



Corporate Presentation **2Q24**



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

Index

1. About Gentera

04

- History
- Sense of Purpose
- Social Impact
- Corporate Governance
- Corporate structure
- Highlights 2Q24
- 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 (Mexico)
- Compartamos Financiera (Peru)
- ConCrédito

4. Contacts

48





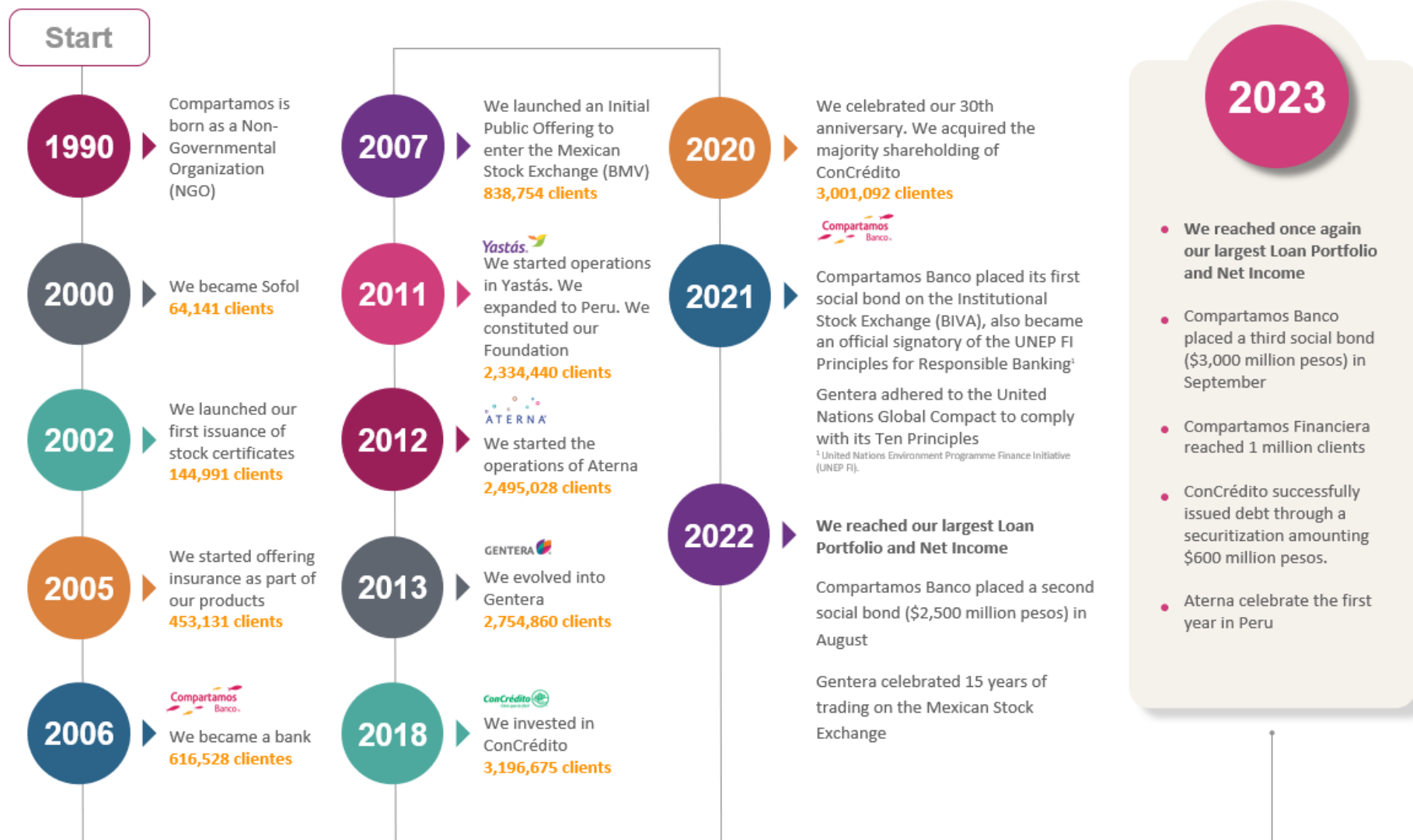
About Gentera



Our history, more than 33 years of evolution

2Q24*

+5.39 million users of financial services



*~4.51 million Clients from Credit, Savings, and Insurance Products, and additionally ConCrédito's Entrepreneurs served ~875 thousand final users.

More than 33 years together fulfilling dreams

We boost the dreams of our clients by servicing their financial needs with human sense. For more than 33 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 33 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 **25,700 employees**.
- We have the **Sustainability Operating Committee**, which guides our management considering **environmental, social and governance** (ESG) aspects.
- **Banco Compartamos** has issued four social bonds, two of them in 2021 (COMPART 21S / 21S-2), one in 2022 (COMPART 22S), one in 2023 (COMPART 23S), and one more in 2024 (COMPART 24S)
- **Genera** is part of **Bloomberg's Gender-Equality Index** for its performance and disclosure on gender and equity matters.



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

Endorser of:

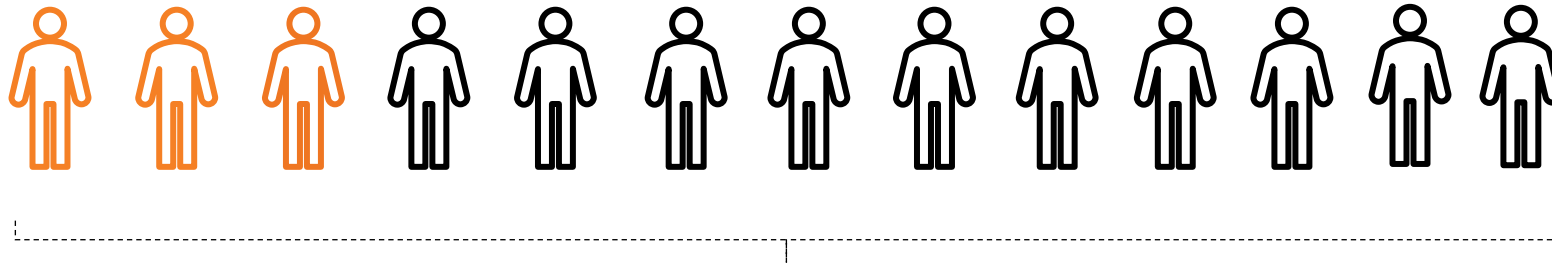


PRINCIPLES FOR
RESPONSIBLE
BANKING

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 them 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

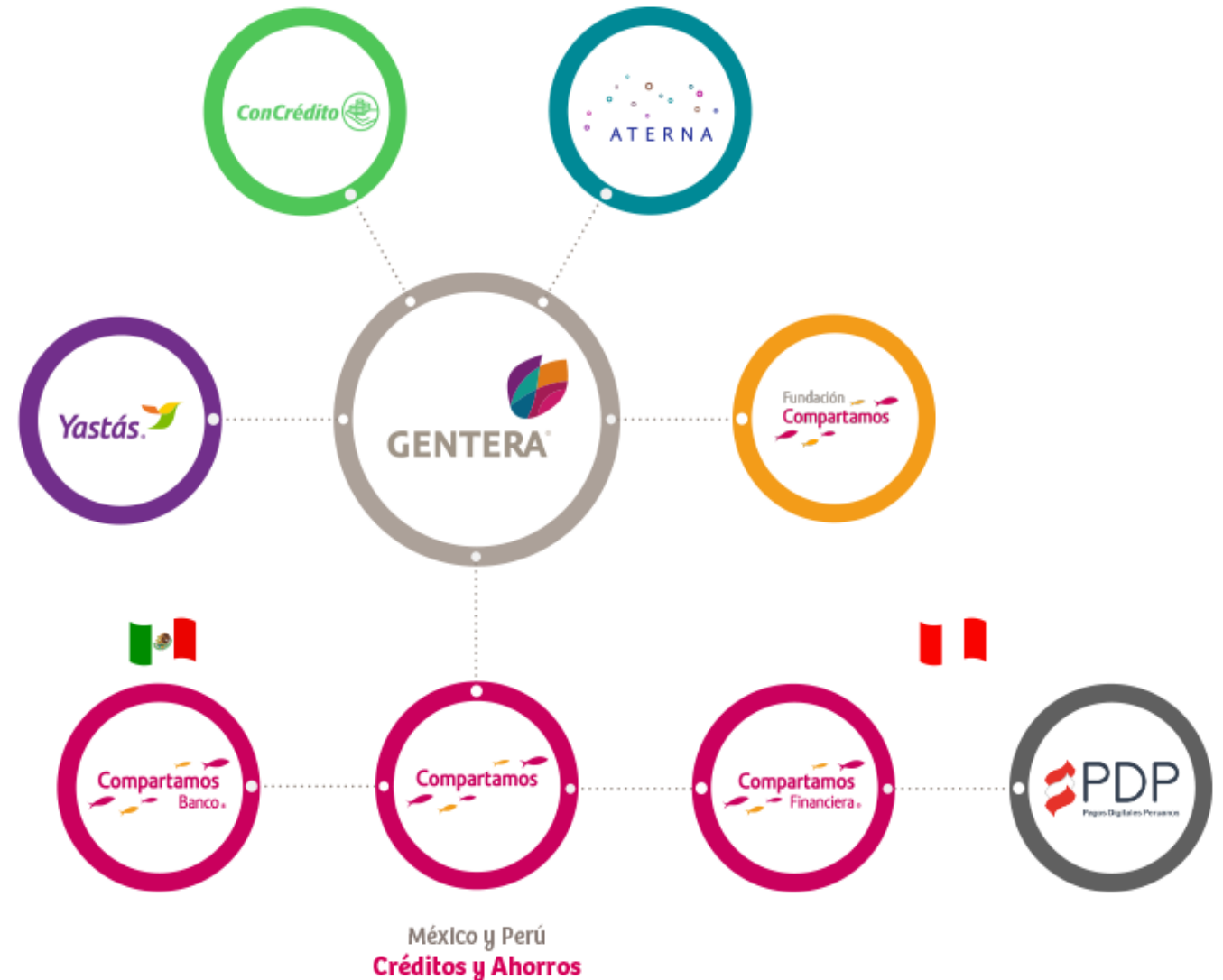
Compartamos (Mexico-Peru): Leader in financial solutions for the sub-served segment.

Yastás (Mexico): Correspondent network manager.

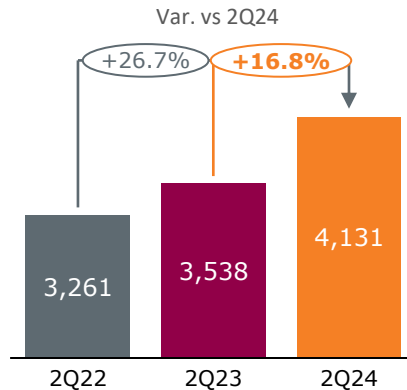
Aterna (Mexico-Peru): Leading agent in microinsurance.

Fundación Compartamos: It seeks to generate social value in the communities where it operates through its axes of action: education, volunteering, donation and contingencies.

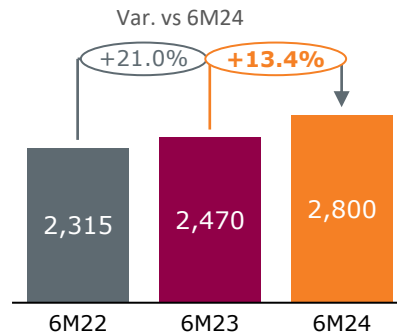
ConCrédito: Mexican company that offers financial solutions through distributors (Entrepreneurs), which may grant loans to final users.



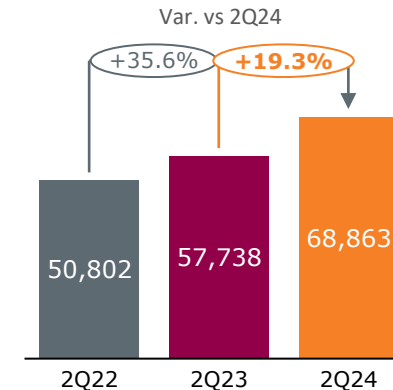
Highlights 2Q24



In **2Q24** GENTERA served more than **5.39 million people**, ~4.13 million credit clients, **16.8% more clients** than those registered in 2Q23.



GENTERA **Net income** for 2024 first semester was **Ps. 2,800 million**, a **13.4% growth** compared to first semester 2023.



Total Loan Portfolio reached **Ps. 68,863 million**, a **19.3% growth** compared to Ps. 57,738 million in 2Q23, explained by the **solid dynamics seen in GENTERA's financial subsidiaries in Mexico** which grew in a solid manner in its annual comparison.

- The **Loan Portfolio** in 2Q24 concluded at Ps. 68,863 million, **setting again a new record**.
- **Controlling Company** participation reported a **net income in 2Q24** of Ps. 1,185 million. **EPS** in 2Q24 stood at ~\$0.75.
- **Loan Portfolio with credit risk stage 3** for 2Q24 stood at **3.23%**.
- **Cost of Risk** for 2Q24 stood at **13.6%** in 2Q24. For the six-month period of year 2024 stood at **12.1%**.

Highlights 2Q24



~\$56,000 million pesos were disbursed in 2Q24.

Solid Capital Position

- Gentera, Capital / Total Assets **31.5%**.
- Banco Compartamos reached an ICAP at **30.2%**.
- Compartamos Financiera, Solvency Ratio **21.5%**.
- ConCrédito, Capital / Total Assets **49.2%**.



In México, **Banco Compartamos**, reached a record in microcredit loan portfolio at **\$44,753 million pesos**, a **+25.4%** compared to 2Q23.



In **Peru**, the total loan portfolio reached a record level of **\$19,373 million pesos**, increasing **+6.2%** compared to 2Q23. **In local currency** loan portfolio grew **+4.9%** in its annual comparison.



Red Yastás at the end of 2Q24, registered **6.2 million operations**. At the end of 2Q24, YASTAS had a network of 5,668 affiliates.



Aterna placed during the first semester 2024 **64 million insurance policies**, more than 2.5 times the policies placed in the same comparable period of year 2023.



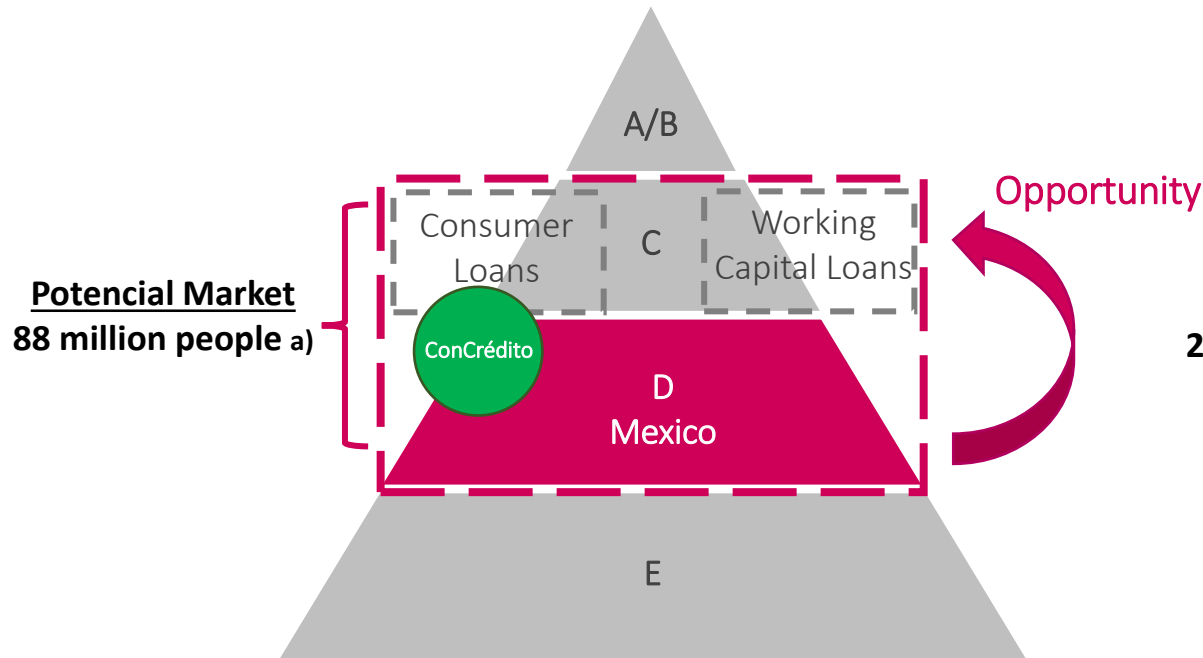
ConCrédito Loan Portfolio reached a record of \$4,678 million, **+23.0%** increase compared to 2Q23.

CrediTienda Portfolio reached \$532 million, **+11.5%** growth compared to 2Q23.

Potential market for working capital loans

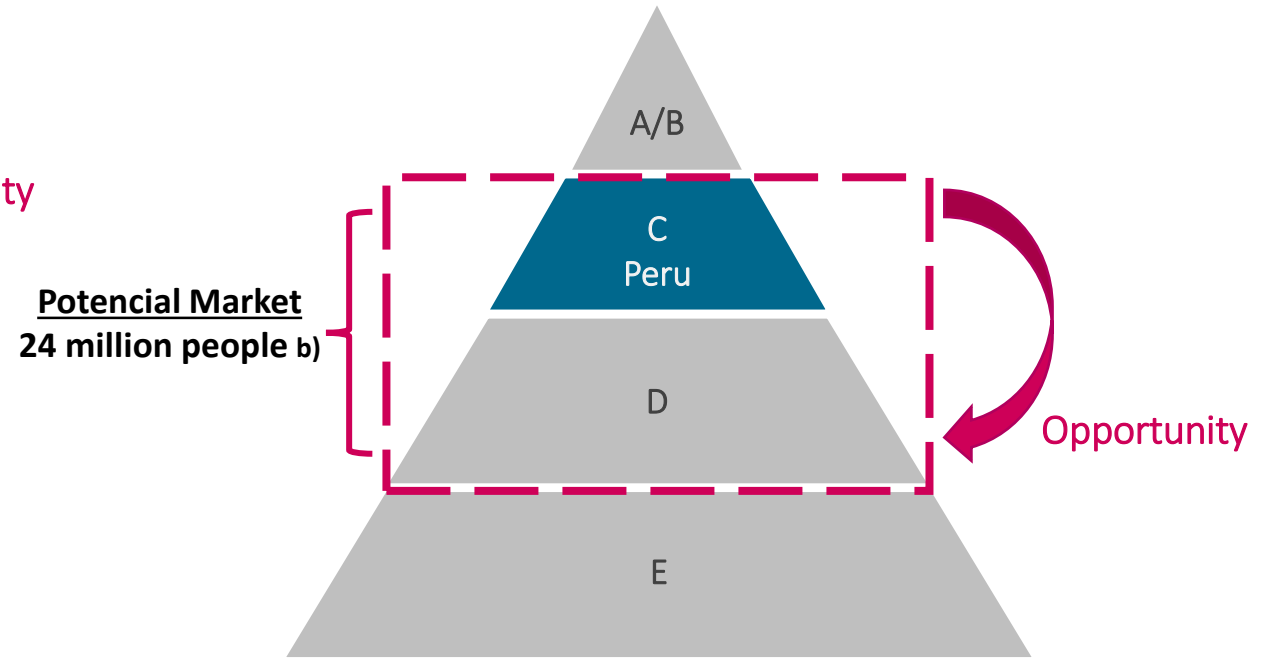
Mexico

Banco Compartamos - ConCrédito



Peru

Compartamos Financiera



There is a potential market of 63 million people.

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

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

Loans in Mexico

CG Crédito Grupal*	
General Characteristics: <ul style="list-style-type: none"> • 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. 90,000
Average Ticket	Ps. 10,258
Term	3 to 7 months
Contribution to loan portfolio	65.0%
Contribution to number of clients	91.4%

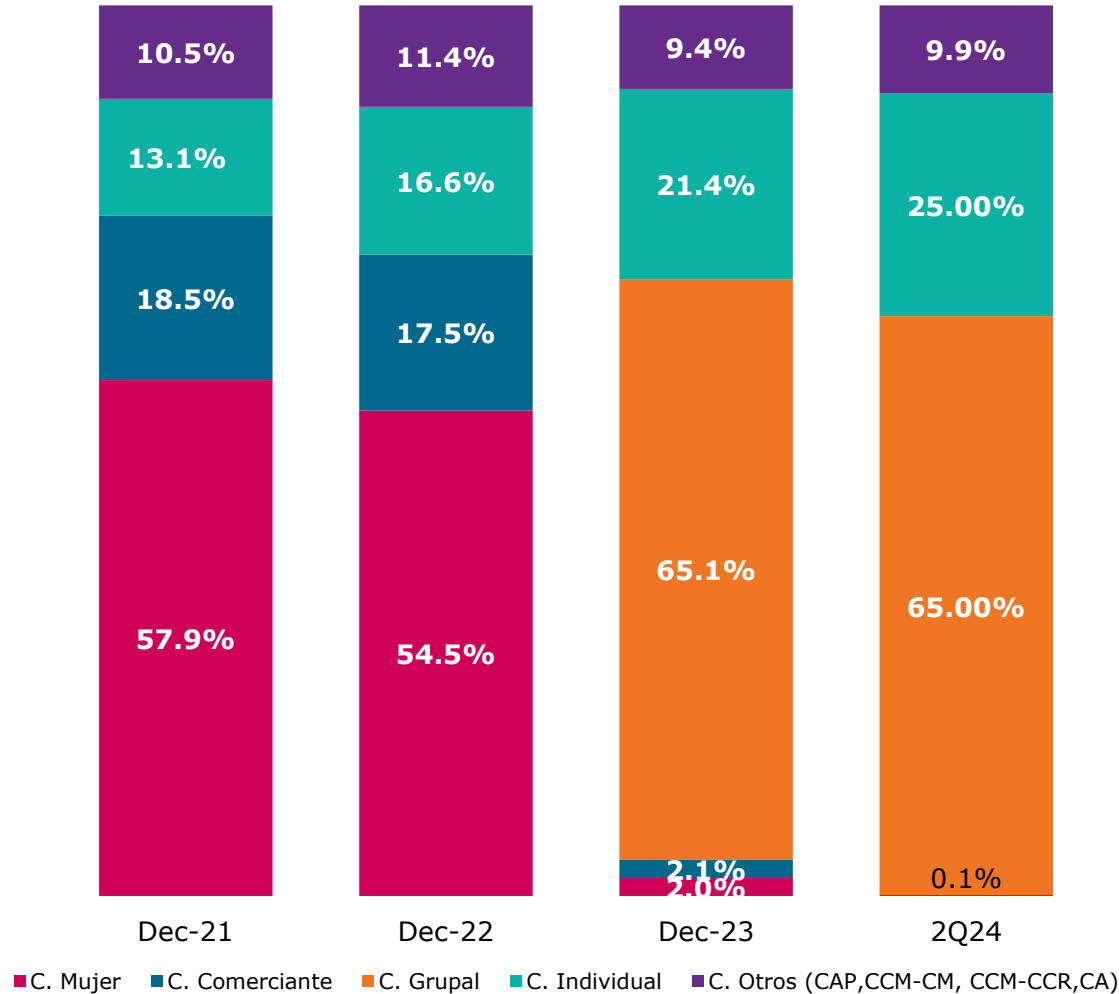
CI Crédito Individual	
General Characteristics: <ul style="list-style-type: none"> • Working capital loan. Fixed assets and investments. • Mainly in urban areas. • Have a salaried. 	
Loan size	Up to Ps.500,000
Average Ticket	Ps. 46,406
Term	Up to 48 months
Contribution to loan portfolio	25.0%
Contribution to number of clients	7.8%

Additional Plus for CG and CI	
General Characteristics: <ul style="list-style-type: none"> • Personal credit that allows clients to cover needs in their business, home, contingencies or others. • Second loan offered simultaneously to CM, CCR, CG and CI clients. 	
Loan size	Ps. 5,000 Ps.100,000
Average Ticket	Ps. 6,238
Term	3 to 18 months
Contribution to loan portfolio	9.9%

*CM and CCR involved into one product, Fusión Grupal (C.Grupal).
Source: Compartamos Banco

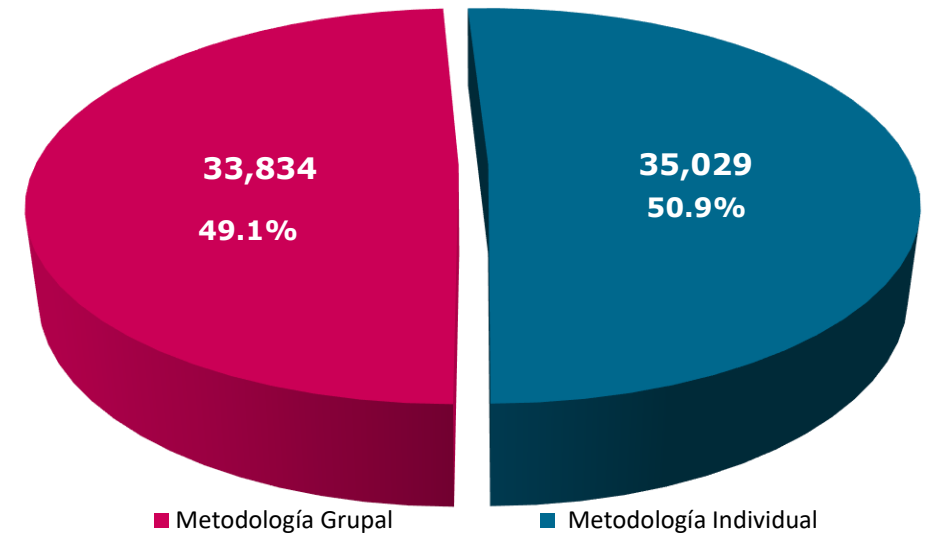
Evolution of loans methodologies (2020-2Q24)

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



Gentera Portfolio Distribution

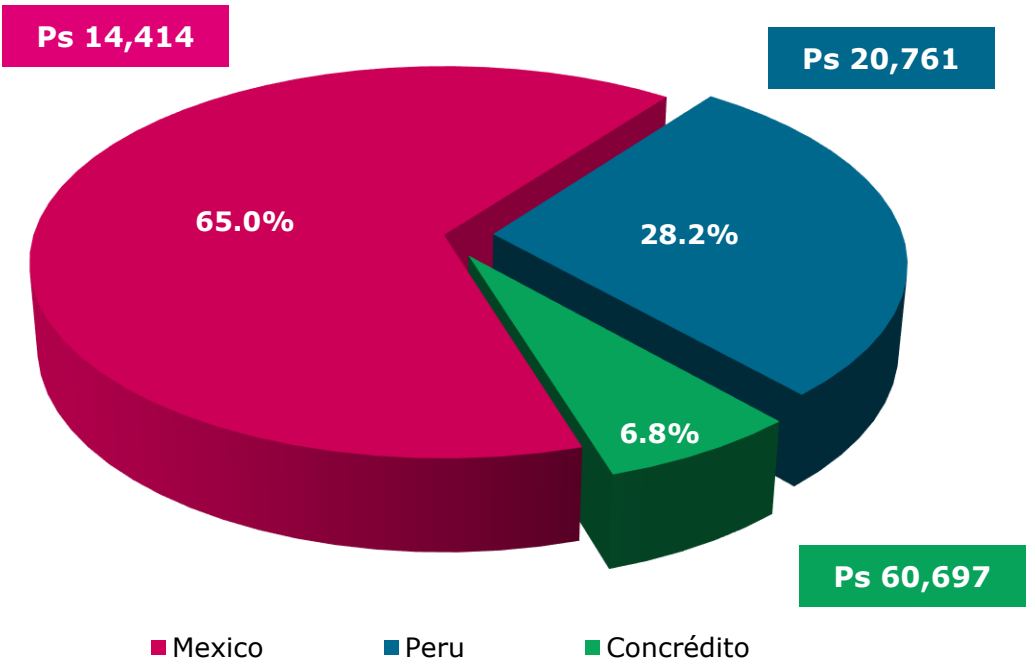
Mexico and Peru



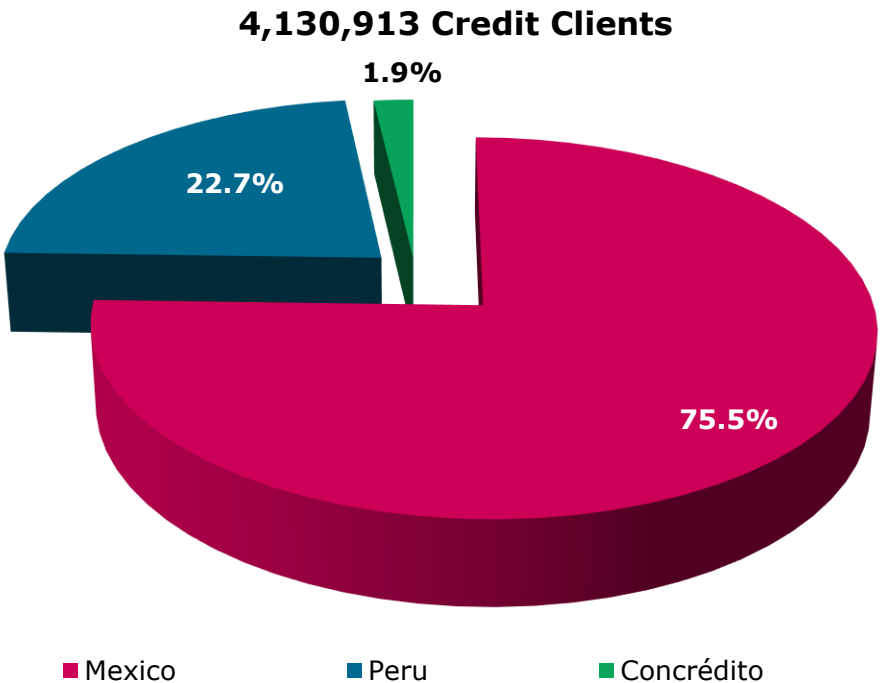
Around 80% of our clients are women

Distribution per subsidiary

% Total loan portfolio and average ticket



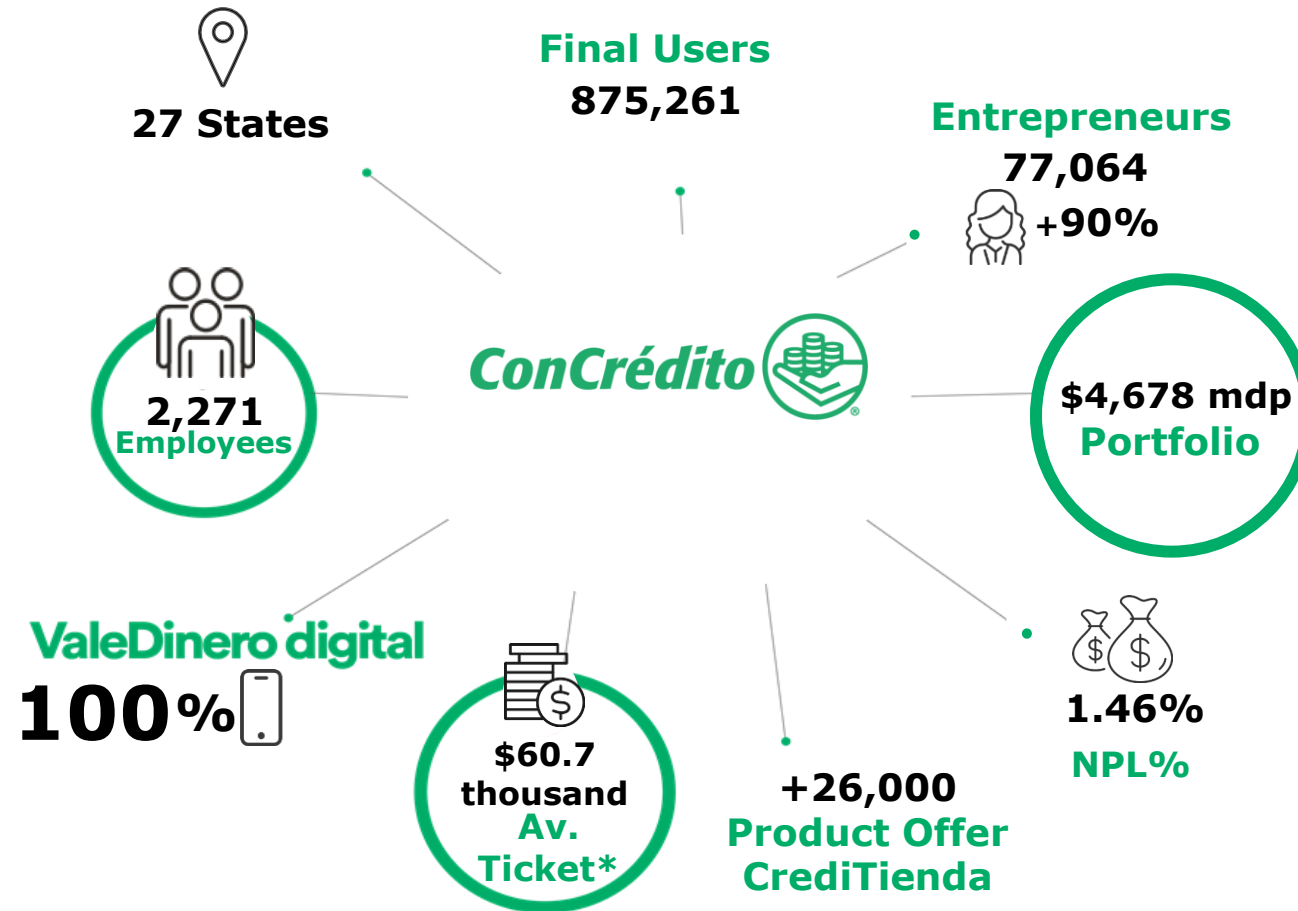
Credit Clients per subsidiary



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 **77.0 thousand Entrepreneurs** a **15.8% growth** compared to 2Q23.

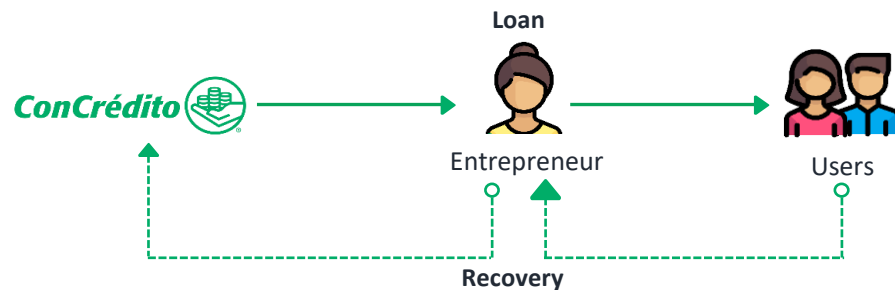
*Average Ticket. Figures are expressed in Mexican Pesos (million)

ConCrédito - Products

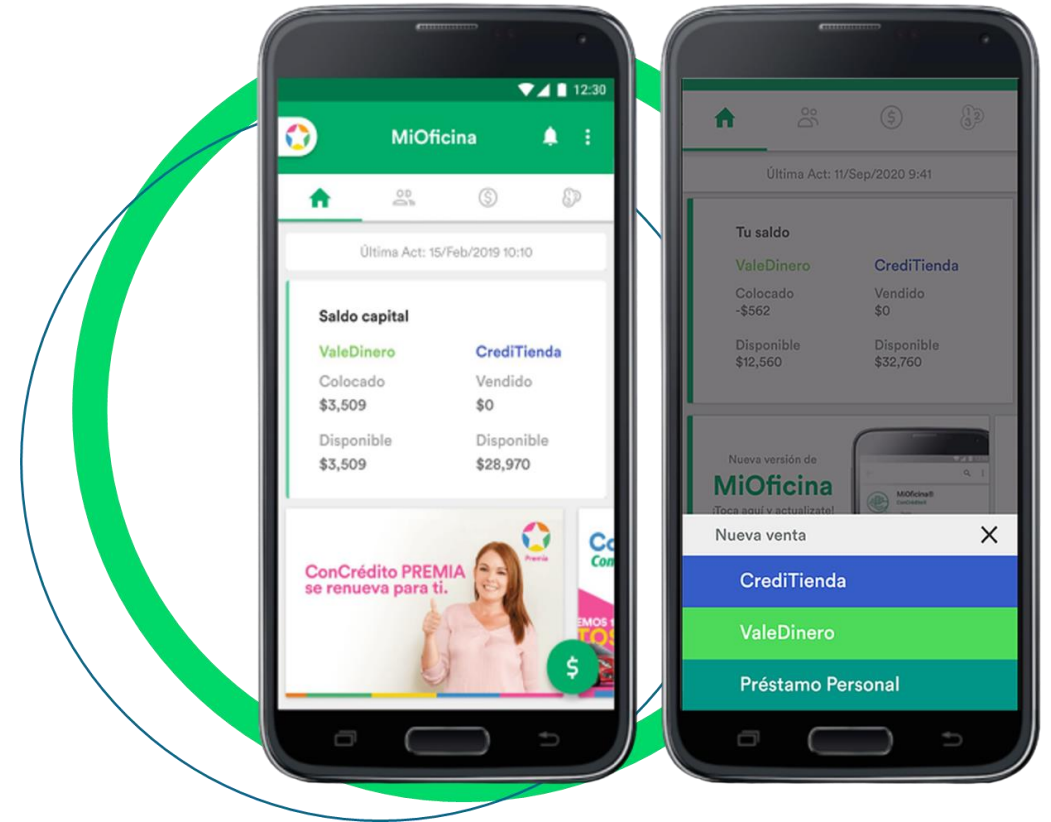
ValeDinero

(Main line of business)

- **Maturity:** 6 to 16 biweeks
- **Loan Size:** Ps. 2,000 to Ps. 10,000
- **Av. Ticket Entrepreneurs:** Ps. 60,697*
- **Av. Ticket Final Users:** ~Ps. 4,747



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



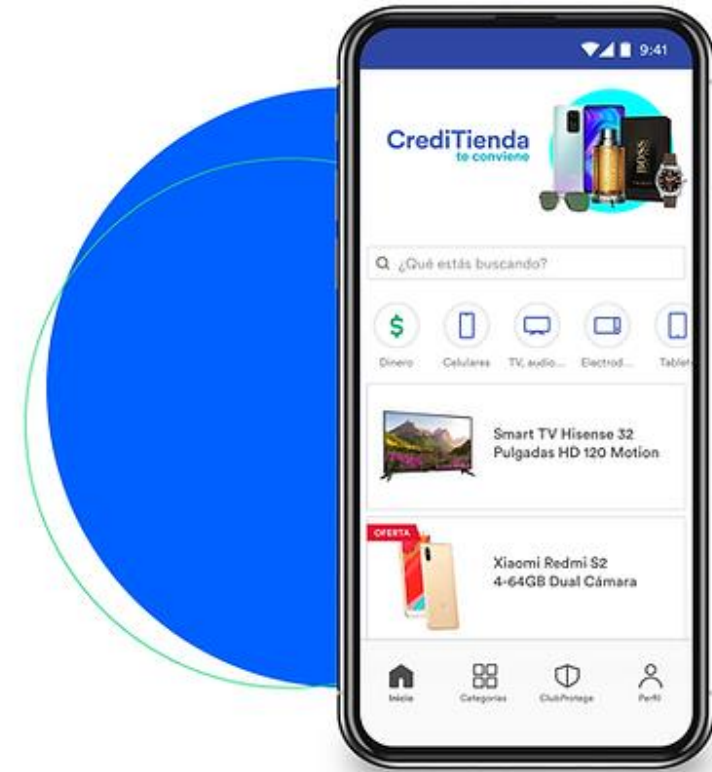
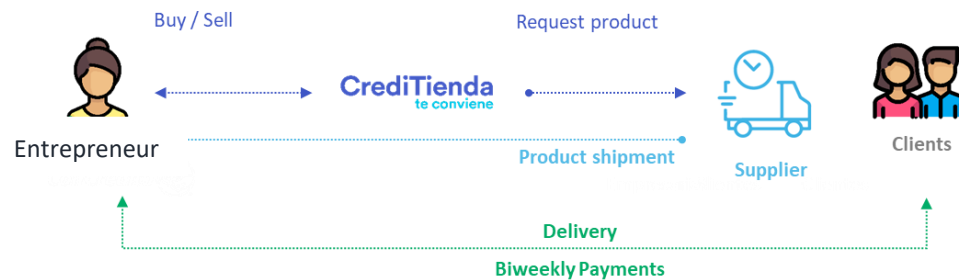
The Entrepreneur receives a credit line from ConCrédito to distribute microcredits to authorized final users, and is responsible of the collection process, obtaining a bonus on this.

ConCrédito - Products

CrediTienda

(Offer products on credit through the CrediTienda app)

- **Started Operations:** 2018
- **Maturity:** 6 to 16 biweeks
- **Apps Users:** 1,105,443
- **Product Offer:** +26,000
- **Portfolio:** Ps. 532 million*
- **Portfolio change vs 2Q23:** 11.5%



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)

llegas, pagas y
Yastás.



Operations
6.2 million



Financial
Transactions
3.8 million



Affiliates
5,668



Payment Categories
+2,000



Alliance with
**Banorte, HSBC
and Santander**



Mexican states
32

YASTAS in **2Q24** executed **6.2 million total operation.**

Yastás	2Q24	2Q23	1Q24	% Change 2Q23	% Change 1Q24	6M24	6M23	% Change 6M23
Affiliates	5,668	6,913	6,086	-18.0%	-6.9%	5,668	6,913	-18.0%
Operations	6,215,457	6,374,524	6,240,336	-2.5%	-0.4%	12,455,793	12,739,278	-2.2%
Financial Operations	3,831,254	3,417,716	3,650,985	12.1%	4.9%	7,482,239	6,699,552	11.7%
ROE	3.3%	17.8%	-13.7%	-14.5 pp	17.0 pp	-5.2%	11.4%	-16.6 pp
ROA	1.5%	9.8%	-6.4%	-8.3 pp	7.9 pp	-2.5%	6.3%	-8.8 pp
Resultado Neto	5.2	29.8	-21.8	-82.5%	-123.9%	-16.6	37.8	-144.0%

Affiliates distribution:

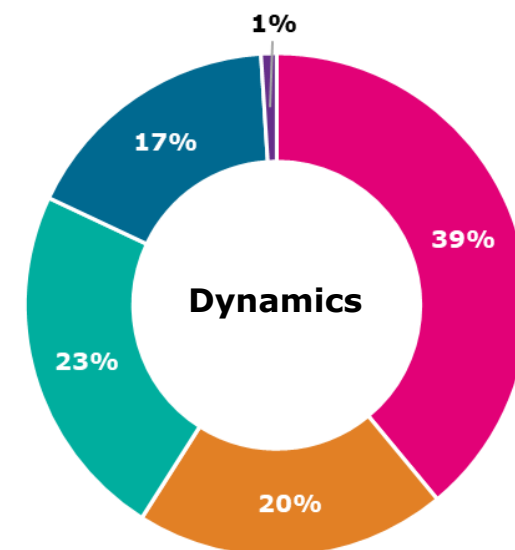


61% Grocery Stores



39% Hardware Stores, Stationery Stores, Cybercafe, Others.

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



+5,600 affiliated businesses nationwide and **+2,000** payment categories for our users.

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 6M24



Placed Policies
64 million



Coverage
Mexico and Peru



Net Income
\$190.0 million pesos

In the 6M24 ATERNA placed **64 million insurance policies, more than 2.5 times the policies placed** compared to the same period of 2023.



Growth and Profitability

Summary

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

Summary	2Q24	2Q23	1Q24	% Change 2Q23	% Change 1Q24	6M24	6M23	% Change 6M23
Total users of financial services ⁽¹⁾	5,393,992	4,556,074	5,279,387	18.4%	2.2%	5,393,992	4,556,074	18.4%
Credits Clients	4,130,913	3,538,072	4,093,539	16.8%	0.9%	4,130,913	3,538,072	16.8%
Portfolio*	68,863	57,738	65,521	19.3%	5.1%	68,863	57,738	19.3%
Net Income*	1,292	1,144	1,508	12.9%	-14.3%	2,800	2,470	13.4%
NPLs / Total Portfolio	3.23%	3.21%	3.57%	0.02 pp	-0.34 pp	3.23%	3.21%	0.02 pp
ROA	5.7%	6.1%	6.8%	-0.4 pp	-1.1 pp	6.2%	6.6%	-0.4 pp
ROE	17.8%	17.6%	21.1%	0.2 pp	-3.3 pp	19.6%	19.1%	0.5 pp
ROE Controlling	17.7%	17.8%	21.4%	-0.1 pp	-3.7 pp	19.6%	19.6%	0.0 pp
NIM	39.6%	40.8%	39.4%	-1.2 pp	0.2 pp	39.6%	40.1%	-0.5 pp
NIM after provisions	28.0%	31.8%	30.3%	-3.8 pp	-2.3 pp	29.2%	31.2%	-2.0 pp
Efficiency Ratio	70.9%	71.6%	67.6%	-0.7 pp	3.3 pp	69.3%	69.9%	-0.6 pp
Operating Efficiency	20.5%	22.1%	20.3%	-1.6 pp	0.2 pp	20.5%	21.7%	-1.2 pp
Capital / Total Assets	31.5%	33.3%	31.9%	-1.8 pp	-0.4 pp	31.5%	33.3%	-1.8 pp
Average Loan per Client	16,670	16,319	16,006	2.2%	4.1%	16,670	16,319	2.2%
Employees	25,719	24,176	25,178	6.4%	2.1%	25,719	24,176	6.4%
Service Offices**	544	537	548	1.3%	-0.7%	544	537	1.3%
Branches	143	142	143	0.7%	0.0%	143	142	0.7%

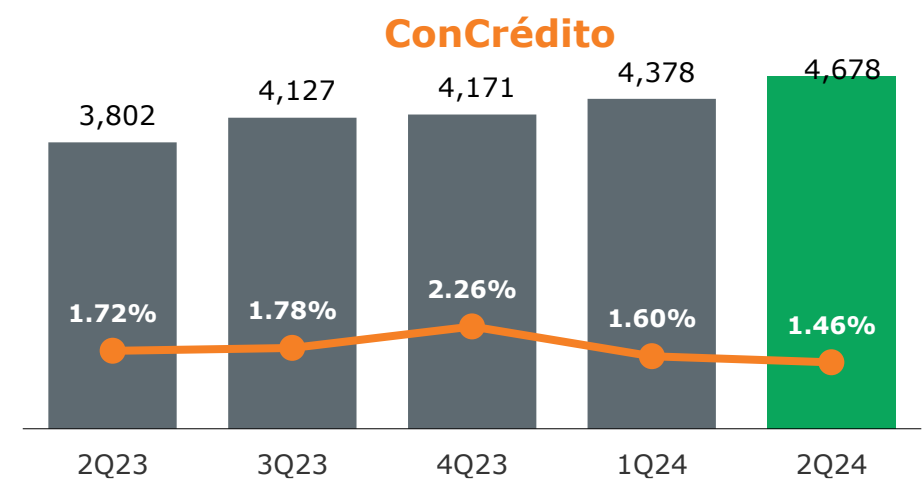
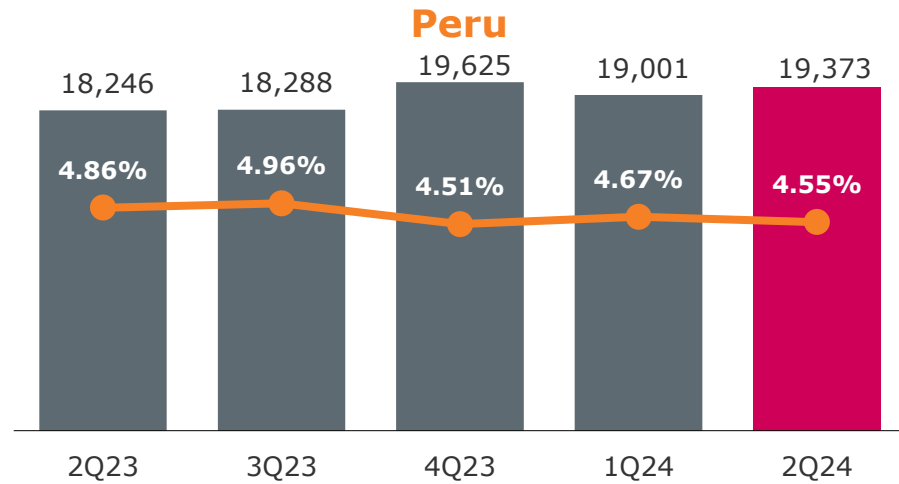
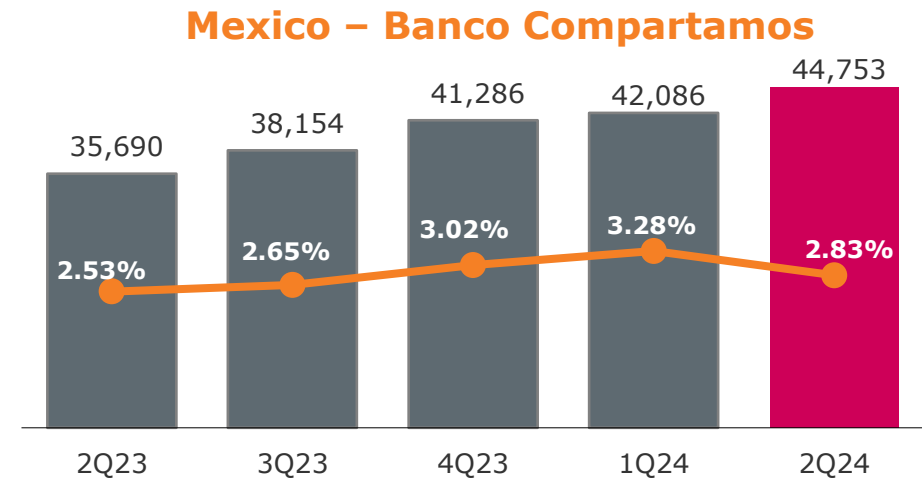
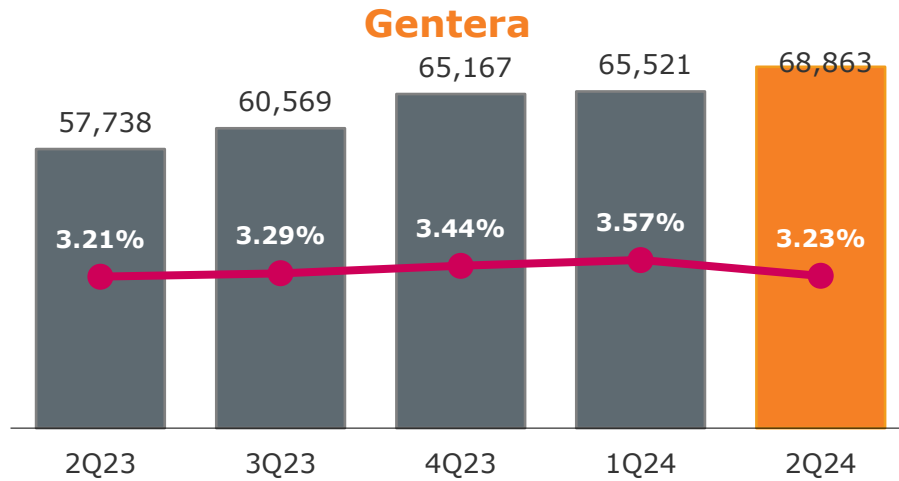
1) In 2Q24 GENTERA served more than 5.39 million people. ~4.51 million Clients from Credit, Savings, and Insurance Products, and additionally ConCrédito's Entrepreneurs served ~875 thousand final users.

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

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

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

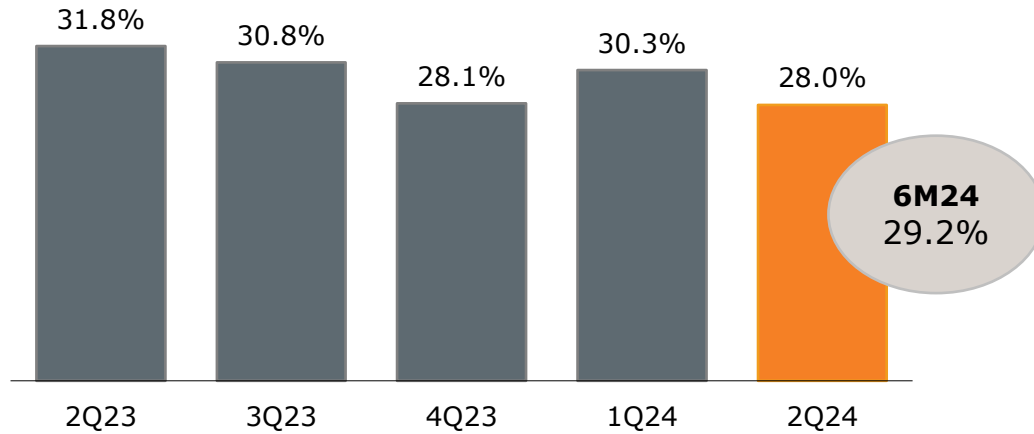
Total Portfolio – NPL %



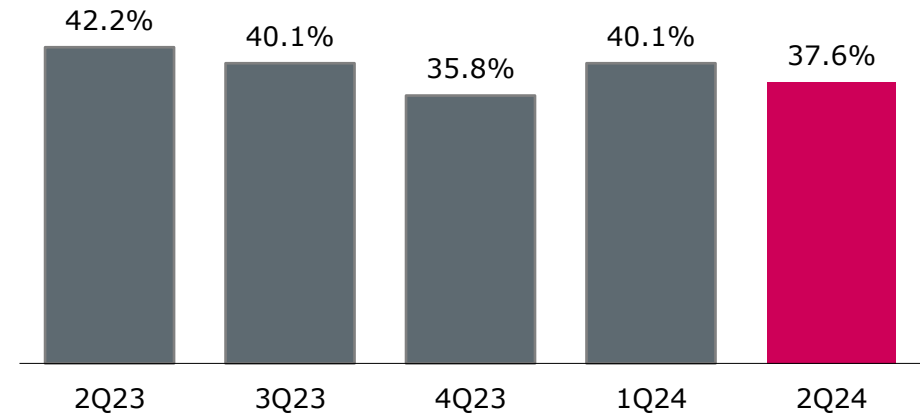
Loan Portfolio reached a **historic record** of **Ps. 68,863 million**, representing a **+19.3% annual growth**

NIM (%) after provisions

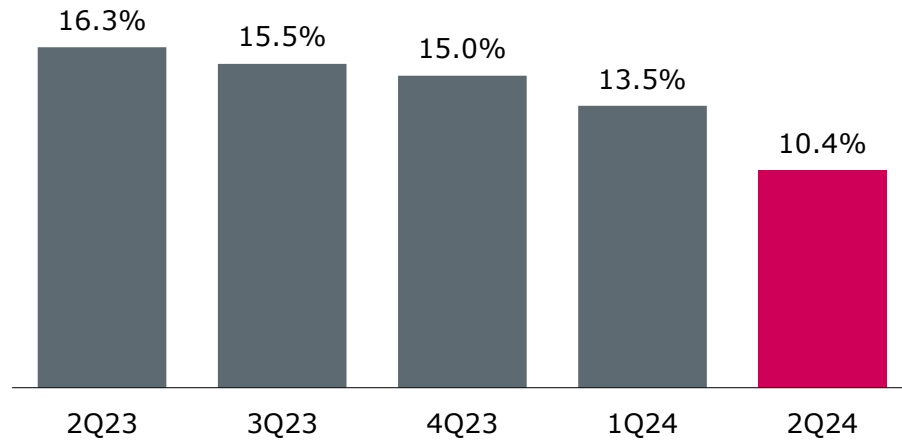
Gentera



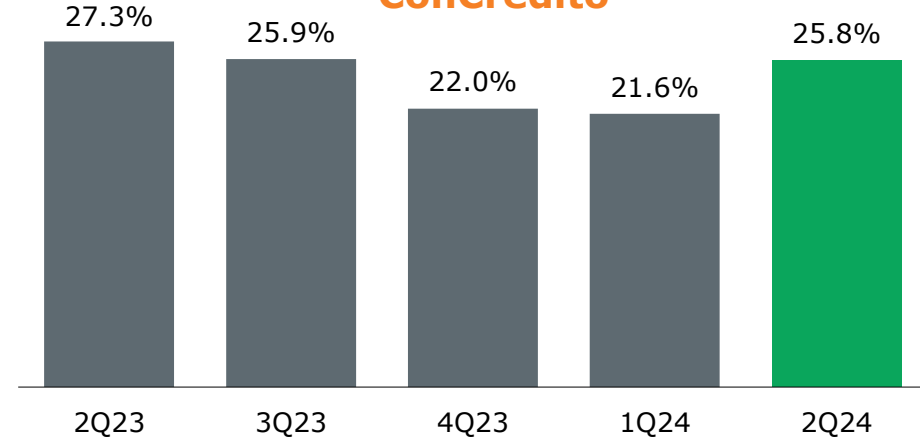
Mexico – Banco Compartamos



Peru



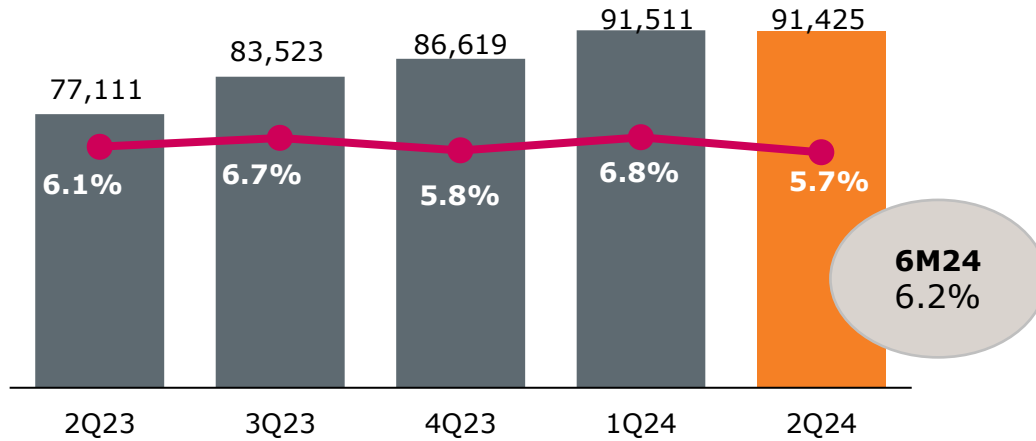
ConCrédito



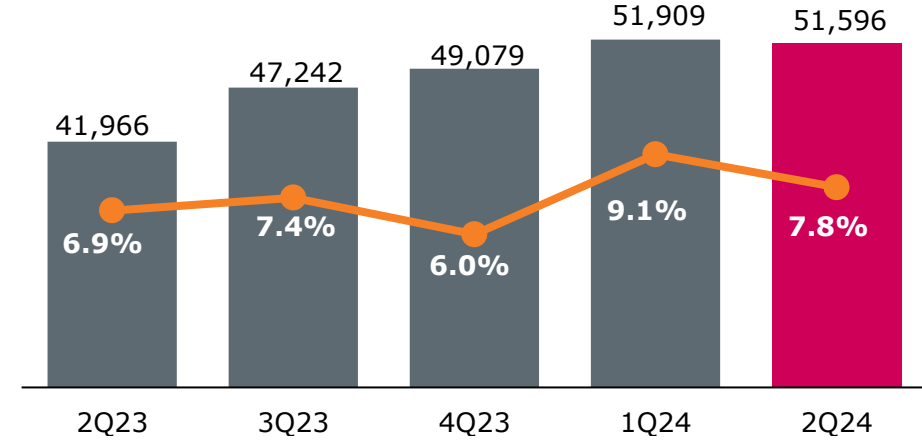
NIM after provisions stood at **28.0%** in 2Q24.

Assets - ROAA

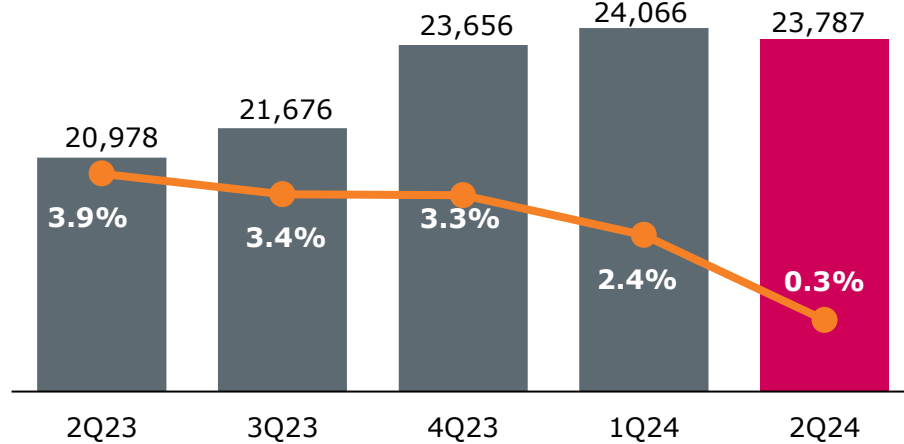
Gentera



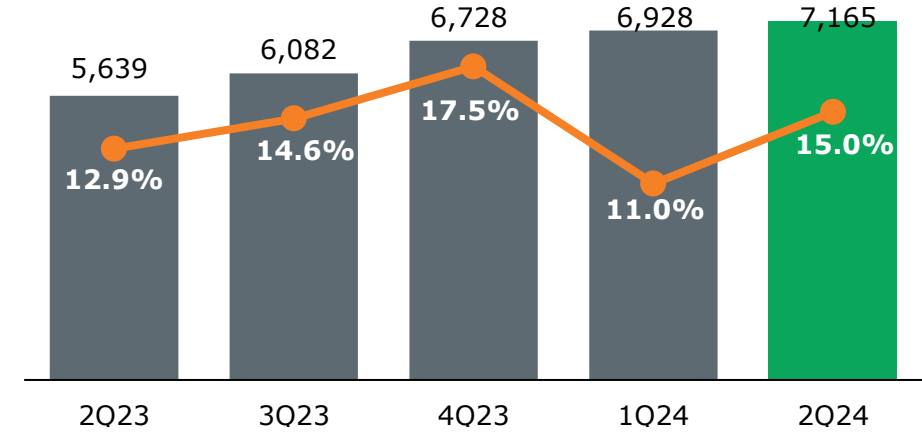
Mexico – Banco Compartamos



Peru



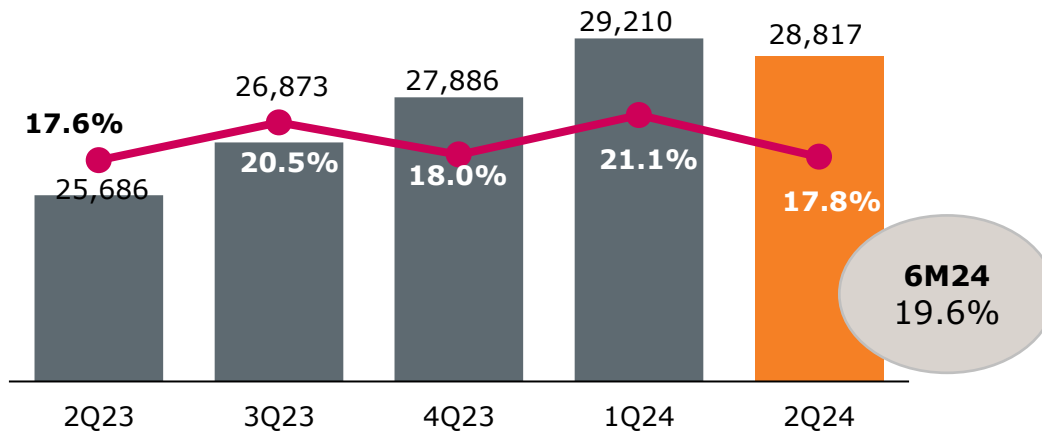
ConCrédito



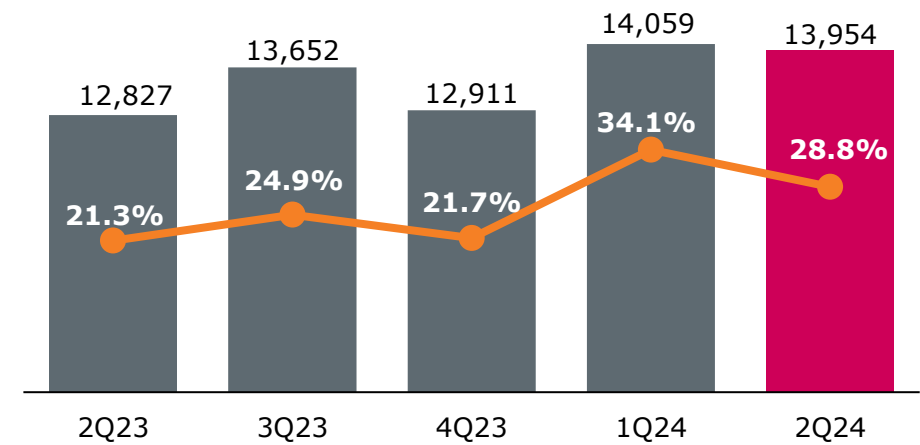
ROA in 2Q24 stood at 5.7% in Gentera, and 7.8% in Banco Compartamos.

Equity - ROAE

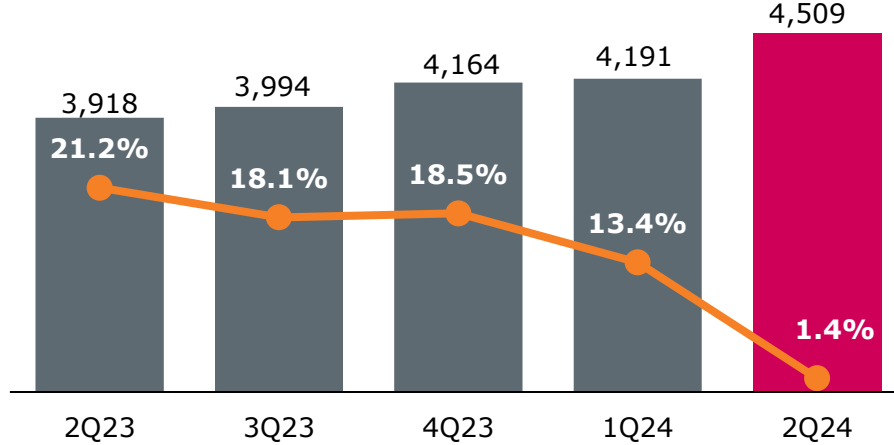
Gentera



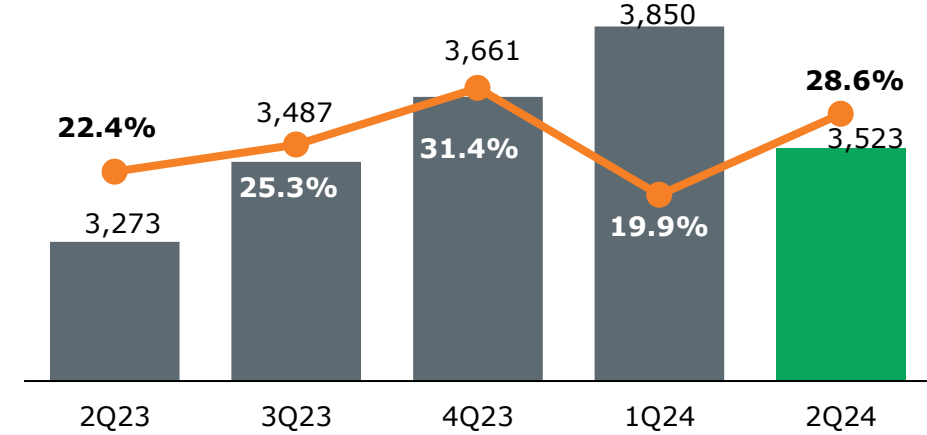
Mexico – Banco Compartamos



Peru



ConCrédito



Controlling ROE for 2Q24 stood at 17.7%; ROE considering non-controlling interest stood at 17.8%.

Financial Information 2Q24



Statement of Financial Position

	2Q24	2Q23	1Q24	% Change 2Q23	% Change 1Q24
Cash and investments in financial instruments	12,701	9,838	14,952	29.1%	-15.1%
Derivatives	12	22	15	-45.5%	-20.0%
Loan portfolio with credit risk stage 1 and 2	66,637	55,882	63,183	19.2%	5.5%
Loan portfolio with credit risk stage 3	2,226	1,856	2,338	19.9%	-4.8%
Loan portfolio	68,863	57,738	65,521	19.3%	5.1%
Deferred items	353	296	483	19.3%	-26.9%
Allowance for loan losses	5,561	4,447	5,151	25.1%	8.0%
Loan portfolio, net	63,655	53,587	60,853	18.8%	4.6%
Other accounts receivable, net	3,200	2,528	4,107	26.6%	-22.1%
Properties, furniture and equipment, net	645	576	563	12.0%	14.6%
Rights of use assets, properties, furniture and equipment, net	1,237	1,163	1,218	6.4%	1.6%
Permanent investment	98	123	98	-20.3%	0.0%
Asset for deferred income taxes, net	2,418	2,083	2,403	16.1%	0.6%
Other assets	2,752	2,558	2,642	7.6%	4.2%
Goodwill	4,707	4,633	4,660	1.6%	1.0%
Total assets	91,425	77,111	91,511	18.6%	-0.1%
Deposits	18,813	15,525	18,744	21.2%	0.4%
Long term debt issuance	13,403	10,905	13,453	22.9%	-0.4%
Banking and other borrowings	20,279	16,976	21,068	19.5%	-3.7%
Creditors on repurchase/resell agreements	0	8	0	N/C	N/C
Obligations in securitization operations	1,192	597	1,183	99.7%	0.8%
Lease liability	1,298	1,186	1,274	9.4%	1.9%
Other liabilities	7,615	6,117	6,481	24.5%	17.5%
Deferred credits and advance collections	8	111	98	-92.8%	-91.8%
Total liabilities	62,608	51,425	62,301	21.7%	0.5%
Capital stock	4,764	4,764	4,764	0.0%	0.0%
Premium on sale of stock	(455)	(455)	(455)	0.0%	0.0%
Capital reserves	1,708	1,721	1,708	-0.8%	0.0%
Accumulated retained earnings	21,328	18,248	22,031	16.9%	-3.2%
Other comprehensive income	(678)	(587)	(1,027)	N/C	N/C
Total controlling interest	26,667	23,691	27,021	12.6%	-1.3%
Total non-controlling interest	2,150	1,995	2,189	7.8%	-1.8%
Total stockholders' equity	28,817	25,686	29,210	12.2%	-1.3%
Total liabilities and stockholders' equity	91,425	77,111	91,511	18.6%	-0.1%

* Figures expressed in Mexican pesos (millions)

Statement of Comprehensive Income

	2Q24	2Q23	1Q24	% Change 2Q23	% Change 1Q24	6M24	6M23	% Change 6M23
Interest income	9,693	7,818	9,345	24.0%	3.7%	19,038	15,301	24.4%
Interest expense	1,896	1,289	1,828	47.1%	3.7%	3,724	2,476	50.4%
Financing expense	1,333	998	1,274	33.6%	4.6%	2,607	1,926	35.4%
Expense of credit origination and leasing	563	291	554	93.5%	1.6%	1,117	550	103.1%
Net Interest Income	7,797	6,529	7,517	19.4%	3.7%	15,314	12,825	19.4%
Provisions for loan losses	2,287	1,432	1,750	59.7%	30.7%	4,037	2,854	41.5%
Net interest income after provisions	5,510	5,097	5,767	8.1%	-4.5%	11,277	9,971	13.1%
Commissions and fee income	1,152	722	1,029	59.6%	12.0%	2,181	1,544	41.3%
Commissions and fee expense	142	131	151	8.4%	-6.0%	293	253	15.8%
Trading gains (losses)	6	(2)	(4)	N/C	N/C	2	(6)	N/C
Other operating income (expense)	100	135	40	-25.9%	150.0%	140	410	-65.9%
Operating Expenses	4,698	4,170	4,518	12.7%	4.0%	9,216	8,158	13.0%
Net operating income	1,928	1,651	2,163	16.8%	-10.9%	4,091	3,508	16.6%
Participation in the net result of other entities	0	0	0	N/C	N/C	0	0	N/C
Total income before income tax	1,928	1,651	2,163	16.8%	-10.9%	4,091	3,508	16.6%
Income tax	636	507	655	25.4%	-2.9%	1,291	1,038	24.4%
Net continued operations	1,292	1,144	1,508	12.9%	-14.3%	2,800	2,470	13.4%
Discontinued operations	0	0	0	0%	0%	0	0	0%
Net income	1,292	1,144	1,508	12.9%	-14.3%	2,800	2,470	13.4%
Other comprehensive income	350	(71)	(130)	N/C	N/C	220	(374)	N/C
Comprehensive Result	1,642	1,073	1,378	53.0%	19.2%	3,020	2,096	44.1%
Net income attributable to:	1,292	1,144	1,508	12.9%	-14.3%	2,800	2,470	13.4%
Controlling interest	1,185	1,071	1,412	10.6%	-16.1%	2,597	2,351	10.5%
Non Controlling interest	107	73	96	46.6%	11.5%	203	119	70.6%
Comprehensive income attributable to:	1,642	1,073	1,378	53.0%	19.2%	3,020	2,096	44.1%
Controlling interest	1,534	1,001	1,282	53.2%	19.7%	2,816	1,978	42.4%
Non Controlling interest	108	72	96	50.0%	12.5%	204	118	72.9%

* Figures expressed in Mexican pesos (millions)

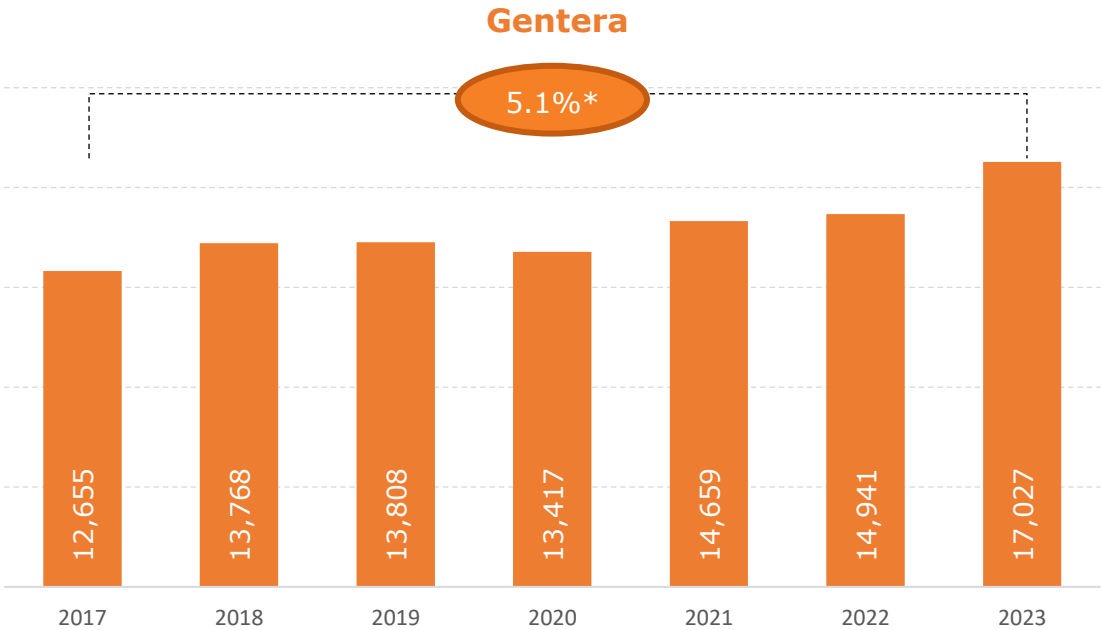
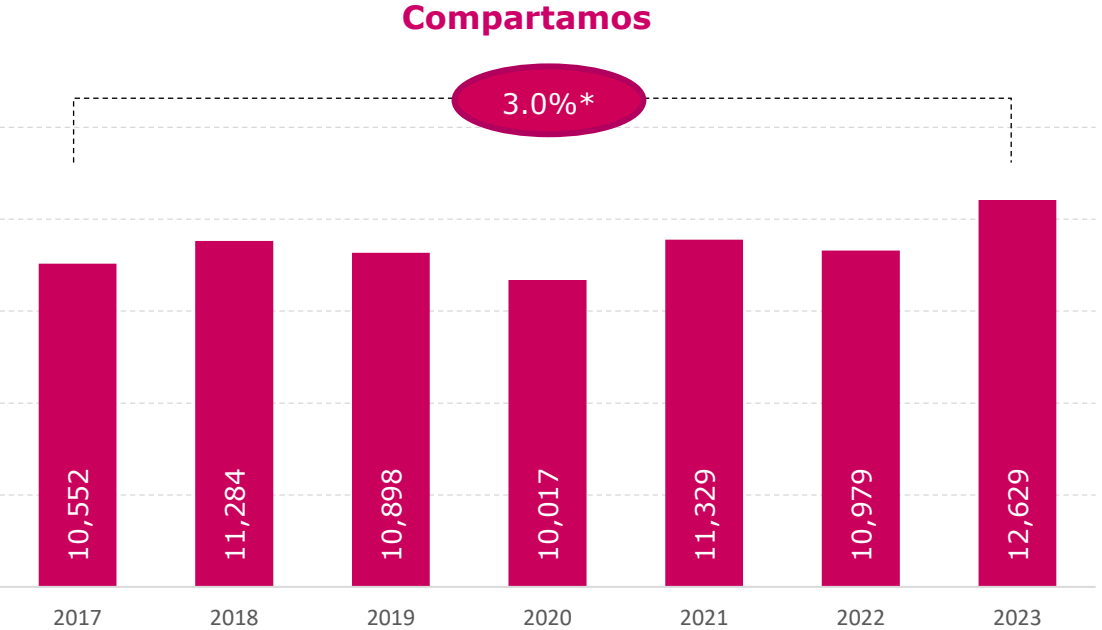
NPLs per subsidiary

NPL's per methodology and subsidiaries

	2Q24				2Q23				1Q24			
PRODUCT	Portfolio	NPL	NPL Ratio	Write- Offs	Portfolio	NPL	NPL Ratio	Write- Offs	Portfolio	NPL	NPL Ratio	Write- Offs
Group Methodology	29,147	748	2.56%	682	25,900	577	2.23%	624	28,019	874	3.12%	608
C. Individual	11,189	390	3.49%	272	6,370	212	3.32%	161	9,935	365	3.67%	227
C. CA Plus	4,417	128	2.91%	110	3,417	115	3.37%	121	4,132	141	3.43%	96
C. Otros	0	0	0.00%	0	3	0	0.00%	0	0	0	0.00%	0
Individual Methodology	15,606	518	3.32%	382	9,790	327	3.34%	282	14,067	506	3.60%	323
Banco Compartamos	44,753	1,266	2.83%	1,064	35,690	904	2.53%	906	42,086	1,380	3.28%	931
Group Methodology Peru	4,687	264	5.64%	270	4,390	182	4.15%	87	4,890	141	2.88%	160
Individual Methodology Peru	14,686	617	4.20%	393	13,856	705	5.09%	213	14,111	746	5.28%	236
Compartamos Financiera	19,373	881	4.55%	663	18,246	887	4.86%	300	19,001	887	4.67%	396
Individual Methodology ConCrédito	4,678	68	1.46%	214	3,802	65	1.72%	224	4,378	70	1.60%	306
ConCrédito	4,678	68	1.46%	214	3,802	65	1.72%	224	4,378	70	1.60%	306
Yastás	59	10	17.59%	15	-	-	0.00%	-	56	1	1.80%	54
Total	68,863	2,226	3.23%	1,955	57,738	1,856	3.21%	1,431	65,521	2,338	3.57%	1,687

* Figures expressed in Mexican pesos (millions)

Evolution of Operating Expenses

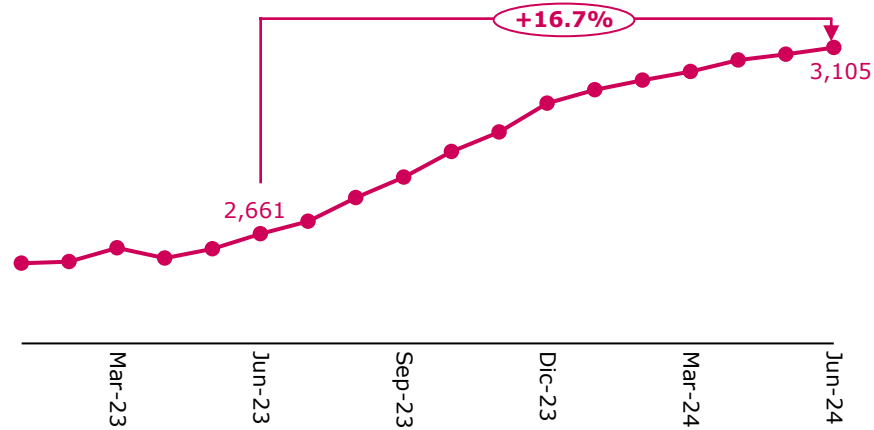


Gentera and Banco Compartamos have continued generating efficiencies.

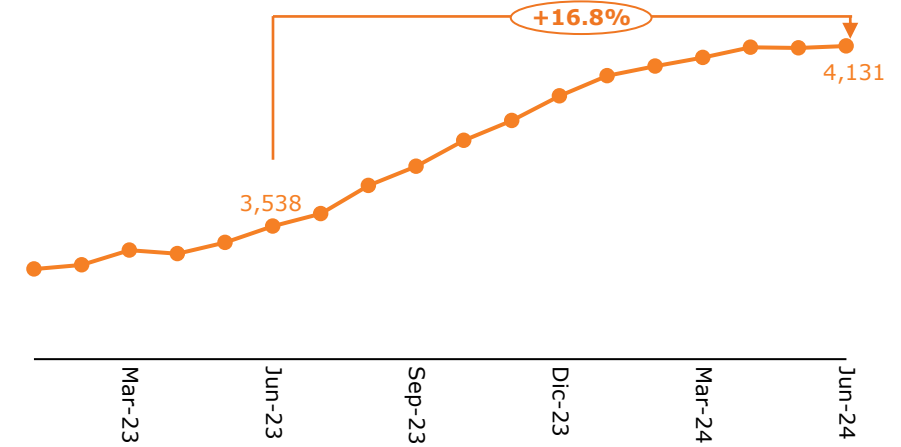
* Compound annual growth.

Evolution in credit clients and portfolio growth

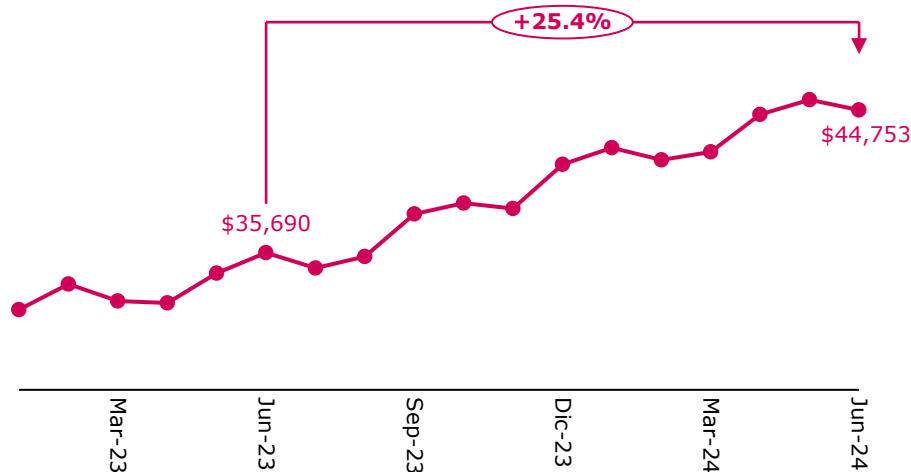
**Compartamos
Clients**



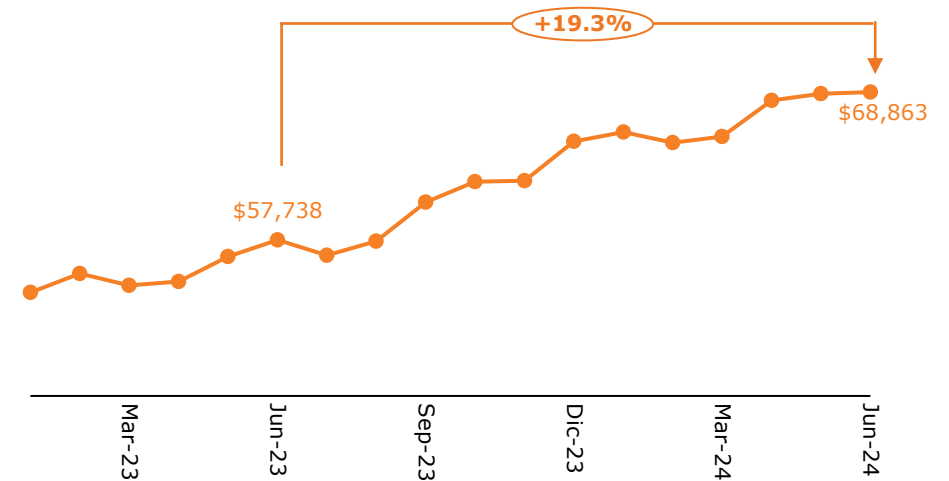
**Gentera
Clients**



Portfolio



Portfolio



* Figures expressed in Mexican pesos (millions)

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	2Q24	2Q23	1Q24	% Change 2Q23	% Change 1Q24	6M24	6M23	% Change 6M23
Clients	3,104,878	2,661,181	3,048,081	16.7%	1.9%	3,104,878	2,661,181	16.7%
Portfolio*	44,753	35,690	42,086	25.4%	6.3%	44,753	35,690	25.4%
Net Income	1,010	699	1,148	44.5%	-12.0%	2,158	1,699	27.0%
NPLs / Total Portfolio	2.83%	2.53%	3.28%	0.30 pp	-0.45 pp	2.83%	2.53%	0.30 pp
ROA	7.8%	6.9%	9.1%	0.90 pp	-1.30 pp	8.5%	8.5%	0.00 pp
ROE	28.8%	21.3%	34.1%	7.5 pp	-5.3 pp	31.6%	26.3%	5.3 pp
NIM	49.0%	52.0%	47.6%	-3.0 pp	1.4 pp	48.4%	51.9%	-3.5 pp
NIM after provisions	37.6%	42.2%	40.1%	-4.6 pp	-2.5 pp	38.9%	43.0%	-4.1 pp
Efficiency Ratio	70.6%	75.6%	66.7%	-5.0 pp	3.9 pp	68.6%	71.2%	-2.6 pp
Operating Efficiency	26.9%	30.7%	26.0%	-3.8 pp	0.9 pp	26.6%	29.9%	-3.3 pp
Capital adequacy ratio (ICAP)	30.2%	35.6%	31.8%	-5.4 pp	-1.6 pp	30.2%	35.6%	-5.4 pp
Capital / Total Assets	27.0%	30.6%	27.1%	-3.6 pp	-0.1 pp	27.0%	30.6%	-3.6 pp
Average Loan (Ps.)	14,414	13,411	13,807	7.5%	4.4%	14,414	13,411	7.5%
Employees	16,818	16,008	16,512	5.1%	1.9%	16,818	16,008	5.1%
Service Offices**	428	429	429	-0.2%	-0.2%	428	429	-0.2%
Branches	143	142	143	0.7%	0.0%	143	142	0.7%

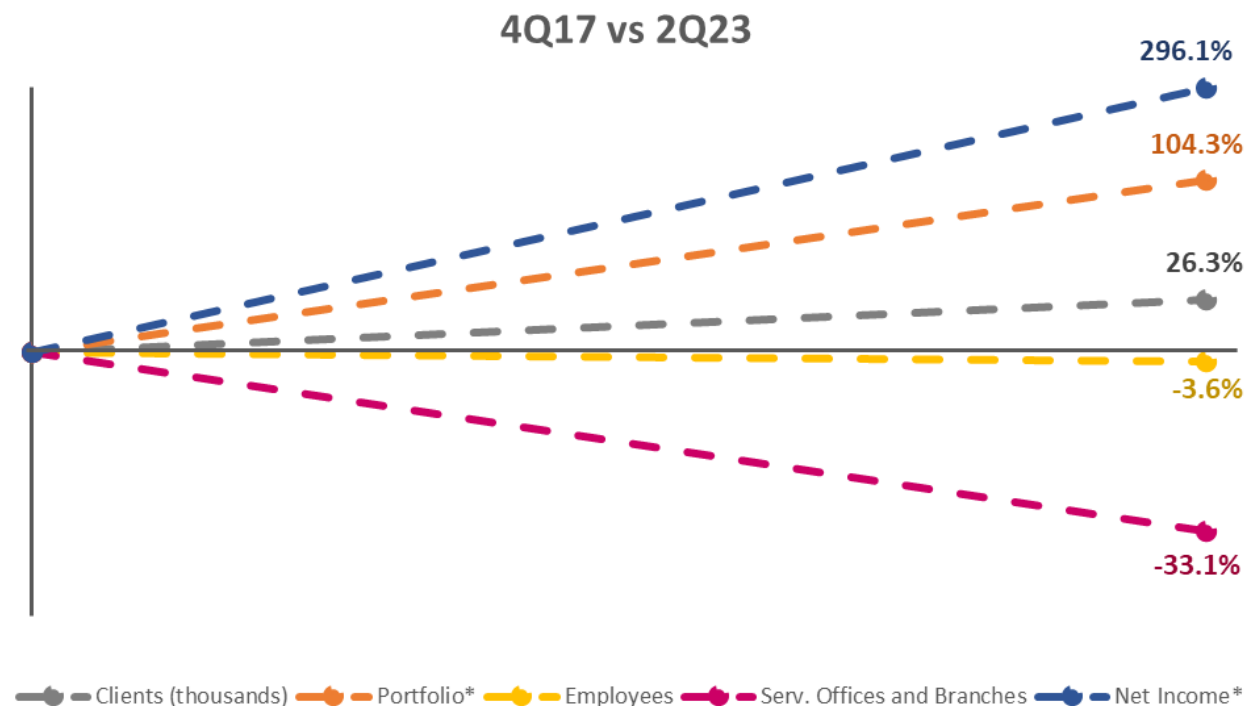
*Portfolio and Net Income are expressed in millions of Mexican pesos.

** Some of the Service offices transformed into Branches. 68 Branches are within a Service Office (same location).

Banco Compartamos Evolution

4Q17 vs 2Q24

	4Q17	2Q24	% Var
Clients (thousands)	2,457	3,104	26.3%
Portfolio*	21,908	44,753	104.3%
Cost of Risk	15.0%	12.5%	-2.5 pp
Employees	17,455	16,818	-3.6%
Serv. Offices and Branches	854	571	-33.1%
Net Income*	255	1,010	296.1%



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

* Figures expressed in Mexican pesos (millions)

Statement of Financial Position

	2Q24	2Q23	1Q24	% Change 2Q23	% Change 1Q24
Cash and investments in financial instruments	4,620	4,187	6,735	10.3%	-31.4%
Loan portfolio with credit risk stage 1 and 2	43,487	34,786	40,706	25.0%	6.8%
Loan portfolio with credit risk stage 3	1,266	904	1,380	40.0%	-8.3%
Loan portfolio	44,753	35,690	42,086	25.4%	6.3%
Deferred items	313	231	439	35.5%	-28.7%
Allowance for loan losses	3,296	2,290	3,026	43.9%	8.9%
Loan portfolio, net	41,770	33,631	39,499	24.2%	5.7%
Other accounts receivable, net	2,221	1,671	2,858	32.9%	-22.3%
Properties, furniture and equipment, net	302	241	255	25.3%	18.4%
Rights of use assets, properties, furniture and equipment, net	662	496	621	33.5%	6.6%
Asset for deferred income taxes, net	1,542	1,162	1,493	32.7%	3.3%
Other assets	479	578	448	-17.1%	6.9%
Total assets	51,596	41,966	51,909	22.9%	-0.6%
Clients' deposits	2,136	1,674	2,195	27.6%	-2.7%
OD Deposits	6	11	144	-45.5%	-95.8%
Term deposits	2,026	1589	1,991	27.5%	1.8%
Long term debt issuance	13,403	10,905	13,453	22.9%	-0.4%
Banking and other borrowings	15,404	11,418	15,438	34.9%	-0.2%
Lease liability	691	514	647	34.4%	6.8%
Other liabilities	3,976	2,928	3,892	35.8%	2.2%
Deferred credits and advance collections	0	100	90	N/C	N/C
Total liabilities	37,642	29,139	37,850	29.2%	-0.5%
Capital stock	813	814	813	-0.1%	0.0%
Contributions for future capital increases	43	0	0	N/C	N/C
Capital reserves	804	761	761	5.7%	5.7%
Accumulated retained earnings	12,492	11,290	12,683	10.6%	-1.5%
Other comprehensive income	(198)	(38)	(198)	N/C	N/C
Total stockholders' equity	13,954	12,827	14,059	8.8%	-0.7%
Total liabilities and stockholders' equity	51,596	41,966	51,909	22.9%	-0.6%

* Figures expressed in Mexican pesos (millions)

Statement of Comprehensive Income

	2Q24	2Q23	1Q24	% Change 2Q23	% Change 1Q24	6M24	6M23	% Change 6M23
Interest income	7,269	5,706	6,858	27.4%	6.0%	14,127	11,150	26.7%
Interest expense	1,419	837	1,326	69.5%	7.0%	2,745	1,584	73.3%
Financing expense	911	607	850	50.1%	7.2%	1,761	1,149	53.3%
Expense of credit origination and leasing	508	230	476	120.9%	6.7%	984	435	126.2%
Net Interest Income	5,850	4,869	5,532	20.1%	5.7%	11,382	9,566	19.0%
Provisions for loan losses	1,354	913	868	48.3%	56.0%	2,222	1,628	36.5%
Net interest income after provisions	4,496	3,956	4,664	13.7%	-3.6%	9,160	7,938	15.4%
Commissions and fee income	671	355	539	89.0%	24.5%	1,210	760	59.2%
Commissions and fee expense	207	160	164	29.4%	26.2%	371	305	21.6%
Trading gains (losses)	4	(3)	(4)	N/C	N/C	0	(6)	N/C
Other operating income (expense)	(34)	(42)	(116)	N/C	N/C	(150)	(23)	N/C
Operating Expenses	3,480	3,106	3,279	12.0%	6.1%	6,759	5,955	13.5%
Net operating income	1,450	1,000	1,640	45.0%	-11.6%	3,090	2,409	28.3%
Total income before income tax	1,450	1,000	1,640	45.0%	-11.6%	3,090	2,409	28.3%
Income tax	440	301	492	46.2%	-10.6%	932	710	31.3%
Net income	1,010	699	1,148	44.5%	-12.0%	2,158	1,699	27.0%

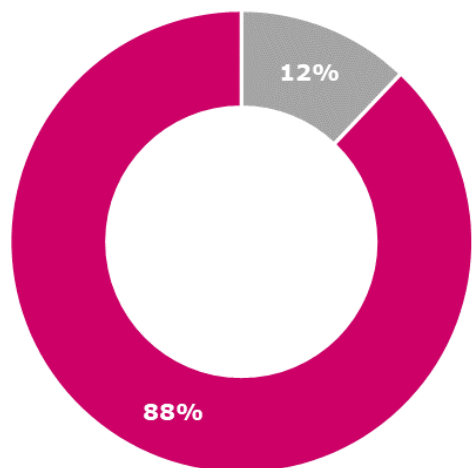
* Figures expressed in Mexican pesos (millions)

Funding structure

Debt profile excluding clients deposits

Año	\$ MM	% del total
2024	1,983	7%
2025	6,424	22%
2026	7,481	26%
2027	11,339	40%
2028	1,395	5%
Total	28,622	100%

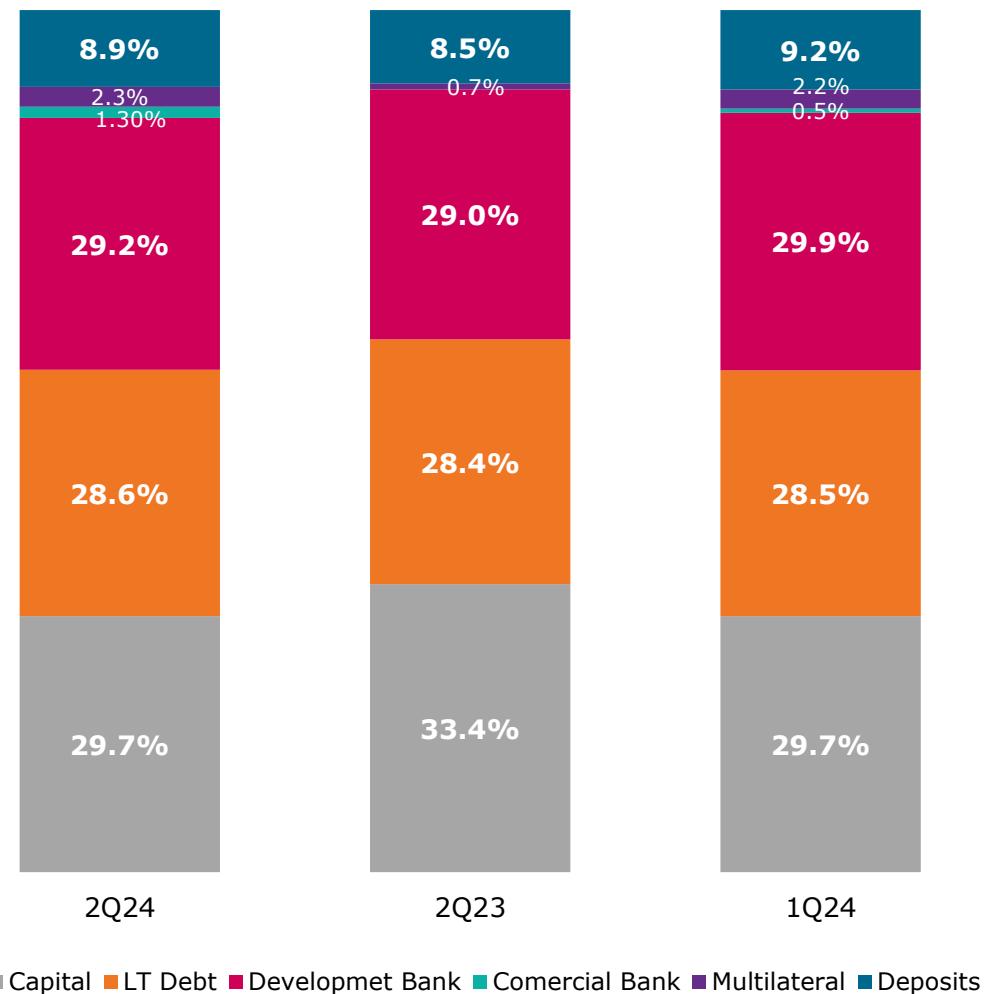
80% of Banco Compartamos liabilities are Long-Term



■ Fixed Rate ■ Variable Rate

* Figures expressed in Mexican pesos (millions)

10.7%: Cost of Funds 2Q24



Allowance for loan losses

	2Q24			2Q23			1Q24		
Risk	%Allowance	Balance	Allowance	%Allowance	Balance	Allowance	%Allowance	Balance	Allowance
A-1	1.1%	23,004	264	1.2%	21,602	251	1.2%	22,785	262
A-2	2.6%	2,010	53	2.6%	1,176	31	2.1%	2,052	54
B-1	3.8%	1,468	56	3.8%	976	38	3.9%	1,355	52
B-2	4.2%	3,649	154	4.2%	2,235	93	4.2%	3,199	134
B-3	5.7%	1,496	85	5.7%	933	53	5.7%	1,309	74
C-1	7.2%	5,573	403	7.2%	3,729	269	7.2%	5,018	363
C-2	10.7%	3,824	410	10.7%	2,449	263	10.8%	3,151	336
D	22.4%	1,382	310	22.4%	996	223	22.5%	1,037	230
E	66.5%	2,346	1560	67.0%	1,594	1068	69.4%	2,180	1495
Total		44,753	3,295		35,690	2,289		42,086	3,001
Coberage Ratio¹			130.4%			260.4%			219.3%

¹Allowance 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. They also consider the modifications applicable from January 2022 due to the reforms carried out by the international standard IFRS9.

Summary

Compartamos Financiera (Peru)

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

Summary	2Q24	2Q23	1Q24	% Change 2Q23	% Change 1Q24	6M24	6M23	% Change 6M23
Clients	933,138	810,338	956,522	15.2%	-2.4%	933,138	810,338	15.2%
Portfolio *	19,373	18,246	19,001	6.2%	2.0%	19,373	18,246	6.2%
Net Income*	16	204	140	-92.4%	-88.9%	156	333	-53.2%
NPLs / Total Portfolio	4.55%	4.86%	4.67%	-0.31 pp	-0.12 pp	4.55%	4.86%	-0.31 pp
ROA	0.3%	3.9%	2.4%	-3.6 pp	-2.1 pp	1.3%	3.1%	-1.8 pp
ROE	1.4%	21.2%	13.4%	-19.8 pp	-12.0 pp	7.3%	17.2%	-9.9 pp
NIM	21.6%	21.5%	23.4%	0.1 pp	-1.8 pp	22.5%	20.8%	1.7 pp
NIM after provisions	10.4%	16.3%	13.5%	-5.9 pp	-3.1 pp	12.0%	14.2%	-2.2 pp
Efficiency Ratio	95.6%	70.7%	81.7%	24.9 pp	13.9 pp	87.9%	75.4%	12.5 pp
Operating Efficiency	11.6%	12.7%	12.5%	-1.1 pp	-0.9 pp	11.6%	12.7%	-1.1 pp
Capital / Total Assets	19.0%	18.7%	17.4%	0.3 pp	1.6 pp	19.0%	18.7%	0.3 pp
Average Loan (Ps.)	20,761	22,516	19,865	-7.8%	4.5%	20,761	22,516	-7.8%
Employees	6,364	5,764	6,169	10.4%	3.2%	6364	5764	10.4%
Service Offices	116	108	119	7.4%	-2.5%	116	108	7.4%

Group loans represented **24.2%** of the portfolio, and **67.8%** 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

	2Q24	2Q23	1Q24	% Change 2Q23	% Change 1Q24
Cash and investments in financial instruments	4,627.1	2,928.9	5,063.6	58.0%	-8.6%
Loan portfolio with credit risk stage 1 and 2	18,492.0	17,358.6	18,114.8	6.5%	2.1%
Loan portfolio with credit risk stage 3	881.1	887.2	886.6	-0.7%	-0.6%
Loan portfolio	19,373.2	18,245.8	19,001.4	6.2%	2.0%
Deferred items	28.0	48.6	32.2	-42.5%	-13.2%
Allowance for loan losses	1,731.6	1,709.2	1,632.5	1.3%	6.1%
Loan portfolio, net	17,669.5	16,585.3	17,401.1	6.5%	1.5%
Other accounts receivable, net	417.0	401.9	614.1	3.7%	-32.1%
Properties, furniture and equipment, net	200.6	198.5	183.1	1.0%	9.6%
Asset for deferred income taxes, net	273.3	268.0	277.9	2.0%	-1.6%
Rights of use assets, properties, furniture and equipment, net	288.7	343.5	293.5	-15.9%	-1.6%
Other assets	311.0	252.3	233.1	23.3%	33.4%
Total assets	23,787.1	20,978.5	24,066.4	13.4%	-1.2%
Deposits	14,652.1	12,262.6	14,558.0	19.5%	0.6%
Banking and other borrowings	3,419.8	3,561.6	4,011.1	-4.0%	-14.7%
Creditors on repurchase/resell agreements	0.0	8.4	0	N/C	N/C
Lease liability	303.1	338.1	306.3	-10.3%	-1.0%
Other liabilities	896.0	881.2	993.1	1.7%	-9.8%
Deferred credits and advance collections	7.3	8.2	7.0	-11.9%	3.3%
Total liabilities	19,278.4	17,060.1	19,875.5	13.0%	-3.0%
Capital stock	3,753.9	3,295.9	3,753.9	13.9%	0.0%
Capital reserves	826.9	772.2	826.9	7.1%	0.0%
Other comprehensive income	(476.2)	(513.7)	(776.9)	-7.3%	-38.7%
Accumulated retained earnings	380.5	349.3	364.4	8.9%	4.4%
Total controlling interest	4,485.2	3,903.8	4,168.3	14.9%	7.6%
Total non-controlling interest	23.6	14.6	22.6	61.7%	4.4%
Total stockholders' equity	4,508.7	3,918.4	4,190.9	15.1%	7.6%
Total liabilities and stockholders' equity	23,787.1	20,978.5	24,066.4	13.4%	-1.2%

FX (End of period):	PEN-USD	MXN-USD	MXN-PEN
2Q24	3.83	18.29	4.77
2Q23	3.63	17.12	4.72
1Q24	3.72	16.56	4.45

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

	2Q24	2Q23	1Q24	% Change 2Q23	% Change 1Q24	6M24	6M23	% Change 6M23
Interest income	1,610.5	1,442.4	1,736.6	11.7%	-7.3%	3,347.1	2,848.9	17.5%
Interest expense	362.3	347.1	394.5	4.4%	-8.2%	756.8	679.1	11.4%
Financing expense	318.2	300.1	327.9	6.0%	-3.0%	646.1	589.5	9.6%
Expense of credit origination and leasing	44.2	46.9	66.5	-5.9%	-33.6%	110.7	89.6	23.6%
Net interest income	1,248.2	1,095.3	1,342.2	14.0%	-7.0%	2,590.4	2,169.8	19.4%
Provisions for loan losses	644.1	262.4	566.1	145.5%	13.8%	1,210.3	694.4	74.3%
Net interest income after provisions	604.0	832.9	776.1	-27.5%	-22.2%	1,380.1	1,475.4	-6.5%
Commissions and fee income	169.2	142.5	172.7	18.7%	-2.0%	341.9	362.5	-5.7%
Commissions and fee expenses	32.3	28.2	34.6	14.6%	-6.8%	66.9	48.7	37.3%
Other operating income (expense)	(16.6)	(4.3)	(5.5)	284.8%	201.1%	(22.2)	20.7	-207.0%
Operating expenses	692.4	667.0	742.7	3.8%	-6.8%	1,435.2	1,364.7	5.2%
Net operating income	31.8	275.9	165.8	-88.5%	-80.8%	197.7	445.3	-55.6%
Participation in the net result of other entities	0.0	(0.0)	(0.0)	0.0%	0.0%	0.0	0.0	-100.0%
Total income before income tax	31.8	275.9	165.8	-88.5%	-80.8%	197.7	445.3	-55.6%
Income tax	16.3	72.4	25.5	-77.5%	-36.3%	41.8	112.5	-62.8%
Net income	15.6	203.5	140.3	-92.4%	-88.9%	155.8	332.8	-53.2%
Controlling interest	16.1	203.9	139.4	-92.1%	-88.4%	155.5	334.1	-53.5%
Non Controlling interest	(0.6)	(0.4)	0.9	50.2%	N/C	0.4	(1.3)	N/C

FX (Average)	PEN-USD	MXN-USD	MXN-PEN
2Q24	3.74	17.26	4.61
2Q23	3.70	17.68	4.78
1Q24	3.76	16.97	4.52

Peru figures are reported under Mexican GAAP

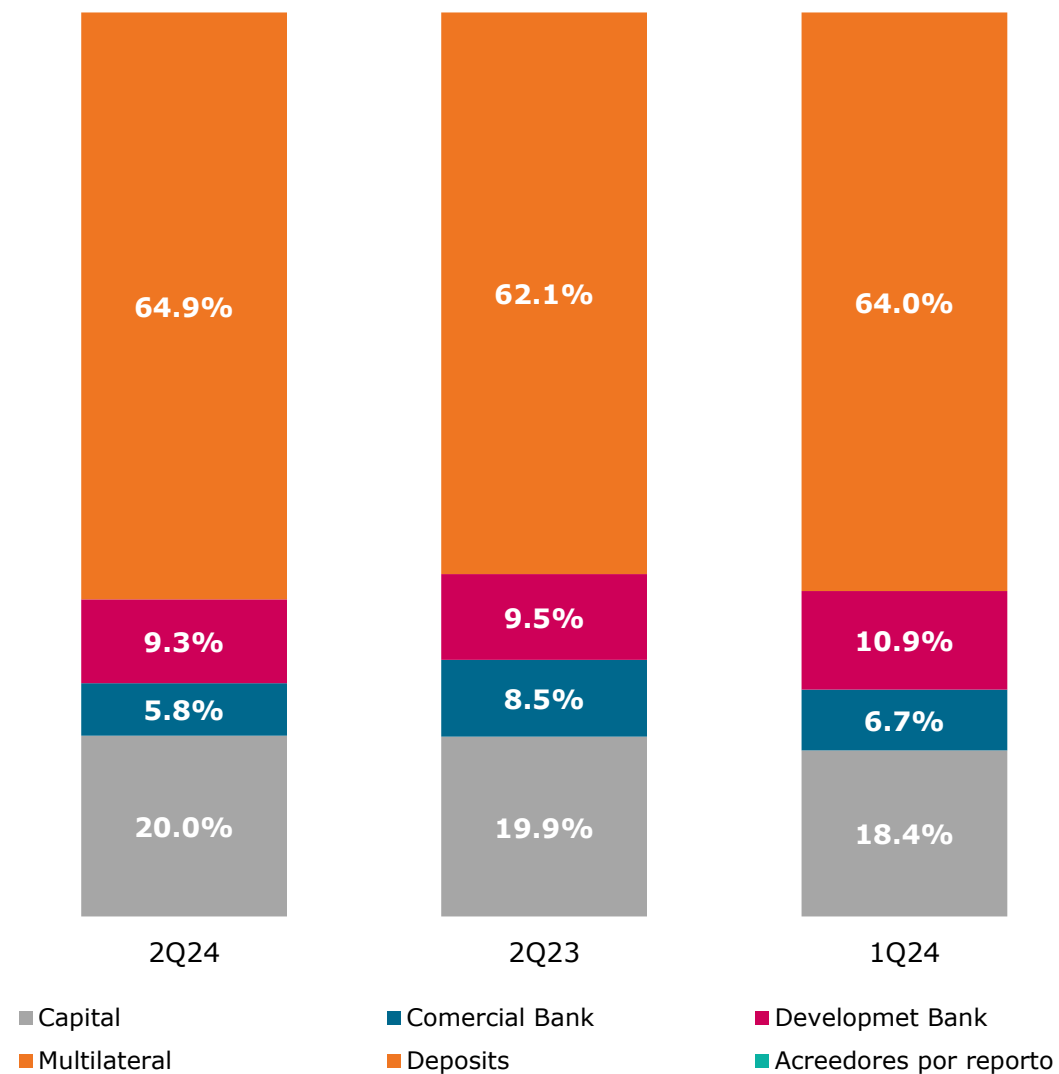
Figures are expressed in Mexican Peso with its corresponding FX

Source: Banco de México and Banco Central of Perú

Funding structure



6.8%
Cost of Funds
2Q24



Summary

ConCrédito

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

ConCrédito	2Q24	2Q23	1Q24	% Change 2Q23	% Change 1Q24	6M24	6M23	% Change 6M23
Entrepreneurs (Clients)	77,064	66,553	71,877	15.8%	7.2%	77,064	66,553	15.8%
Final users	875,261	746,686	812,639	17.2%	7.7%	875,261	746,686	17.2%
Portfolio *	4,678	3,802	4,378	23.0%	6.8%	4,678	3,802	23.0%
Accounts receivable Creditianda	532	477	533	11.5%	-0.2%	532	477	11.5%
Net Income*	264	178	187	47.7%	40.8%	451	310	45.7%
NPLs / Total Portfolio	1.46%	1.72%	1.60%	-0.26 pp	-0.14 pp	1.46%	1.72%	-0.26 pp
ROA	15.0%	12.9%	11.0%	2.1 pp	4.00 pp	13.0%	11.1%	1.9 pp
ROE	28.6%	22.4%	19.9%	6.2 pp	8.7 pp	24.5%	19.9%	4.6 pp
NIM	44.24%	49.3%	41.9%	-5.1 pp	2.3 pp	43.0%	46.8%	-3.8 pp
NIM after provisions	25.8%	27.3%	21.6%	-1.5 pp	4.2 pp	23.7%	24.1%	-0.4 pp
Capital / Total Assets	49.2%	58.0%	55.6%	-8.8 pp	-6.4 pp	49.2%	58.0%	-8.8 pp
Write - offs *	214	224	306	-4.4%	-30.1%	520	548	-5.2%
Coverage Ratio	745.0%	683.3%	673.0%	61.7 pp	72.0 pp	745.0%	683.3%	61.7 pp
Average Loan per Client	60,697	57,127	60,909	6.2%	-0.3%	60,697	57,127	6.2%
Employees	2,271	2,143	2,237	6.0%	1.5%	2,271	2,143	6.0%

16 years of experience in granting 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

	2Q24	2Q23	1Q24	% Change 2Q23	% Change 1Q24
Cash and investments in financial instruments	1,373.3	866.0	1,464.6	58.6%	-6.2%
Derivatives	11.8	21.7	15.5	-45.8%	-23.9%
Loan portfolio with credit risk stage 1 and 2	4,609.1	3,736.5	4,307.9	23.4%	7.0%
Loan portfolio with credit risk stage 3	68.5	65.4	70.1	4.6%	-2.3%
Loan portfolio	4,677.5	3,802.0	4,378.0	23.0%	6.8%
Deferred items	17.6	0.0	17.2	N/C	2.3%
Allowance for loan losses	510.0	447.1	471.7	14.1%	8.1%
Loan portfolio, net	4,185.1	3,354.9	3,923.5	24.7%	6.7%
Other accounts receivable, net	942.8	582.1	864.8	61.9%	9.0%
Properties, furniture and equipment, net	32.3	35.4	33.6	-8.8%	-4.1%
Rights of use assets, properties, furniture and equipment, net	109.7	79.4	111.2	38.3%	-1.3%
Asset for deferred income taxes, net	369.3	462.7	367.6	-20.2%	0.5%
Other assets	140.6	236.6	147.6	-40.6%	-4.8%
Total assets	7,164.8	5,638.8	6,928.4	27.1%	3.4%
Securitization transactions	1,191.9	600.0	1,183.4	98.7%	0.7%
Banking and other borrowings	1,229.3	1,118.7	1,227.8	9.9%	0.1%
Lease liability	116.1	83.1	118.0	39.8%	-1.6%
Other accounts payable	1,042.1	566.6	514.8	83.9%	102.4%
Other liabilities	34.6	7.0	0.0	392.4%	N/C
Financial instruments qualify as a liability	0.0	(9.7)	0.0	N/C	N/C
Employee benefits liabilities	27.7	0.0	34.9	N/C	-20.6%
Total liabilities	3,641.8	2,365.7	3,078.8	53.9%	18.3%
Capital stock	2,084.3	2,074.3	2,074.3	0.5%	0.5%
Premium on sale of stock	6.7	6.7	6.7	0.2%	0.0%
Capital reserves	53.1	42.9	42.9	23.5%	23.5%
Accumulated retained earnings	1,379.0	1,149.3	1,725.7	20.0%	-20.1%
Total stockholders' equity	3,523.1	3,273.2	3,849.6	7.6%	-8.5%
Total liabilities and stockholders' equity	7,164.8	5,638.8	6,928.4	27.1%	3.4%

* Figures expressed in Mexican pesos (millions)

Statement of Comprehensive Income

	2Q24	2Q23	1Q24	% Change 2Q23	% Change 1Q24	6M24	6M23	% Change 6M23
Interest income	757.4	635.2	708.7	19.2%	6.9%	1,466.1	1,236.1	18.6%
Interest expense	105.9	73.7	107.0	43.6%	-1.1%	212.9	152.5	39.6%
Financing expense	96.7	62.7	97.7	54.3%	-1.0%	194.4	130.7	48.8%
leasing	9.2	11.1	9.3	-17.1%	-1.5%	18.5	21.8	-15.2%
Net interest income	651.5	561.5	601.7	16.0%	8.3%	1,253.2	1,083.6	15.6%
Provisions for loan losses	271.1	249.9	291.3	8.5%	-6.9%	562.4	526.8	6.8%
Net interest income after provisions	380.4	311.5	310.4	22.1%	22.5%	690.8	556.8	24.1%
Commissions and fee income	0.0	0	0	N/C	N/C	0.0	0.0	N/C
Commissions and fee expenses	13.2	13.1	13.9	0.7%	-5.2%	27.1	26.3	3.2%
Other operating income (expense)	403.4	285.1	331.8	41.5%	21.6%	735.2	554.1	32.7%
Operating expenses	392.0	321.1	369.2	22.1%	6.2%	761.2	634.7	19.9%
Total income before income tax	378.6	262.5	259.1	44.2%	46.1%	637.7	449.9	41.7%
Income tax	114.9	84.0	71.9	36.8%	59.9%	186.7	140.4	33.0%
Net income	263.7	178.5	187.2	47.7%	40.8%	450.9	309.5	45.7%

* Figures expressed in Mexican pesos (millions)

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