

GENTERA REPORTS 1Q25 RESULTS

Mexico City, Mexico – April 23, 2025 – GENTERA S.A.B. de C.V. (“GENTERA” or “the Company”) (BMV: GENTERA*) announced today non-audited consolidated financial results for the first quarter ended March 31, 2025. Figures were prepared in accordance with requirements from the National Banking and Securities Commission (CNBV) and are expressed in nominal Mexican pesos (Ps.).

1Q25 Highlights:

Loan Portfolio stood at Ps. 82,725 million, representing a 26.3% annual growth, and servicing a record number of 5.8 million people.

- **Total Loan Portfolio** reached **Ps. 82,725 million**. Total Loan Portfolio broken down by subsidiary was:
 - Banco Compartamos S.A., I.B.M. (Mexico) (Banco Compartamos) loan portfolio reached a record of **Ps. 53,456 million**, a **27.0% growth** compared to 1Q24.
 - Compartamos Banco, S.A. Perú stood at **Ps. 23,925 million**, a **25.9% growth** compared to 1Q24 (**in local currency loan portfolio grew 0.6% in its annual comparison**).
 - ConCrédito (Mexico) achieved a record loan portfolio of **Ps. 5,315 million**, a **21.4% growth** compared to 1Q24.
- **Net income for 1Q25** stood at a record level of Ps. 2,221 million, representing a 47.3% increase compared to Ps. 1,508 million reached in 1Q24.
 - Controlling Company participation in 1Q25 reported a Net Income of Ps. 2,106 million, a 49.2% growth compared to Ps. 1,412 million reported in 1Q24.
- **Cash and investments in financial instruments in GENTERA stood at Ps. 15,670 million in 1Q25**, compared to Ps. 14,952 million in 1Q24, featuring **sound liquidity levels** at its different subsidiaries:
 - **Banco Compartamos** stood at Ps. 6,730 million.
 - **Compartamos Banco Perú** stood at Ps. 4,262 million.
 - **ConCrédito** stood at Ps. 1,866 million.
- **Capital / Total Assets in Gentera** for 1Q25 stood at **32.9%**.
 - **Capital Adequacy Ratio (ICAP), 31.2%** in Banco Compartamos.
 - **Solvency Ratio, 21.3%** in Compartamos Banco Perú.
 - **Capital/Total Assets at 46.5%** in ConCrédito.
- **On April 11, 2025**, at GENTERA's Annual Shareholders' Meeting a dividend **payment equivalent to 40% of the Net Income generated in GENTERA's participation in 2024 results was approved**. The dividend amounts to **Ps. 2,401.8 million** and will be paid in two installments. The first payment equivalent to 50% will be paid no later than May 16, 2025, and the remainder 50% will be paid no later than November 28, 2025.
- **Controlling ROE in 1Q25 stood at 26.3% compared to 21.4% reached in 1Q24**; ROE considering non-controlling interest stood at 25.8% compared to 21.1% in 1Q24.
- **ROA in 1Q25** reached **8.3%**, an improvement compared to 6.8% reached in 1Q24.

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- **Loan Portfolio with credit risk stage 3 for 1Q25** stood at **3.73%**, compared to NPL at **3.57%** in 1Q24 and 3.93% reached in 4Q24. **Coverage Ratio** for 1Q25 stood at **216.6%**.
- **On April 11, 2025, GENTERA** announced the execution of a preparatory agreement letter for the potential acquisition of the remaining ~25.1% equity interest in ConCrédito not currently held by the company. The transaction amount is expected to be up to approximately \$2,495 million pesos and remains subject to further negotiations between the parties, as well as the corresponding corporate and regulatory approvals.
- **ATERNA** had at the end of **1Q25, 16.6 million active insurance policies. During 1Q25, the amount of premiums stood at Ps. 2,117 million**, representing an **18.6% growth** compared to 1Q24.
- **YASTAS** in 1Q25 executed 7.1 million total operations, 8.6% more compared to 1Q24. At the end of 1Q25, YASTAS had a network of **5,357 affiliates**, a 12.0% contraction compared to 1Q24, and a 1.3% increase compared to 4Q24, aiming to improve the profile of the businesses affiliated to Yastás.
- **Genera Social Responsibility Fund and Fundación Compartamos.** At the beginning of year 2025, Fundación Compartamos continues working to bring educational opportunities to people in vulnerable conditions. At the end of 1Q aligned with - Sustainable Development Goal 4 -, more than 400 people were benefited through educational partnerships in Mexico. Through donations received in the branches of Banco Compartamos, we also contribute to early childhood by supporting organizations that serve children ages 0 to 6, and through donations from ConCrédito "Entrepreneurs" we support organizations that serve children with cancer. Additionally, during 1Q25, multiple volunteer activities have been carried out in Mexico and Peru, which have made an impact on more than 37,000 people in vulnerable situations, this significant result is achieved thanks to the efforts of more than 11,000 Genera's employees who have completed at least one volunteer activity. As part of this significant participation, more than 11,700 Genera's employees have made donations to Fundación Compartamos to continue promoting education and early childhood projects.
- **Shares outstanding** as of March 31, 2025, **amounted to 1,579,243,876.**

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

We are very enthusiastic to communicate that we have started year 2025 on a strong note, delivering solid results from both an operational and financial standpoint. At the conclusion of the first quarter, we kept the loan portfolio at the same strong level seen at the end of year 2024 at Ps. 82.7 thousand million (26.3% YoY growth) and extending financial services to more than 5.8 million people across Mexico and Peru. These solid results while maintaining solid risk management practices as evidenced by our NPL of 3.73%.

Furthermore, our solid growth strategy and the strength of our diverse financial offerings have resulted in the best level of net income generated in a quarter in our history with Ps. 2,221 million, equivalent to an annual increase of 47.3%. Additionally, ROE and ROA for 1Q25 advanced on an annual basis, standing at 25.8% and 8.3%, respectively, which continues to demonstrate the efficiency and improvements of our operations we have been previously communicating.

Other GENTERA's subsidiaries continued delivering strong progress during the period, YASTAS concluded the first quarter with 5,357 affiliates, allowing us to provide access to financial transactions, service payments and hundreds of different transactions to a larger number of people in places with limited banking infrastructure, executing 7.1 million total operations, representing 8.6% more compared to 1Q24. Meanwhile, ATERNA's active insurance policies finalize the 1Q25 with 16.6 million, attesting our commitment to meet the needs of the market through specialized insurance services.

Looking forward, we see opportunities to continue growing in a solid manner on the back of GENTERA's business model modernization. We will continue to drive our performance through strong execution of our strategy, providing top-class customer service, and prudent capital and risk management. This commitment is fundamental to our mission of improving the well-being of our clients by increasing financial inclusion. I would like to thank one more time to our employees, clients, and stakeholders for their trust and support in the generation of Total Value, as we aim for greater achievements and sustainable growth in this 2025 and in coming years.

1Q25 Analysis & Results of Operations

Summary	1Q25	1Q24	4Q24	% Change 1Q24	% Change 4Q24
Total users of financial services ⁽¹⁾	5,811,975	5,279,387	5,702,109	10.1%	1.9%
Credit Clients + Users	5,274,586	4,906,178	5,203,315	7.5%	1.4%
Portfolio*	82,725	65,521	82,742	26.3%	0.0%
Net Income*	2,221	1,508	1,913	47.3%	16.1%
NPLs / Total Portfolio	3.73%	3.57%	3.93%	0.16 pp	-0.20 pp
ROA	8.3%	6.8%	7.4%	1.5 pp	0.9 pp
ROE	25.8%	21.1%	23.6%	4.7 pp	2.2 pp
ROE Controlling	26.3%	21.4%	23.4%	4.9 pp	2.9 pp
NIM	39.5%	39.4%	40.4%	0.1 pp	-0.9 pp
NIM after provisions	29.3%	30.3%	28.6%	-1.0 pp	0.7 pp
Efficiency Ratio	62.8%	67.6%	68.5%	-4.8 pp	-5.7 pp
Operating Efficiency	20.2%	20.3%	22.4%	-0.1 pp	-2.2 pp
Capital / Total Assets	32.9%	31.9%	31.4%	1.0 pp	1.5 pp
Average Loan per Client	19,061	16,006	19,358	19.1%	-1.5%
Employees	27,455	25,178	27,101	9.0%	1.3%
Service Offices**	553	548	553	0.9%	0.0%
Branches	149	143	146	4.2%	2.1%

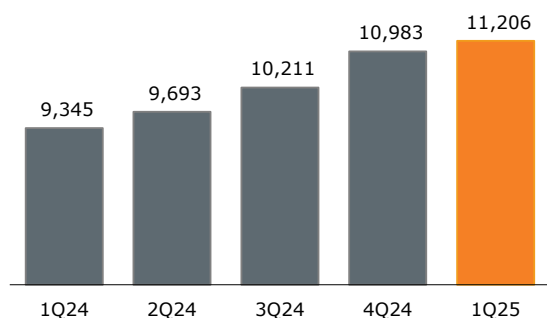
- 1) **In 1Q25 GENTERA served more than 5.8 million people.** ~4.88 million clients from Credit, Savings, and Insurance Products, and additionally ConCrédito's Entrepreneurs served ~934 thousand final users.
 In this table, employees in Banco Compartamos include employees from ATERNA and YASTAS.
 *Portfolio and Net Income are expressed in millions of Mexican Pesos.
 **67 Branches are inside a Service Office (same location).

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

Variations are calculated for 1Q25 versus the same period of 2024 and 4Q24, 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 1Q25 was **Ps. 11,206** million, a **19.9%** increase compared to 1Q24, and a **2.0%** increase compared to Ps. 10,983 million in 4Q24.

Banco Compartamos represented the majority of GENTERA's portfolio and interest income, comprising 64.6% and 71.8%, respectively. The second subsidiary with the highest contribution to this line was Compartamos Banco in Peru. It is also noteworthy that ConCrédito contributed 6.4% to GENTERA's portfolio and 7.7% to its interest income.

The **yield** for GENTERA's portfolio (considering Banco Compartamos, Compartamos Peru, and ConCrédito) during 1Q25 stood at **56.5%**.

Interest expense

GENTERA's interest expense stood at **Ps. 1,859** million, a **1.7%** increase compared to 1Q24, and a 2.8% expansion compared to 4Q24. **Interest expense related to financing expenses represented Ps. 1,306 million in 1Q25, a 2.5% increase on a year-on-year comparison.**

Funding Cost

Funding Cost	1Q25	1Q24	4Q24
Compartamos Banco (México)	9.8%	10.8%	10.2%
Compartamos Banco (Perú)	5.5%	7.1%	5.8%

- **The interest expenses of Banco Compartamos in Mexico stood at Ps. 1,393 million** in 1Q25 a 5.1% increase compared to Ps. 1,326 million in 1Q24 and 5.5% increase compared to Ps. 1,320 million in 4Q24 (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 first quarter amounted Ps. 478 million). **The interest expenses associated with financing grew 7.6% in comparison to the previous year;** considering that interest-bearing liabilities grew ~16.1% on an annual comparison.
 - At the end of the quarter, **9.4%** 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 **9.6%** to Ps. 356.5 million versus 1Q24, when it stood at Ps. 394.5 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 12.1%, from Ps. 327.9 million in 1Q24 to Ps. 288.1 million in 1Q25.

Net Interest Margin

GENTERA's Net Interest Margin (NIM) for the first quarter of 2025 stood at **39.5%**, which is slightly above the 39.4% reached in 1Q24. Margins are moving in a stable manner **around 39%**. 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 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. 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

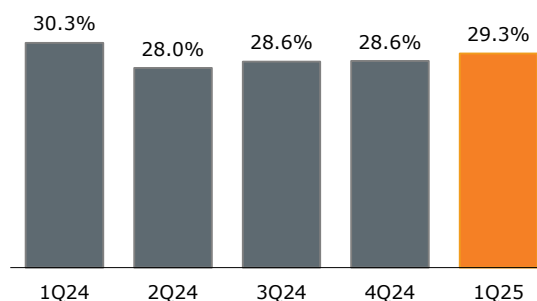
Provisions for loan losses reached **Ps. 2,408 million** during the quarter. This figure increased by Ps. 658 million, or 37.6%, when compared to 1Q24, and a 10.0% contraction compared to 4Q24. In its annual comparison the movements are explained mainly by the provisions required in Banco Compartamos due to the 27.0% portfolio growth experienced in this subsidiary during the period, and also is important to bear in mind that in 1Q24 the level of provisions were smaller due to the fact that during 4Q23 we booked specific prudential provisions related to Hurricane OTIS, and the performance of that portfolio evolved better in 1Q24 so the level of provisions originated in that specific quarter were smaller to what was originally anticipated.

Cost of Risk for 1Q25 amounted to **11.6%**, an improvement to the previous quarter when it stood at 13.5%.

NIM after provisions (NII after provisions for losses / average yielding assets) **for 1Q25 stood at 29.3%**, compared to 30.3% in 1Q24 and 28.6% in 4Q24.

NIM after provisions ¹⁾

1) Net Interest margin after provisions / Average Yielding Assets



NIM after provisions for 1Q25 stood at 29.3%.

Commissions and fee income

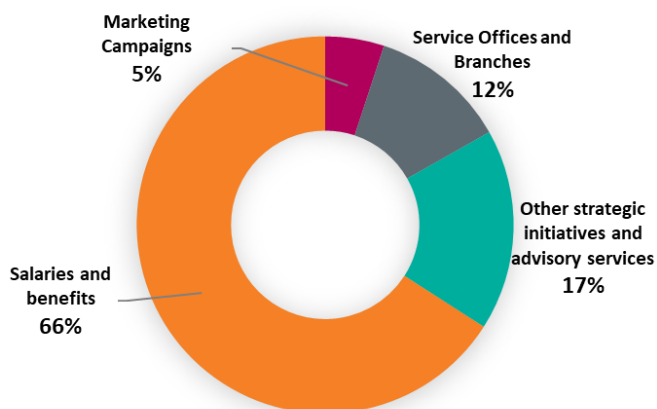
The net effect between commissions charged and commissions paid in 1Q25 totaled **Ps. 1,337 million**, a 52.3% growth compared to 1Q24 when it stood at Ps. 878 million, and 15.9% contraction compared to 4Q24.

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

- **Commissions and Fee income** are mainly explained by insurance fees, and in a lesser extent by penalty fees charged to clients with late payments, and different fees generated at Compartamos Banco in Perú, ConCrédito and Yastás, among others.
- **Commissions and fee expenses** can be attributed primarily to the fees paid by GENTERA's subsidiaries to third-party banks or channels for the use of their networks in disbursing credits or collecting payments. Additionally, commissions paid to Yastás contribute to these expenses. Banco Compartamos clients enjoy the convenience of accessing more than **45 thousand** diverse channels through which they can carry out their transactions.

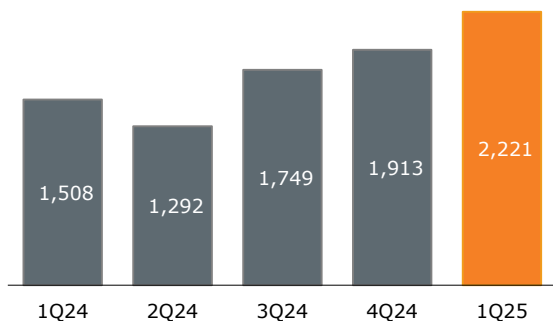
Other Operating Income/Expenses during 1Q25 represented an income of **Ps.364 million**. This item reflected income from CrediTienda (ConCrédito's online platform used to sell different products), as well as non-recurring income or expenses registered during the quarter.

Operating expenses



Operating expenses reached **Ps. 5,426 million**, a **20.1% increase** versus Ps. 4,518 million in 1Q24, and an 5.7% contraction compared to 4Q24. The annual double-digit increase in expenses is mainly explained due to a larger number of loan officers, who, as you could see in our results, are attracting new customers, growing the portfolio in a more robust way and at the same time maintaining solid asset quality; and also linked to strategic initiatives. We should expect a more normal level of Opex growth in the following quarters.

Net Income (Ps. millions)



Participation in Net Income from Non-Consolidated Subsidiaries stood at Ps. 0 million during the quarter. This item reflects GENTERA's **minority contribution** in the Companies in which it has been investing.

For 1Q25, GENTERA presented **Ps. 2,221 million in Net Income**, a very solid **47.3% growth** compared to Ps. 1,508 million in net income recorded in 1Q24 and 16.1% growth compared to the previous quarter.

Controlling Company participation reported a Net Income of Ps. 2,106 million in 1Q25, a **49.2% growth compared to 1Q24**. Earnings per Outstanding Share from the controlling company in 1Q25 stood at ~\$1.33.

Gentera attained its largest net income in a quarter at **Ps. 2,221 million**.

Other comprehensive income stood at negative **Ps. 153 million** at the end of 1Q25. This line includes revenues, expenses, gains, and losses that have yet to be realized. For this 1Q25 are mainly attributable to FX variations in the investment that GENTERA has in Compartamos Banco in Perú.

Comprehensive Result stood at **Ps. 2,068 million in 1Q25**, where Controlling interest accounted for Ps. 1,952 million and non-Controlling interest represented Ps. 116 million.

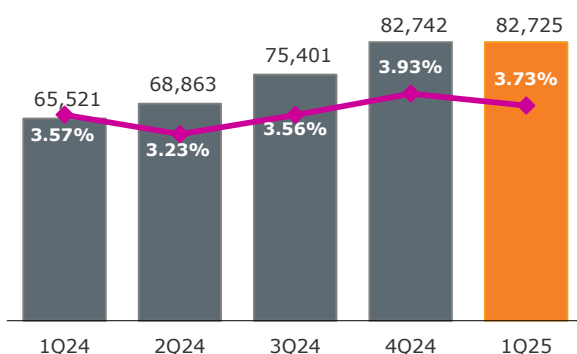
Statement of Financial Position.

Cash and investments in financial instruments.

Cash and investments stood at **Ps. 15,670 million** at the end of 1Q25, a 4.8% increase compared to 1Q24, and 6.9% increase compared to 4Q24.

At the end of 1Q25, 42.9% of the cash position corresponded to Banco Compartamos with Ps. 6,730 million held in highly liquid assets, while 27.2%, equivalent to Ps. 4,262 million, corresponded to Compartamos Banco in Perú, and 11.9%, equivalent to Ps. 1,866 million, corresponded to ConCrédito; the remaining corresponded to GENTERA's other subsidiaries.

Loan Portfolio (Ps. millions) & NPL



Loan Portfolio reached **Ps. 82,725 million** in 1Q25, a **26.3% growth** compared to the figure reported in 1Q24, explained by the solid dynamics seen in GENTERA's financial subsidiaries in Mexico which grew in a solid manner during the period.

The **Loan Portfolio** kept its solid levels during 1Q25.

The Loan Portfolio was comprised as follows: 64.6% at Banco Compartamos, 28.9% at Compartamos Banco in Peru, and 6.4% in ConCrédito.

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

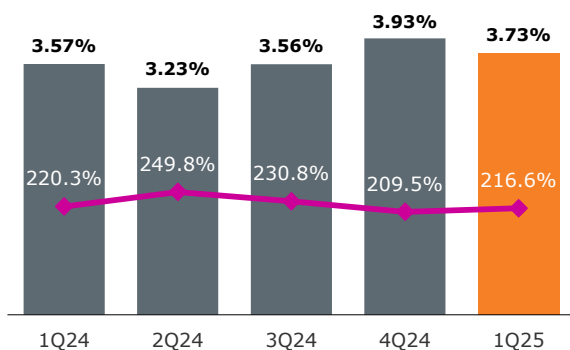
Consolidated non-performing loans (Loan Portfolio with credit risk stage 3), considering the three financial subsidiaries, reached 3.73% in 1Q25, a larger level compared to 3.57% recorded in 1Q24 and an improvement compared to 3.93% registered in 4Q24. The NPL level recorded in 1Q25 is better than expected for this year, which is to be moving around 4.0%, and according to the portfolio mix.

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

PRODUCT	1Q25				1Q24				4Q24			
	Portfolio	NPL	NPL Ratio	Write- Offs	Portfolio	NPL	NPL Ratio	Write- Offs	Portfolio	NPL	NPL Ratio	Write- Offs
Group Methodology	32,951	1,170	3.55%	885	28,019	874	3.12%	608	34,477	1,225	3.55%	698
C. Individual	15,360	705	4.59%	416	9,935	365	3.67%	227	14,100	641	4.55%	329
C. CA Plus	5,113	204	3.99%	139	4,132	141	3.43%	96	4,784	204	4.26%	103
C. Otros	32	1	0.00%	0	0	0	0.00%	0	34	0	0.00%	0
Individual Methodology	20,505	910	4.44%	555	14,067	506	3.60%	323	18,918	845	4.47%	432
Banco Compartamos	53,456	2,080	3.89%	1,440	42,086	1,380	3.28%	931	53,395	2,070	3.88%	1,130
Group Methodology Peru	6,180	154	2.49%	153	4,890.1	141	2.88%	160	6,434	163	2.53%	307
Individual Methodology Peru	17,745	740	4.17%	495	14,111	746	5.28%	236	17,736	858	4.84%	266
Compartamos Banco in Perú	23,925	894	3.74%	648	19,001	887	4.67%	396	24,169	1,021	4.22%	573
Individual Methodology ConCrédito	5,315	85	1.60%	379	4,378	70	1.60%	306	5,113	132	2.58%	342
ConCrédito	5,315	85	1.60%	379	4,378	70	1.60%	306	5,113	132	2.58%	342
Yastás	29	24	84.25%	34	56	1	1.80%	54	65	33	51.39%	24
Total	82,725	3,083	3.73%	2,502	65,521	2,338	3.57%	1,687	82,742	3,255	3.93%	2,069

Performance Ratios and Metrics

Coverage Ratio & NPL*

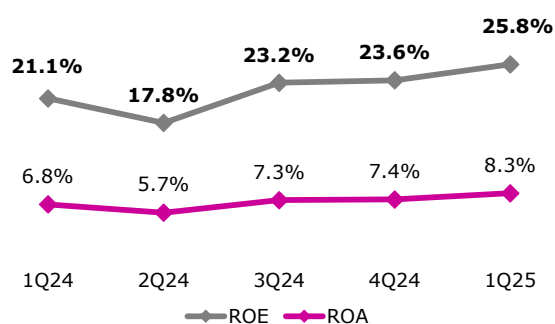


*Loan portfolio with credit risk stage 3.

1Q25 coverage ratio was 216.6%, representing a very strong level, which is in line with the prudent approach that the Company has followed and according to Mexican financial regulations.

Goodwill amounted Ps. 4,610 million and was mainly related to the acquisition of ConCrédito with Ps. 3,890 million (includes majority and minority stakes) and Compartamos Banco in Perú with Ps. 664 million, which were recorded as assets.

ROAE/ROAA



During 1Q25, GENTERA recorded a return on average equity (**ROAE**) of **25.8%** and a return on average assets (**ROAA**) of **8.3%**.

Controlling ROE stood at 26.3%, compared to 21.4% registered in 1Q24.

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

	1Q25	1Q24	4Q24	% Change 1Q24	% Change 4Q24
Interest income	11,206	9,345	10,983	19.9%	2.0%
Interest expense	1,859	1,828	1,809	1.7%	2.8%
Financing expense	1,306	1,274	1,342	2.5%	-2.7%
Expense of credit origination and leasing	553	554	467	-0.2%	18.4%
Net Interest Income	9,347	7,517	9,174	24.3%	1.9%
Provisions for loan losses	2,408	1,750	2,675	37.6%	-10.0%
Net interest income after provisions	6,939	5,767	6,499	20.3%	6.8%
Commissions and fee income	1,463	1,029	1,742	42.2%	-16.0%
Commissions and fee expense	126	151	152	-16.6%	-17.1%
Trading gains (losses)	1	(4)	3	N/C	-66.7%
Other operating income (expense)	364	40	299	N/C	21.7%
Operating Expenses	5,426	4,518	5,752	20.1%	-5.7%
Net operating income	3,215	2,163	2,639	48.6%	21.8%
Participation in the net result of other entities	0	0	0	N/C	N/C
Total income before income tax	3,215	2,163	2,639	48.6%	21.8%
Income tax	994	655	726	51.8%	36.9%
Net continued operations	2,221	1,508	1,913	47.3%	16.1%
Discontinued operations	0	0	0	N/C	N/C
Net income	2,221	1,508	1,913	47.3%	16.1%
Other comprehensive income	(153)	(130)	313	N/C	N/C
Comprehensive Result	2,068	1,378	2,226	50.1%	-7.1%
Net income attributable to:	2,221	1,508	1,913	47.3%	16.1%
Controlling interest	2,106	1,412	1,762	49.2%	19.5%
Non Controlling interest	115	96	151	19.8%	-23.8%
Comprehensive income attributable to:	2,068	1,378	2,226	50.1%	-7.1%
Controlling interest	1,952	1,282	2,077	52.3%	-6.0%
Non Controlling interest	116	96	149	20.8%	-22.1%

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

	1Q25	1Q24	4Q24	% Change 1Q24	% Change 4Q24
Cash and investments in financial instruments	15,670	14,952	14,656	4.8%	6.9%
Derivatives	1	15	4	-93.3%	-75.0%
Loan portfolio with credit risk stage 1 and 2	79,642	63,183	79,487	26.0%	0.2%
Loan portfolio with credit risk stage 3	3,083	2,338	3,255	31.9%	-5.3%
Loan portfolio	82,725	65,521	82,742	26.3%	0.0%
Deferred items	488	483	419	1.0%	16.5%
Allowance for loan losses	6,678	5,151	6,819	29.6%	-2.1%
Loan portfolio, net	76,535	60,853	76,342	25.8%	0.3%
Other accounts receivable, net	2,705	4,107	3,052	-34.1%	-11.4%
Properties, furniture and equipment, net	838	563	887	48.8%	-5.5%
Rights of use assets, properties, furniture and equipment, net	1,261	1,218	1,305	3.5%	-3.4%
Permanent investment	99	98	99	1.0%	0.0%
Asset for deferred income taxes, net	3,090	2,403	2,992	28.6%	3.3%
Other assets	2,923	2,642	2,695	10.6%	8.5%
Goodwill	4,610	4,660	4,797	-1.1%	-3.9%
Total assets	107,732	91,511	106,829	17.7%	0.8%
Deposits	21,811	18,744	21,710	16.4%	0.5%
Long term debt issuance	13,274	13,453	13,201	-1.3%	0.6%
Banking and other borrowings	25,858	21,068	26,715	22.7%	-3.2%
Obligations in securitization operations	1,278	1,183	1,274	8.0%	0.3%
Lease liability	1,334	1,274	1,379	4.7%	-3.3%
Other liabilities	8,697	6,481	9,018	34.2%	-3.6%
Deferred credits and advance collections	8	98	9	-91.8%	-11.1%
Total liabilities	72,260	62,301	73,306	16.0%	-1.4%
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	1,708	1,708	1,707	0.0%	0.1%
Accumulated retained earnings	26,841	22,031	24,734	21.8%	8.5%
Other comprehensive income	195	(1,027)	347	N/C	-43.8%
Total controlling interest	33,053	27,021	31,097	22.3%	6.3%
Total non-controlling interest	2,419	2,189	2,426	10.5%	-0.3%
Total stockholders' equity	35,472	29,210	33,523	21.4%	5.8%
Total liabilities and stockholders' equity	107,732	91,511	106,829	17.7%	0.8%

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 first quarter of 2025 (1Q25) 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	1Q25	1Q24	4Q24	% Change 1Q24	% Change 4Q24
Clients	3,253,492	3,048,081	3,218,455	6.7%	1.1%
Portfolio*	53,456	42,086	53,395	27.0%	0.1%
Net Income	1,545	1,148	1,205	34.6%	28.2%
NPLs / Total Portfolio	3.89%	3.28%	3.88%	0.61 pp	0.01 pp
ROA	10.1%	9.1%	8.3%	1.00 pp	1.80 pp
ROE	37.4%	34.1%	30.9%	3.3 pp	6.5 pp
NIM	46.3%	47.6%	47.9%	-1.3 pp	-1.6 pp
NIM after provisions	36.1%	40.1%	36.0%	-4.0 pp	0.1 pp
Efficiency Ratio	62.3%	66.7%	70.7%	-4.4 pp	-8.4 pp
Operating Efficiency	24.1%	26.0%	27.7%	-1.9 pp	-3.6 pp
Capital adequacy ratio (ICAP)	31.2%	31.8%	29.0%	-0.6 pp	2.2 pp
Capital / Total Assets	28.0%	27.1%	26.1%	0.9 pp	1.9 pp
Average Loan (Ps.)	16,430	13,807	16,590	19.0%	-1.0%
Employees	18,300	16,512	18,103	10.8%	1.1%
Service Offices**	430	429	430	0.2%	0.0%
Branches	149	143	146	4.2%	2.1%

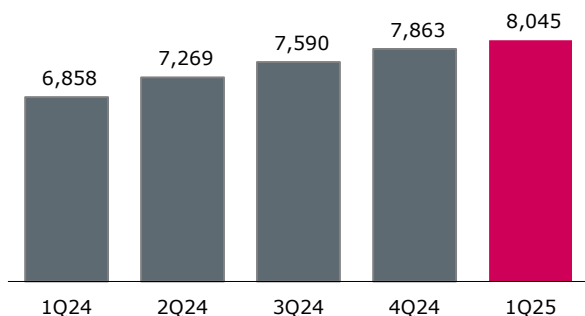
*Portfolio and Net Income are expressed in millions of Mexican pesos.

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

1Q25 Highlights:

- **Banco Compartamos reached a record number of clients**, servicing 3.25 million credit clients at the end of 1Q25.
- **Total loan portfolio reached a record of Ps. 53,456 million**, a **27.0%** growth compared to 1Q24.
- **Net Income for 1Q25 reached a record figure at Ps. 1,545 million a 34.6% increase** compared to 1Q24.
- **Capital Adequacy Ratio (ICAP) stood at 31.2%**, 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 3.89%** in 1Q25, compared to 3.28% reached in 1Q24, and 3.88% in 4Q24.
- **ROA for 1Q25 was 10.1%**, compared to 9.1% in 1Q24.
- **ROE for 1Q25 was 37.4%**, compared to 34.1% in 1Q24.

Interest Income (Ps. millions)



Interest income reached **Ps. 8,045 million in 1Q25, a solid 17.3% increase compared to 1Q24 and 2.3% increase compared to 4Q24** when it stood at Ps. 7,863 million.

The **Interest Income** reached in 1Q25 at Ps. 8,045 million marked a record level for any quarter in our history.

Interest expenses

Interest expenses grew 5.1% to reach Ps. 1,393 million, compared to Ps. 1,326 million in 1Q24, and increased 5.5% compared to Ps. 1,320 million in 4Q24. *The Ps. 1,393 million recorded in this line in 1Q25 already include ~Ps. 478 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. 915 million and grew 7.6% in its annual comparison.

The Funding Cost, which includes liabilities and deposits from the public, **stood at 9.8% in 1Q25**, compared to **10.8%** in 1Q24.

As a result of the aforementioned, Banco Compartamos reported a **Net Interest Income of Ps. 6,652 million, a 20.2% increase compared to 1Q24 and a 1.7% increase compared to 4Q24**, respectively. **NIM stood at 46.3%** in 1Q25, compared to **47.6%** one year ago.

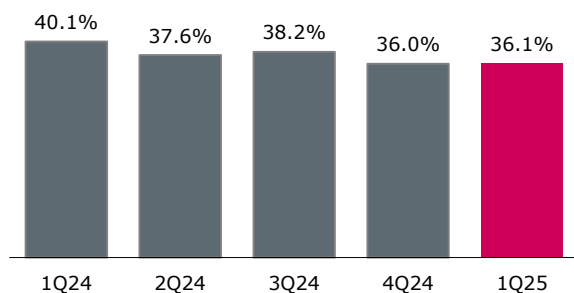
Provisions for loan losses

Provisions for loan losses stood at **Ps. 1,459 million**, compared to Ps. 868 million reached in 1Q24. This 68.1% annual increase is explained by the robust 27.0% annual growth experienced in the portfolio; and also important to bear in mind that in 1Q24 the level of provisions were smaller due to the fact that during 4Q23 Banco Compartamos México booked specific prudential provisions related to potential impacts in the loan portfolio due to Hurricane OTIS, however the performance of that portfolio evolved better in 1Q24, so the level of provisions originated in that specific quarter were smaller to what was originally anticipated.

Cost of risk for 1Q25 stood at 10.9%.

Net Interest Margin (after provisions)¹⁾

1) Net Interest margin after provisions / Average Yielding Assets



NII after provisions was Ps. 5,193 million, an 11.3% increase compared to Ps. 4,664 million in 1Q24, and a 5.7% increase compared to Ps. 4,912 million reached in 4Q24.

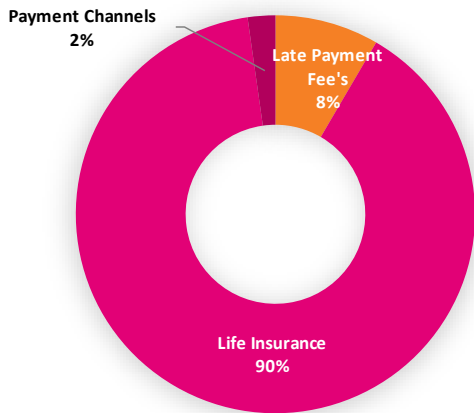
NIM (Net Interest Margin) after provisions (NII after provisions for losses / average yielding assets) for **1Q25 was 36.1%**, compared to 40.1% in 1Q24 and 36.0% reached in 4Q24.

Commissions and other income

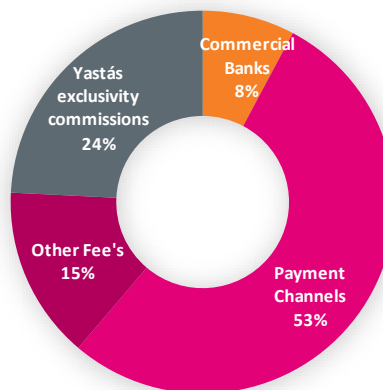
- **The net effect between commissions charged and commissions paid** in 1Q25 totaled **Ps. 712 million**, considering Ps. 878 million in commissions and fee income and Ps. 166 million in commissions and fee expenses, representing an 89.9% increase compared to the net effect reached in 1Q24 at Ps. 375 million.

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

Commissions and fee income: Ps. 878 million



Commissions and fee expense: Ps. 166 million

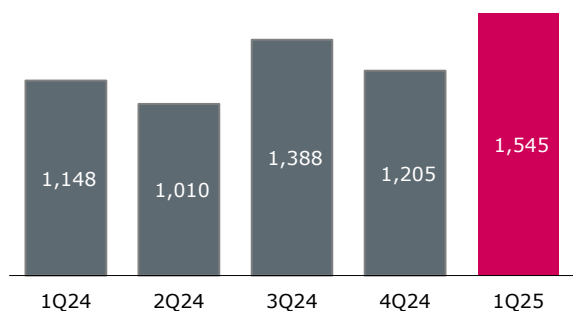


- **Trading Gains/losses** in 1Q25 stood at **Ps. 2 million and** is associated with the cash balance in U.S. dollars that Banco Compartamos holds to pay its contracts in that currency.
- **Other operating income/expense** reflected an expense of **Ps. 4 million for 1Q25**. This item reflected non-recurring 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 1Q25 increased 12.2% year-over-year to Ps. 3,680 million, primarily attributable to the new number of loan officers compared to the previous year, variable compensation, 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

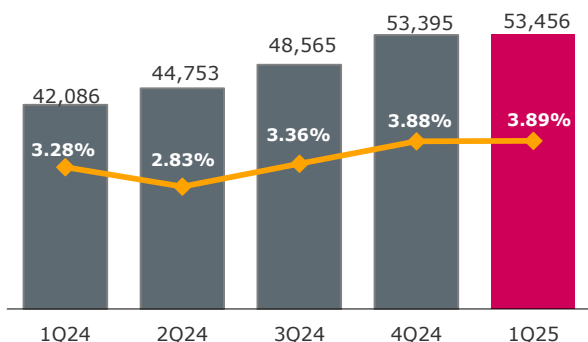


Banco Compartamos reported a **Net Income of Ps. 1,545 million**, a 34.6% increase compared to 1Q24.

Statement of Financial Position

Cash and investments in financial instruments stood at **Ps. 6,730 million**, compared to **Ps. 6,735 million** in 1Q24 and **Ps. 5,510 million** in 4Q24. 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. 53,456 million**, a **27.0% increase** compared to **Ps. 42,086 million** reported in 1Q24, and a slight 0.1% increase compared to the portfolio reached at the end of 4Q24.

The **average outstanding balance per client** in 1Q25 was **Ps. 16,430**, 19.0% above the Ps. 13,807 reported in 1Q24 and 1.0% smaller compared to Ps. 16,590 reported in 4Q24.

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" (**Fusion Grupal: This group lending product adapts to the demand of the customers and is a more flexible product to serve more clients. In this new product line is now reflected the customers and portfolio that Banco Compartamos served in the past with Credito Mujer and Credito Comerciante**), represented **61.6%** of the total loan portfolio in 1Q25 with a consolidated Loan Portfolio with credit risk stage 3 (**NPL**) of **3.55% for 1Q25**, compared to **3.55% in 4Q24**, and **3.12% in 1Q24**.
2. **Individual Lending Methodology:** Additional Plus Loans (*Credito Adicional Plus*); Personal Loans (*Credito Individual*) and other loans (otros), represented **38.4%** of the total loans portfolio in 1Q25 with a consolidated **NPL of 4.44% in 1Q25**, compared to **4.47% in 4Q24** and **3.60% in 1Q24**.

During **1Q25**, total **Loan Portfolio with credit risk stage 3 (NPL)** was **3.89%**, compared to 3.88% in 4Q24 and 3.28% in 1Q24.

Banco Compartamos' policy is to write-off loans that are past due after 180 days. During the first quarter, **write-offs reached Ps. 1,440 million**.

For 1Q25, the **coverage ratio** (provision for loan losses / non-performing loans) was **204.7%**, compared to 219.3% in 1Q24. 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 1Q25, ~62% corresponds to the group credit methodology.

Total Liabilities

During 1Q25, total liabilities reached Ps. 44,508 million, 17.6% larger compared to Ps. 37,850 million recorded during 1Q24.

~99.0% 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 March 31, 2025, it had **Ps. 13,274 million** outstanding in long-term local bonds (*Certificados Bursátiles Bancarios*).

ii) Strong capital base: 28.0% of total assets were funded with equity.

iii) Credit lines with banks and other institutions: Banco Compartamos had **Ps. 20,396 million** in credit lines among various banking creditors (Development Banks and Commercial Banks).

iv) Clients Deposits, On Demand Deposits, and Term Deposits for 1Q25 stood at **Ps. 4,893 million**, 13.0% larger than the Ps. 4,330 million recorded in 1Q24 and 3.0% larger compared to Ps. 4,752 million reached in 4Q24. At the end of 1Q25, Banco Compartamos had **~1.72 million** debit accounts.

Total Stockholders' Equity

The capitalization ratio was 31.2% at the end of the first quarter, a slightly smaller ratio compared to **31.8%** in 1Q24. 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. 16,810 million in Tier I** capital and risk-weighted assets of **Ps. 53,965 million**.

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

	1Q25	1Q24	4Q24	% Change 1Q24	% Change 4Q24
Interest income	8,045	6,858	7,863	17.3%	2.3%
Interest expense	1,393	1,326	1,320	5.1%	5.5%
Financing expense	915	850	939	7.6%	-2.6%
Expense of credit origination and leasing	478	476	381	0.4%	25.5%
Net Interest Income	6,652	5,532	6,543	20.2%	1.7%
Provisions for loan losses	1,459	868	1,631	68.1%	-10.5%
Net interest income after provisions	5,193	4,664	4,912	11.3%	5.7%
Commissions and fee income	878	539	991	62.9%	-11.4%
Commissions and fee expense	166	164	173	1.2%	-4.0%
Trading gains (losses)	2	(4)	2	N/C	0.0%
Other operating income (expense)	(4)	(116)	(58)	N/C	N/C
Operating Expenses	3,680	3,279	4,010	12.2%	-8.2%
Net operating income	2,223	1,640	1,664	35.5%	33.6%
Total income before income tax	2,223	1,640	1,664	35.5%	33.6%
Income tax	678	492	459	37.8%	47.7%
Net income	1,545	1,148	1,205	34.6%	28.2%

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

	1Q25	1Q24	4Q24	% Change 1Q24	% Change 4Q24
Cash and investments in financial instruments	6,730	6,735	5,510	-0.1%	22.1%
Loan portfolio with credit risk stage 1 and 2	51,376	40,706	51,325	26.2%	0.1%
Loan portfolio with credit risk stage 3	2,080	1,380	2,070	50.7%	0.5%
Loan portfolio	53,456	42,086	53,395	27.0%	0.1%
Deferred items	449	439	366	2.3%	22.7%
Allowance for loan losses	4,258	3,026	4,285	40.7%	-0.6%
Loan portfolio, net	49,647	39,499	49,476	25.7%	0.3%
Other accounts receivable, net	1,927	2,858	1,777	-32.6%	8.4%
Properties, furniture and equipment, net	386	255	420	51.4%	-8.1%
Rights of use assets, properties, furniture and equipment, net	698	621	677	12.4%	3.1%
Asset for deferred income taxes, net	1,925	1,493	1,938	28.9%	-0.7%
Other assets	476	448	410	6.3%	16.1%
Total assets	61,789	51,909	60,208	19.0%	2.6%
Clients' deposits	2,670	2,195	2,561	21.6%	4.3%
OD Deposits	14	144	177	-90.3%	-92.1%
Term deposits	2,209	1,991	2,014	10.9%	9.7%
Long term debt issuance	13,274	13,453	13,201	-1.3%	0.6%
Banking and other borrowings	20,396	15,438	20,305	32.1%	0.4%
Lease liability	734	647	713	13.4%	2.9%
Other liabilities	3,612	3,892	5,501	-7.2%	-34.3%
Deferred credits and advance collections	1,599	90	0	N/C	N/C
Total liabilities	44,508	37,850	44,472	17.6%	0.1%
Capital stock	856	813	856	5.3%	0.0%
Capital reserves	804	761	804	5.7%	0.0%
Accumulated retained earnings	15,690	12,683	14,145	23.7%	10.9%
Other comprehensive income	(69)	(198)	(69)	N/C	N/C
Total stockholders' equity	17,281	14,059	15,736	22.9%	9.8%
Total liabilities and stockholders' equity	61,789	51,909	60,208	19.0%	2.6%

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 first quarter of 2025 (1Q25) 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	1Q25	1Q24	4Q24	% Change 1Q24	% Change 4Q24
Clients	992,642	956,522	957,462	3.8%	3.7%
Portfolio *	23,925	19,001	24,169	25.9%	-1.0%
Net Income*	292	140	193	108.4%	51.2%
NPLs / Total Portfolio	3.74%	4.67%	4.22%	-0.93 pp	-0.48 pp
ROA	4.1%	2.4%	2.8%	1.7 pp	1.3 pp
ROE	20.7%	13.4%	14.7%	7.3 pp	6.0 pp
NIM	27.6%	23.4%	26.3%	4.2 pp	1.3 pp
NIM after provisions	19.2%	13.5%	16.0%	5.7 pp	3.2 pp
Efficiency Ratio	72.3%	81.7%	77.1%	-9.4 pp	-4.8 pp
Operating Efficiency	15.4%	12.5%	13.7%	2.9 pp	1.7 pp
Capital / Total Assets	20.6%	17.4%	19.1%	3.2 pp	1.5 pp
Average Loan (Ps.)	24,102	19,865	25,243	21.3%	-4.5%
Employees	6,881	6,169	6,790	11.5%	1.3%
Service Offices	123	119	123	3.4%	0.0%

Compartamos Banco Peru 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).

1Q25 Highlights:

- **Total loan portfolio** reached **Ps. 23,925 million**, representing 25.9% growth compared to 1Q24 (**in local currency loan portfolio grew 0.6% in its annual comparison**).
- **Net Income for 1Q25 stood at Ps. 292 million**, compared to Ps. 140 million registered in 1Q24.
- **Non-performing loans** stood at **3.74%** in 1Q25, an improvement compared to 4.67% in 1Q24 and compared to 4.22% recorded in 4Q24.
- **Credit clients** finalized the quarter at 992,642, representing a 3.8% increase compared to 1Q24.
 - Group Loans product represented **67.3%** of the clients served in Peru, ending the period with more than **668 thousand clients**. This methodology represented **25.8%** of Compartamos Banco Perú loan portfolio.
- **Solvency ratio in 1Q25** stood at **21.3%**.
- **ROA** for 1Q25 stood at 4.1%, compared to 2.8% in 4Q24 and 2.4% in 1Q24.
- **ROE** for 1Q25 stood at 20.7% compared to 14.7% in 4Q24 and 13.4% in 1Q24.

**Compartamos Banco, S.A. – Perú -
Statement of Comprehensive Income
For the three-month period ended March 31, 2025, and 2024,
and December 31, 2024**

(In millions of Mexican pesos)

	1Q25	1Q24	4Q24	% Change 1Q24	% Change 4Q24
Interest income	2,242.2	1,736.6	2,133.7	29.1%	5.1%
Interest expense	356.5	394.5	378.5	-9.6%	-5.8%
Financing expense	288.1	327.9	304.9	-12.1%	-5.5%
Expense of credit origination and leasing	68.4	66.5	73.6	2.7%	-7.1%
Net interest income	1,885.7	1,342.2	1,755.2	40.5%	7.4%
Provisions for loan losses	573.4	566.1	685.5	1.3%	-16.3%
Net interest income after provisions	1,312.3	776.1	1,069.8	69.1%	22.7%
Commissions and fee income	231.6	172.7	207.2	34.1%	11.7%
Commissions and fee expenses	27.1	34.6	24.8	-21.7%	9.2%
Other operating income (expense)	(6.4)	(5.5)	(18.3)	N/C	N/C
Operating expenses	1,092.7	742.7	950.8	47.1%	14.9%
Net operating income	417.6	165.8	283.1	151.8%	47.5%
Participation in the net result of other entities	0.0	(0.0)	0.0	N/C	N/C
Total income before income tax	417.6	165.8	283.1	151.8%	47.5%
Income tax	125.3	25.5	89.8	390.6%	39.6%
Net income	292.3	140.3	193.4	108.4%	51.2%
Controlling interest	292.5	139.4	195.8	109.9%	49.3%
Non Controlling interest	(0.1)	0.9	(2.5)	N/C	N/C

**Compartamos Banco, S.A. – Perú -
Statement of Financial Position
As of March 31, 2025, and 2024, and December 31, 2024**

(In millions of Mexican pesos)

	1Q25	1Q24	4Q24	% Change 1Q24	% Change 4Q24
Cash and investments in financial instruments	4,262.1	5,063.6	4,244.7	-15.8%	0.4%
Loan portfolio with credit risk stage 1 and 2	23,030.9	18,114.8	23,148.7	27.1%	-0.5%
Loan portfolio with credit risk stage 3	894.1	886.6	1,020.8	0.9%	-12.4%
Loan portfolio	23,925.0	19,001.4	24,169.5	25.9%	-1.0%
Deferred items	39.5	32.2	49.8	22.8%	-20.6%
Allowance for loan losses	1,915.8	1,632.5	1,959.8	17.4%	-2.2%
Loan portfolio, net	22,048.7	17,401.1	22,259.4	26.7%	-0.9%
Other accounts receivable, net	383.3	614.1	508.7	-37.6%	-24.7%
Properties, furniture and equipment, net	311.5	183.1	321.4	70.2%	-3.1%
Asset for deferred income taxes, net	320.9	277.9	308.2	15.5%	4.1%
equipment, net	368.6	293.5	398.9	25.6%	-7.6%
Other assets	491.4	233.1	636.7	110.8%	-22.8%
Total assets	28,186.5	24,066.4	28,678.0	17.1%	-1.7%
Deposits	16,931.8	14,558.0	17,136.7	16.3%	-1.2%
Banking and other borrowings	3,797.3	4,011.1	4,418.5	-5.3%	-14.1%
Creditors on repurchase/resell agreements	0.0	0.0	0.0	N/C	N/C
Lease liability	391.3	306.3	420.5	27.8%	-6.9%
Other liabilities	1,248.6	993.1	1,208.8	25.7%	3.3%
Deferred credits and advance collections	7.1	7.0	7.6	1.6%	-5.7%
Total liabilities	22,376.1	19,875.5	23,192.0	12.6%	-3.5%
Capital stock	4,244.9	3,753.9	3,753.9	13.1%	13.1%
Capital reserves	878.7	826.9	826.9	6.3%	6.3%
Other comprehensive income	358.7	(776.9)	272.8	N/C	31.5%
Accumulated retained earnings	320.0	364.4	623.2	-12.2%	-48.6%
Total controlling interest	5,802.4	4,168.3	5,476.9	39.2%	5.9%
Total non-controlling interest	8.1	22.6	9.1	-64.0%	-10.9%
Total stockholders' equity	5,810.5	4,190.9	5,486.1	38.6%	5.9%
Total liabilities and stockholders' equity	28,186.5	24,066.4	28,678.0	17.1%	-1.7%

The following section sets forth the non-audited financial results for the first quarter 2025 (1Q25) 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	1Q25	1Q24	4Q24	% Change 1Q24	% Change 4Q24
Entrepreneurs (Clients)	81,843	71,877	81,830	13.9%	0.0%
Final users	934,569	812,639	929,015	15.0%	0.6%
Portfolio *	5,315	4,378	5,113	21.4%	3.9%
Accounts Receivable CrediTienda*	740	533	656	38.9%	12.9%
Net Income*	256	187	316	36.6%	-19.1%
NPLs / Total Portfolio	1.60%	1.60%	2.58%	0.00 pp	-0.98 pp
ROA	10.5%	11.0%	14.9%	-0.5 pp	-4.40 pp
ROE	22.3%	19.9%	28.5%	2.4 pp	-6.2 pp
NIM	40.32%	41.9%	43.8%	-1.6 pp	-3.5 pp
NIM after provisions	20.4%	21.6%	25.1%	-1.2 pp	-4.7 pp
Capital / Total Assets	46.5%	55.6%	47.5%	-9.1 pp	-1.0 pp
Write - offs *	379	306	342	24.0%	10.7%
Coverage Ratio	559.9%	673.0%	401.4%	-113.1 pp	158.5 pp
Average Loan per Client	64,943	60,909	62,489	6.6%	3.9%
Employees	1,998	2,237	1,934	-10.7%	3.3%

*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.

1Q25 Highlights:

- **Total loan portfolio** reached a record of **Ps. 5,315 million**, a 21.4% increase compared to Ps. 4,378 million in 1Q24, and a 3.9% increase compared to 4Q24.
- **Net Income for 1Q25** reached **Ps. 256 million**, a 36.6% increase compared to Ps. 187 million in 1Q24.
- **ROA** for 1Q25 stood at 10.5% compared to 11.0% in 1Q24.
- **ROE** for 1Q25 stood at 22.3% compared to 19.9% in 1Q24.
- The number of **Entrepreneurs (Active Clients)** in 1Q25, exceeded 81 thousand, reaching over 934 thousand final users, representing more than 120 thousand additional final users compared to 1Q24. Entrepreneurs (Active Clients) continued working closely with final users, servicing them through Credit, Insurance, and CrediTienda products, experiencing a 15.0% growth in the number of final users served on an annual comparison.
 - **CrediTienda** App, part of **ConCrédito**, is **an online sales platform**, and concluded 1Q25 with **Ps. 740 million in accounts receivable, a 38.9% growth** compared to Ps. 533 million in 1Q24.
- **ConCrédito operates without physical branches in 100% of the cities it covers in 27 out of the 32 states in Mexico.** The credit disbursement process and the activation of Entrepreneurs occur 100% digitally.

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

	1Q25	1Q24	4Q24	% Change 1Q24	% Change 4Q24
Interest income	858.6	708.7	888.2	21.1%	-3.3%
Interest expense	120.9	107.0	117.9	13.0%	2.5%
<i>Financing expense</i>	113.7	97.7	109.1	16.3%	4.2%
<i>Expense of credit origination and leasing</i>	7.3	9.3	8.8	-21.9%	-17.7%
Net interest income	737.6	601.7	770.2	22.6%	-4.2%
Provisions for loan losses	364.0	291.3	329.1	25.0%	10.6%
Net interest income after provisions	373.6	310.4	441.2	20.4%	-15.3%
Commissions and fee income	0.0	0	0	N/C	N/C
Commissions and fee expenses	15.4	13.9	21.1	10.6%	-27.2%
Other operating income (expense)	464.7	331.8	474.7	40.1%	-2.1%
Operating expenses	457.4	369.2	459.7	23.9%	-0.5%
Total income before income tax	365.5	259.1	435.0	41.1%	-16.0%
Income tax	109.8	71.9	119.0	52.7%	-7.8%
Net income	255.7	187.2	316.0	36.6%	-19.1%

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

	1Q25	1Q24	4Q24	% Change 1Q24	% Change 4Q24
Cash and investments in financial instruments	1,865.6	1,464.6	2,552.2	27.4%	-26.9%
Derivatives	0.9	15.5	4.3	-94.2%	-79.2%
Loan portfolio with credit risk stage 1 and 2	5,230.1	4,307.9	4,981.7	21.4%	5.0%
Loan portfolio with credit risk stage 3	85.0	70.1	131.8	21.3%	-35.5%
Loan portfolio	5,315.2	4,378.0	5,113.5	21.4%	3.9%
Deferred items	4.5	17.2	13.6	-73.9%	-66.8%
Allowance for loan losses	476.2	471.7	529.0	0.9%	-10.0%
Loan portfolio, net	4,843.5	3,923.5	4,598.0	23.4%	5.3%
Other accounts receivable, net	2,437.9	864.8	1,512.1	181.9%	61.2%
Properties, furniture and equipment, net	76.5	33.6	24.4	127.3%	213.7%
Rights of use assets, properties, furniture and equipment, net	31.0	111.2	94.0	-72.2%	-67.1%
Asset for deferred income taxes, net	610.5	367.6	432.7	66.1%	41.1%
Other assets	289.4	147.6	193.4	96.0%	49.6%
Total assets	10,155.2	6,928.4	9,411.2	46.6%	7.9%
Securitization transactions	1,277.7	1,183.4	1,274.1	8.0%	0.3%
Banking and other borrowings	1,551.0	1,227.8	2,263.1	26.3%	-31.5%
Lease liability	86.5	118.0	99.8	-26.7%	-13.3%
Other accounts payable	2,497.1	514.8	1,265.0	385.1%	97.4%
Other liabilities	7.6	0.0	26.0	N/C	-70.8%
Financial instruments qualify as a liability	(5.7)	-	(3.9)	N/C	N/C
Employee benefits liabilities	21.6	34.9	21.3	-38.0%	1.4%
Total liabilities	5,435.8	3,078.8	4,945.4	76.6%	9.9%
Capital stock	3,239.2	2,074.3	3,184.3	56.2%	1.7%
Premium on sale of stock	6.7	6.7	6.7	0.0%	0.0%
Capital reserves	53.1	42.9	53.1	23.5%	0.0%
Accumulated retained earnings	1,420.5	1,725.7	1,221.7	-17.7%	16.3%
Total stockholders' equity	4,719.4	3,849.6	4,465.8	22.6%	5.7%
Total liabilities and stockholders' equity	10,155.2	6,928.4	9,411.2	46.6%	7.9%

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.