

Corporate Presentation 2Q18



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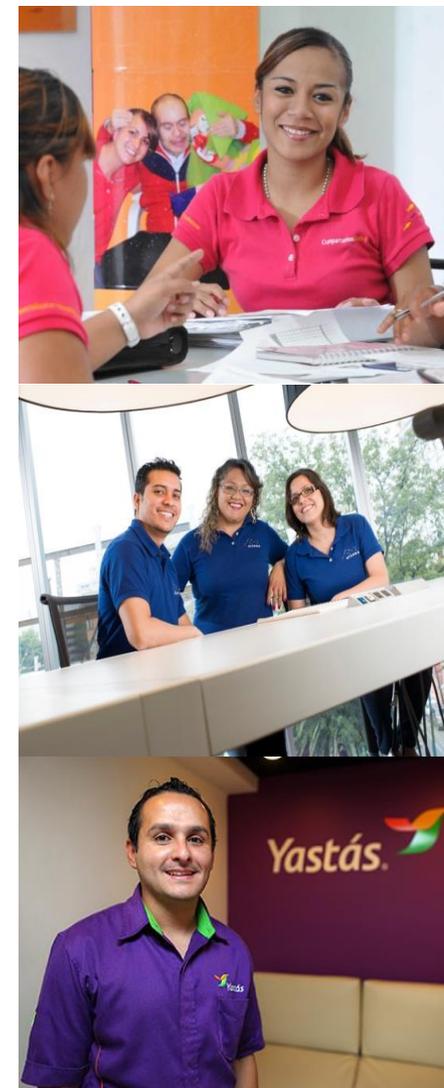
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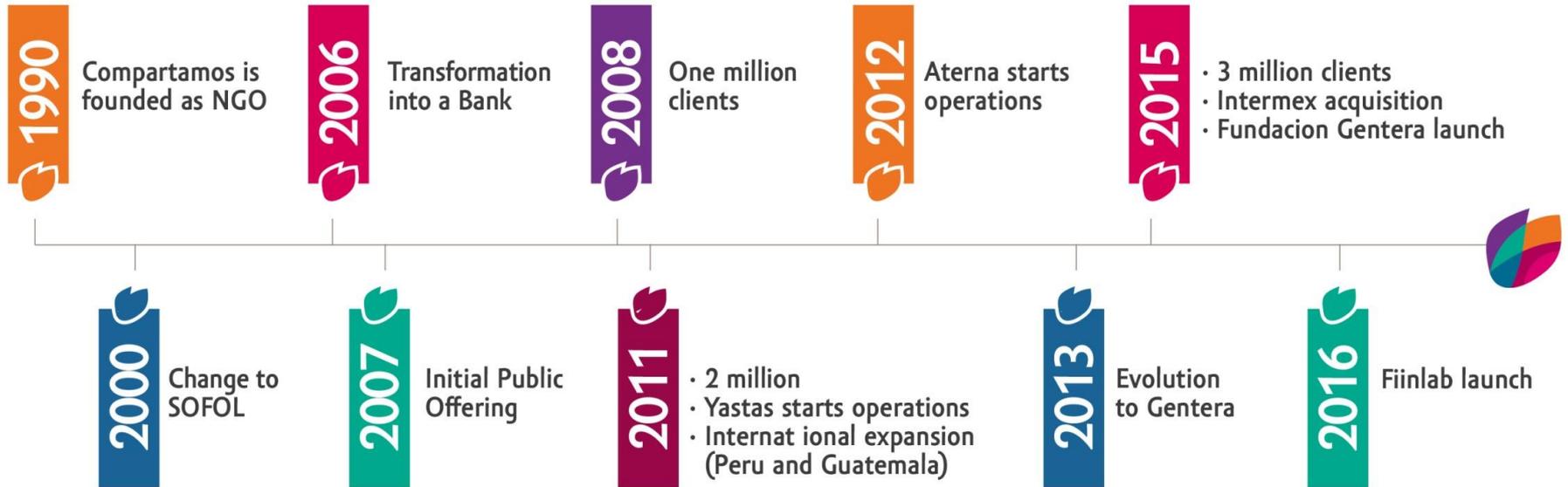


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About Gentera



Our history, more than 27 years of evolution



2Q18*

3,194,423
clients

*3,008,256 credit clients and 186,167 clients from savings, remittances and insurance products

Leader of Financial Inclusion and with a clear Philosophy

We are the entrepreneur group, **leader of financial inclusion in the underserved segment**. We provide appropriate and accessible financial services through each of our companies, generating **shared value** in the countries we operate: Mexico, Peru and Guatemala.

In Genera our purpose is to work for the financial inclusion of the underserved segment through the creation of social, economic and human value. With a growth track record, we work intensely committed with our actions and the practice of our institutional values, which constitutes our **Philosophy**.



Social value:

We offer inclusion opportunities to the largest number of people in the shortest possible time and we seek to foster the development of communities in Mexico, Peru and Guatemala



Human value:

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



Economic value:

We build innovative, efficient and profitable business models.

Our Values



Corporate structure with the purpose of serving more clients



- **Compartamos (Mexico-Peru-Guatemala).**- Leader in financial solutions for the sub-served segment.
- **Yastás (Mexico).**- Correspondent network manager.
- **Aterna (Mexico-Peru-Guatemala).**- Leading agent in microinsurance.
- **Intermex (México).**- Remittances company.
- **Fiinlab:** Financial inclusion laboratory, meeting point with the entrepreneurial ecosystem.
- **Fundación Gentera.**- It seeks to generate social value in the communities where it operates through its axes of action: education, volunteering, donation and contingencies.

Best practices in Corporate Governance

Board of Directors (11 members)

7 Independent Board members

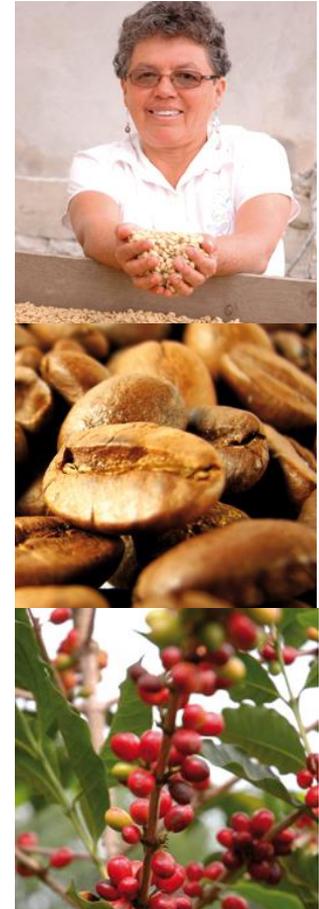
4 Related Board members

2 of whom are women

Code

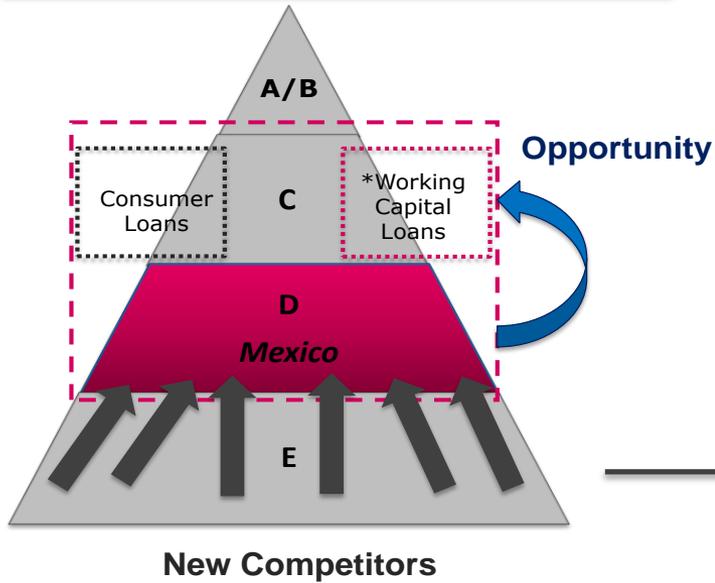
Code of Good Corporate Governance, which contains the regulations of the Board of Directors

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

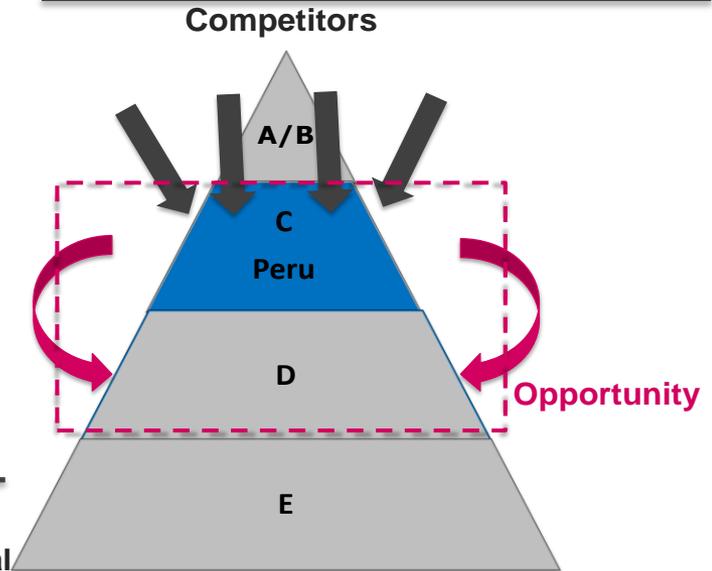


Potential market for working capital loans

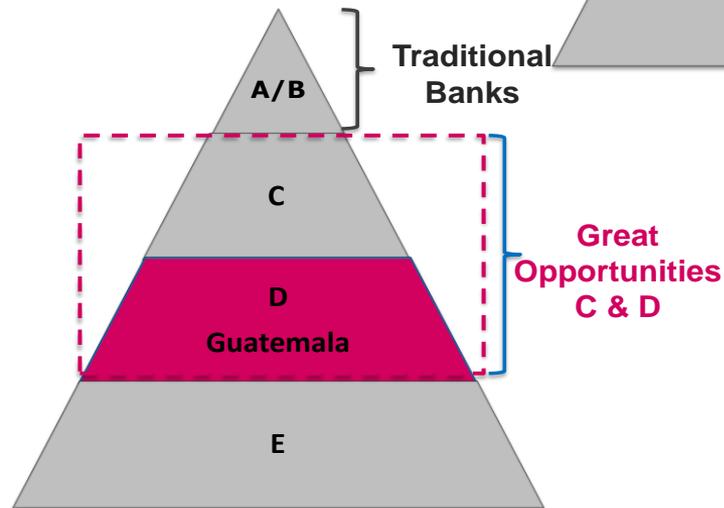
Mexico



Peru



Guatemala



Group loans in Mexico

Crédito Mujer (CM)

General Characteristics:

- > Group loan for working capital purposes
- > Groups of 10 to 50 women
- > Group guarantee

- Loan size
Ps. 4,000 to Ps. 60,000

- Average ticket
Ps. 7,566

- Term
16 weeks

- Contribution to loan portfolio
55%

- Contribution to number of clients
65.03%

- Life insurance / number of clients
92%

Crédito Comerciante (CCR)

General Characteristics:

- > Group loan for working capital purposes
- > Group of 5 to 20 members (men and women)
- > Group guarantee

- Loan size
Ps. 4,000 to Ps. 60,000

- Average ticket
Ps. 6,297

- Term
5 to 8 months

- Contribution to loan portfolio
20.2%

- Contribution to number of clients
28.7%

- Life insurance / Number of clients
81.7%

Individual loans in Mexico

Personal loans

General Characteristics:

- > Working capital loan
 - > Fixed assets and investments
 - > Mainly in urban areas
 - > Personal guarantee
 - > Have a salaried endorsement or independent economic activity
- Loan size
Ps. 20,000 to Ps. 200,000
 - Average ticket
Ps. 20,469
 - Term
6 to 24 months
 - Contribution to loan portfolio
11.8%
 - Contribution to number of clients
5.2%
 - Individual life insurance ¹
79.5%



Source: Compartamos Banco

1) Compartamos Banco insures its clients with third parties

Other loans in Mexico

Improvement loans for Crédito Mujer and Crédito Comerciante

General Characteristics:

- > Personal 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 (CCR) and Individual.
- > Personal guarantee

- Loan size
Ps. 8,000 to Ps. 30,000

- Average ticket
CM: Ps. 8,452
CCR: Ps. 8,373
CI: Ps. 8,324

- Maturity
6 to 24 months

- Contribution to loan portfolio
CM: 8.9%
CCR: 2.0%
CI: 0.1%

- Contribution to number of clients
CM: 6.9%
CCR: 2.06%
CI: 0.1%

Additional loans for Crédito Mujer and Crédito Comerciante

General Characteristics:

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

- Loan size
Ps. 4,000 to Ps. 7,000

- Average ticket
CM: Ps. 3,663
CC: Ps. 3,777

- Maturity
4 to 5 months

- Contribution to loan portfolio
CM: 1.6%
CC: 0.4%

- Contribution to number of clients
CM: 3.8%
CC: 0.9%

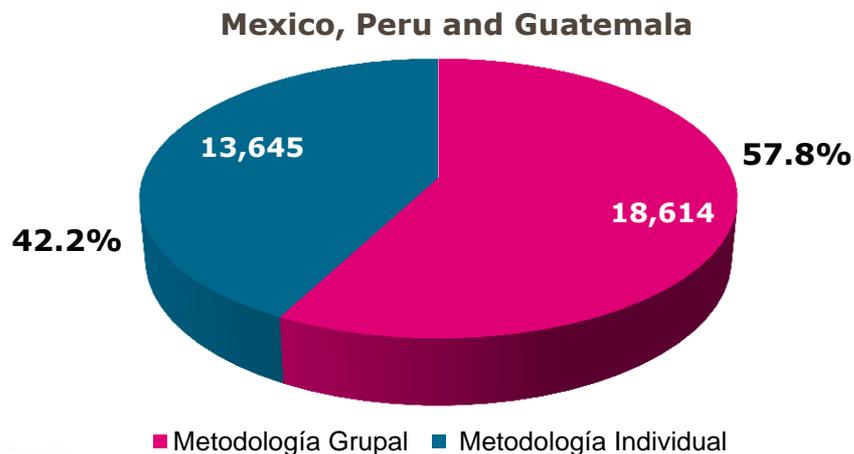
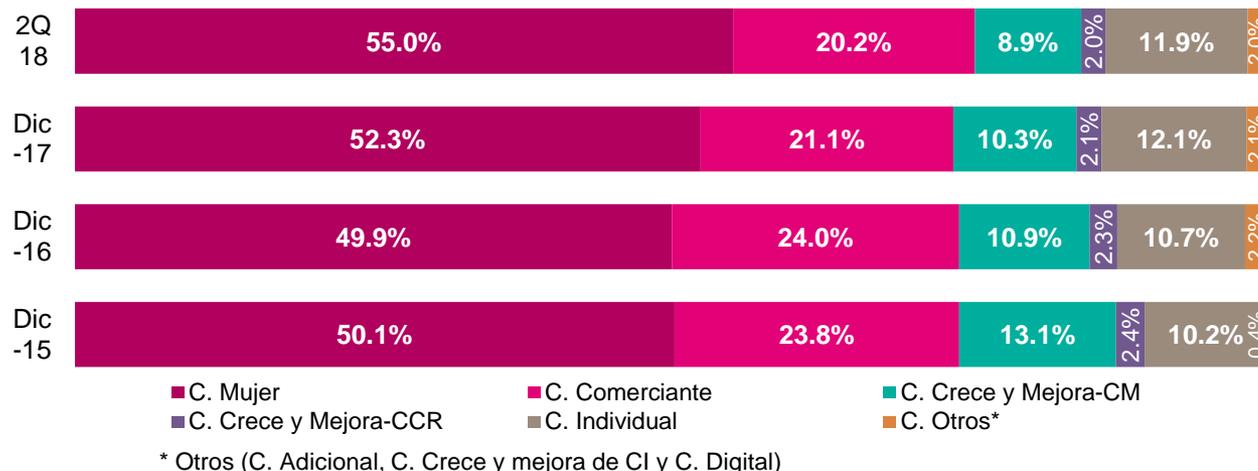
Source: Compartamos Banco

1) Compartamos Banco 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)

Evolution in group and individual loans methodologies (2015-2Q18)

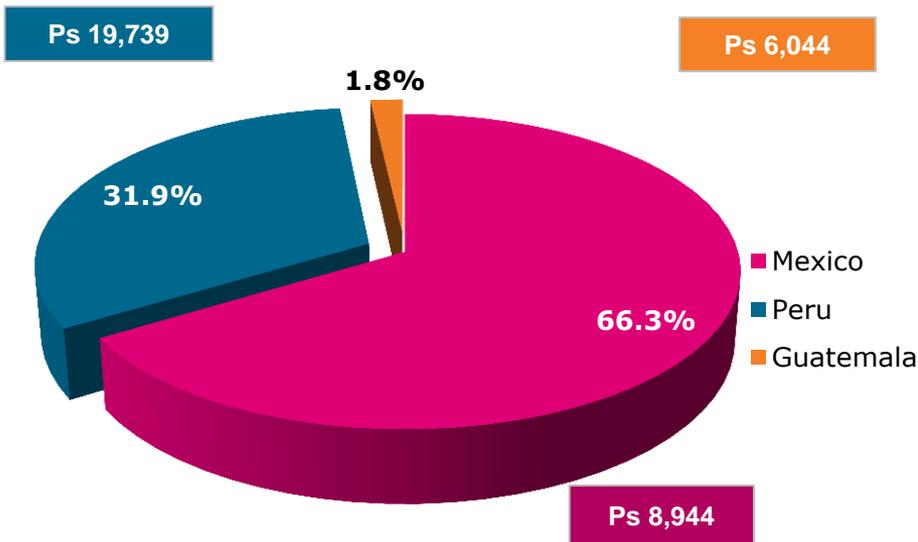
BANCO COMPARTAMOS, S.A. I.B.M.



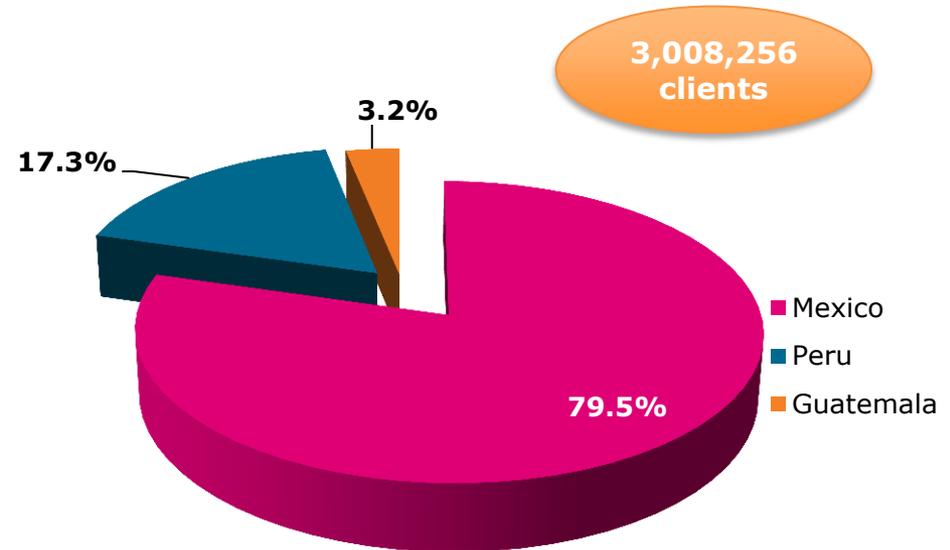
Figures are expressed in Mexican Pesos (million)

Market distribution per subsidiary

% Total loan portfolio and average ticket



Clients per subsidiary



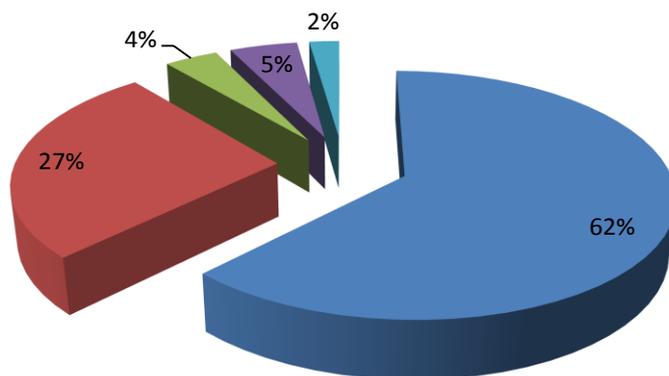
Mexico has an opportunity to serve more clients in D and C segment

Yastás (correspondent network manager)

- Presence in **32 Mexican States**
- As of **2Q18** reached more than **2,954** affiliates.
- Executed **1.8 million financial transactions** during the quarter, **2.0%** more compared to 2Q17.
- More than 50 services affiliated to Yastás platform.



Example of Dynamics



■ 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)



Nos aseguramos de acompañarte, siempre.

Products:



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



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



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

2Q18	
2Q18 Active Life Insurance Policies	+ 5 million
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:

- 66.4% of the insured in Mexico
- 11.04% of the insured in Latin America

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

Intermex (remittances company)

- It processed more than \$ 7.1 billion pesos in remittances payments in 2Q18
- It has more than 2,800 points of payment to execute remittances payments.
- During the first 5 months of 2018, international remittances received in Mexico represented an annual growth of 11.4% compared to the same period in 2017.
- Around 65% of all of the remittances in Mexico are concentrated in 10 Mexican States
- The households receiving remittances are concentrated in the D segment of the population.





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Growth and Profitability

Summary



	2Q18	2Q17	1Q18	% Change 2Q17	% Change 1Q18
Clients	3,194,423	3,588,964	3,189,280	-11.0%	0.2%
Portfolio	32,258	31,426	31,596	2.6%	2.1%
Net Income	821	795	726	3.3%	13.1%
NPLs / Total Portfolio	2.90%	3.95%	4.11%	-1.05 pp	-1.21 pp
ROA	7.2%	7.7%	6.8%	-0.5 pp	0.4 pp
ROE	19.2%	19.4%	17.1%	-0.2 pp	2.1 pp
NIM	50.2%	54.0%	51.1%	-3.8 pp	-0.9 pp
NIM after provisions	43.2%	43.5%	43.8%	-0.3 pp	-0.6 pp
Efficiency Ratio	76.3%	73.9%	75.1%	2.4 pp	1.2 pp
Operating Efficiency	30.2%	29.6%	29.5%	0.6 pp	0.7 pp
Capital / Total Assets	35.0%	38.7%	40.7%	-3.7 pp	-5.7 pp
Average Loan per Client	10,723	9,736	10,437	10.1%	2.7%
Employees	21,918	21,254	22,280	3.1%	-1.6%
Service Offices**	733	728	731	0.7%	0.3%
Branches	260	194	262	34.0%	-0.8%

Summary	Banco Compartamos		Compartamos Financiera		Compartamos S.A.	
	2018	Δ vs 2017	2018	Δ vs 2017	2018	Δ vs 2017
Clients	2,391,665	-12.1%	521,464	24.5%	95,127	9.0%
Portfolio	21,390	-8.7%	10,293.34	37.3%	575	13.5%
Net Income *	521	-23.2%	132	247.2%	- 2.96	-121.1%
ROAA	7.3%	-2.3 pp	4.5%	2.8 pp	-1.6%	-9.6 pp
ROAE	18.9%	-4.2 pp	23.8%	16.2 pp	-1.8%	-10.7 pp
NIM	61.3%	-3.9 pp	26.3%	0.8 pp	83.3%	0.2 pp
NIM after provisions	53.2%	0.4 pp	21.4%	2.4 pp	73.0%	0.3 pp
NPL	2.94%	-1.23 pp	2.80%	-0.44 pp	3.55%	-0.77 pp
Write - offs	816	-19.0%	112	-5.0%	24	64.6%
Coverage Ratio	197.6%	50.7 pp	257.4%	61.5 pp	161.1%	25.0 pp
Average Loan per Client	8,944	3.9%	19,739	0.1 pp	6,044	0.0 pp
Employees *	17,056	0.3%	3,908	17.0%	954	5.4%
Service Offices	587	-0.3%	86	8.9%	60	0.0%
Branches	260	34.0%	-	0.0%	-	0.0%

1) 3,008,256 credit clients and 186,167 clients from savings, remittances and insurance products.

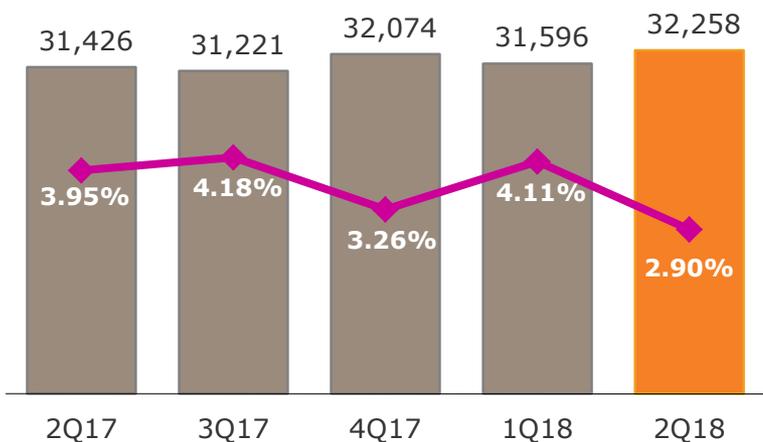
portfolio, net income and write-offs are expressed in million (Mexican Pesos)

* In table 2, employees in Compartamos Banco include employees from Aterna, Yastás and Intermex.

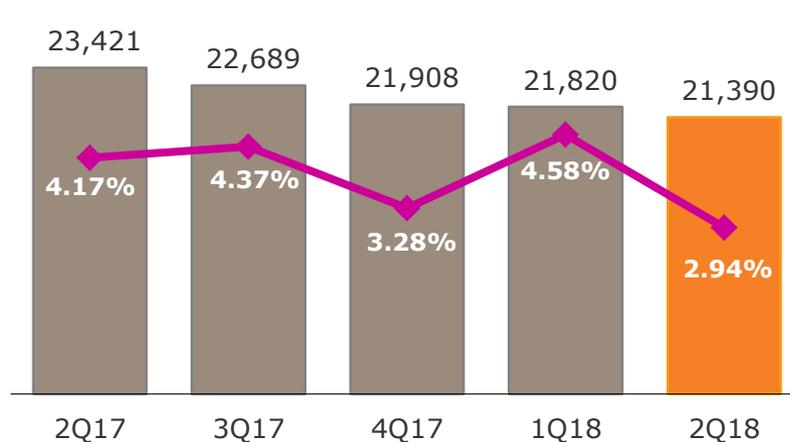
** Some service offices in Mexico are being transformed into branches. 103 Branches are inside a Service Office.

Total Portfolio – NPL %

Genera (Ps. million)



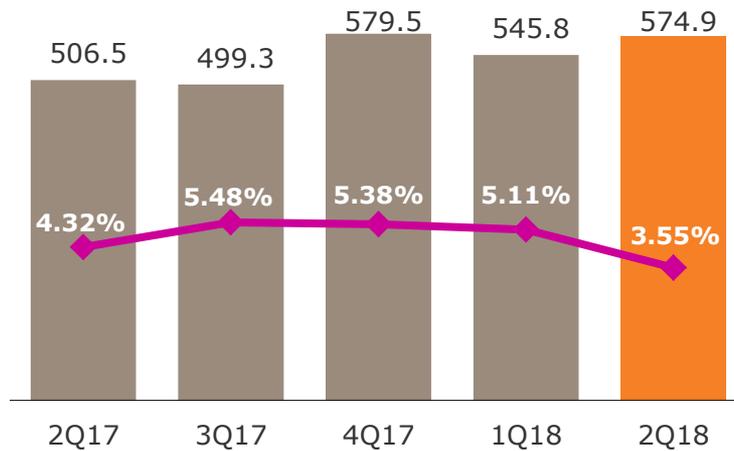
Mexico - Banco (Ps. million)



Peru (Ps. million)

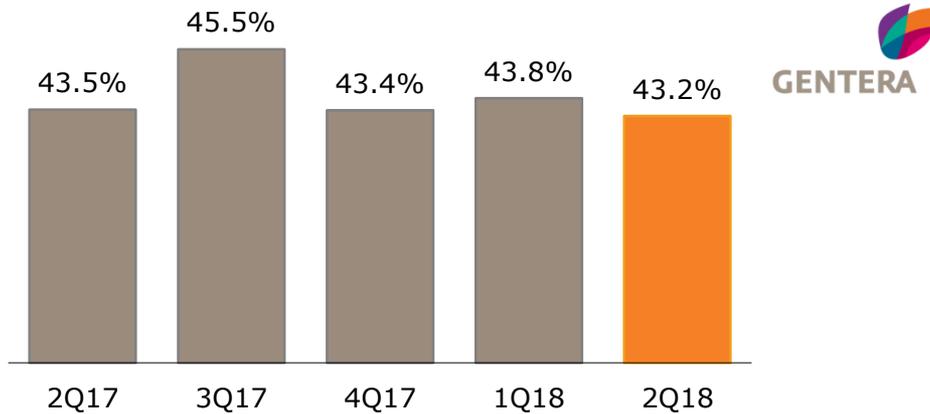


Guatemala (Ps. million)

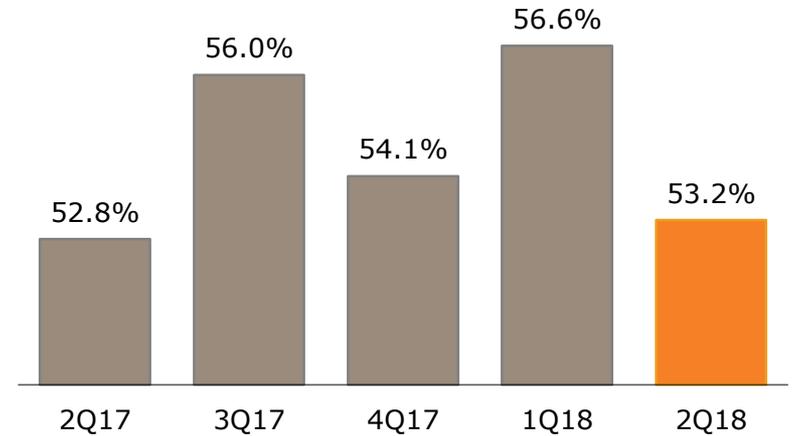


NIM (%) after provisions

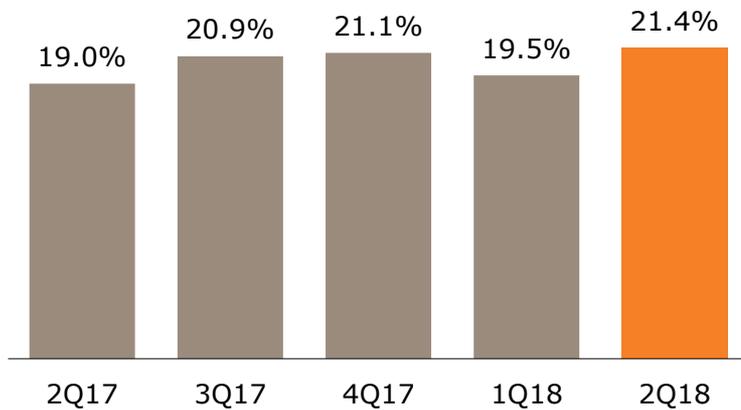
Genera



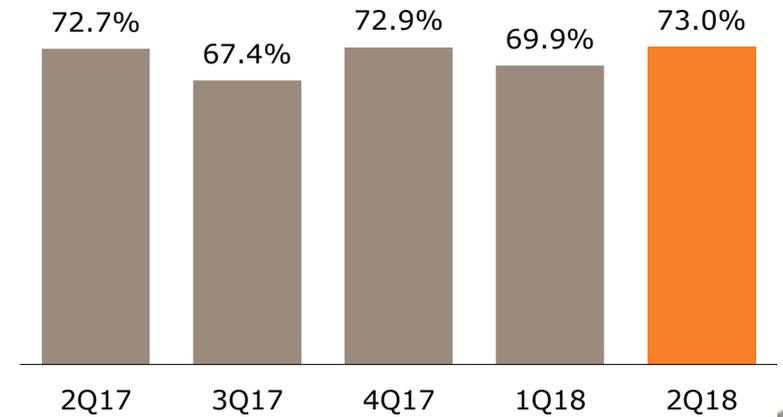
Mexico - Banco



Peru

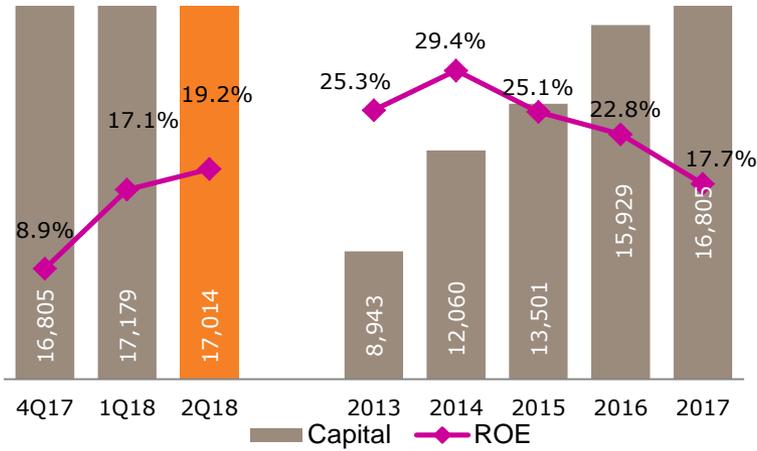


Guatemala

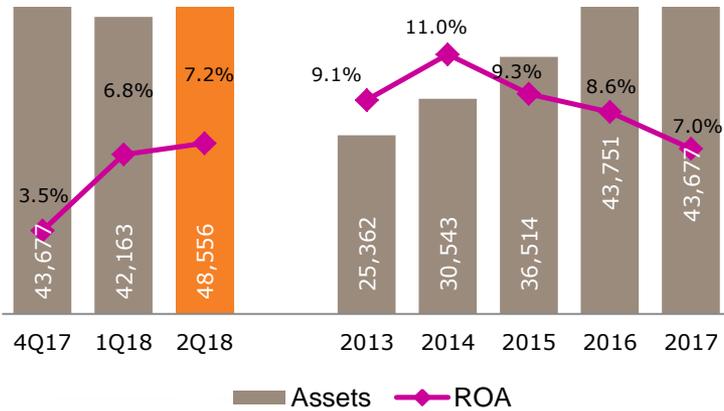


ROAA & ROAE evolution

Genera ROAE

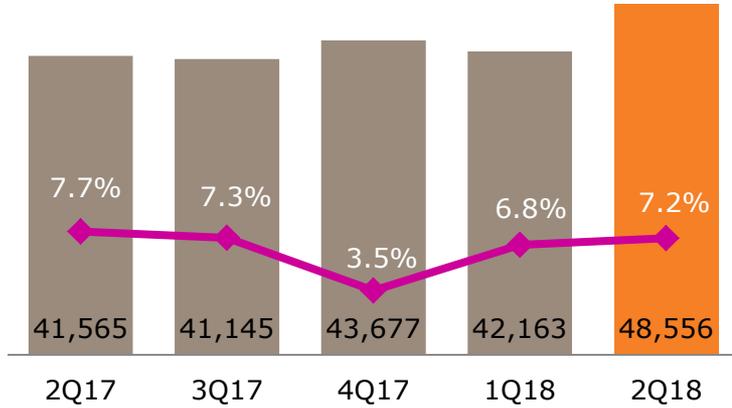


Genera ROAA



Assets - ROAA

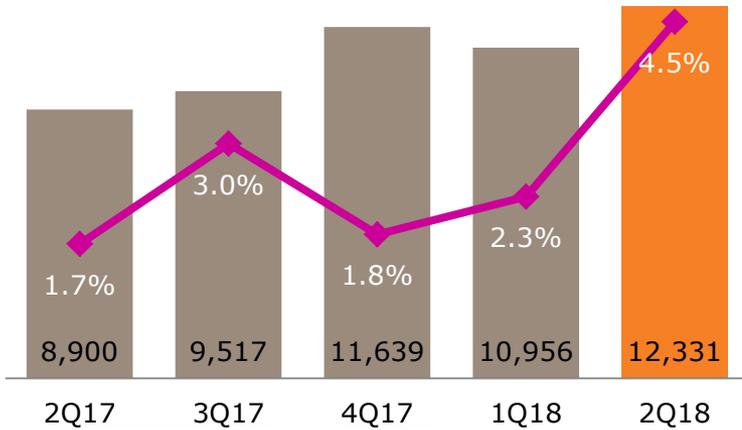
Genera



Mexico - Banco



Peru



Guatemala (Ps. million)

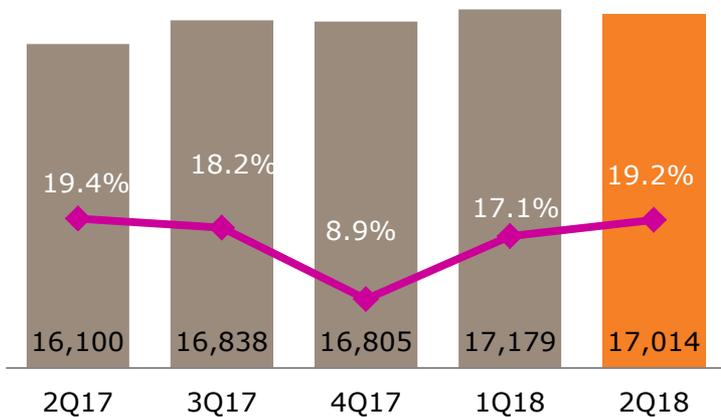


Assets in Ps. Million

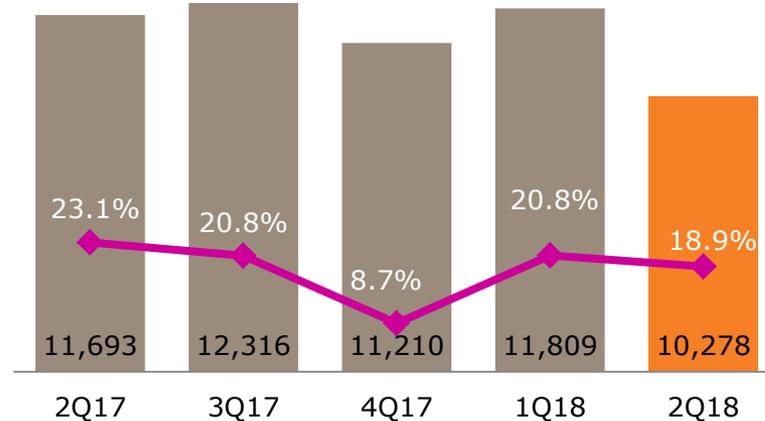
ROAA: (Net Income/ Average Assets)

Equity -ROAE

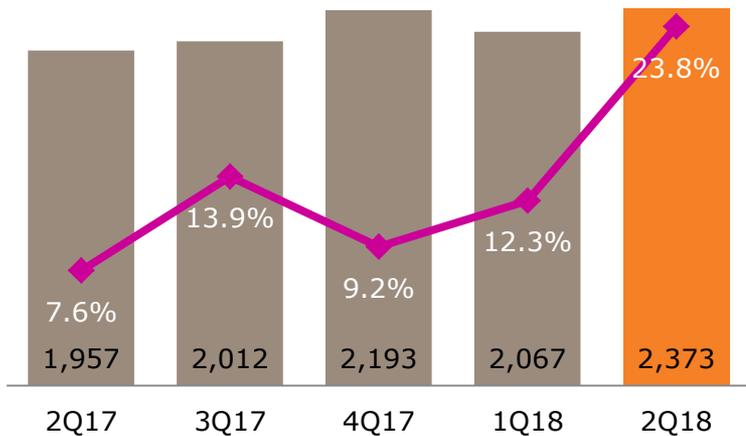
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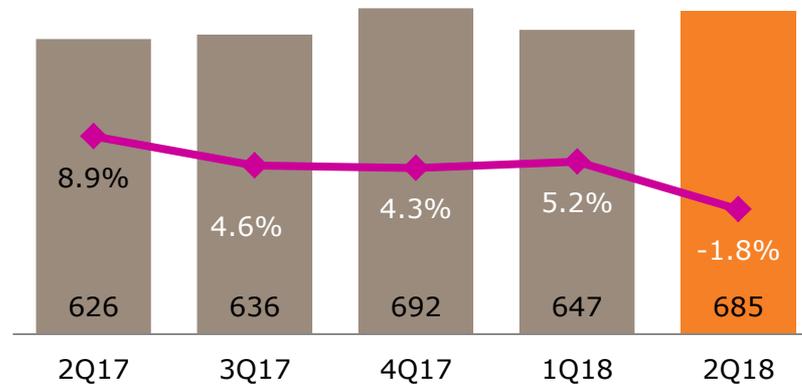
Mexico - Banco



Peru



Guatemala (Ps. million)

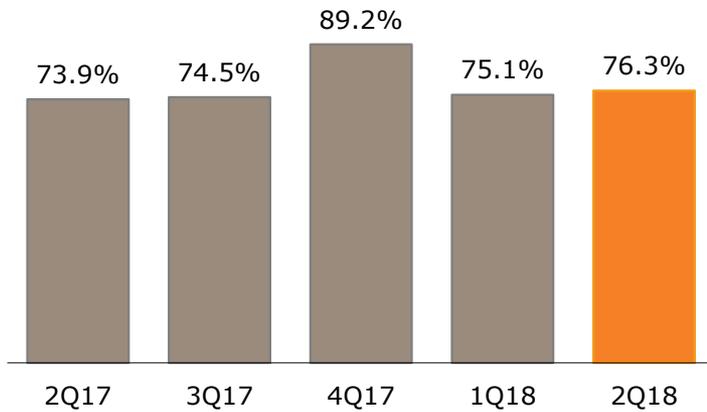


Equity in Ps. million

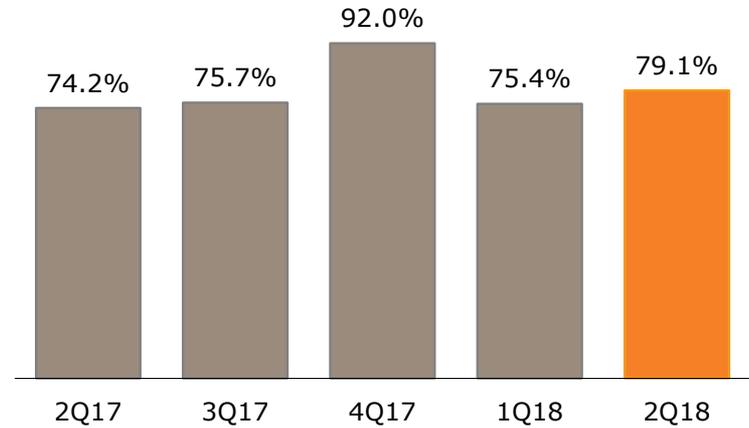
ROAE: (Net Income / Average Equity)

Efficiency Ratio

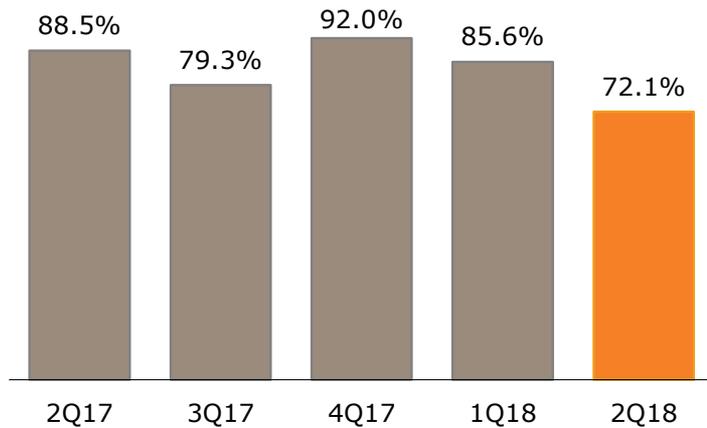
Genera



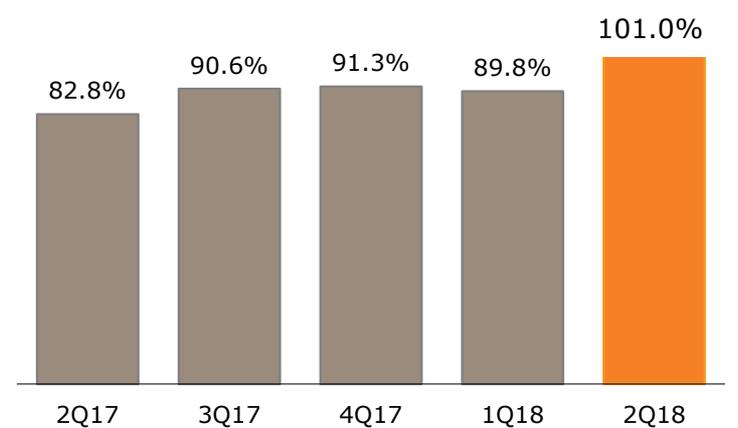
Mexico - Banco



Peru



Guatemala





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**Financial
Information
2Q18**

Balance Sheet



	2Q18	2Q17	% Change 2Q17	1Q18	% Change 1Q18
Cash and other investments	8,521	5,830	46.2%	5,133	66.0%
Total performing loans	31,321	30,184	3.8%	30,298	3.4%
Non-performing loans	937	1,242	-24.6%	1,298	-27.8%
Total loan portfolio	32,258	31,426	2.6%	31,596	2.1%
Allowance for loan losses	2,018	1,941	4.0%	2,268	-11.0%
Loan portfolio, net	30,240	29,485	2.6%	29,328	3.1%
Other accounts receivable	2,007	967	107.5%	1,929	4.0%
Fixed assets	1,204	1,109	8.6%	1,219	-1.2%
Permanent investment	2,194	68	N/C	104	N/C
Other assets	3,428	3,215	6.6%	3,542	-3.2%
Goodwill	962	891	8.0%	908	5.9%
Total assets	48,556	41,565	16.8%	42,163	15.2%
Clients'	2,493	1,414	76.3%	2,333	6.9%
Deposits	5,689	3,896	46.0%	5,126	11.0%
Long Term Debt Issuance	7,988	9,567	-16.5%	7,594	5.2%
Interbank loans	11,862	6,553	81.0%	6,662	78.1%
Other accounts payable	3,510	4,035	-13.0%	3,269	7.4%
Total liabilities	31,542	25,465	23.9%	24,984	26.2%
Capital stock	4,764	4,764	0.0%	4,764	0.0%
Premium on sale of stock	558	550	1.5%	557	0.2%
Capital reserves	2,092	1,474	41.9%	1,285	62.8%
Retained earnings	7,699	7,172	7.3%	9,709	-20.7%
Other capital accounts	329	275	19.6%	52	N/C
Net income for the year	1,535	1,805	-15.0%	720	113.2%
Participation (in net income) from contro	16,977	16,040	5.8%	17,087	-0.6%
Participation (in net income) from non-cc	37	60	-38.3%	92	-59.8%
Total stockholders' equity	17,014	16,100	5.7%	17,179	-1.0%
Total liabilities and stockholders' equi	48,556	41,565	16.8%	42,163	15.2%

* Figures expressed in Mexican pesos (millions)

Income Statement



	2Q18	2Q17	% Change 2Q17	1Q18	% Change 1Q18
Interest income	5,113	5,204	-1.7%	5,016	1.9%
Interest expense	385	381	1.0%	375	2.7%
Net Interest Income	4,728	4,823	-2.0%	4,641	1.9%
Provisions for loan losses	659	939	-29.8%	658	0.2%
Net interest income after provisions	4,069	3,884	4.8%	3,983	2.2%
Commissions and fee income	332	355	-6.5%	314	5.7%
Commissions and fee expense	104	109	-4.6%	93	11.8%
Trading gains (losses)	9	8	12.5%	(5)	N/C
Other operating income (expense)	189	(6)	N/C	19	N/C
Operating Expenses	3,429	3,054	12.3%	3,169	8.2%
Net operating income	1,066	1,078	-1.1%	1,049	1.6%
Participation in net income from non consolidated and associated subsidiaries	(2)	(5)	-60.0%	(5)	-60.0%
Total income before income tax	1,064	1,073	-0.8%	1,044	1.9%
Income tax	243	278	-12.6%	318	-23.6%
Net income	821	795	3.3%	726	13.1%
Participation (in net income) from controlled entities	815	792	2.9%	720	13.2%
Participation (in net income) from non-controlled entities	6	3	100.0%	6	0.0%

* Figures expressed in Mexican pesos (millions)

NPLs per subsidiary



NPL's per methodology and subsidiaries

PRODUCT	2018				2017				1Q18			
	Portfolio	NPL	NPL Ratio	Write- Offs	Portfolio	NPL	NPL Ratio	Write- Offs	Portfolio	NPL	NPL Ratio	Write- Offs
C. Mujer	11,769	171	1.45%	241	12,053	251	2.08%	294	11,715	287	2.45%	216
C. Comerciante	4,323	210	4.86%	305	5,405	379	7.02%	397	4,608	371	8.05%	3
Group Methodology	16,092	381	2.37%	546	17,458	630	3.61%	691	16,323	658	4.03%	219
C. Individual	2,532	116	4.56%	114	2,615	148	5.67%	113	2,581	146	5.67%	121
C. CA (de CM y CCR)	416	15	3.47%	21	491	22	4.59%	32	413	25	6.10%	15
C. CCM(de CM, CCR y CI)	2,339	117	5.01%	135	2,855	177	6.17%	171	2,491	170	6.80%	116
C. Otros (CGD,CEC y CIA)	11	0	4.44%	0	2	0	3.53%	0	12	0	4.42%	0
Individual Methodology	5,298	248	4.67%	270	5,963	347	5.82%	316	5,497	341	6.22%	252
Banco Compartamos	21,390.00	629.0	2.94%	816	23,421	977	4.17%	1,007	21,820	999	4.58%	471
C.Mujer	1,946	25	1.28%	13	1,256	21	1.69%	13	1,717	23	1.32%	13
Group Methodology Peru	1,946	25	1.28%	13	1,256	21	1.69%	13	1,717	23	1.32%	13
Comercial	4,824	166	3.45%	52	3,420	128	3.73%	46	4,248	157	3.69%	51
Microempresa	3,149	89	2.83%	43	2,614	88	3.35%	53	2,953	86	2.92%	36
Consumo	374	8	2.03%	4	209	7	3.22%	6	314	5	1.67%	3
Individual Methodology Peru	8,347	263	3.15%	99	6,243	222	3.56%	105	7,515	248	3.30%	91
Compartamos Financiera	10,293.34	288.2	2.80%	112	7,499	243	3.24%	118	9,231	271	2.93%	104
C. Mujer	574.94	20.42	3.55%	24	506	22	4.32%	15	545	28	5.11%	18
Group Methodology Guatemala	575	20.42	3.55%	24	506	22	4.32%	15	545	28	5.11%	18
Compartamos Guatemala S.A.	574.94	20.22	3.55%	24	506	22	4.32%	15	545	28	5.11%	18
Total	32,258	937.40	2.90%	952	31,427	1,242	3.95%	1,140	31,596	1,298	4.11%	593

* 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

	2Q18	2Q17	1Q18	% Change 2Q17	% Change 1Q18
Clients	2,391,665	2,721,551	2,438,025	-12.1%	-1.9%
Portfolio*	21,390	23,421	21,820	-8.7%	-2.0%
Net Income	521	678	599	-23.2%	-13.0%
NPLs / Total Portfolio	2.94%	4.17%	4.58%	-1.23 pp	-1.64 pp
ROA	7.3%	9.6%	8.9%	-2.3 pp	-1.6 pp
ROE	18.9%	23.1%	20.8%	-4.2 pp	-1.9 pp
NIM	61.3%	65.2%	65.2%	-3.9 pp	-3.9 pp
NIM after provisions	53.2%	52.8%	56.6%	0.4 pp	-3.4 pp
Efficiency Ratio	79.1%	74.2%	75.4%	4.9 pp	3.7 pp
Operating Efficiency	39.8%	36.3%	38.1%	3.5 pp	1.7 pp
ICAP***	28.3%	35.1%	39.0%	-6.8 pp	-10.7 pp
Capital / Total Assets	34.2%	41.5%	44.2%	-7.3 pp	-10.0 pp
Average Loan (Ps.)	8,944	8,606	8,950	3.9%	-0.1%
Employees	16,811	16,734	17,410	0.5%	-3.4%
Service Offices*	587	589	587	-0.3%	0.0%
Branches	260	194	262	34.0%	-0.8%

- Portfolio and Net Income expressed in Mexican pesos (millions)
- *Contraction is due to transformation to Compartamos' Banco branches.
103 Branches are inside a Service Office

Balance Sheet



	2Q18	2Q17	% Change 2Q17	1Q18	% Change 1Q18
Cash and other investments	5,397	2,675	101.8%	2,022	166.9%
Related parties	854	-	N/C	-	N/C
Total performing loans	20,761	22,444	-7.5%	20,820	-0.3%
Non-performing loans	629	977	-35.6%	1,000	-37.1%
Total loan portfolio	22,244	23,421	-5.0%	21,820	1.9%
Allowance for loan losses	1,243	1,435	-13.4%	1,556	-20.1%
Loan portfolio, net	21,001	21,986	-4.5%	20,264	3.6%
Other accounts receivable	1,066	760	40.3%	1,625	-34.4%
Fixed assets	549	510	7.6%	583	-5.8%
Other assets	2,066	2,250	-8.2%	2,228	-7.3%
Total assets	30,079	28,181	6.7%	26,722	12.6%
Clients' Deposits	2,054	1,199	71.3%	1,956	5.0%
Deposits	324	451	-28.2%	310	4.5%
Long Term Debt Issuance	7,565	9,567	-20.9%	7,594	-0.4%
Interbank loans	8,840	4,000	121.0%	3,593	146.0%
Derivates financial instruments	-	-	N/C	-	N/C
Other accounts payable	1,018	1,271	-19.9%	1,460	-30.3%
Deferred income tax	-	-	N/C	-	N/C
Total liabilities	19,801	16,488	20.1%	14,913	32.8%
Capital stock	558	542	3.0%	558	0.0%
Contributions for future capital increases	33	16	106.3%	-	N/C
Capital reserves	538	506	6.3%	505	6.5%
Retained earnings	8,029	9,123	-12.0%	10,147	-20.9%
Remeasurements for employees benefit	-	(1)	N/C	-	N/C
Net income for the year	1,120	1,507	-25.7%	599	87.0%
Total stockholders' equity	10,278	11,693	-12.1%	11,809	-13.0%
Total liabilities and stockholders' equity	30,079	28,181	6.7%	26,722	12.6%

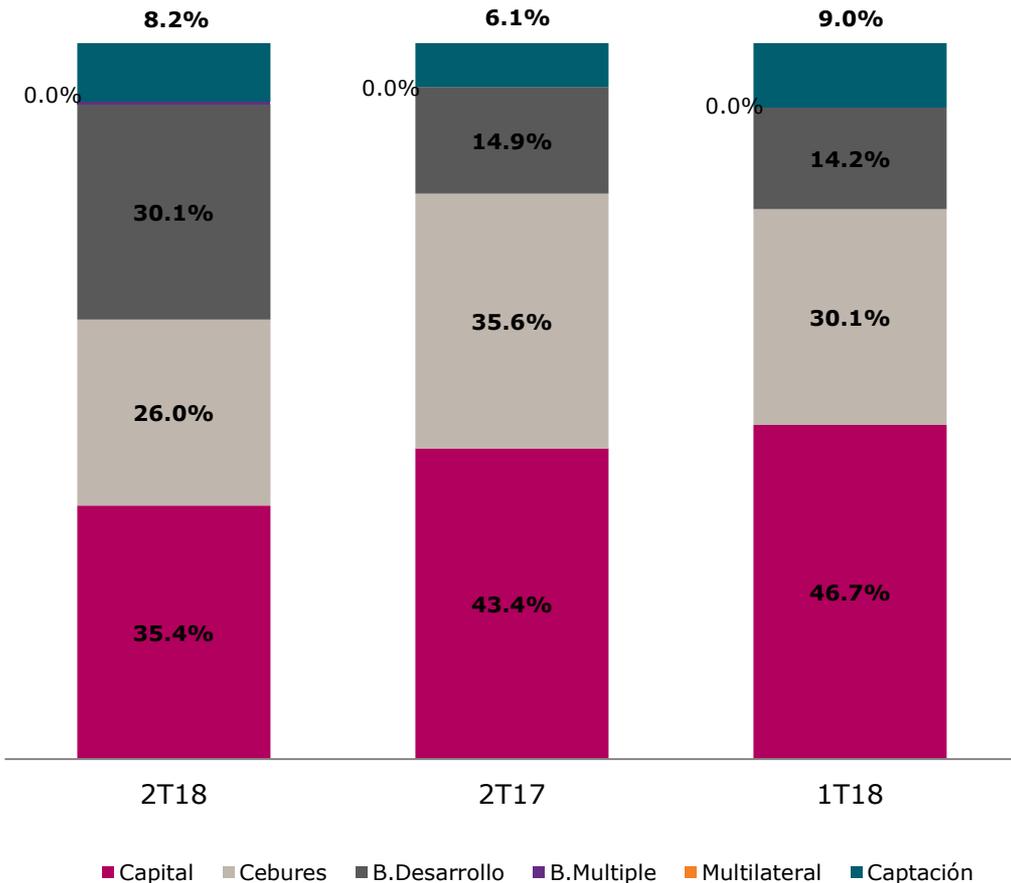
Income Statement



	2Q18	2Q17	% Change 2Q17	1Q18	% Change 1Q18
Interest income	4,078	4,405	-7.4%	4,066	0.3%
Interest expense	257	276	-6.9%	255	0.8%
Net Interest Income	3,821	4,129	-7.5%	3,811	0.3%
Provisions for loan losses	505	783	-35.5%	505	0.0%
Net interest income after provisions	3,316	3,346	-0.9%	3,306	0.3%
Commissions and fee income	221	264	-16.3%	216	2.3%
Commissions and fee expense	122	127	-3.9%	111	9.9%
Trading gains (losses)	9	7	28.6%	(5)	N/C
Other operating income (expense)	154	(27)	N/C	12	N/C
Operating Expenses	2,829	2,571	10.0%	2,577	9.8%
Net operating income	749	892	-16.0%	841	-10.9%
Total income before income tax	749	892	-16.0%	841	-10.9%
Income tax	228	214	7%	242	-5.8%
Current	71	124	-42.7%	300	-76.3%
Deferred	157	90	74.4%	(58)	N/C
Net income	521	678	-23.2%	599	-13.0%

Figures expressed in Mexican pesos (millions)

Funding structure



Cost of funds
2Q18: 7.3%

Year	Maturity	%
2018	2,000.00	12.3%
2019	2,598.00	15.9%
2020	3,797.00	23.3%
2021	2,900.00	17.8%
2022	2,500.00	15.3%
2023	2,500.00	15.3%
Total	16,295.00	100%

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

Allowance for loan losses



Risk	2Q18			2Q17			1Q18		
	%Allowance	Balance	Allowance ²⁾	%Allowance	Balance	Allowance ²⁾	%Allowance	Balance	Allowance ²⁾
A-1	1.1%	14,405	162	1.1%	14,897	165	1.1%	14,354	160
A-2	2.7%	854	23	2.7%	1,085	29	2.7%	852	23
B-1	3.5%	196	7	3.4%	244	8	3.4%	136	5
B-2	4.1%	1,660	68	4.1%	1,503	62	4.1%	1,707	70
B-3	5.6%	486	27	5.7%	461	26	5.6%	529	30
C-1	7.2%	1,682	121	7.2%	1,931	139	7.2%	1,682	121
C-2	10.9%	863	94	11.0%	1,182	130	10.9%	900	98
D	21.1%	295	62	21.2%	581	123	21.2%	319	68
E	71.6%	946	678	71.4%	1,536	1,097	73.2%	1,340	981
Total		21,389	1,242		23,421	1,779		21,819	1,555
Coverage Ratio¹			1.98			1.82			1.56

¹ Allowance for loan losses / Non-performing loans

² Additional allowance for non performing loans included

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.

Compartamos Financiera (Peru)

Summary	2Q18	2Q17	1Q18	% Change 2Q17	% Change 1Q18
Clients	521,464	418,993	495,180	24.5%	5.3%
Portfolio	10,293.3	7,499.0	9,231.4	37.3%	11.5%
Net Income	132.3	38.1	65.4	247.2%	102.2%
NPLs / Total Portfolio	2.80%	3.24%	2.9%	-0.44 pp	-0.13 pp
ROA	4.5%	1.7%	2.3%	2.8 pp	2.2 pp
ROE	23.8%	7.6%	12.3%	16.2 pp	11.5 pp
NIM	26.3%	25.5%	24.5%	0.8 pp	1.8 pp
NIM after provisions	21.4%	19.0%	19.5%	2.4 pp	1.9 pp
Efficiency Ratio	72.1%	88.5%	85.6%	-16.4 pp	-13.5 pp
Operating Efficiency	16.2%	16.9%	17.3%	-0.7 pp	-1.1 pp
Capital / Total Assets	19.2%	22.0%	18.9%	-2.8 pp	0.3 pp
Average Loan (Ps.)	19,739	17,898	18,643	10.3%	5.9%
Employees	3,908	3,340	3,660	17.0%	6.8%
Service Offices	86	79	84	8.9%	2.4%

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 68.6% of the customers served in Peru

Balance Sheet



	2Q18	2Q17	% Change 2017	1Q18	% Change 1Q18
Cash and other investments	2,009.1	1,359.8	47.8%	1,742.6	15.3%
Total performing loans	10,005.2	7,255.8	37.9%	8,960.6	11.7%
Non-performing loans	288.2	243.2	18.5%	270.8	6.4%
Total loan portfolio	10,293.3	7,499.0	37.3%	9,231.4	11.5%
Allowance for loan losses	741.9	476.5	55.7%	675.0	9.9%
Loan portfolio, net	9,551.5	7,022.5	36.0%	8,556.4	11.6%
Other accounts receivable	28.7	11.0	160.1%	24.5	17.4%
Fixed assets	282.8	218.1	29.7%	247.0	14.5%
Other assets	459.1	288.9	58.9%	385.5	19.1%
Total assets	12,331.2	8,900.3	38.5%	10,956.0	12.6%
Deposits	6,549.7	4,109.7	59.4%	5,503.0	19.0%
Interbank loans	3,021.5	2,546.1	18.7%	3,068.8	-1.5%
Other accounts payable	387.4	287.4	34.8%	316.9	22.3%
Total liabilities	9,958.6	6,943.2	43.4%	8,888.7	12.0%
Capital stock	1,411.6	1,262.6	11.8%	1,411.6	0.0%
Contributions for future capital increases	-	-	N/C	-	N/C
Capital reserves	106.4	89.6	18.8%	106.7	-0.2%
Foreign exchange effect	633.8	411.2	54.1%	460.7	37.6%
Retained earnings	23.0	97.5	-76.4%	23.0	0.0%
Net income for the year	197.7	96.3	105.3%	65.4	N/C
Total stockholders' equity	2,372.5	1,957.1	21.2%	2,067.3	14.8%
Total liabilities and stockholders' equi	12,331.2	8,900.3	38.5%	10,956.0	12.6%

FX (End of period):	Soles - Dollars	Pesos MX - Dollars	Pesos MX - Soles
2Q18	3.272	19.6912	6.0181
2Q17	3.253	18.0626	5.5526
1Q18	3.227	18.2709	5.6619

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



	2Q18	2Q17	% Change 2Q17	1Q18	% Change 1Q18
Interest income	878.1	659.5	33.1%	799.2	9.9%
Interest expense	132.4	111.2	19.1%	125.0	6.0%
Net interest income	745.7	548.3	36.0%	674.2	10.6%
Provisions for loan losses	137.1	139.9	-2.0%	136.6	0.3%
Net interest income after provisions	608.6	408.4	49.0%	537.5	13.2%
Commissions and fee income	40.4	29.7	36.0%	36.0	12.1%
Commissions and fee expenses	13.6	15.8	-14.2%	11.9	13.5%
Other operating income (expense)	16.5	3.9	N/C	8.1	103.4%
Operating expenses	470.2	377.4	24.6%	487.6	-3.6%
Net operating income	181.8	48.8	N/C	82.2	121.3%
Total income before income tax	181.8	48.8	N/C	82.2	121.3%
Current and Deferred	49.6	10.7	N/C	16.8	195.6%
Net income	132.3	38.1	N/C	65.4	102.2%

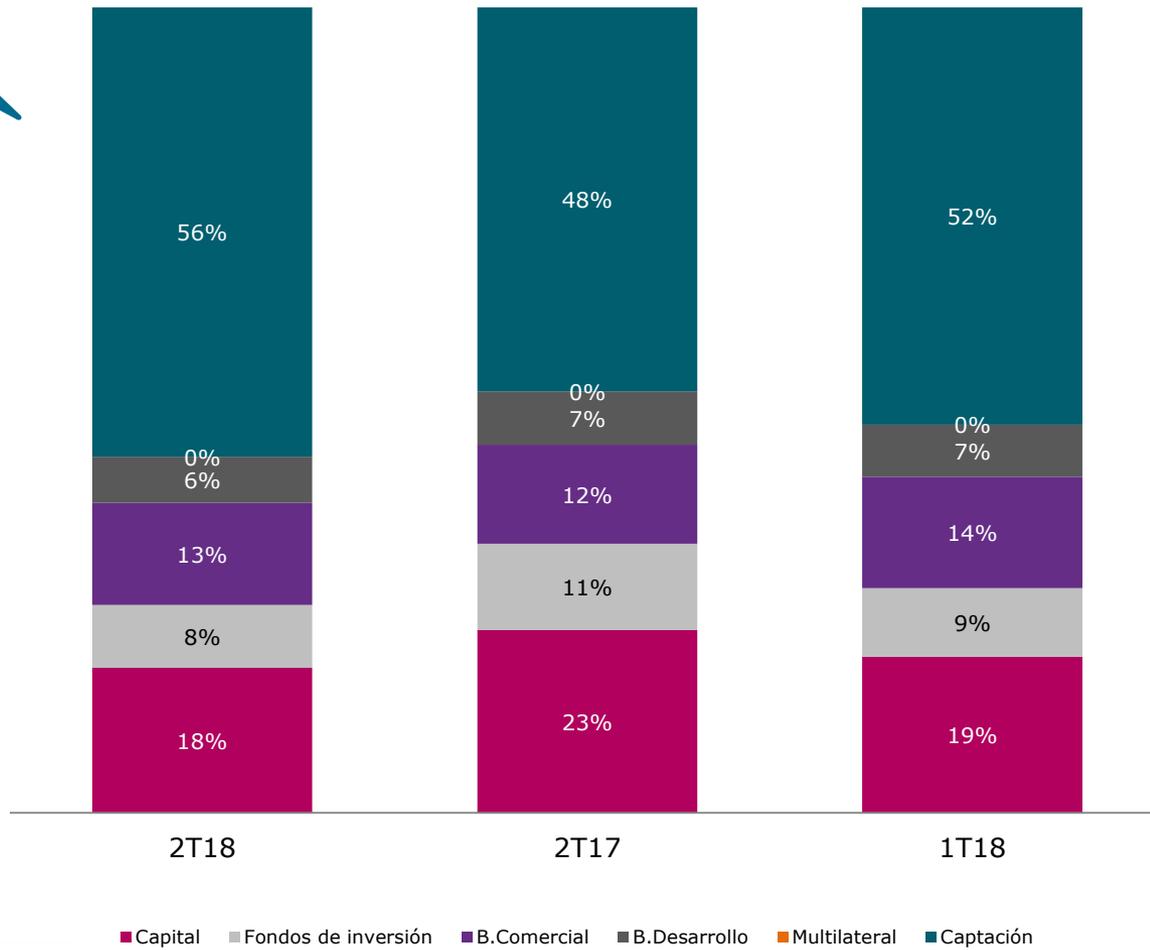
FX (Average)	Soles - Dollars	Pesos MX - Dollars	Pesos MX - Soles
2Q18	3.2579	19.4071	5.9569
2Q17	3.2622	18.5644	5.6908
1Q18	3.2381	18.7191	5.7810

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



Cost of funds
5.6%



Compartamos S.A. (Guatemala)

Summary	2Q18	2Q17	1Q18	% Change 2Q17	% Change 1Q18
Clients	95,127	87,267	94,198	9.0%	1.0%
Portfolio	574.9	506.5	545.8	13.5%	5.3%
Net Income	(3.0)	14.0	8.6	-121.1%	-134.2%
NPLs / Total Portfolio	3.55%	4.32%	5.11%	-0.77 pp	-1.56 pp
ROA	-1.6%	8.0%	4.7%	-9.6 pp	-6.3 pp
ROE	-1.8%	8.9%	5.2%	-10.7 pp	-7.0 pp
NIM	83.3%	83.1%	79.9%	0.2 pp	3.4 pp
NIM after provisions	73.0%	72.7%	69.9%	0.3 pp	3.1 pp
Efficiency Ratio	101.0%	82.8%	89.8%	18.2 pp	11.2 pp
Operating Efficiency	66.4%	53.5%	55.8%	12.9 pp	10.6 pp
Capital / Total Assets	89.0%	89.9%	90.2%	-0.9 pp	-1.2 pp
Average Loan (Ps.)	6,044	5,804	5,794	4.1%	4.3%
Employees	954	905	950	5.4%	0.4%
Service Offices	60	60	60	0.0%	0.0%

FX (Average)	Quetzales - Dollars	Pesos MX - Dollars	Pesos MX - Quetzales
2Q18	7.4427	19.4071	2.6075
2Q17	7.3400	18.5644	2.5292
1Q18	7.3653	18.7191	2.5415

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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