



Corporate Presentation 1Q17

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

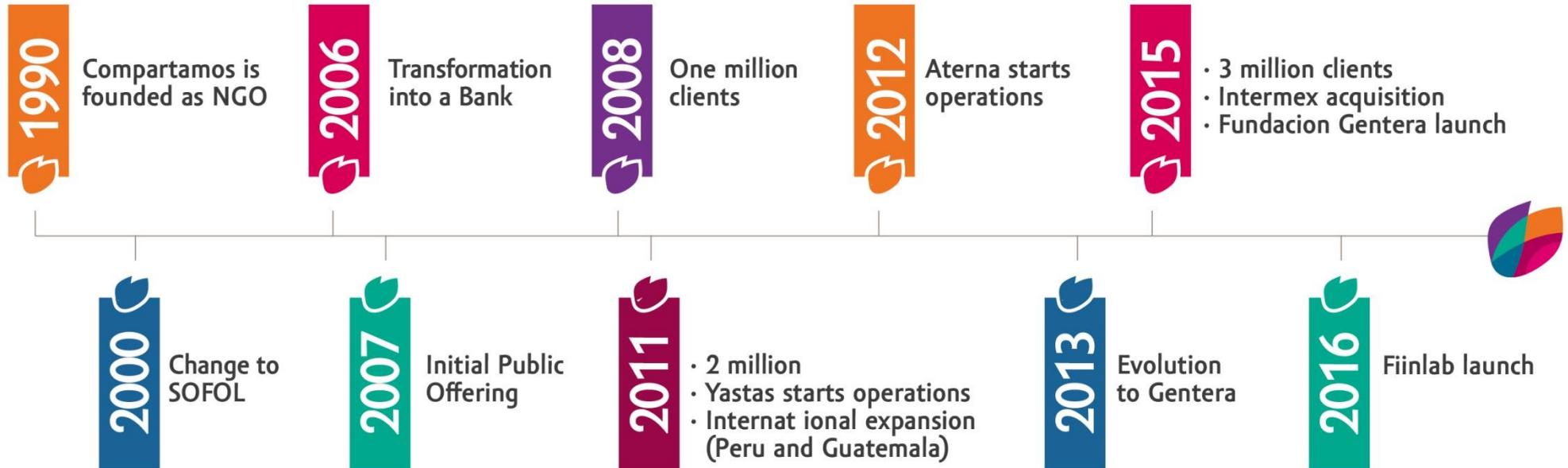


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Our History, more than 26 years of evolution



1Q17*

3,763,766
clients

* 3,322,276 Credit Clients and 441,490 Clients from Savings, Remittances and Insurance products

Corporate Structure with the purpose of serving more clients



- **Compartamos (Mexico-Peru-Guatemala).**- Leader of the Microfinance Industry in the Region.
- **Yastás (Mexico).**- Correspondent Network manager.
- **Aterna (Mexico-Peru-Guatemala).**- Leader in Microinsurance Products.
- **Intermex (México).**- Remittances Company.
- **Fundación Gentera.**- It was created to generate social value in all of the communities in which we operate.
- **FIINLAB:** Financial Inclusion Laboratory

One of the Best Corporate Governance in the Region

Board of Directors

8 Independent

2 Managers and shareholders

3 Shareholders, non-managers

Codes

Internal Code of Conduct,
based in best practices

Code of Ethics of great
importance

GENTERA is part of "*Círculo de Empresas de la Mesa Redonda Latinoamericana de Gobierno Corporativo*". This forum is conformed by 20 Latinamerican companies, and has the support of the OCDE, IFC and the Global Forum fo Corporate Governance.

5 Strategic axis to fulfill our aspiration

Our aspiration

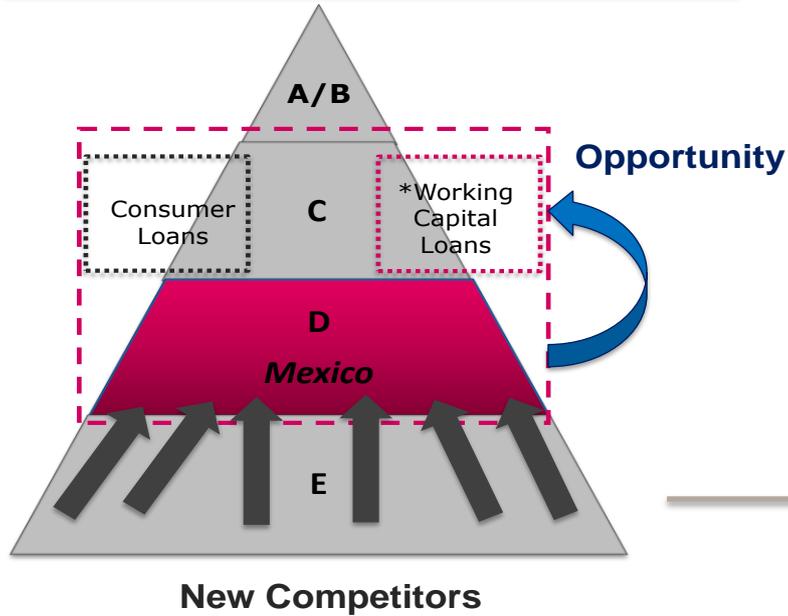
We aim to empower 10 million people over the next 10 years, who now belong to the unattended sub-segment, with the purpose of improving their lives through personalized and digital financial solutions, and creating shared value.

Strategic Axis

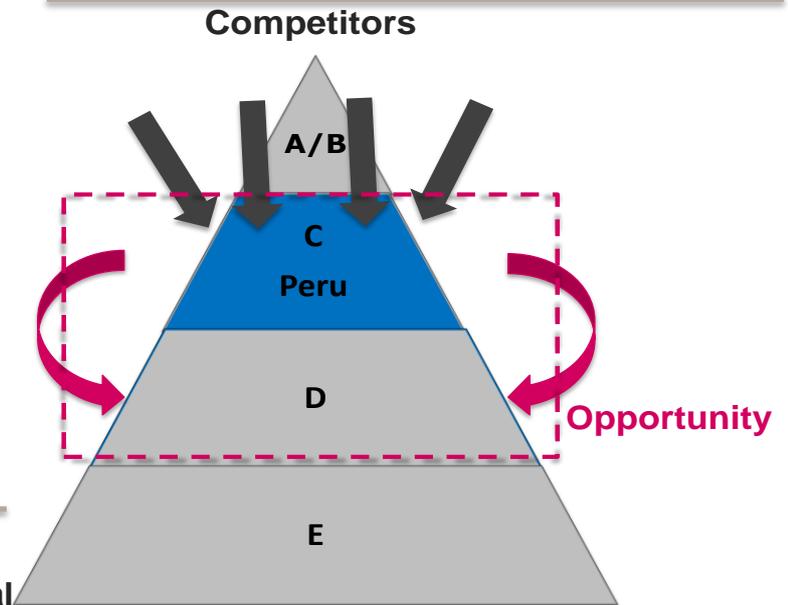
Clients	Service Model	Savings	Innovation	Shared Value
Improve our customer understanding and differentiate them with the purpose of offering a wide range of customized financial solutions.	Improve customer experience and optimize the channels mix	Promote savings with a sense of purpose, through a proposal of a convenient and reliable product for the customer.	Improve our current business model and develop new models of digital , scalable and profitable business.	Optimize the portfolio of companies and business units. Achieve radical improvements in efficiency all across the chain value

Potential Market for Working Capital Loans

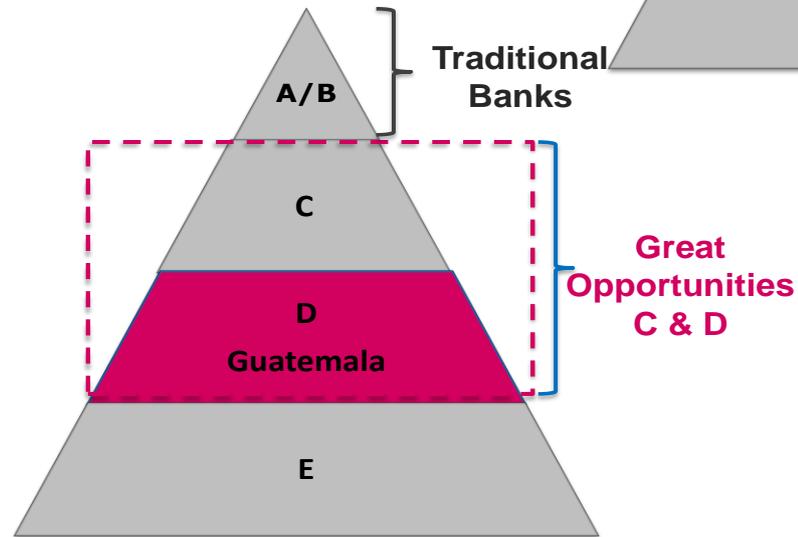
Mexico



Peru



Guatemala



Group Loans in Mexico

	Credito Mujer (CM)	Credito Comerciante (CC)
General Characteristics	<ul style="list-style-type: none"> > Personal loan for working capital purposes > Groups of 10 to 50 women > Group guarantee > Clients received a life insurance at not cost (1) Additional to the debt extinction in case of death 	<ul style="list-style-type: none"> > Personal loan for working capital purposes > Group of 7 to 20 members (men and women) > Group guarantee
Loan size "Average Ticket"	<ul style="list-style-type: none"> > Ps. 4,000 to Ps. 60,000 "Ps. 7,114" 	<ul style="list-style-type: none"> > Ps. 6,000 to Ps. 60,000 "Ps. 6,160"
Maturity	<ul style="list-style-type: none"> > 16 weeks* 	<ul style="list-style-type: none"> > 5 to 8 months
Contribution to Loan Portfolio	<ul style="list-style-type: none"> > 51.3% 	<ul style="list-style-type: none"> > 23.5%
Contribution to Number of Clients	<ul style="list-style-type: none"> > 61.5% 	<ul style="list-style-type: none"> > 32.5%
NPLs/ Total Loan rank per product	<ul style="list-style-type: none"> • 2.85% 	<ul style="list-style-type: none"> • 8.62%
Life Insurance / Number of Clients	<ul style="list-style-type: none"> • 88.8% 	<ul style="list-style-type: none"> • 72.4%

Source: Compartamos Banco

* In some Service Offices we offer 4, 5 & 6 months with biweekly visits

1) Banco Compartamos insures its clients with third parties

Improvement Loans in Mexico

	Improvement Loan for Credito Mujer	Improvement Loan For Credito Comerciante	Additional Loan
General Characteristics	<ul style="list-style-type: none"> > Credit to maintain or improve the client's house or business > To clients with credit history of 2 cycles in Credito Mujer > Personal credit > Personal guarantee 	<ul style="list-style-type: none"> > Credit to maintain or improve the client's house or business > To clients with credit history of 1 cycle for Credito Comerciante > Personal credit > Personal guarantee 	<ul style="list-style-type: none"> > Working capital loan > Second loan offered simultaneously to Crédito Mujer and CCR clients > Clients must have completed 1 cycle under Credito Mujer and CCR
Loan size "Average Ticket"	<ul style="list-style-type: none"> > Ps. 8,000 to Ps. 30,000 "Ps. 8,242" 	<ul style="list-style-type: none"> > Ps. 8,000 to Ps. 30,000 "Ps. 7,809" 	<ul style="list-style-type: none"> > Ps. 4,000 to Ps. 7,000 "Ps 3,767"
Maturity	<ul style="list-style-type: none"> > 6 to 24 months 	<ul style="list-style-type: none"> > 6 to 24 months 	<ul style="list-style-type: none"> > 4 to 5 months
Contribution to Loan Portfolio	<ul style="list-style-type: none"> > 10.3% 	<ul style="list-style-type: none"> > 2.1% 	<ul style="list-style-type: none"> > 2.0%
Contribution to Number of Clients	<ul style="list-style-type: none"> > 10.7%* 	<ul style="list-style-type: none"> > 2.3%* 	<ul style="list-style-type: none"> > 5.4%*
NPLs /Total Loan rank per product	<ul style="list-style-type: none"> • 6.09% 	<ul style="list-style-type: none"> • 12.31% 	<ul style="list-style-type: none"> • 6.86% CM 11.64% CCR

Source: Compartamos Banco

1) Banco Compartamos insures its clients with third parties

2) *This percentage includes clients that are taking a Group Lending Methodology product + Improvement Loan; and Clients only taking Improvement Loan. (1.1% Clients exclusively taking Improvement Loans)

Individual Loan in Mexico

Personal Loan

General Characteristics	<ul style="list-style-type: none"> > Working capital loan > Fixed assets and investments > Mainly in urban areas > Personal guarantee
Loan size "Average Ticket"	<ul style="list-style-type: none"> > Ps. 20,000 to Ps. 200,000 "Ps. 20,224"
Maturity	<ul style="list-style-type: none"> > 6 to 24 months
Contribution to Loan Portfolio	<ul style="list-style-type: none"> > 10.7%
Contribution to Number of Clients	<ul style="list-style-type: none"> > 4.5%
NPLs /Total Loan rank per product	<ul style="list-style-type: none"> • 5.64%
Individual Life Insurance (2)	68.8%



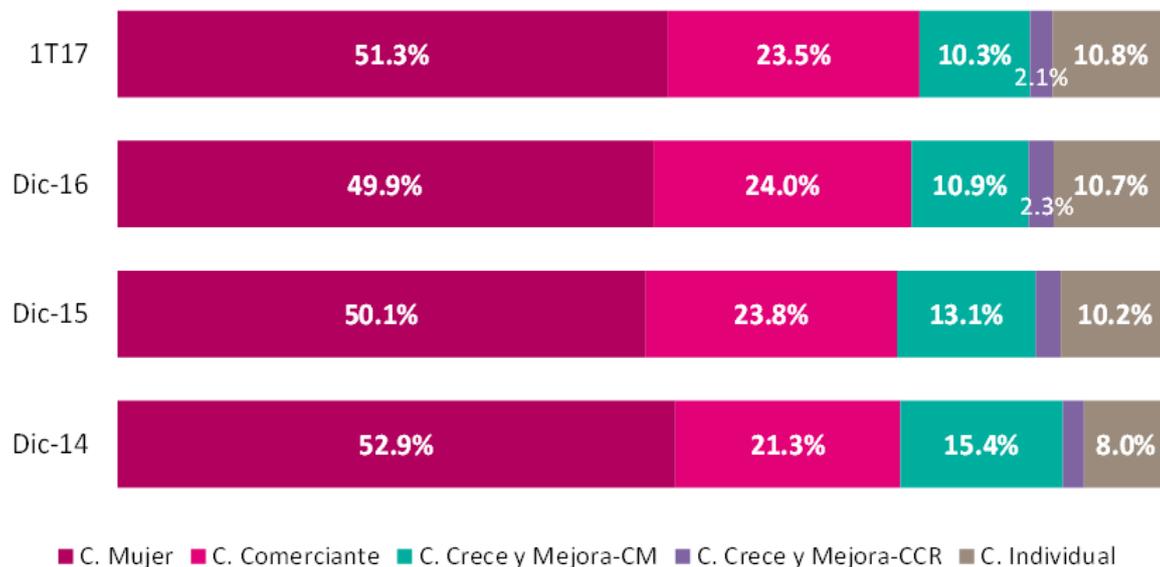
Source: Compartamos Banco

1) Banco Compartamos insures its clients with third parties

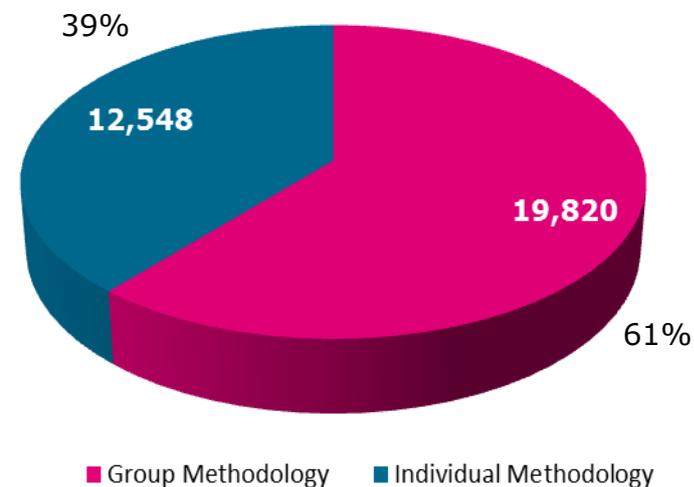
Evolution in Group and Individual Loans Methodologies (2014-1Q17)



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



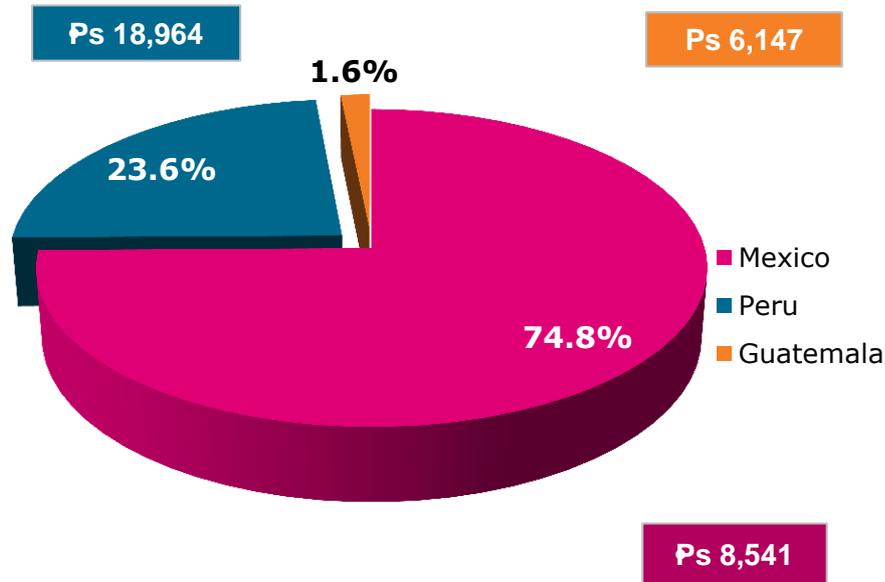
Guatemala, Mexico and Peru



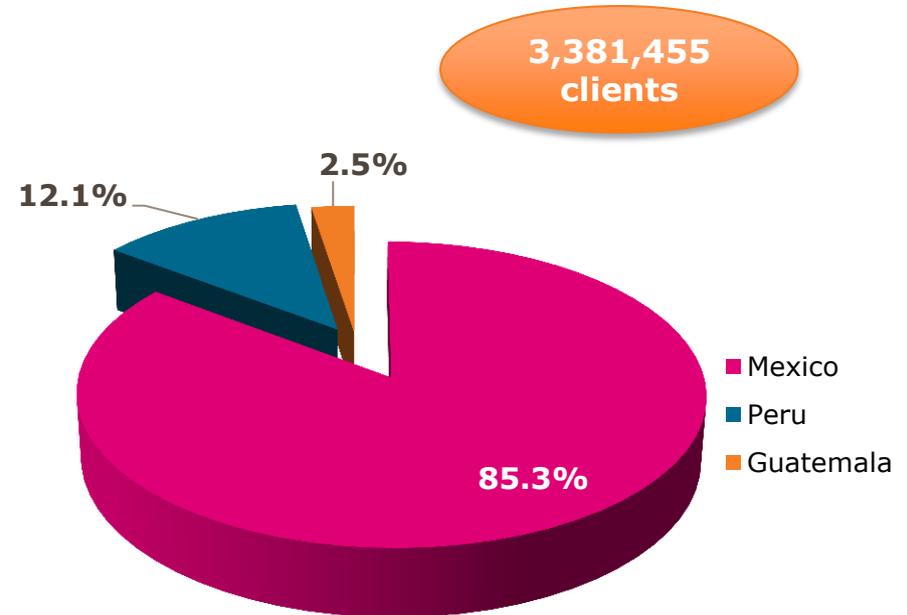
Figures are expressed in Mexican Pesos (Million)

Market Distribution per Subsidiary

% Total Loan Portfolio and Average Ticket



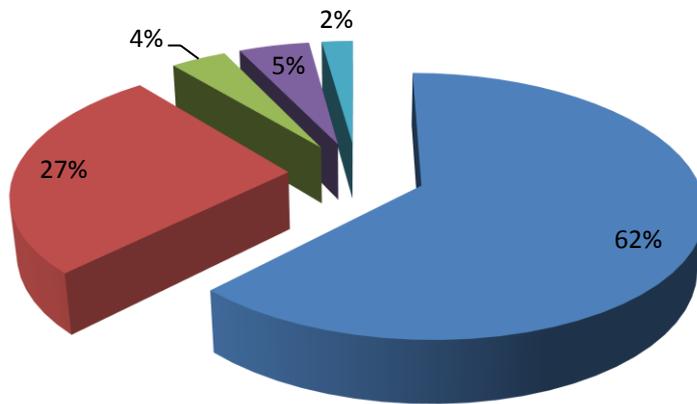
Clients per subsidiary



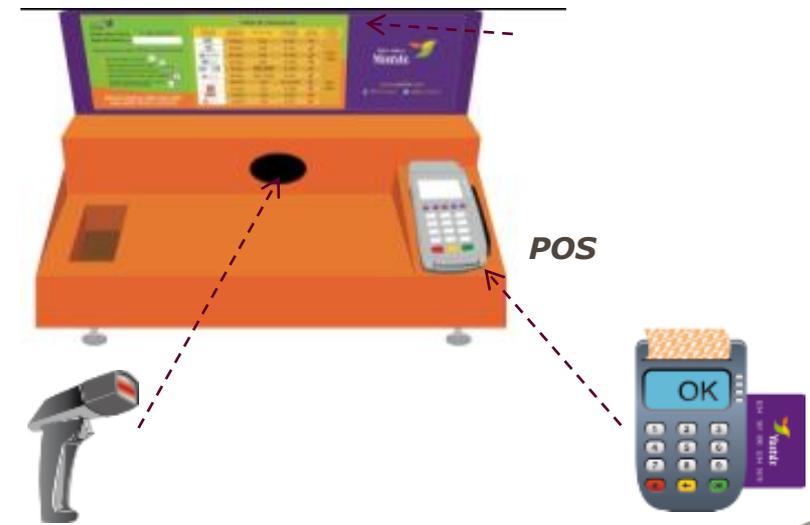
Mexico has an opportunity to serve more clients in C segment

YASTÁS (Correspondent Network Manager)

- Presence in **32 Mexican States**
- As of 4Q16 reached more than **2,700** affiliates.
- Executed more than **1.69 million of financial transactions** during the quarter, 1.7 times more compared to 4Q15.



■ Loan Repayment ■ Loan Disbursement ■ Cash in ■ Cash out ■ Others



(*) Issuers for payment services: Arabela, Axtel, Avon, Cablemas, CFE, Infonavit, Megacable, Sky, VeTV, Telmex, Maxcom, Dish, Cmas y SAS. Payments to Banco Compartamos and Telcel air time.

ATERNA (Microinsurance broker)

Business Model

Aterna is an intermediary between Distribution Channels and Insurances Companies, with the purpose to provide to the customers convenient products and services in order to prevent any eventuality that may destabilize their economy.



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 a disease or accident.



Property Damage: Aterna is currently working on designing a natural disasters' protection program.

1Q17	
Life Insurance Policies placed during 1Q17	4,651,714
1Q17 Active Life Insurance Policies	5,219,442
Coverage	Mexico, Peru & Guatemala

Microinsurance in Latin America

Microinsurance is proving an important component of the insurance business in Latin America and the Caribbean, bringing in almost **USD 830 million in premiums**, covering nearly **50 million people***

ATERNA'S Contribution on LA:

- 48% of the insured in Mexico
- 8% of the insured in Latin America

* The Global Landscape of microinsurance in Latin America and the Caribbean 2014

INTERMEX (Remittances Company)



- Intermex processed more than \$6 billion pesos in remittances payments in 1Q17
- Intermex has more than 1,800 affiliates to execute remittances payments.
- During 2016, international remittances received in Mexico represented an annual growth of 8.8%, reaching \$27 Billion USD
- 63% of all of the remittances in Mexico are concentrated in 10 Mexican States¹
- The households receiving remittances are concentrated in the segment D of the population.



1) Source: Banxico



GENTERA

**Growth and
Profitability**



Summary

	1Q17	1Q16	4Q16	% Change 1Q16	% Change 4Q16
Clients 1)	3,763,766	3,225,188	3,381,455	16.7%	11.3%
Portfolio*	32,368	28,388	33,508	14.0%	-3.4%
Net Income*	1,017	898	540	13.3%	88.3%
NPLs / Total Portfolio	4.69%	3.83%	4.22%	0.86 pp	0.47 pp
ROA	9.6%	9.8%	5.2%	-0.2 pp	4.4 pp
ROE	24.9%	25.9%	13.8%	-1.0 pp	11.1 pp
NIM	51.1%	56.2%	54.3%	-5.1 pp	-3.2 pp
NIM after provisions	41.7%	47.7%	43.2%	-6.0 pp	-1.5 pp
Efficiency Ratio	66.0%	65.1%	80.1%	0.9 pp	-14.1 pp
Capital / Total Assets	40.6%	38.9%	36.4%	1.7 pp	4.2 pp
Average Loan per Client	8,600	8,802	9,909	-2.3%	-13.2%
Employees	20,837	20,678	21,184	0.8%	-1.6%
Service Offices	680	702	685	-3.1%	-0.7%
Branches	145	71	135	104.2%	7.4%

* Portfolio and Net Income are expressed in millions of Mexican Pesos

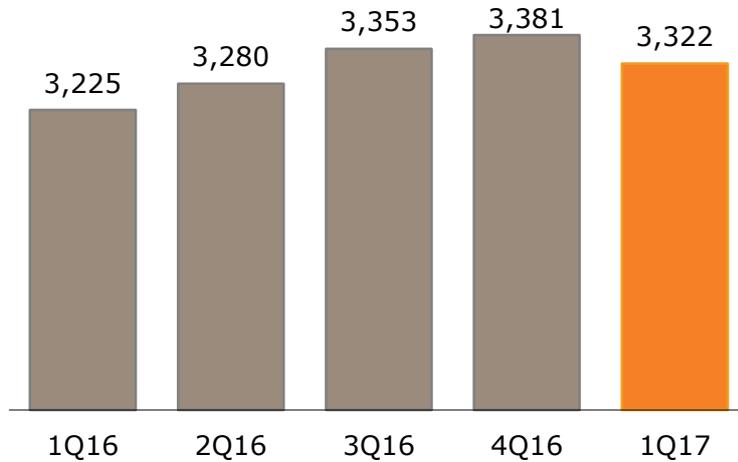
1) 3,322,276 Credit Clients and 441,490 Clients from Savings, Remittances and Insurance products

Summary	Banco Compartamos		Compartamos Financiera		Compartamos S.A.	
	1Q17	Δ vs 1Q16	1Q17	Δ vs 1Q16	1Q17	Δ vs 1Q16
Clients	2,835,127	-1.1%	402,529	39.4%	84,620	19.1%
Portfolio	24,214	7.8%	7,633.50	37.5%	520.20	42.0%
Net Income	829	-0.2%	58	83.1%	19.11	N/C
ROAA	11.0%	-1.2 pp	2.6%	0.4 pp	10.7%	-0.4 pp
ROAE	29.3%	-4.8 pp	11.2%	2.2 pp	11.8%	-3.2 pp
NIM	59.1%	-6.5 pp	26.9%	-0.1 pp	81.7%	7.8 pp
NIM after provisions	48.1%	-7.9 pp	21.6%	-0.2 pp	72.8%	7.6 pp
NPL	5.14%	1.36 pp	3.28%	-0.65 pp	4.46%	-0.90 pp
Write - offs	780	70.3%	96	35.2%	12	235.8%
Coverage Ratio	133.4%	-18.4 pp	189.3%	15.9 pp	127.0%	10.7 pp
Average Loan per Client	8,541	8.9%	18,964	0.0 pp	6,147	0.2 pp
Employees *	16,902	-2.7%	3,085	12.2%	850	52.9%
Service Offices	553	-7.2%	74	7.2%	53	43.2%
Branches	145	104.2%	-	0.0%	-	0.0%

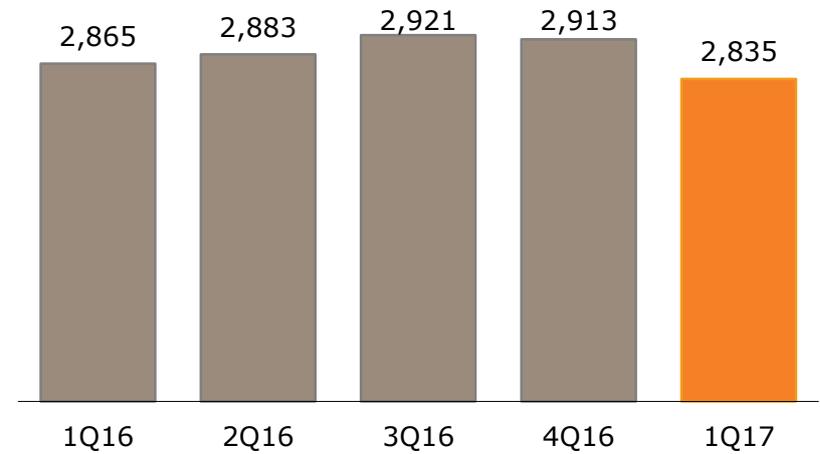
- Employees in Mexico include: Banco Compartamos, ATERNA, YASTAS and INTERMEX
- Portfolio, Net Income and Write offs are expressed in Million Pesos

Clients

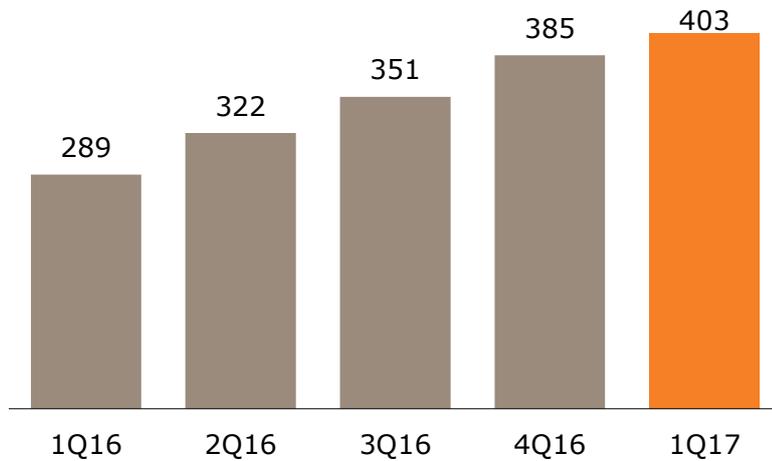
GENTERA (Thousand)



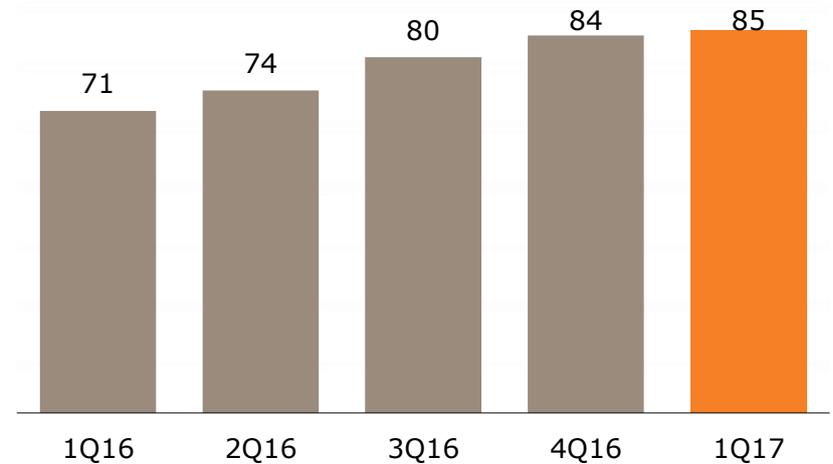
Mexico - Banco (Thousand)



Peru (Thousand)

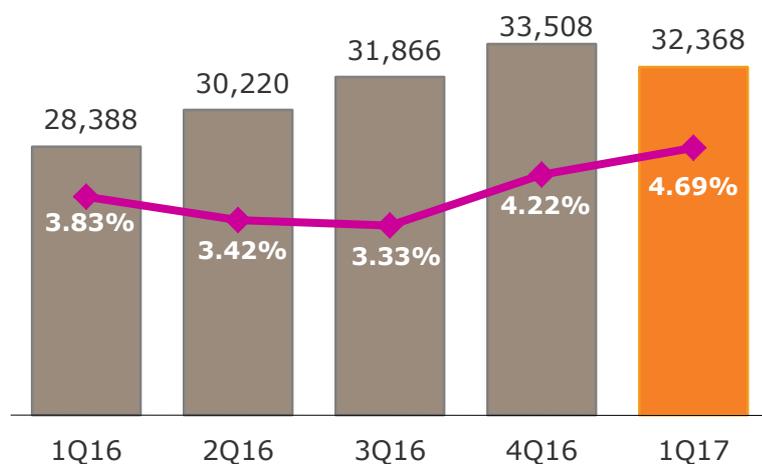


Guatemala (Thousand)



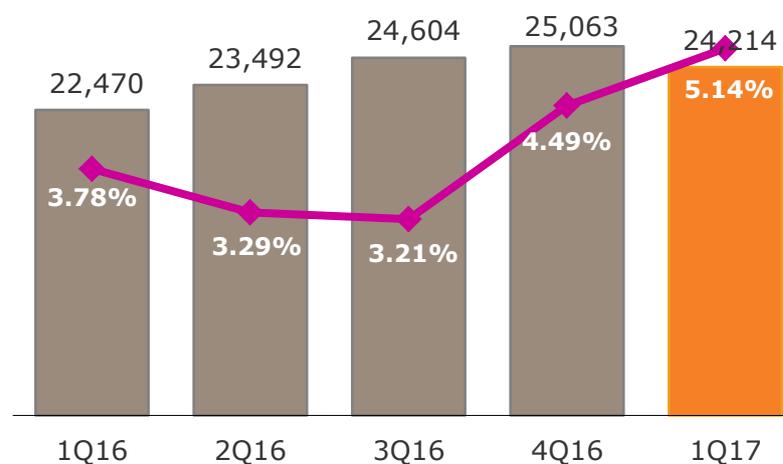
Total Portfolio – NPL %

GENERERA (Ps. million)

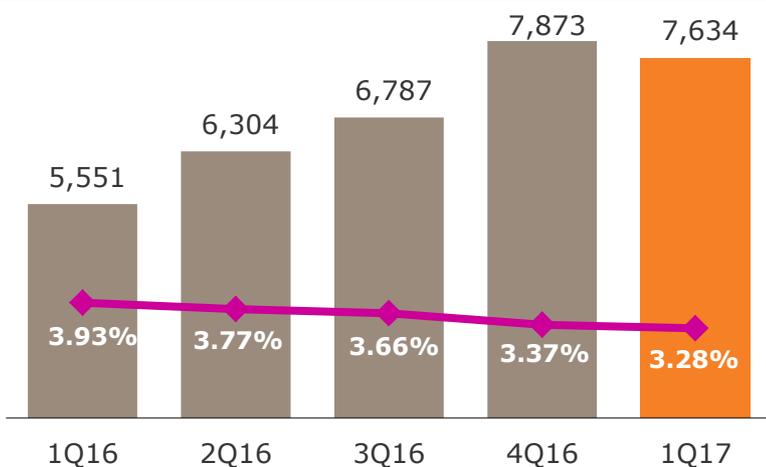



GENERERA
 PORTFOLIO
 1Q17
 14%

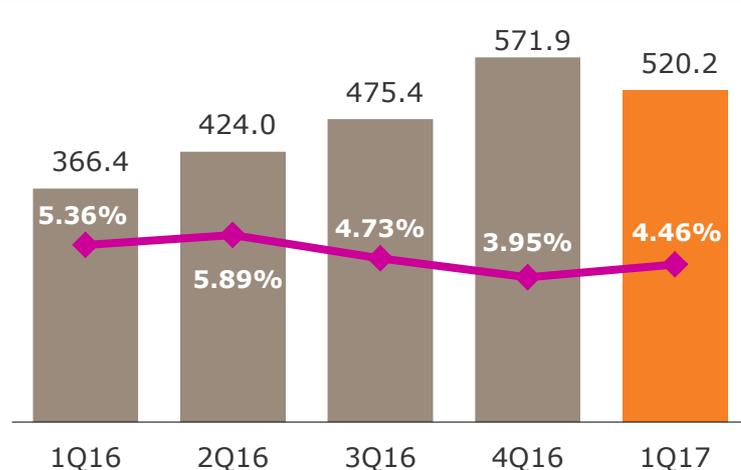
Mexico - Banco (Ps. million)



Peru (Ps. million)

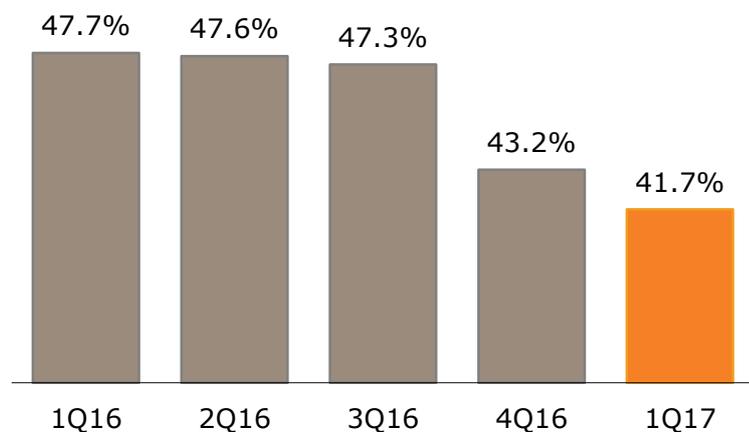


Guatemala (Ps. million)



NIM (%) after provisions

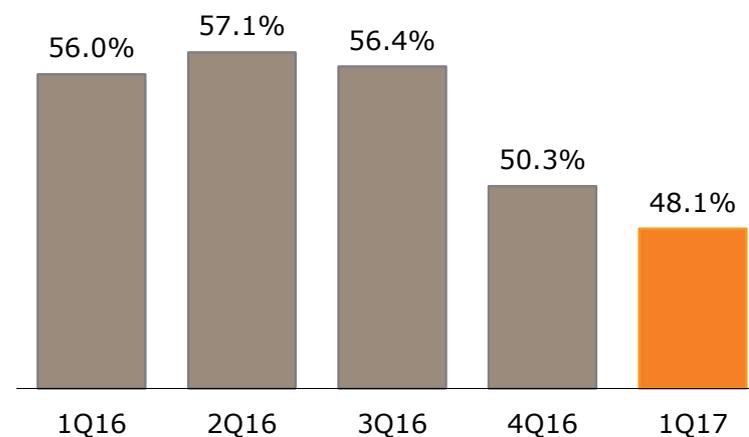
GENERERA



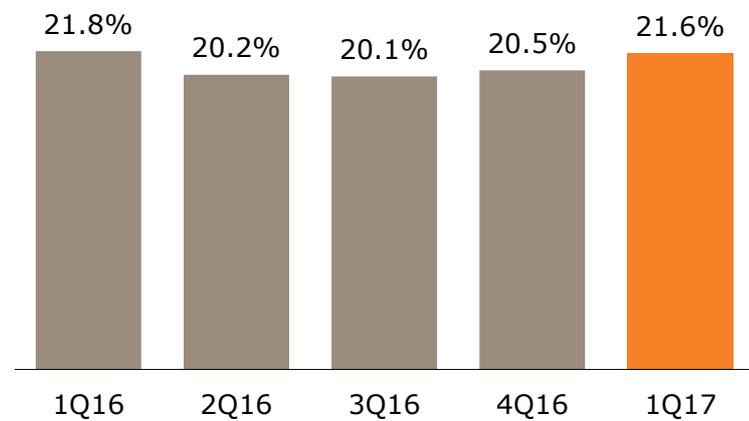
NIM BP 1Q17
51.1%

NIM AP 1Q17
41.7%

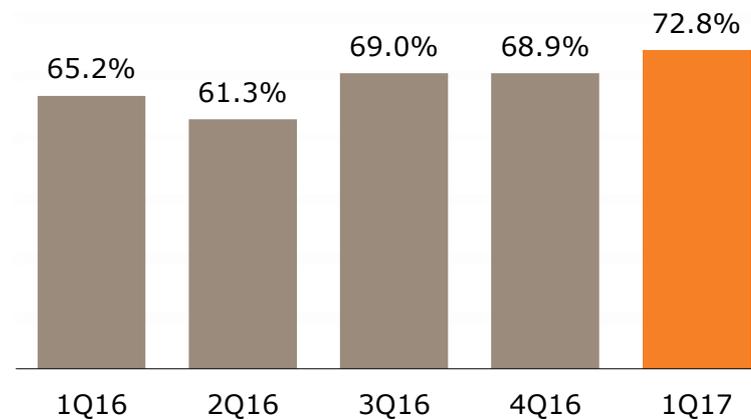
Mexico - Banco



Peru

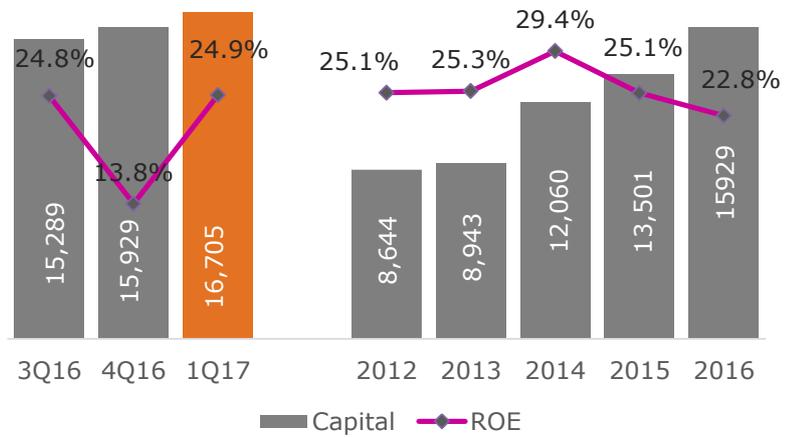


Guatemala

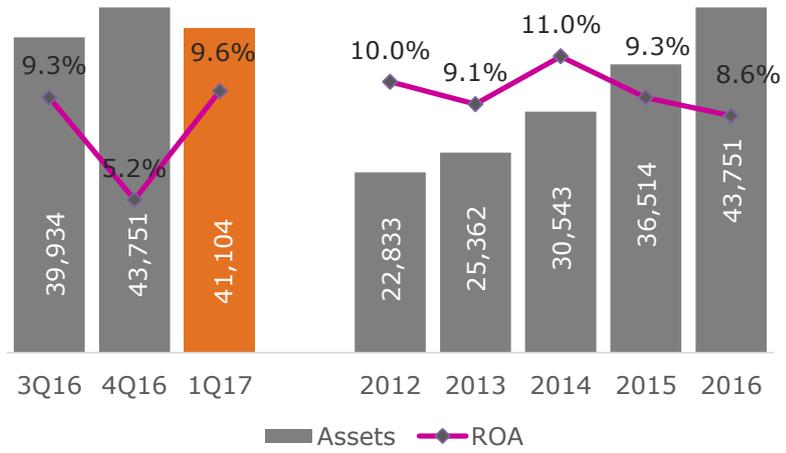


ROAA & ROAE Evolution

GENEREA ROAE

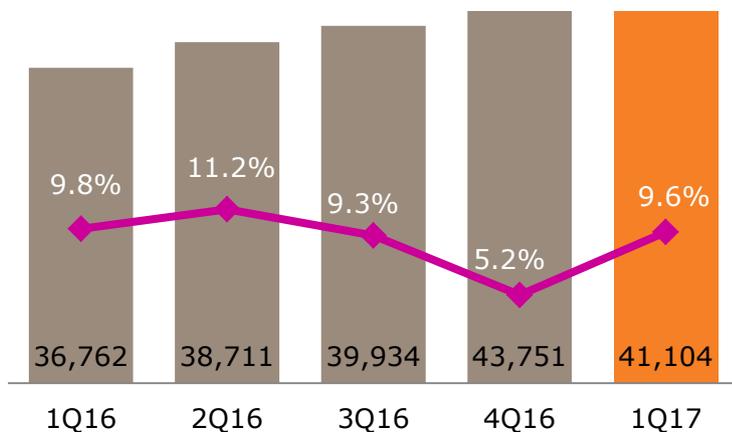


GENEREA ROAA



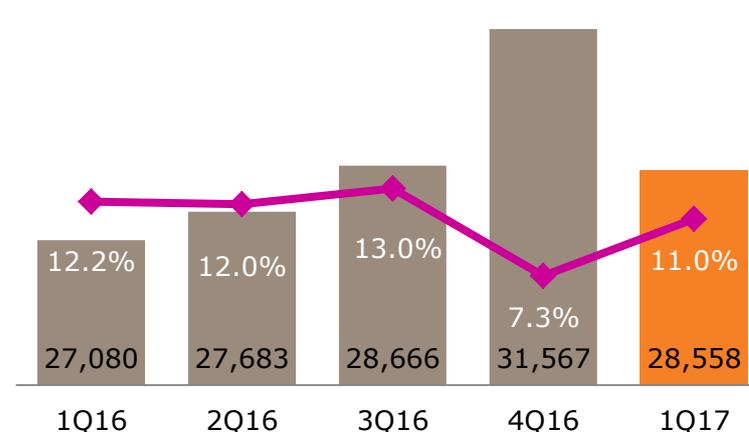
Assets - ROAA

GENTERA

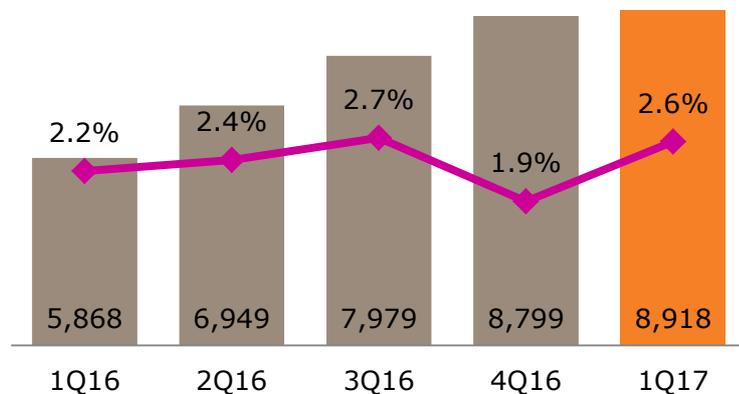



GENTERA
 ROAA 1Q17
 9.6%

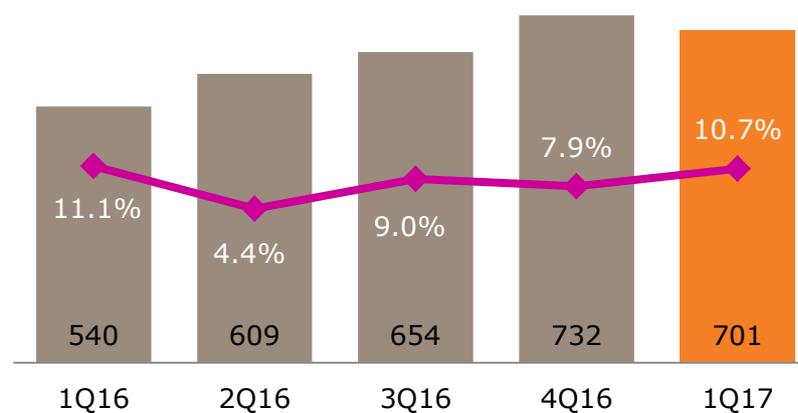
Mexico - Banco



Peru



Guatemala (Ps. million)

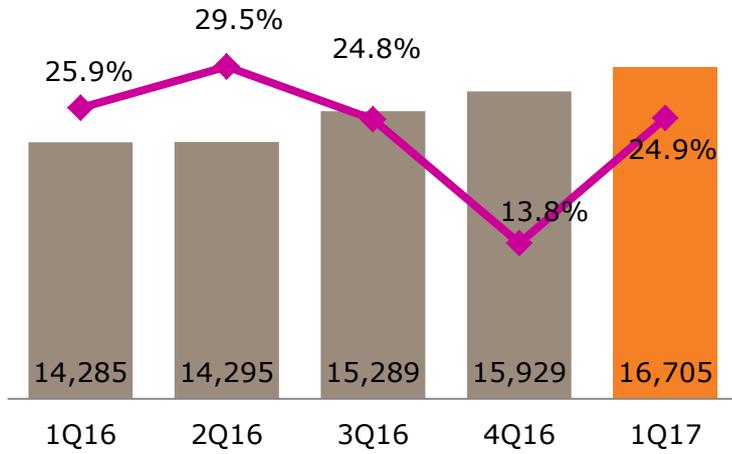


Assets in Ps. Million

ROAA: (Net Income/ Average Assets)

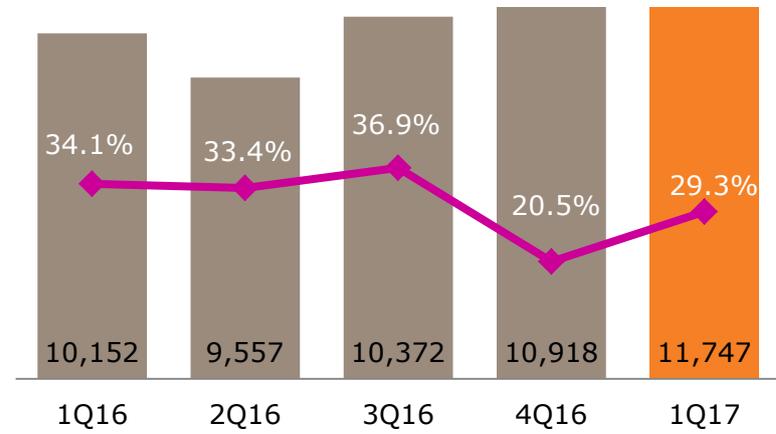
Equity -ROAE

GENTERA

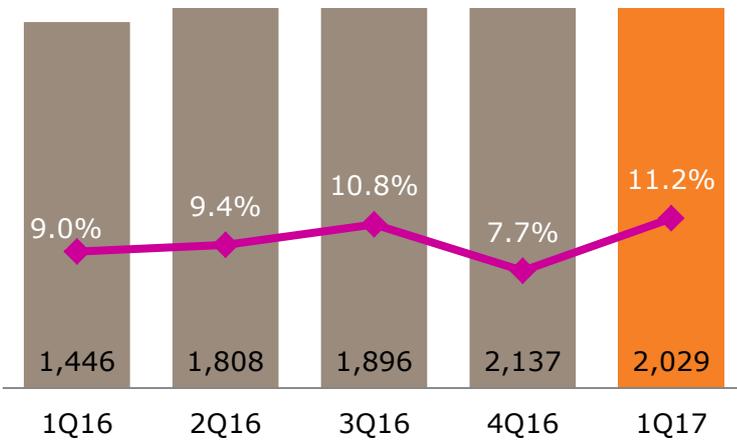



GENTERA
 ROAE 1Q17
 24.9%

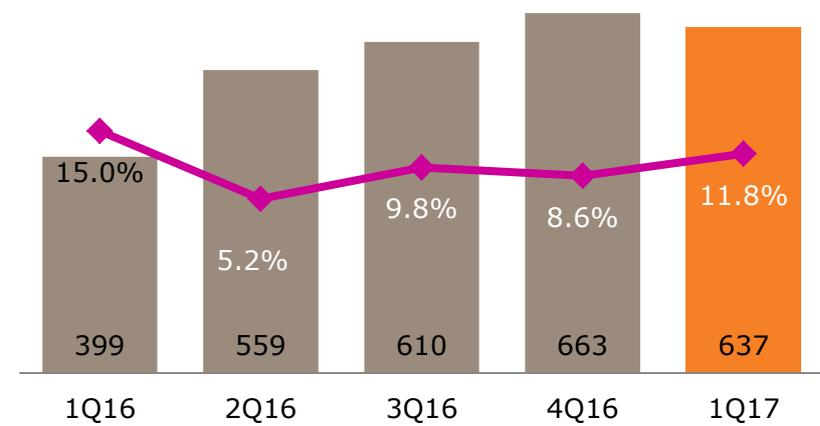
Mexico - Banco



Peru



Guatemala (Ps. million)

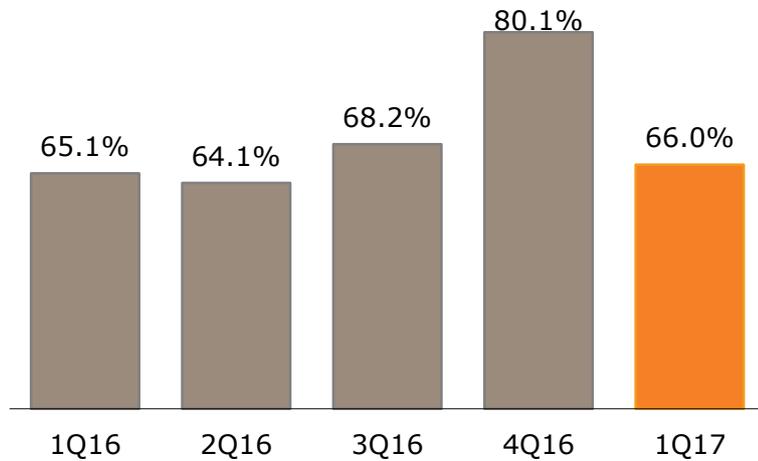


Equity in Ps. million

ROAE: (Net Income / Average Equity)

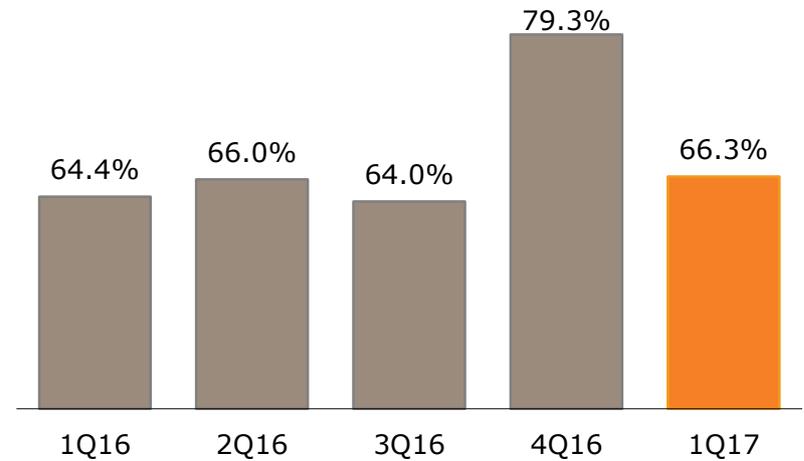
Efficiency Ratio

GENERERA

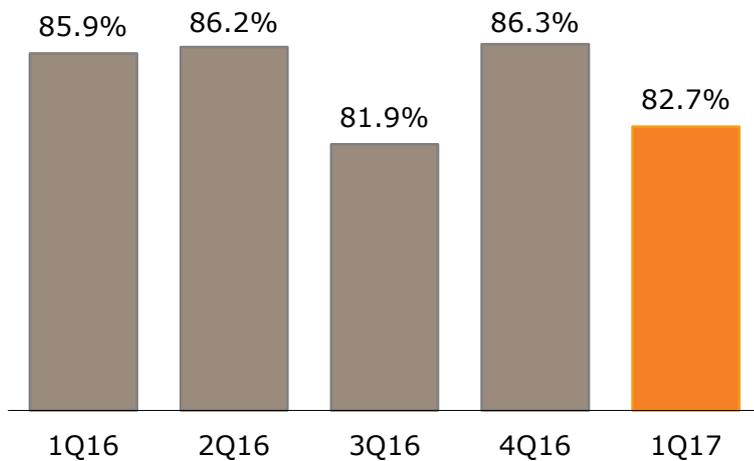



GENERERA
1Q17
66%

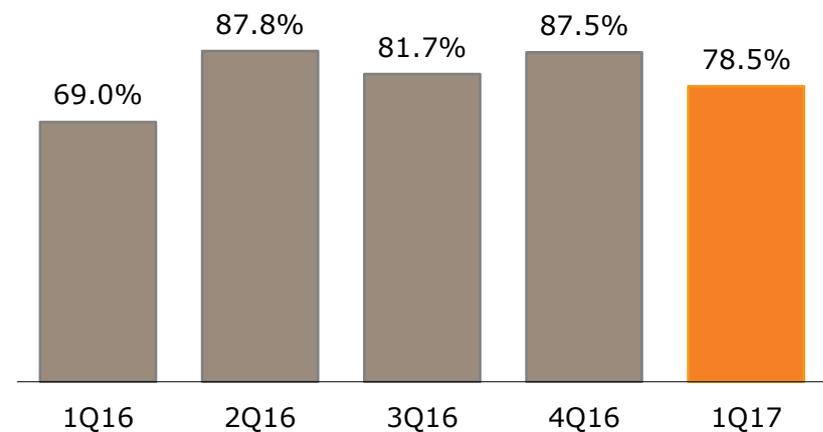
Mexico - Banco



Peru



Guatemala





GENTERA

**Financial
Information
1Q17**



Balance Sheet



	1Q17	1Q16	% Change 1Q16	4Q16	% Change 4Q16
Cash and other investments	4,658	3,755	24.0%	6,570	-29.1%
Total performing loans	30,850	27,300	13.0%	32,094	-3.9%
Non-performing loans	1,518	1,088	39.5%	1,414	7.4%
Total loan portfolio	32,368	28,388	14.0%	33,508	-3.4%
Allowance for loan losses	2,163	1,691	27.9%	2,212	-2.2%
Loan portfolio, net	30,205	26,697	13.1%	31,296	-3.5%
Other accounts receivable	944	2,213	-57.3%	985	-4.2%
Fixed assets	1,059	1,065	-0.6%	1,069	-0.9%
Permanent investment	58	95	-38.9%	47	23.4%
Other assets	3,253	2,103	54.7%	2,803	16.1%
Goodwill	927	834	11.2%	981	-5.5%
Total assets	41,104	36,762	11.8%	43,751	-6.1%
Clients' Deposits	1,049	164	N/C	755	38.9%
Deposits	3,457	1,699	103.5%	2,765	25.0%
Long Term Debt Issuance	9,593	9,023	6.3%	10,556	-9.1%
Interbank loans	7,340	9,194	-20.2%	10,436	-29.7%
Derivatives	-	5	N/C	-	N/C
Other accounts payable	2,960	2,392	23.7%	3,310	-10.6%
Total liabilities	24,399	22,477	8.6%	27,822	-12.3%
Capital stock	4,764	4,764	0.0%	4,764	0.0%
Premium on sale of stock	550	558	-1.4%	558	-1.4%
Capital reserves	1,248	1,029	21.3%	1,254	-0.5%
Retained earnings	8,616	6,777	27.1%	5,226	64.9%
Otras cuentas de capital	457	226	102.2%	684	-33.2%
Net income for the year	1,013	895	13.2%	3,390	-70.1%
Participation (in net income) from controlling company	16,648	14,249	16.8%	15,876	4.9%
Participation (in net income) from non-controlling company	57	36	58.3%	53	7.5%
Total stockholders' equity	16,705	14,285	16.9%	15,929	4.9%
Total liabilities and stockholders' equity	41,104	36,762	11.8%	43,751	-6.1%

* Figures expressed in Mexican pesos (millions)

Income Statement



	1Q17	1Q16	% Change 1Q16	4Q16	% Change 4Q16
Interest income	5,137	4,622	11.1%	5,357	-4.1%
Interest expense	402	253	58.9%	348	15.5%
Net Interest Income	4,735	4,369	8.4%	5,009	-5.5%
Provisions for loan losses	870	657	32.4%	1,021	-14.8%
Net interest income after provisions	3,865	3,712	4.1%	3,988	-3.1%
Commissions and fee income	332	317	4.7%	403	-17.6%
Commissions and fee expense	107	169	-36.7%	169	-36.7%
Trading gains (losses)	(9)	7	N/C	5	N/C
Other operating income (expense)	47	(5)	N/C	(117)	N/C
Operating Expenses	2,725	2,515	8.3%	3,294	-17.3%
Net operating income	1,403	1,347	4.2%	816	71.9%
Participation in net income from non consolidated and associated subsidiaries	(5)	(29)	N/C	(16)	N/C
Total income before income tax	1,398	1,318	6.1%	800	74.8%
Current	426	525	-18.9%	349	22.1%
Deferred	(45)	(105)	-57.1%	(89)	N/C
Net income	1,017	898	13.3%	540	88.3%
Participation (in net income) from controlling company	1,013	895	13.2%	529	91.5%
Participation (in net income) from non-controlling company	4	3	33.3%	11	-63.6%

* Figures expressed in Mexican pesos (millions)

NPLs per Subsidiary



NPL's per Product and Subsidiaries

PRODUCT	1Q17				1Q16				4Q16			
	Portfolio	NPL	NPL Ratio	Write- Offs	Portfolio	NPL	NPL Ratio	Write- Offs	Portfolio	NPL	NPL Ratio	Write- Offs
C. Mujer	12,413	354	2.85%	211	11,344	205	1.81%	109	12,491	310	2.48%	136
C. Comerciante	5,682	490	8.62%	314	5,320	326	6.13%	167	6,021	452	7.50%	226
Group Methodology	18,095	844	4.66%	525	16,664	531	3.19%	276	18,512	762	4.11%	362
C. Individual	2,600	147	5.64%	109	2,300	136	5.93%	76	2,676	150	5.59%	103
C. Adicional CM	419	29	6.86%	11	73	2	2.62%	1	480	20	4.19%	1
C. Adicional CCR	81	9	11.64%	3	0	0	0.00%	0	83	5	6.18%	0
C. Crece y Mejora CM	2,502	152	6.09%	93	2,877	132	4.59%	77	2,733	133	4.88%	80
C. Crece y Mejora CCR	509	63	12.31%	39	556	48	8.55%	28	572	56	9.83%	33
C. Crece y Mejora CI	8	0	5.65%	0	0	0	0.00%	0	7	0	2.38%	0
Individual Methodology	6,119	400	6.54%	255	5,806	318	5.48%	182	6,551	364	5.57%	217
Banco Compartamos	24,214	1,244	5.14%	780	22,470	849	3.78%	458	25,063	1,126	4.49%	579
Comercial	3,396	135	3.98%	39	2,293	112	4.86%	33	3,421	144	4.20%	34
Microempresa	2,810	93	3.32%	49	2,462	91	3.69%	28	3,015	104	3.44%	49
Consumo	224	8	3.74%	4	234	13	5.53%	7	247	10	4.03%	5
C.Mujer	1,204	14	1.17%	4	561	3	0.54%	3	1,190	8	0.70%	5
Compartamos Financiera	7,634	251	3.28%	96	5,551	218	3.93%	71	7,873	266	3.37%	92
C. Mujer	520.20	23	4.46%	12	366	20	5.36%	4	572	23	3.95%	15
Compartamos Guatemala S.A.	520	23	4.46%	12	366.39	20	5.36%	4	572	23	3.95%	15
Total	32,368	1,518	4.69%	889	28,388	1,088	3.83%	533	33,508	1,414	4.22%	686

* Figures expressed in Mexican pesos (millions)

Summary



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

	National Scale	Global Scale
Fitch Ratings	'AA+(mex) / F1+(mex)'	BBB / F2
Standard & Poor's	'mxAAA / mxA-1+'	BBB / A-2

	1Q17	1Q16	4Q16	% Change 1Q16	% Change 4Q16
Clients	2,835,127	2,865,380	2,912,786	-1.1%	-2.7%
Portfolio	24,214	22,470	25,063	7.8%	-3.4%
Net Income	829	831	546	-0.2%	51.8%
NPLs / Total Portfolio	5.14%	3.78%	4.49%	1.36 pp	0.65 pp
ROA	11.0%	12.2%	7.3%	-1.2 pp	3.7 pp
ROE	29.3%	34.1%	20.5%	-4.8 pp	8.8 pp
NIM	59.1%	65.6%	63.3%	-6.5 pp	-4.2 pp
NIM after provisions	48.1%	56.0%	50.3%	-7.9 pp	-2.2 pp
Efficiency Ratio	66.3%	64.4%	79.3%	1.9 pp	-13.0 pp
ICAP	27.1%	32.3%	27.5%	-5.2 pp	-0.4 pp
Capital / Total Assets	41.1%	37.5%	34.6%	3.6 pp	6.5 pp
Average Loan (Ps.)	8,541	7,842	8,604	8.9%	-0.7%
Employees	16,597	17,051	16,955	-2.7%	-2.1%
Service Offices*	553	596	567	-7.2%	-2.5%
Branches	145	71	135	104.2%	7.4%

- Portfolio and Net Income expressed in Mexican pesos (millions)

Balance Sheet



	1Q17	1Q16	% Change 1Q16	4Q16	% Change 4Q16
Cash and other investments	2,573	1,753	46.8%	4,902	-47.5%
Total performing loans	22,970	21,621	6.2%	23,937	-4.0%
Non-performing loans	1,244	849	46.5%	1,126	10.5%
Total loan portfolio	24,214	22,470	7.8%	25,063	-3.4%
Allowance for loan losses	1,659	1,289	28.7%	1,695	-2.1%
Loan portfolio, net	22,555	21,181	6.5%	23,368	-3.5%
Other accounts receivable	755	1,887	-60.0%	829	-8.9%
Fixed assets	458	550	-16.7%	463	-1.1%
Other assets	2,217	1,709	29.7%	2,005	10.6%
Total assets	28,558	27,080	5.5%	31,567	-9.5%
Clients' Deposits	855	89	N/C	540	58.3%
Deposits	432	550	-21.5%	625	-30.9%
Long Term Debt Issuance	9,593	9,023	6.3%	10,556	-9.1%
Interbank loans	4,348	6,059	-28.2%	6,978	-37.7%
Other accounts payable	1,583	1,159	36.6%	1,904	-16.9%
Deferred income tax	-	48	N/C	46	N/C
Total liabilities	16,811	16,928	-0.7%	20,649	-18.6%
Capital stock	542	532	1.9%	542	0.0%
Capital reserves	490	487	0.6%	490	0.0%
Retained earnings	9,887	8,303	19.1%	6,768	46.1%
Remeasurements for employees benefit	(1)	(1)	0.0%	(1)	0.0%
Net income for the year	829	831	-0.2%	3,119	-73.4%
Total stockholders' equity	11,747	10,152	15.7%	10,918	7.6%
Total liabilities and stockholders' equity	28,558	27,080	5.5%	31,567	-9.5%

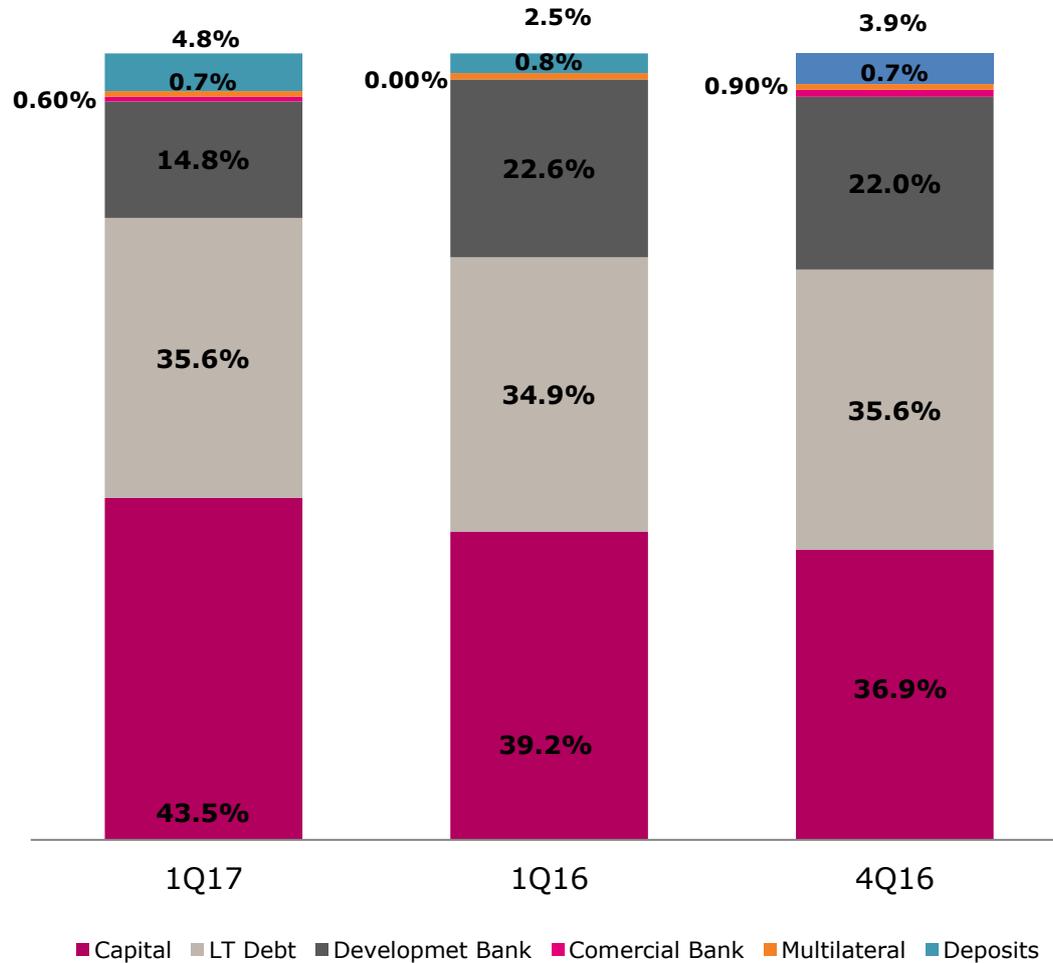
Income Statement



	1Q17	1Q16	% Change 1Q16	4Q16	% Change 4Q16
Interest income	4,310	4,060	6.2%	4,595	-6.2%
Interest expense	294	171	71.9%	248	18.5%
Net Interest Income	4,016	3,889	3.3%	4,347	-7.6%
Provisions for loan losses	744	573	29.8%	891	-16.5%
Net interest income after provisions	3,272	3,316	-1.3%	3,456	-5.3%
Commissions and fee income	238	192	24.0%	244	-2.5%
Commissions and fee expense	138	137	0.7%	151	-8.6%
Trading gains (losses)	(8)	9	-188.9%	4	N/C
Other operating income (expense)	(27)	(25)	N/C	(43)	N/C
Operating Expenses	2,212	2,162	2.3%	2,784	-20.5%
Net operating income	1,125	1,193	-5.7%	726	55.0%
Total income before income tax	1,125	1,193	-5.7%	726	55.0%
Current	385	460	-16.3%	251	53.4%
Deferred	(89)	(98)	N/C	(71)	N/C
Net income	829	831	-0.2%	546	51.8%

Figures expressed in Mexican pesos (millions)

Funding Structure



Cost of funds
1Q17: 6.51%

Year	Maturity	%
2017	2,731.00	9.7%
2018	3,000.00	21.7%
2019	3,497.00	21.6%
2020	4,000.00	28.9%
2021	-	0.0%
2022	-	0.0%
2023	2,000.00	14.4%
Total	15,228.00	

Year 2017 considers \$1,287 million in deposits.

Banco Compartamos has a diversified funding structure

Allowance for Loan Losses



Risk	1Q17			1Q16			4Q16		
	%Allowance	Balance	Allowance	%Allowance	Balance	Allowance	%Allowance	Balance	Allowance
A-1	0.5%	16,815	77	0.5%	15,785	78	0.5%	17,162	84
A-2	2.9%	70	2	2.3%	133	3	2.8%	106	3
B-1	3.8%	558	21	3.5%	228	8	3.7%	592	22
B-2	4.6%	2,122	98	4.7%	2,206	103	4.6%	2,199	102
B-3	5.4%	614	33	5.6%	306	17	5.6%	444	25
C-1	6.7%	1,415	95	6.7%	1,548	104	6.7%	1,881	126
C-2	10.0%	741	74	9.9%	877	87	9.8%	772	76
D	22.5%	222	50	22.1%	222	49	23.1%	234	54
E	72.9%	1,658	1,209	72.0%	1,166	840	71.9%	1,673	1,203
Total		24,215	1,659		22,471	1,289		25,063	1,695
Coverage Ratio¹			1.33			1.52			1.51

¹Allowance for loan losses / Non-performing loans

Banco Compartamos Coverage Ratio = 1.33

Summary



Compartamos Financiera (Peru)

Summary	1Q17	1Q16	4Q16	% Change 1Q16	% Change 4Q16
Clients	402,529	288,766	384,883	39.4%	4.6%
Portfolio	7,633.5	5,550.6	7,873.2	37.5%	-3.0%
Net Income	58.2	31.8	38.9	83.1%	49.5%
NPLs / Total Portfolio	3.28%	3.93%	3.4%	-0.65 pp	-0.09 pp
ROA	2.6%	2.2%	1.9%	0.4 pp	0.7 pp
ROE	11.2%	9.0%	7.7%	2.2 pp	3.5 pp
NIM	26.9%	27.0%	26.1%	-0.1 pp	0.8 pp
NIM after provisions	21.6%	21.8%	20.5%	-0.2 pp	1.1 pp
Efficiency Ratio	82.7%	85.9%	86.3%	-3.2 pp	-3.6 pp
Capital / Total Assets	22.8%	24.6%	24.3%	-1.8 pp	-1.5 pp
Average Loan (Ps.)	18,964	19,222	20,456	-1.3%	-7.3%
Employees	3,085	2,749	3,133	12.2%	-1.5%
Service Offices	74	69	73	7.2%	1.4%

Peru figures are reported under Mexican GAAP.
 Portfolio and Net Income are expressed in Mexican pesos (millions)
 and with their corresponding FX for the quarter. Average Loan (Mexican pesos)

Committed to Generate Human, Social and Economic Value

Balance Sheet



	4Q16	4Q15	% Change 4Q15	3Q16	% Change 3Q16
Cash and other investments	832.2	409.8	103.1%	1,197.0	-30.5%
Total performing loans	7,607.5	5,018.0	51.6%	6,538.6	16.3%
Non-performing loans	265.7	219.2	21.2%	248.5	6.9%
Total loan portfolio	7,873.2	5,237.2	50.3%	6,787.1	16.0%
Allowance for loan losses	488.3	368.7	32.4%	431.7	13.1%
Loan portfolio, net	7,384.9	4,868.5	51.7%	6,355.4	16.2%
Other accounts receivable	9.2	15.4	-40.5%	10.7	-14.2%
Fixed assets	205.2	95.3	115.3%	128.7	59.5%
Other assets	367.4	42.2	N/C	287.3	27.9%
Total assets	8,798.9	5,431.2	62.0%	7,979.1	10.3%
Deposits	2,980.7	945.6	N/C	2,722.3	9.5%
Interbank loans	3,449.9	2,993.3	15.3%	3,123.2	10.5%
Other accounts payable	231.6	111.3	108.0%	237.4	-2.4%
Total liabilities	6,662.2	4,050.3	64.5%	6,082.9	9.5%
Capital stock	1,135.8	1,049.1	8.3%	1,135.8	0.0%
Capital reserves	74.6	64.9	15.0%	74.6	0.0%
Foreign exchange effect	687.5	72.3	N/C	486.0	41.5%
Retained earnings	79.8	45.6	75.0%	79.8	0.0%
Net income for the year	158.9	149.1	6.6%	120.0	32.4%
Total stockholders' equity	2,136.6	1,380.9	54.7%	1,896.2	12.7%
Total liabilities and stockholders' equity	8,798.9	5,431.2	62.0%	7,979.1	10.3%

FX (End of period):	Soles - Dollars	Pesos MX - Dollars	Pesos MX - Soles
1Q17	3.248	18.7955	5.7868
1Q16	3.326	17.237	5.1825
4Q16	3.356	20.6194	6.1440

Peru figures are reported under Mexican GAAP
 Figures are expressed in Mexican Peso with its corresponding FX Source: Banco de Mexico and Banco Central de Peru

Income Statement



	1Q17	1Q16	% Change 1Q16	4Q16	% Change 4Q16
Interest income	687	460	49.4%	632	8.7%
Interest expense	115	79	45.9%	104	10.3%
Net interest income	572	381	50.1%	528	8.4%
Provisions for loan losses	111	74	50.8%	114	-2.5%
Net interest income after provisions	461	307	50.0%	414	11.4%
Commissions and fee income	27	22	24.0%	28	-4.2%
Commissions and fee expenses	6	5	29.5%	6	7.1%
Other operating income (expense)	22	11	91.6%	17	31.0%
Operating expenses	416	288	44.3%	391	6.5%
Net operating income	87	47	84.7%	62	41.2%
Total income before income tax	87	47	84.7%	62	41.2%
Current and Deferred	29	16	87.9%	23	27.0%
Net income	58	32	83.1%	39	49.5%

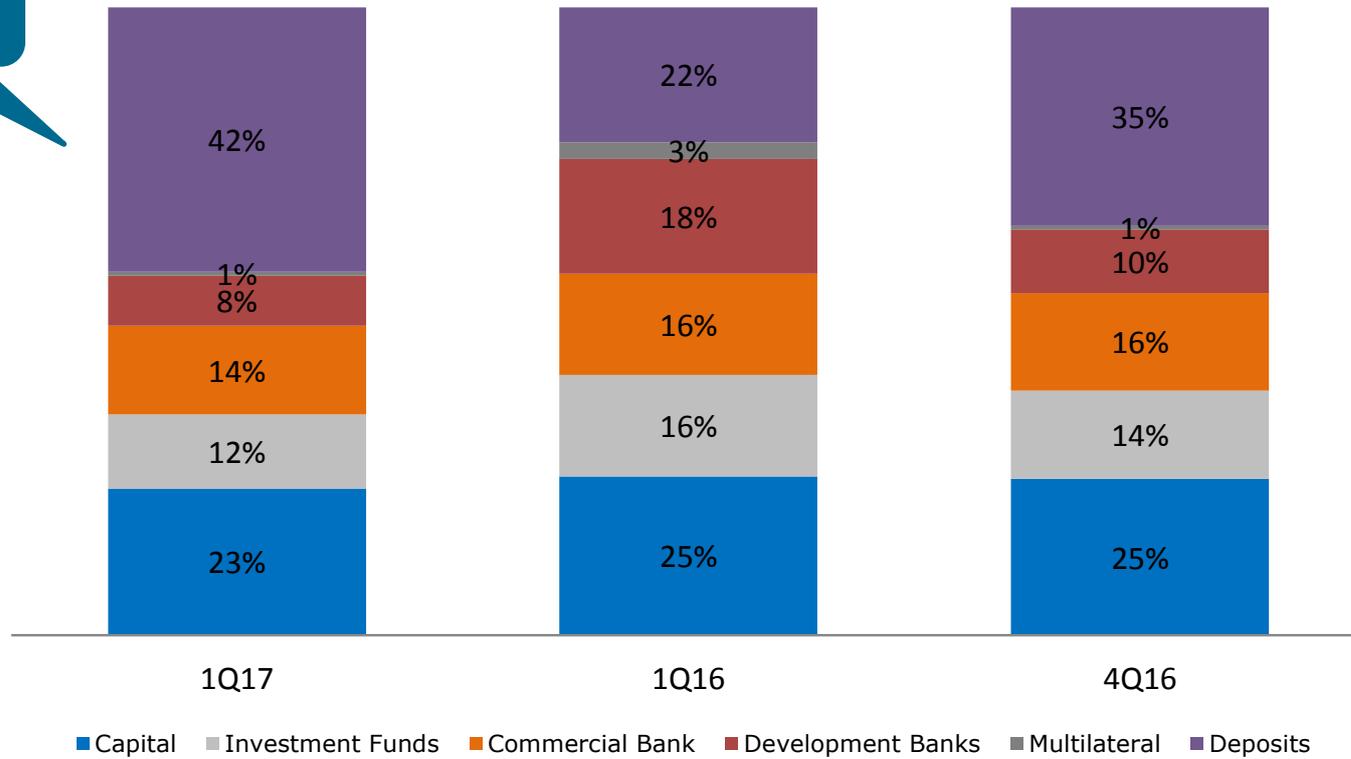
FX (Average)	Soles - Dollars	Pesos MX - Dollars	Pesos MX - Soles
1Q17	3.2869	20.3147	6.1804
1Q16	3.4490	18.0278	5.2270
4Q16	3.3950	19.8624	5.8505

Peru figures are reported under Mexican GAAP
 Figures are expressed in Mexican Peso with its corresponding FX
 Source: Banco de Mexico and Banco Central of Peru

Funding Structure



Cost of funds
6.8%



Compartamos S.A. (Guatemala)

Summary	1Q17	1Q16	4Q16	% Change 1Q16	% Change 4Q16
Clients	84,620	71,042	83,786	19.1%	1.0%
Portfolio	520.2	366.4	571.9	42.0%	-9.0%
Net Income	19.1	14.8	13.7	29.2%	40.0%
NPLs / Total Portfolio	4.46%	5.36%	3.95%	-0.90 pp	0.51 pp
ROA	10.7%	11.1%	7.9%	-0.4 pp	2.8 pp
ROE	11.8%	15.0%	8.6%	-3.2 pp	3.2 pp
NIM	81.7%	73.9%	78.9%	7.8 pp	2.8 pp
NIM after provisions	72.8%	65.2%	68.9%	7.6 pp	3.9 pp
Efficiency Ratio	78.5%	69.0%	87.5%	9.5 pp	-9.0 pp
Capital / Total Assets	90.9%	73.9%	90.6%	17.0 pp	0.3 pp
Average Loan (Ps.)	6,147	5,157	6,825	19.2%	-9.9%
Employees	850	556	798	52.9%	6.5%
Service Offices	53	37	45	43.2%	17.8%

Exchange rate as of March 31, 2017 from Quetzales to USD: 7.3398

Exchange rate as of March 31, 2017 from USD to MXP: 18.7955

Source: Banco de Guatemala and Banco de Mexico

Figures expressed in Mexican pesos. Portfolio and Net Income are expressed in million and with their corresponding FX for the quarter

Source: Banco de Guatemala y Banco de México

Committed to Generate Human, Social and Economic Value

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