



GENTERA



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Corporate Presentation 2Q17

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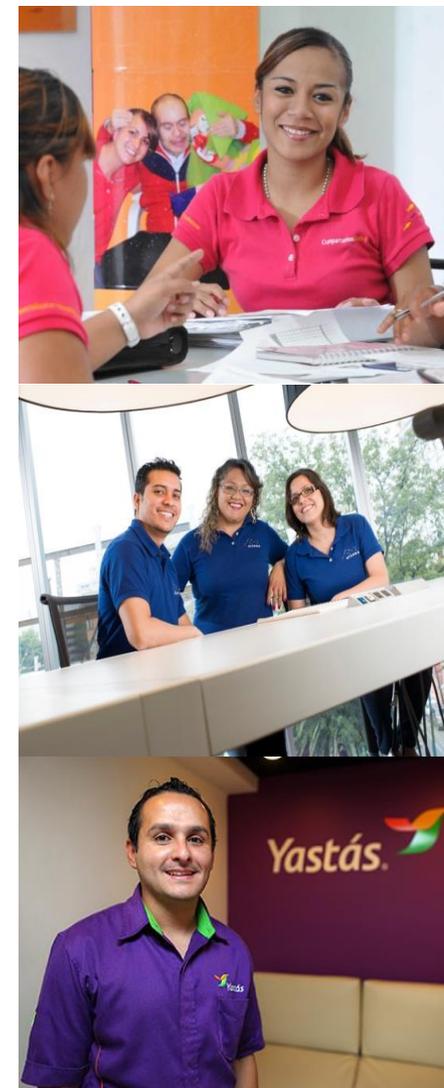
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Note: All Figures in Financial Statements are expressed in Mexican Pesos (Million)

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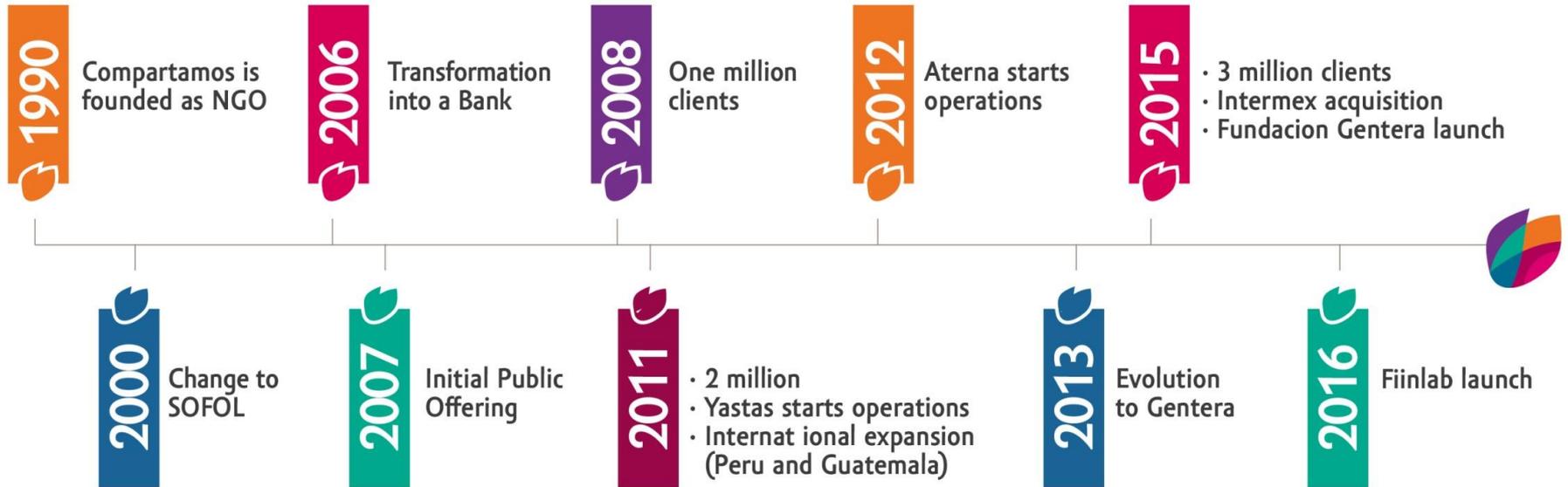




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About Gentera

Our History, more than 26 years of evolution



2Q17*

3,703,448
clients

* 3,227,811 Credit Clients and 475,637 Clients from Savings, Remittances and Insurance products

Corporate Structure with the purpose of serving more clients



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

One of the Best Corporate Governance in the Region

Board of Directors

8 Independent

2 Managers and shareholders

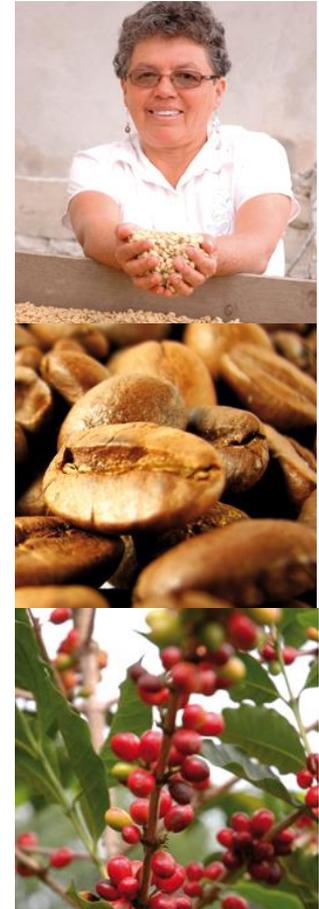
3 Shareholders, non-managers

Codes

Internal Code of Conduct, based in best practices

Code of Ethics of great importance

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



5 Strategic axis to fulfill our aspiration

Our aspiration

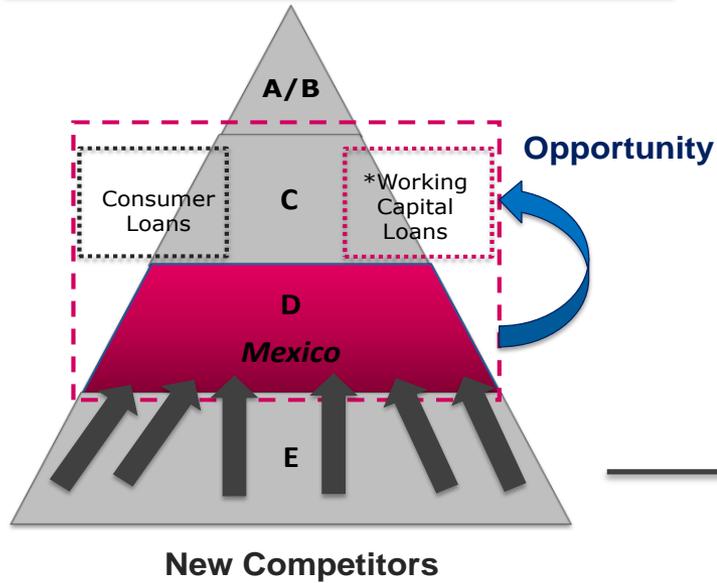
We aim to empower 10 million people over the next 10 years, who now belong to the unattended sub-segment, with the purpose of improving their lives through personalized and digital financial solutions, and creating shared value.

Strategic Axis

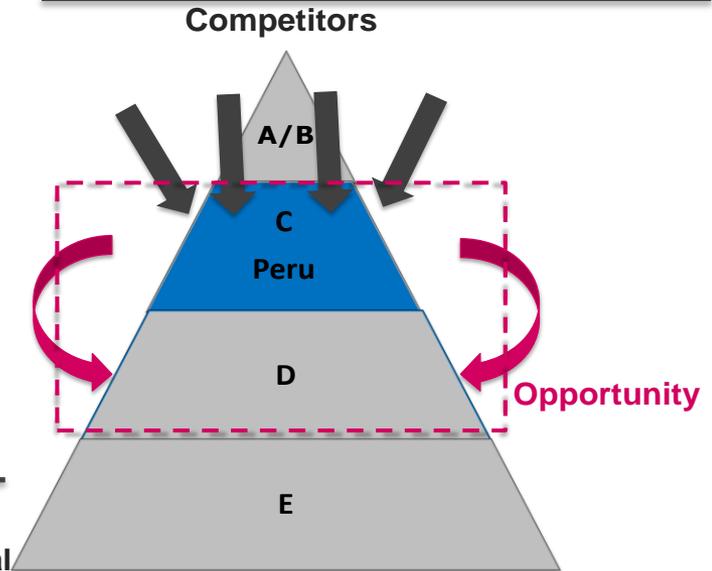
Clients	Service Model	Savings	Innovation	Shared Value
Improve our customer understanding and differentiate them with the purpose of offering a wide range of customized financial solutions.	Improve customer experience and optimize the channels mix	Promote savings with a sense of purpose, through a proposal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

Potential Market for Working Capital Loans

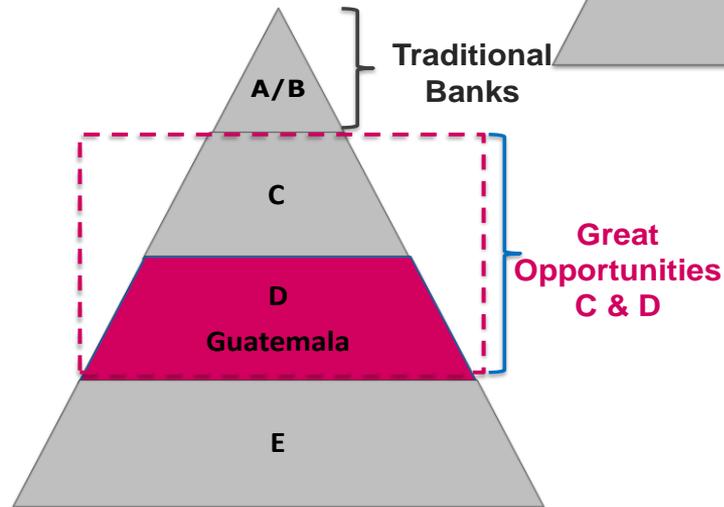
Mexico



Peru



Guatemala



Group loans in Mexico

Crédito Mujer (CM)

General Characteristics:

- > Personal loan for working capital purposes
 - > Groups of 10 to 50 women
 - > Group guarantee
 - > Clients received a life insurance at not additional cost to the debt extinction in case of death. ¹
- Loan size
Ps. 4,000 to Ps. 60,000
 - Average ticket
Ps. 7,130
 - Term*
16 weeks
- Contribution to loan portfolio
51.5%
 - Contribution to number of clients
62.1%
 - Life insurance / number of clients
88.3%

Crédito Comerciante (CC)

General Characteristics:

- > Personal loan for working capital purposes
 - > Group of 7 to 20 members (men and women)
 - > Group guarantee
- Loan size
Ps. 6,000 to Ps. 60,000
 - Average ticket
Ps. 6,224
 - Term
5 to 8 months
- Contribution to loan portfolio
23.1%
 - Contribution to number of clients
31.9%
 - Life insurance / Number of clients
75.6%

Source: Compartamos Banco

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

1) Banco Compartamos insures its clients with third parties

Other loans in Mexico

Improvement loans for Crédito Mujer and Crédito Comerciante

General Characteristics:

- > Credit to maintain or improve the client's house or business.
- > To clients with credit history of 2 cycles in Crédito Mujer (CM) and 1 cycle and 2 cycles for Crédito Comerciante (CC).
- > Personal credit
- > Personal guarantee

• Loan size

CM: Ps. 8,000 to Ps. 30,000
CC: Ps. 8,000 to Ps. 30,000

• Average ticket

CM: Ps. 8,276
CC: Ps. 8,898

• Maturity

CM: 6 to 24 months
CC: 6 to 24 months

• Contribution to loan portfolio

CM: 10.1%
CC: 2.0%

• Contribution to number of clients

CM: 8.9%
CC: 1.9%

Additional loans

General Characteristics:

- > Working capital loan
- > Second loan offered simultaneously to Crédito Mujer (CM) and Crédito Comerciante (CC) clients.
- > Clients must have completed 1 cycle under Crédito Mujer (CM) and Crédito Comerciante (CC).

• Loan size

Ps. 4,000 to Ps. 7,000

• Average ticket

CM: Ps. 3,663
CC: Ps. 3,919

• Maturity

4 to 5 months

• Contribution to loan portfolio

2.1%

• Contribution to number of clients

4.1%

Source: Compartamos Banco

1) Banco Compartamos insures its clients with third parties

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

Individual loans in Mexico

Personal loans

General Characteristics:

- > Working capital loan
- > Fixed assets and investments
- > Mainly in urban areas
- > Personal guarantee

- Loan size
Ps. 20,000 to Ps. 200,000
- Average ticket
Ps. 20,682
- Term
6 to 24 months
- Contribution to loan portfolio
11.2%
- Contribution to number of clients
6.0%
- Individual life insurance ²
75.7%



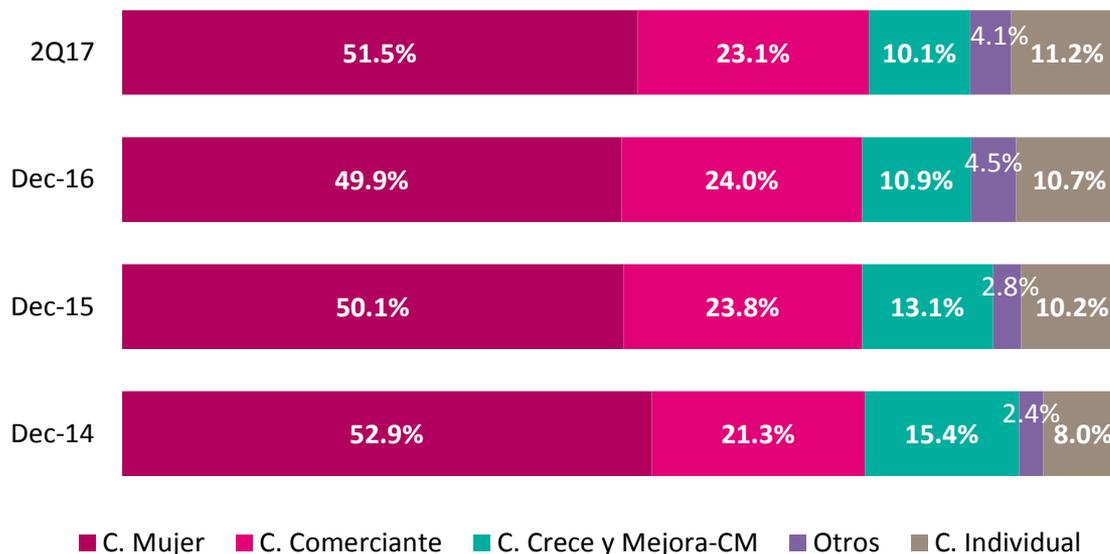
Source: Compartamos Banco

1) Banco Compartamos insures its clients with third parties

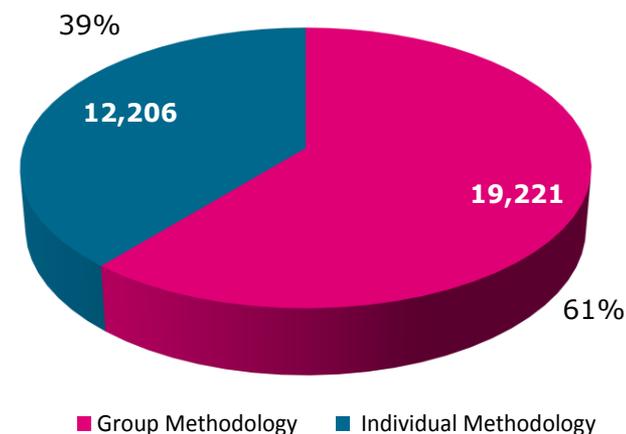
Evolution in Group and Individual Loans Methodologies (2014-2Q17)



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



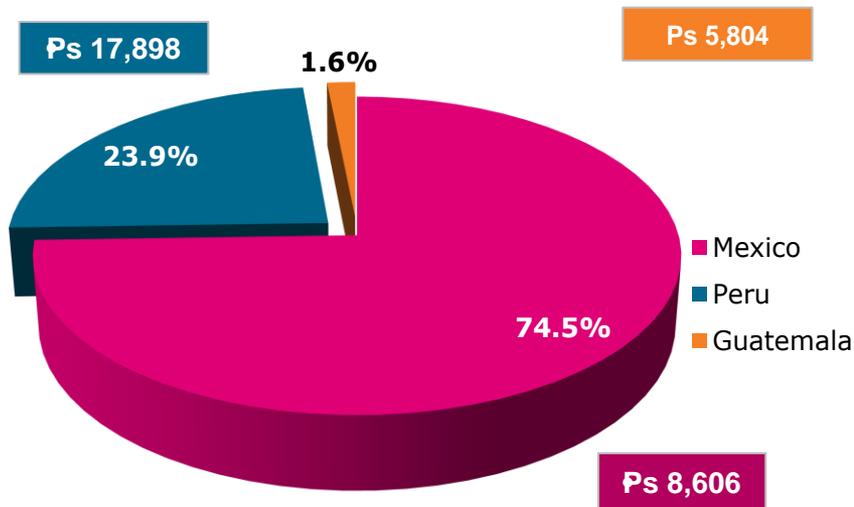
Mexico, Peru and Guatemala



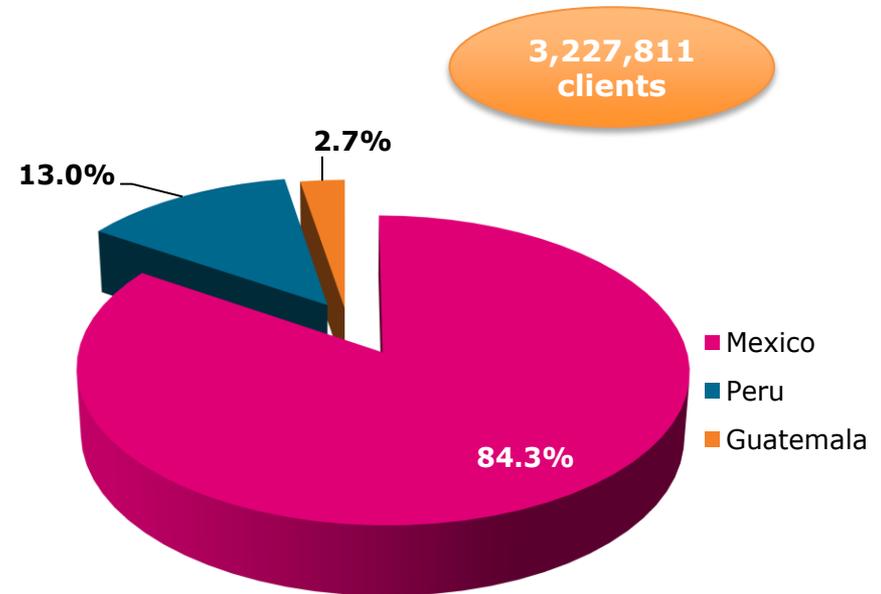
Figures are expressed in Mexican Pesos (Million)

Market Distribution per Subsidiary

% Total Loan Portfolio and Average Ticket



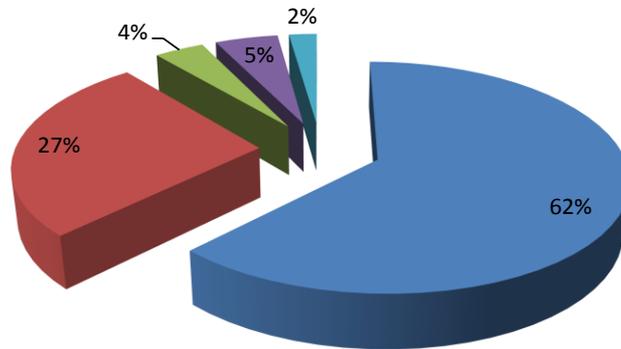
Clients per subsidiary



Mexico has an opportunity to serve more clients in D&C segment

YASTÁS (Correspondent Network Manager)

- Presence in **32 Mexican States**
- As of 2Q17 reached more than **2,600** affiliates.
- Executed more than **1.8 million of financial transactions** during the quarter, 34% more compared to 2Q16.



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



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

ATERNA (Microinsurance broker)

Business Model

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



Products:



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



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



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

2Q17	
Life Insurance Policies placed during 2Q17	4,250,906
2Q17 Active Life Insurance Policies	4,980,024
Coverage	Mexico, Peru & Guatemala

Microinsurance in Latin America

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

ATERNA'S Contribution on LA:

- 48.0% of the insured in Mexico
- 8% of the insured in Latin America

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

INTERMEX (Remittances Company)

- Intermex processed more than \$6 billion pesos in remittances payments in 2Q17
- Intermex has more than 2,000 affiliates to execute remittances payments.
- During the first five months of 2017, international remittances received in Mexico represented an annual growth of 6.3% compared to the same period in 2016.
- 63% of all of the remittances in Mexico are concentrated in 10 Mexican States ¹
- The households receiving remittances are concentrated in the segment D of the population.



1) Source: Banxico



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**Growth and
Profitability**



Summary

	2Q17	2Q16	% Change 2Q16	6M17	6M16	% Change 6M16
Clients 1)	3,703,448	3,280,200	12.9%	3,703,448	3,280,200	12.9%
Portfolio*	31,426	30,220	4.0%	31,426	30,220	4.0%
Net Income*	795	1,054	-24.6%	1,812	1,952	-7.2%
NPLs / Total Portfolio	3.95%	3.42%	0.53 pp	3.95%	3.42%	0.53 pp
ROA	7.7%	11.2%	-3.5 pp	8.6%	10.5%	-1.9 pp
ROE	19.4%	29.5%	-10.1 pp	22.3%	27.8%	-5.5 pp
NIM	54.0%	56.5%	-2.5 pp	52.1%	56.0%	-3.9 pp
NIM after provisions	43.5%	47.6%	-4.1 pp	42.2%	47.4%	-5.2 pp
Efficiency Ratio	73.9%	64.1%	9.8 pp	70.0%	64.6%	5.4 pp
Capital / Total Assets	38.7%	36.9%	1.8 pp	38.7%	36.9%	1.8 pp
Average Loan per Client	9,736.01	9,212.85	5.7%	9,736	9,213	5.7%
Employees	21,254	20,709	2.6%	21,254	20,709	2.6%
Service Offices	659	699	-5.7%	659	699	-5.7%
Branches	194	78	148.7%	194	78	148.7%

*Portfolio and Net Income expressed in millions of Mexican Pesos

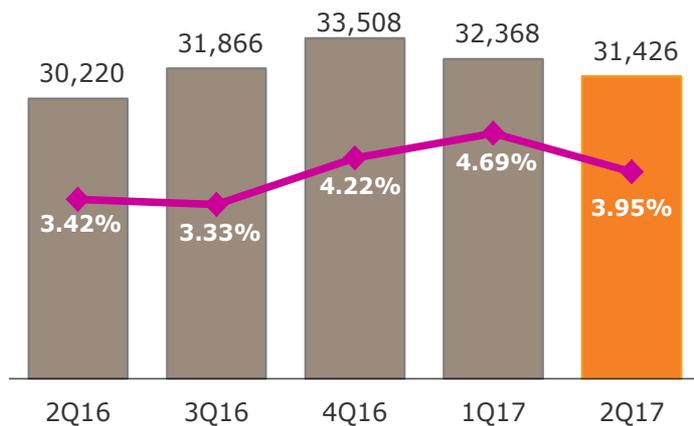
1) 3,227,811 Credit clients, and 475,637 from Savings, Remittances and Insurance Products.

Summary	Banco Compartamos		Compartamos Financiera		Compartamos S.A.	
	2Q17	Δ vs 2Q16	2Q17	Δ vs 2Q16	2Q17	Δ vs 2Q16
Clients	2,721,551	-5.6%	418,993	30.0%	87,267	17.1%
Portfolio*	23,421	-0.3%	7,499	19.0%	506	19.4%
Net Income*	678	-17.6%	38	-0.6%	14.03	N/C
ROAA	9.6%	-2.4 pp	1.7%	-0.7 pp	8.0%	3.6 pp
ROAE	23.1%	-10.3 pp	7.6%	-1.8 pp	8.9%	3.7 pp
NIM	65.2%	-2.1 pp	25.5%	-0.1 pp	83.1%	12.6 pp
NIM after provisions	52.8%	-4.3 pp	19.0%	-1.2 pp	72.7%	11.4 pp
NPL	4.17%	0.88 pp	3.24%	-0.53 pp	4.32%	-1.57 pp
Write - offs	1,007	53.3%	118	51.2%	15	53.4%
Coverage Ratio	146.9%	-14.8 pp	195.9%	19.3 pp	136.1%	27.7 pp
Average Loan per Client	8,606	5.6%	17,898	-0.1 pp	5,804	0.0 pp
Employees *	17,009	-0.8%	3,340	14.7%	905	38.8%
Service Offices	520	-11.7%	79	11.3%	60	53.8%
Branches	194	148.7%	N.A.	N.A.	N.A.	N.A.

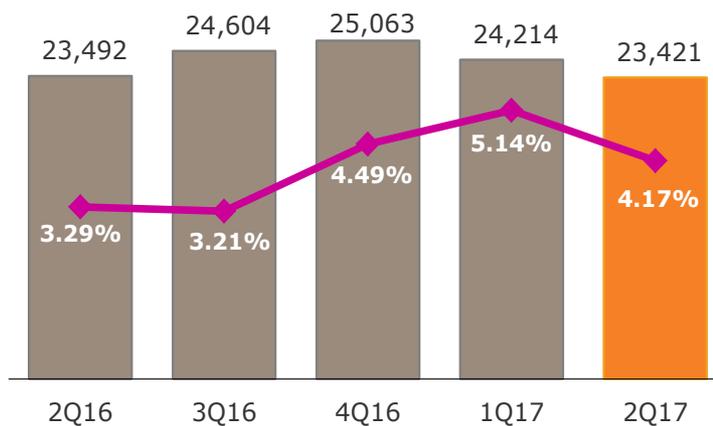
- Employees in Mexico include: Banco Compartamos, ATERNA, YASTAS and INTERMEX
- Portfolio, Net Income and Write offs are expressed in Million Pesos

Total Portfolio – NPL %

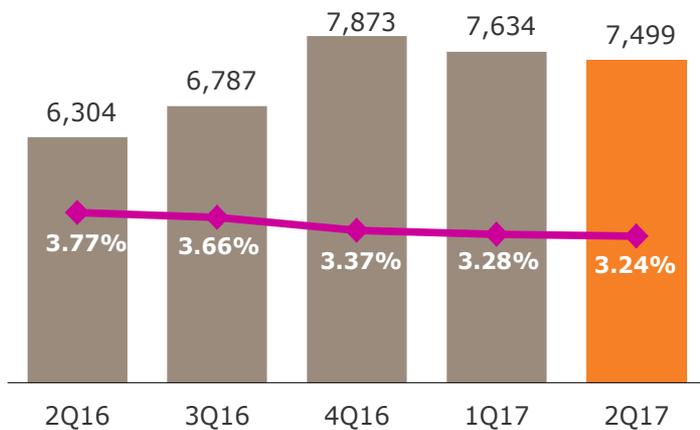
GENERER (Ps. million)



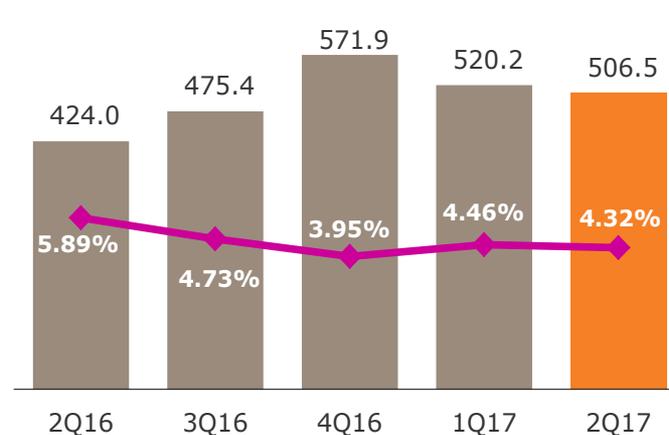
Mexico - Banco (Ps. million)



Peru (Ps. million)

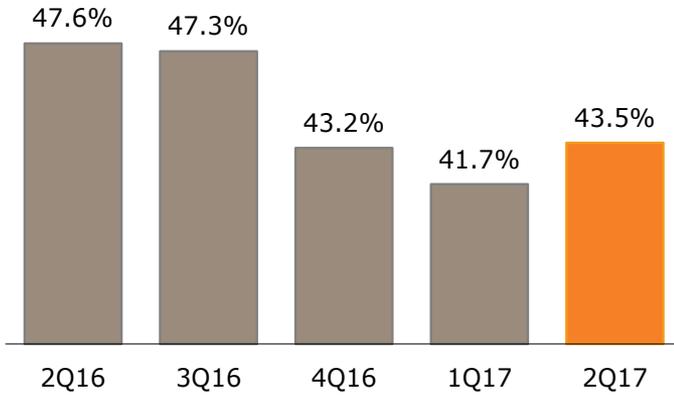


Guatemala (Ps. million)

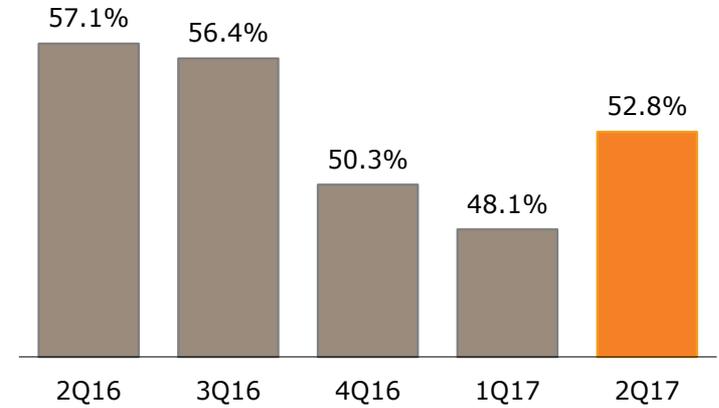


NIM (%) after provisions

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Mexico - Banco

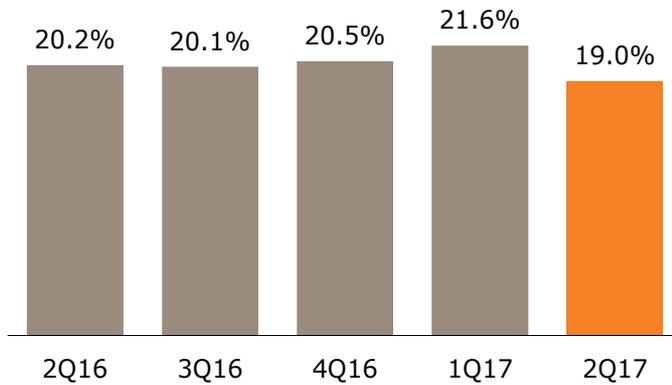


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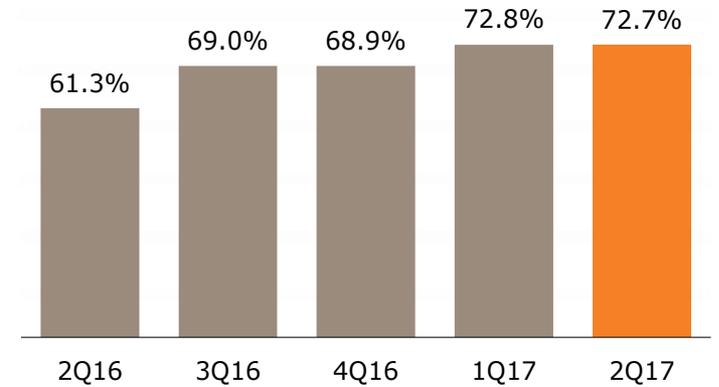
NIM BP 2Q17
54.0%

NIM AP 2Q17
43.5%

Peru

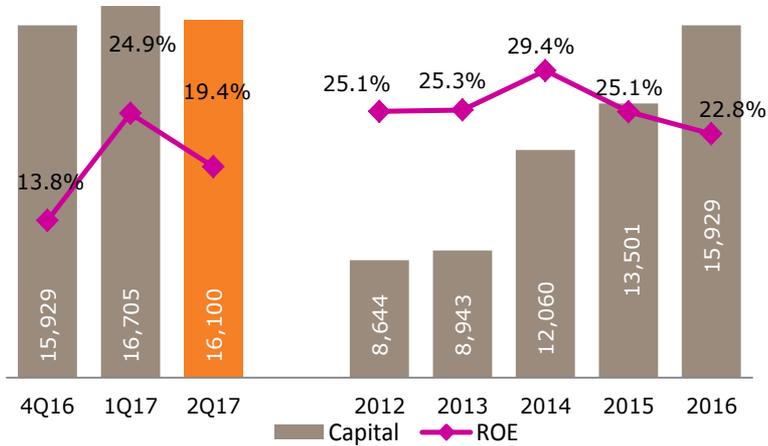


Guatemala

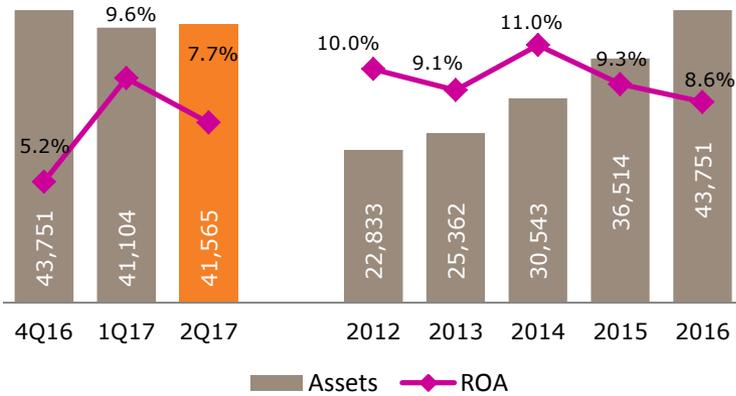


ROAA & ROAE Evolution

GENEREA ROAE

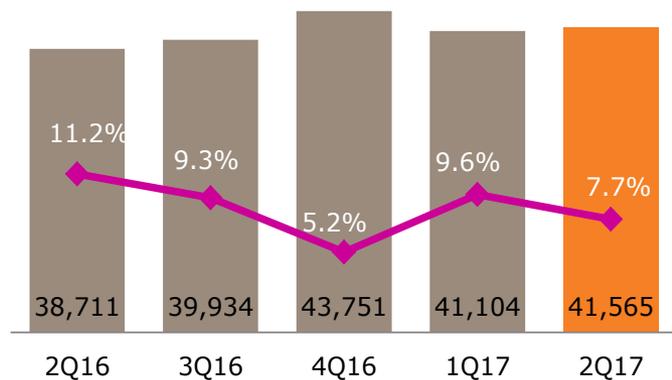


GENEREA ROAA



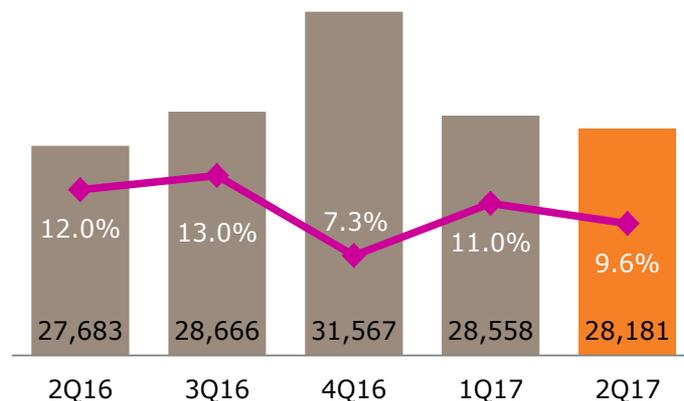
Assets - ROAA

GENEREA

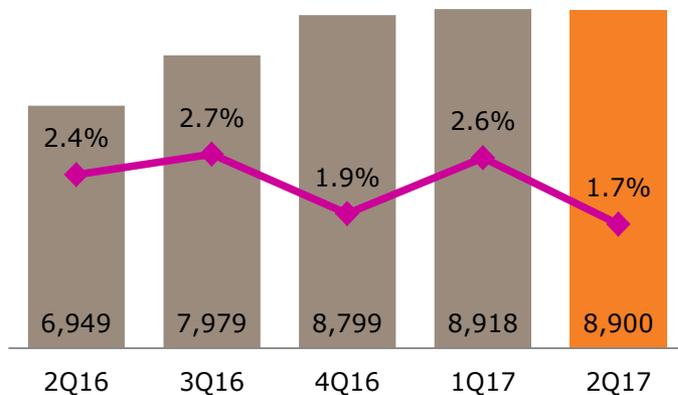



GENEREA
 ROAA 1S17
 8.6%

Mexico - Banco



Peru



Guatemala (Ps. million)

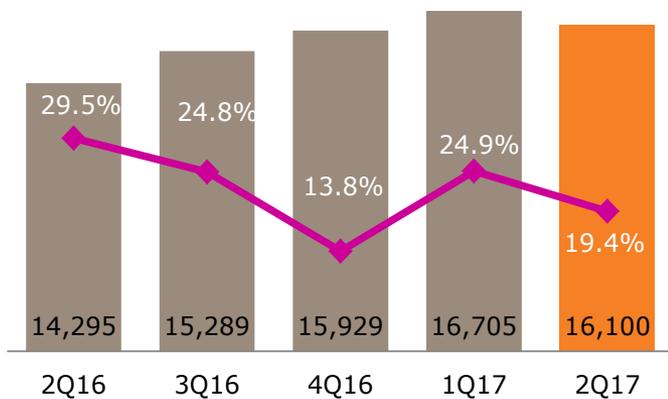


Assets in Ps. Million

ROAA: (Net Income/ Average Assets)

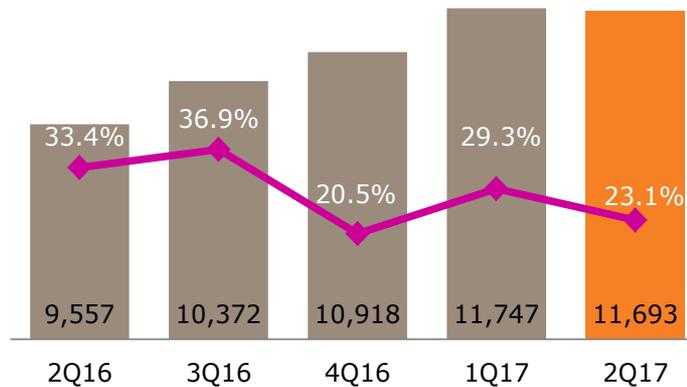
Equity -ROAE

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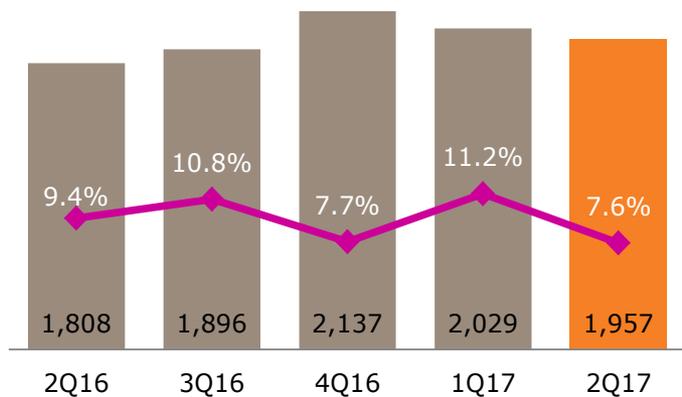



GENTERA
 ROAE 1S17
 22.3%

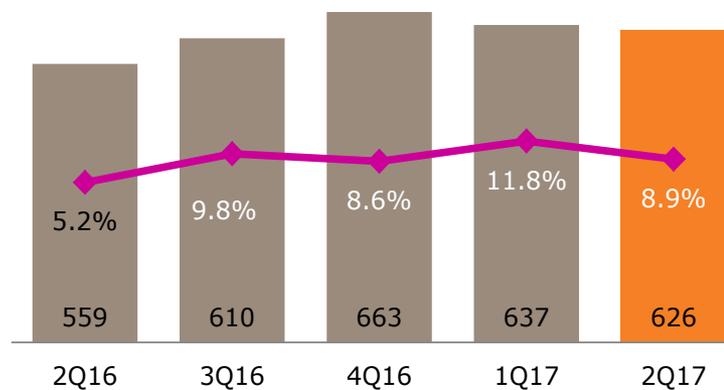
Mexico - Banco



Peru



Guatemala (Ps. million)

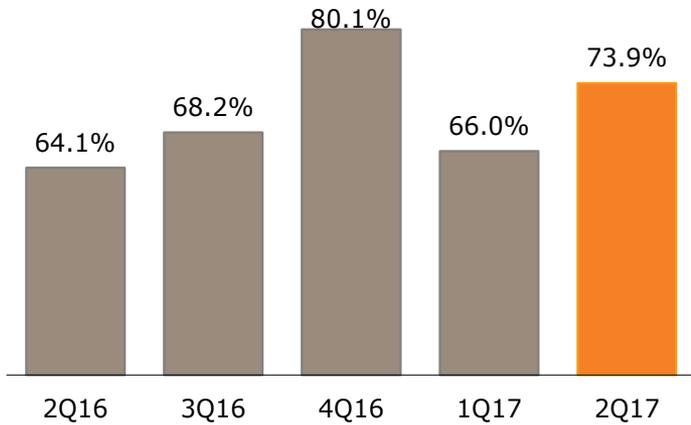


Equity in Ps. million

ROAE: (Net Income / Average Equity)

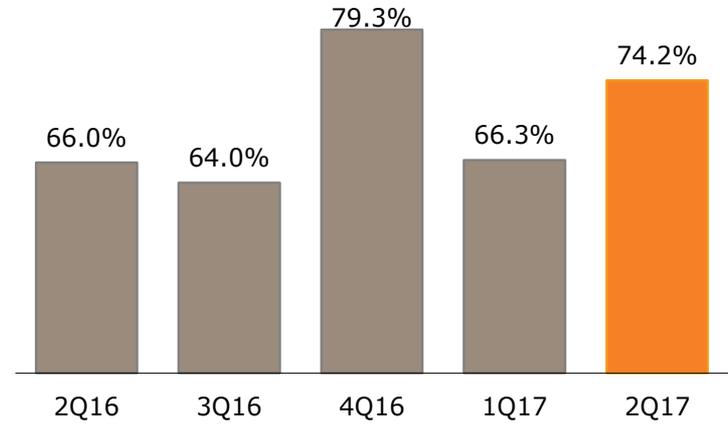
Efficiency Ratio

GENTERA

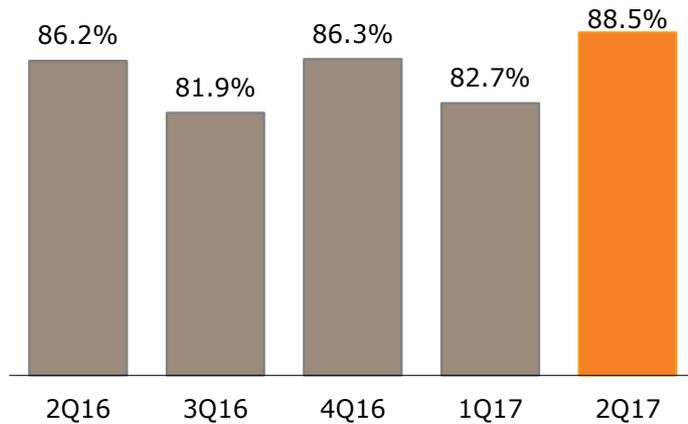



GENTERA
1S17
70.0%

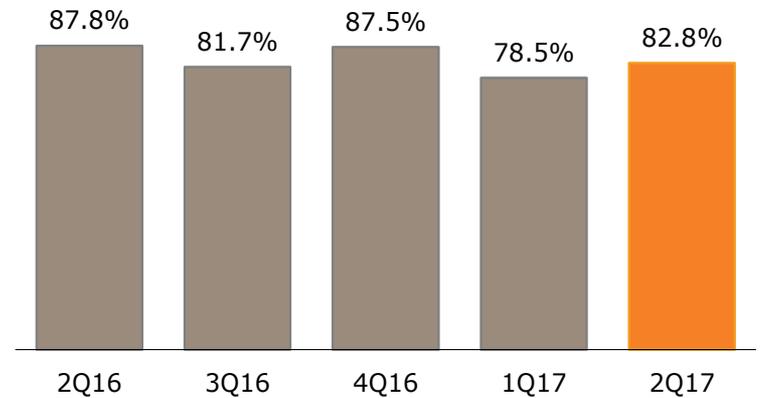
Mexico - Banco



Peru



Guatemala





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**Financial
Information
2Q17**



Balance Sheet



	2Q17	2Q16	% Change 2Q16	1Q17	% Change 1Q17
Cash and other investments	5,830	4,300	35.6%	4,658	25.2%
Total performing loans	30,184	29,185	3.4%	30,850	-2.2%
Non-performing loans	1,242	1,035	20.0%	1,518	-18.2%
Total loan portfolio	31,426	30,220	4.0%	32,368	-2.9%
Allowance for loan losses	1,941	1,695	14.5%	2,163	-10.3%
Loan portfolio, net	29,485	28,525	3.4%	30,205	-2.4%
Other accounts receivable	967	1,478	-34.6%	944	2.4%
Fixed assets	1,109	1,049	5.7%	1,059	4.7%
Permanent investment	68	81	-16.0%	58	17.2%
Other assets	3,215	2,378	35.2%	3,253	-1.2%
Goodwill	891	900	-1.0%	927	-3.9%
Total assets	41,565	38,711	7.4%	41,104	1.1%
Liabilities and Equity					
Clients'	1,414	229	N/C	1,049	34.8%
Deposits	3,896	2,311	68.6%	3,457	12.7%
Long Term Debt Issuance	9,567	9,020	6.1%	9,593	-0.3%
Interbank loans	6,553	10,227	-35.9%	7,340	-10.7%
Derivatives	-	8	N/C	-	N/C
Other accounts payable	4,035	2,621	53.9%	2,960	36.3%
Total liabilities	25,465	24,416	4.3%	24,399	4.4%
Equity					
Capital stock	4,764	4,764	0.0%	4,764	0.0%
Premium on sale of stock	550	558	-1.4%	550	0.0%
Capital reserves	1,474	1,300	13.4%	1,248	18.1%
Retained earnings	7,172	5,226	37.2%	8,616	-16.8%
Otras cuentas de capital	275	463	-40.6%	457	-39.8%
Net income for the year	1,805	1,947	-7.3%	1,013	78.2%
Participation (in net income) from controlling company	16,040	14,258	12.5%	16,648	-3.7%
Participation (in net income) from non-controlling company	60	37	62.2%	57	5.3%
Total stockholders' equity	16,100	14,295	12.6%	16,705	-3.6%
Total liabilities and stockholders' equity	41,565	38,711	7.4%	41,104	1.1%

* Figures expressed in Mexican pesos (millions)

Income Statement



	2Q17	2Q16	% Change 2Q16	1Q17	% Change 1Q17	6M17	6M16	% Change 6M16
Interest income	5,204	4,825	7.9%	5,137	1.3%	10,341	9,447	9.5%
Interest expense	381	270	41.1%	402	-5.2%	783	523	49.7%
Net Interest Income	4,823	4,555	5.9%	4,735	1.9%	9,558	8,924	7.1%
Provisions for loan losses	939	713	31.7%	870	7.9%	1,809	1,370	32.0%
Net interest income after provisions	3,884	3,842	1.1%	3,865	0.5%	7,749	7,554	2.6%
Commissions and fee income	355	317	12.0%	332	6.9%	687	634	8.4%
Commissions and fee expense	109	175	-37.7%	107	1.9%	216	344	-37.2%
Trading gains (losses)	8	5	60.0%	(9)	N/C	(1)	12	-108.3%
Other operating income (expense)	(6)	163	N/C	47	N/C	41	158	-74.1%
Operating Expenses	3,054	2,660	14.8%	2,725	12.1%	5,779	5,175	11.7%
Net operating income	1,078	1,492	-27.7%	1,403	-23.2%	2,481	2,839	-12.6%
Participation in net income from non consolidated and associated subsidiaries	(5)	(15)	-66.7%	(5)	-	(10)	(44)	-77.3%
Total income before income tax	1,073	1,477	-27.4%	1,398	-23.2%	2,471	2,795	-11.6%
Current	177	378	-53.2%	426	-58.5%	603	903	-33.2%
Deferred	101	45	124.4%	(45)	N/C	56	(60)	N/C
Net income	795	1,054	-24.6%	1,017	-21.8%	1,812	1,952	-7.2%
Participation (in net income) from controlling company	792	1,052	-24.7%	1,013	-21.8%	1,805	1,947	-7.3%
Participation (in net income) from non-controlling company	3	2	50.0%	4	-25.0%	7	5	40.0%

* Figures expressed in Mexican pesos (millions)

NPLs per Subsidiary

NPL's per methodology and subsidiaries

PRODUCT	2Q17				2Q16				1Q17			
	Portfolio	NPL	NPL Ratio	Write-Offs	Portfolio	NPL	NPL Ratio	Write-Offs	Portfolio	NPL	NPL Ratio	Write-Offs
Group Methodology	17,458	630	3.61%	691	17,207	476	2.76%	410	18,095	844	4.66%	525
Individual Methodology	5,963	347	5.82%	316	6,285	296	4.72%	247	6,119	400	6.54%	255
Banco Compartamos	23,421	977	4.17%	1,007	23,492	772	3.29%	657	24,214	1,244	5.14%	780
Individual Methodology Peru	6,243	222	3.56%	105	5,559	232	4.18%	76	6,429	237	3.68%	92
Group Methodology Peru	1,256	21	1.69%	13	746	5	0.71%	2	1,204	14	1.17%	4
Compartamos Financiera	7,499	243	3.24%	118	6,304	238	3.77%	78	7,634	251	3.28%	96
Group Methodology Guatemala	506.5	21.9	4.32%	14.8	424.0	25.0	5.89%	9.8	520.2	23.2	4.46%	12.2
Compartamos Guatemala S.A.	506	22	4.32%	15	424.00	25	5.89%	10	520	23	4.46%	12
Total	31,427	1,242	3.95%	1,140	30,220	1,035	3.42%	745	32,368	1,518	4.69%	889

* Figures expressed in Mexican pesos (millions)

Summary



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

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

	2Q17	2Q16	% Change 2Q16	6M17	6M16	% Change 6M16
Clients	2,721,551	2,883,409	-5.6%	2,721,551	2,883,409	-5.6%
Portfolio	23,421	23,492	-0.3%	23,421	23,492	-0.3%
Net Income	678	823	-17.6%	1,507	1,654	-8.9%
NPLs / Total Portfolio	4.17%	3.29%	0.88 pp	4.17%	3.29%	0.88 pp
ROA	9.6%	12.0%	-2.4 pp	10.2%	12.1%	-1.9 pp
ROE	23.1%	33.4%	-10.3 pp	26.3%	34.2%	-7.9 pp
NIM	65.2%	67.3%	-2.1 pp	61.5%	66.0%	-4.5 pp
NIM after provisions	52.8%	57.1%	-4.3 pp	49.9%	56.1%	-6.2 pp
Efficiency Ratio	74.2%	66.0%	8.2 pp	70.3%	65.2%	5.1 pp
ICAP	35.1%	29.0%	6.1 pp	35.1%	29.0%	6.1 pp
Capital / Total Assets	41.5%	34.5%	7.0 pp	41.5%	34.5%	7.0 pp
Average Loan (Ps.)	8,606	8,147	5.6%	8,606	8,147	5.6%
Employees	16,734	16,875	-0.8%	16,734	16,875	-0.8%
Service Offices*	520	589	-11.7%	520	589	-11.7%
Branches	194	78	148.7%	194	78	148.7%

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

Balance Sheet



	2Q17	2Q16	% Change 2Q16	1Q17	% Change 1Q17
Cash and other investments	2,675	2,002	33.6%	2,573	4.0%
Total performing loans	22,444	22,720	-1.2%	22,970	-2.3%
Non-performing loans	977	772	26.6%	1,244	-21.5%
Total loan portfolio	23,421	23,492	-0.3%	24,214	-3.3%
Allowance for loan losses	1,435	1,248	15.0%	1,659	-13.5%
Loan portfolio, net	21,986	22,244	-1.2%	22,555	-2.5%
Other accounts receivable	760	1,189	-36.1%	755	0.7%
Fixed assets	510	516	-1.2%	458	11.4%
Other assets	2,250	1,732	29.9%	2,217	1.5%
Total assets	28,181	27,683	1.8%	28,558	-1.3%
Clients' Deposits	1,199	91	N/C	855	40.2%
Deposits	451	489	-7.8%	432	4.4%
Long Term Debt Issuance	9,567	9,020	6.1%	9,593	-0.3%
Interbank loans	4,000	7,263	-44.9%	4,348	-8.0%
Other accounts payable	1,271	1,216	4.5%	1,583	-19.7%
Deferred income tax	-	47	-100.0%	-	0.0%
Total liabilities	16,488	18,126	-9.0%	16,811	-1.9%
Capital stock	542	542	0.0%	542	0.0%
Contributions for future capital increases	16	-	0.0%	-	0.0%
Capital reserves	506	490	3.3%	490	3.3%
Retained earnings	9,123	6,872	32.8%	9,887	-7.7%
Remeasurements for employees benefit	(1)	(1)	0.0%	(1)	0.0%
Net income for the year	1,507	1,654	-8.9%	829	81.8%
Total stockholders' equity	11,693	9,557	22.4%	11,747	-0.5%
Total liabilities and stockholders' equity	28,181	27,683	1.8%	28,558	-1.3%

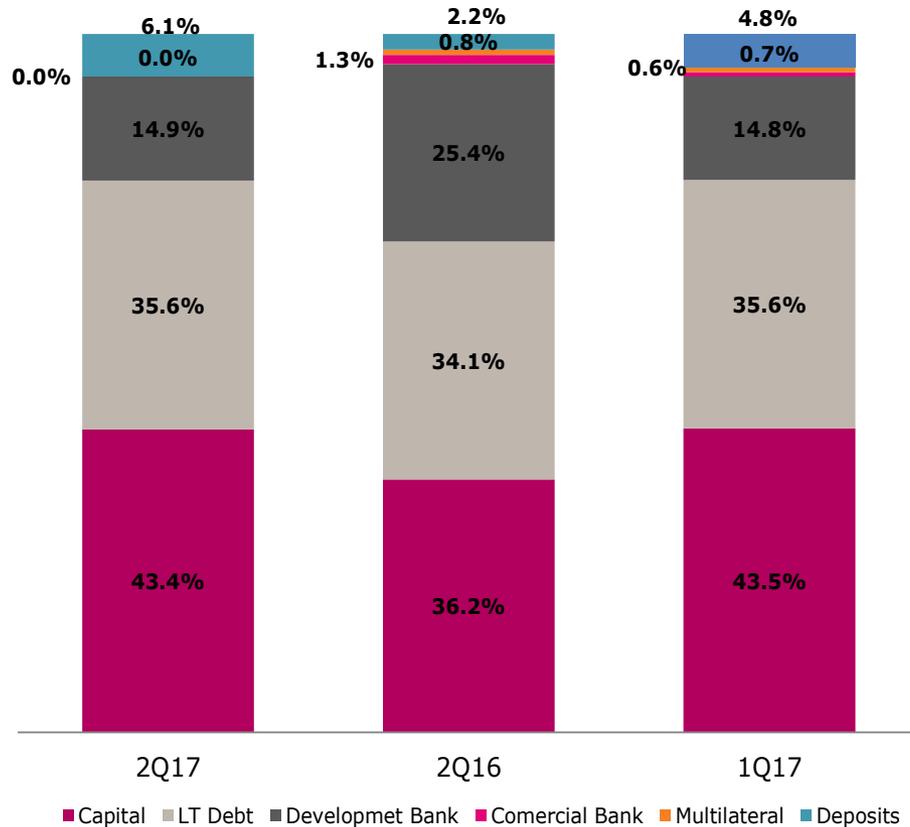
Income Statement



	2Q17	2Q16	% Change 2Q16	1Q17	% Change 1Q17	6M17	6M16	% Change 6M16
Interest income	4,405	4,230	4.1%	4,310	2.2%	8,715	8,290	5.1%
Interest expense	276	183	50.8%	294	-6.1%	570	354	61.0%
Net Interest Income	4,129	4,047	2.0%	4,016	2.8%	8,145	7,936	2.6%
Provisions for loan losses	783	615	27.3%	744	5.2%	1,527	1,188	28.5%
Net interest income after provisions	3,346	3,432	-2.5%	3,272	2.3%	6,618	6,748	-1.9%
Commissions and fee income	264	197	34.0%	238	10.9%	502	389	29.0%
Commissions and fee expense	127	147	-13.6%	138	-8.0%	265	284	-6.7%
Trading gains (losses)	7	9	-22.2%	(8)	N/C	(1)	18	-105.6%
Other operating income (expense)	(27)	(12)	125.0%	(27)	0.0%	(54)	(37)	45.9%
Operating Expenses	2,571	2,297	11.9%	2,212	16.2%	4,783	4,459	7.3%
Net operating income	892	1,182	-24.5%	1,125	-20.7%	2,017	2,375	-15.1%
Total income before income tax	892	1,182	-24.5%	1,125	-20.7%	2,017	2,375	-15.1%
ISR Causado y Diferido	214	359	-40%	296	-27.7%	510	721	-29.3%
Current	124	354	-65.0%	385	-67.8%	509	814	-37.5%
Deferred	90	5	N/C	(89)	N/C	1	(93)	N/C
Net income	678	823	-17.6%	829	-18.2%	1,507	1,654	-8.9%

Figures expressed in Mexican pesos (millions)

Funding Structure



Cost of funds
2Q17: 7.07%

Year	Maturity	%
2017	2,718.00	20.1%
2018	3,000.00	22.2%
2019	3,000.00	22.2%
2020	3,999.00	29.6%
2021	500.00	3.7%
2022	-	0.0%
2023	2,000.00	14.8%
Total	15,217.00	

* Year 2017 considers \$1,650 million in deposits.

Banco Compartamos has a diversified funding structure and a very solid debt profile

Allowance for Loan Losses



Risk	2Q17			2Q16			1Q17		
	% Allowance	Balance	Allowance	% Allowance	Balance	Allowance	% Allowance	Balance	Allowance
A-1	1.1%	14,898	165	0.5%	16,392	84	0.5%	16,815	77
A-2	2.7%	1,085	29	2.7%	73	2	2.9%	70	2
B-1	3.3%	244	8	3.7%	698	26	3.8%	558	21
B-2	4.1%	1,503	62	4.7%	2,337	109	4.6%	2,122	98
B-3	5.6%	461	26	5.6%	409	23	5.4%	614	33
C-1	7.2%	1,931	139	6.7%	1,594	107	6.7%	1,415	95
C-2	11.0%	1,182	130	9.9%	704	70	10.0%	741	74
D	21.2%	581	123	22.7%	185	42	22.5%	222	50
E	71.4%	1,536	1,097	71.5%	1,099	786	72.9%	1,658	1,209
Total		23,421	1,779		23,491	1,249		24,215	1,659
Coverage Ratio 1)			1.82				1.62		

Classification for allowance for loan losses is in accordance with CNBV regulations (Section V, Article 129, and Paragraph II) applicable to credit institutions since July 2013. Allowance for loan losses continued to sufficiently cover non-performing loans. The ratings and the allowance reported for the second quarter 2017 is the one corresponding as of June 2017, considering the modifications to the General Provisions for Credit Institutions published in the DOF (Diario Oficial Federación) on January 6, 2017; and which its initial effect may be constituted in a period of twelve months according to the applicable regulation.

Summary



Compartamos Financiera (Peru)

Summary	2Q17	2Q16	% Change 2Q16	6M17	6M16	% Change 6M16
Clients	418,993	322,299	30.0%	418,993	322,299	30.0%
Portfolio	7,499	6,304	19.0%	7,499.0	6,304.1	19.0%
Net Income	38.1	38.3	-0.6%	96.3	70.1	37.3%
NPLs / Total Portfolio	3.24%	3.77%	-0.53 pp	3.24%	3.77%	-0.53 pp
ROA	1.7%	2.4%	-0.7 pp	2.2%	2.3%	-0.1 pp
ROE	7.6%	9.4%	-1.8 pp	9.4%	9.1%	0.3 pp
NIM	25.5%	25.6%	-0.1 pp	26.2%	26.1%	0.1 pp
NIM after provisions	19.0%	20.2%	-1.2 pp	20.3%	20.8%	-0.5 pp
Efficiency Ratio	88.5%	86.2%	2.3 pp	85.4%	86.1%	-0.7 pp
Capital / Total Assets	22.0%	26.0%	-4.0 pp	22.0%	26.0%	-4.0 pp
Average Loan (Ps.)	17,898	19,560	-8.5%	17,898	19,560	-8.5%
Employees	3,340	2,912	14.7%	3,340	2,912	14.7%
Service Offices	79	71	11.3%	79	71	11.3%

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

Group Loans Clients represented 64.9% of the customers served in Peru

Balance Sheet



	2Q17	2Q16	% Change 2Q16	1Q17	% Change 2Q16
Cash and other investments	1,359.8	670.2	102.9%	1,223.3	11.2%
Total performing loans	7,255.8	6,066.4	19.6%	7,382.8	-1.7%
Non-performing loans	243.2	237.7	2.3%	250.7	-3.0%
Total loan portfolio	7,499.0	6,304.1	19.0%	7,633.5	-1.8%
Allowance for loan losses	476.5	419.7	13.5%	474.5	0.4%
Loan portfolio, net	7,022.5	5,884.4	19.3%	7,159.0	-1.9%
Other accounts receivable	11.0	11.9	-7.3%	10.2	8.2%
Fixed assets	218.1	114.4	90.5%	214.1	1.8%
Other assets	288.9	268.0	7.8%	311.7	-7.3%
Total assets	8,900.3	6,949.0	28.1%	8,918.3	-0.2%
Deposits	4,109.7	1,959.0	109.8%	3,650.9	12.6%
Interbank loans	2,546.1	2,964.5	-14.1%	2,984.6	-14.7%
Other accounts payable	287.4	217.6	32.1%	253.9	13.2%
Total liabilities	6,943.2	5,141.1	35.1%	6,889.4	0.8%
Capital stock	1,262.6	1,135.8	11.2%	1,135.8	11.2%
Contributions for future capital increases	-	-	0.0%	142.0	-100.0%
Capital reserves	89.6	74.5	20.2%	74.6	20.1%
Foreign exchange effect	411.2	447.7	-8.2%	521.7	-21.2%
Retained earnings	97.5	79.8	22.1%	96.7	0.8%
Net income for the year	0	0.0	0.0%	0.0	0.0%
Total stockholders' equity	1,957.1	1,807.9	8.3%	2,028.9	-3.5%
Total liabilities and stockholders' equity	8,900.3	6,949.0	28.1%	8,918.3	-0.2%

FX (Average)	Soles - Dollars	Pesos MX - Dollars	Pesos MX - Soles
2Q17	3.2622	18.5644	5.6908
2Q16	3.3193	18.0989	5.4526
1Q17	3.2869	20.3147	6.1804

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.

Income Statement

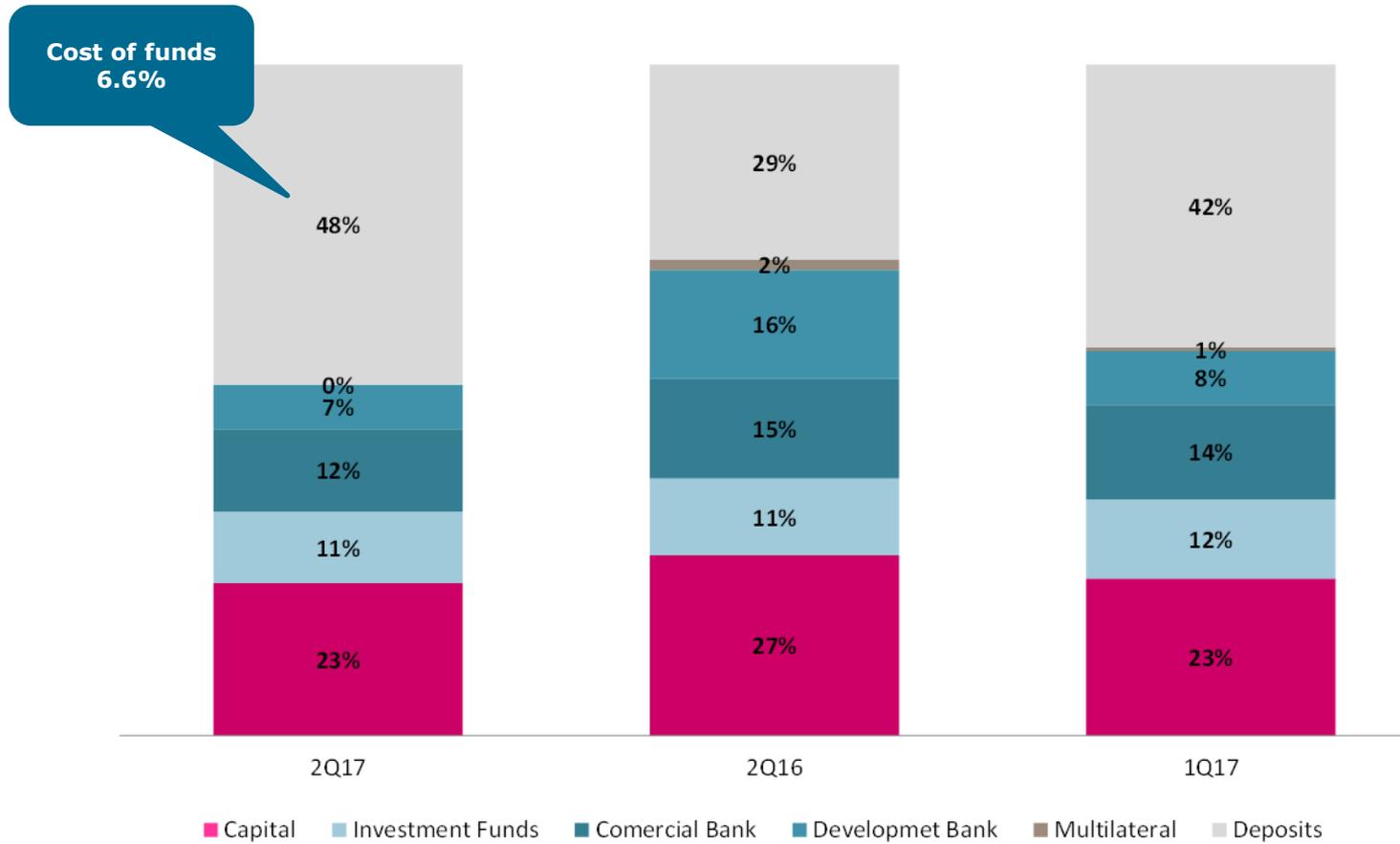


	2Q17	2Q16	% Change 2Q16	1Q17	% Change 1Q17	6M17	6M16	6M16
Interest income	659.5	486.7	35.5%	686.9	-4.0%	1,346.5	946.4	42.3%
Interest expense	111.2	83.7	33.0%	114.6	-3.0%	225.9	162.2	39.2%
Net interest income	548.3	403.0	36.0%	572.3	-4.2%	1,120.6	784.2	42.9%
Provisions for loan losses	139.9	85.6	63.3%	111.5	25.4%	251.3	159.6	57.5%
Net interest income after provisions	408.4	317.4	28.7%	460.8	-11.4%	869.3	624.7	39.2%
Commissions and fee income	29.7	23.7	25.6%	27.3	8.9%	57.0	45.7	24.8%
Commissions and fee expenses	15.8	5.9	167.7%	6.4	148.1%	22.2	10.8	104.9%
Other operating income (expense)	3.9	11.6	-66.6%	21.8	-82.2%	25.6	22.9	11.8%
Operating expenses	377.4	298.9	26.3%	416.2	-9.3%	793.6	587.3	35.1%
Net operating income	48.8	47.9	2.0%	87.3	-44.1%	136.1	95.1	43.1%
Total income before income tax	48.8	47.9	2.0%	87.3	-44.1%	136.1	95.1	43.1%
Current and Deferred	10.7	9.5	12.4%	29.1	-63.2%	39.9	25.0	59.1%
Net income	38.1	38.3	-0.6%	58.2	-34.5%	96.3	70.1	37.3%

FX (Average)	Soles - Dollars	Pesos MX - Dollars	Pesos MX - Soles
2Q17	3.2622	18.5644	5.6908
2Q16	3.3193	18.0989	5.4526
1Q17	3.2869	20.3147	6.1804

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



Compartamos S.A. (Guatemala)

Summary	2Q17	2Q16	% Change 2Q16	6M17	6M16	% Change 6M16
Clients	87,267	74,492	17.1%	87,267	74,492	17.1%
Portfolio	506	424	19.4%	506	424	19.4%
Net Income	14.0	6.2	124.5%	33.1	21.0	57.5%
NPLs / Total Portfolio	4.32%	5.89%	-1.57 pp	4.32%	5.89%	-1.57 pp
ROA	8.0%	4.4%	3.6 pp	9.3%	7.5%	1.8 pp
ROE	8.9%	5.2%	3.7 pp	10.3%	9.4%	0.9 pp
NIM	83.1%	70.5%	12.6 pp	82.0%	71.4%	10.6 pp
NIM after provisions	72.7%	61.3%	11.4 pp	72.4%	62.6%	9.8 pp
Efficiency Ratio	82.8%	87.8%	-5.0 pp	80.6%	78.2%	2.4 pp
Capital / Total Assets	89.9%	91.8%	-1.9 pp	89.9%	91.8%	-1.9 pp
Average Loan (Ps.)	5,804	5,692	2.0%	5,804	5,692	2.0%
Employees	905	652	38.8%	905	652	38.8%
Service Offices	60	39	53.8%	60	39	53.8%

FX (Average)	Quetzales - Dollars	Pesos MX - Dollars	Pesos MX - Quetzales
2Q17	7.3400	18.5644	2.5292
2Q16	7.6763	18.0989	2.3578
1Q17	7.4309	20.3147	2.7338

Source: Banco de Guatemala and Banco de Mexico
 Figures expressed in Mexican pesos. Portfolio and Net Income are expressed in million and with their corresponding FX for the quarter
 Source: Banco de Guatemala y Banco de México

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