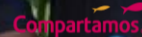


# Corporate Presentation

# 4Q22



GENTERA



# Disclaimer

This presentation is not an offer to sell, or a solicitation of an offer to buy any interest in any security or investment product. Such offer or solicitation may only be made by means of delivery of an offering memorandum, which will contain a description of the material terms (including risk factors, conflicts of interest, fees and charges and tax aspects) relating to such security or investment product and will contain detailed information about the company and management, as well as financial statements.

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



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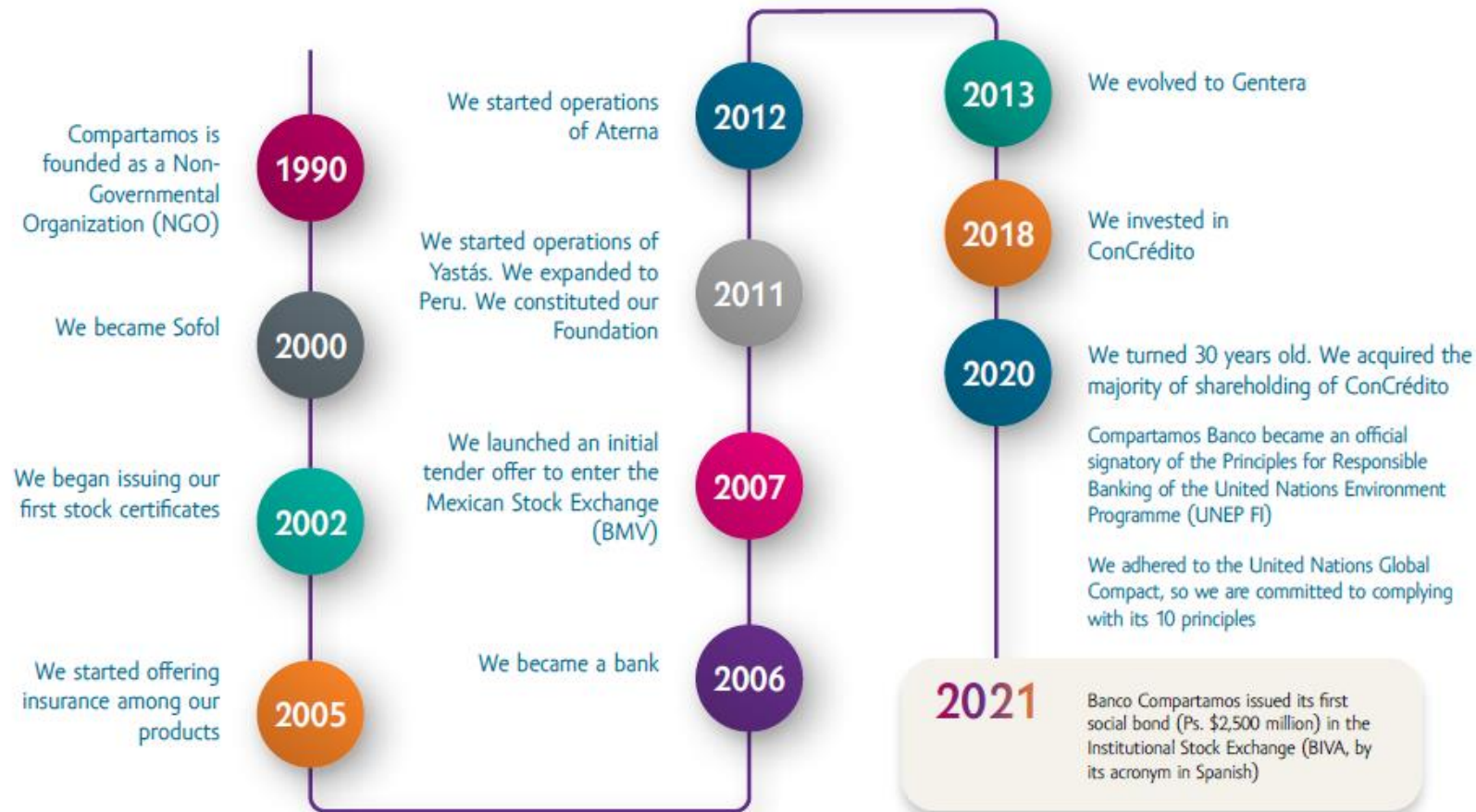
**GENTERA** 

**About Gentera**





# Our history, more than 32 years of evolution



**4Q22\*** ——— | +4.4 million users of financial services

\*3.67 million Clients from Credit, Savings, and Insurance Products, and additionally ConCrédito's Entrepreneurs served 740 thousand final users.

# More than 32 years together fulfilling dreams

**We boost the dreams of our clients by servicing their financial needs with human sense.** For more than 32 years, we have worked to bring opportunities that promote their development and that of their communities. We generate shared value through three values:



## **Social value:**

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



## **Human value:**

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



## **Economic value:**

We build innovative, efficient and profitable business models.

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

## Our Values



# Generating Social Impact in more than 32 years of history

- Three decades **servicing three generations**, mostly women of popular segments with a human sense.
- We have been the gateway for more than **13 million** people to the financial system.
- More than 100,000 people have joined our purpose, today we are more than **21,700 employees**.
- We serve more than **4.4 million** people in different geographies.
- We have the **Sustainability Operating Committee**, which guides our management considering **environmental, social and governance** (ESG) aspects.
- **Banco Compartamos has issued three social bonds**, two of them in 2021 (COMPART 21S / 21S-2), and one in 2022 (COMPART 22S).



APOYAMOS  
EL PACTO GLOBAL



Genera is participant of the **United Nations Global Compact**, which commits us to fulfill the 10 Principles of the Global Compact.

Endorser of:

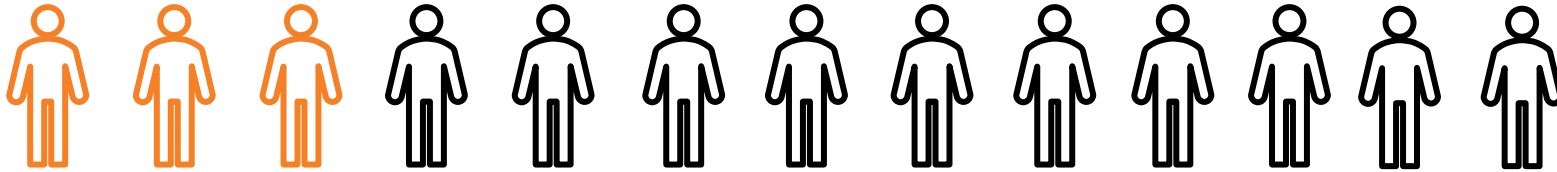


PRINCIPLES FOR  
RESPONSIBLE  
BANKING

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

# Best practices in Corporate Governance

## 13 members on the Board of Directors



3

## Independent Directors are Women

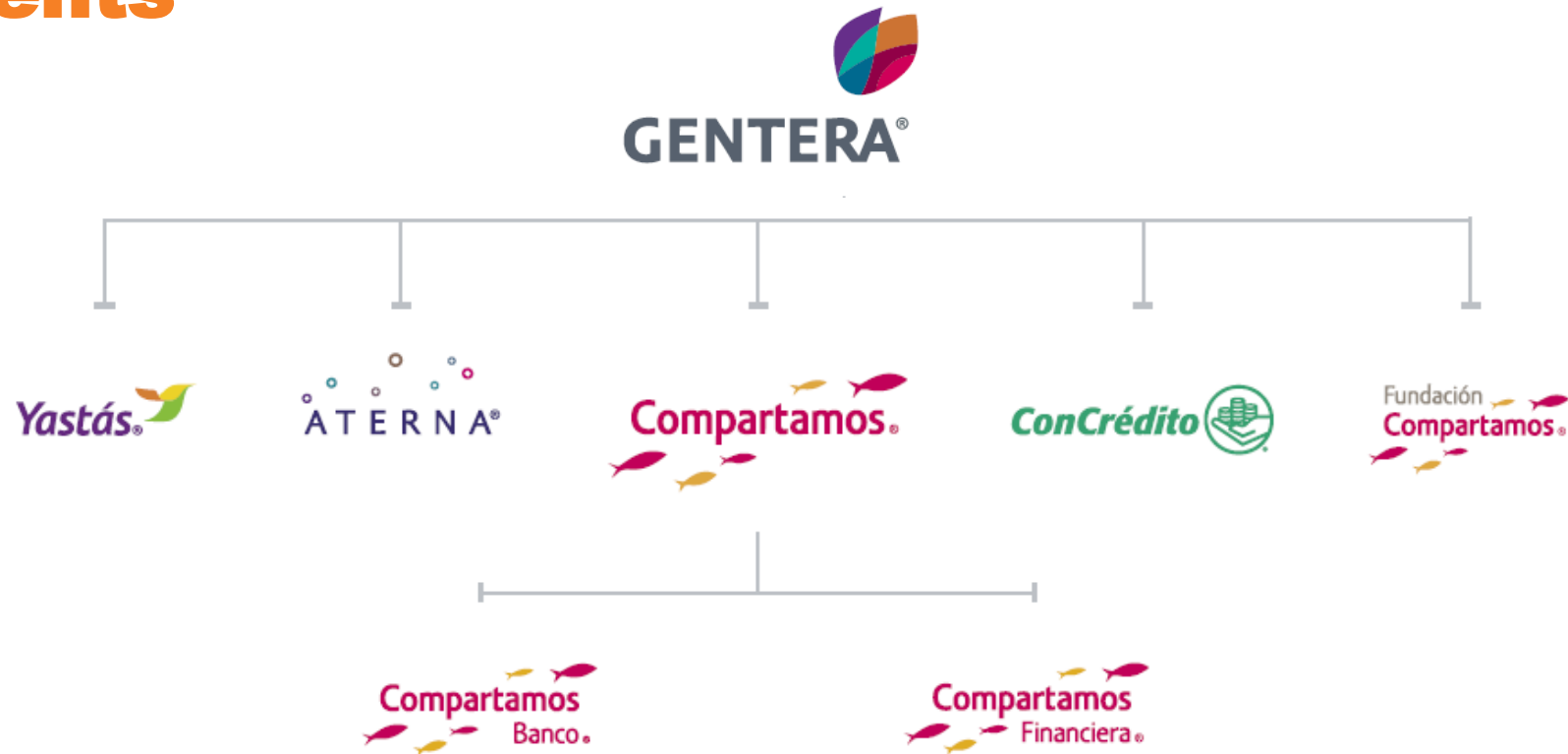
### Codes

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

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



# Corporate structure with the purpose of serving more clients

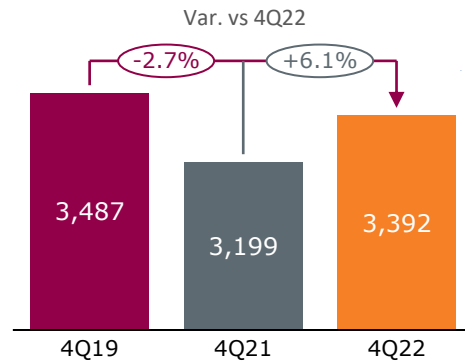


- **Compartamos (Mexico-Peru):** Leader in financial solutions for the sub-served segment.
- **Yastás (Mexico):** Correspondent network manager.
- **Aterna (Mexico-Peru):** Leading agent in microinsurance.
- **Fundación Compartamos:** It seeks to generate social value in the communities where it operates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

# Highlights 4Q22



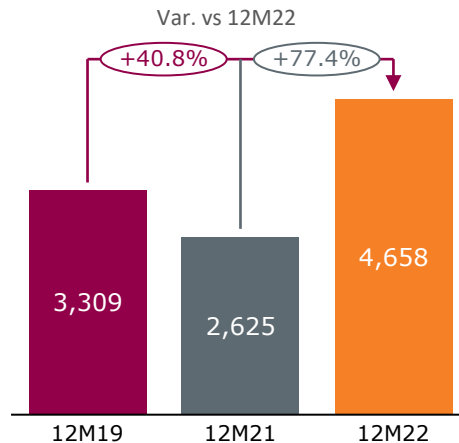
## Clients



In **4Q22** GENTERA served more than **4.4 million people**. 3.39 million credit clients, **+6.1%** more than 3.19 clients registered in 4Q21.



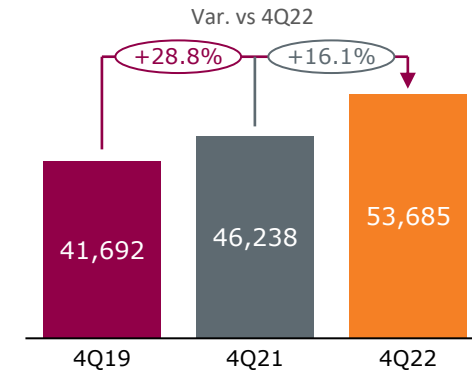
## Net Income



**Net income** for 4Q22 was **Ps. 829 million**, reaching for the full year an **accumulated income of Ps. 4,658**, a solid growth of **+77.4%**, compared to 2021.



## Portfolio

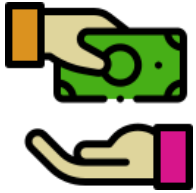


**Total Loan Portfolio** reached **Ps. 53,685 million**, a **+16.1% growth** compared to Ps. 46,238 million in 4Q21, explained by the **solid dynamics seen in GENTERA's financial subsidiaries** which grew in a solid manner.

- **Total Loan Portfolio** reached the **largest figure in GENTERA's history** at Ps. 53,685 million, **+16.1%** compared 4Q21.
- **Controlling Company** participation in 2022 reported a **net income** of Ps. 4,554 million. **EPS** in 2022 stood at ~\$2.88, a **+94.4%** compared to \$1.48 in 2021.
- **Loan Portfolio with credit risk stage 3** for 4Q22 stood at **3.46%**.
- **Cost of Risk** for the full year 2022 stood at **10.58%**.



# Highlights 4Q22



More than **\$171,000 million pesos** were disbursed in 2022, ~+21% more than 2021.

## Solid Capital Position

- Genera, Capital / Total Assets **34.0%**.
- Banco Compartamos reached an ICAP at **39.1%**.
- Compartamos Financiera, Solvency Ratio **18.7%**.
- ConCrédito, Capital / Total Assets **52.8%**.



In México, **Banco Compartamos**, reached a microcredit loan portfolio at **\$31,009 million pesos**, a **+15.8%** compared to 4Q21.



In **Peru**, the total loan portfolio reached **\$18,989 million pesos**, increasing +15.0% compared to 4Q21.



**Red Yastás** at the end of 4Q22, registered ~6.3 million operations, and more than 26 million operations executed in 2022, a figure ~+10% larger than that registered in 2021.



**Aterna** ended 4Q22 with more than **9.6 million** active insurance policies. In 2022, more than **43 million** insurance policies were placed.



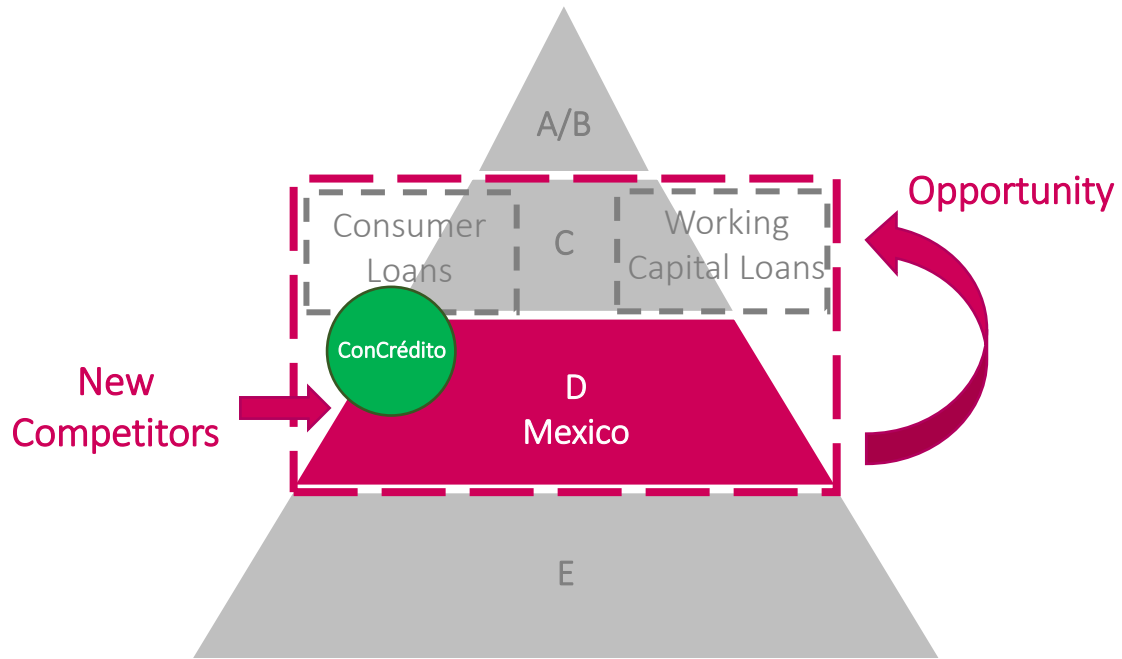
**ConCrédito** Loan Portfolio reached \$3,687 million, **+24.9%** increase compared to 4Q21.

**CrediTienda** Portfolio reached \$505 million, **+45.8%** growth compared to 4Q21.

# Potential market for working capital loans

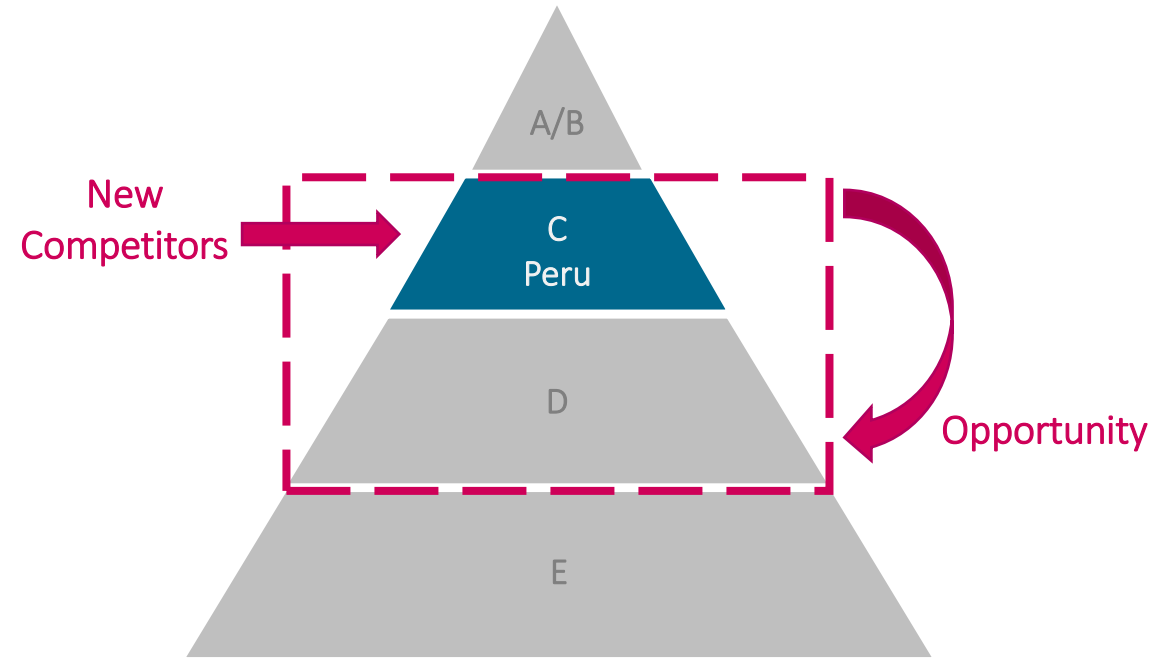
## Mexico

Banco Compartamos - ConCrédito



## Peru

Compartamos Financiera





# Principal loans in Mexico

CM Crédito Mujer	
<b>General Characteristics:</b>	
<ul style="list-style-type: none"> <li>• Group loan for working capital purposes.</li> <li>• Groups of 10 to 50 women.</li> <li>• Group guarantee.</li> <li>• Payment frequency: weekly and bi-weekly.</li> </ul>	
Loan size	Ps. 7,000 Ps. 80,000
Average Ticket	Ps. 9,661
Term	4 to 6 months
Contribution to loan portfolio	54.5%
Contribution to number of clients	67.4%
Life insurance / number of clients	86.1%

CCR Crédito Comerciante	
<b>General Characteristics:</b>	
<ul style="list-style-type: none"> <li>• Group loan for working capital purposes.</li> <li>• Group of 5 to 20 members (men and women).</li> <li>• Group guarantee.</li> <li>• Payment frequency: weekly and bi-weekly.</li> </ul>	
Loan size	Ps. 7,000 Ps. 80,000
Average Ticket	Ps. 8,367
Term	3 to 7 months
Contribution to loan portfolio	17.5%
Contribution to number of clients	24.9%
Life insurance / number of clients	90.9%

CI Crédito Individual	
<b>General Characteristics:</b>	
<ul style="list-style-type: none"> <li>• Working capital loan. Fixed assets and investments.</li> <li>• Mainly in urban areas.</li> <li>• Personal guarantee.</li> <li>• Have a salaried.</li> </ul>	
Loan size	Ps. 20,000 Ps.200,000
Average Ticket	Ps. 35,304
Term	Up to 24 months
Contribution to loan portfolio	16.6%
Contribution to number of clients	5.6%
Life insurance / number of clients	91.3%

## Group Loans

# Other loans in Mexico

Improvement loans for CM, CCR and CI	
<b>General Characteristics:</b>	
<ul style="list-style-type: none"> <li>Personal credit to maintain or improve the client's house or business.</li> <li>To clients with credit history of 5 cycles in Crédito Mujer(CM), Crédito Comerciante (CCR) or Individual.</li> <li>Personal guarantee.</li> </ul>	
Loan size	Ps. 8,000 Ps. 50,000
Average Ticket	CM: Ps. 2,566 CCR: Ps. 2,757 CI: Ps. 57,553
Term	6 to 24 months
Contribution to loan portfolio	CM: 0.01% CCR: 0.01% CI: 0.01%

Additional loans for CM and CCR	
<b>General Characteristics:</b>	
<ul style="list-style-type: none"> <li>Working capital loan</li> <li>Second loan offered simultaneously to CM and CCR clients.</li> <li>Clients must have completed 3 cycles under CM or 2 cycles under CCR.</li> </ul>	
Loan size	Ps. 4,000 Ps. 7,000
Average Ticket	CM: Ps. 409 CCR: Ps. 733
Term	4 to 5 months
Contribution to loan portfolio	CM: 0.01% CCR: 0.01%

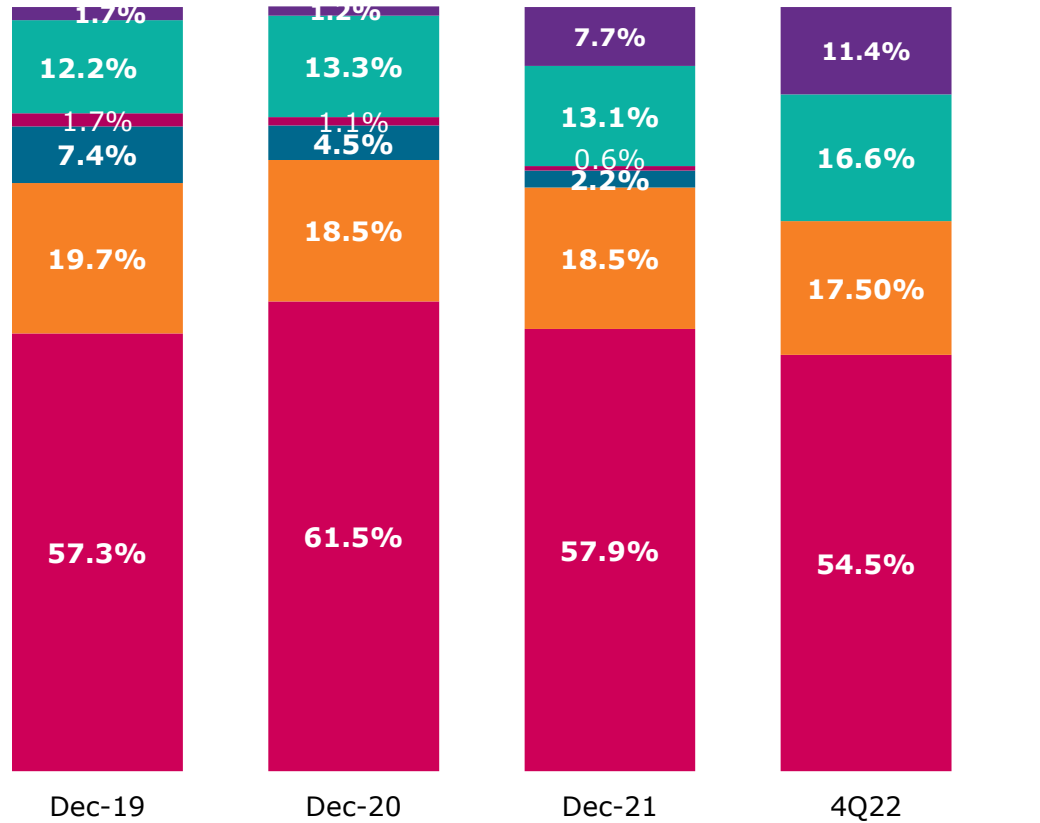
Additional Plus for CM, CCR and CI	
<b>General Characteristics:</b>	
<ul style="list-style-type: none"> <li>Personal credit that allows clients to cover needs in their business, home, contingencies or others.</li> <li>Second loan offered simultaneously to CM, CCR and CI clients.</li> </ul>	
Loan size	Ps. 5,000 Ps.70,000
Average Ticket	Ps. 5,787
Term	3 to 18 months
Contribution to loan portfolio	11.4%



# Evolution of loans methodologies

(2019-4Q22)

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

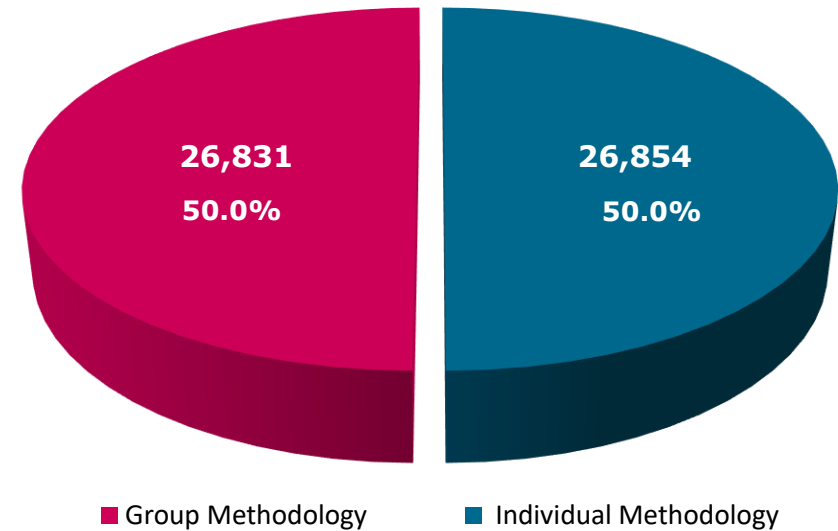


- C. Mujer
- C. Comerciante
- C. Crece y Mejora-CM
- C. Crece y Mejora-CCR
- C. Individual
- C. Other\*

\* Other (C. Adicional, C. Crece y mejora de CI y C. Digital)

## Genera Portfolio Distribution

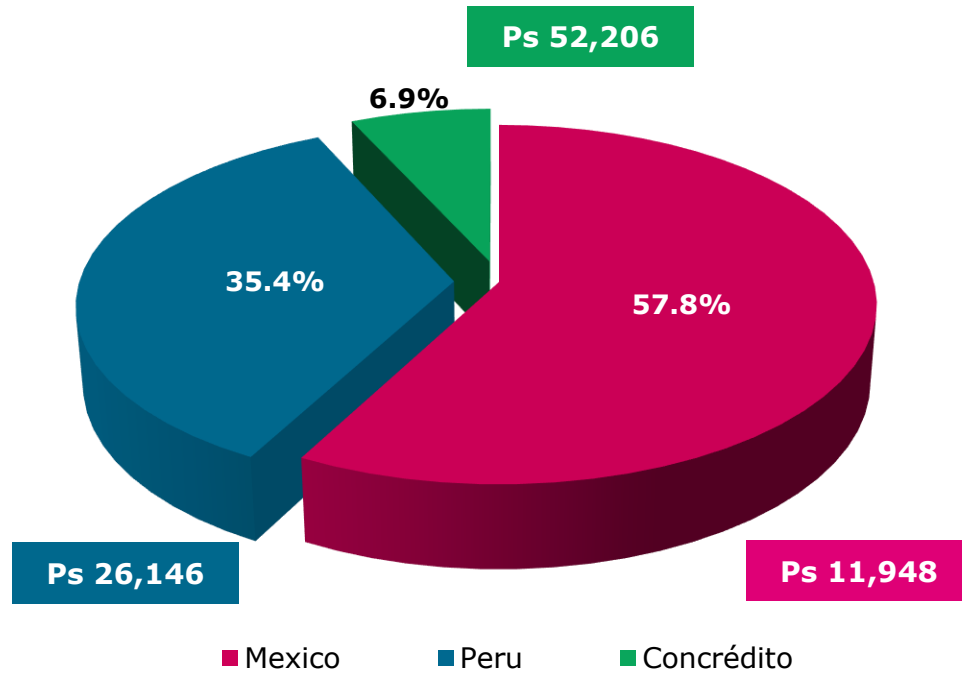
Mexico and Peru



**Around 90% of our clients are women**

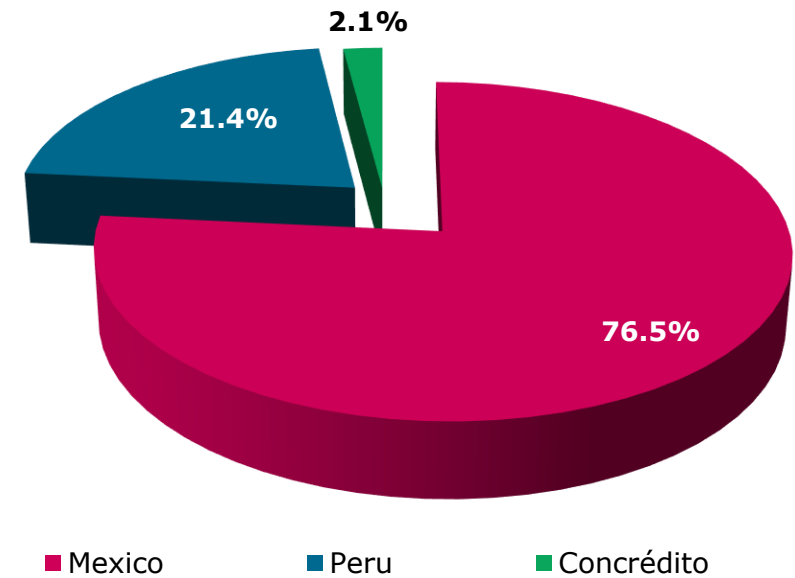
# Distribution per subsidiary

% Total loan portfolio and average ticket



Credit Clients per subsidiary

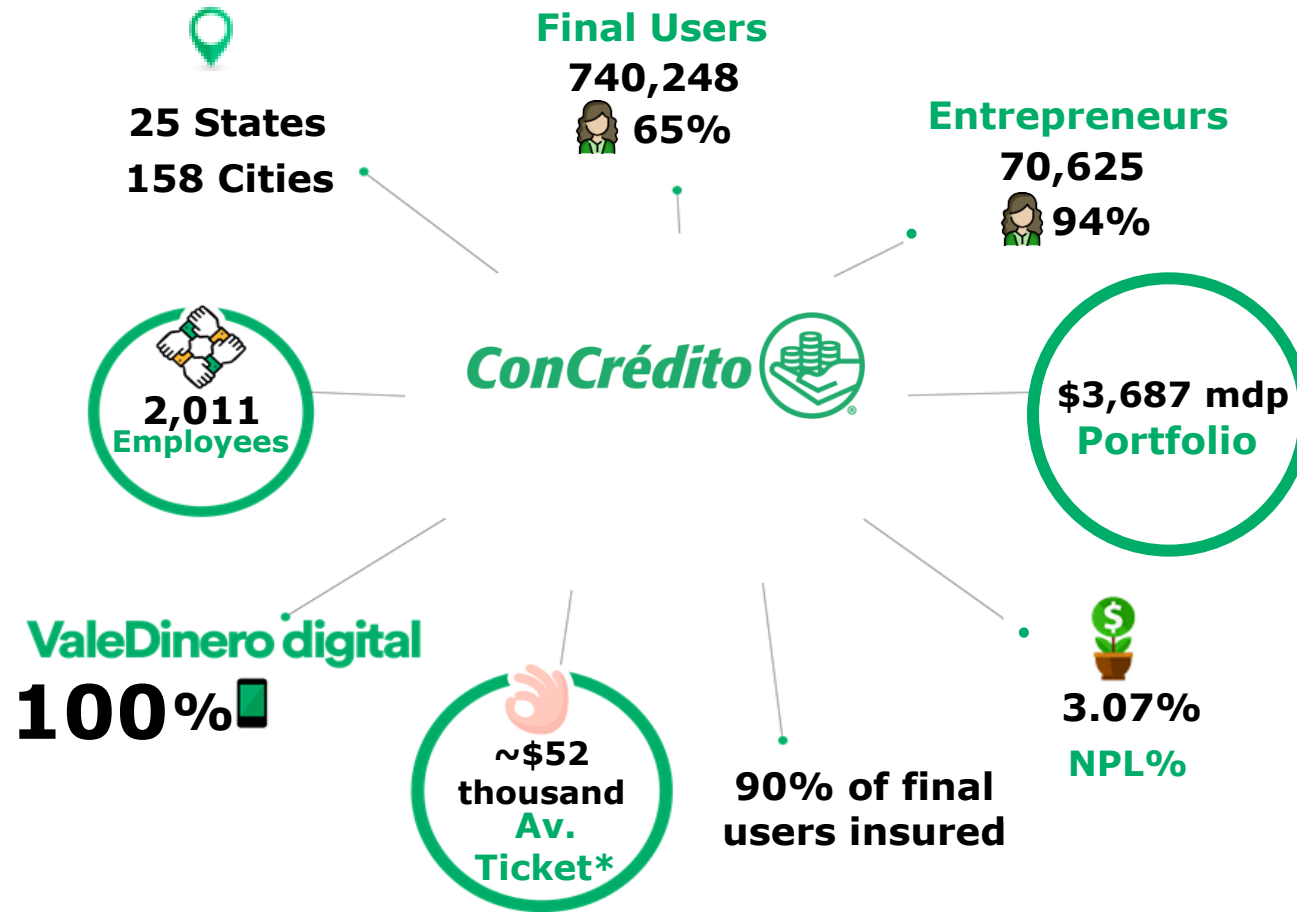
3,392,324 Credit Clients



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

# ConCrédito

(Financial institution that offers microcredits through apps)



Active clients reached more than **70 thousand Distributors** a **12.7% growth** compared to 4Q21 .

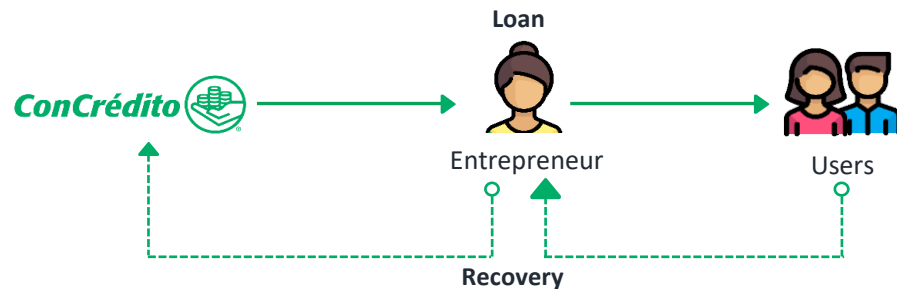
\*Average Ticket. Figures are expressed in Mexican Pesos (million)

# ConCrédito - Products

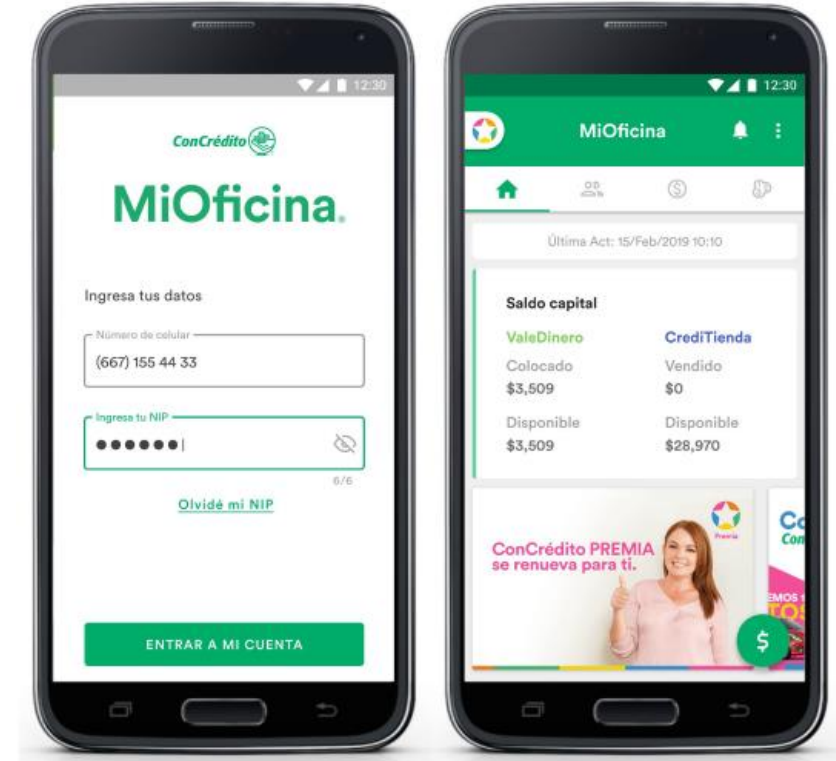
## ValeDinero

(Main line of business)

- **Maturity:** 6 to 16 biweeks
- **Loan Size:** Ps. 2,000 to Ps. 10,000
- **Final Users Per Entrepreneur:** ~10
- **Av. Ticket Entrepreneurs:** Ps. 52,206\*
- **Av. Ticket Final Users:** ~Ps. 4,295



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



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

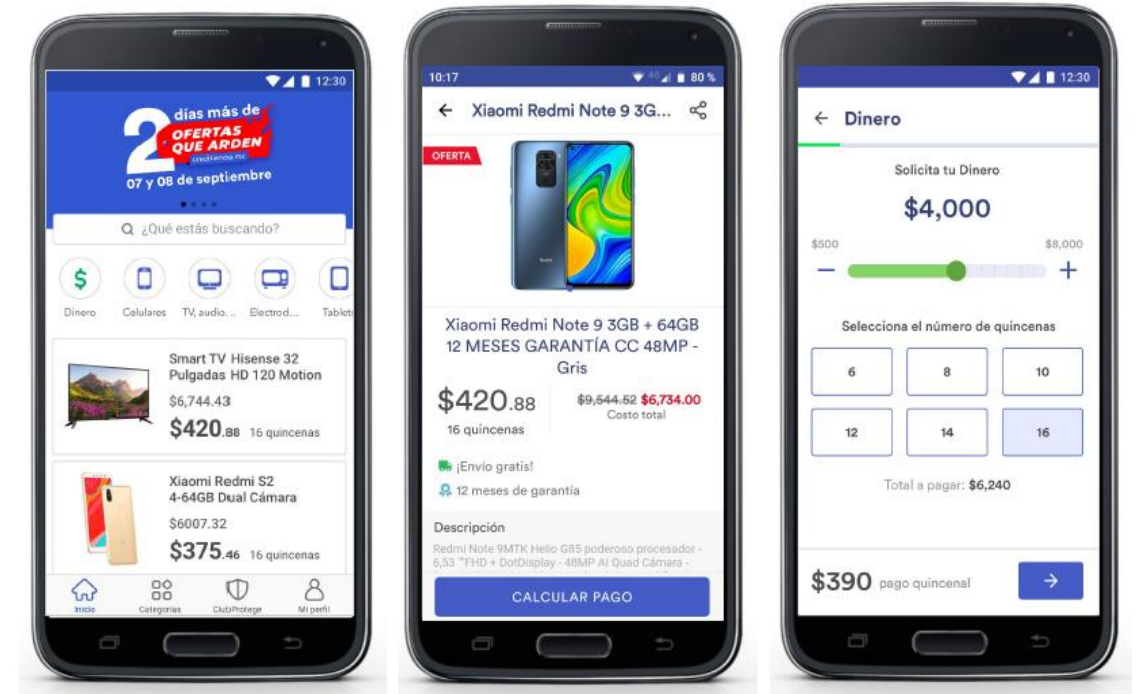
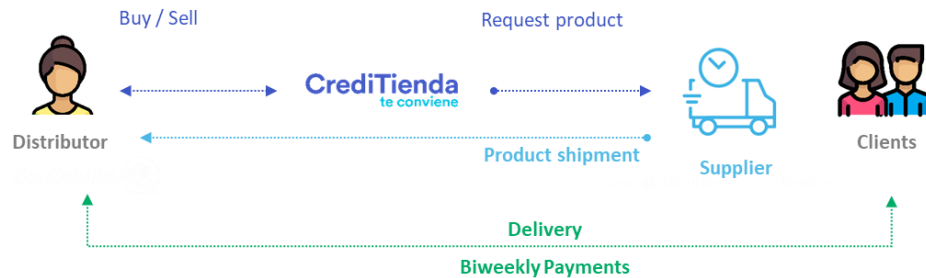


# ConCrédito - Products

## CrediTienda

(Offer products on credit through the CrediTienda app)

- **Started Operations:** 2018
- **Maturity:** 6 to 16 biweeks
- **Apps Users:** 898,117
- **Portfolio:** Ps. 505 million\*
- **Portfolio %change vs 2021:** 45.8%



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

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

# Yastás

(correspondent network manager)



**+2,000  
Payment Categories**

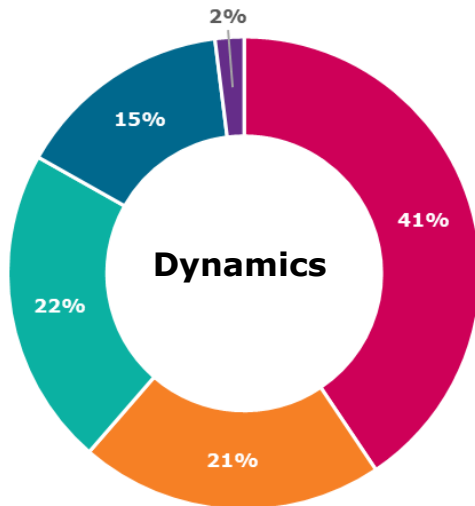


**32 Mexican  
States**



**Operations 4Q22  
6.3 millions  
3.1 millions of financial  
transactions.**

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



**\$38.1 mdp  
Net Income 2022**



Yastás recorded **strong levels of transactions** reaching over **26 million operations** in the 2022.

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

Yastás	4Q22	4Q21	3Q22	% Change 4Q21	% Change 3Q22	2022	2021	% Change 2021
Affiliates	6,974	6,264	6,962	11.3%	0.2%	6,974	6,264	11.3%
Operations	6,342,154	6,349,541	7,002,950	-0.1%	-9.4%	26,357,426	23,923,121	10.2%
Financial Operations	3,102,413	2,826,358	3,623,827	9.8%	-14.4%	12,829,442	10,105,345	27.0%
ROE	-3.3%	8.1%	5.5%	-11.4 pp	-8.8 pp	6.1%	10.9%	-4.8 pp

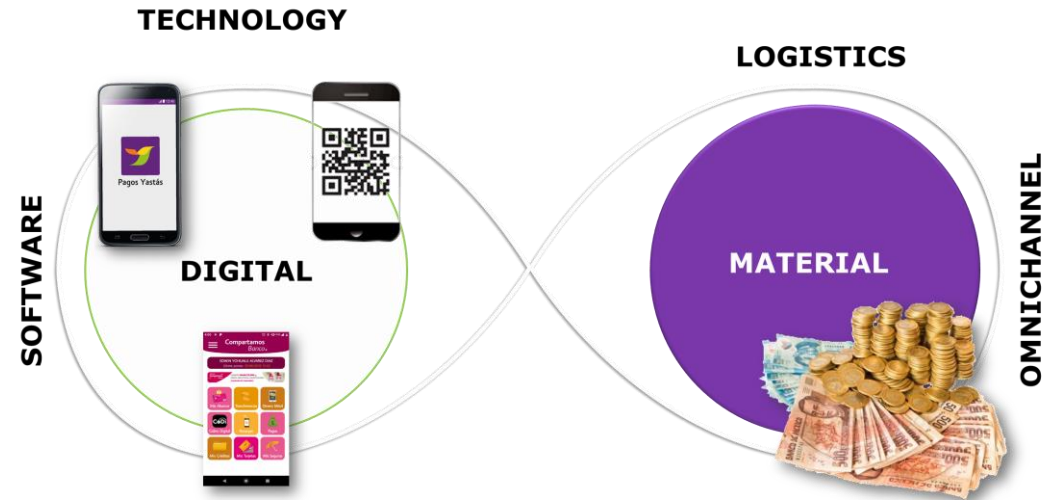
## Affiliates distribution:



**60%** Grocery Stores



**40%** Hardware Stores, Stationery Stores, Cybercafe, Others.



**+6,900** affiliated businesses nationwide and **+2,000** payment categories for our users.

\* Net Income expressed in Mexican pesos (millions)

# Aterna

(microinsurance broker)

## Products:



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







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



**Theft Insurance:** Aterna protects clients against violent money theft.

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

## 4Q22

 <b>Active Policies</b>	9.6 million
 <b>Placed Policies</b>	<ul style="list-style-type: none"><li>• 4Q22 – 11.8 million</li><li>• 2022 – 43.3 million</li></ul>
 <b>Coverage</b>	Mexico and Peru
 <b>Net Income 4Q22</b>	\$79.1 million pesos

In the full year (2022) ATERNA placed **more than 43 million insurance policies, +21.3%** more than in 2021.



Compartamos  
Banco

**Growth and profitability**



# Summary

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

Summary	4Q22	4Q21	3Q22	% Change 4Q21	% Change 3Q22	2022	2021	% Change 2021
Clients <sup>1)</sup>	3,669,400	3,470,101	3,591,076	5.7%	2.2%	3,669,400	3,470,101	5.7%
Credits Clients	3,392,324	3,198,777	3,322,362	6.1%	2.1%	3,392,324	3,198,777	6.1%
Portfolio*	53,685	46,238	51,407	16.1%	4.4%	53,685	46,238	16.1%
Net Income*	829	937	1,514	-11.5%	-45.2%	4,658	2,625	77.4%
NPLs / Total Portfolio	3.46%	2.82%	2.90%	0.64 pp	0.56 pp	3.46%	2.82%	0.64 pp
ROA	4.5%	5.4%	8.3%	-0.9 pp	-3.8 pp	6.4%	3.8%	2.6 pp
ROE	13.1%	15.4%	23.7%	-2.3 pp	-10.6 pp	18.4%	11.3%	7.1 pp
ROE Controlling	14.3%	16.2%	26.1%	-1.9 pp	-11.8 pp	20.2%	11.8%	8.4 pp
NIM	40.4%	39.3%	41.3%	1.1 pp	-0.9 pp	40.2%	35.5%	4.7 pp
NIM after provisions	30.0%	31.7%	32.3%	-1.7 pp	-2.3 pp	31.5%	28.8%	2.7 pp
Efficiency Ratio	76.2%	77.7%	67.6%	-1.5 pp	8.6 pp	70.3%	79.3%	-9.0 pp
Operating Efficiency	20.9%	23.1%	20.5%	-2.2 pp	0.4 pp	20.5%	21.2%	-0.7 pp
Capital / Total Assets	34.0%	35.3%	34.3%	-1.3 pp	-0.3 pp	34.0%	35.3%	-1.3 pp
Average Loan per Client	15,825	14,455	15,473	9.5%	2.3%	15,825	14,455	9.5%
Employees	21,704	20,211	20,817	7.4%	4.3%	21,704	20,211	7.4%
Service Offices**	536	579	535	-7.4%	0.2%	536	579	-7.4%
Branches	142	143	142	-0.7%	0.0%	142	143	-0.7%

**1) In 4Q22 GENTERA served more than 4.4 million people.** 3.67 million Clients from Credit, Savings, and Insurance Products, and additionally ConCrédito's Entrepreneurs served 740 thousand final users.

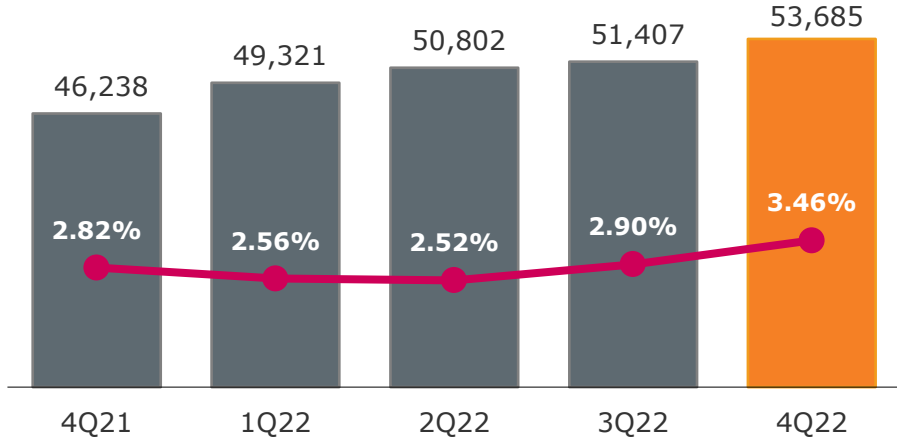
In this table, employees in Banco Compartamos include employees from ATERNA and YASTAS.

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

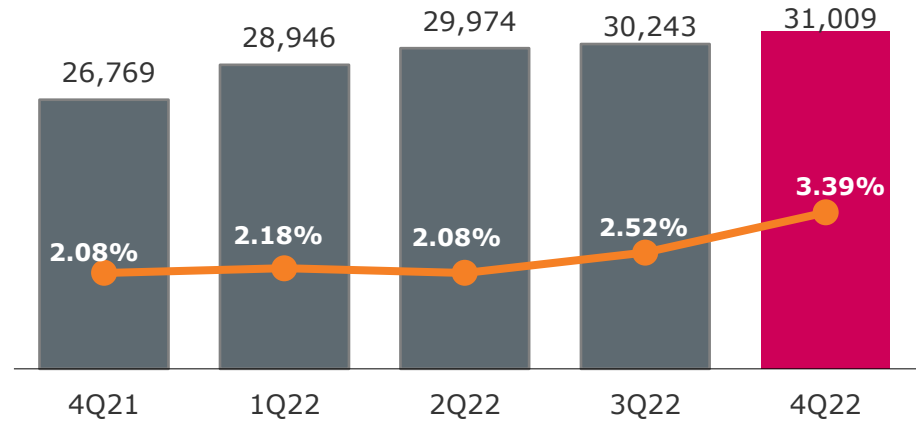
\*\* Branches are inside a Service Office (same location).

# Total Portfolio – NPL %

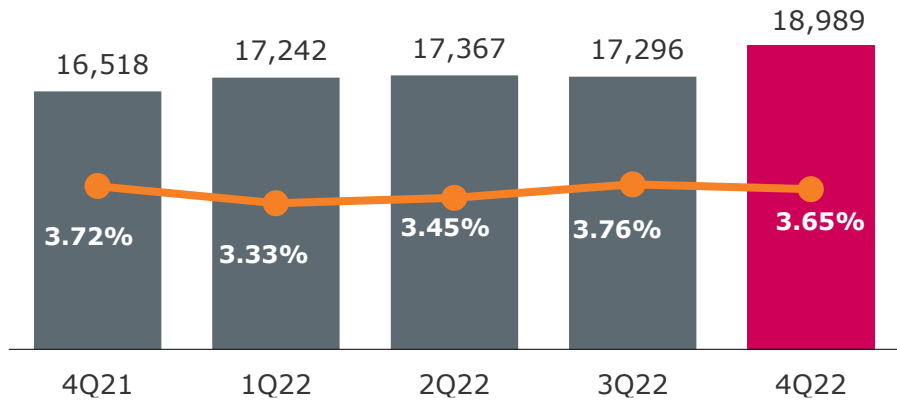
## Genera



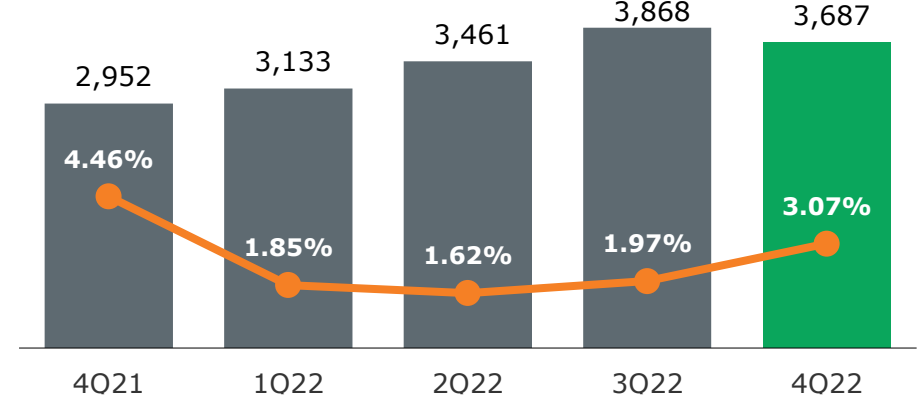
## Mexico – Banco Compartamos



## Peru



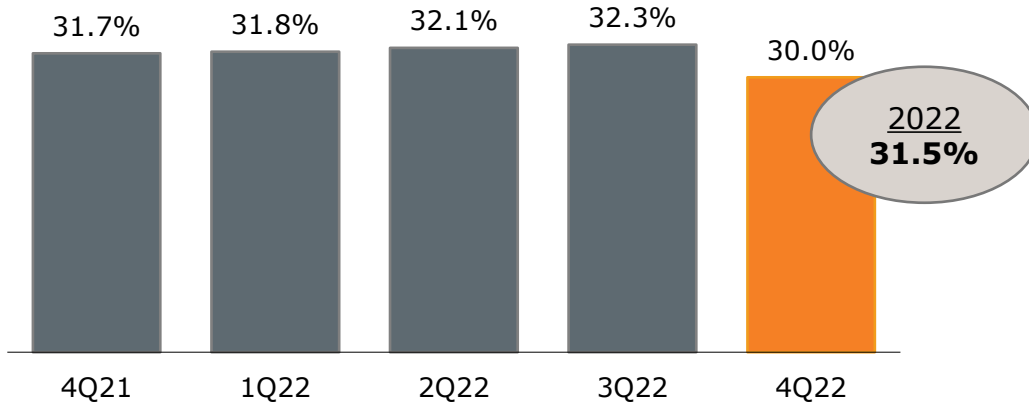
## ConCrédito



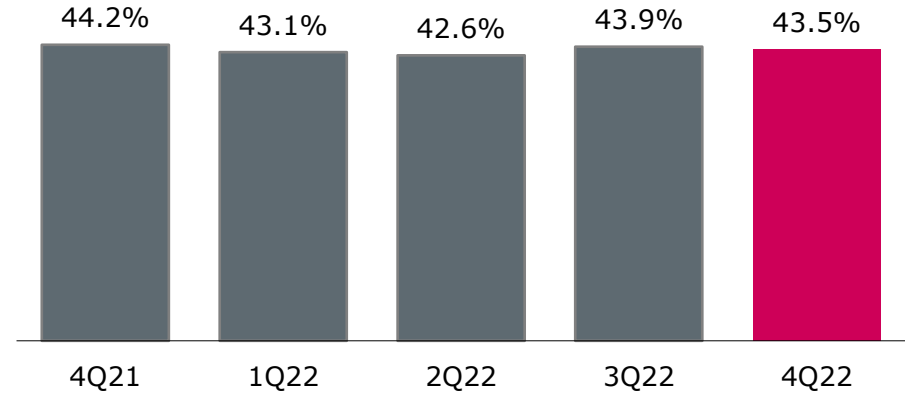
**Total Loan Portfolio** reached the **largest figure in GENTERA’s history** at Ps. 53,685 million, a **16.1% growth** compared to Ps. 46,238 million in 4Q21.

# NIM (%) after provisions

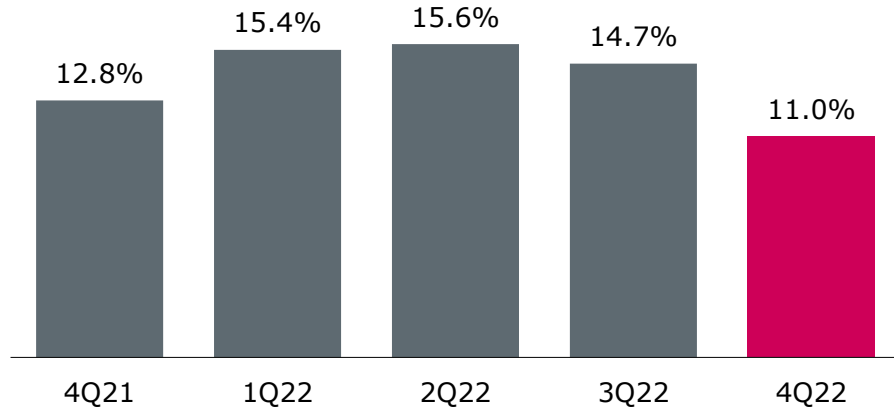
## Genera



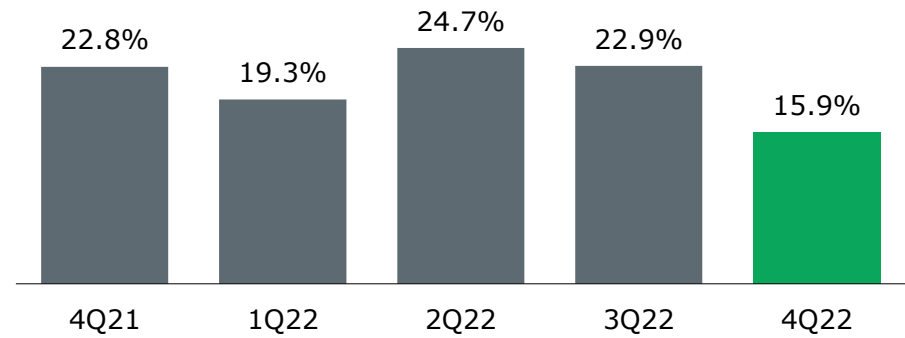
## Mexico – Banco Compartamos



## Peru



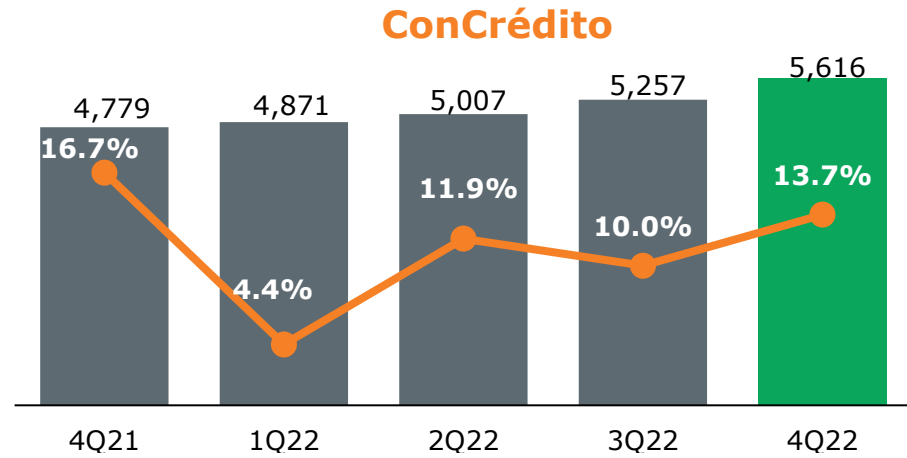
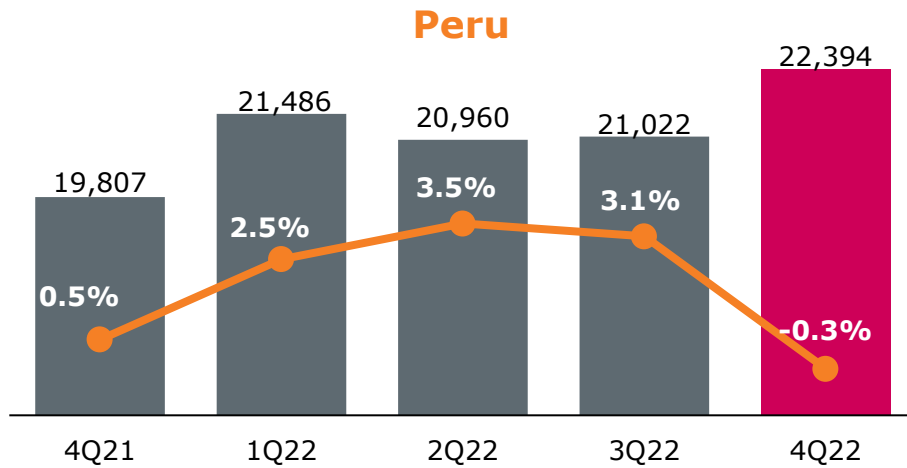
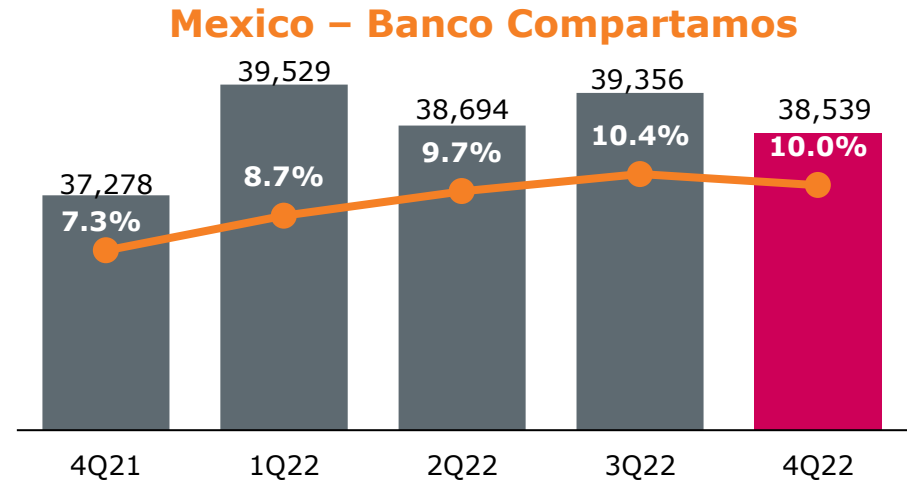
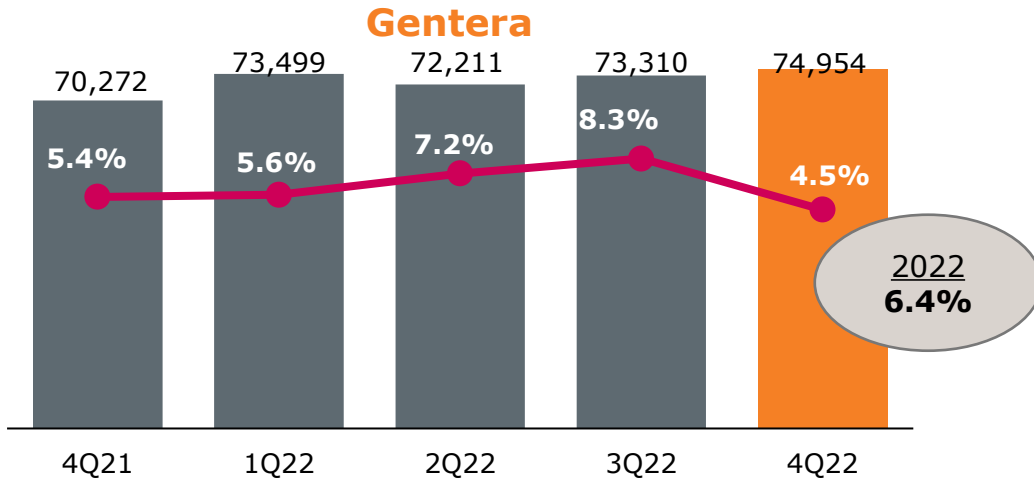
## ConCrédito



**NIM after provisions stood at 30.0% in 4Q22.**

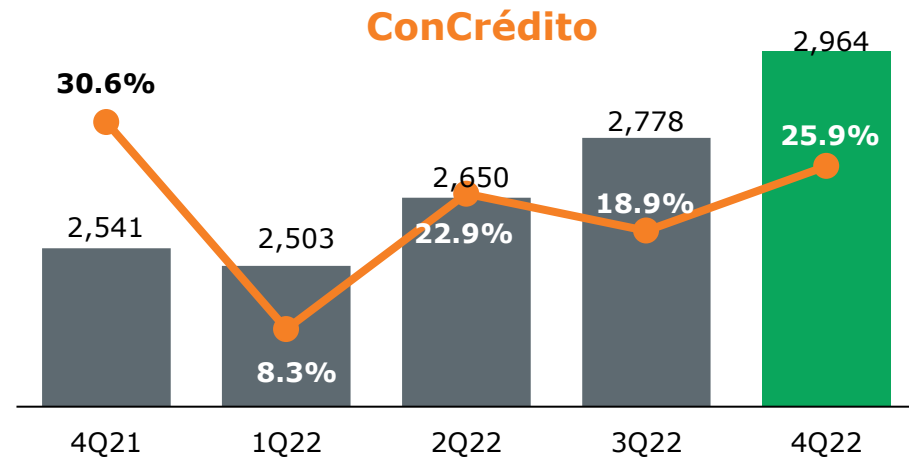
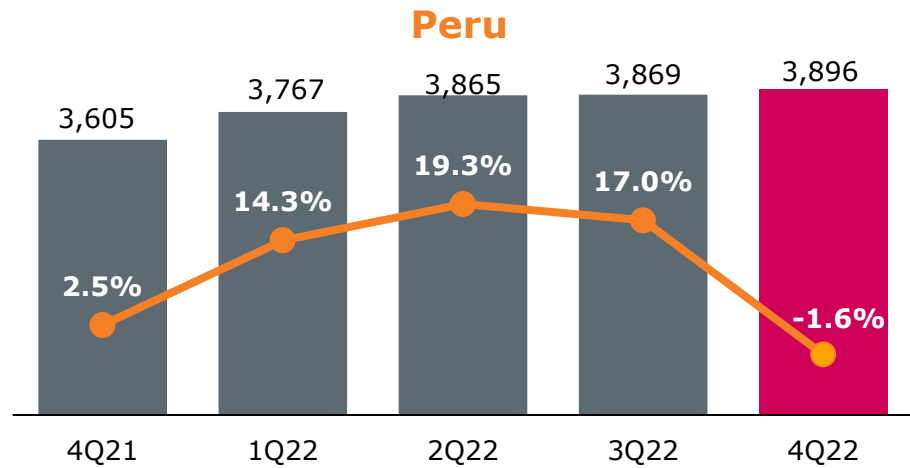
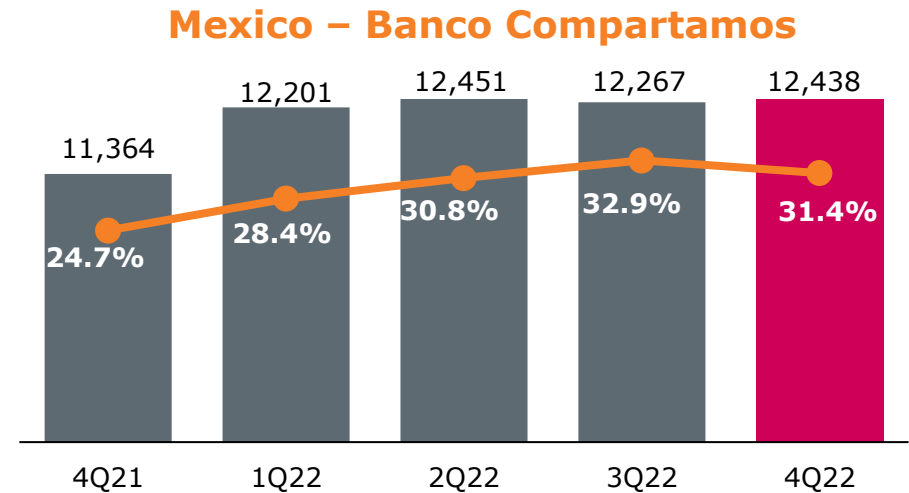
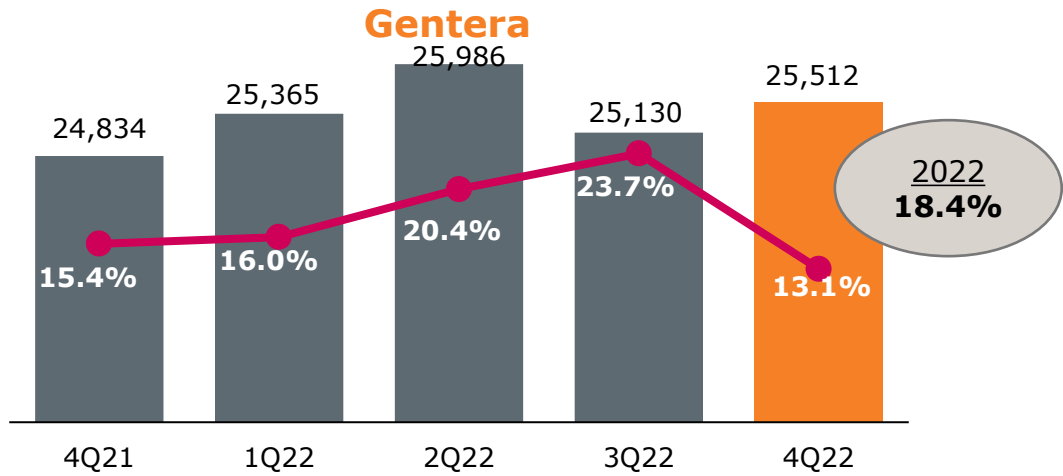


# Equity - ROAA



**ROA reached 6.4% in 2022, a solid improvement compared to a 3.8% ROA in 2021.**

# Assets - ROAE



**Controlling ROE in 2022 stood at 20.2%, a strong improvement compared to 11.8% ROE in 2021.**

# Financial Information 4Q22



# Statement of Financial Position

	4Q22	4Q21	3Q22	% Change 4Q21	% Change 3Q22
Cash and investments in financial instruments	12,057	13,850	11,794	-12.9%	2.2%
Derivatives	24	13	27	84.6%	-11.1%
Loan portfolio with credit risk stage 1 and 2	51,829	44,935	49,918	15.3%	3.8%
Loan portfolio with credit risk stage 3	1,856	1,303	1,489	42.4%	24.6%
<b>Loan portfolio</b>	<b>53,685</b>	<b>46,238</b>	<b>51,407</b>	<b>16.1%</b>	<b>4.4%</b>
Deferred items	176	0	149	N/C	18.1%
Allowance for loan losses	4,534	3,473	3,993	30.5%	13.5%
<b>Loan portfolio, net</b>	<b>49,327</b>	<b>42,765</b>	<b>47,563</b>	<b>15.3%</b>	<b>3.7%</b>
Other accounts receivable, net	2,599	3,187	2,578	-18.4%	0.8%
Long-lived assets held for sale or distribute to owners	0	347	1	N/C	N/C
Properties, furniture and equipment, net	577	717	601	-19.5%	-4.0%
Rights of use assets, properties, furniture and equipment, net	908	0	968	N/C	-6.2%
Permanent investment	119	113	99	5.3%	20.2%
Asset for deferred income taxes, net	2,194	1,922	2,091	14.2%	4.9%
Other assets	2,456	2,361	2,604	4.0%	-5.7%
Goodwill	4,693	4,997	4,984	-6.1%	-5.8%
<b>Total assets</b>	<b>74,954</b>	<b>70,272</b>	<b>73,310</b>	<b>6.7%</b>	<b>2.2%</b>
Deposits	16,278	15,151	15,178	7.4%	7.2%
Long term debt issuance	10,912	11,283	10,983	-3.3%	-0.6%
Banking and other borrowings	14,867	12,674	14,074	17.3%	5.6%
Creditors on repurchase/resell agreements	40	327	63	-87.8%	-36.5%
Obligations in securitization operations	596	1,404	595	-57.5%	0.2%
Lease liability	930	0	995	N/C	-6.5%
Other liabilities	5,698	4,262	6,167	33.7%	-7.6%
Deferred credits and advance collections	121	337	125	-64.1%	-3.2%
<b>Total liabilities</b>	<b>49,442</b>	<b>45,438</b>	<b>48,180</b>	<b>8.8%</b>	<b>2.6%</b>
Capital stock	4,764	4,764	4,764	0.0%	0.0%
Premium on sale of stock	(455)	515	(455)	N/C	0.0%
Capital reserves	1,771	1,845	1,771	-4.0%	0.0%
Accumulated retained earnings	17,718	14,090	17,350	25.7%	2.1%
Other comprehensive income	(214)	20	(253)	N/C	N/C
<b>Total controlling interest</b>	<b>23,584</b>	<b>21,234</b>	<b>23,177</b>	<b>11.1%</b>	<b>1.8%</b>
Total non-controlling interest	1,928	3,600	1,953	-46.4%	-1.3%
<b>Total stockholders' equity</b>	<b>25,512</b>	<b>24,834</b>	<b>25,130</b>	<b>2.7%</b>	<b>1.5%</b>
<b>Total liabilities and stockholders' equity</b>	<b>74,954</b>	<b>70,272</b>	<b>73,310</b>	<b>6.7%</b>	<b>2.2%</b>

\* Figures expressed in Mexican pesos (millions)

# Statement of Comprehensive Income

	4Q22	4Q21	3Q22	% Change 4Q21	% Change 3Q22	2022	2021	% Change 2021
Interest income	7,475	6,124	7,213	22.1%	3.6%	28,039	22,443	24.9%
Interest expense	1,122	476	922	135.7%	21.7%	3,449	1,965	75.5%
Financing expense	868	476	728	82.4%	19.2%	2,736	1,965	39.2%
Expense of credit origination and leasing	254	0	194	N/C	30.9%	713	0	N/C
<b>Net Interest Income</b>	<b>6,353</b>	<b>5,648</b>	<b>6,291</b>	<b>12.5%</b>	<b>1.0%</b>	<b>24,590</b>	<b>20,478</b>	<b>20.1%</b>
Provisions for loan losses	1,648	1,093	1,367	50.8%	20.6%	5,320	3,882	37.0%
<b>Net interest income after provisions</b>	<b>4,705</b>	<b>4,555</b>	<b>4,924</b>	<b>3.3%</b>	<b>-4.4%</b>	<b>19,270</b>	<b>16,596</b>	<b>16.1%</b>
Commissions and fee income	719	453	583	58.7%	23.3%	2,391	1,579	51.4%
Commissions and fee expense	137	145	125	-5.5%	9.6%	528	552	-4.3%
Trading gains (losses)	(5)	1	5	N/C	N/C	(1)	10	N/C
Other operating income (expense)	(213)	257	119	N/C	N/C	122	857	-85.8%
Operating Expenses	3,865	3,981	3,722	-2.9%	3.8%	14,941	14,659	1.9%
<b>Net operating income</b>	<b>1,204</b>	<b>1,140</b>	<b>1,784</b>	<b>5.6%</b>	<b>-32.5%</b>	<b>6,313</b>	<b>3,831</b>	<b>64.8%</b>
Participation in the net result of other entities	(2)	(6)	(8)	N/C	N/C	(18)	(17)	N/C
<b>Total income before income tax</b>	<b>1,202</b>	<b>1,134</b>	<b>1,776</b>	<b>6.0%</b>	<b>-32.3%</b>	<b>6,295</b>	<b>3,814</b>	<b>65.0%</b>
Income tax	372	266	442	39.8%	-15.8%	1,819	1,005	81.0%
<b>Net continued operations</b>	<b>830</b>	<b>868</b>	<b>1,334</b>	<b>-4.4%</b>	<b>-37.8%</b>	<b>4,476</b>	<b>2,809</b>	<b>59.3%</b>
Discontinued operations	(1)	69	180	N/C	N/C	182	(184)	N/C
<b>Net income</b>	<b>829</b>	<b>937</b>	<b>1,514</b>	<b>-11.5%</b>	<b>-45.2%</b>	<b>4,658</b>	<b>2,625</b>	<b>77.4%</b>
Other comprehensive income	39	0	(380)	N/C	N/C	(234)	0	N/C
<b>Comprehensive Result</b>	<b>868</b>	<b>937</b>	<b>1,134</b>	<b>-7.4%</b>	<b>-23.5%</b>	<b>4,424</b>	<b>2,625</b>	<b>68.5%</b>
<b>Net income attributable to:</b>	<b>829</b>	<b>937</b>	<b>1,514</b>	<b>-11.5%</b>	<b>-45.2%</b>	<b>4,658</b>	<b>2,625</b>	<b>77.4%</b>
Controlling interest	838	843	1,501	-0.6%	-44.2%	4,554	2,347	94.0%
Non Controlling interest	(9)	94	13	N/C	N/C	104	278	-62.6%
<b>Comprehensive income attributable to:</b>	<b>868</b>	<b>0</b>	<b>1,134</b>	<b>N/C</b>	<b>-23.5%</b>	<b>4,424</b>	<b>0</b>	<b>N/C</b>
Controlling interest	877	0	1,121	N/C	-21.8%	4,320	0	N/C
Non Controlling interest	(9)	0	13	N/C	-169.2%	104	0	N/C

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

\* Figures expressed in Mexican pesos (millions)



# NPLs per subsidiary

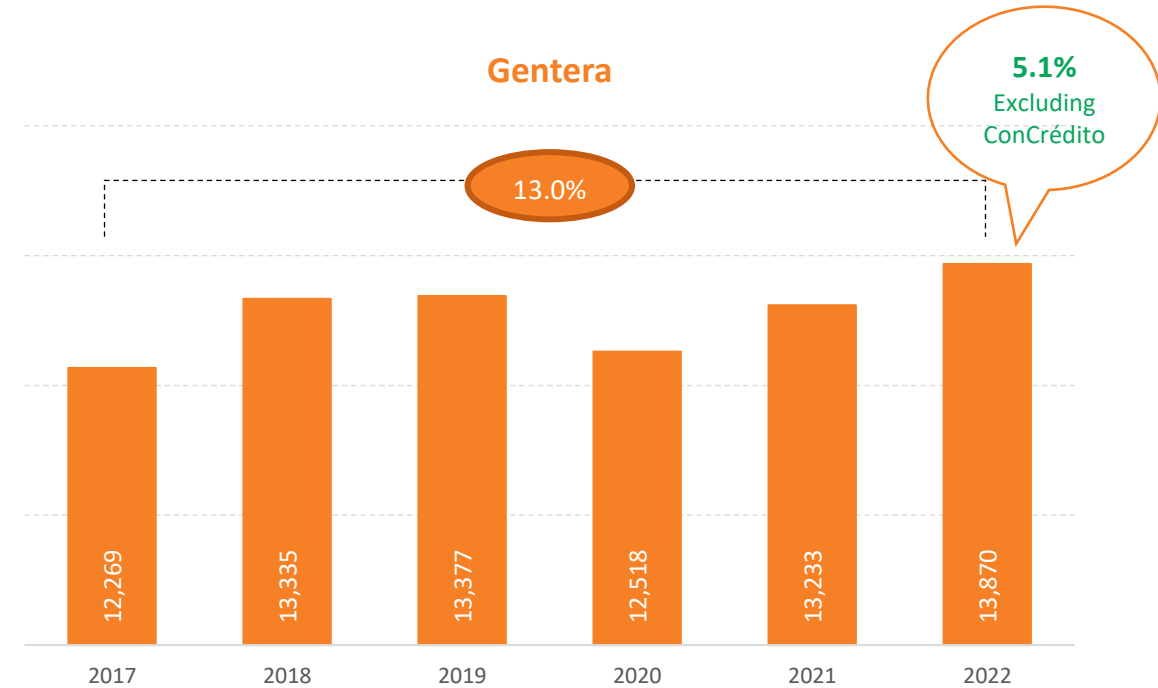
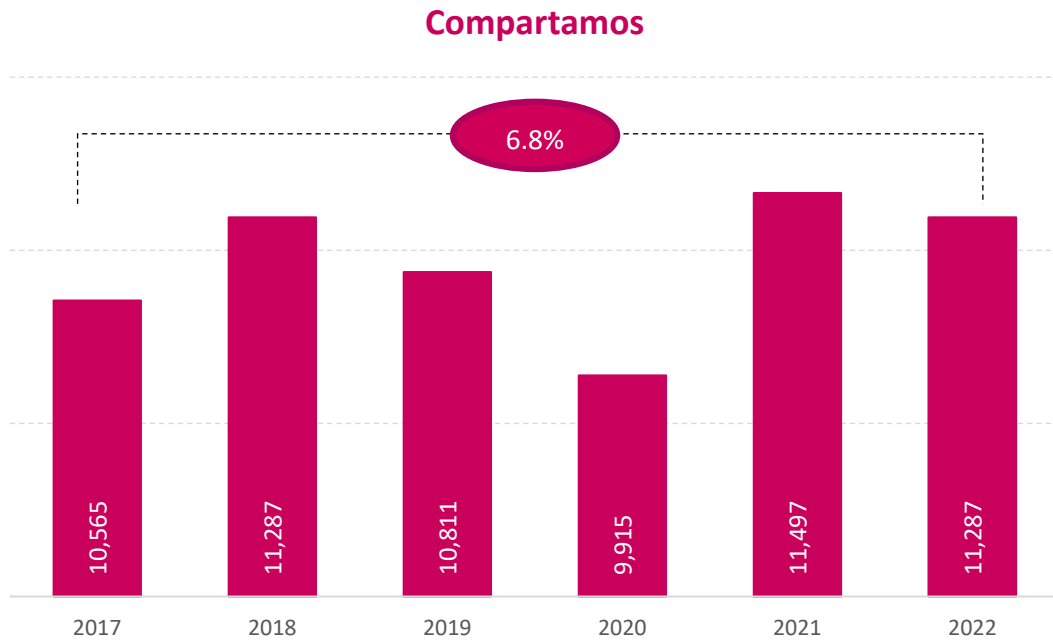
## NPL's per methodology and subsidiaries

PRODUCT	4Q22				4Q21				3Q22			
	Portfolio	NPL	NPL Ratio	Write- Offs	Portfolio	NPL	NPL Ratio	Write- Offs	Portfolio	NPL	NPL Ratio	Write- Offs
C. Mujer	16,898	436	2.58%	227	15,504	233	1.50%	100	16,787	302	1.80%	216
C. Comerciante	5,417	300	5.54%	160	4,931	174	3.50%	85	5,408	234	4.32%	142
Group Methodology	22,315	736	3.30%	387	20,435	407	1.99%	185	22,195	536	2.42%	358
C. Individual	5,148	181	3.52%	93	3,520	111	3.16%	72	4,646	139	3.00%	85
C. CA Plus	3,540	130	3.68%	53	2,028	0	0%	1	3,386	77	2.27%	27
C. Otros	6	3	44.35%	9	786	40	5.16%	19	16	11	67.84%	22
Individual Methodology	8,694	314	3.62%	155	6,334	151	2.40%	92	8,048	227	2.82%	134
<b>Banco Compartamos</b>	<b>31,009</b>	<b>1,050</b>	<b>3.39%</b>	<b>542</b>	<b>26,769</b>	<b>558</b>	<b>2.08%</b>	<b>277</b>	<b>30,243</b>	<b>763</b>	<b>2.52%</b>	<b>492</b>
C.Mujer	4,794	217	4.52%	111	4,199	56	1.33%	73	4,162	233	5.60%	93
Group Methodology Peru	4,794	217	4.52%	111	4,199	56	1.33%	73	4,162	233	5.60%	93
Comercial	9,311	269	2.89%	115	7,219	347	4.80%	337	9,098	235	2.58%	166
Microempresa	3,128	165	5.29%	47	3,898	183	4.69%	110	2,517	153	6.06%	60
Consumo	1,756	42	2.40%	26	1,202	29	2.39%	37	1,519	29	1.94%	39
Individual Methodology Peru	14,195	476	3.35%	188	12,319	558	4.53%	483	13,134	417	3.17%	265
<b>Compartamos Financiera</b>	<b>18,989</b>	<b>693</b>	<b>3.65%</b>	<b>299</b>	<b>16,518</b>	<b>614</b>	<b>3.72%</b>	<b>556</b>	<b>17,296</b>	<b>650</b>	<b>3.76%</b>	<b>358</b>
Individual Methodology ConCrédito	3,687	113	3.07%	275	2,952	132	4.46%	175	3,868	76	1.97%	195
<b>ConCrédito</b>	<b>3,687</b>	<b>113</b>	<b>3.1%</b>	<b>275</b>	<b>2,952</b>	<b>132</b>	<b>4.5%</b>	<b>175</b>	<b>3,868</b>	<b>76</b>	<b>2.0%</b>	<b>195</b>
<b>Total</b>	<b>53,685</b>	<b>1,856</b>	<b>3.46%</b>	<b>1,116</b>	<b>46,238</b>	<b>1,303</b>	<b>2.82%</b>	<b>1,008</b>	<b>51,407</b>	<b>1,489</b>	<b>2.90%</b>	<b>1,046</b>

**Note:** Compartamos Guatemala is not longer considered in GENTERA's figures

\* Figures expressed in Mexican pesos (millions)

# Evolution of Operating Expenses



As of Jul.20, ConCrédito financial figures were consolidated.

**Genera and Banco Compartamos have continued generating efficiencies.**

# Summary

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

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

Summary	4Q22	4Q21	3Q22	% Change 4Q21	% Change 3Q22	2022	2021	% Change 2021
Clients	2,595,427	2,501,493	2,573,865	3.8%	0.8%	2,595,427	2,501,493	3.8%
Portfolio*	31,009	26,769	30,243	15.8%	2.5%	31,009	26,769	15.8%
Net Income	970	681	1,016	42.4%	-4.5%	3,773	2,285	65.1%
NPLs / Total Portfolio	3.39%	2.08%	2.52%	1.31 pp	0.87 pp	3.39%	2.08%	1.31 pp
ROA	10.0%	7.3%	10.4%	2.70 pp	-0.40 pp	9.8%	6.1%	3.70 pp
ROE	31.4%	24.7%	32.9%	6.7 pp	-1.5 pp	31.1%	20.7%	10.4 pp
NIM	52.4%	50.6%	52.3%	1.8 pp	0.1 pp	51.0%	44.9%	6.1 pp
NIM after provisions	43.5%	44.2%	43.9%	-0.7 pp	-0.4 pp	43.4%	40.5%	2.9 pp
Efficiency Ratio	69.1%	79.8%	67.5%	-10.7 pp	1.6 pp	68.2%	79.4%	-11.2 pp
Operating Efficiency	29.0%	33.3%	28.3%	-4.3 pp	0.7 pp	28.4%	30.4%	-2.0 pp
Capital adequacy ratio (ICAP)	39.1%	37.1%	38.2%	2.0 pp	0.9 pp	39.1%	37.1%	2.0 pp
Capital / Total Assets	32.3%	30.5%	31.2%	1.8 pp	1.1 pp	32.3%	30.5%	1.8 pp
Average Loan (Ps.)	11,948	10,701	11,750	11.6%	1.7%	11,948	10,701	11.6%
Employees	14,256	13,574	13,775	5.0%	3.5%	14,256	13,574	5.0%
Service Offices**	429	474	429	-9.5%	0.0%	429	474	-9.5%
Branches	142	143	142	-0.7%	0.0%	142	143	-0.7%

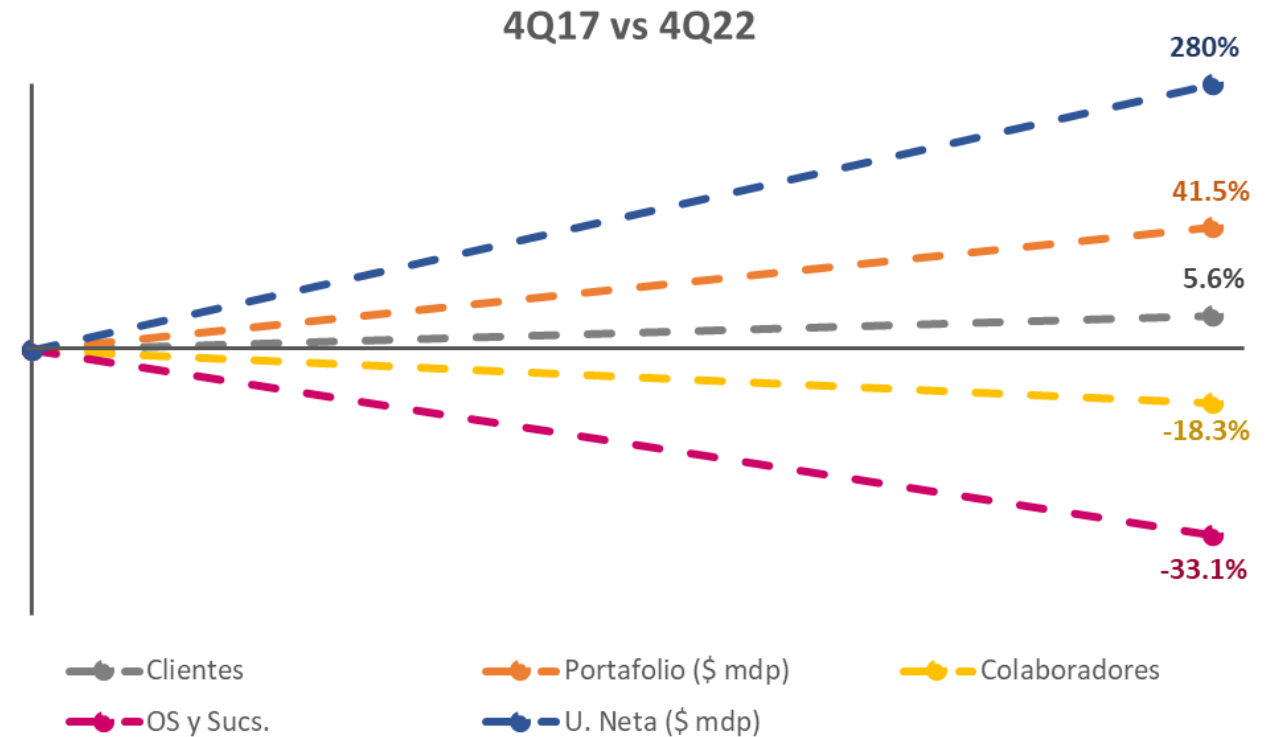
\*Portfolio and Net Income are expressed in millions of Mexican pesos.

\*\* Some of the Service offices transformed into Branches. 74 Branches are within a Service Office (same location).

# Banco Compartamos Evolution

## 4Q17 vs 4Q22

	4Q17	4Q22	% Var
Clients (thousands)	2,457	2,595	5.6%
Portfolio*	21,908	31,009	41.5%
Cost of Risk	15.0%	10.5%	-4.5 pp
Employees	17,455	14,256	-18.3%
Serv. Offices and Branches	854	571	-33.1%
Net Income*	255	970	280.4%



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

\* Figures expressed in Mexican pesos (millions)

# Statement of Financial Position

	4Q22	4Q21	3Q22	% Change 4Q21	% Change 3Q22
Cash and investments in financial instruments	5,254	7,116	6,181	-26.2%	-15.0%
Related parties	566	910	760	-37.8%	-25.5%
Loan portfolio with credit risk stage 1 and 2	29,959	26,211	29,480	14.3%	1.6%
Loan portfolio with credit risk stage 3	1,050	558	763	88.2%	37.6%
<b>Loan portfolio</b>	<b>31,575</b>	<b>27,679</b>	<b>31,003</b>	<b>14.1%</b>	<b>1.8%</b>
Deferred items	110	0	86	N/C	27.9%
Allowance for loan losses	2,329	1,571	2,070	48.2%	12.5%
<b>Loan portfolio, net</b>	<b>29,356</b>	<b>26,108</b>	<b>29,019</b>	<b>12.4%</b>	<b>1.2%</b>
Other accounts receivable, net	1,549	2,081	1,617	-25.6%	-4.2%
Properties, furniture and equipment, net	224	173	243	29.5%	-7.8%
Rights of use assets, properties, furniture and equipment, net	396	0	442	N/C	-10.4%
Asset for deferred income taxes, net	1,188	1,014	1,196	17.2%	-0.7%
Other assets	572	786	658	-27.2%	-13.1%
<b>Total assets</b>	<b>38,539</b>	<b>37,278</b>	<b>39,356</b>	<b>3.4%</b>	<b>-2.1%</b>
Clients' deposits	1,594	3,121	1,588	-48.9%	0.4%
OD Deposits	15	16	318	-6.3%	-95.3%
Term deposits	1,359	0	1,228	N/C	10.7%
Long term debt issuance	10,912	10,922	10,983	-0.1%	-0.6%
Banking and other borrowings	8,690	9,364	8,856	-7.2%	-1.9%
Lease liability	411	0	453	N/C	-9.3%
Other liabilities	3,011	2,491	3,550	20.9%	-15.2%
Deferred credits and advance collections	109	0	113	N/C	-3.5%
<b>Total liabilities</b>	<b>26,101</b>	<b>25,914</b>	<b>27,089</b>	<b>0.7%</b>	<b>-3.6%</b>
Capital stock	697	652	697	6.9%	0.0%
Capital reserves	645	600	645	7.5%	0.0%
Accumulated retained earnings	11,134	10,121	10,934	10.0%	1.8%
Other comprehensive income	(38)	(9)	(9)	N/C	N/C
<b>Total stockholders' equity</b>	<b>12,438</b>	<b>11,364</b>	<b>12,267</b>	<b>9.5%</b>	<b>1.4%</b>
<b>Total liabilities and stockholders' equity</b>	<b>38,539</b>	<b>37,278</b>	<b>39,356</b>	<b>3.4%</b>	<b>-2.1%</b>

\* Figures expressed in Mexican pesos (millions)



# Statement of Comprehensive Income



	4Q22	4Q21	3Q22	% Change 4Q21	% Change 3Q22	2022	2021	% Change 2021
Interest income	5,452	4,622	5,313	18.0%	2.6%	20,474	16,506	24.0%
Interest expense	723	332	601	117.8%	20.3%	2,285	1,319	73.2%
Financing expense	516	332	450	55.4%	14.7%	1,702	1,319	29.0%
Expense of credit origination and leasing	207	0	151	N/C	37.1%	583	0	N/C
<b>Net Interest Income</b>	<b>4,729</b>	<b>4,290</b>	<b>4,712</b>	<b>10.2%</b>	<b>0.4%</b>	<b>18,189</b>	<b>15,187</b>	<b>19.8%</b>
Provisions for loan losses	806	543	759	48.4%	6.2%	2,694	1,503	79.2%
<b>Net interest income after provisions</b>	<b>3,923</b>	<b>3,747</b>	<b>3,953</b>	<b>4.7%</b>	<b>-0.8%</b>	<b>15,495</b>	<b>13,684</b>	<b>13.2%</b>
Commissions and fee income	340	265	314	28.3%	8.3%	1,216	952	27.7%
Commissions and fee expense	146	170	146	-14.1%	0.0%	608	624	-2.6%
Trading gains (losses)	(5)	1	3	N/C	N/C	(3)	10	N/C
Other operating income (expense)	(31)	44	(35)	N/C	N/C	(2)	242	N/C
Operating Expenses	2,819	3,101	2,762	-9.1%	2.1%	10,979	11,329	-3.1%
<b>Net operating income</b>	<b>1,262</b>	<b>786</b>	<b>1,327</b>	<b>60.6%</b>	<b>-4.9%</b>	<b>5,119</b>	<b>2,935</b>	<b>74.4%</b>
<b>Total income before income tax</b>	<b>1,262</b>	<b>786</b>	<b>1,327</b>	<b>60.6%</b>	<b>-4.9%</b>	<b>5,119</b>	<b>2,935</b>	<b>74.4%</b>
Income tax	292	105	311	178.1%	-6.1%	1,346	650	107.1%
<b>Net income</b>	<b>970</b>	<b>681</b>	<b>1,016</b>	<b>42.4%</b>	<b>-4.5%</b>	<b>3,773</b>	<b>2,285</b>	<b>65.1%</b>

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

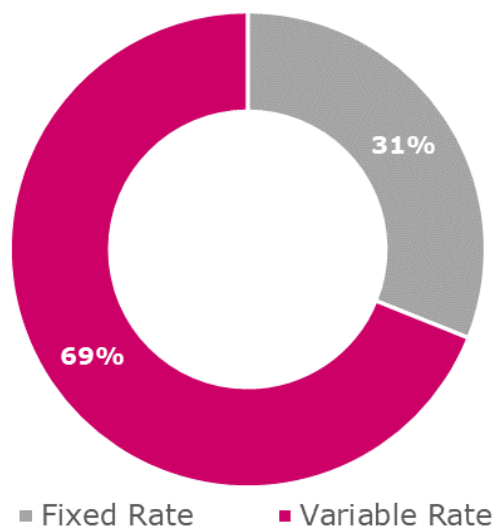
\* Figures expressed in Mexican pesos (millions)

# Funding structure

## Debt profile excluding clients deposits

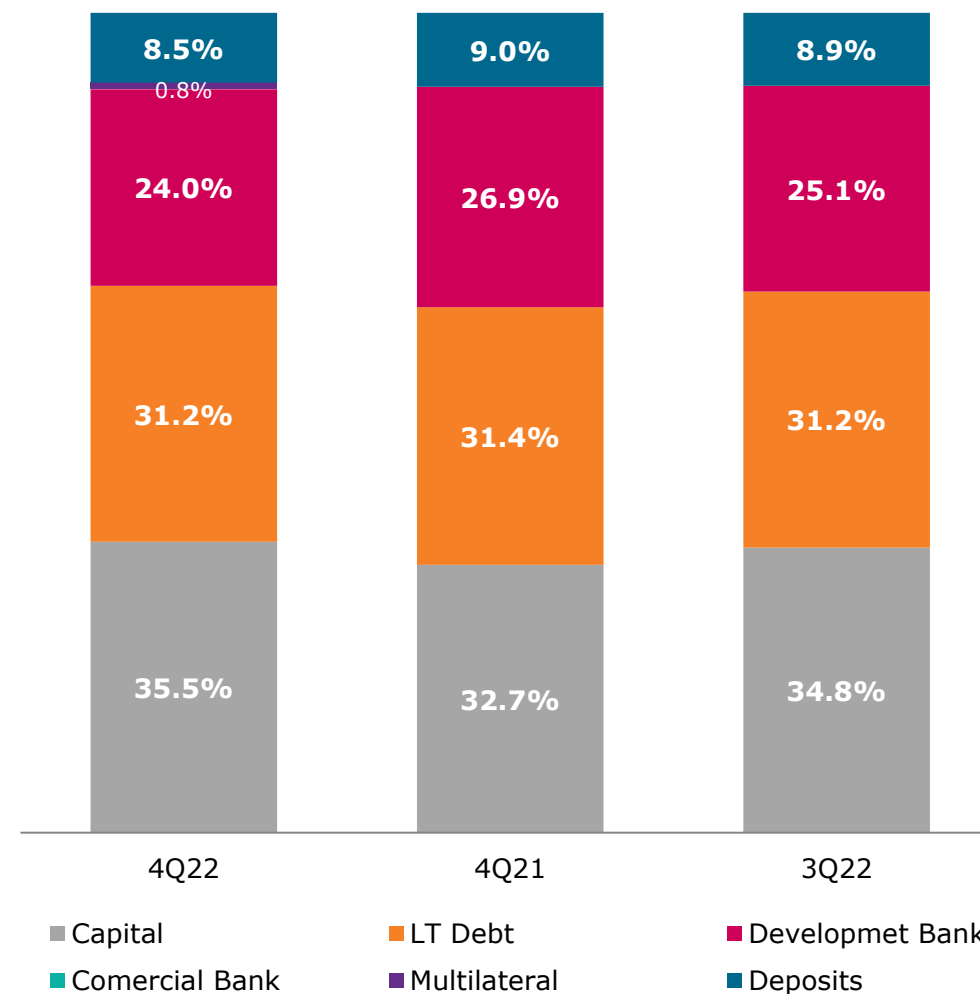
Year	Maturity	%
2023	3,345	17%
2024	5,083	26%
2025	4,135	21%
2026	6,952	36%
<b>Total</b>	<b>19,515</b>	<b>100%</b>

**83% of Banco Compartamos liabilities are Long-Term**



\* Figures expressed in Mexican pesos (millions)

## 8.8%: Cost of Funds 4Q22



# Allowance for loan losses

Risk	4Q22			4Q21			3Q22		
	%Allowance	Balance	Allowance	%Allowance	Balance	Allowance	%Allowance	Balance	Allowance
A-1	1.2%	18,592	219	1.2%	17,029	204	1.2%	18,740	220
A-2	2.6%	956	25	2.0%	1,810	35	2.6%	935	25
B-1	3.9%	1,148	45	3.9%	1,052	41	3.9%	1,152	45
B-2	4.2%	1,890	79	4.1%	1,465	61	4.2%	1,688	70
B-3	5.7%	838	47	5.6%	569	32	5.7%	732	41
C-1	7.2%	3,176	230	7.2%	2,582	185	7.2%	3,073	222
C-2	10.8%	2,239	241	10.8%	1,517	164	10.8%	2,174	235
D	22.5%	897	202	22.5%	598	135	22.5%	1,020	229
E	67.4%	1,839	1,240	66.2%	1,057	700	65.8%	1,490	980
<b>Total</b>		<b>31,575</b>	<b>2,328</b>		<b>27,679</b>	<b>1,557</b>		<b>31,003</b>	<b>2,068</b>
<b>Coverage Ratio <sup>1</sup></b>			<b>221.8%</b>			<b>281.7%</b>			<b>271.2%</b>

<sup>1</sup> Allowance for loan losses / Non-performing loans

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

# Summary



## Compartamos Financiera (Peru)

	Rating	Perspective
Apoyo & Asociados	A-	Stable
Class & Asociados	A-	Stable

Summary	4Q22	4Q21	3Q22	% Change 4Q21	% Change 3Q22	2022	2021	% Change 2021
Clients	726,272	634,645	675,582	14.4%	7.5%	726,272	634,645	14.4%
Portfolio *	18,989	16,518	17,296	15.0%	9.8%	18,989	16,518	15.0%
Net Income *	(16)	22	165	-172.2%	-109.7%	464	(139)	N/C
NPLs / Total Portfolio	3.65%	3.72%	3.76%	-0.07 pp	-0.11 pp	3.65%	3.72%	-0.07 pp
ROA	-0.3%	0.5%	3.1%	-0.8 pp	-3.4 pp	2.2%	-0.7%	2.9 pp
ROE	-1.6%	2.5%	17.0%	-4.1 pp	-18.6 pp	12.2%	-4.0%	16 pp
NIM	20.7%	19.9%	20.7%	0.8 pp	0.0 pp	21.4%	19.6%	1.8 pp
NIM after provisions	11.0%	12.8%	14.7%	-1.8 pp	-3.7 pp	14.1%	10.2%	3.9 pp
Efficiency Ratio	103.6%	86.8%	72.6%	16.8 pp	31.0 pp	79.7%	106.3%	-26.6 pp
Operating Efficiency	13.1%	12.3%	11.3%	0.8 pp	1.8 pp	13.1%	12.3%	0.8 pp
Capital / Total Assets	17.4%	18.2%	18.4%	-0.8 pp	-1.0 pp	17.4%	18.2%	-0.8 pp
Average Loan (Ps.)	26,146	26,027	25,601	0.5%	2.1%	26,146	26,027	0.5%
Employees	5,188	4,779	4,942	8.6%	5.0%	5188	4779	8.6%
Service Offices	107	105	106	1.9%	0.9%	107	105	1.9%

Group loans represented **25.2%** of the portfolio, and **71.7%** of the customers served in Peru.

\*Peru figures are reported under Mexican GAAP.

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

# Statement of Financial Position



	4Q22	4Q21	3Q22	% Change 4Q21	% Change 3Q22
Cash and investments in financial instruments	3,413.4	3,431.4	3,571.3	-0.5%	-4.4%
Loan portfolio with credit risk stage 1 and 2	18,296.4	15,904.0	16,646.2	15.0%	9.9%
Loan portfolio with credit risk stage 3	692.8	614.0	649.6	12.8%	6.7%
<b>Loan portfolio</b>	<b>18,989.2</b>	<b>16,518.0</b>	<b>17,295.9</b>	<b>15.0%</b>	<b>9.8%</b>
Deferred items	45.4	0.0	35.8	N/C	26.8%
Allowance for loan losses	1,686.0	1,496.2	1,430.2	12.7%	17.9%
<b>Loan portfolio, net</b>	<b>17,348.6</b>	<b>15,021.8</b>	<b>15,901.5</b>	<b>15.5%</b>	<b>9.1%</b>
Other accounts receivable, net	374.5	381.1	387.7	-1.7%	-3.4%
Properties, furniture and equipment, net	210.8	347.0	204.6	-39.2%	3.0%
Asset for deferred income taxes, net	330.7	365.8	265.8	-9.6%	24.4%
Rights of use assets, properties, furniture and equipment, net	392.6	0.0	379.1	N/C	3.5%
Other assets	323.3	260.3	312.2	24.2%	3.6%
<b>Total assets</b>	<b>22,394.0</b>	<b>19,807.3</b>	<b>21,022.3</b>	<b>13.1%</b>	<b>6.5%</b>
Deposits	13,324.5	12,028.2	12,362.2	10.8%	7.8%
Long term debt issuance	0.0	361.9	0.0	N/C	N/C
Banking and other borrowings	3,867.5	3,009.2	3,413.4	28.5%	13.3%
Creditors on repurchase/resell agreements	40.3	327.2	62.8	-87.7%	-35.8%
Lease liability	390.8	0.0	378.9	N/C	3.1%
Other liabilities	864.8	475.8	926.2	81.8%	-6.6%
Deferred credits and advance collections	9.8	0.0	10.1	N/C	-3.1%
<b>Total liabilities</b>	<b>18,497.7</b>	<b>16,202.3</b>	<b>17,153.5</b>	<b>14.2%</b>	<b>7.8%</b>
Capital stock	2,758.3	2,604.2	2,758.3	5.9%	0.0%
Capital reserves	713.4	706.7	713.4	0.9%	0.0%
Other comprehensive income	(217.5)	(27.8)	(263.8)	N/C	N/C
Valuation of financial instruments to collect or sell	(2.0)	0	(1.9)	N/C	N/C
Income and expenses related to assets held for disposal	0	0	0	N/C	N/C
Remeasurements for employees defined benefits	0	0	0	N/C	N/C
Cumulative translation adjustment	(215.5)	(27.8)	(261.9)	N/C	N/C
Accumulated retained earnings	624.9	301.5	643.6	107.3%	-2.9%
Retained earnings	158.0	426.8	161.3	-63.0%	-2.0%
Net income for the year	466.9	(125.4)	482.3	N/C	-3.2%
<b>Total controlling interest</b>	<b>3,879.1</b>	<b>3,584.6</b>	<b>3,851.5</b>	<b>8.2%</b>	<b>0.7%</b>
Total non-controlling interest	17.1	20.4	17.4	-16.4%	-1.5%
<b>Total stockholders' equity</b>	<b>3,896.2</b>	<b>3,605.0</b>	<b>3,868.8</b>	<b>8.1%</b>	<b>0.7%</b>
<b>Total liabilities and stockholders' equity</b>	<b>22,394.0</b>	<b>19,807.3</b>	<b>21,022.3</b>	<b>13.1%</b>	<b>6.5%</b>

FX (End of period):	PEN-USD	MXN-USD	MXN-PEN
4Q22	3.81	19.51	5.12
4Q21	3.99	20.51	5.14
3Q22	3.98	20.13	5.06

Peru figures are reported under Mexican GAAP

Figures are expressed in Mexican Peso with its corresponding FX

Source: Banco de México and Banco Central de Perú.



# Statement of Comprehensive Income



	4Q22	4Q21	3Q22	% Change 4Q21	% Change 3Q22	2022	2021	% Change 2021
Interest income	1,387.2	1,038.1	1,300.5	33.6%	6.7%	5,279.9	4,205.7	25.5%
Interest expense	299.8	113.6	254.7	163.9%	17.7%	911.6	495.0	84.1%
Financing expense	261.0	113.6	219.8	129.7%	18.7%	804.6	495.0	62.5%
Expense of credit origination and leasing	38.8	0.0	34.9	N/C	11.2%	107.0	0.0	N/C
<b>Net interest income</b>	<b>1,087.4</b>	<b>924.5</b>	<b>1,045.8</b>	<b>17.6%</b>	<b>4.0%</b>	<b>4,368.3</b>	<b>3,710.7</b>	<b>17.7%</b>
Provisions for loan losses	509.7	328.8	306.0	55.0%	66.6%	1,485.5	1,773.9	-16.3%
<b>Net interest income after provisions</b>	<b>577.6</b>	<b>595.7</b>	<b>739.7</b>	<b>-3.0%</b>	<b>-21.9%</b>	<b>2,882.9</b>	<b>1,936.8</b>	<b>48.8%</b>
Commissions and fee income	136.1	119.4	106.0	13.9%	28.4%	462.2	373.6	23.7%
Commissions and fee expenses	39.5	16.7	17.2	136.5%	130.2%	111.7	98.3	13.6%
Other operating income (expense)	10.4	(24.0)	(7.9)	N/C	N/C	2.0	(101.0)	N/C
Operating expenses	709.1	585.1	595.5	21.2%	19.1%	2,580.0	2,245.2	14.9%
<b>Net operating income</b>	<b>(24.6)</b>	<b>89.3</b>	<b>225.2</b>	<b>N/C</b>	<b>N/C</b>	<b>655.4</b>	<b>(134.0)</b>	<b>N/C</b>
Participation in the net result of other entities	0.0	0.0	0.0	N/C	N/C	0.0	0.0	0.0%
<b>Total income before income tax</b>	<b>(24.6)</b>	<b>89.3</b>	<b>225.2</b>	<b>N/C</b>	<b>N/C</b>	<b>655.4</b>	<b>(134.0)</b>	<b>N/C</b>
Income tax	(8.6)	67.3	60.6	N/C	N/C	191.2	4.5	N/C
<b>Net income</b>	<b>(15.9)</b>	<b>22.0</b>	<b>164.6</b>	<b>N/C</b>	<b>N/C</b>	<b>464.2</b>	<b>(138.5)</b>	<b>N/C</b>
Controlling interest	(15.4)	25.7	165.0	N/C	N/C	466.9	(125.4)	N/C
Non Controlling interest	(0.5)	(3.6)	(0.4)	N/C	N/C	(2.7)	(13.2)	N/C

FX (Average)	PEN-USD	MXN-USD	MXN-PEN
4Q22	3.90	19.67	5.05
4Q21	4.03	20.75	5.15
3Q22	3.89	20.23	5.20

Peru figures are reported under Mexican GAAP

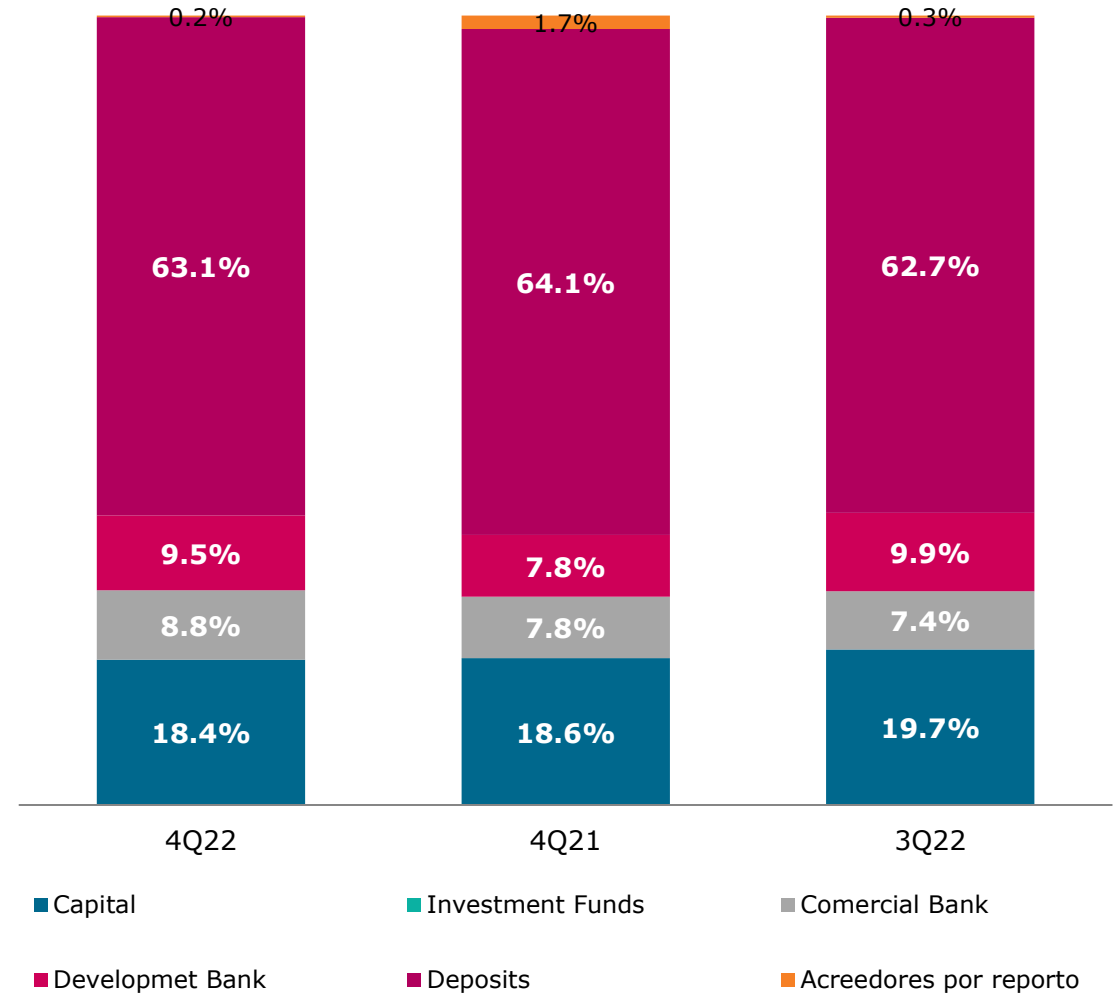
Figures are expressed in Mexican Peso with its corresponding FX

Source: Banco de México and Banco Central of Perú

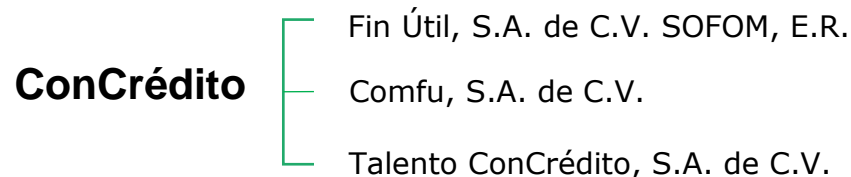
# Funding structure



**7.1%**  
**Cost of Funds 4Q22**



# Summary



ConCrédito	4Q22	4Q21	3Q22	% Change 4Q21	% Change 3Q22	2022	2021	% Change 2021
Entrepreneurs (Clients)	70,625	62,639	72,915	12.7%	-3.1%	70,625	62,639	12.7%
Final users	740,248	673,568	709,527	9.9%	4.3%	740,248	673,568	9.9%
Portfolio *	3,687	2,952	3,868	24.9%	-4.7%	3,687	2,952	24.9%
Accounts receivable Credienda	505	346	428	45.8%	17.9%	505	346	45.8%
Net Income *	186	187	128	-0.9%	44.7%	514	543	-5.3%
NPLs / Total Portfolio	3.07%	4.46%	1.97%	-1.39 pp	1.10 pp	3.07%	4.46%	-1.39 pp
ROA	13.7%	16.7%	10.0%	-3.0 pp	3.70 pp	10.1%	13.0%	-2.9 pp
ROE	25.9%	30.6%	18.9%	-4.7 pp	7.0 pp	19.1%	24.0%	-4.9 pp
NIM	44.69%	45.6%	50.3%	-0.9 pp	-5.6 pp	46.5%	45.3%	1.2 pp
NIM after provisions	15.9%	22.8%	22.9%	-6.9 pp	-7.0 pp	20.5%	28.3%	-7.8 pp
Capital / Total Assets	52.8%	53.2%	52.8%	-0.4 pp	0.0 pp	52.8%	53.2%	-0.4 pp
Write - offs *	275	175	195	57.5%	41.0%	885	474	86.8%
Coverage Ratio	462.3%	317.0%	655.7%	145.3 pp	-193.4 pp	462.3%	317.0%	145.3 pp
Average Loan per Client	52,206	47,131	53,042	10.8%	-1.6%	52,206	47,131	10.8%
Employees	2,011	1,624	1,854	23.8%	8.5%	2,011	1,624	23.8%

**15 years of experience in grating credits.**

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

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

# Statement of Financial Position

	4Q22	4Q21	3Q22	% Change 4Q21	% Change 3Q22
Cash and investments in financial instruments	1,176.3	1,362.5	633.3	-13.7%	85.8%
Derivatives	24.2	12.8	27.2	88.7%	-11.0%
Loan portfolio with credit risk stage 1 and 2	3,573.7	2,820.5	3,791.4	26.7%	-5.7%
Loan portfolio with credit risk stage 3	113.4	131.8	76.2	-14.0%	48.8%
<b>Loan portfolio</b>	<b>3,687.1</b>	<b>2,952.2</b>	<b>3,867.5</b>	<b>24.9%</b>	<b>-4.7%</b>
Deferred items	0.0	0.0	0.0	N/C	N/C
Allowance for loan losses	524.0	417.7	499.5	25.5%	4.9%
<b>Loan portfolio, net</b>	<b>3,163.0</b>	<b>2,534.5</b>	<b>3,368.1</b>	<b>24.8%</b>	<b>-6.1%</b>
Other accounts receivable, net	613.6	467.7	552.0	31.2%	11.2%
Properties, furniture and equipment, net	31.3	21.8	28.4	43.7%	10.3%
Rights of use assets, properties, furniture and equipment, net	68.6	0.0	68.5	N/C	0.0%
Asset for deferred income taxes, net	445.9	250.5	346.6	78.0%	28.6%
Other assets	93.4	129.6	233.3	-27.9%	-59.9%
<b>Total assets</b>	<b>5,616.3</b>	<b>4,779.4</b>	<b>5,257.3</b>	<b>17.5%</b>	<b>6.8%</b>
Securitization transactions	600.0	1,405.0	600.0	-57.3%	0.0%
Banking and other borrowings	1,510.8	436.7	1,260.8	246.0%	19.8%
Lease liability	74.7	0.0	75.3	N/C	-0.8%
Other accounts payable	472.0	396.9	554.4	18.9%	-14.9%
Interest payable	12.7	0.0	5.6	N/C	126.0%
Financial instruments qualify as a liability	(17.5)	0.0	(16.9)	N/C	N/C
<b>Total liabilities</b>	<b>2,652.7</b>	<b>2,238.5</b>	<b>2,479.3</b>	<b>18.5%</b>	<b>7.0%</b>
Capital stock	1,424.0	1,424.3	1,424.0	0.0%	0.0%
Premium on sale of stock	6.7	6.7	6.7	0.0%	0.0%
Accumulated retained earnings	1,533.0	1,110.0	1,347.4	38.1%	13.8%
Retained earnings	1,019.1	567.0	1,019.1	79.7%	0.0%
Net income for the year	513.9	543.0	328.3	-5.3%	56.5%
Other comprehensive income	0.0	0.0	0.0	N/C	N/C
<b>Total stockholders' equity</b>	<b>2,963.6</b>	<b>2,540.9</b>	<b>2,778.0</b>	<b>16.6%</b>	<b>6.7%</b>
<b>Total liabilities and stockholders' equity</b>	<b>5,616.3</b>	<b>4,779.4</b>	<b>5,257.3</b>	<b>17.5%</b>	<b>6.8%</b>

\* Figures expressed in Mexican pesos (millions)

# Statement of Comprehensive Income

	4Q22	4Q21	3Q22	% Change 4Q21	% Change 3Q22	2022	2021	% Change 2021
Interest income	588.2	472.3	604.4	24.5%	-2.7%	2,255.0	1,740.3	29.6%
Interest expense	72.8	32.9	56.8	121.6%	28.1%	224.7	138.5	62.2%
Financing expense	62.3	32.9	51.0	89.6%	22.2%	203.5	138.5	46.9%
Expense of credit origination and leasing	10.5	0.0	5.8	N/C	79.8%	21.3	0.0	N/C
<b>Net interest income</b>	<b>515.4</b>	<b>439.5</b>	<b>547.5</b>	<b>17.3%</b>	<b>-5.9%</b>	<b>2,030.2</b>	<b>1,601.8</b>	<b>26.8%</b>
Provisions for loan losses	332.5	219.9	298.5	51.2%	11.4%	1,136.9	602.7	88.6%
<b>Net interest income after provisions</b>	<b>182.8</b>	<b>219.6</b>	<b>249.0</b>	<b>-16.7%</b>	<b>-26.6%</b>	<b>893.4</b>	<b>999.0</b>	<b>-10.6%</b>
Commissions and fee income	(7.2)	10.6	3.0	-167.8%	-336.5%	9.0	30.5	-70.3%
Commissions and fee expenses	12.5	12.8	13.1	-2.4%	-4.3%	48.8	40.1	21.6%
Other operating income (expense)	294.1	221.4	238.3	32.9%	23.4%	876.3	640.1	36.9%
Operating expenses	259.4	212.9	294.9	21.9%	-12.0%	1,072.1	903.0	18.7%
<b>Total income before income tax</b>	<b>197.9</b>	<b>225.8</b>	<b>182.4</b>	<b>-12.4%</b>	<b>8.5%</b>	<b>657.8</b>	<b>726.4</b>	<b>-9.4%</b>
Income tax	12.2	38.6	54.1	-68.3%	-77.3%	143.9	183.4	-21.6%
<b>Net income</b>	<b>185.6</b>	<b>187.2</b>	<b>128.3</b>	<b>-0.9%</b>	<b>44.7%</b>	<b>513.9</b>	<b>543.0</b>	<b>-5.3%</b>

\* Figures expressed in Mexican pesos (millions)



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