



Corporate Presentation

2Q25

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

Índice

1. About Gentera

04

- Sense of Purpose
- Social Impact
- Corporate Governance
- History
- Highlights 2Q25
- Corporate Structure
- Products and potential market
- ConCrédito
- Yastás
- Aterna

2. Growth & Profitability

23

- Summary Gentera
- Portfolio and NPL's
- NIM (%) after provisions
- ROAA and ROEE

3. Financial Information

29

- Gentera
- Compartamos Banco (México)
- Compartamos Banco (Perú)
- ConCrédito

4. Contacts

49



GENTERA®

About Gentera

Yastás.

ATERNA

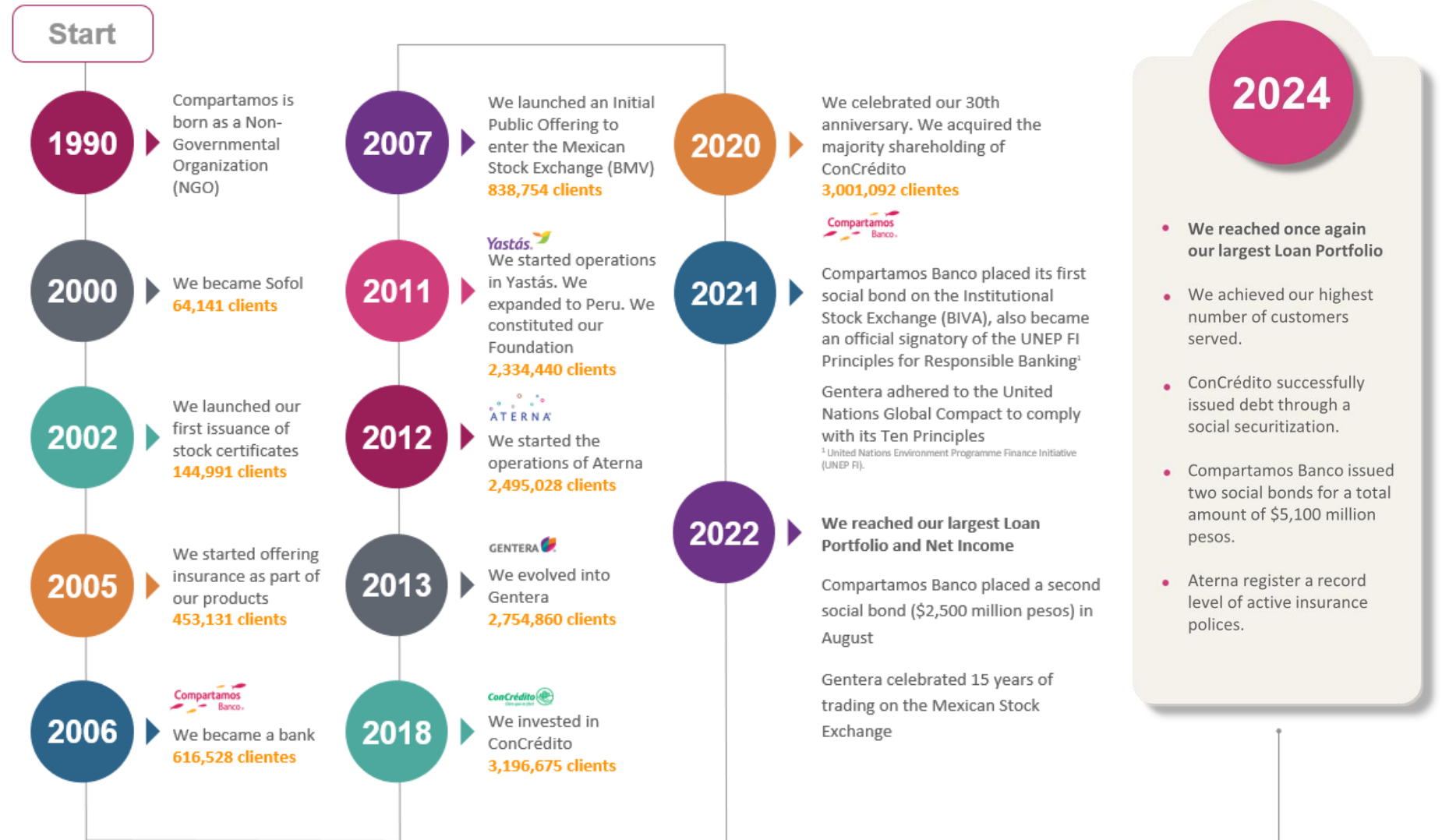
Compartamos
Banco.

ConCrédito

Fundación
Compartamos.

Our history, more than 34 years of evolution

2Q25*
+5.99 million
users of financial
services



*~5.0 million Clients from Credit, Savings, and Insurance Products, and additionally ConCrédito's Entrepreneurs served ~986 thousand final users.

More than 34 years together fulfilling dreams

We boost the dreams of our clients by servicing their financial needs with human sense. For more than 34 years, we have worked to bring opportunities that promote their development and that of their communities. We generate **total value** through three values:



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.

Generating Social Impact in more than 34 years of history

- Three decades **serving 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 **27,800 employees**.
- We have the **Sustainability Operating Committee**, which guides our management considering **environmental, social and governance** (ESG) aspects.
- **Banco Compartamos currently has seven social bonds**, one issued in 2021 (COMPART 21S-2), one in 2022 (COMPART 22S), one in 2023 (COMPART 23S), two more in 2024 (COMPART 24S / 24-2S), and two more un 2025 (COMPART 25S / COMPART 25-2S).



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

Endorser of:

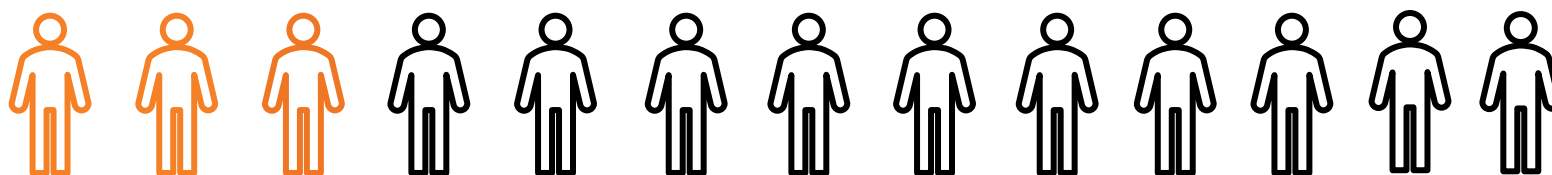


PRINCIPLES FOR
RESPONSIBLE
BANKING

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



8 Independent Directors, 3 of the 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 Gentera, 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.

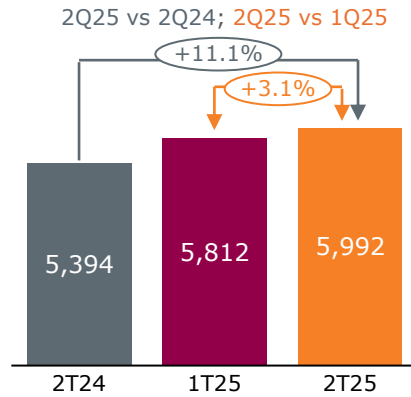
ConCrédito: Mexican company that offers financial solutions through distributors (Entrepreneurs), which may grant loans to final users.



Highlights 2Q25



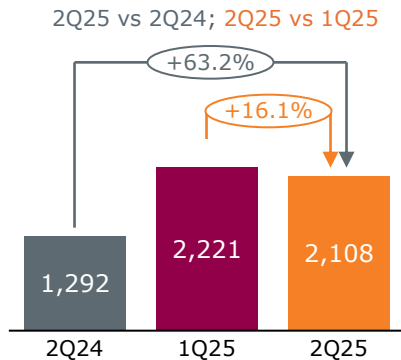
Clients + Users



In **2Q25** GENTERA served more than **5.99 million people**, **11.1% more** than those registered in 2Q24, and 5.4 million credit clients + users, **7.9% more** compared to 2Q24.



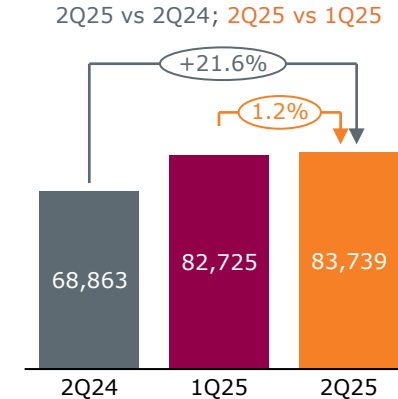
Net Income



Net income for 2Q25 stood at a **record level** of **Ps. 2,108 million**, representing a **63.2% increase** compared to Ps. 1,292 million reached in 2Q24.



Portfolio



Total Loan Portfolio reached **Ps. 83,739 million**, a **21.6% growth** compared to the figure reported in 2Q24, 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** in 2Q25 concluded at Ps. 83,739 million.
- **Controlling Company** participation reported a **net income in 2Q25** of Ps. 2,105 million, a **77.6% growth** compared to 2Q24.
- **Loan Portfolio with credit risk stage 3** for 2Q25 stood at **3.32%**.
- **Cost of Risk** for 2Q25 stood at **12.7%**.

Highlights 2Q25



~\$65,000 million pesos were disbursed in 2Q25.

Solid Capital Position

- Gentera, Capital / Total Assets **29.3%**.
- Banco Compartamos reached an ICAP at **30.7%**.
- Compartamos Financiera, Solvency Ratio **21.9%**.
- ConCrédito, Capital / Total Assets **42.7%**.



In México, **Banco Compartamos**, reached a record in microcredit loan portfolio at **\$54,934 million pesos**, a **+22.7%** compared to 2Q24.



In **Peru**, the total loan portfolio reached **\$23,172 million pesos**, increasing **+19.6%** compared to 2Q24. **In local currency** loan portfolio grew **+7.8%** in its annual comparison.



Red Yastás in 2Q25 registered ~**7.4 million operations**. At the end of the quarter, YASTAS had a network of 5,617 affiliates.



Aterna had at the end of 2Q25, **17 million active insurance** policies. During 2Q25, the amount of **premiums** stood at \$2,391 million pesos.



ConCrédito Loan Portfolio reached a record of \$5,633 million, **+20.4%** increase compared to 2Q24. **CrediTienda** Portfolio reached \$901 million, **+69.5%** growth compared to 2Q24.

Target Markets and Financial Products



Financial Products



a) 50 million are adults (+18 years).
b) 13 million are adults (+18 years).

Loans in Mexico

CG - Group Credit

General Characteristics:

- Group loan for working capital purposes.
- Group of 5 to 50 members (men and women).
- Group guarantee.
- Payment frequency: weekly and bi-weekly.

Loan size	Ps. 7,000 Ps. 95,000
Average Ticket	Ps. 10,779
Term	3 to 7 months
Contribution to loan portfolio	58.7%
Contribution to number of clients	90.4%

Additional Plus for CG and CI

General Characteristics:

- Personal credit that allows clients to cover needs in their business, home, contingencies or others.
- Second loan offered simultaneously to CG and CI clients.

Loan size	Ps. 5,000 Ps.200,000
Average Ticket	Ps. 6,697
Term	3 to 18 months
Contribution to number of clients	10.2%

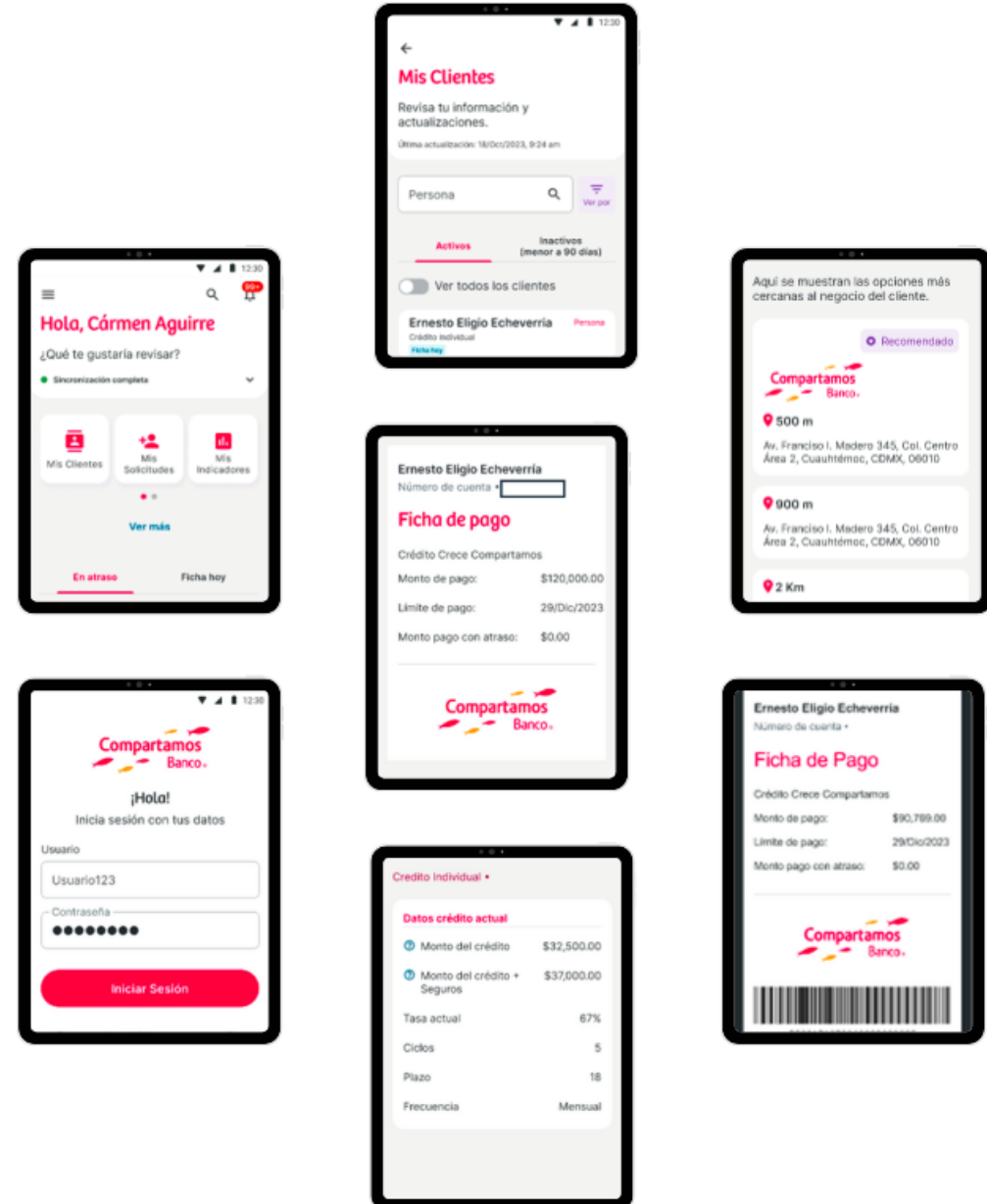
Loans in Mexico

CI - Individual Credit

General Characteristics:

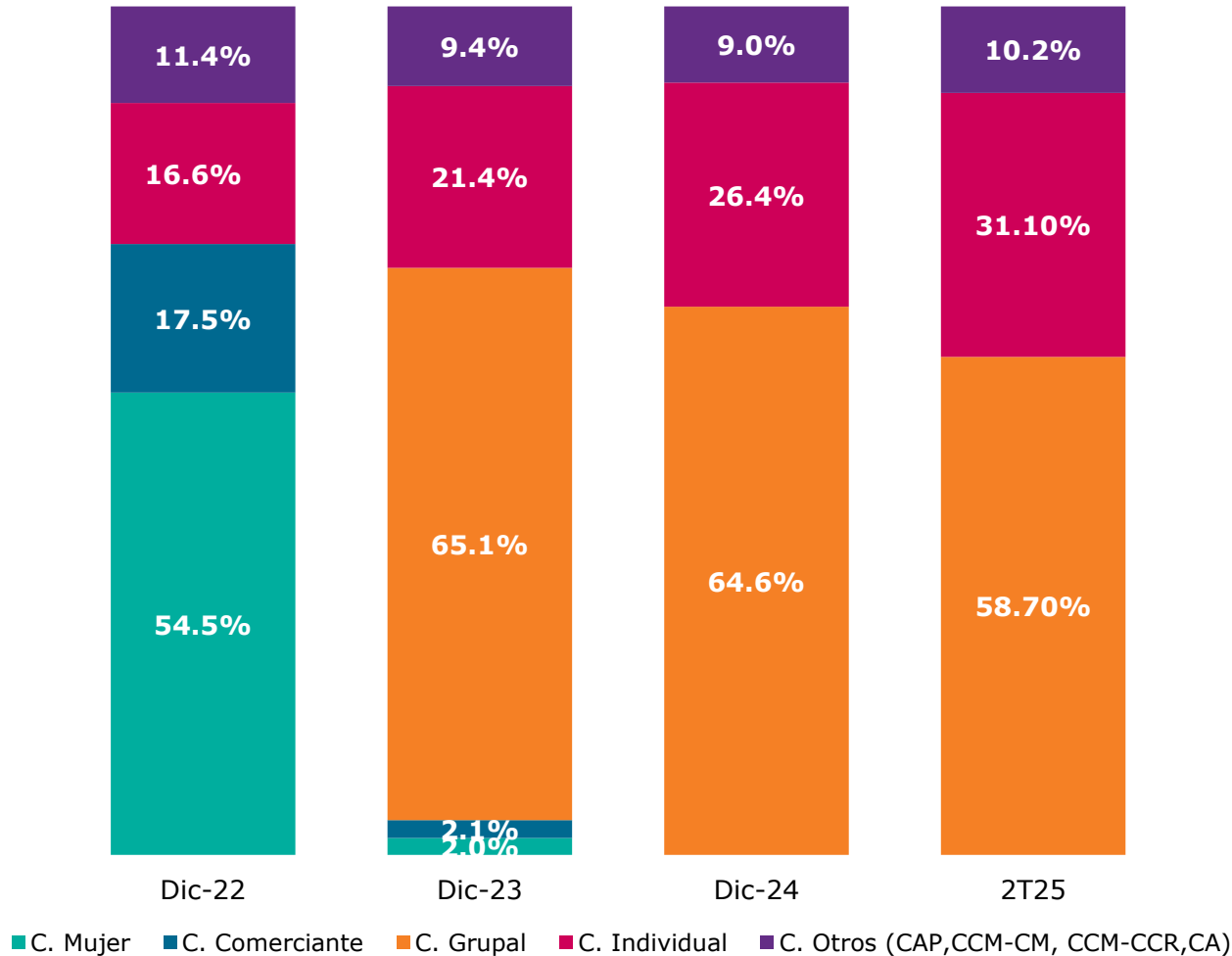
- Working capital loan. Fixed assets and investments.
- Mainly in urban areas.

Loan size	Up to Ps.500,000
Average Ticket	Ps. 57,110
Term	Up to 48 months
Contribution to loan portfolio	31.1%
Contribution to number of clients	9.0%

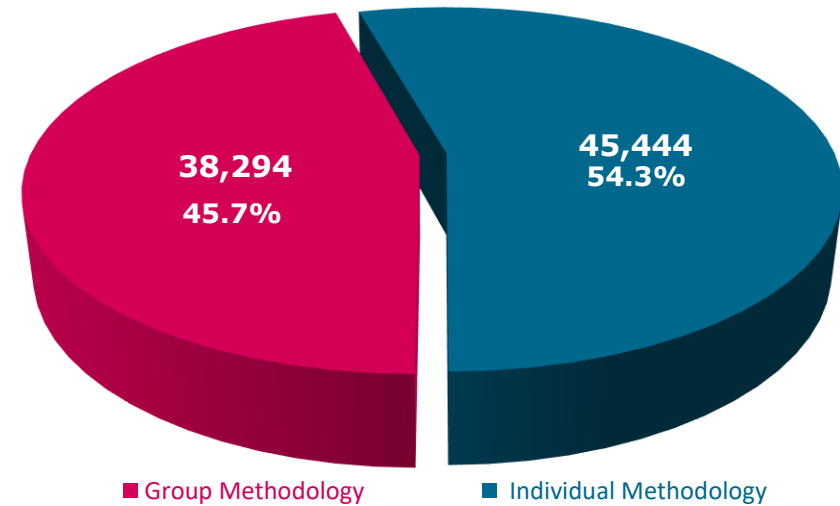


Evolution of loans methodologies (2022-2Q25)

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



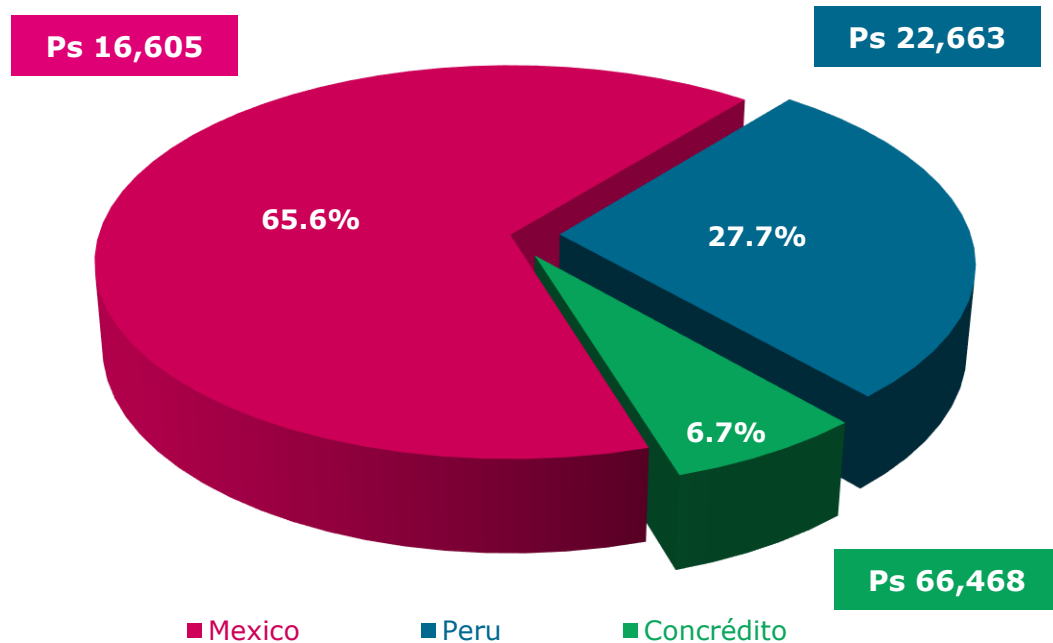
Gentera Portfolio Distribution
Mexico and Peru



Around 73% of our clients are women

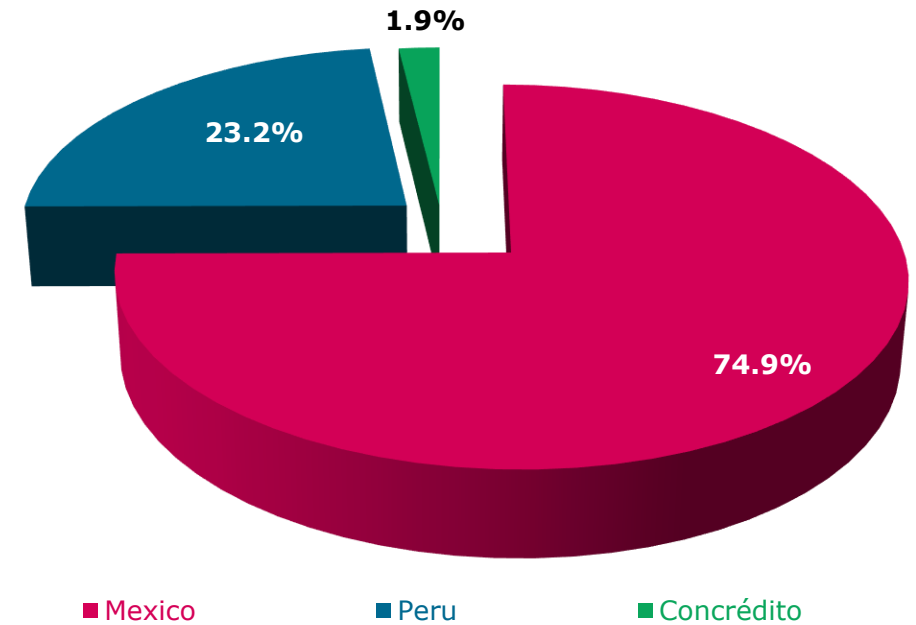
Distribution per subsidiary

% Total loan portfolio and average ticket



Credit Clients per subsidiary

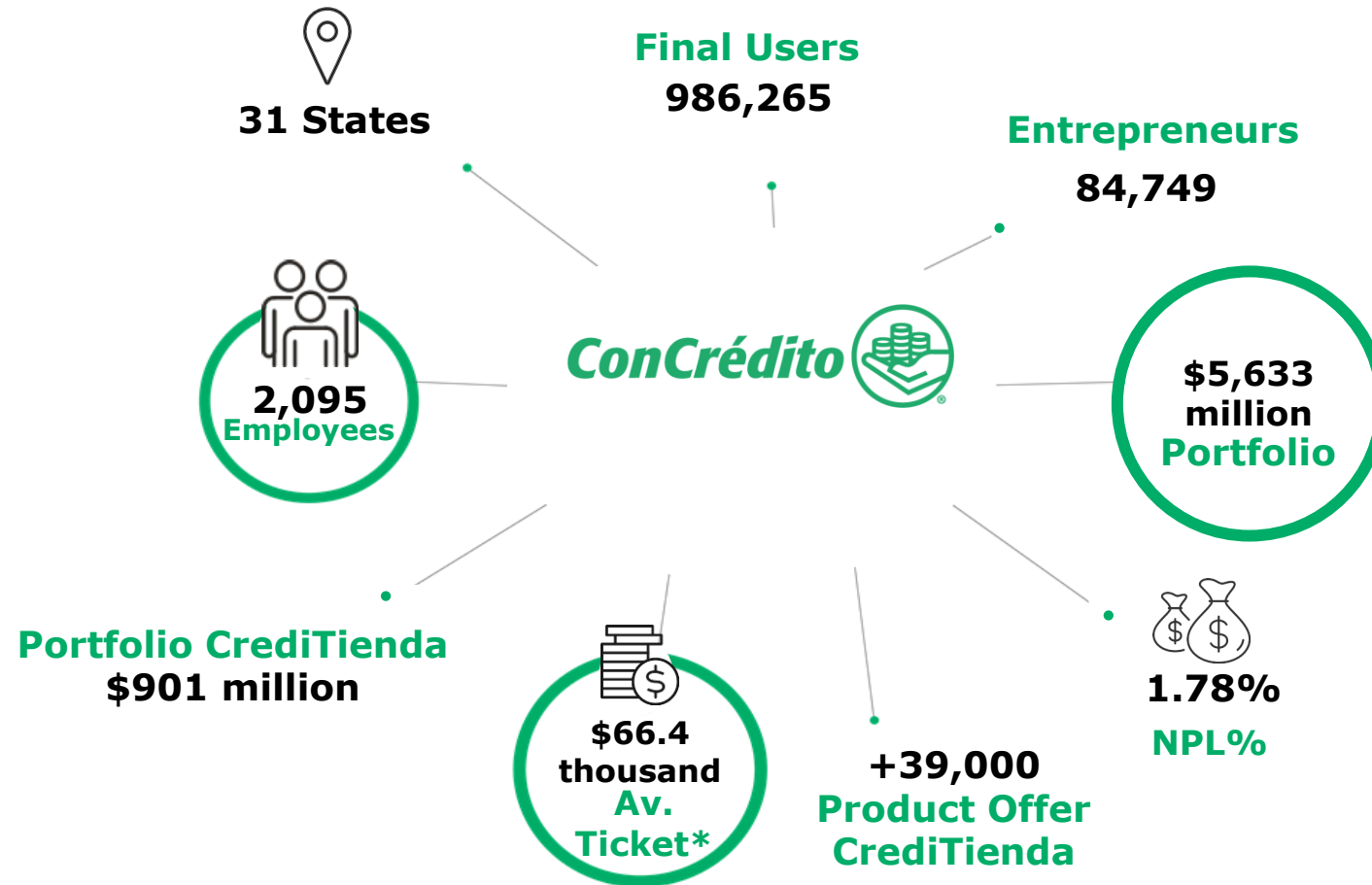
4,415,405 Credit Clients



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

ConCrédito

(Financial institution that offers microcredits through apps)



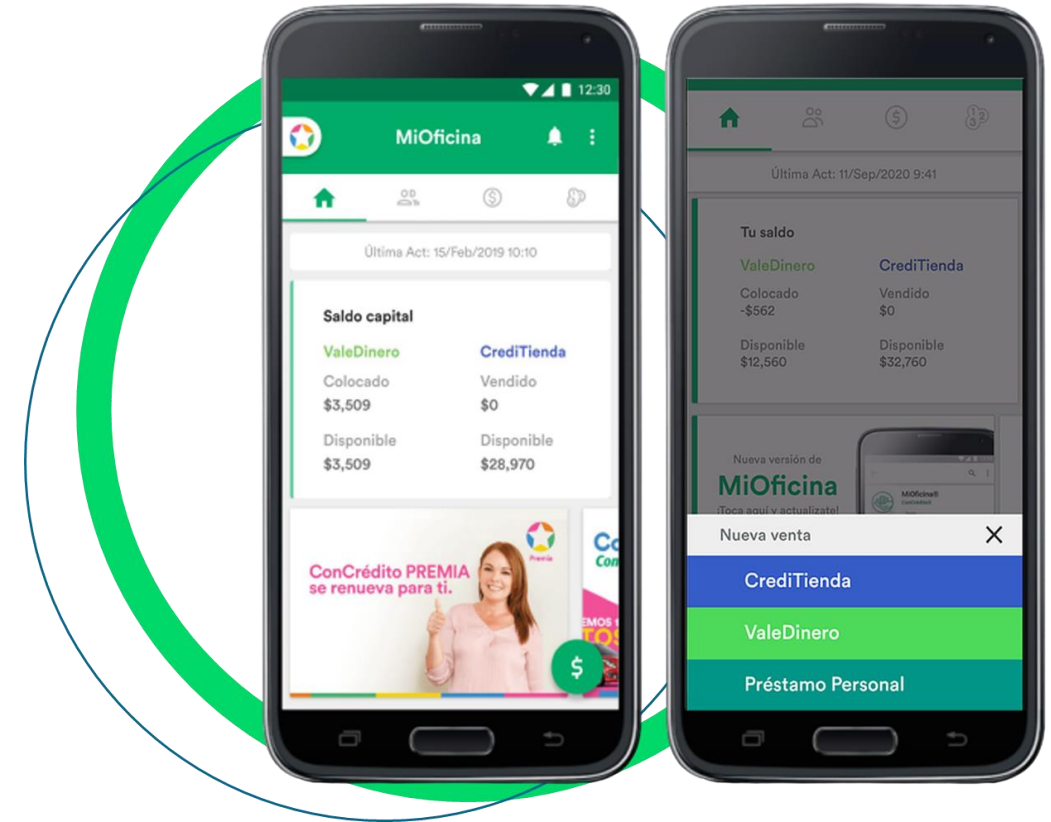
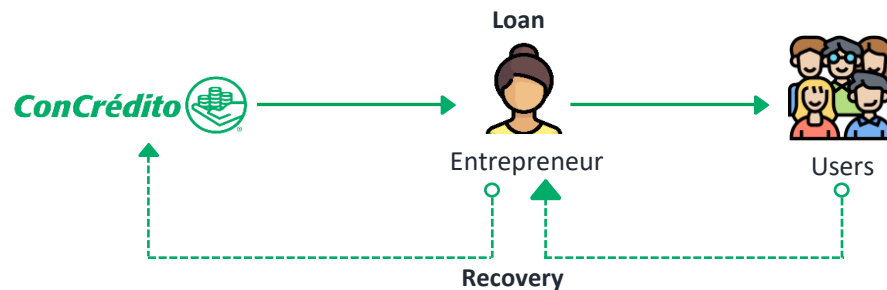
Active clients reached more than **84.7 thousand Entrepreneurs** a **10.0% growth** compared to 2Q24.

ConCrédito - Products

ValeDinero

(Main line of business)

- **Maturity:** 6 to 16 biweeks
- **Loan Size:** Ps. 2,000 to Ps. 12,000
- **Av. Ticket Entrepreneurs:** Ps. 66,468*
- **Av. Ticket Final Users:** ~Ps. 5,372



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.

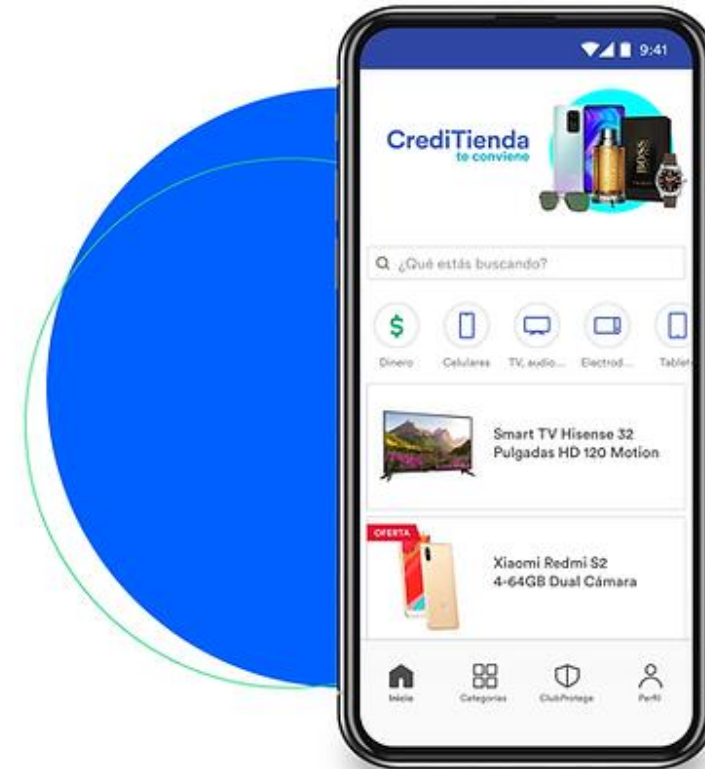
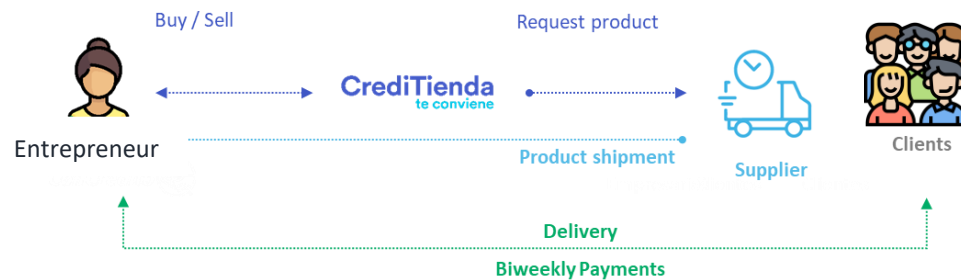
*Average Ticket per Entrepreneur/Distributor.
Figures are expressed in Mexican Pesos (million)

ConCrédito - Products

CrediTienda

(Offer products on credit through the CrediTienda app)

- **Portfolio:** Ps. 901 million*
- **Δ vs 2Q24:** 69.5%
- **Maturity:** 6 to 16 biweeks
- **Apps Users:** +1.2 million
- **Product Offer:** +39,000

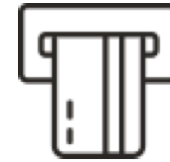


The Entrepreneurs sell products on credit. Based on the quality of the portfolio and the punctuality on the payments, the Entrepreneurs obtain a bonus on this.

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

Yastás

(correspondent network manager)



Operations
7.4 million



Financial
Transactions
5.0 million



Affiliates
5,617



Payment Categories
+2,000



Alliance with
**Banorte,
HSBC, Nu and
Santander**



Mexican states
32

YASTAS in **2Q25** executed **7.4 million total operation.**

Yastás

Yastás	2Q25	2Q24	1Q25	% Change 2Q24	% Change 1Q25	6M25	6M24	% Change 6M24
Affiliates	5,617	5,668	5,357	-0.9%	4.9%	5,617	5,668	-0.9%
Operations	7,399,891	6,608,935	7,128,533	12.0%	3.8%	14,528,424	12,455,793	16.6%
Financial Operations	5,054,291	3,831,254	4,620,927	31.9%	9.4%	9,675,218	7,482,239	29.3%
Net Income	9.7	5.2	-7.7	86.6%	-225.9%	2.0	-16.6	-112.0%



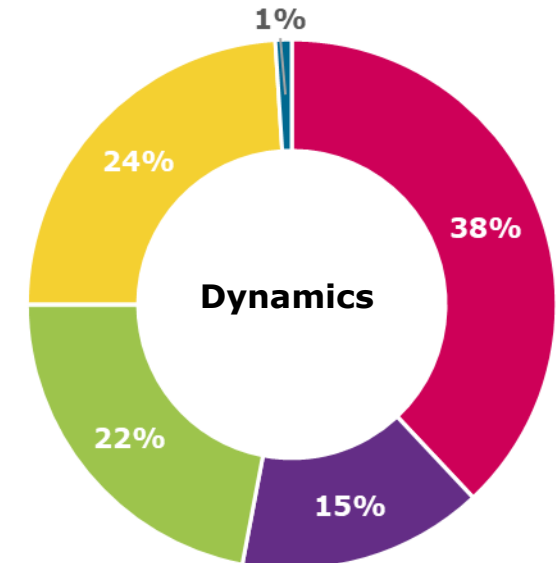
50% Grocery Stores



50% Hardware Stores,
Stationery Stores,
Pharmacies, Others.



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



+5,600 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

Trough 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 against theft or total loss. You can choose coverage for either the actual cash value (with a deductible) or for an agreed-upon value (no deductible).

Results 2Q25



Active Policies
17 million



Coverage
Mexico and Peru



Premiums
\$2,391 million pesos

ATERNA had at the end of **2Q25, 17 million active insurance policies.**



GENTERA®

Growth and Profitability

Summary

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

Summary	2Q25	2Q24	1Q25	% Change 2Q24	% Change 1Q25	6M25	6M24	% Change 6M24
Total users of financial services ⁽¹⁾	5,991,562	5,393,992	5,811,975	11.1%	3.1%	5,991,562	5,393,992	11.1%
Credit Clients + Users	5,401,670	5,006,174	5,274,586	7.9%	2.4%	5,401,670	5,006,174	7.9%
Credits Clients	4,415,405	4,130,913	4,340,017	6.9%	1.7%	4,415,405	4,130,913	6.9%
Portfolio*	83,739	68,863	82,725	21.6%	1.2%	83,739	68,863	21.6%
Net Income*	2,108	1,292	2,221	63.2%	-5.1%	4,329	2,800	54.6%
NPLs / Total Portfolio	3.32%	3.23%	3.73%	0.09 pp	-0.41 pp	3.32%	3.23%	0.09 pp
ROA	7.8%	5.7%	8.3%	2.1 pp	-0.5 pp	8.0%	6.2%	1.8 pp
ROE	24.9%	17.8%	25.8%	7.1 pp	-0.9 pp	25.7%	19.6%	6.1 pp
ROE Controlling	25.9%	17.7%	26.3%	8.2 pp	-0.4 pp	26.3%	19.6%	6.7 pp
NIM	40.9%	39.6%	39.5%	1.3 pp	1.4 pp	40.2%	39.6%	0.6 pp
NIM after provisions	29.8%	28.0%	29.3%	1.8 pp	0.5 pp	29.6%	29.2%	0.4 pp
Efficiency Ratio	65.3%	70.9%	62.8%	-5.6 pp	2.5 pp	64.1%	69.3%	-5.2 pp
Operating Efficiency	21.2%	20.5%	20.2%	0.7 pp	1.0 pp	20.7%	20.5%	0.2 pp
Capital / Total Assets	29.3%	31.5%	32.9%	-2.2 pp	-3.6 pp	29.3%	31.5%	-2.2 pp
Average Loan per Client	18,965	16,670	19,061	13.8%	-0.5%	18,965	16,670	13.8%
Employees	27,800	25,719	27,455	8.1%	1.3%	27,800	25,719	8.1%
Service Offices**	548	544	553	0.7%	-0.9%	548	544	0.7%
Branches	151	143	149	5.6%	1.3%	151	143	5.6%

1) In 2Q25 GENTERA served more than 5.99 million people. ~5.0 million Clients from Credit, Savings, and Insurance Products, and additionally ConCrédito's Entrepreneurs served ~986 thousand final users.

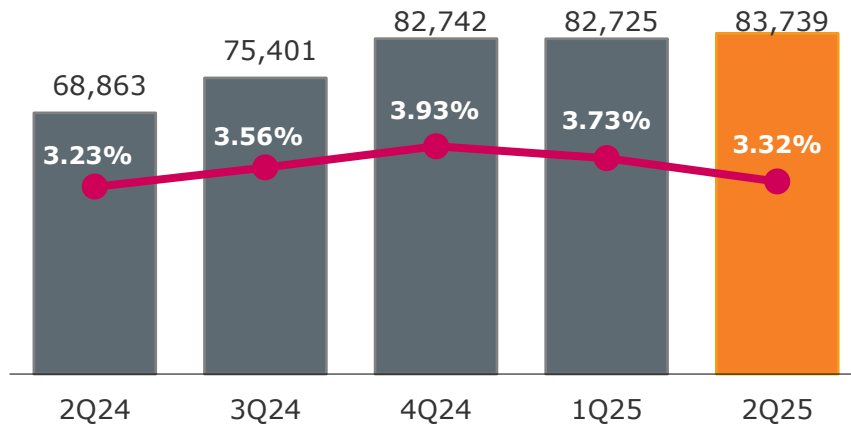
In this table, employees in Banco Compartamos include employees from ATERNA and YASTAS.

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

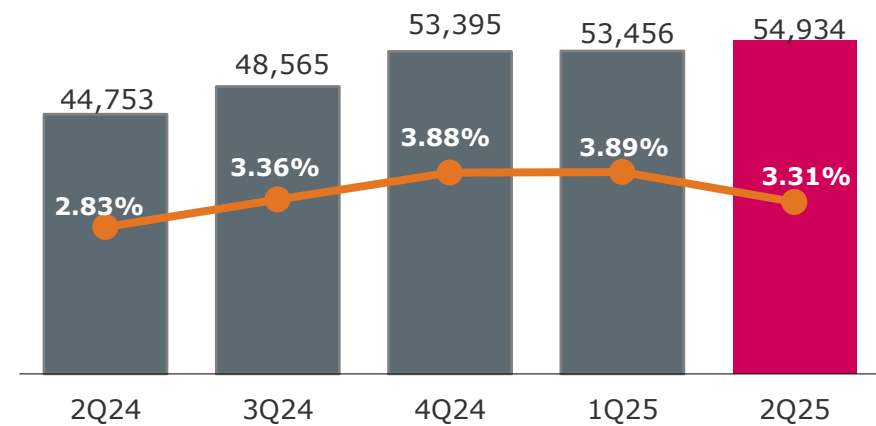
** 67 Branches are inside a Service Office (same location).

Total Portfolio – NPL %

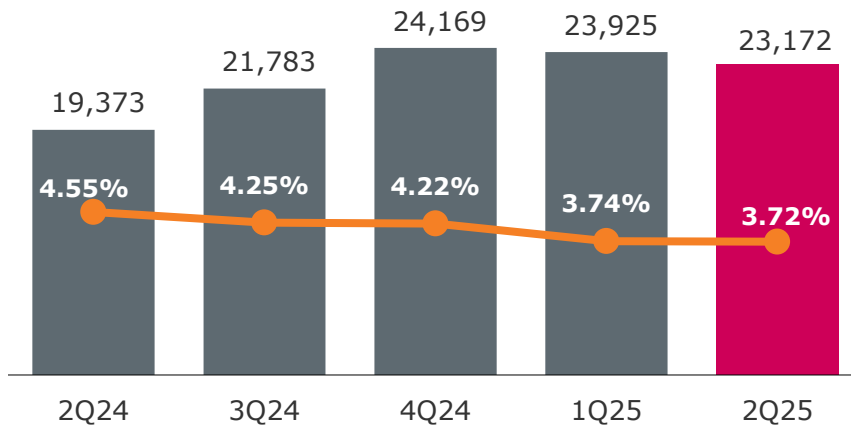
Gentera



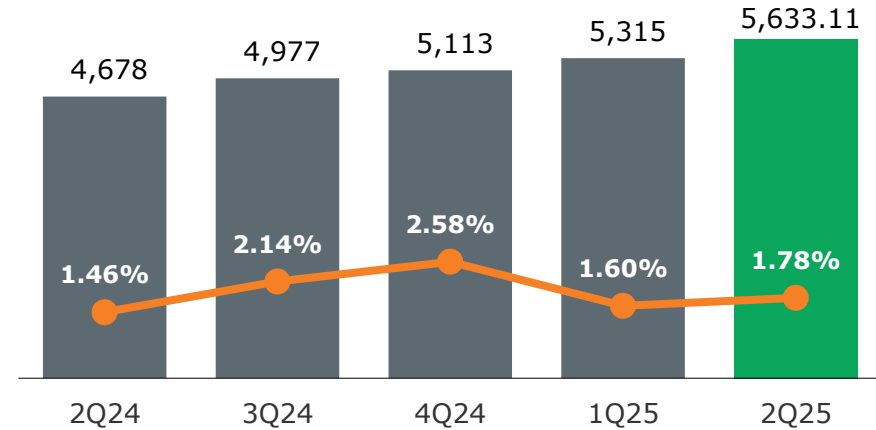
Mexico – Banco Compartamos



Peru – Compartamos Banco



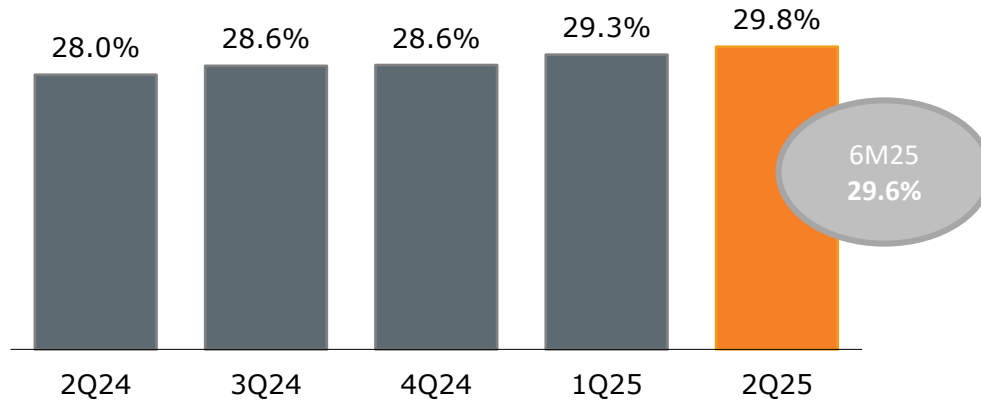
ConCrédito



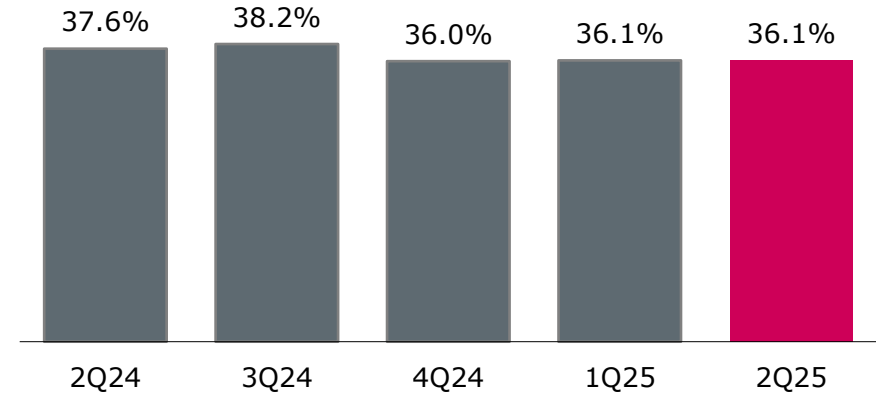
Total **Loan Portfolio** reached a **record** of **Ps. 83,739 million**.

NIM (%) after provisions

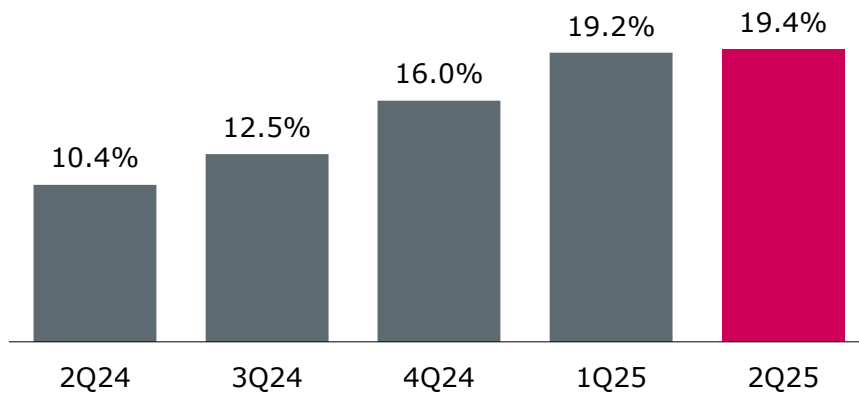
Gentera



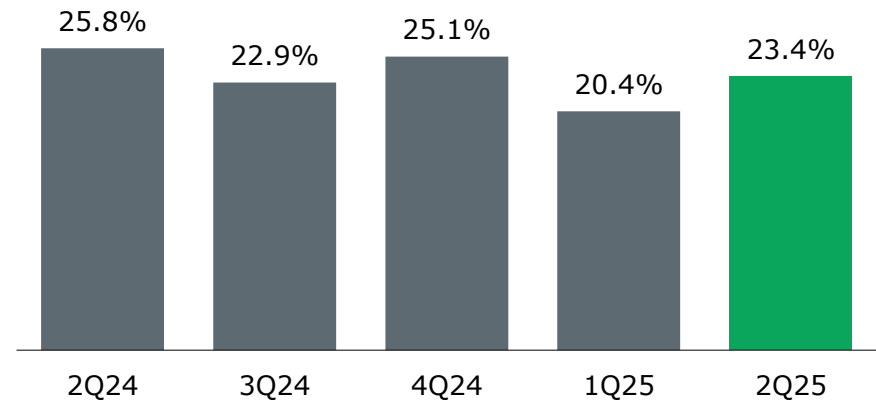
Mexico – Banco Compartamos



Peru – Compartamos Banco



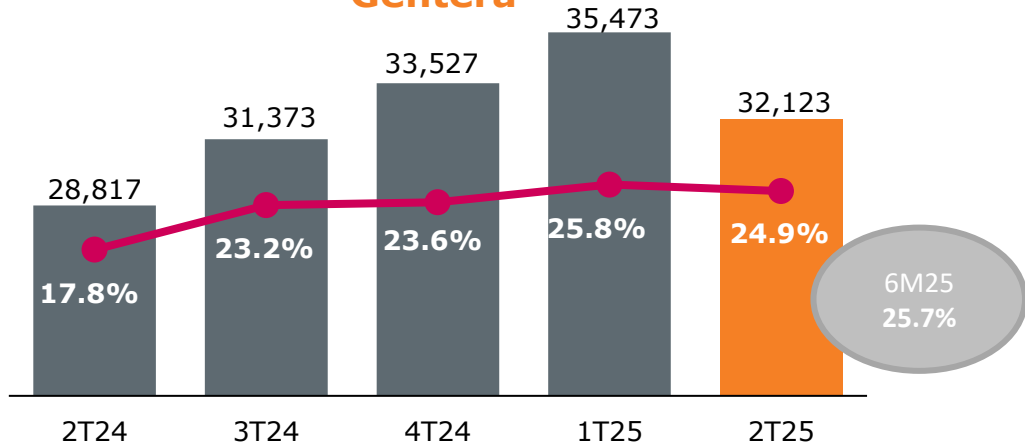
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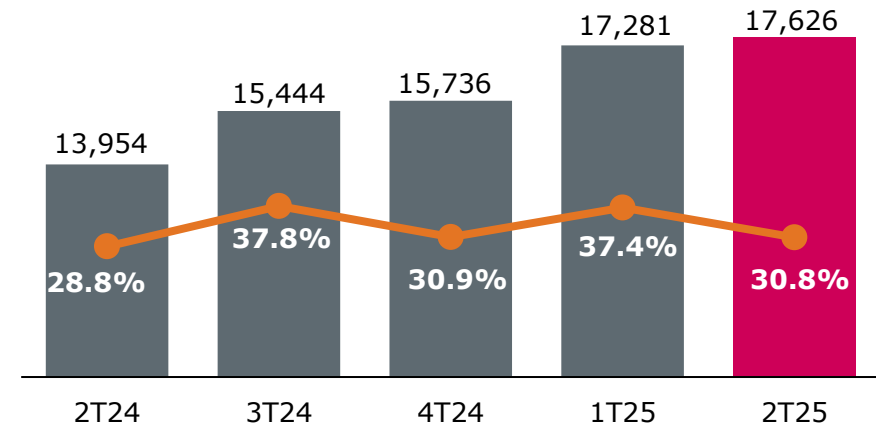
NIM after provisions for 2Q25 stood at 29.8%.

Equity - ROAE

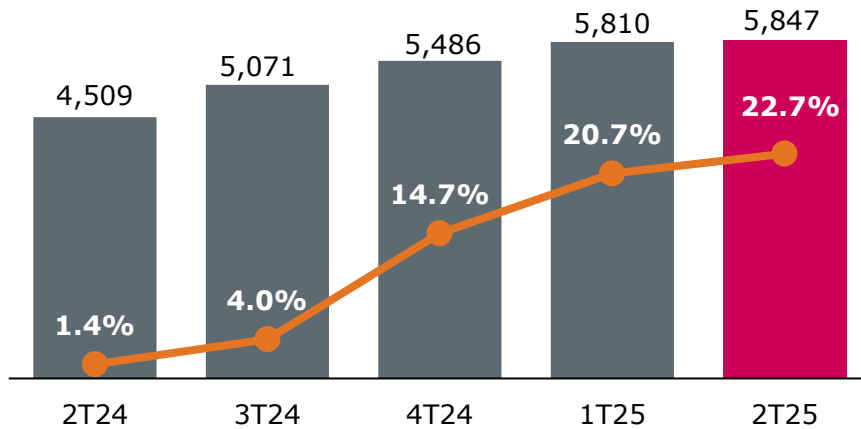
Gentera



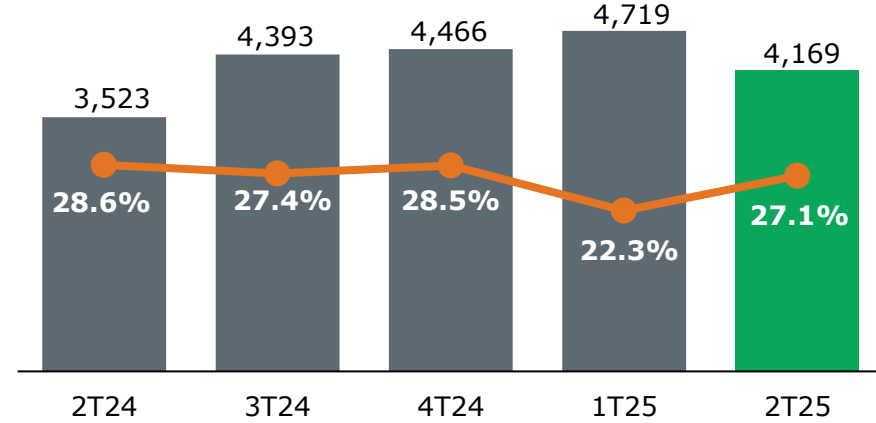
Mexico – Banco Compartamos



Peru – Compartamos Banco



ConCrédito



Controlling ROE in 2Q25 stood at 25.9%; ROE considering non-controlling interest stood at 24.9%.



GENTERA®

Financial Information **2Q25**

Statement of Financial Position

	2Q25	2Q24	1Q25	% Change 2Q24	% Change 1Q25
Cash and investments in financial instruments	15,491	12,701	15,670	22.0%	-1.1%
Derivatives	0	12	1	N/C	N/C
Loan portfolio with credit risk stage 1 and 2	80,956	66,637	79,642	21.5%	1.6%
Loan portfolio with credit risk stage 3	2,783	2,226	3,083	25.0%	-9.7%
Loan portfolio	83,739	68,863	82,725	21.6%	1.2%
Deferred items	488	353	488	38.2%	0.0%
Allowance for loan losses	6,630	5,561	6,678	19.2%	-0.7%
Loan portfolio, net	77,597	63,655	76,535	21.9%	1.4%
Other accounts receivable, net	3,504	3,200	2,705	9.5%	29.5%
Properties, furniture and equipment, net	909	645	838	40.9%	8.5%
Rights of use assets, properties, furniture and equipment, net	1,278	1,237	1,261	3.3%	1.3%
Permanent investment	100	98	99	2.0%	1.0%
Asset for deferred income taxes, net	3,142	2,418	3,090	29.9%	1.7%
Other assets	2,870	2,752	2,923	4.3%	-1.8%
Goodwill	4,609	4,707	4,610	-2.1%	0.0%
Total assets	109,500	91,425	107,732	19.8%	1.6%
Deposits	21,730	18,813	21,811	15.5%	-0.4%
Long term debt issuance	13,336	13,403	13,274	-0.5%	0.5%
Banking and other borrowings	29,362	20,279	25,858	44.8%	13.6%
Obligations in securitization operations	1,281	1,192	1,278	7.5%	0.2%
Lease liability	1,352	1,298	1,334	4.2%	1.3%
Other liabilities	10,309	7,615	8,697	35.4%	18.5%
Deferred credits and advance collections	7	8	8	-12.5%	-12.5%
Total liabilities	77,377	62,608	72,260	23.6%	7.1%
Capital stock	4,764	4,764	4,764	0.0%	0.0%
Premium on sale of stock	(1,030)	(455)	(455)	N/C	N/C
Capital reserves	1,708	1,708	1,708	0.0%	0.0%
Accumulated retained earnings	26,549	21,328	26,841	24.5%	-1.1%
Other comprehensive income	(102)	(678)	195	N/C	N/C
Total controlling interest	31,889	26,667	33,053	19.6%	-3.5%
Total non-controlling interest	234	2,150	2,419	-89.1%	-90.3%
Total stockholders' equity	32,123	28,817	35,472	11.5%	-9.4%
Total liabilities and stockholders' equity	109,500	91,425	107,732	19.8%	1.6%

* Figures expressed in Mexican pesos (millions)

Statement of Comprehensive Income

	2Q25	2Q24	1Q25	% Change 2Q24	% Change 1Q25	6M25	6M24	% Change 6M24
Interest income	11,805	9,693	11,206	21.8%	5.3%	23,011	19,038	20.9%
Interest expense	2,008	1,896	1,859	5.9%	8.0%	3,867	3,724	3.8%
Financing expense	1,356	1,333	1,306	1.7%	3.8%	2,662	2,607	2.1%
Expense of credit origination and leasing	652	563	553	15.8%	17.9%	1,205	1,117	7.9%
Net Interest Income	9,797	7,797	9,347	25.7%	4.8%	19,144	15,314	25.0%
Provisions for loan losses	2,649	2,287	2,408	15.8%	10.0%	5,057	4,037	25.3%
Net interest income after provisions	7,148	5,510	6,939	29.7%	3.0%	14,087	11,277	24.9%
Commissions and fee income	1,579	1,152	1,463	37.1%	7.9%	3,042	2,181	39.5%
Commissions and fee expense	169	142	126	19.0%	34.1%	295	293	0.7%
Trading gains (losses)	(4)	6	1	N/C	N/C	(3)	2	N/C
Other operating income (expense)	246	100	364	146.0%	-32.4%	610	140	335.7%
Operating Expenses	5,748	4,698	5,426	22.3%	5.9%	11,174	9,216	21.2%
Net operating income	3,052	1,928	3,215	58.3%	-5.1%	6,267	4,091	53.2%
Total income before income tax	3,052	1,928	3,215	58.3%	-5.1%	6,267	4,091	53.2%
Income tax	944	636	994	48.4%	-5.0%	1,938	1,291	50.1%
Net continued operations	2,108	1,292	2,221	63.2%	-5.1%	4,329	2,800	54.6%
Net income	2,108	1,292	2,221	63.2%	-5.1%	4,329	2,800	54.6%
Other comprehensive income	(297)	350	(153)	N/C	94.1%	(450)	220	N/C
Comprehensive Result	1,811	1,642	2,068	10.3%	-12.4%	3,879	3,020	28.4%
Net income attributable to:	2,108	1,292	2,221	63.2%	-5.1%	4,329	2,800	54.6%
Controlling interest	2,105	1,185	2,106	77.6%	0.0%	4,211	2,597	62.1%
Non Controlling interest	3	107	115	-97.2%	-97.4%	118	203	-41.9%
Comprehensive income attributable to:	1,811	1,642	2,068	10.3%	-12.4%	3,879	3,020	28.4%
Controlling interest	1,810	1534	1,952	18.0%	-7.3%	3,762	2,816	33.6%
Non Controlling interest	1	108	116	-99.1%	-99.1%	117	204	-42.6%

* Figures expressed in Mexican pesos (millions)

NPLs per subsidiary

NPL´s per methodology and subsidiaries

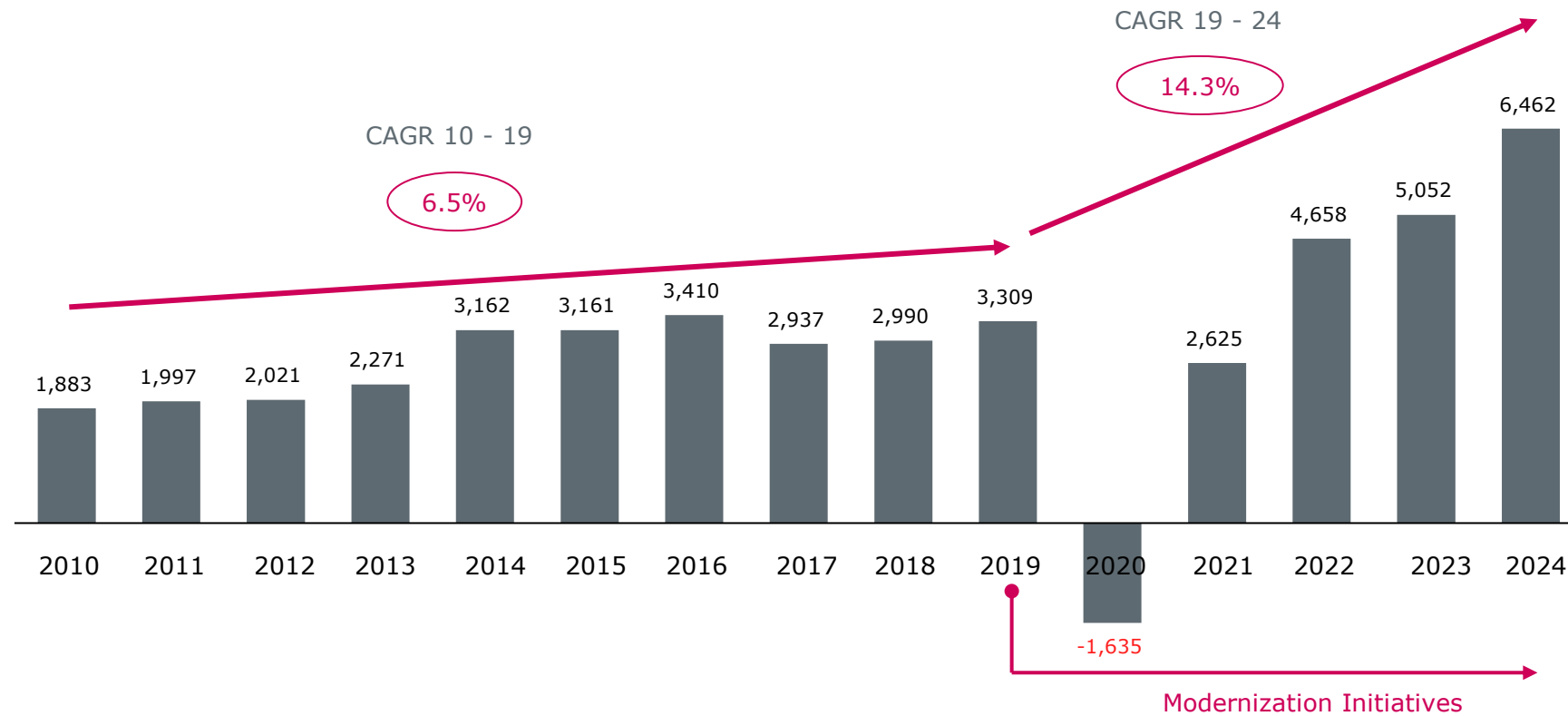
PRODUCT	2Q25				2Q24				1Q25			
	Portfolio	NPL	NPL Ratio	Write- Offs	Portfolio	NPL	NPL Ratio	Write- Offs	Portfolio	NPL	NPL Ratio	Write- Offs
<i>Group Methodology</i>	32,241	960	2.98%	933	29,147	748	2.56%	682	32,951	1,170	3.55%	885
C. Individual	17,066	684	4.00%	512	11,189	390	3.49%	272	15,360	705	4.59%	416
C. CA Plus	5,582	175	3.14%	156	4,417	128	2.91%	110	5,113	204	3.99%	139
C. Otros	45	2	4.99%	1	0	0	0.00%	0	32	1	0.00%	0
<i>Individual Methodology</i>	22,693	861	3.79%	669	15,606	518	3.32%	382	20,505	910	4.44%	555
Banco Compartamos	54,934	1,821	3.32%	1,602	44,753	1,266	2.83%	1,064	53,456	2,080	3.89%	1,440
Group Methodology Peru	6,053	202	3.34%	156	4,687	264	5.64%	270	6,180	154	2.49%	153
Individual Methodology Peru	17,118	660	3.85%	451	14,686	617	4.20%	393	17,745	740	4.17%	495
Compartamos Financiera	23,172	862	3.72%	607	19,373	881	4.55%	663	23,925	894	3.74%	648
Individual Methodology ConCrédito	5,633	100	1.78%	308	4,678	68	1.46%	214	5,315	85	1.60%	379
ConCrédito	5,633	100	1.78%	308	4,678	68	1.46%	214	5,315	85	1.60%	379
Yastás	-	-	0.00%	29	59	10	17.59%	15	29	24	84.25%	34
Total	83,739	2,783	3.32%	2,547	68,863	2,226	3.23%	1,955	82,725	3,083	3.73%	2,502

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

Results of the Modernization Plan

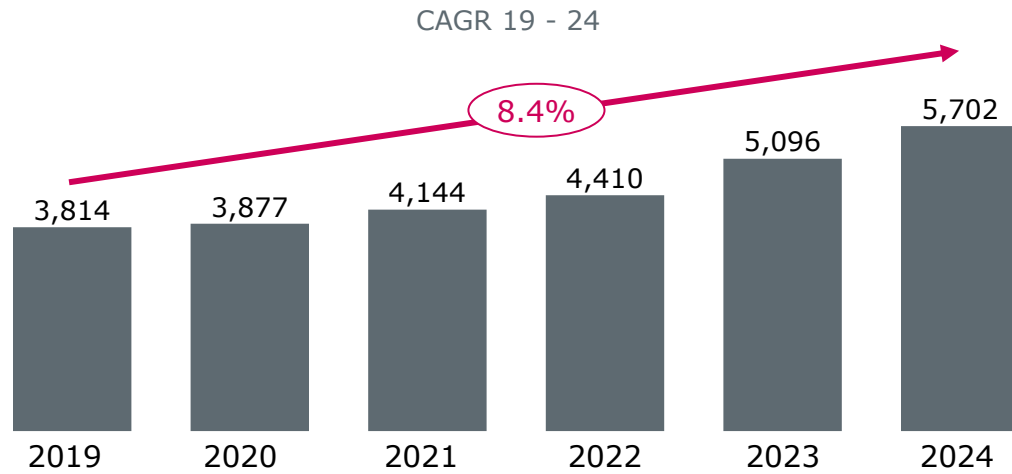
Gentera's historic Net Income

Net Income in Million Pesos

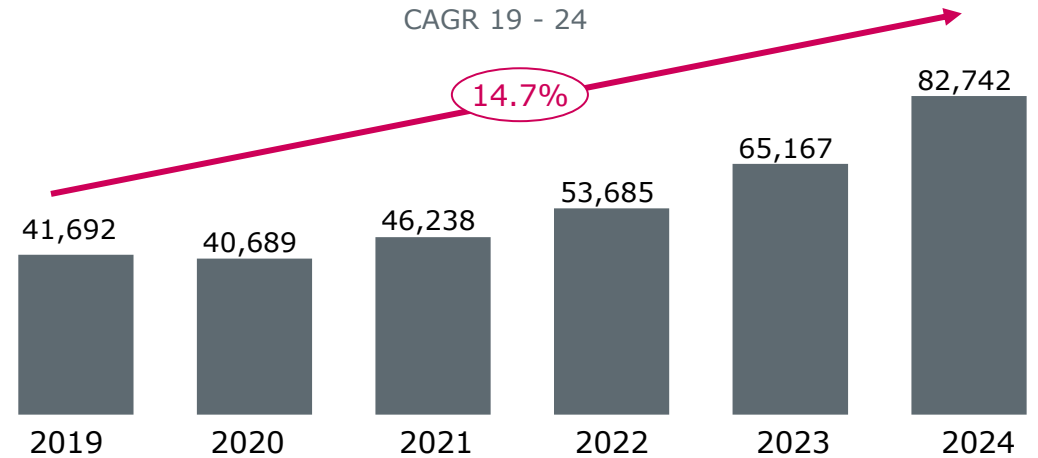


Evolution of Key Indicators

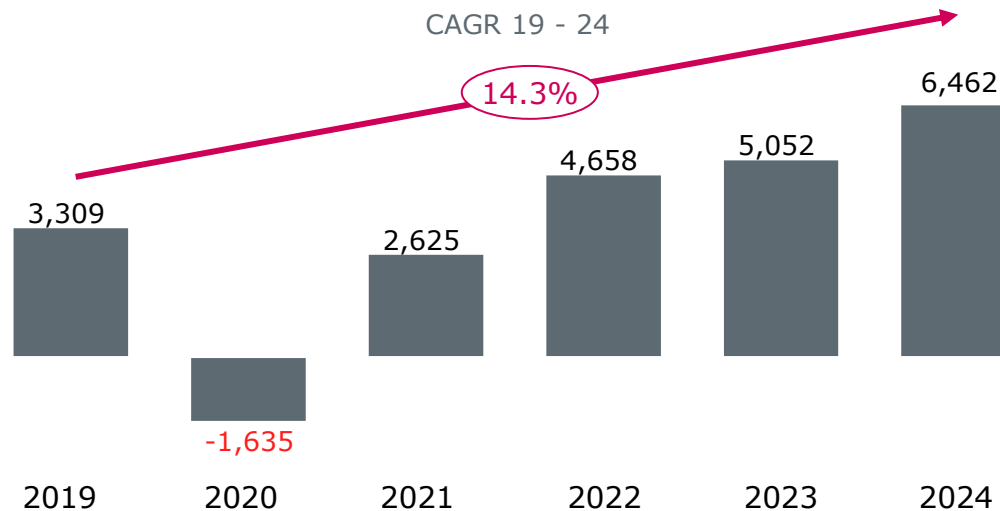
Clients + Final Users (thousand)



Loan Portfolio (million Ps.)



Net Income (million Ps.)





Financial Information

2Q25

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	2Q25	2Q24	1Q25	% Change 2Q24	% Change 1Q25	6M25	6M24	% Change 6M24
Clients	3,308,194	3,104,878	3,253,492	6.5%	1.7%	3,308,194	3,104,878	6.5%
Portfolio*	54,934	44,753	53,456	22.7%	2.8%	54,934	44,753	22.7%
Net Income*	1,345	1,010	1,545	33.2%	-12.9%	2,890	2,158	33.9%
NPLs / Total Portfolio	3.32%	2.83%	3.89%	0.49 pp	-0.57 pp	3.32%	2.83%	0.49 pp
ROA	8.5%	7.8%	10.1%	0.70 pp	-1.60 pp	9.3%	8.5%	0.80 pp
ROE	30.8%	28.8%	37.4%	2.0 pp	-6.6 pp	34.2%	31.6%	2.6 pp
NIM	47.6%	49.0%	46.3%	-1.4 pp	1.3 pp	46.8%	48.4%	-1.6 pp
NIM after provisions	36.1%	37.6%	36.1%	-1.5 pp	0.0 pp	36.0%	38.9%	-2.9 pp
Efficiency Ratio	68.1%	70.6%	62.3%	-2.5 pp	5.8 pp	65.3%	68.6%	-3.3 pp
Operating Efficiency	26.1%	26.9%	24.1%	-0.8 pp	2.0 pp	25.1%	26.6%	-1.5 pp
Capital adequacy ratio (ICAP)	30.7%	30.2%	31.2%	0.5 pp	-0.5 pp	30.7%	30.2%	0.5 pp
Capital / Total Assets	27.2%	27.0%	28.0%	0.2 pp	-0.8 pp	27.2%	27.0%	0.2 pp
Average Loan (Ps.)	16,605	14,414	16,430	15.2%	1.1%	16,605	14,414	15.2%
Employees	18,522	16,818	18,300	10.1%	1.2%	18,522	16,818	10.1%
Service Offices**	430	428	430	0.5%	0.0%	430	428	0.5%
Branches	151	143	149	5.6%	1.3%	151	143	5.6%

*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).

Statement of Financial Position

	2Q25	2Q24	1Q25	% Change 2Q24	% Change 1Q25
Cash and investments in financial instruments	8,243	4,620	6,730	78.4%	22.5%
Loan portfolio with credit risk stage 1 and 2	53,113	43,487	51,376	22.1%	3.4%
Loan portfolio with credit risk stage 3	1,821	1,266	2,080	43.8%	-12.5%
Loan portfolio	54,934	44,753	53,456	22.7%	2.8%
Deferred items	441	313	449	40.9%	-1.8%
Allowance for loan losses	4,327	3,296	4,258	31.3%	1.6%
Loan portfolio, net	51,048	41,770	49,647	22.2%	2.8%
Other accounts receivable, net	1,989	2,221	1,927	-10.4%	3.2%
Properties, furniture and equipment, net	423	302	386	40.1%	9.6%
Rights of use assets, properties, furniture and equipment, net	751	662	698	13.4%	7.6%
Asset for deferred income taxes, net	1,924	1,542	1,925	24.8%	-0.1%
Other assets	460	479	476	-4.0%	-3.4%
Total assets	64,838	51,596	61,789	25.7%	4.9%
Clients' deposits	3,043	2,136	2,670	42.5%	14.0%
OD Deposits	514	6	14	N/C	N/C
Term deposits	2,258	2,026	2,209	11.5%	2.2%
Long term debt issuance	13,336	13,403	13,274	-0.5%	0.5%
Banking and other borrowings	22,185	15,404	20,396	44.0%	8.8%
Lease liability	792	691	734	14.6%	7.9%
Other liabilities	5,084	3,976	5,211	27.9%	-2.4%
Total liabilities	47,212	37,642	44,508	25.4%	6.1%
Capital stock	856	813	856	5.3%	0.0%
Contributions for future capital increases	91	43	0	111.6%	N/C
Capital reserves	895	804	804	11.3%	11.3%
Accumulated retained earnings	15,853	12,492	15,690	26.9%	1.0%
Other comprehensive income	(69)	(198)	(69)	N/C	N/C
Total stockholders' equity	17,626	13,954	17,281	26.3%	2.0%
Total liabilities and stockholders' equity	64,838	51,596	61,789	25.7%	4.9%

* Figures expressed in Mexican pesos (millions)

Statement of Comprehensive Income

	2Q25	2Q24	1Q25	% Change 2Q24	% Change 1Q25	6M25	6M24	% Change 6M24
Interest income	8,685	7,269	8,045	19.5%	8.0%	16,730	14,127	18.4%
Interest expense	1,576	1,419	1,393	11.1%	13.1%	2,969	2,745	8.2%
Financing expense	989	911	915	8.6%	8.1%	1,904	1,761	8.1%
Expense of credit origination and leasing	587	508	478	15.6%	22.8%	1,065	984	8.2%
Net Interest Income	7,109	5,850	6,652	21.5%	6.9%	13,761	11,382	20.9%
Provisions for loan losses	1,713	1,354	1,459	26.5%	17.4%	3,172	2,222	42.8%
Net interest income after provisions	5,396	4,496	5,193	20.0%	3.9%	10,589	9,160	15.6%
Commissions and fee income	950	671	878	41.6%	8.2%	1,828	1,210	51.1%
Commissions and fee expense	175	207	166	-15.5%	5.4%	341	371	-8.1%
Trading gains (losses)	(2)	4	2	N/C	N/C	0	0	N/C
Other operating income (expense)	(97)	(34)	(4)	N/C	N/C	(101)	(150)	N/C
Operating Expenses	4,138	3,480	3,680	18.9%	12.4%	7,818	6,759	15.7%
Net operating income	1,934	1,450	2,223	33.4%	-13.0%	4,157	3,090	34.5%
Total income before income tax	1,934	1,450	2,223	33.4%	-13.0%	4,157	3,090	34.5%
Income tax	589	440	678	33.9%	-13.1%	1,267	932	35.9%
Net income	1,345	1,010	1,545	33.2%	-12.9%	2,890	2,158	33.9%

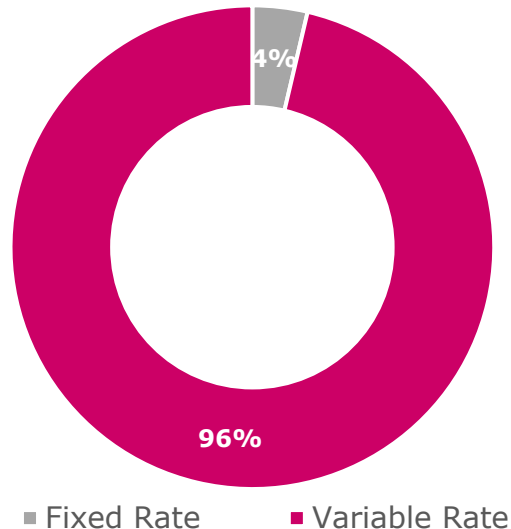
* Figures expressed in Mexican pesos (millions)

Funding structure

Debt profile excluding clients deposits

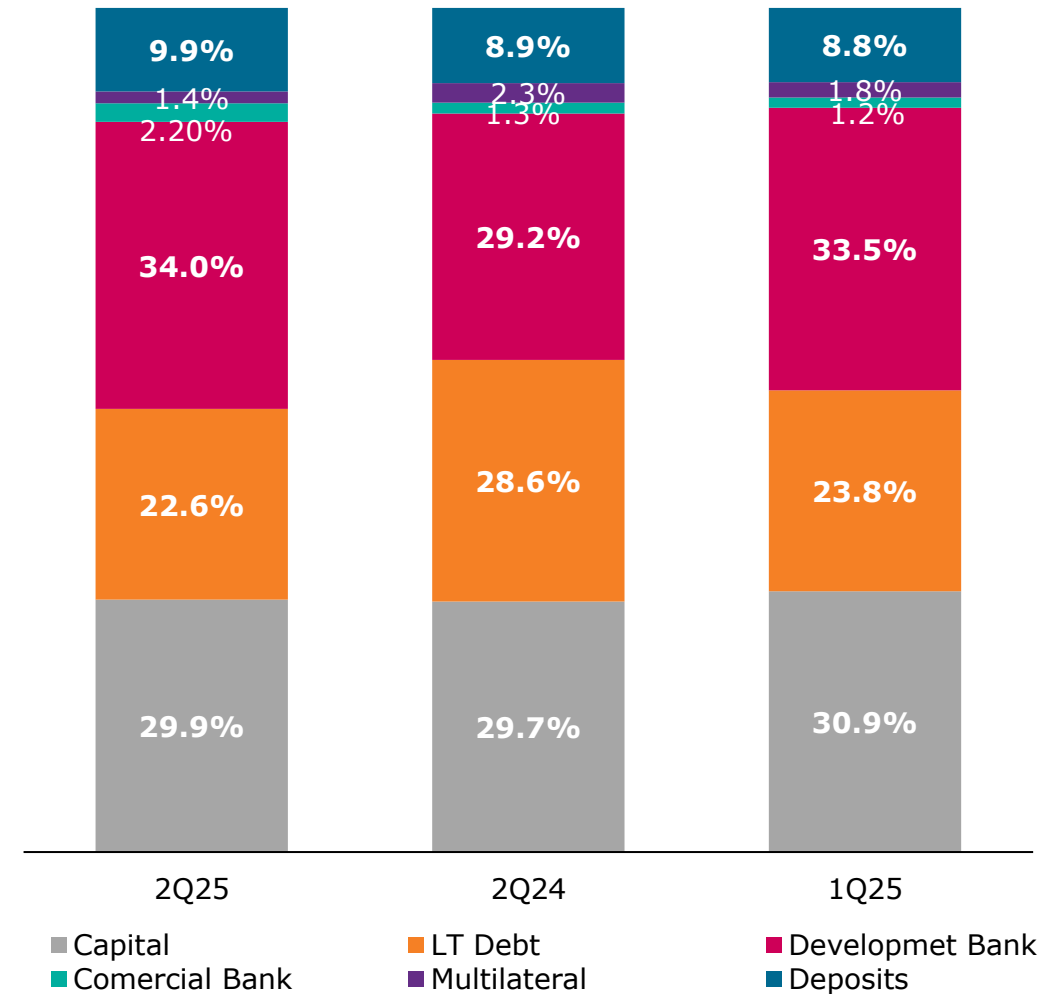
Year	Maturity	%
2025	2,988	8%
2026	7,005	20%
2027	11,397	32%
2028	9,577	27%
2029	2,550	7%
2030	1,000	3%
2031	1,000	3%
Total	35,518	100%

74% of Banco Compartamos liabilities are Long-Term



* Figures expressed in Mexican pesos (millions)

9.1%: Cost of Funds 2Q25



Allowance for loan losses

	2Q25			2Q24			1T25		
Risk	%Allowance	Balance	Allowance	%Allowance	Balance	Allowance	%Allowance	Balance	Allowance
A-1	1.1%	25,826	296	1.1%	23,004	264	1.1%	26,825	304
A-2	2.6%	2,437	63	2.6%	2,010	53	2.6%	2,297	60
B-1	3.8%	1,846	70	3.8%	1,468	56	3.8%	1,693	64
B-2	4.2%	5,580	237	4.2%	3,649	154	4.2%	4,725	200
B-3	5.7%	2,074	118	5.7%	1,496	85	5.7%	1,732	98
C-1	7.2%	7,319	528	7.2%	5,573	403	7.2%	7,137	515
C-2	10.7%	5,037	536	10.7%	3,824	410	10.7%	4,381	470
D	22.2%	1,727	384	22.4%	1,382	310	22.3%	1,453	325
E	67.8%	3,088	2093	66.5%	2,346	1560	69.1%	3,212	2221
Total		54,934	4,325		44,753	3,295		53,457	4,257
Coverage Ratio¹			237.6%			260.4%			204.7%

¹ Allowance for loan losses / Non-performing loans

The classification of the allowance for loan losses is made in accordance with CNBV regulations (Title Two, Chapter V, Section One, 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. They also consider the modifications applicable from January 2022 due to the reforms carried out by the international standard IFRS9.



**Financial
Information**
2Q25

Summary

Compartamos Banco (Peru)

	Rating	Perspective
Apoyo & Asociados	A-	Positive
Moodys Local PE Clasificadora de Riesgos	A-	Stable
JCR	A	Stable

Summary	2Q25	2Q24	1Q25	% Change 2Q24	% Change 1Q25	6M25	6M24	% Change 6M24
Clients	1,022,462	933,138	992,642	9.6%	3.0%	1,022,462	933,138	9.6%
Portfolio *	23,172	19,373	23,925	19.6%	-3.1%	23,172	19,373	19.6%
Net Income*	331	16	292	N/C	13.1%	623	156	299.7%
NPLs / Total Portfolio	3.72%	4.55%	3.74%	-0.83 pp	-0.02 pp	3.72%	4.55%	-0.83 pp
ROA	4.8%	0.3%	4.1%	4.5 pp	0.7 pp	4.4%	1.3%	3.1 pp
ROE	22.7%	1.4%	20.7%	21.3 pp	2.0 pp	21.8%	7.3%	14.5 pp
NIM	28.2%	21.6%	27.6%	6.6 pp	0.6 pp	28.0%	22.5%	5.5 pp
NIM after provisions	19.4%	10.4%	19.2%	9.0 pp	0.2 pp	19.4%	12.0%	7.4 pp
Efficiency Ratio	69.0%	95.6%	72.3%	-26.6 pp	-3.3 pp	70.7%	87.9%	-17.2 pp
Operating Efficiency	14.7%	11.6%	15.4%	3.1 pp	-0.7 pp	14.7%	11.6%	3.1 pp
Capital / Total Assets	21.3%	19.0%	20.6%	2.3 pp	0.7 pp	21.3%	19.0%	2.3 pp
Average Loan (Ps.)	22,663	20,761	24,102	9.2%	-6.0%	22,663	20,761	9.2%
Employees	6,919	6,364	6,881	8.7%	0.6%	6,919	6,364	8.7%
Service Offices	118	116	123	1.7%	-4.1%	118	116	1.7%

Group loans represented **26.1%** of the portfolio, and **68.1%** 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

	2Q25	2Q24	1Q25	% Change 2Q24	% Change 1Q25
Cash and investments in financial instruments	4,183.0	4,627.1	4,262.1	-9.6%	-1.9%
Loan portfolio with credit risk stage 1 and 2	22,309.7	18,492.0	23,030.9	20.6%	-3.1%
Loan portfolio with credit risk stage 3	861.9	881.1	894.1	-2.2%	-3.6%
Loan portfolio	23,171.6	19,373.2	23,925.0	19.6%	-3.1%
Deferred items	46.8	28.0	39.5	67.4%	18.4%
Allowance for loan losses	1,824.7	1,731.6	1,915.8	5.4%	-4.8%
Loan portfolio, net	21,393.8	17,669.5	22,048.7	21.1%	-3.0%
Other accounts receivable, net	462.6	417.0	383.3	10.9%	20.7%
Properties, furniture and equipment, net	319.3	200.6	311.5	59.2%	2.5%
Asset for deferred income taxes, net	314.7	273.3	320.9	15.2%	-1.9%
Rights of use assets, properties, furniture and equipment, net	320.0	288.7	368.6	10.8%	-13.2%
Other assets	407.5	311.0	491.4	31.0%	-17.1%
Total assets	27,400.9	23,787.1	28,186.5	15.2%	-2.8%
Deposits	16,429.4	14,652.1	16,931.8	12.1%	-3.0%
Banking and other borrowings	3,322.5	3,419.8	3,797.3	-2.8%	-12.5%
Creditors on repurchase/resell agreements	0.0	0.0	0.0	N/C	N/C
Lease liability	342.3	303.1	391.3	12.9%	-12.5%
Other liabilities	1,453.5	896.0	1,248.6	62.2%	16.4%
Deferred credits and advance collections	6.3	7.3	7.1	-12.8%	-11.3%
Total liabilities	21,554.0	19,278.4	22,376.1	11.8%	-3.7%
Capital stock	4,244.9	3,753.9	4,244.9	13.1%	0.0%
Capital reserves	878.7	826.9	878.7	6.3%	0.0%
Other comprehensive income	64.9	(476.2)	358.7	N/C	-81.9%
Accumulated retained earnings	651.0	380.5	320.0	71.1%	103.4%
Total controlling interest	5,839.5	4,485.2	5,802.4	30.2%	0.6%
Total non-controlling interest	7.3	23.6	8.1	-68.8%	-9.6%
Total stockholders' equity	5,846.9	4,508.7	5,810.5	29.7%	0.6%
Total liabilities and stockholders' equity	27,400.9	23,787.1	28,186.5	15.2%	-2.8%

FX (End of period):	PEN - USD	MXN - USD	MXN - PEN
2Q25	3.54	18.77	5.30
2Q24	3.83	18.29	4.77
1Q25	3.67	20.46	5.58

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

	2Q25	2Q24	1Q25	% Change 2Q24	% Change 1Q25	6M25	6M24	% Change 6M24
Interest income	2,218.7	1,610.5	2,242.2	37.8%	-1.1%	4,460.9	3,347.1	33.3%
Interest expense	322.5	362.3	356.5	-11.0%	-9.5%	679.0	756.8	-10.3%
Financing expense	261.8	318.2	288.1	-17.7%	-9.1%	549.9	646.1	-14.9%
Expense of credit origination and leasing	60.7	44.2	68.4	37.5%	-11.2%	129.1	110.7	16.6%
Net interest income	1,896.2	1,248.2	1,885.7	51.9%	0.6%	3,781.9	2,590.4	46.0%
Provisions for loan losses	589.6	644.1	573.4	-8.5%	2.8%	1,163.1	1,210.3	-3.9%
Net interest income after provisions	1,306.5	604.0	1,312.3	116.3%	-0.4%	2,618.8	1,380.1	89.8%
Commissions and fee income	228.9	169.2	231.6	35.3%	-1.1%	460.5	341.9	34.7%
Commissions and fee expenses	51.2	32.3	27.1	58.8%	89.0%	78.4	66.9	17.1%
Other operating income (expense)	(2.0)	(16.6)	(6.4)	N/C	N/C	(8.4)	(22.2)	N/C
Operating expenses	1,023.1	692.4	1,092.7	47.7%	-6.4%	2,115.8	1,435.2	47.4%
Net operating income	459.1	31.8	417.6	N/C	9.9%	876.8	197.7	343.6%
Participation in the net result of other entities	0.0	(0.0)	(0.0)	N/C	N/C	0.0	0.0	N/C
Total income before income tax	459.1	31.8	417.6	N/C	9.9%	876.8	197.7	343.6%
Income tax	128.6	16.3	125.3	N/C	2.6%	253.9	41.8	N/C
Net income	330.6	15.6	292.3	N/C	13.1%	622.9	155.8	299.7%
Controlling interest	330.9	16.1	292.5	N/C	13.2%	623.4	155.5	301.0%
Non Controlling interest	(0.4)	(0.6)	(0.1)	N/C	N/C	(0.5)	0.4	N/C

FX (Average)	PEN - USD	MXN - USD	MXN - PEN
2Q25	3.66	19.50	5.33
2Q24	3.74	17.26	4.61
1Q25	3.70	20.43	5.52

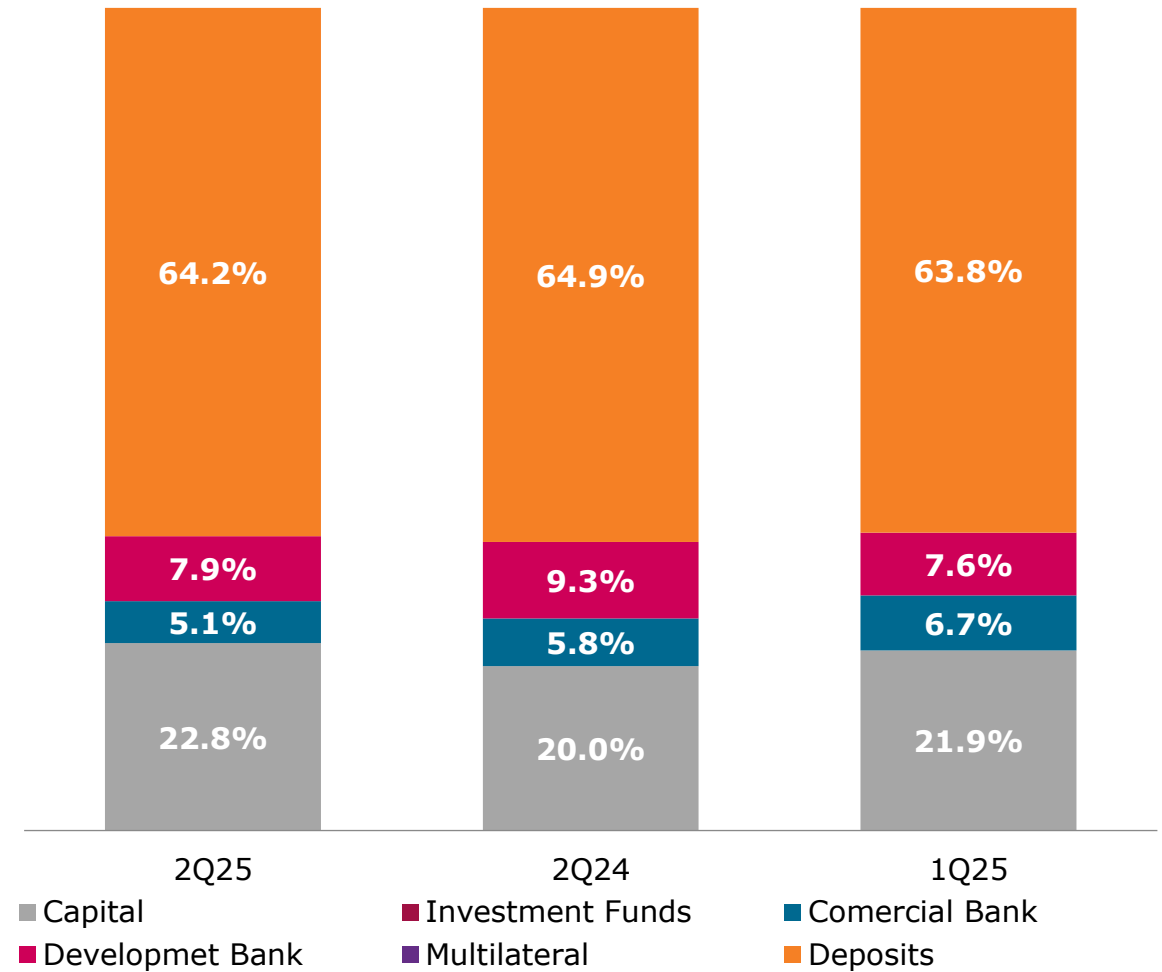
Peru figures are reported under Mexican GAAP

Figures are expressed in Mexican Peso with its corresponding FX

Source: Banco de México and Banco Central of Perú

Funding structure

5.2%
Cost of Funds
2Q25



* Figures expressed in Mexican pesos (millions)



Financial Information 2Q25

Summary

ConCrédito

- Fin Útil, S.A. de C.V. SOFOM, E.R.
- Fincrementar, S.A. de C.V.
- Comfu, S.A. de C.V.
- Talento ConCrédito, S.A. de C.V.

Summary	2Q25	2Q24	1Q25	% Change 2Q24	% Change 1Q25	6M25	6M24	% Change 6M24
Entrepreneurs (Clients)	84,749	77,064	81,843	10.0%	3.6%	84,749	77,064	10.0%
Final users	986,265	875,261	934,569	12.7%	5.5%	986,265	875,261	12.7%
Portfolio *	5,633	4,678	5,315	20.4%	6.0%	5,633	4,678	20.4%
Accounts receivable Creditienda	901	532	740	69.5%	21.8%	901	532	69.5%
Net Income*	301	264	256	14.2%	17.8%	557	451	23.5%
NPLs / Total Portfolio	1.78%	1.46%	1.60%	0.32 pp	0.18 pp	1.78%	1.46%	0.32 pp
ROA	12.1%	15.0%	10.5%	-2.9 pp	1.60 pp	11.4%	13.0%	-1.6 pp
ROE	27.1%	28.6%	22.3%	-1.5 pp	4.8 pp	25.0%	24.5%	0.5 pp
NIM	42.51%	44.2%	40.3%	-1.7 pp	2.2 pp	41.2%	43.0%	-1.8 pp
NIM after provisions	23.4%	25.8%	20.4%	-2.4 pp	3.0 pp	21.8%	23.7%	-1.9 pp
Capital / Total Assets	42.7%	49.2%	46.5%	-6.5 pp	-3.8 pp	42.7%	49.2%	-6.5 pp
Write - offs *	308	214	379	44.1%	-18.7%	687	520	32.3%
Coverage Ratio	478.2%	745.0%	559.9%	-266.8 pp	-81.7 pp	478.2%	745.0%	-266.8 pp
Average Loan per Client	66,468	60,697	64,943	9.5%	2.3%	66,468	60,697	9.5%
Employees	2,095	2,271	1,998	-7.7%	4.9%	2,095	2,271	-7.7%

16 years of experience in granting credits.

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

* Figures expressed in Mexican pesos (millions)

Statement of Financial Position

	2Q25	2Q24	1Q25	% Change 2Q24	% Change 1Q25
Cash and investments in financial instruments	1,629.5	1,373.3	1,865.6	18.7%	-12.7%
Derivatives	0.2	11.8	0.9	-98.3%	-78.3%
Loan portfolio with credit risk stage 1 and 2	5,533.0	4,609.1	5,230.1	20.0%	5.8%
Loan portfolio with credit risk stage 3	100.1	68.5	85.0	46.2%	17.7%
Loan portfolio	5,633.1	4,677.5	5,315.2	20.4%	6.0%
Deferred items	0.4	17.6	4.5	-97.8%	-91.2%
Allowance for loan losses	478.6	510.0	476.2	-6.2%	0.5%
Loan portfolio, net	5,154.9	4,185.1	4,843.5	23.2%	6.4%
Other accounts receivable, net	1,947.0	942.8	2,437.9	106.5%	-20.1%
Properties, furniture and equipment, net	100.2	32.3	76.5	210.5%	31.0%
Rights of use assets, properties, furniture and equipment, net	35.6	109.7	31.0	-67.6%	14.9%
Asset for deferred income taxes, net	705.9	369.3	610.5	91.2%	15.6%
Other assets	185.7	140.6	289.4	32.1%	-35.8%
Total assets	9,759.0	7,164.8	10,155.2	36.2%	-3.9%
Securitization transactions	1,280.7	1,191.9	1,277.7	7.4%	0.2%
Banking and other borrowings	1,750.5	1,229.3	1,551.0	42.4%	12.9%
Lease liability	114.3	116.1	86.5	-1.5%	32.2%
Other accounts payable	2,435.9	1,042.1	2,497.1	133.7%	-2.5%
Other liabilities	7.4	34.6	7.6	-78.7%	-2.7%
Financial instruments qualify as a liability	-4.7	0	-5.7	N/C	-18.1%
Employee benefits liabilities	5.6	27.7	21.6	-79.9%	-74.2%
Total liabilities	5,589.6	3,641.8	5,435.8	53.5%	2.8%
Capital stock	3,424.4	2,084.3	3,239.2	64.3%	5.7%
Premium on sale of stock	6.7	6.7	6.7	0.0%	0.0%
Capital reserves	65.7	53.1	53.1	23.8%	23.8%
Accumulated retained earnings	672.5	1,379.0	1,420.5	-51.2%	-52.7%
Total stockholders' equity	4,169.4	3,523.1	4,719.4	18.3%	-11.7%
Total liabilities and stockholders' equity	9,759.0	7,164.8	10,155.2	36.2%	-3.9%

* Figures expressed in Mexican pesos (millions)

Statement of Comprehensive Income

	2Q25	2Q24	1Q25	% Change 2Q24	% Change 1Q25	6M25	6M24	% Change 6M24
Interest income	871.5	757.4	858.6	15.1%	1.5%	1,730.0	1,466.1	18.0%
Interest expense	113.7	105.9	120.9	7.4%	-6.0%	234.6	212.9	10.2%
Financing expense	116.3	96.7	113.7	20.3%	2.4%	230.0	194.4	18.3%
Expense of credit origination and leasing	(2.6)	9.2	7.3	N/C	-136.5%	4.6	18.5	-75.0%
Net interest income	757.8	651.5	737.6	16.3%	2.7%	1,495.4	1,253.2	19.3%
Provisions for loan losses	340.5	271.1	364.0	25.6%	-6.5%	704.5	562.4	25.3%
Net interest income after provisions	417.3	380.4	373.6	9.7%	11.7%	791.0	690.8	14.5%
Commissions and fee income	0.0	0	0	N/C	N/C	0.0	0.0	N/C
Commissions and fee expenses	18.3	13.2	15.4	38.6%	18.8%	33.7	27.1	24.2%
Other operating income (expense)	487.5	403.4	464.7	20.8%	4.9%	952.1	735.2	29.5%
Operating expenses	435.4	392.0	457.4	11.1%	-4.8%	892.8	761.2	17.3%
Total income before income tax	451.1	378.6	365.5	19.2%	23.4%	816.6	637.7	28.1%
Income tax	149.9	114.9	109.8	30.5%	36.6%	259.7	186.7	39.1%
Net income	301.2	263.7	255.7	14.2%	17.8%	556.9	450.9	23.5%

* Figures expressed in Mexican pesos (millions)

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