427	15,825	16,217	3.8%	1.3%	16,427	15,825	3.8%
Employees	24,861	21,704	24,632	14.5%	0.9%	24,861	21,704	14.5%
Service Offices**	548	536	548	2.2%	0.0%	548	536	2.2%
Branches	143	142	142	0.7%	0.7%	143	142	0.7%

1) In 4Q23 GENTERA served more than 5.09 million people. ~4.292 million Clients from Credit, Savings, and Insurance Products, and additionally ConCrédito's Entrepreneurs served 803 thousand final users.

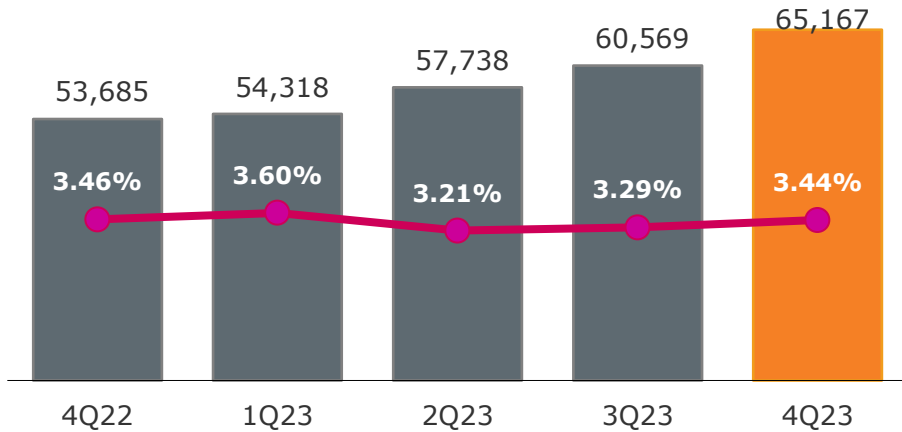
In this table, employees in Banco Compartamos include employees from ATERNA and YASTAS.

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

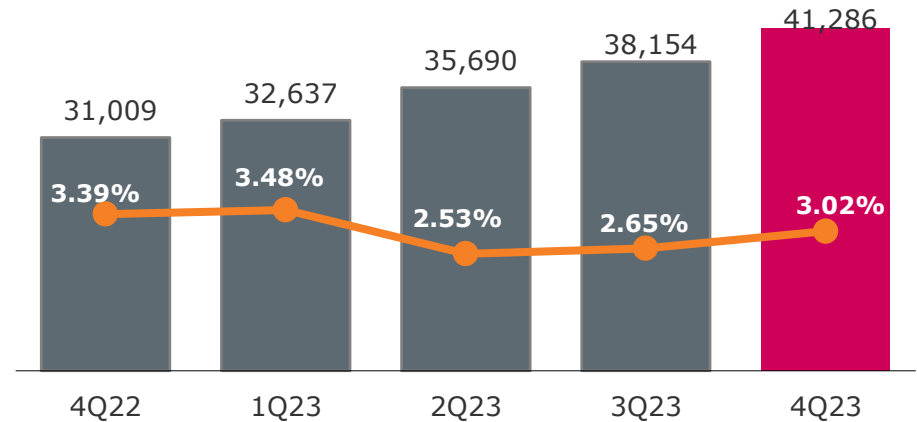
** 69 Branches are inside a Service Office (same location).

Total Portfolio – NPL %

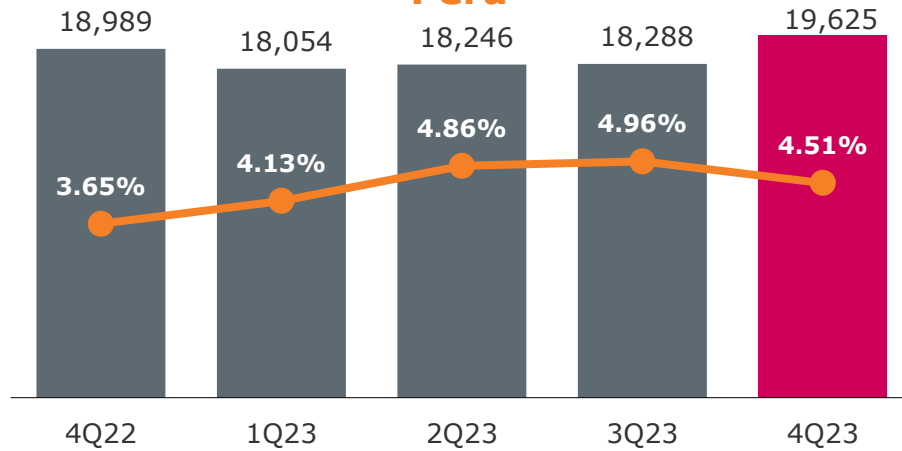
Genera



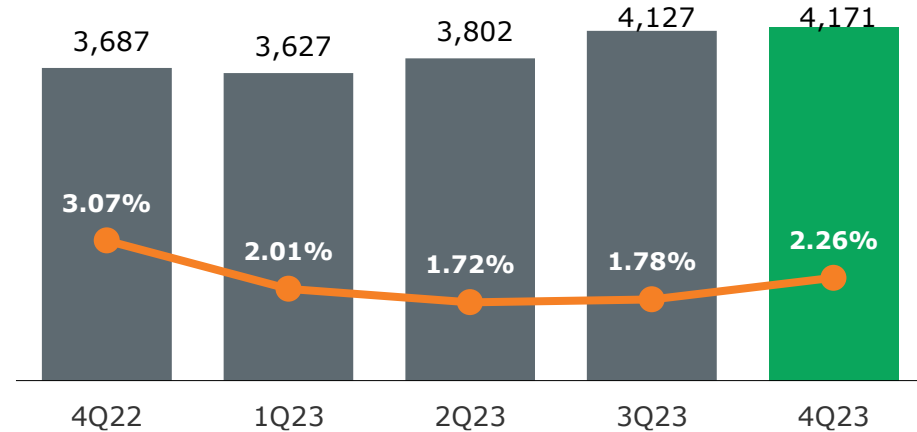
Mexico – Banco Compartamos



Peru



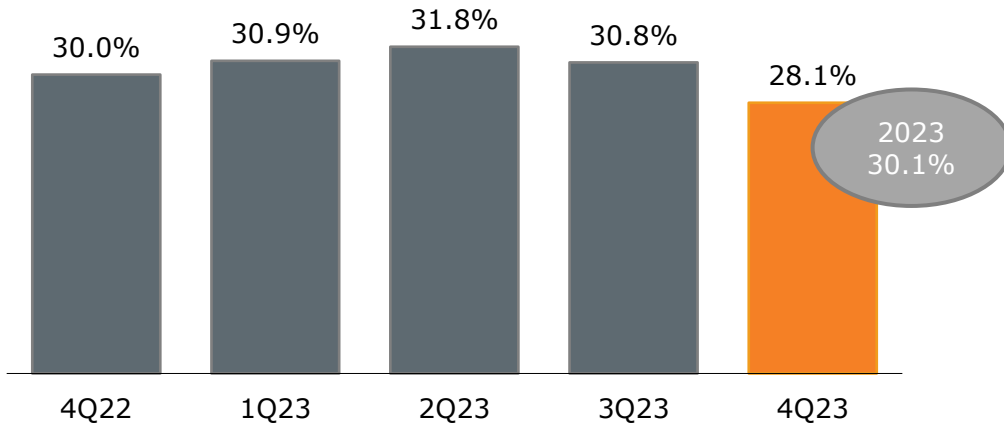
ConCrédito



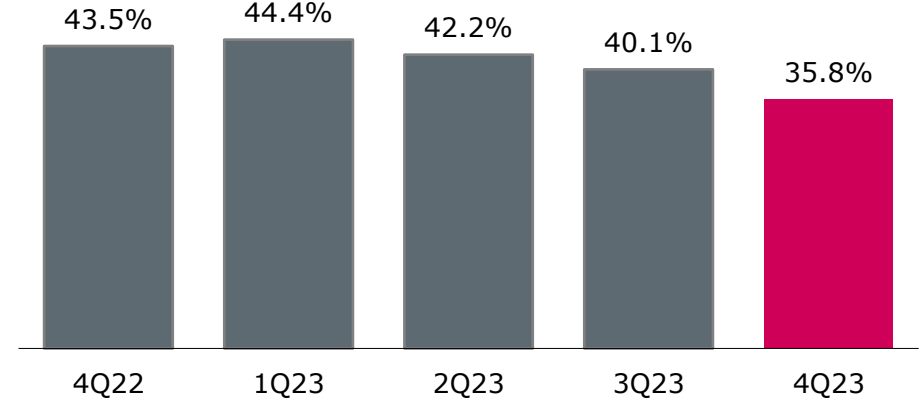
Loan Portfolio reached a **historic record** at **Ps. 65,167 million**, representing a **+21.4%** annual growth.

NIM (%) after provisions

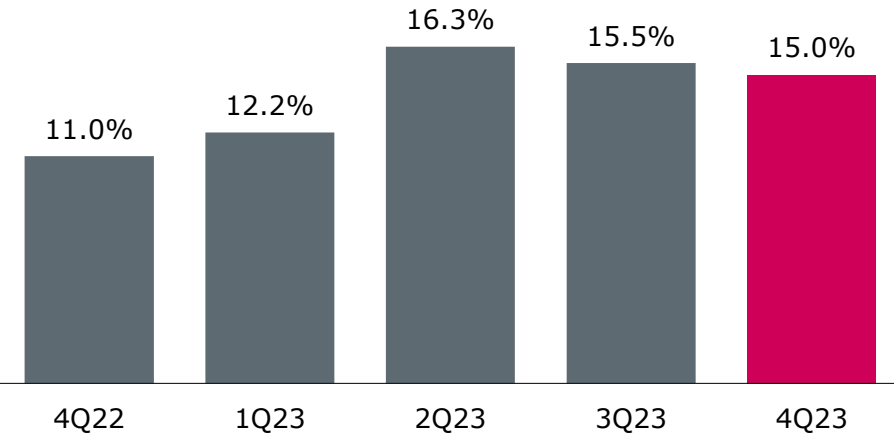
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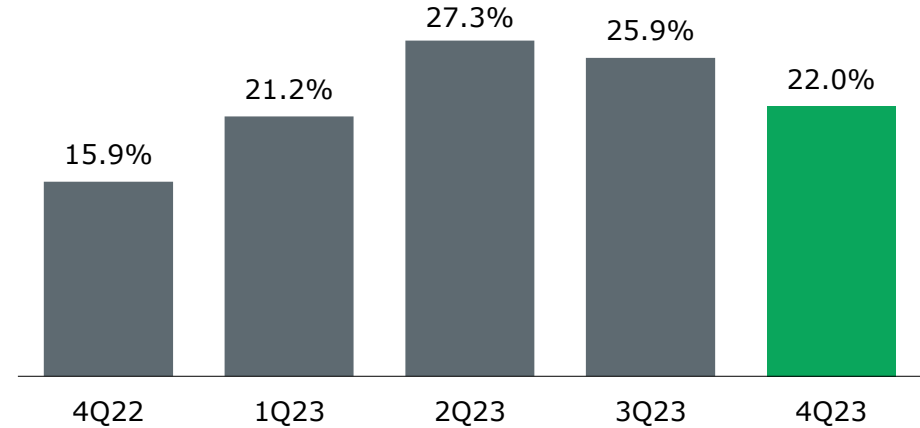
Mexico – Banco Compartamos



Peru



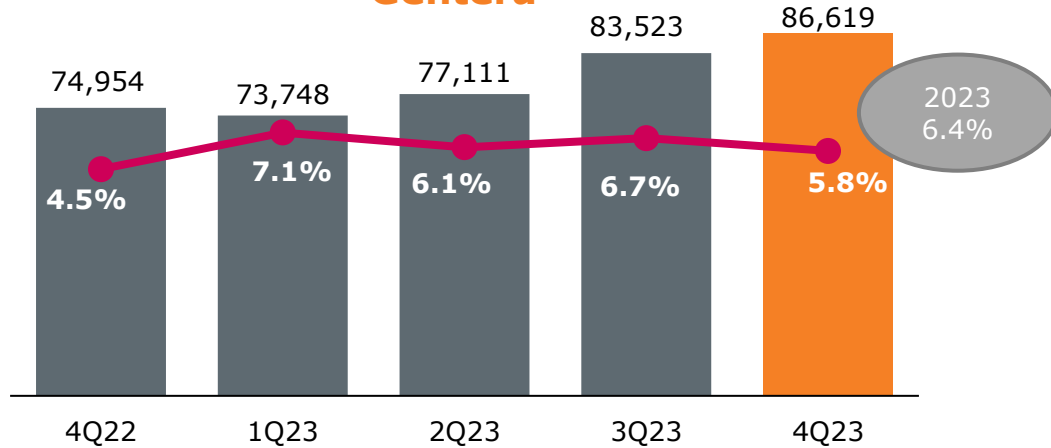
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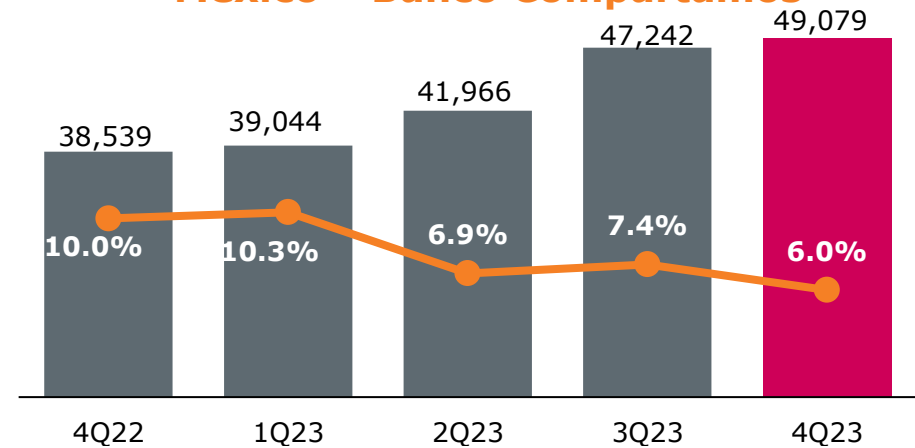
NIM after provisions stood at **28.1%** in 4Q23, and **30.1%** for full year 2023.

Assets - ROAA

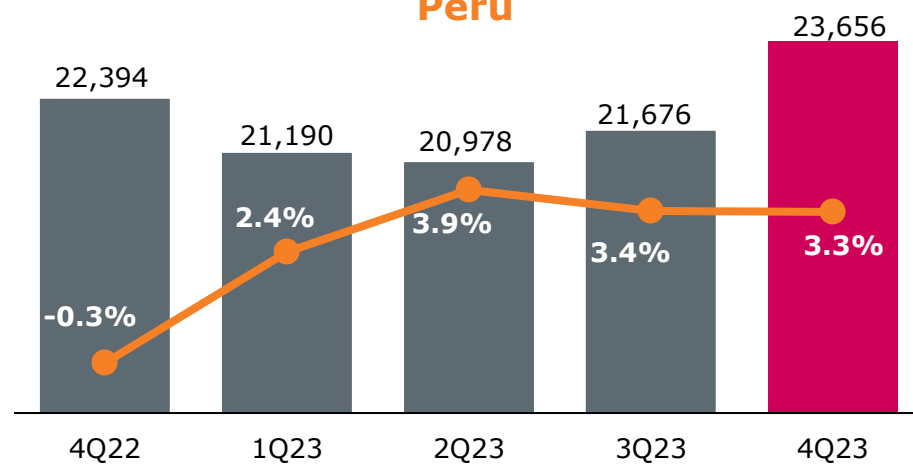
Gentera



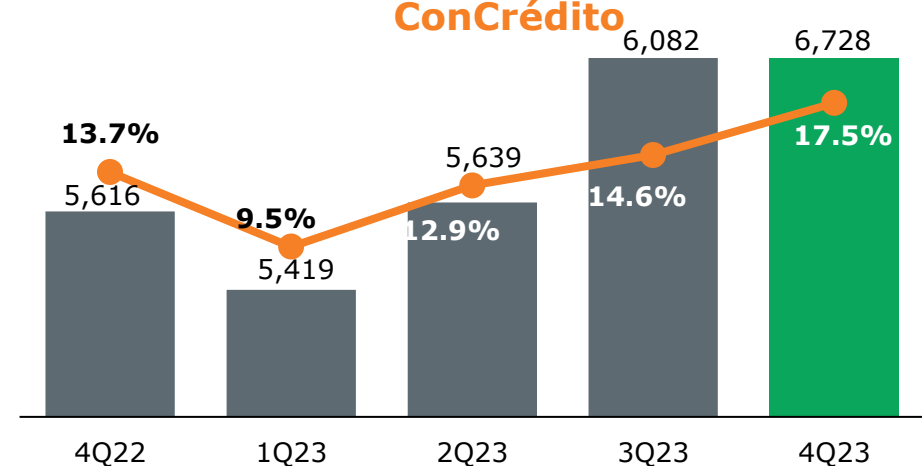
Mexico – Banco Compartamos



Peru



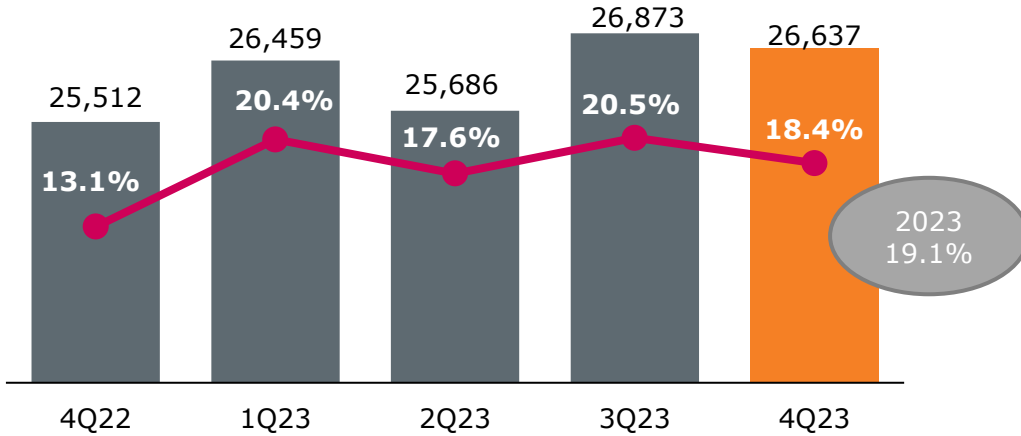
ConCrédito



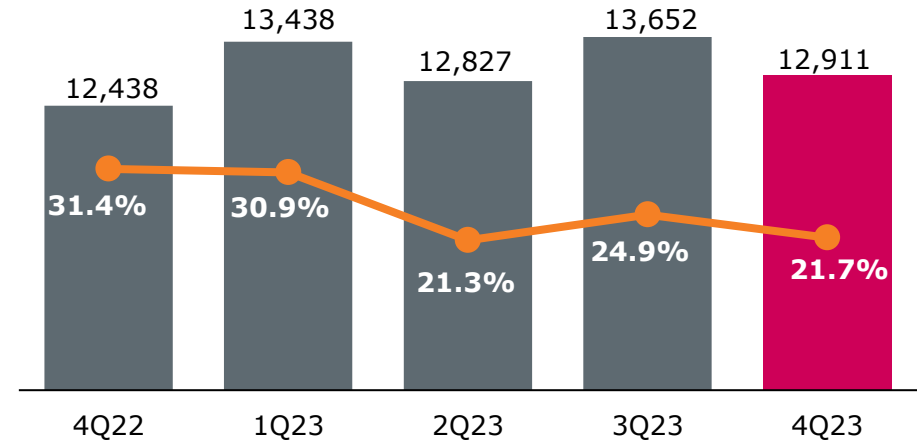
ROA in 2023 stood at **6.4%**, keeping the same level reached in 2022.

Equity - ROAE

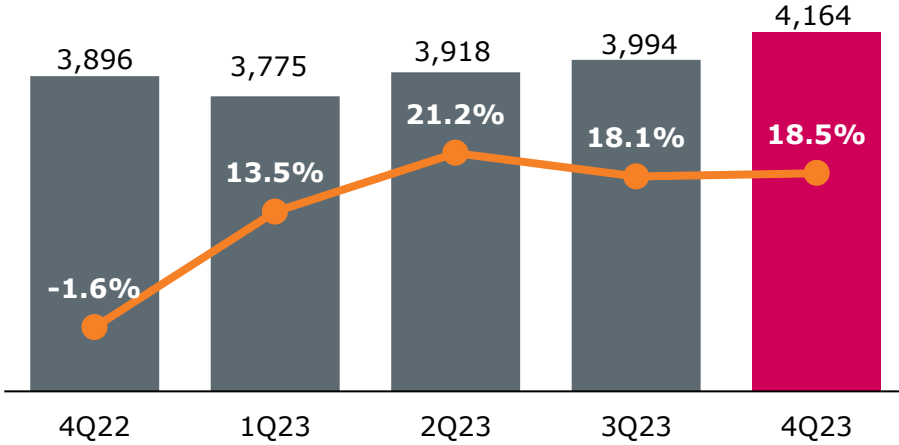
Genera



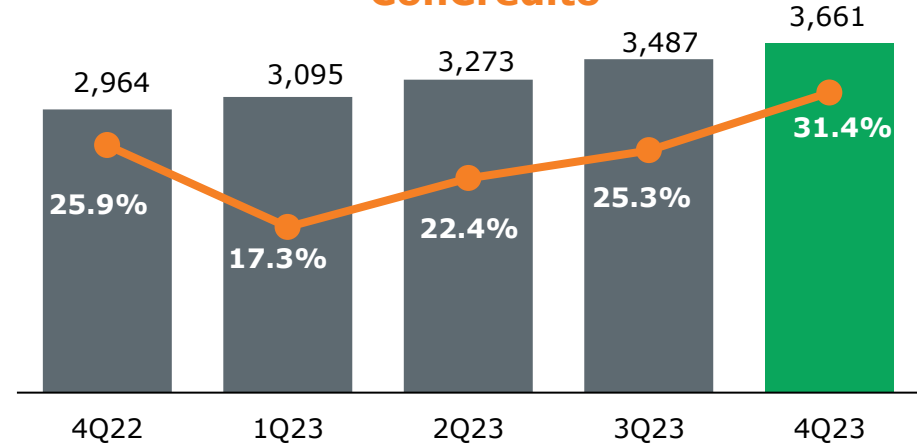
Mexico – Banco Compartamos



Peru



ConCrédito



Controlling ROE for 2023 stood at **19.3%**; **ROE considering non-controlling interest** stood at 19.1%



Financial Information

4Q23



Statement of Financial Position

	4Q23	4Q22	3Q23	% Change 4Q22	% Change 3Q23
Cash and investments in financial instruments	11,394	12,057	13,130	-5.5%	-13.2%
Derivatives	19	24	23	-20.8%	-17.4%
Loan portfolio with credit risk stage 1 and 2	62,923	51,829	58,579	21.4%	7.4%
Loan portfolio with credit risk stage 3	2,244	1,856	1,990	20.9%	12.8%
Loan portfolio	65,167	53,685	60,569	21.4%	7.6%
Deferred items	405	176	353	130.1%	14.7%
Allowance for loan losses	5,196	4,534	4,578	14.6%	13.5%
Loan portfolio, net	60,376	49,327	56,344	22.4%	7.2%
Other accounts receivable, net	3,220	2,599	2,954	23.9%	9.0%
Properties, furniture and equipment, net	607	577	592	5.2%	2.5%
Rights of use assets, properties, furniture and equipment, net	1,232	908	1,201	35.7%	2.6%
Permanent investment	124	119	123	4.2%	0.8%
Asset for deferred income taxes, net	2,344	2,194	2,121	6.8%	10.5%
Other assets	2,693	2,456	2,421	9.6%	11.2%
Goodwill	4,610	4,693	4,614	-1.8%	-0.1%
Total assets	86,619	74,954	83,523	15.6%	3.7%
Deposits	18,010	16,278	16,537	10.6%	8.9%
Long term debt issuance	9,873	10,912	13,990	-9.5%	-29.4%
Banking and other borrowings	22,480	14,867	17,767	51.2%	26.5%
Creditors on repurchase/resell agreements	0	40	-	N/C	N/C
Obligations in securitization operations	1,180	596	596	98.0%	98.0%
Lease liability	1,286	930	1,245	38.3%	3.3%
Other liabilities	5,802	5,698	6,409	1.8%	-9.5%
Deferred credits and advance collections	102	121	106	-15.7%	-3.8%
Total liabilities	58,733	49,442	56,650	18.8%	3.7%
Capital stock	4,764	4,764	4,764	0.0%	0.0%
Premium on sale of stock	(455)	(455)	(455)	0.0%	0.0%
Capital reserves	1,707	1,771	1,708	-3.6%	-0.1%
Accumulated retained earnings	20,618	17,718	19,488	16.4%	5.8%
Other comprehensive income	(899)	(214)	(709)	320.1%	26.8%
Total controlling interest	25,735	23,584	24,796	9.1%	3.8%
Total non-controlling interest	2,151	1,928	2,077	11.6%	3.6%
Total stockholders' equity	27,886	25,512	26,873	9.3%	3.8%
Total liabilities and stockholders' equity	86,619	74,954	83,523	15.6%	3.7%

* Figures expressed in Mexican pesos (millions)

Statement of Comprehensive Income

	4Q23	4Q22	3Q23	% Change 4Q22	% Change 3Q23	2023	2022	% Change 2022
Interest income	8,930	7,475	8,278	19.5%	7.9%	32,509	28,039	15.9%
Interest expense	1,706	1,122	1,467	52.0%	16.3%	5,649	3,449	63.8%
Financing expense	1,214	868	1,064	39.9%	14.1%	4,204	2,736	53.7%
Expense of credit origination and leasing	492	254	403	93.7%	22.1%	1,445	713	102.7%
Net Interest Income	7,224	6,353	6,811	13.7%	6.1%	26,860	24,590	9.2%
Provisions for loan losses	2,096	1,648	1,524	27.2%	37.5%	6,474	5,320	21.7%
Net interest income after provisions	5,128	4,705	5,287	9.0%	-3.0%	20,386	19,270	5.8%
Commissions and fee income	983	719	902	36.7%	9.0%	3,429	2,391	43.4%
Commissions and fee expense	154	137	147	12.4%	4.8%	554	528	4.9%
Trading gains (losses)	2	(5)	2	N/C	0.0%	(2)	(1)	N/C
Other operating income (expense)	198	(213)	219	N/C	-9.6%	827	122	N/C
Operating Expenses	4,513	3,865	4,356	16.8%	3.6%	17,027	14,941	14.0%
Net operating income	1,644	1,204	1,907	36.5%	-13.8%	7,059	6,313	11.8%
Participation in the net result of other entities	0	(2)	0	N/C	N/C	0	(18)	N/C
Total income before income tax	1,644	1,202	1,907	36.8%	-13.8%	7,059	6,295	12.1%
Income tax	412	372	557	10.8%	-26.0%	2,007	1,819	10.3%
Net continued operations	1,232	830	1,350	48.4%	-8.7%	5,052	4,476	12.9%
Discontinued operations	0	(1)	0	N/C	N/C	0	182	N/C
Net income	1,232	829	1,350	48.6%	-8.7%	5,052	4,658	8.5%
Other comprehensive income	(189)	39	(122)	N/C	N/C	(685)	(234)	N/C
Comprehensive Result	1,043	868	1,228	20.2%	-15.1%	4,367	4,424	-1.3%
Net income attributable to:	1,232	829	1,350	48.6%	-8.7%	5,052	4,658	8.5%
Controlling interest	1,131	838	1,240	35.0%	-8.8%	4,722	4,554	3.7%
Non Controlling interest	101	(9)	110	N/C	-8.2%	330	104	217.3%
Comprehensive income attributable to:	1,043	868	1,228	20.2%	-15.1%	4,367	4,424	-1.3%
Controlling interest	945	877	1,117	7.8%	-15.4%	4,040	4,320	-6.5%
Non Controlling interest	98	(9)	111	N/C	-11.7%	327	104	214.4%

* Figures expressed in Mexican pesos (millions)

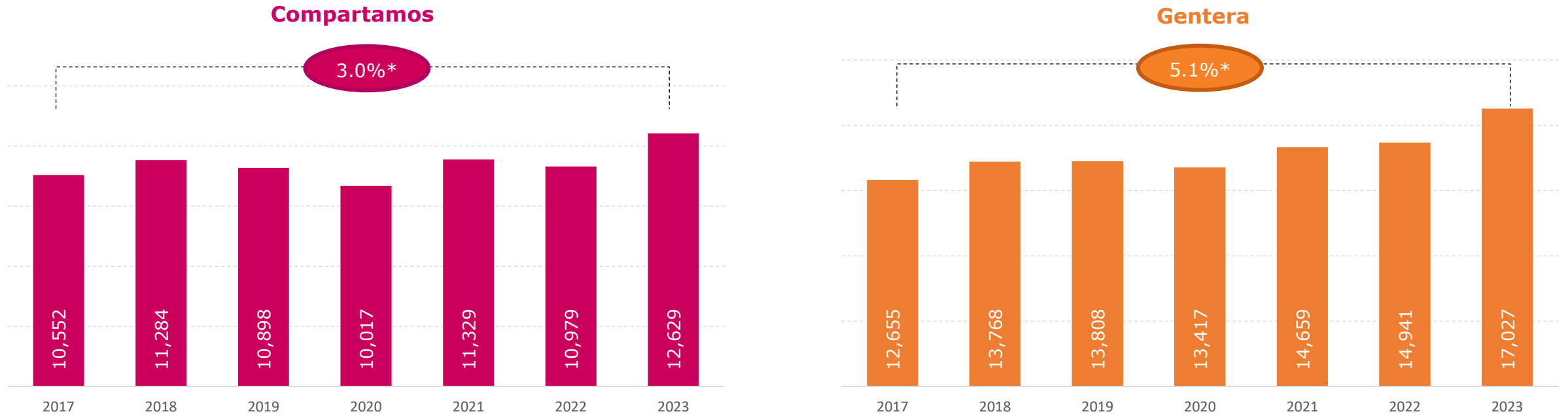
NPLs per subsidiary

NPL's per methodology and subsidiaries

PRODUCT	4Q23				4Q22				3Q23			
	Portfolio	NPL	NPL Ratio	Write- Offs	Portfolio	NPL	NPL Ratio	Write- Offs	Portfolio	NPL	NPL Ratio	Write- Offs
Group Methodology	28,557	797	2.79%	493	22,315	736	3.30%	387	27,345	650	2.38%	440
C. Individual	8,850	319	3.61%	170	5,148	181	3.52%	93	7,360	250	3.39%	146
C. CA Plus	3,878	129	3.32%	84	3,540	130	3.68%	53	3,447	110	3.19%	92
C. Otros	1	0	0.00%	0	6	3	44.35%	9	2	0	16.49%	0
Individual Methodology	12,729	448	3.52%	254	8,694	314	3.62%	155	10,809	360	3.33%	238
Banco Compartamos	41,286	1,245	3.02%	747	31,009	1,050	3.39%	542	38,154	1,010	2.65%	678
Group Methodology Peru	5,335	128	2.39%	236	4,516	136	3.02%	111	4,518	203	4.49%	196
Individual Methodology Peru	14,290	757	5.30%	250	14,473	557	3.85%	188	13,770	704	5.11%	246
Compartamos Financiera	19,625	884	4.51%	486	18,989	693	3.65%	299	18,288	907	4.96%	442
Individual Methodology ConCrédito	4,171	94	2.26%	237	3,687	113	3.07%	275	4,127	74	1.78%	217
ConCrédito	4,171	94	2.26%	237	3,687	113	3.07%	275	4,127	74	1.78%	217
Yastás	85	21	24.57%	0								
Total	65,167	2,244	3.44%	1,470	53,685	1,856	3.46%	1,116	60,569	1,990	3.29%	1,337

* Figures expressed in Mexican pesos (millions)

Evolution of Operating Expenses

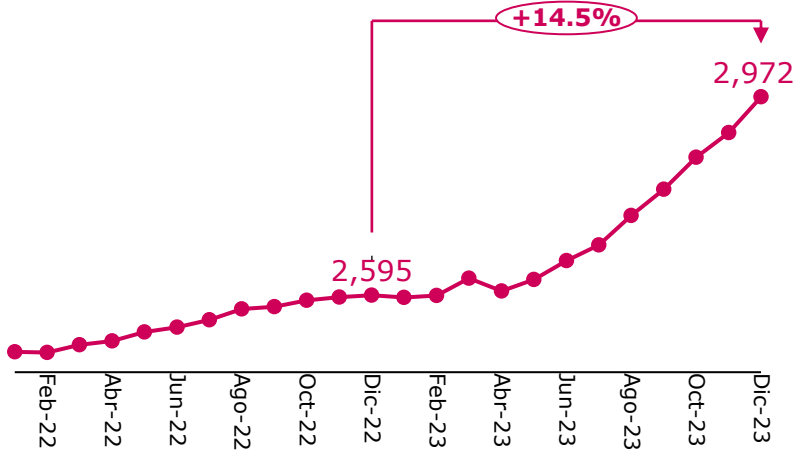


Gentera and Banco Compartamos have continued generating efficiencies.

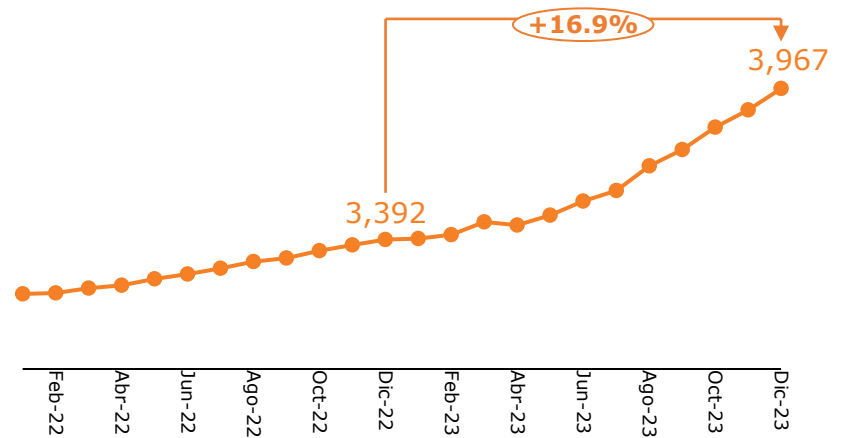
* Compound anual growth.

Evolution in clients and portfolio growth

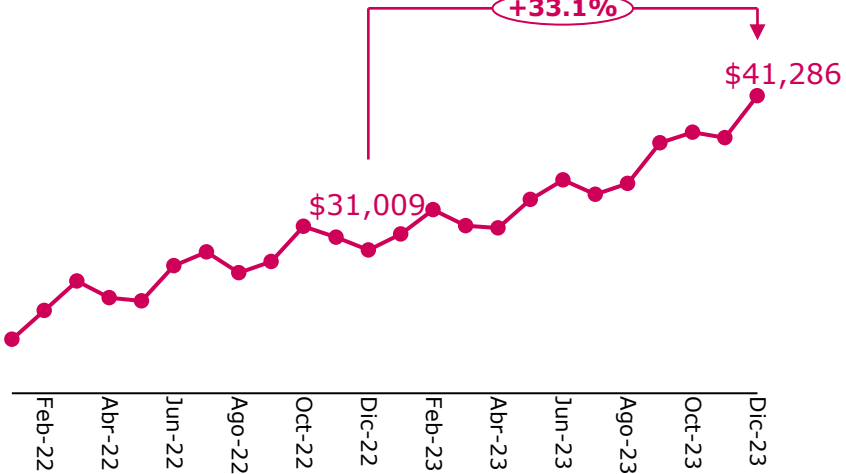
**Compartamos
Clients**



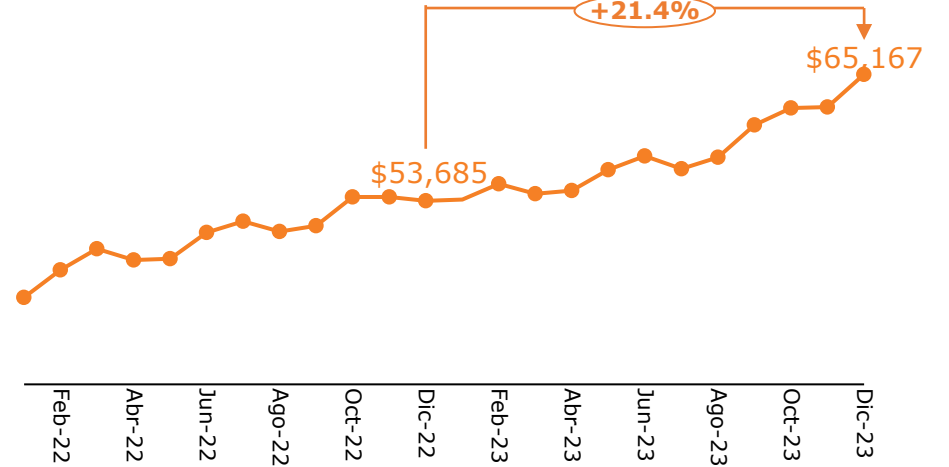
**Gentera
Clients**



Portfolio



Portfolio



* Figures expressed in Mexican pesos (millions)

Summary

Banco Compartamos S.A. I.B.M.

	National Scale	Global Scale	Perspective
Fitch Ratings	'AA(mex) / F1+(mex)'	BB+ / B	Stable
S&P Global Ratings	'mxAA / mxA-1+'	BB+ / B'	Stable
Moody's	AA.Mx / ML A-1.mx	-	Stable

Summary	4Q23	4Q22	3Q23	% Change 4Q22	% Change 3Q23	2023	2022	% Change 2022
Clients	2,972,136	2,595,427	2,796,676	14.5%	6.3%	2,972,136	2,595,427	14.5%
Portfolio*	41,286	31,009	38,154	33.1%	8.2%	41,286	31,009	33.1%
Net Income	719	970	825	-25.9%	-12.8%	3,243	3,773	-14.0%
NPLs / Total Portfolio	3.02%	3.39%	2.65%	-0.37 pp	0.37 pp	3.02%	3.39%	-0.37 pp
ROA	6.0%	10.0%	7.4%	-4.00 pp	-1.40 pp	7.5%	9.8%	-2.30 pp
ROE	21.7%	31.4%	24.9%	-9.7 pp	-3.2 pp	24.8%	31.1%	-6.3 pp
NIM	47.7%	52.4%	49.1%	-4.7 pp	-1.4 pp	49.9%	51.0%	-1.1 pp
NIM after provisions	35.8%	43.5%	40.1%	-7.7 pp	-4.3 pp	40.2%	43.4%	-3.2 pp
Efficiency Ratio	78.4%	69.1%	74.0%	9.3 pp	4.4 pp	73.8%	68.2%	5.6 pp
Operating Efficiency	28.2%	29.0%	29.4%	-0.8 pp	-1.2 pp	29.3%	28.4%	0.9 pp
Capital adequacy ratio (ICAP)	30.8%	39.1%	35.2%	-8.3 pp	-4.4 pp	30.8%	39.1%	-8.3 pp
Capital / Total Assets	26.3%	32.3%	28.9%	-6.0 pp	-2.6 pp	26.3%	32.3%	-6.0 pp
Average Loan (Ps.)	13,891	11,948	13,643	16.3%	1.8%	13,891	11,948	16.3%
Employees	16,357	14,256	16,281	14.7%	0.5%	16,357	14,256	14.7%
Service Offices**	429	429	429	0.0%	0.0%	429	429	0.0%
Branches	143	142	142	0.7%	0.7%	143	142	0.7%

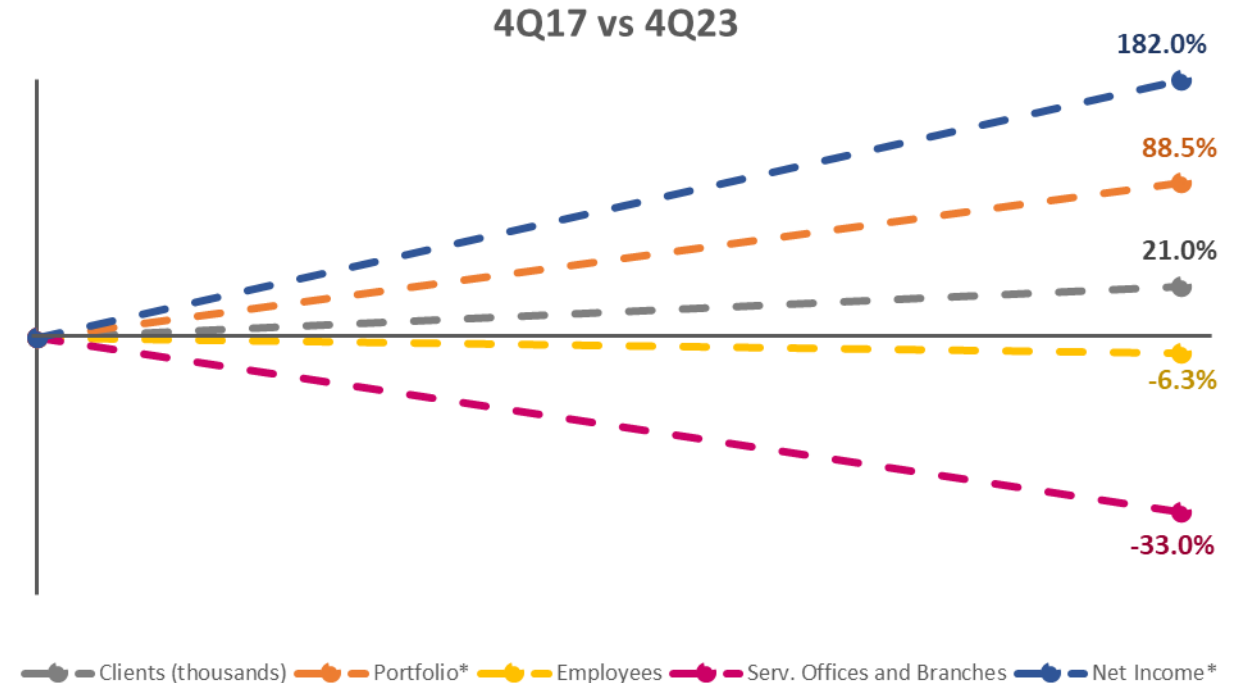
*Portfolio and Net Income are expressed in millions of Mexican pesos.

** Some of the Service offices transformed into Branches. 69 Branches are within a Service Office (same location).

Banco Compartamos Evolution

4Q17 vs 4Q23

	4Q17	4Q23	% Var
Clients (thousands)	2,457	2,972	21.0%
Portfolio*	21,908	41,286	88.5%
Cost of Risk	15.0%	13.4%	-1.6 pp
Employees	17,455	16,357	-6.3%
Serv. Offices and Branches	854	572	-33.0%
Net Income*	255	719	182.0%



Banco Compartamos has evolved its business model and continues generating efficiencies.

* Figures expressed in Mexican pesos (millions)

Statement of Financial Position

	4Q23	4Q22	3Q23	% Change 4Q22	% Change 3Q23
Cash and investments in financial instruments	5,573	5,254	6,577	6.1%	-15.3%
Commercial Credit Portfolio (Related Parties)	0	566	130	N/C	N/C
Loan portfolio with credit risk stage 1 and 2	40,041	29,959	37,144	33.7%	7.8%
Loan portfolio with credit risk stage 3	1,245	1,050	1,010	18.6%	23.3%
Loan portfolio	41,286	31,575	38,284	30.8%	7.8%
Deferred items	340	110	288	209.1%	18.1%
Allowance for loan losses	3,130	2,329	2,551	34.4%	22.7%
Loan portfolio, net	38,496	29,356	36,021	31.1%	6.9%
Other accounts receivable, net	2,291	1,549	2,097	47.9%	9.3%
Properties, furniture and equipment, net	257	224	259	14.7%	-0.8%
Rights of use assets, properties, furniture and equipment, net	577	396	538	45.7%	7.2%
Asset for deferred income taxes, net	1,449	1,188	1,244	22.0%	16.5%
Other assets	436	572	506	-23.8%	-13.8%
Total assets	49,079	38,539	47,242	27.3%	3.9%
Clients' deposits	2,054	1,594	1,764	28.9%	16.4%
OD Deposits	1,873	15	112	N/C	N/C
Term deposits	1,806	1359	1,718	32.9%	5.1%
Long term debt issuance	9,873	10,912	13,990	-9.5%	-29.4%
Banking and other borrowings	16,652	8,690	12,320	91.6%	35.2%
Lease liability	602	411	559	46.5%	7.7%
Other liabilities	3,216	3,011	3,031	6.8%	6.1%
Deferred credits and advance collections	92	109	96	-15.6%	-4.2%
Total liabilities	36,168	26,101	33,590	38.6%	7.7%
Capital stock	813	697	813	16.6%	0.0%
Capital reserves	761	645	761	18.0%	0.0%
Accumulated retained earnings	11,535	11,134	12,116	3.6%	-4.8%
Other comprehensive income	(198)	(38)	(38)	N/C	N/C
Total stockholders' equity	12,911	12,438	13,652	3.8%	-5.4%
Total liabilities and stockholders' equity	49,079	38,539	47,242	27.3%	3.9%

* Figures expressed in Mexican pesos (millions)

Statement of Comprehensive Income

	4Q23	4Q22	3Q23	% Change 4Q22	% Change 3Q23	2023	2022	% Change 2022
Interest income	6,524	5,452	6,083	19.7%	7.2%	23,757	20,474	16.0%
Interest expense	1,194	723	997	65.1%	19.8%	3,775	2,285	65.2%
Financing expense	778	516	664	50.8%	17.2%	2,591	1,702	52.2%
Expense of credit origination and leasing	416	207	333	101.0%	24.9%	1,184	583	103.1%
Net Interest Income	5,330	4,729	5,086	12.7%	4.8%	19,982	18,189	9.9%
Provisions for loan losses	1,330	806	932	65.0%	42.7%	3,890	2,694	44.4%
Net interest income after provisions	4,000	3,923	4,154	2.0%	-3.7%	16,092	15,495	3.9%
Commissions and fee income	540	340	395	58.8%	36.7%	1,695	1,216	39.4%
Commissions and fee expense	163	146	157	11.6%	3.8%	625	608	2.8%
Trading gains (losses)	2	(5)	2	N/C	0.0%	(2)	(3)	N/C
Other operating income (expense)	(43)	(31)	29	N/C	N/C	(37)	(2)	N/C
Operating Expenses	3,401	2,819	3,273	20.6%	3.9%	12,629	10,979	15.0%
Net operating income	935	1,262	1,150	-25.9%	-18.7%	4,494	5,119	-12.2%
Total income before income tax	935	1,262	1,150	-25.9%	-18.7%	4,494	5,119	-12.2%
Income tax	216	292	325	-26.0%	-33.5%	1,251	1,346	-7.1%
Net income	719	970	825	-25.9%	-12.8%	3,243	3,773	-14.0%

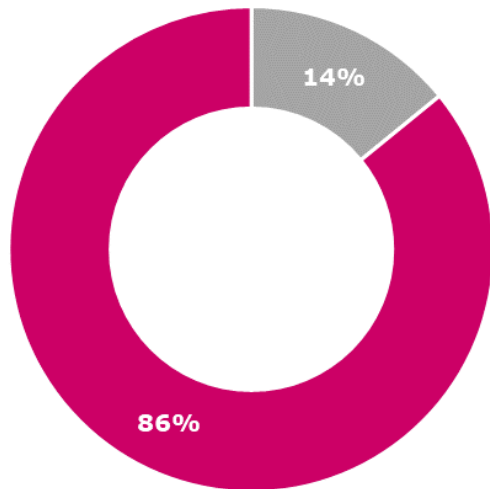
* Figures expressed in Mexican pesos (millions)

Funding structure

Debt profile excluding clients deposits

Year	Maturity	%
2024	2,033	8%
2025	7,371	28%
2026	7,631	29%
2027	7,844	30%
2028	1,399	5%
Total	26,278	100%

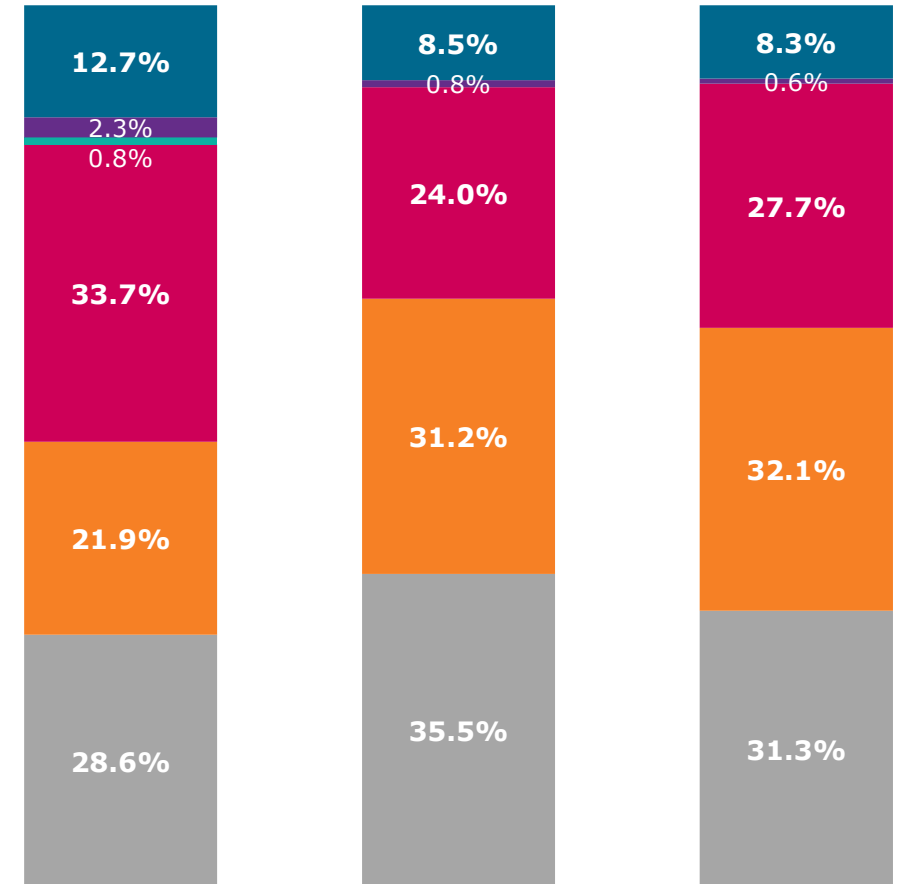
92% of Banco Compartamos liabilities are Long-Term



■ Fixed Rate ■ Variable Rate

* Figures expressed in Mexican pesos (millions)

10.7%: Cost of Funds 4Q23



■ Capital ■ LT Debt ■ Development Bank ■ Commercial Bank ■ Multilateral ■ Deposits

Allowance for loan losses

	4Q23			4Q22			3Q23		
Risk	%Allowance	Balance	Allowance	%Allowance	Balance	Allowance	%Allowance	Balance	Allowance
A-1	1.1%	22,935	261	1.2%	18,025	214	1.2%	22,491	255
A-2	2.6%	1,844	49	2.0%	1,523	31	2.1%	1,560	39
B-1	3.9%	1,250	48	3.9%	1,148	45	3.9%	991	38
B-2	4.2%	2,982	124	4.2%	1,890	79	4.2%	2,485	104
B-3	5.7%	1,187	68	5.7%	838	47	5.7%	1,053	60
C-1	7.2%	4,591	331	7.2%	3,176	230	7.2%	4,021	290
C-2	10.7%	2,955	317	10.8%	2,239	241	10.8%	2,775	298
D	22.6%	1,152	260	22.5%	897	202	22.5%	1,071	241
E	66.2%	2,389	1582	67.4%	1,839	1240	69.4%	1,838	1224
Total		41,286	3,040		31,575	2,328		38,284	2,550
Coberage Ratio¹			251.5%			221.8%			252.6%

¹Allowance for loan losses / Non-performing loans

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

Summary



Compartamos Financiera (Peru)

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

Summary	4Q23	4Q22	3Q23	% Change 4Q22	% Change 3Q23	2023	2022	% Change 2022
Clients	924,593	726,272	869,925	27.3%	6.3%	924,593	726,272	27.3%
Portfolio *	19,625	18,989	18,288	3.3%	7.3%	19,625	18,989	3.3%
Net Income *	189	(16)	179	N/C	5.5%	701	464	50.9%
NPLs / Total Portfolio	4.51%	3.65%	4.96%	0.86 pp	-0.45 pp	4.51%	3.65%	0.86 pp
ROA	3.3%	-0.3%	3.4%	3.6 pp	-0.1 pp	3.2%	2.2%	1.0 pp
ROE	18.5%	-1.6%	18.1%	20.1 pp	0.4 pp	17.7%	12.2%	5.5 pp
NIM	23.1%	20.7%	21.8%	2.4 pp	1.3 pp	21.4%	21.4%	0.0 pp
NIM after provisions	15.0%	11.0%	15.5%	4.0 pp	-0.5 pp	14.6%	14.1%	0.5 pp
Efficiency Ratio	73.5%	103.6%	73.8%	-30.1 pp	-0.3 pp	74.5%	79.7%	-5.2 pp
Operating Efficiency	12.8%	13.1%	13.0%	-0.3 pp	-0.2 pp	12.8%	13.1%	-0.3 pp
Capital / Total Assets	17.6%	17.4%	18.4%	0.2 pp	-0.8 pp	17.6%	17.4%	0.2 pp
Average Loan (Ps.)	21,225	26,146	21,023	-18.8%	1.0%	21,225	26,146	-18.8%
Employees	6,085	5,188	5,962	17.3%	2.1%	6085	5188	17.3%
Service Offices	119	107	119	11.2%	0.0%	119	107	11.2%

Group loans represented **27.2%** of the portfolio, and **69.2%** of the customers served in Peru.

*Peru figures are reported under Mexican GAAP.

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

Statement of Financial Position



	4Q23	4Q22	3Q23	% Change 4Q22	% Change 3Q23
Cash and investments in financial instruments	4,011.5	3,413.4	3,470.0	17.5%	15.6%
Loan portfolio with credit risk stage 1 and 2	18,740.6	18,296.4	17,381.1	2.4%	7.8%
Loan portfolio with credit risk stage 3	884.3	692.8	906.9	27.6%	-2.5%
Loan portfolio	19,624.9	18,989.2	18,288.0	3.3%	7.3%
Deferred items	76.3	45.4	49.8	68.2%	53.1%
Allowance for loan losses	1,499.0	1,686.0	1,548.7	-11.1%	-3.2%
Loan portfolio, net	18,202.1	17,348.6	16,789.1	4.9%	8.4%
Other accounts receivable, net	466.5	374.5	436.9	24.6%	6.8%
Properties, furniture and equipment, net	214.4	210.8	198.5	1.7%	8.0%
Asset for deferred income taxes, net	241.1	330.7	219.1	-27.1%	10.0%
Rights of use assets, properties, furniture and equipment, net	326.7	392.6	344.9	-16.8%	-5.3%
Other assets	193.8	323.3	217.7	-40.0%	-11.0%
Total assets	23,656.2	22,394.0	21,676.1	5.6%	9.1%
Deposits	14,149.9	13,324.5	13,056.6	6.2%	8.4%
Banking and other borrowings	4,284.6	3,867.5	3,493.3	10.8%	22.7%
Creditors on repurchase/resell agreements	0.0	40.3	0.0	N/C	N/C
Lease liability	339.0	390.8	355.7	-13.2%	-4.7%
Other liabilities	711.1	864.8	769.1	-17.8%	-7.5%
Deferred credits and advance collections	7.2	9.8	7.6	-26.4%	-5.5%
Total liabilities	19,491.9	18,497.7	17,682.3	5.4%	10.2%
Capital stock	3,295.9	2,758.3	3,295.9	19.5%	0.0%
Capital reserves	772.2	713.4	772.2	8.3%	0.0%
Other comprehensive income	(635.0)	(217.5)	(616.7)	N/C	N/C
Accumulated retained earnings	708.8	624.9	528.2	13.4%	34.2%
Total controlling interest	4,141.9	3,879.1	3,979.7	6.8%	4.1%
Total non-controlling interest	22.4	17.1	14.2	30.9%	57.8%
Total stockholders' equity	4,164.3	3,896.2	3,993.9	6.9%	4.3%
Total liabilities and stockholders' equity	23,656.2	22,394.0	21,676.1	5.6%	9.1%

FX (End of period):	PEN - USD	MXN - USD	MXN - PEN
4Q23	3.71	16.97	4.57
4Q22	3.81	19.51	5.12
3Q23	3.79	17.43	4.59

Peru figures are reported under Mexican GAAP

Figures are expressed in Mexican Peso with its corresponding FX

Source: Banco de México and Banco Central de Perú.

Statement of Comprehensive Income



	4Q23	4Q22	3Q23	% Change 4Q22	% Change 3Q23	2023	2022	% Change 2022
Interest income	1,652.5	1,387.2	1,488.2	19.1%	11.0%	5,989.7	5,279.9	13.4%
Interest expense	395.4	299.8	366.7	31.9%	7.8%	1,441.2	911.6	58.1%
Financing expense	331.6	261.0	309.9	27.0%	7.0%	1,230.9	804.6	53.0%
Expense of credit origination and leasing	63.9	38.8	56.9	64.5%	12.4%	210.3	107.0	96.6%
Net interest income	1,257.1	1,087.4	1,121.5	15.6%	12.1%	4,548.4	4,368.3	4.1%
Provisions for loan losses	441.5	509.7	322.4	-13.4%	36.9%	1,458.4	1,485.5	-1.8%
Net interest income after provisions	815.6	577.6	799.0	41.2%	2.1%	3,090.1	2,882.9	7.2%
Commissions and fee income	189.2	136.1	185.1	39.1%	2.2%	736.9	462.2	59.4%
Commissions and fee expenses	48.8	39.5	37.4	23.7%	30.5%	135.0	111.7	20.9%
Other operating income (expense)	28.1	10.4	(4.4)	170.7%	N/C	44.4	2.0	N/C
Operating expenses	723.5	709.1	695.5	2.0%	4.0%	2,783.6	2,580.0	7.9%
Net operating income	260.6	(24.6)	246.9	N/C	5.5%	952.7	655.4	45.4%
Participation in the net result of other entities	0.0	0.0	(0.0)	N/C	N/C	0.0	0.0	110.4%
Total income before income tax	260.6	(24.6)	246.9	N/C	5.5%	952.7	655.4	45.4%
Income tax	71.7	(8.6)	67.9	N/C	5.6%	252.2	191.2	31.9%
Net income	188.8	(15.9)	178.9	N/C	5.5%	700.5	464.2	50.9%
Controlling interest	180.6	(15.4)	178.9	N/C	0.9%	693.6	466.9	48.6%
Non Controlling interest	8.3	(0.5)	0.0	N/C	N/C	7.0	(2.7)	N/C

FX (Average)	PEN - USD	MXN - USD	MXN - PEN
4Q23	3.78	17.55	4.64
4Q22	3.90	19.67	5.05
3Q23	3.68	17.07	4.64

Peru figures are reported under Mexican GAAP

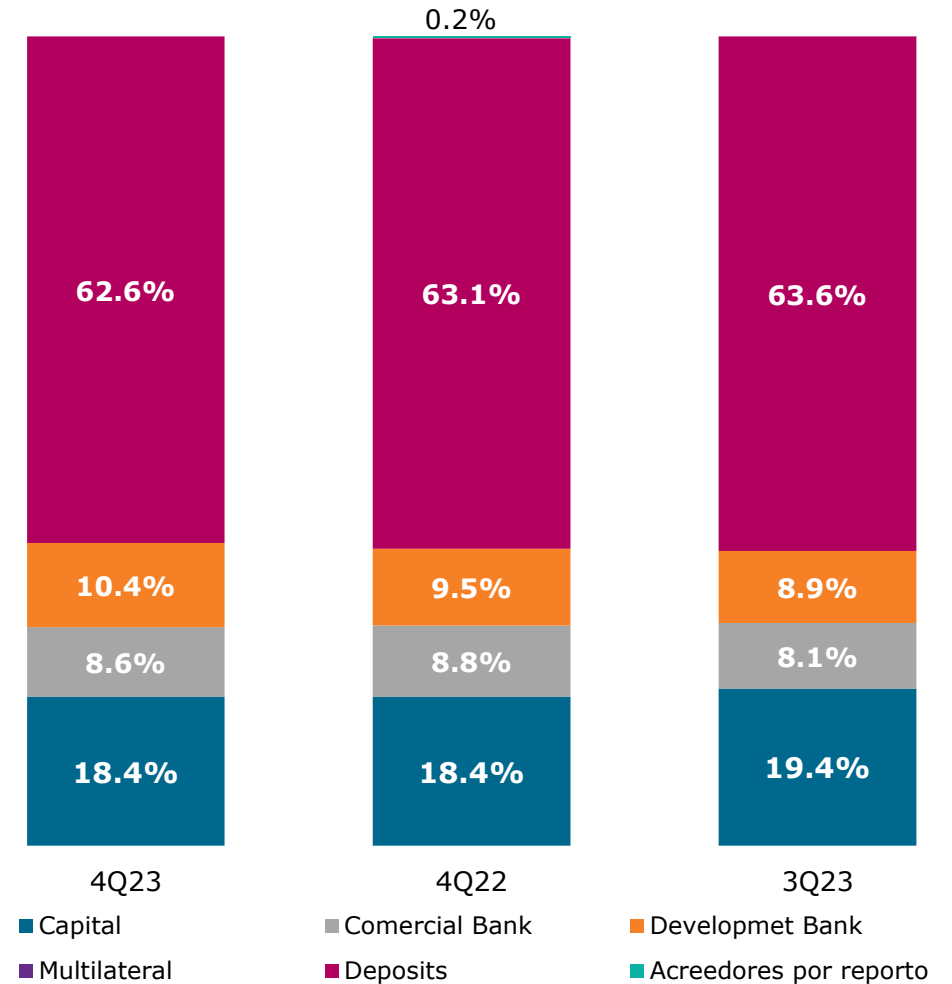
Figures are expressed in Mexican Peso with its corresponding FX

Source: Banco de México and Banco Central of Perú

Funding structure



7.6%
Cost of Funds 4Q23



Summary

ConCrédito

Fin Útil, S.A. de C.V. SOFOM, E.R.

Comfu, S.A. de C.V.

Talento ConCrédito, S.A. de C.V.

ConCrédito	4Q23	4Q22	3Q23	% Change 4Q22	% Change 3Q23	2023	2022	% Change 2022
Entrepreneurs (Clients)	70,432	70,625	68,328	-0.3%	3.1%	70,432	70,625	-0.3%
Final users	803,407	740,248	781,161	8.5%	2.8%	803,407	740,248	8.5%
Portfolio *	4,171	3,687	4,127	13.1%	1.1%	4,171	3,687	13.1%
Accounts receivable Credienda	580	505	487	14.9%	19.1%	580	505	14.9%
Net Income *	280	186	214	51.1%	31.0%	804	514	56.4%
NPLs / Total Portfolio	2.26%	3.07%	1.78%	-0.81 pp	0.48 pp	2.26%	3.07%	-0.81 pp
ROA	17.5%	13.7%	14.6%	3.8 pp	2.90 pp	13.6%	10.1%	3.5 pp
ROE	31.4%	25.9%	25.3%	5.5 pp	6.1 pp	24.4%	19.1%	5.3 pp
NIM	44.02%	44.7%	48.0%	-0.7 pp	-4.0 pp	45.8%	46.5%	-0.7 pp
NIM after provisions	22.0%	15.9%	25.9%	6.1 pp	-3.9 pp	23.7%	20.5%	3.2 pp
Capital / Total Assets	54.4%	52.8%	57.3%	1.6 pp	-2.9 pp	54.4%	52.8%	1.6 pp
Write - offs *	237	275	217	-13.9%	9.2%	1,003	885	13.3%
Coverage Ratio	547.7%	462.3%	650.8%	85.4 pp	-103.1 pp	547.7%	462.3%	85.4 pp
Average Loan per Client	59,224	52,206	60,402	13.4%	-2.0%	59,224	52,206	13.4%
Employees	2,161	2,011	2,125	7.5%	1.7%	2,161	2,011	7.5%

16 years of experience in granting credits.

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

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

Statement of Financial Position

	4Q23	4Q22	3Q23	% Change 4Q22	% Change 3Q23
Cash and investments in financial instruments	1,609.9	1,176.3	1,097.0	36.9%	46.8%
Derivatives	19.5	24.2	23.2	-19.4%	-16.1%
Loan portfolio with credit risk stage 1 and 2	4,077.1	3,573.7	4,053.5	14.1%	0.6%
Loan portfolio with credit risk stage 3	94.2	113.4	73.6	-16.9%	27.9%
Loan portfolio	4,171.3	3,687.1	4,127.1	13.1%	1.1%
Allowance for loan losses	515.9	524.0	479.2	-1.6%	7.7%
Loan portfolio, net	3,655.4	3,163.0	3,648.0	15.6%	0.2%
Other accounts receivable, net	689.2	613.6	596.9	12.3%	15.5%
Properties, furniture and equipment, net	35.9	31.3	36.0	14.6%	-0.4%
Rights of use assets, properties, furniture and equipment, net	113.8	68.6	82.6	66.0%	37.8%
Asset for deferred income taxes, net	466.9	445.9	466.4	4.7%	0.1%
Other assets	137.6	93.4	131.6	47.3%	4.6%
Total assets	6,728.0	5,616.3	6,081.7	19.8%	10.6%
Securitization transactions	1,200.0	600.0	600.0	100.0%	100.0%
Banking and other borrowings	1,171.3	1,510.8	1,368.3	-22.5%	-14.4%
Lease liability	123.3	74.7	86.5	65.0%	42.5%
Other accounts payable	564.0	472.0	536.2	19.5%	5.2%
Interest payable	19.9	12.7	14.1	56.3%	40.8%
Financial instruments qualify as a liability	(11.1)	(17.5)	(10.5)	N/C	N/C
Total liabilities	3,067.3	2,652.7	2,594.5	15.6%	18.2%
Capital stock	2,074.3	1,424.0	2,074.3	45.7%	0.0%
Premium on sale of stock	6.7	6.7	6.7	0.0%	0.0%
Capital reserves	42.9	0.0	42.9	N/C	0.0%
Accumulated retained earnings	1,536.9	1,533.0	1,363.3	0.3%	12.7%
Total stockholders' equity	3,660.8	2,963.6	3,487.2	23.5%	5.0%
Total liabilities and stockholders' equity	6,728.0	5,616.3	6,081.7	19.8%	10.6%

* Figures expressed in Mexican pesos (millions)

Statement of Comprehensive Income

	4Q23	4Q22	3Q23	% Change 4Q22	% Change 3Q23	2023	2022	% Change 2022
Interest income	703.2	588.2	664.5	19.6%	5.8%	2,603.9	2,255.0	15.5%
Interest expense	104.5	72.8	76.1	43.5%	37.3%	333.1	224.7	48.2%
Financing expense	93.9	62.3	64.7	50.7%	45.1%	289.3	203.5	42.2%
Expense of credit origination and leasing	10.6	10.5	11.4	0.7%	-6.8%	43.7	21.3	105.7%
Net interest income	598.7	515.4	588.4	16.2%	1.8%	2,270.8	2,030.2	11.8%
Provisions for loan losses	299.3	332.5	270.6	-10.0%	10.6%	1,096.7	1,136.9	-3.5%
Net interest income after provisions	299.5	182.8	317.8	63.8%	-5.8%	1,174.1	893.4	31.4%
Commissions and fee income	0.0	(7.2)	0	N/C	N/C	0.0	9.0	N/C
Commissions and fee expenses	12.9	12.5	12.6	3.1%	2.4%	51.8	48.8	6.1%
Other operating income (expense)	373.8	294.1	328.3	27.1%	13.9%	1,256.1	876.3	43.3%
Operating expenses	288.4	228.3	330.7	26.3%	-12.8%	1,253.8	1,044.5	20.0%
Total income before income tax	371.9	229.0	302.8	62.4%	22.8%	1,124.7	685.4	64.1%
Income tax	91.5	43.4	88.8	110.9%	3.1%	320.7	171.5	87.0%
Net income	280.4	185.6	214.0	51.1%	31.0%	804.0	513.9	56.4%

* Figures expressed in Mexican pesos (millions)

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