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REPORTS 3Q25 RESULTS

Mexico City, Mexico – October 22, 2025 – GENTERA S.A.B. de C.V. ("GENTERA" or "the Company") (BMV: GENTERA*) announced today non-audited consolidated financial results for the third quarter ended September 30, 2025. Figures were prepared in accordance with requirements from the National Banking and Securities Commission (CNBV) and are expressed in nominal Mexican pesos (Ps.).

3Q25 Highlights:

Loan Portfolio stood at Ps. 87,793 million, representing a 16.4% annual growth, and servicing a record number of 6.35 million people.

- **Total Loan Portfolio** reached a record of **Ps. 87,793 million**. Total Loan Portfolio broken down by subsidiary was:
  - Banco Compartamos S.A., I.B.M. (Mexico) (Banco Compartamos) loan portfolio stood at **Ps. 58,108 million,** a **19.6% growth** compared to 3Q24.
  - Compartamos Banco, S.A. Perú stood at **Ps. 23,674 million,** an **8.7% growth** compared to 3Q24 **(in local currency loan portfolio grew 9.3% in its annual comparison).**
  - ConCrédito (Mexico) achieved a record loan portfolio of **Ps. 6,011 million,** a **20.8% growth** compared to 3Q24.

- **Net income for 3Q25** stood at Ps. **2,156** million, representing a 23.3% increase compared to Ps. 1,749 million reached in 3Q24.
  - Controlling Company participation in 3Q25 reported a Net Income of Ps. 2,099 million, a 27.5% growth compared to Ps. 1,646 million reported in 3Q24.

- **Cash and investments in financial instruments in GENTERA stood at Ps. 15,318 million in 3Q25,** compared to Ps. 14,774 million in 3Q24, featuring **sound liquidity levels** at its different subsidiaries:
  - **Banco Compartamos** stood at Ps. 8,319 million.
  - **Compartamos Banco Perú** stood at Ps. 4,177 million.
  - **ConCrédito** stood at Ps. 1,108 million.

- **Capital / Total Assets in Gentera** for 3Q25 stood at **30.3%.**
  - **Capital Adequacy Ratio (ICAP), 31.7%** in Banco Compartamos.
  - **Solvency Ratio, 22.6%** in Compartamos Banco Perú.
  - **Capital/Total Assets at 46.9%** in ConCrédito.

- **Controlling ROE in 3Q25 stood at 25.5% compared to 23.6% reached in 3Q24,** while ROE for 2025 nine-month period (9M25) stood at 25.9% compared to 20.9% in 9M24.

- **ROA in 3Q25** reached **7.7%,** an improvement compared to 7.3% reached in 3Q24.

- **Loan Portfolio with credit risk stage 3 for** 3Q25 stood at **3.43%,** compared to NPL at **3.56%** in 3Q24 and 3.32% reached in 2Q25. **Coverage Ratio** for 3Q25 stood at **236.2%.**

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- **According to the dividend approved on April 11, 2025,** at Gentera's Annual Shareholders Meeting, the second and final payment amounting **Ps. 1,200.9 million** will be paid on **November 20, 2025.**

- **ATERNA** had at the end of **3Q25, 16.2 million active insurance policies**. **During 3Q25, the amount of premiums stood at Ps. 2,565 million**, representing a **27.6% growth** compared to 3Q24.

- **YASTAS** in 3Q25 executed ~7.7 million total operations, 15.6% more compared to 3Q24. At the end of 3Q25, YASTAS had a network of **5,610 affiliates,** a 2.9% increase compared to 3Q24.

- **Gentera Social Responsibility Fund and Fundación Compartamos**. At the end of September 2025, Fundación Compartamos continues working for the benefit of vulnerable communities. Aligned with the 4th Sustainable Development Goal (SDG), at the end of 3Q25 we have benefited more than 3,300 people through educational and early childhood partnerships. At the same time, to support early childhood, more than Ps. 3.3 million have been donated through the branches of Compartamos Banco. This support is provided in partnership with 11 organizations that serve children from 0 to 6 years old. Also aligned with the 17th SDG, the process of the annual Call for Education and Early Childhood continues, and in this edition the projects of 40 organizations will be supported. Gentera's employees in Mexico and Peru live out their social vocation through volunteering. At the end of Q3, more than 24,000 employees completed at least one volunteer activity, benefiting more than 240,000 people in both countries. It is also worth noting that, to reduce the damage caused by emergencies, such as those generated by Hurricane Erik, more than 5,000 people affected by this event were supported.

- **Shares outstanding** as of September 30, 2025, **amounted to 1,579,243,876.**

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

This quarter represents another period of solid growth for GENTERA, reflecting the strength of our strategy and the unwavering commitment of our entire team to honor the trust our clients place in us to help them achieve their dreams. Our ongoing efforts to modernize operations, enhance digital capabilities, and stay close to our clients continue to drive strong financial performance and an increasing positive impact across the communities where we operate.

Under this context, in 3Q25 our Total Loan Portfolio reached a new record of Ps. 87,793 million, a 16.4% year-over-year increase, serving a record of almost 6.36 million people across Mexico and Peru. We maintained a healthy asset quality, with the NPL ratio at 3.43%, showcasing our disciplined risk management, which, combined with our cash and investment position of Ps. 15,318 million continues to provide a sound financial position that supports our growth and stability.

In terms of profitability, Net Income once again reached a new record high, totaling Ps. 6,485 million year to date. This represents a solid increase of 42.6% over the same period last year and already exceeds the amount obtained for the entire year of 2024, resulting in ROE and ROA of 25.5% and 7.9%, respectively.

Each of our subsidiaries continued contributing to the generation of economic, social, and human values. Through ATERNA, we closed the quarter with 16.2 million active insurance policies, strengthening our role in protecting the well-being and aspirations of millions of families. Meanwhile, YASTÁS executed approximately 7.7 million transactions through a network of 5,610 affiliates, expanding access to essential financial services in communities with limited banking infrastructure.

As we approach the final stretch of the year, GENTERA continues to position itself for new records, supported by solid fundamentals, prudent management, the effectiveness of our digital transformation strategy, and our team's commitment to sustainable growth and value creation for millions of people and their families.

3Q25 Analysis & Results of Operations

Summary		3Q25	3Q24	2Q25	% Change 3Q24	% Change 2Q25	9M25	9M24	% Change 9M24
Total users of financial services	(1)	6,356,004	5,707,206	6,133,906	11.4%	3.6%	6,356,004	5,707,206	11.4%
Credit Clients + Users		5,568,472	5,091,550	5,401,670	9.4%	3.1%	5,568,472	5,091,550	9.4%
Credits Clients		4,518,203	4,172,509	4,415,405	8.3%	2.3%	4,518,203	4,172,509	8.3%
Portfolio*		87,793	75,401	83,739	16.4%	4.8%	87,793	75,401	16.4%
Net Income*		2,156	1,749	2,108	23.3%	2.3%	6,485	4,549	42.6%
NPLs / Total Portfolio		3.43%	3.56%	3.32%	-0.13 pp	0.11 pp	3.43%	3.56%	-0.13 pp
ROA		7.7%	7.3%	7.8%	0.4 pp	-0.1 pp	7.9%	6.6%	1.3 pp
ROE		26.0%	23.2%	24.9%	2.8 pp	1.1 pp	25.5%	20.7%	4.8 pp
ROE Controlling		25.5%	23.6%	25.9%	1.9 pp	-0.4 pp	25.9%	20.9%	5.0 pp
NIM		42.2%	40.5%	40.9%	1.7 pp	1.3 pp	40.8%	39.7%	1.1 pp
NIM after provisions		30.6%	28.6%	29.8%	2.0 pp	0.8 pp	29.9%	28.8%	1.1 pp
Efficiency Ratio		65.1%	66.1%	65.3%	-1.0 pp	-0.2 pp	64.4%	68.1%	-3.7 pp
Operating Efficiency		21.8%	20.4%	21.2%	1.4 pp	0.6 pp	21.0%	20.4%	0.6 pp
Capital / Total Assets		30.3%	31.7%	29.3%	-1.4 pp	1.0 pp	30.3%	31.7%	-1.4 pp
Average Loan per Client		19,431	18,071	18,965	7.5%	2.5%	19,431	18,071	7.5%
Employees		28,100	26,654	27,800	5.4%	1.1%	28,100	26,654	5.4%
Service Offices**		555	545	548	1.8%	1.3%	555	545	1.8%
Branches		151	144	151	4.9%	0.0%	151	144	4.9%

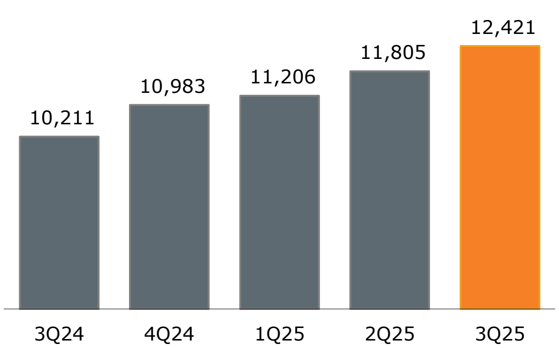
1) **In 3Q25 GENTERA served ~6.36 million people.** ~5.3 million clients from Credit, Savings, and Insurance Products, and additionally ConCrédito's Entrepreneurs served ~1.05 million final users.
In this table, employees in Banco Compartamos include employees from ATERNA and YASTAS.
*Portfolio and Net Income are expressed in millions of Mexican Pesos.
**67 Branches are inside a Service Office (same location).

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

Variations are calculated for 3Q25 versus the same period of 2024 and 2Q25, unless otherwise stated. ***The reader must also consider FX fluctuations in our Peruvian subsidiary, Compartamos Banco Perú, for the comparable periods.***

Statement of Comprehensive Income.

Interest Income (Ps. millions)



Interest income in 3Q25 was **Ps. 12,421** million, a **21.7%** increase compared to 3Q24, and a **5.2%** increase compared to Ps. 11,805 million in 2Q25.

Banco Compartamos represented the majority of GENTERA's portfolio and interest income, comprising 66.2% and 74.0%, respectively. The second subsidiary with the highest contribution to this line was Compartamos Banco in Perú. It is also noteworthy that ConCrédito contributed 6.8% to GENTERA's portfolio and 7.5% to its interest income.

The **yield** for GENTERA's portfolio (considering Banco Compartamos, Compartamos Banco Perú, and ConCrédito) during 3Q25 stood at 56.5%.

Interest expense

GENTERA's interest expense stood at **Ps. 2,042 million, a 15.7% increase compared to 3Q24,** and an 1.7% expansion compared to 2Q25. ***Interest expense related to financing expenses represented Ps. 1,313 million in 3Q25, a 1.2% contraction on a year-on-year comparison.***

Funding Cost

Funding Cost	3Q25	3Q24	2Q25
Compartamos Banco (México)	8.2%	10.6%	9.1%
Compartamos Banco (Perú)	4.9%	6.2%	5.2%

- **The interest expenses of Banco Compartamos in Mexico stood at Ps. 1,580 million** in 3Q25 a 20.7% increase compared to Ps. 1,309 million in 3Q24 and a slight 0.3% increase compared to Ps. 1,576 million in 2Q25 (this figure includes credit origination costs and the implicit interest related to leasing agreements, according to Financial Reporting Standards in Mexico and IFRS, which for this third quarter amounted Ps. 650 million). **The interest expenses associated with financing grew only 0.1% in comparison to the previous year;** considering that interest-bearing liabilities grew ~21.9% on an annual comparison.

    - At the end of the quarter, **3.6%** of Banco Compartamos liabilities (considering interbank liabilities and long-term debt issuances) were subscribed at **fixed rate.**

- **Compartamos Banco in Perú** decreased its Interest Expenses line by **10.3%** to Ps. 320.7 million versus 3Q24, when it stood at Ps. 357.5 million. If we exclude the effect of credit origination costs and the implicit interest related to leasing agreements, interest expenses related to financing expenses contracted 20.5%, from Ps. 312.6 million in 3Q24 to Ps. 248.5 million in 3Q25.

Net Interest Margin

GENTERA's Net Interest Margin (NIM) for the third quarter of 2025 stood at **42.2%,** which is above the 40.5% reached in 3Q24. **Margins for the nine-month period of year 2025 stood at 40.8%**. The driver of this movement is attributed to a higher interest income in the period due to the strong loan portfolio performance of Banco Compartamos México and Perú, and ConCrédito; and due to the smaller growth in the Interest Expense Line *(Considering Financing Expenses and Expenses linked to credit origination and the implicit interest related to leasing agreements)* compared to previous quarters explained by a faster reduction in the reference interest rate.
Note: It is important to bear in mind the impact that the size of productive assets (Cash and Loan Portfolio) have at the time this ratio is computed (Considering average numbers vs. end of period numbers), and the effect that the evolution of each credit methodology had in the interest income generation and thus in margins.

Provisions for loan losses

Provisions for loan losses reached **Ps. 2,849 million** during the quarter. This figure increased by Ps. 362 million, or 14.6%, when compared to 3Q24, and a 7.6% increase compared to 2Q25. In its annual comparison the movements are explained mainly by the provisions required in Banco Compartamos due to the 19.6% portfolio growth experienced in this subsidiary during the period.

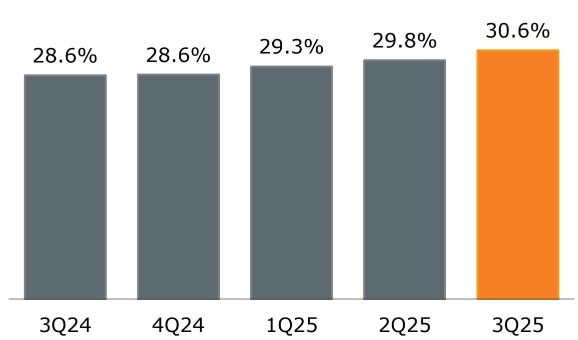
Cost of Risk for 3Q25 amounted to **13.3%**, an improvement to the figure recorded in 3Q24 when it stood at 13.8%. Cost of risk for the nine-month period of year 2025 stood at 12.5%.

NIM after provisions (NII after provisions for losses / average yielding assets) **for 3Q25 stood at 30.6%,** compared to 28.6% in 3Q24 and 29.8% in 2Q25.

NIM after provisions for 3Q25 stood at **30.6%**.

NIM after provisions [1)]

1) Net Interest margin after provisions / Average Yielding Assets



Commissions and fee income

The net effect between commissions charged and commissions paid in 3Q25 totaled **Ps. 1,520 million**, a 29.5% growth compared to 3Q24 when it stood at Ps. 1,174 million, and 7.8% increase compared to 2Q25.

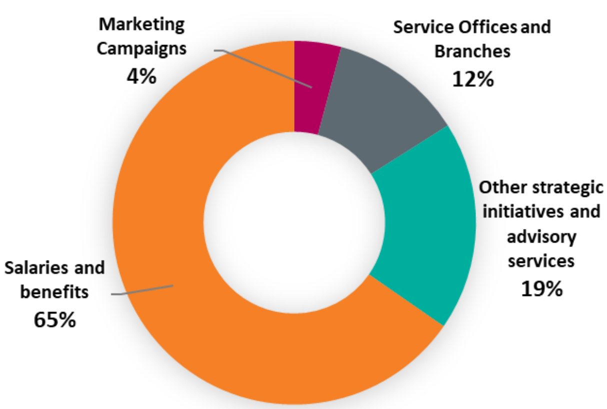
These solid dynamics are mainly explained by the extraordinary results in the number of insurance policies sold in the different subsidiaries.

- **Commissions and Fee income** are mainly explained by insurance fees, and in a lesser extent by penalty fees charged to clients with late payments, and different fees generated at Compartamos Banco in Perú, ConCrédito and Yastás, among others.

- **Commissions and fee expenses** can be attributed primarily to the fees paid by GENTERA's subsidiaries to third-party banks or channels for the use of their networks in disbursing credits or collecting payments. Additionally, commissions paid to Yastas contribute to these expenses. Banco Compartamos clients enjoy the convenience of accessing more than **47 thousand** diverse channels through which they can carry out their transactions.

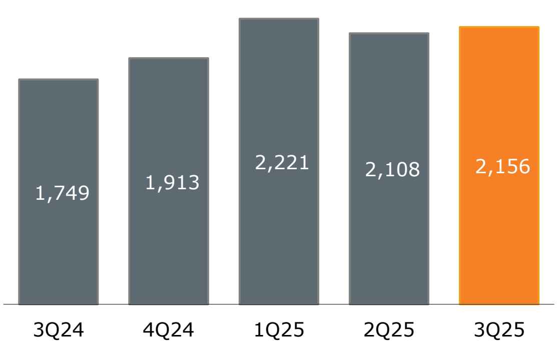
Other Operating Income/Expenses during 3Q25 represented an income of **Ps**. **299 million**. This item reflected income from CrediTienda (ConCrédito's online platform used to sell different products), as well as non-recurring income or expenses registered during the quarter.

Operating expenses



Operating expenses reached **Ps. 6,077 million, a 25.3% increase** versus Ps. 4,851 million in 3Q24, and a 5.7% increase compared to 2Q25. The annual double-digit increase in expenses is mainly explained due to a larger number of loan officers, and a larger variable compensation explained by the extraordinary results achieved by the sales team; and also linked to strategic initiatives. Loan officers, are attracting new customers, growing the portfolio in a more robust way and at the same time maintaining solid asset quality.

Net Income (Ps. millions)



For 3Q25, GENTERA presented **Ps. 2,156 million in Net Income, a very solid 23.3% growth** compared to Ps. 1,749 million in net income recorded in 3Q24 and 2.3% increase compared to the previous quarter.

Controlling Company participation reported a Net Income of Ps. 2,099 million in 3Q25, a 27.5% growth compared to 3Q24. Earnings per Outstanding Share from the controlling company in 3Q25 stood at ~$1.33.

Net Income for 2025 nine-month period was Ps. 6,485 million, while Controlling Company Net Income for 2025 nine-month period (9M25) stood at Ps. 6,310 million, representing a 48.7% growth compared to the same equivalent period for year 2024.

Earnings per Outstanding Share from the controlling company in 9M25 stood at ~$4.00

Gentera attained its largest accumulated net income as of September for any year in its history.

Other comprehensive income stood at negative **Ps. 12 million** at the end of 3Q25. This line includes revenues, expenses, gains, and losses that have yet to be realized. For this 3Q25 are mainly attributable to FX variations in the investment that GENTERA has in Compartamos Banco in Perú.

Comprehensive Result stood at **Ps. 2,144 million in 3Q25,** where Controlling interest accounted for Ps. 2,086 million and non-Controlling interest represented Ps. 58 million.

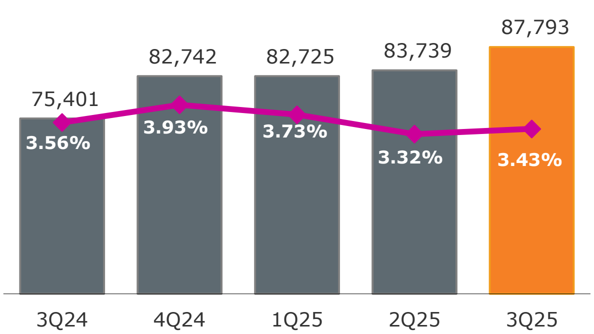
Statement of Financial Position.

Cash and investments in financial instruments.

Cash and investments stood at **Ps. 15,318 million** at the end of 3Q25, a 3.7% increase compared to 3Q24, and 1.1% contraction compared to 2Q25.

At the end of 3Q25, 54.3% of the cash position corresponded to Banco Compartamos with Ps. 8,319 million held in highly liquid assets, while 27.3%, equivalent to Ps. 4,177 million, corresponded to Compartamos Banco in Perú, and 7.2%, equivalent to Ps. 1,108 million, corresponded to ConCrédito; the remaining corresponded to GENTERA's other subsidiaries.

Loan Portfolio (Ps. millions) & NPL



Loan Portfolio reached **Ps. 87,793 million** in 3Q25, a **16.4% growth** compared to the figure reported in 3Q24, mainly explained by the solid dynamics seen in GENTERA's financial subsidiaries in Mexico and the high single digit growth experienced in Compartamos Peru.

The **Loan Portfolio** kept its solid levels during 3Q25, reaching a new record.

The Loan Portfolio was comprised as follows: 66.2% at Banco Compartamos in Mexico, 27.0% at Compartamos Banco in Perú, and 6.8% in ConCrédito.

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

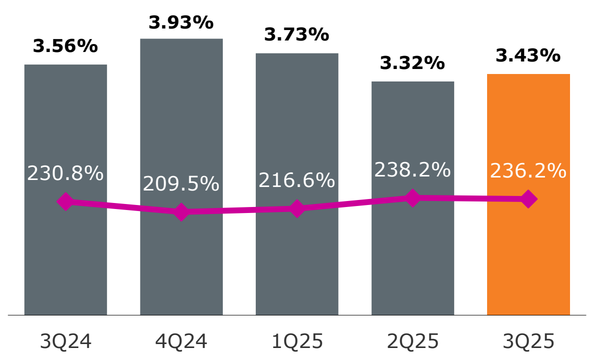
Consolidated non-performing loans (Loan Portfolio with credit risk stage 3), considering the three financial subsidiaries, reached 3.43% in 3Q25, a better level compared to 3.56% recorded in 3Q24 and an increase compared to 3.32% registered in 2Q25. The NPL level recorded in 3Q25 is better than expected for this year, which is to be moving around 4.0%, according to the portfolio mix, and it is still moving in stable and adequate levels.

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

	3Q25				3Q24				2Q25			
PRODUCT	Portfolio	NPL	NPL Ratio	Write- Offs	Portfolio	NPL	NPL Ratio	Write- Offs	Portfolio	NPL	NPL Ratio	Write- Offs
Group Methodology	33,637	1,070	3.18%	741	31,694	970	3.06%	571	32,241	960	2.98%	933
C. Individual	18,491	776	4.20%	486	12,431	503	4.05%	269	17,066	684	4.00%	512
C. CA Plus	5,943	189	3.19%	135	4,426	159	3.59%	88	5,582	175	3.14%	156
C. Otros	37	2	5.41%	2	14	0	0.57%	0	45	2	4.99%	1
Individual Methodology	24,471	967	3.95%	623	16,871	662	3.93%	357	22,693	861	3.79%	669
Banco Compartamos México	**58,108**	**2,037**	**3.51%**	**1,364**	**48,565**	**1,632**	**3.36%**	**928**	**54,934**	**1,821**	**3.32%**	**1,602**
Group Methodology Peru	6,125	205	3.35%	211	5,266.8	274	5.20%	422	6,053	202	3.34%	156
Individual Methodology Peru	17,549	661	3.76%	406	16,516	652	3.95%	333	17,118	660	3.85%	451
Banco Compartamos Perú	**23,674**	**866**	**3.66%**	**617**	**21,783**	**926**	**4.25%**	**755**	**23,172**	**862**	**3.72%**	**607**
Individual Methodology ConCrédito	6,011	109	1.82%	320	4,977	107	2.14%	257	5,633	100	1.78%	308
ConCrédito	**6,011**	**109**	**1.82%**	**320**	**4,977**	**107**	**2.14%**	**257**	**5,633**	**100**	**1.78%**	**308**
Yastás	**-**	**-**	**0.00%**	**-**	**76**	**23**	**30.83%**	**8**	**-**	**-**	**0.00%**	**29**
Total	**87,793**	**3,013**	**3.43%**	**2,301**	**75,401**	**2,688**	**3.56%**	**1,948**	**83,739**	**2,783**	**3.32%**	**2,547**

Performance Ratios and Metrics

Coverage Ratio & NPL*

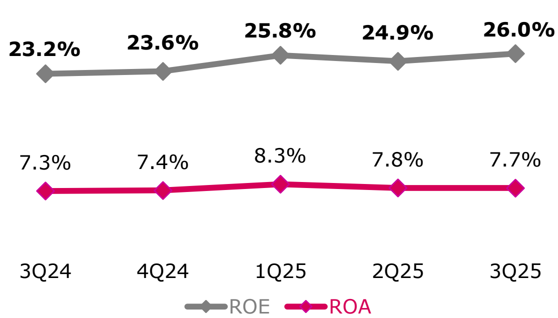


*Loan portfolio with credit risk stage 3.

3Q25 coverage ratio was 236.2%, representing a very strong level, which is in line with the prudent approach that the Company has followed and according to Mexican financial regulations.

Goodwill amounted to Ps. 4,608 million and was mainly related to the acquisition of ConCrédito with Ps. 3,889 million and Compartamos Banco in Perú with Ps. 664 million, which were recorded as assets.

ROAE/ROAA



During 3Q25, GENTERA recorded a return on average equity **(ROAE) of 26.0%** and a return on average assets **(ROAA)** of **7.7%.**

Controlling ROE stood at 25.5%, compared to 23.6% registered in 3Q24.

Controlling ROE for 2025 nine-month period (9M25) stood at 25.9%, a very solid ratio compared to that reached in the same period of the previous year, when it stood at 20.9%.

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

	3Q25	3Q24	2Q25	% Change 3Q24	% Change 2Q25	9M25	9M24	% Change 9M24
Interest income	12,421	10,210	11,805	21.7%	5.2%	35,432	29,248	21.1%
Interest expense	2,042	1,765	2,008	15.7%	1.7%	5,909	5,489	7.7%
Financing expense	1,313	1,329	1,356	-1.2%	-3.2%	3,975	3,936	1.0%
Expense of credit origination and leasing	729	436	652	67.2%	11.8%	1,934	1,553	24.5%
Net Interest Income	**10,379**	**8,445**	**9,797**	**22.9%**	**5.9%**	**29,523**	**23,759**	**24.3%**
Provisions for loan losses	2,849	2,487	2,649	14.6%	7.6%	7,906	6,524	21.2%
Net interest income after provisions	**7,530**	**5,958**	**7,148**	**26.4%**	**5.3%**	**21,617**	**17,235**	**25.4%**
Commissions and fee income	1,687	1,323	1,579	27.5%	6.8%	4,729	3,504	35.0%
Commissions and fee expense	167	149	169	12.1%	-1.2%	462	442	4.5%
Trading gains (losses)	(7)	5	(4)	N/C	N/C	(10)	7	N/C
Other operating income (expense)	299	207	246	44.4%	21.5%	909	347	162.0%
Operating Expenses	6,077	4,851	5,748	25.3%	5.7%	17,251	14,067	22.6%
Net operating income	**3,265**	**2,493**	**3,052**	**31.0%**	**7.0%**	**9,532**	**6,584**	**44.8%**
Total income before income tax	**3,265**	**2,493**	**3,052**	**31.0%**	**7.0%**	**9,532**	**6,584**	**44.8%**
Income tax	1,109	744	944	49.1%	17.5%	3,047	2,035	49.7%
Net continued operations	**2,156**	**1,749**	**2,108**	**23.3%**	**2.3%**	**6,485**	**4,549**	**42.6%**
Net income	**2,156**	**1,749**	**2,108**	**23.3%**	**2.3%**	**6,485**	**4,549**	**42.6%**
Other comprehensive income	(12)	713	(297)	N/C	N/C	(462)	933	N/C
Comprehensive Result	**2,144**	**2,462**	**1,811**	**-12.9%**	**18.4%**	**6,023**	**5,482**	**9.9%**
Net income attributable to:	**2,156**	**1,749**	**2,108**	**23.3%**	**2.3%**	**6,485**	**4,549**	**42.6%**
Controlling interest	2,099	1,646	2,105	27.5%	-0.3%	6,310	4,243	48.7%
Non Controlling interest	57	103	3	-44.7%	N/C	175	306	-42.8%
Comprehensive income attributable to:	**2,144**	**2,462**	**1,811**	**-12.9%**	**18.4%**	**6,023**	**5,482**	**9.9%**
Controlling interest	2,086	2358	1,810	-11.5%	15.2%	5,848	5,174	13.0%
Non Controlling interest	58	104	1	-44.2%	N/C	175	308	-43.2%

GENTERA

Consolidated Statement of Financial Position
As of September 30, 2025, and 2024, and June 30, 2025
(In millions of Mexican pesos)

	3Q25	3Q24	2Q25	% Change 3Q24	% Change 2Q25
Cash and investments in financial instruments	15,318	14,774	15,491	3.7%	-1.1%
Derivatives	0	5	0	N/C	N/C
Loan portfolio with credit risk stage 1 and 2	84,780	72,713	80,956	16.6%	4.7%
Loan portfolio with credit risk stage 3	3,013	2,688	2,783	12.1%	8.3%
Loan portfolio	**87,793**	**75,401**	**83,739**	**16.4%**	**4.8%**
Deferred items	**463**	**347**	**488**	**33.4%**	**-5.1%**
Allowance for loan losses	7,116	6,204	6,630	14.7%	7.3%
Loan portfolio, net	**81,140**	**69,544**	**77,597**	**16.7%**	**4.6%**
Other accounts receivable, net	3,604	2,347	3,504	53.6%	2.9%
Properties, furniture and equipment, net	973	720	909	35.1%	7.0%
Rights of use assets, properties, furniture and equipment, net	1,289	1,236	1,278	4.3%	0.9%
Permanent investment	100	99	100	1.0%	0.0%
Asset for deferred income taxes, net	3,470	2,704	3,142	28.3%	10.4%
Other assets	2,723	2,806	2,870	-3.0%	-5.1%
Goodwill	4,608	4,762	4,609	-3.2%	0.0%
Total assets	**113,225**	**98,997**	**109,500**	**14.4%**	**3.4%**
Deposits	21,923	21,507	21,730	1.9%	0.9%
Long term debt issuance	13,334	13,414	13,336	-0.6%	0.0%
Banking and other borrowings	29,724	21,239	29,362	40.0%	1.2%
Obligations in securitization operations	1,284	1,272	1,281	0.9%	0.2%
Lease liability	1,364	1301	1,352	4.8%	0.9%
Other liabilities	11,322	8,881	10,309	27.5%	9.8%
Deferred credits and advance collections	7	9	7	-22.2%	0.0%
Total liabilities	**78,958**	**67,623**	**77,377**	**16.8%**	**2.0%**
Capital stock	4,764	4,764	4,764	0.0%	0.0%
Premium on sale of stock	(1,030)	(455)	(1,030)	N/C	N/C
Capital reserves	1,708	1,708	1,708	0.0%	0.0%
Accumulated retained earnings	28,648	22,974	26,549	24.7%	7.9%
Other comprehensive income	(114)	33	(102)	N/C	N/C
Total controlling interest	**33,976**	**29,024**	**31,889**	**17.1%**	**6.5%**
Total non-controlling interest	291	2,350	234	-87.6%	24.4%
Total stockholders' equity	**34,267**	**31,374**	**32,123**	**9.2%**	**6.7%**
Total liabilities and stockholders' equity	**113,225**	**98,997**	**109,500**	**14.4%**	**3.4%**

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

The following section sets forth the non-audited financial results for the third quarter of 2025 (3Q25) of Banco Compartamos, S.A. I.B.M. ("Banco Compartamos" or "the Bank"), which is GENTERA's main subsidiary in Mexico. All numbers are expressed in Mexican pesos. The report and analysis were prepared in accordance with Mexican banking regulations applicable to credit institutions and Financial and Reporting Standards accepted in Mexico which from 2022 and onwards converge with IFRS-9.

Financial Highlights

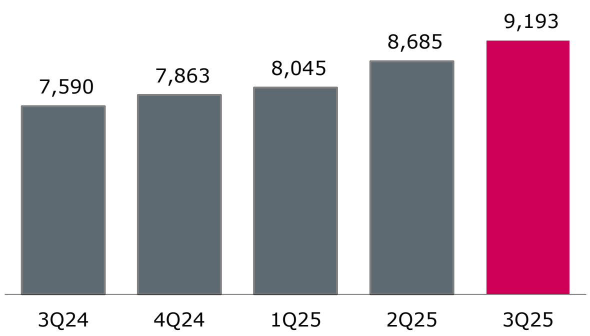
Summary	3Q25	3Q24	2Q25	% Change 3Q24	% Change 2Q25	9M25	9M24	% Change 9M24
Clients	3,404,099	3,163,907	3,308,194	7.6%	2.9%	3,404,099	3,163,907	7.6%
Portfolio*	58,108	48,565	54,934	19.6%	5.8%	58,108	48,565	19.6%
Net Income	1,453	1,388	1,345	4.7%	8.0%	4,343	3,546	22.5%
NPLs / Total Portfolio	3.51%	3.36%	3.32%	0.15 pp	0.19 pp	3.51%	3.36%	0.15 pp
ROA	8.8%	10.4%	8.5%	-1.60 pp	0.30 pp	9.1%	9.1%	0.00 pp
ROE	31.7%	37.8%	30.8%	-6.1 pp	0.9 pp	33.2%	33.6%	-0.4 pp
NIM	48.4%	50.0%	47.6%	-1.6 pp	0.8 pp	47.4%	48.7%	-1.3 pp
NIM after provisions	36.3%	38.2%	36.1%	-1.9 pp	0.2 pp	36.1%	38.5%	-2.4 pp
Efficiency Ratio	67.1%	64.5%	68.1%	2.6 pp	-1.0 pp	65.9%	67.2%	-1.3 pp
Operating Efficiency	26.7%	26.3%	26.1%	0.4 pp	0.6 pp	25.6%	26.4%	-0.8 pp
Capital adequacy ratio (ICAP)	31.7%	31.1%	30.7%	0.6 pp	1.0 pp	31.7%	31.1%	0.6 pp
Capital / Total Assets	28.2%	27.8%	27.2%	0.4 pp	1.0 pp	28.2%	27.8%	0.4 pp
Average Loan (Ps.)	17,070	15,350	16,605	11.2%	2.8%	17,070	15,350	11.2%
Employees	18,632	17,881	18,522	4.2%	0.6%	18,632	17,881	4.2%
Service Offices**	430	429	430	0.2%	0.0%	430	429	0.2%
Branches	151	144	151	4.9%	0.0%	151	144	4.9%

*Portfolio and Net Income are expressed in millions of Mexican pesos.
**Some of the Service offices were transformed into Branches. 67 Branches are within a Service Office (same location).

3Q25 Highlights:

- **Banco Compartamos reached a record number of clients**, servicing 3.4 million credit clients at the end of 3Q25.
- **Total loan portfolio reached Ps. 58,108 million**, a **19.6%** growth compared to 3Q24.
- **Net Income for 3Q25 stood at Ps. 1,453 million, a 4.7% increase** compared to 3Q24.
- **Capital Adequacy Ratio** (ICAP) stood at **31.7%,** maintaining a very robust level. **The level reached at the end of the quarter is well above regulation and the average ICAP presented by the Banks in Mexico.**
- **Loan portfolio with credit risk stage 3 (NPL)** stood at **3.51%** in 3Q25, compared to 3.36% reached in 3Q24, and 3.32% in 2Q25.
- **ROA** for 3Q25 was 8.8%, compared to 10.4% in 3Q24.
- **ROE** for 3Q25 was 31.7%, compared to 37.8% in 3Q24.
- **On July 21, 2025** –**Moody's Local Mexico** affirmed Banco Compartamos' ratings and its Stable Outlook. Its Long- and Short-Term National Scale Rating were affirmed at 'AA.mx / ML A-1.mx', respectively.
- **On September 20, 2025** – **Fitch Ratings** affirmed Banco Compartamos' ratings on its Long and Short-term National Scale Rating 'AA(mex) ' / 'F1+(mex)' and on its Long and Short-Term Global Scale 'BB+' / 'B', with 'Stable' outlook, respectively.

Interest Income (Ps. millions)



Interest income reached **Ps. 9,193 million in 3Q25, a solid 21.1% increase compared to 3Q24 and 5.8% increase compared to 2Q25** when it stood at Ps. 8,685 million.

The **Interest Income** reached in 3Q25 at Ps. 9,193 million marked a record level for any quarter in our history.

Interest expenses

Interest expenses grew 20.7% to reach Ps. 1,580 million, compared to Ps. 1,309 million in 3Q24, and a slight 0.3% increase compared to Ps. 1,576 million in 2Q25. *The Ps. 1,580 million recorded in this line in 3Q25 already include ~Ps. 650 million in credit origination costs and the implicit interest related to the leasing agreements, according to Financial Reporting Standards in Mexico and IFRS.* It is important to signal that if we exclude the cost associated to credit origination and the implicit interest related to leasing agreements, interest expenses related to financing expenses were Ps. 930 million and grew only 0.1% in its annual comparison.

The Funding Cost, which includes liabilities and deposits from the public, **stood at 8.2% in 3Q25**, compared to **10.6%** in 3Q24.

As a result of the aforementioned, Banco Compartamos reported a **Net Interest Income** of **Ps. 7,613 million**, a **21.2% increase compared to 3Q24 and a 7.1% increase** compared to 2Q25, respectively. **NIM stood** at **48.4%** in 3Q25, compared to **50.0%** one year ago.

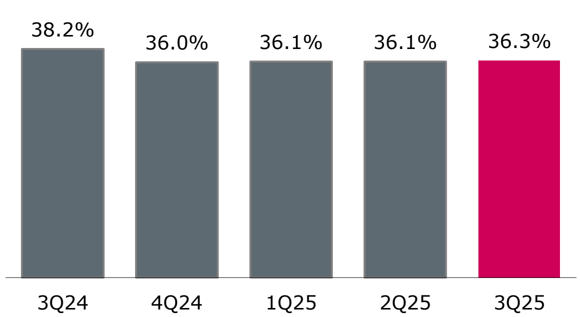
Provisions for loan losses

Provisions for loan losses stood at **Ps. 1,902 million**, compared to Ps. 1,486 million reached in 3Q24. This 28.0% annual increase is explained by the robust 19.6% annual growth experienced in the portfolio and its mix.

Cost of risk for 3Q25 stood at 13.5%. For 2025 nine-month period (9M25) cost of risk was 12.3% compared to 11.2% in 9M24.

Net Interest Margin (after provisions)[1)]

1) Net Interest margin after provisions / Average Yielding Assets



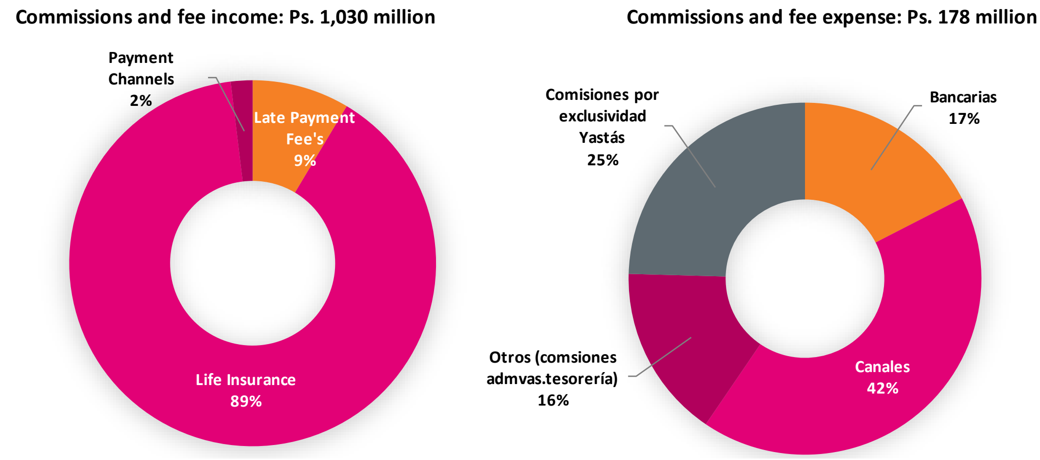
NII after provisions was Ps. 5,711 million, a 19.1% increase compared to Ps. 4,795 million in 3Q24, and a 5.8% increase compared to Ps. 5,396 million reached in 2Q25.

NIM (Net Interest Margin) after provisions (NII after provisions for losses / average yielding assets) for **3Q25 was 36.3%,** compared to 38.2% in 3Q24 and 36.1% reached in 2Q25.

Commissions and other income

- **The net effect between commissions charged and commissions paid** in 3Q25 totaled **Ps. 852 million,** considering Ps. 1,030 million in commissions and fee income and Ps. 178 million in commissions and fee expenses, representing a 37.4% increase compared to the net effect reached in 3Q24 at Ps. 620 million.

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



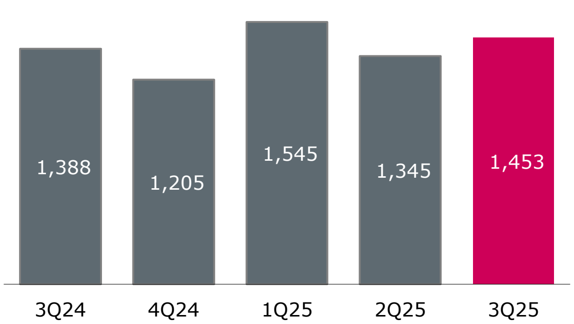
- **Trading Gains/losses** in 3Q25 stood at **Ps. 0 million and** is associated with the cash balance in U.S. dollars that Banco Compartamos holds to pay its contracts in that currency.

- **Other operating income/expense** reflected an income of **Ps. 23 million for 3Q25**. This item reflected non-recurring items, including: 1) other income related to different services and payment refunds; 2) expenses from the insurance business; 3) expenses linked to R&D; 4) IPAB Fees/Expenses that in the past were reflected in Operating Expenses and 5) donations; among other concepts that can generate income or expenses in each period.

Operating expenses

Operating expenses for 3Q25 increased 25.5% year-over-year to Ps. 4,419 million, primarily attributable to the new number of loan officers compared to the previous year, larger variable compensation for the sales force due to the strong business results, and other costs that reflect the inflation experienced, as well as other expenses related to different initiatives that Compartamos is executing in order to modernize its operation.

Net Income

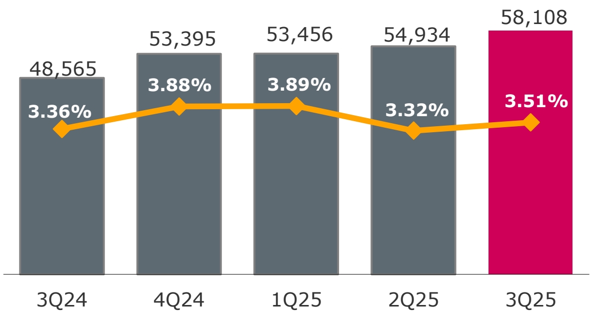


Banco Compartamos reported a **Net Income of Ps. 1,453 million**, a 4.7% increase compared to 3Q24. **Net Income for 2025 nine-month period (9M25)** was Ps. 4,343 million, a **22.5% increase** compared to the same period of the previous year.

Statement of Financial Position

Cash and investments in financial instruments stood at **Ps. 8,319 million,** compared to **Ps. 5,399 million** in **3Q24** and **Ps. 8,243 million** in 2Q25. The amount in this line corresponds to the funding (operational liquidity) required by Banco Compartamos to cover operating expenses, debt maturities, and loan portfolio growth. **Cash and other investments are held in short-term instruments**, where the counterparty risk is approved by the Board's Risk Committee.

Loan Portfolio (Ps. millions) & NPL



Loan portfolio reached **Ps. 58,108 million**, a **19.6% increase** compared to **Ps. 48,565 million** reported in 3Q24, and a 5.8% increase compared to the portfolio reached at the end of 2Q25.

The **average outstanding balance per client** in 3Q25 was **Ps. 17,070,** 11.2% above the Ps. 15,350 reported in 3Q24 and 2.8% larger compared to Ps. 16,605 reported in 2Q25.

Loan Products & Credit Quality

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

1. **Group Lending Methodology**: Merchant Credit (*Credito Comerciante)* and Women Credit (*Credito Mujer) which are now part of the Group Credit "Fusion Grupal"***),*** represented **57.9%** of the total loan portfolio in 3Q25 with a consolidated Loan Portfolio with credit risk stage 3 **(NPL) of 3.18% for 3Q25**, compared to **2.98% in 2Q25**, **and 3.06% in 3Q24.**

2. **Individual Lending Methodology:** Additional Plus Loans *(Credito Adicional Plus);* Personal Loans (*Credito Individual) and other* loans (otros*),* represented **42.1%** of the total loan portfolio in 3Q25 with a consolidated **NPL of 3.95% in 3Q25**, compared **to 3.79% in 2Q25** and **3.93%** in **3Q24.**

During **3Q25, total Loan Portfolio with credit risk stage 3 (NPL) was 3.51%,** compared to 3.32% in 2Q25 and 3.36% in 3Q24.

Banco Compartamos' policy is to write-off loans that are past due after 180 days. During the third quarter, **write-offs reached Ps. 1,364 million**.

For 3Q25, the **coverage ratio** (allowance for loan losses / non-performing loans) was **236.7%,** compared to 234.7% in 3Q24. The allowance for loan losses is calculated using the methodology established by the CNBV, which requires a specific reserve amount for each originated loan and depending on its classification, the specific reserve coverage model is applied: Group Credits or Individual Credits. It is important to highlight that for our portfolio we apply each methodology according to the type of credit, for which as of 3Q25, ~58% corresponds to the group credit methodology.

Total Liabilities

During 3Q25, total liabilities reached Ps. 48,563 million, 21.3% larger compared to Ps. 40,042 million recorded during 3Q24.

~99.1% of Banco Compartamos' liabilities are fully peso-denominated; therefore, there is no material FX exposure. It maintains a well-diversified funding mix with different sources as follows:

i) Long-term debt issuances: Banco Compartamos is an active issuer in the Mexican debt market. As of September 30, 2025, it had **Ps. 13,334 million** outstanding in long-term local bonds (*Certificados Bursátiles Bancarios*).

ii) Strong capital base: 28.2% of total assets were funded with equity.

iii) Credit lines with banks and other institutions: Banco Compartamos had **Ps. 22,714 million** in credit lines among various banking creditors (Development Banks and Commercial Banks).

iv) Clients Deposits, On Demand Deposits, and Term Deposits for 3Q25 stood at **Ps. 5,893 million,** 37.9% larger than the Ps. 4,274 million recorded in 3Q24 and 1.3% larger compared to Ps. 5,815 million reached in 2Q25. At the end of 3Q25, Banco Compartamos had **~2.05 million** debit accounts.

Total Stockholders' Equity

The capitalization ratio was 31.7% at the end of the third quarter, a slightly larger ratio compared to **31.1%** in 3Q24. The current ratio continues to reflect the Bank's strength and is well above the Mexican banking system standards and levels required by Basel III. Banco Compartamos reported **Ps. 18,575 million in Tier I** capital and risk-weighted assets of **Ps. 58,574 million.**

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

	3Q25	3Q24	2Q25	% Change 3Q24	% Change 2Q25	9M25	9M24	% Change 9M24
Interest income	9,193	7,590	8,685	21.1%	5.8%	25,923	21,717	19.4%
Interest expense	1,580	1,309	1,576	20.7%	0.3%	4,549	4,054	12.2%
Financing expense	930	929	989	0.1%	-6.0%	2,834	2,690	5.4%
Expense of credit origination and leasing	650	380	587	71.1%	10.7%	1,715	1364	25.7%
Net Interest Income	**7,613**	**6,281**	**7,109**	**21.2%**	**7.1%**	**21,374**	**17,663**	**21.0%**
Provisions for loan losses	1,902	1,486	1,713	28.0%	11.0%	5,074	3,708	36.8%
Net interest income after provisions	**5,711**	**4,795**	**5,396**	**19.1%**	**5.8%**	**16,300**	**13,955**	**16.8%**
Commissions and fee income	1,030	796	950	29.4%	8.4%	2,858	2,006	42.5%
Commissions and fee expense	178	176	175	1.1%	1.7%	519	547	-5.1%
Trading gains (losses)	0	3	(2)	N/C	N/C	0	3	N/C
Other operating income (expense)	23	39	(97)	-41.0%	N/C	(78)	(111)	N/C
Operating Expenses	4,419	3,521	4,138	25.5%	6.8%	12,237	10,280	19.0%
Net operating income	**2,167**	**1,936**	**1,934**	**11.9%**	**12.0%**	**6,324**	**5,026**	**25.8%**
Total income before income tax	**2,167**	**1,936**	**1,934**	**11.9%**	**12.0%**	**6,324**	**5,026**	**25.8%**
Income tax	714	548	589	30.3%	21.2%	1,981	1,480	33.9%
Net income	**1,453**	**1,388**	**1,345**	**4.7%**	**8.0%**	**4,343**	**3,546**	**22.5%**

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

	3Q25	3Q24	2Q25	% Change 3Q24	% Change 2Q25
Cash and investments in financial instruments	8,319	5,399	8,243	54.1%	0.9%
Loan portfolio with credit risk stage 1 and 2	56,071	46,933	53,113	19.5%	5.6%
Loan portfolio with credit risk stage 3	2,037	1,632	1,821	24.8%	11.9%
Loan portfolio	**58,108**	**48,565**	**54,934**	**19.6%**	**5.8%**
Deferred items	412	300	441	37.3%	-6.6%
Allowance for loan losses	4,821	3,831	4,327	25.8%	11.4%
Loan portfolio, net	**53,699**	**45,034**	**51,048**	**19.2%**	**5.2%**
Other accounts receivable, net	1,781	1,894	1,989	-6.0%	-10.5%
Properties, furniture and equipment, net	478	312	423	53.2%	13.0%
Rights of use assets, properties, furniture and equipment, net	805	682	751	18.0%	7.2%
Asset for deferred income taxes, net	2,164	1,757	1,924	23.2%	12.5%
Other assets	396	408	460	-2.9%	-13.9%
Total assets	**67,642**	**55,486**	**64,838**	**21.9%**	**4.3%**
Clients' deposits	3,004	2,213	3,043	35.7%	-1.3%
OD Deposits	528	71	514	643.7%	2.7%
Term deposits	2,361	1,990	2,258	18.6%	4.6%
Long term debt issuance	13,334	13,414	13,336	-0.6%	0.0%
Banking and other borrowings	22,714	16,701	22,185	36.0%	2.4%
Lease liability	850	714	792	19.0%	7.3%
Other liabilities	5,772	4,939	5,084	16.9%	13.5%
Total liabilities	**48,563**	**40,042**	**47,212**	**21.3%**	**2.9%**
Capital stock	947	856	856	10.6%	10.6%
Contributions for future capital increases	0	0	91	N/C	N/C
Capital reserves	895	804	895	11.3%	0.0%
Accumulated retained earnings	17,306	13,880	15,853	24.7%	9.2%
Other comprehensive income	(69)	(96)	(69)	N/C	N/C
Total stockholders' equity	**19,079**	**15,444**	**17,626**	**23.5%**	**8.2%**
Total liabilities and stockholders' equity	**67,642**	**55,486**	**64,838**	**21.9%**	**4.3%**

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

The following section sets forth the non-audited financial results for the third quarter of 2025 (3Q25) of Compartamos Banco in Perú, GENTERA's Peruvian subsidiary. All figures are in Mexican pesos and may vary due to rounding.

All numbers are expressed in Mexican pesos. The report and analysis were prepared in accordance with Mexican banking regulations applicable to credit institutions and Financial and Reporting Standards accepted in Mexico which from 2022 and onwards converge with IFRS-9.
The reader must take into consideration the FX fluctuations in the comparison periods.

Financial Highlights

Summary	3Q25	3Q24	2Q25	% Change 3Q24	% Change 2Q25	9M25	9M24	% Change 9M24
Clients	1,026,740	909,412	1,022,462	12.9%	0.4%	1,026,740	909,412	12.9%
Portfolio *	23,674	21,783	23,172	8.7%	2.2%	23,674	21,783	8.7%
Net Income*	390	48	331	720.6%	18.1%	1,013	203	398.1%
NPLs / Total Portfolio	3.66%	4.25%	3.72%	-0.59 pp	-0.06 pp	3.66%	4.25%	-0.59 pp
ROA	5.6%	0.7%	4.8%	4.9 pp	0.8 pp	4.8%	1.1%	3.7 pp
ROE	25.9%	4.0%	22.7%	21.9 pp	3.2 pp	23.1%	6.0%	17.1 pp
NIM	29.3%	22.6%	28.2%	6.7 pp	1.1 pp	28.3%	22.3%	6.0 pp
NIM after provisions	21.1%	12.5%	19.4%	8.6 pp	1.7 pp	19.9%	12.0%	7.9 pp
Efficiency Ratio	64.8%	90.6%	69.0%	-25.8 pp	-4.2 pp	68.7%	88.9%	-20.2 pp
Operating Efficiency	14.8%	12.8%	14.7%	2.0 pp	0.1 pp	14.8%	12.8%	2.0 pp
Capital / Total Assets	22.2%	18.8%	21.3%	3.4 pp	0.9 pp	22.2%	18.8%	3.4 pp
Average Loan (Ps.)	23,058	23,953	22,663	-3.7%	1.7%	23,058	23,953	-3.7%
Employees	7,023	6,591	6,919	6.6%	1.5%	7023	6591	6.6%
Service Offices	125	116	118	7.8%	5.9%	125	116	7.8%

Compartamos Banco Perú figures are reported in accordance with Financial and Reporting Standards in Mexico and Mexican Regulation.
*Portfolio and Net Income are expressed in Mexican pesos (millions) with their corresponding FX for the quarter.

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

3Q25 Highlights:

- **Total loan portfolio** reached **Ps. 23,674 million,** representing an 8.7% growth compared to 3Q24 **(in local currency loan portfolio grew 9.3% in its annual comparison).**

- **Net Income for 3Q25 stood** at **Ps. 390 million**, a strong recovery compared to Ps. 48 million registered in 3Q24.

- **Non-performing loans** stood at **3.66%** in 3Q25, an improvement compared to 4.25% in 3Q24 and compared to 3.72% recorded in 2Q25.

- **Credit clients** finalized the quarter at 1,026,740, representing a 12.9% increase compared to 3Q24.
    - Group Loans product represented **67.9%** of the clients served in Peru, ending the period with more than **696 thousand clients.** This methodology represented **25.9%** of Compartamos Banco Perú loan portfolio.

- **Solvency ratio in 3Q25** stood at **22.6%.**

- **ROA** for 3Q25 stood at 5.6%, compared to 4.8% in 2Q25 and 0.7% in 3Q24.

- **ROE** for 3Q25 stood at 25.9% compared to 22.7% in 2Q25 and 4.0% in 3Q24.

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

	3Q25	3Q24	2Q25	% Change 3Q24	% Change 2Q25	9M25	9M24	% Change 9M24
Interest income	2,279.8	1,748.1	2,218.7	30.4%	2.8%	6,740.7	5,095.3	32.3%
Interest expense	320.7	357.5	322.5	-10.3%	-0.6%	999.7	1,114.3	-10.3%
Financing expense	248.5	312.6	261.8	-20.5%	-5.1%	798.4	958.7	-16.7%
Expense of credit origination and leasing	72.2	44.8	60.7	61.0%	18.9%	201.3	155.5	29.4%
Net interest income	**1,959.1**	**1,390.7**	**1,896.2**	**40.9%**	**3.3%**	**5,741.0**	**3,981.0**	**44.2%**
Provisions for loan losses	546.7	625.4	589.6	-12.6%	-7.3%	1,709.8	1,835.6	-6.9%
Net interest income after provisions	**1,412.4**	**765.3**	**1,306.5**	**84.6%**	**8.1%**	**4,031.3**	**2,145.4**	**87.9%**
Commissions and fee income	250.6	186.6	228.9	34.3%	9.5%	711.1	528.4	34.6%
Commissions and fee expenses	67.8	43.4	51.2	56.3%	32.3%	146.2	110.3	32.5%
Other operating income (expense)	(16.5)	(15.7)	(2.0)	N/C	N/C	(25.0)	(37.9)	N/C
Operating expenses	1,023.5	808.9	1,023.1	26.5%	0.0%	3,139.3	2,244.1	39.9%
Net operating income	**555.2**	**83.9**	**459.1**	**562.0%**	**20.9%**	**1,432.0**	**281.5**	**408.6%**
Participation in the net result of other entities	0.0	(0.0)	(0.0)	N/C	**N/C**	0.0	0.0	N/C
Total income before income tax	**555.2**	**83.9**	**459.1**	**562.0%**	**20.9%**	**1,432.0**	**281.5**	**408.6%**
Income tax	165.0	36.3	128.6	354.3%	28.3%	418.8	78.1	436.1%
Net income	**390.2**	**47.6**	**330.6**	**720.6%**	**18.1%**	**1,013.1**	**203.4**	**398.1%**
Controlling interest	390.2	46.9	330.9	732.4%	17.9%	1,013.6	202.3	400.9%
Non Controlling interest	0.0	0.7	(0.4)	-94.6%	N/C	(0.5)	1.1	N/C

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

	3Q25	3Q24	2Q25	% Change 3Q24	% Change 2Q25
Cash and investments in financial instruments	4,177.0	5,154.6	4,183.0	-19.0%	-0.1%
Loan portfolio with credit risk stage 1 and 2	22,808.2	20,857.2	22,309.7	9.4%	2.2%
Loan portfolio with credit risk stage 3	866.1	925.7	861.9	-6.4%	0.5%
Loan portfolio	**23,674.3**	**21,782.9**	**23,171.6**	**8.7%**	**2.2%**
Deferred items	51.4	39.3	46.8	30.8%	9.7%
Allowance for loan losses	1,770.4	1,754.0	1,824.7	0.9%	-3.0%
Loan portfolio, net	**21,955.3**	**20,068.2**	**21,393.8**	**9.4%**	**2.6%**
Other accounts receivable, net	461.2	365.3	462.6	26.3%	-0.3%
Properties, furniture and equipment, net	332.1	260.5	319.3	27.5%	4.0%
Asset for deferred income taxes, net	359.8	289.0	314.7	24.5%	14.3%
Rights of use assets, properties, furniture and equipment, net	289.0	294.3	320.0	-1.8%	-9.7%
Other assets	429.2	522.8	407.5	-17.9%	5.3%
Total assets	**28,003.6**	**26,954.7**	**27,400.9**	**3.9%**	**2.2%**
Deposits	16,557.3	17,306.0	16,429.4	-4.3%	0.8%
Banking and other borrowings	3,154.6	3,193.5	3,322.5	-1.2%	-5.1%
Creditors on repurchase/resell agreements	0.0	0.0	0.0	N/C	N/C
Lease liability	311.3	310.8	342.3	0.2%	-9.0%
Other liabilities	1,755.0	1,065.9	1,453.5	64.7%	20.7%
Deferred credits and advance collections	5.9	7.6	6.3	-23.2%	-7.4%
Total liabilities	**21,784.2**	**21,883.8**	**21,554.0**	**-0.5%**	**1.1%**
Capital stock	4,244.9	3,753.9	4,244.9	13.1%	0.0%
Capital reserves	878.7	826.9	878.7	6.3%	0.0%
Other comprehensive income	48.1	36.0	64.9	33.7%	-25.9%
Accumulated retained earnings	1,041.2	427.4	651.0	143.6%	59.9%
Total controlling interest	**6,212.9**	**5,044.2**	**5,839.5**	**23.2%**	**6.4%**
Total non-controlling interest	6.5	26.7	7.3	-75.7%	-11.8%
Total stockholders' equity	**6,219.4**	**5,070.9**	**5,846.9**	**22.6%**	**6.4%**
Total liabilities and stockholders' equity	**28,003.6**	**26,954.7**	**27,400.9**	**3.9%**	**2.2%**

The following section sets forth the non-audited financial results for the third quarter 2025 (3Q25) of ConCrédito, GENTERA's financial subsidiary in Mexico.
The report and analysis were prepared in accordance with Mexican banking regulations applicable to credit institutions and Financial and Reporting Standards accepted in Mexico which from 2022 and onwards converge with IFRS-9.

ConCrédito	3Q25	3Q24	2Q25	% Change 3Q24	% Change 2Q25	9M25	9M24	% Change 9M24
Entrepreneurs (Clients)	87,364	80,593	84,749	8.4%	3.1%	87,364	80,593	8.4%
Final users	1,050,269	919,041	986,265	14.3%	6.5%	1,050,269	919,041	14.3%
Portfolio *	6,011	4,977	5,633	20.8%	6.7%	6,011	4,977	20.8%
Accounts receivable Creditienda	954	521	901	83.0%	5.8%	954	521	83.0%
Net Income*	191	271	301	-29.6%	-36.6%	748	722	3.6%
NPLs / Total Portfolio	1.82%	2.14%	1.78%	-0.32 pp	0.04 pp	1.82%	2.14%	-0.32 pp
ROA	8.0%	14.8%	12.1%	-6.8 pp	-4.10 pp	10.3%	13.6%	-3.3 pp
ROE	17.9%	27.4%	27.1%	-9.5 pp	-9.2 pp	22.5%	25.0%	-2.5 pp
NIM	46.09%	45.5%	42.5%	0.6 pp	3.6 pp	42.8%	43.6%	-0.8 pp
NIM after provisions	23.5%	22.9%	23.4%	0.6 pp	0.1 pp	22.4%	23.3%	-0.9 pp
Capital / Total Assets	46.9%	58.5%	42.7%	-11.6 pp	4.2 pp	46.9%	58.5%	-11.6 pp
Write - offs *	320	257	308	24.7%	3.8%	1,007	776	29.8%
Coverage Ratio	479.1%	544.6%	478.2%	-65.5 pp	0.9 pp	479.1%	544.6%	-65.5 pp
Average Loan per Client	68,802	61,756	66,468	11.4%	3.5%	68,802	61,756	11.4%
Employees	2,172	1,908	2,095	13.8%	3.7%	2,172	1,908	13.8%

*Net Income, Portfolio, Accounts receivable Creditienda and Write-offs are expressed in Mexican pesos (millions).
Note: Coverage Ratio. The provision methodology considers the credits as personal loans instead of revolving credits.

3Q25 & 9M25 Highlights:

- **Total loan portfolio** reached a record of **Ps. 6,011 million,** a 20.8% increase compared to Ps. 4,977 million in 3Q24, and a 6.7% increase compared to 2Q25.

- **Net Income for** 3Q25 reached **Ps. 191 million**, a 29.6% contraction compared to Ps. 271 million in 3Q24. For 2025 nine-month period (9M25), Net Income stood at Ps. 748 million, a 3.6% increase compared to the same period of 2024.

- **ROA** for 3Q25 stood at 8.0%, compared to 14.8% in 3Q24.

- **ROE** for 3Q25 stood at 17.9% compared to 27.4% in 3Q24. For 2025 nine-month period ROE stood at 22.5% compared to 25.0% in the same period of 2024.

- The number of **Entrepreneurs (Active Clients)** in 3Q25 exceeded 87 thousand, reaching over 1.05 million final users, reaching a new milestone and representing more than 131 thousand additional final users compared to 3Q24. Entrepreneurs (Active Clients) continued working closely with final users, servicing them through Credit, Insurance, and CrediTienda products, experiencing a 14.3% growth in the number of final users served on an annual comparison.

    - **CrediTienda** App, part of **ConCrédito,** is **an online sales platform**, and concluded 3Q25 with **Ps. 954 million in accounts receivable, an 83.0% growth** compared to Ps. 521 million in 3Q24.

- **ConCrédito operates without physical branches in 100% of the cities it covers in 32 out of the 32 states in Mexico**. The credit disbursement process and the activation of Entrepreneurs occur 100% digitally.

GENTERA

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

	3Q25	3Q24	2Q25	% Change 3Q24	% Change 2Q25	9M25	9M24	% Change 9M24
Interest income	936.2	811.4	871.5	15.4%	7.4%	2,666.3	2,277.5	17.1%
Interest expense	119.8	99.4	113.7	20.5%	5.4%	354.4	312.3	13.5%
Financing expense	118.2	90.2	116.3	31.1%	1.6%	348.2	284.6	22.4%
Expense of credit origination and leasing	1.6	9.3	(2.6)	-82.8%	N/C	6.2	27.7	-77.6%
Net interest income	**816.4**	**711.9**	**757.8**	**14.7%**	**7.7%**	**2,311.9**	**1,965.1**	**17.6%**
Provisions for loan losses	399.8	353.6	340.5	13.0%	17.4%	1,104.2	916.1	20.5%
Net interest income after provisions	**416.7**	**358.3**	**417.3**	**16.3%**	**-0.2%**	**1,207.6**	**1,049.1**	**15.1%**
Commissions and fee income	0	0	0	N/C	N/C	0.0	0.0	N/C
Commissions and fee expenses	20.1	14.5	18.3	39.1%	10.3%	53.8	41.6	29.4%
Other operating income (expense)	458.9	405.1	487.5	13.3%	-5.9%	1,411.0	1,140.3	23.7%
Operating expenses	512.9	384.3	435.4	33.5%	17.8%	1,405.8	1,145.5	22.7%
Total income before income tax	**342.5**	**364.7**	**451.1**	**-6.1%**	**-24.1%**	**1,159.1**	**1,002.3**	**15.6%**
Income tax	151.6	93.5	149.9	62.1%	1.1%	411.3	280.2	46.8%
Net income	**190.9**	**271.2**	**301.2**	**-29.6%**	**-36.6%**	**747.8**	**722.1**	**3.6%**

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

	3Q25	3Q24	2Q25	% Change 3Q24	% Change 2Q25
Cash and investments in financial instruments	1,108.3	1,648.8	1,629.5	-32.8%	-32.0%
Derivatives	0.0	4.7	0.2	-99.3%	-82.6%
Loan portfolio with credit risk stage 1 and 2	5,901.4	4,870.5	5,533.0	21.2%	6.7%
Loan portfolio with credit risk stage 3	109.4	106.6	100.1	2.6%	9.3%
Loan portfolio	**6,010.8**	**4,977.1**	**5,633.1**	**20.8%**	**6.7%**
Deferred items	0.0	20.5	0.4	-99.8%	-91.8%
Allowance for loan losses	524.1	580.5	478.6	-9.7%	9.5%
Loan portfolio, net	**5,486.7**	**4,417.1**	**5,154.9**	**24.2%**	**6.4%**
Other accounts receivable, net	1,647.4	770.6	1,947.0	113.8%	-15.4%
Properties, furniture and equipment, net	106.4	29.5	100.2	261.1%	6.2%
Rights of use assets, properties, furniture and equipment, net	30.2	104.4	35.6	-71.0%	-15.0%
Asset for deferred income taxes, net	747.3	394.6	705.9	89.4%	5.9%
Other assets	188.1	136.9	185.7	37.4%	1.3%
Total assets	**9,314.4**	**7,506.6**	**9,759.0**	**24.1%**	**-4.6%**
Securitization transactions	1,277.8	1,271.8	1,280.7	0.5%	-0.2%
Banking and other borrowings	2,250.0	1,150.5	1,750.5	95.6%	28.5%
Lease liability	114.5	109.4	114.3	4.7%	0.1%
Other accounts payable	1,295.3	516.1	2,435.9	151.0%	-46.8%
Other liabilities	12.9	39.4	7.4	-67.3%	74.7%
Financial instruments qualify as a liability	(4.5)	0	(4.7)	N/C	N/C
Employee benefits liabilities	3.4	26.5	5.6	-87.3%	-39.5%
Total liabilities	**4,949.4**	**3,113.6**	**5,589.6**	**59.0%**	**-11.5%**
Capital stock	3,424.4	2,684.3	3,424.4	27.6%	0.0%
Premium on sale of stock	6.7	6.7	6.7	0.0%	0.0%
Capital reserves	65.7	53.1	65.7	23.8%	0.0%
Accumulated retained earnings	868.2	1,649.0	672.5	-47.3%	29.1%
Total stockholders' equity	**4,365.0**	**4,393.0**	**4,169.4**	**-0.6%**	**4.7%**
Total liabilities and stockholders' equity	**9,314.4**	**7,506.6**	**9,759.0**	**24.1%**	**-4.6%**

About GENTERA

GENTERA, S.A.B. de C.V. (formerly Compartamos, S.A.B. de C.V.) is a holding Company whose primary objective is to promote, organize, and manage companies, domestic and international, that are subject to its investment policies. GENTERA was established in 2010 and is headquartered in Mexico. Its stock began trading on the Mexican Stock Exchange on December 24, 2010 under the ticker symbol COMPARC*. On January 2, 2014, the ticker symbol was changed to GENTERA*.

Note on Forward-Looking Statements

This press release may contain forward-looking statements. These statements are statements that are not historical facts and are based on Management's current view and estimates of future economic circumstances, industry conditions, Company performance and financial results. The words "anticipates", "believes", "estimates", "expects", "plans" and similar expressions, as they relate to the Company, are intended to identify forward-looking statements. Statements regarding the declaration or payment of dividends, the implementation of principal operating and financing strategies and capital expenditure plans, the direction of future operations and the factors or trends affecting financial condition, liquidity or results of operations are examples of forward-looking statements. Such statements reflect the current views of Management and are subject to a number of risks and uncertainties. There is no guarantee that the expected events, trends, or results will actually occur. The statements are based on many assumptions and factors, including general economic and market conditions, industry conditions, and operating factors. Any changes in such assumptions or factors could cause actual results to differ materially from current expectations.