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FACT SHEET

3Q18

Gentera is the entrepreneurial group leader of financial inclusion in the underserved segment.

Its companies offer financial services – loans, savings, insurance, payment channels and remittances – adequate and accessible for people in the underserved segment, accompanied by financial education programs and client protection.

Gentera aspires to empower 10 million people in the underserved segment, by 2025, to improve their lives through personalized and digital financial solutions, generating shared value.

	Clients	3,283,756
	Branches	733
	Banking Branches	260
	Employees	21,914
	Portfolio (million)	Ps. 33,234
	Non-performing loans	2.60%
	Net income (million)	Ps. 735
	ROE	17.0%
	ROA	6.2%
	Coverage	Mexico, Peru and Guatemala





GENTERA®

Companies



Financial institution with more than 27 years of experience that offers loans, insurance, savings, payment channels and remittances for entrepreneurs in Mexico.

Clients: 2,433,012
Portfolio: Ps. 22,298 million
Non-performing loans: 2.47%
Branches: 587
Banking Branches: 260



Institution that offers loans and insurance for entrepreneur women in Guatemala.

Clients: 98,636
Portfolio: Ps. 566 million
Non-performing loans: 3.57%
Branches: 58



Financial entity that offers loans, insurance and savings for entrepreneurs in Peru.

Clients: 558,761
Portfolio: Ps. 10,370.02 million
Non-performing loans: 2.81%
Branches: 88



Banking correspondent administrator that provides access to financial transactions, payment of services and purchase of airtime, reaching places where banking infrastructure is limited or non-existent.

Active brokers: 3,045
Operations: 3,766,562
Financial operations: 1,477,864



Insurance agent specialized in serving the needs of the underserved segment. It is the result of a strategic alliance between Gentera and INTERprotección.

Active life insurance policies: 5,104,651
Claims accumulated at 3Q18: 72,171



Payer of family remittances that provides service in a convenient, reliable and safe way.

Amount paid in Mexican pesos: Ps. 6,257 million
Point of payment: 2,585
Average remittance: USD 284



It inspires and encourages social vocation through the culture of volunteering, donation and support in contingencies.

Earmark amount: 34.6 million
Beneficiaries: 39,000 people



Innovation laboratory that creates in collaboration with the entrepreneurial ecosystem, solutions for financial inclusion.