



Corporate Presentation

3Q24



GENTERA

Disclaimer

This presentation is not an offer to sell, or a solicitation of an offer to buy any interest in any security or investment product. Such offer or solicitation may only be made by means of delivery of an offering memorandum, which will contain a description of the material terms (including risk factors, conflicts of interest, fees and charges and tax aspects) relating to such security or investment product and will contain detailed information about the company and management, as well as financial statements.

The information contained herein is confidential and may not be reproduced in whole or in part to third parties without the prior written consent of GENTERA.

This presentation contains information which has been provided by a number of sources, while the information herein is believed to be reliable, no representation is made herein by or on behalf of GENTERA as to the accuracy or completeness of such information. In addition, the results of certain financial models are contained herein. No representation or warranty is made by GENTERA as to the reasonableness or completeness of such assumptions, estimates, projections, hypothetical performance analysis or as to any other financial information contained in such models.

Actual results may vary, perhaps materially, from the results contained herein. Nothing contained herein shall constitute any representation or warranty as to future performance.

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

Index



1. About Genera

04

- History
- Sense of Purpose
- Social Impact
- Corporate Governance
- Corporate structure
- Highlights 3Q24
- Products and potential market
- ConCrédito
- Yastás
- Aterna

2. Growth & profitability

23

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

3. Financial information

29

- Genera
- Compartamos Banco (Mexico)
- Compartamos Financiera (Peru)
- ConCrédito

4. Contacts

48

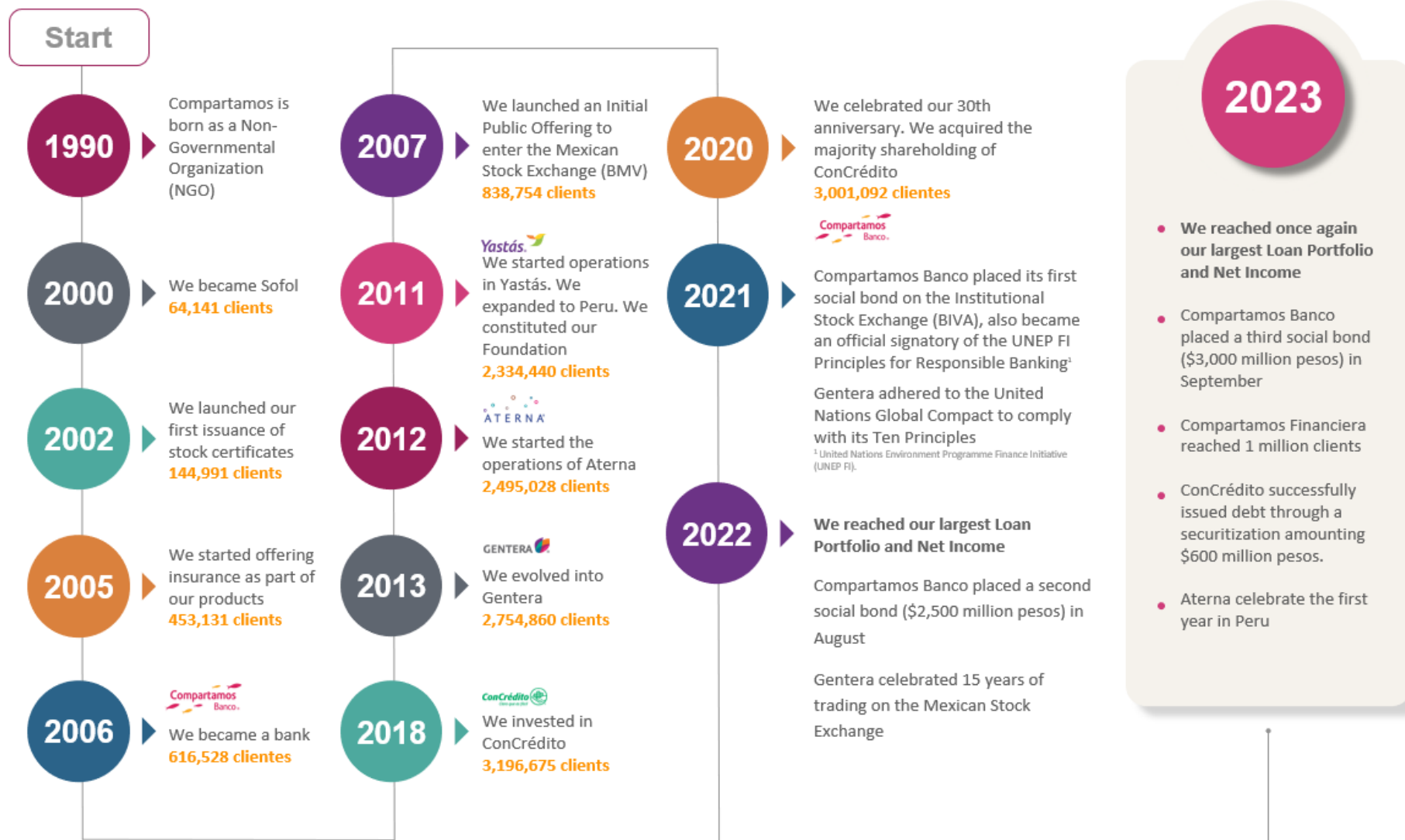


About Gentera



Our history, more than 34 years of evolution

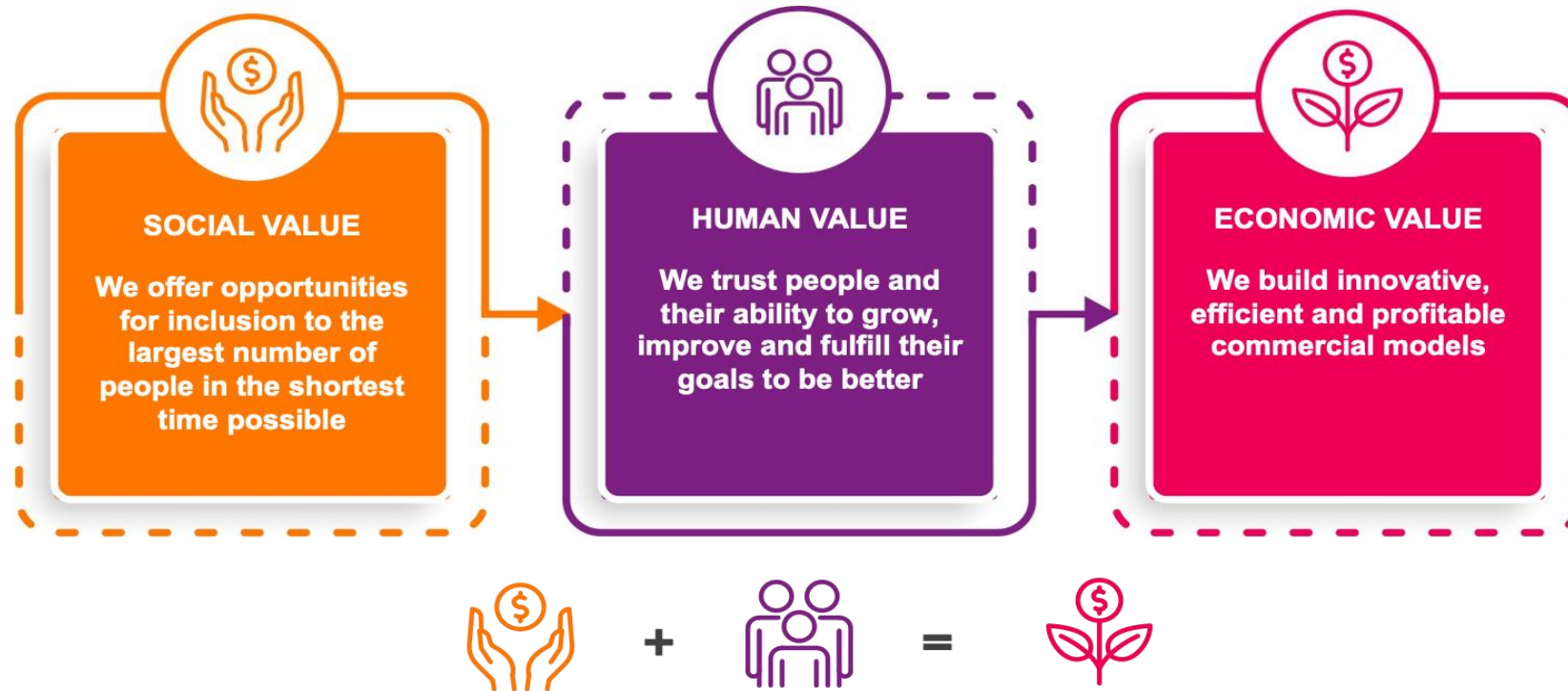
3Q24*
+5.58 million users of financial services



*~4.66 million Clients from Credit, Savings, and Insurance Products, and additionally ConCrédito's Entrepreneurs served ~919 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 **servicing 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 **26,600 employees**.
- We have the **Sustainability Operating Committee**, which guides our management considering **environmental, social and governance** (ESG) aspects.
- **Banco Compartamos has issued five 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)



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

Endorser of:

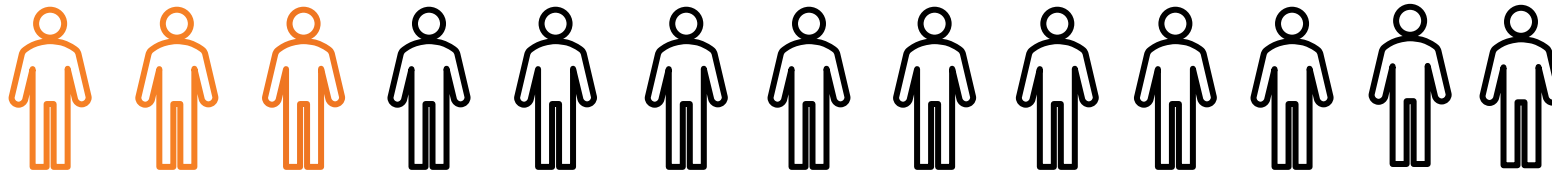


PRINCIPLES FOR RESPONSIBLE BANKING

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 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.

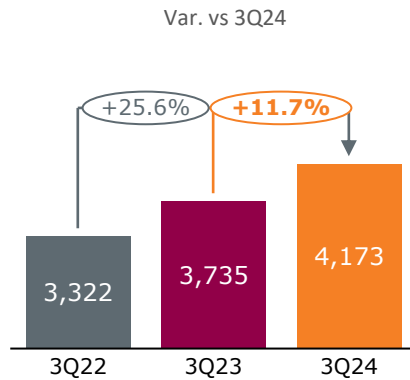
Aterna (Mexico-Peru): Leading agent in microinsurance.

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

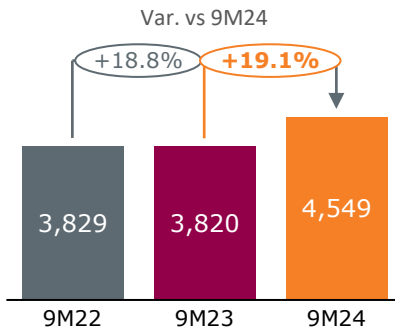
ConCrédito: Mexican company that offers financial solutions through distributors (Entrepreneurs), which may grant loans to final users.



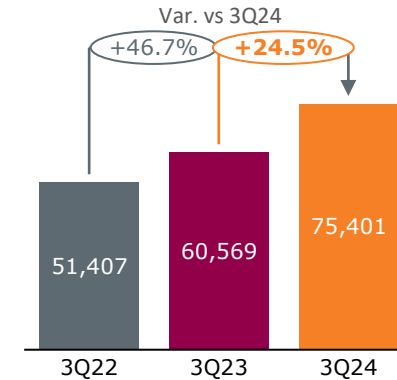
Highlights 3Q24



In **3Q24** GENTERA served more than **5.58 million people**, 4.17 million credit clients, **11.7% more clients** than those registered in 3Q23.



GENTERA **Net income** for 2024 nine-month period was **Ps. 4,549 million**, a **19.1% growth** compared to the same period of 2023.



Total Loan Portfolio reached **Ps. 75,401 million**, a **24.5% growth** compared to the figure reported in 3Q23, 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 3Q24 concluded at Ps. 75,401 million, **setting again a new record**.
- **Controlling Company** participation reported a **net income in 3Q24** of Ps. 1,646 million. **EPS** in 3Q24 stood at ~\$1.04.
- **Loan Portfolio with credit risk stage 3** for 3Q24 stood at **3.56%**.
- **Cost of Risk** for 3Q24 stood at **13.8%** in 3Q24. For the nine-month period of year 2024 stood at **12.7%**.

Highlights 3Q24



~\$**61,000 million pesos** were disbursed in 3Q24.

Solid Capital Position

- Gentera, Capital / Total Assets **31.7%**.
- Banco Compartamos reached an ICAP at **31.1%**.
- Compartamos Financiera, Solvency Ratio **21.2%**.
- ConCrédito, Capital / Total Assets **58.5%**.



In México, **Banco Compartamos**, reached a record in microcredit loan portfolio at **\$48,565 million pesos**, a **+27.3%** compared to 3Q23.



In **Peru**, the total loan portfolio reached a record level of **\$21,783 million pesos**, increasing **+19.1%** compared to 3Q23. **In local currency** loan portfolio grew **+3.1%** in its annual comparison.



Red Yastás at the end of 3Q24, registered **6.3 million operations**. At the end of 3Q24, YASTAS had a network of 5,451 affiliates.



Aterna placed during the nine-month period of year 2024, around **95 million insurance policies**, more than 2.5 times the policies placed in the same comparable period of year 2023.



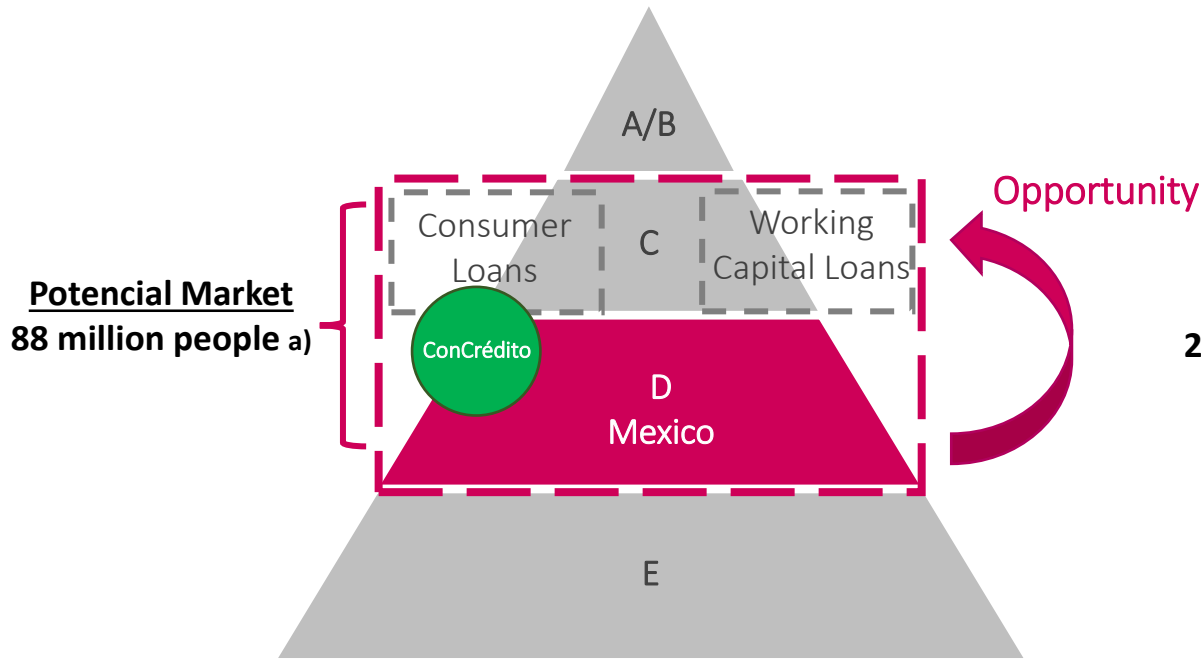
ConCrédito Loan Portfolio reached a record of \$4,977 million, **+20.6%** increase compared to 3Q23.

CrediTienda Portfolio reached \$521 million, **+7.1%** growth compared to 3Q23.

Potential market for working capital loans

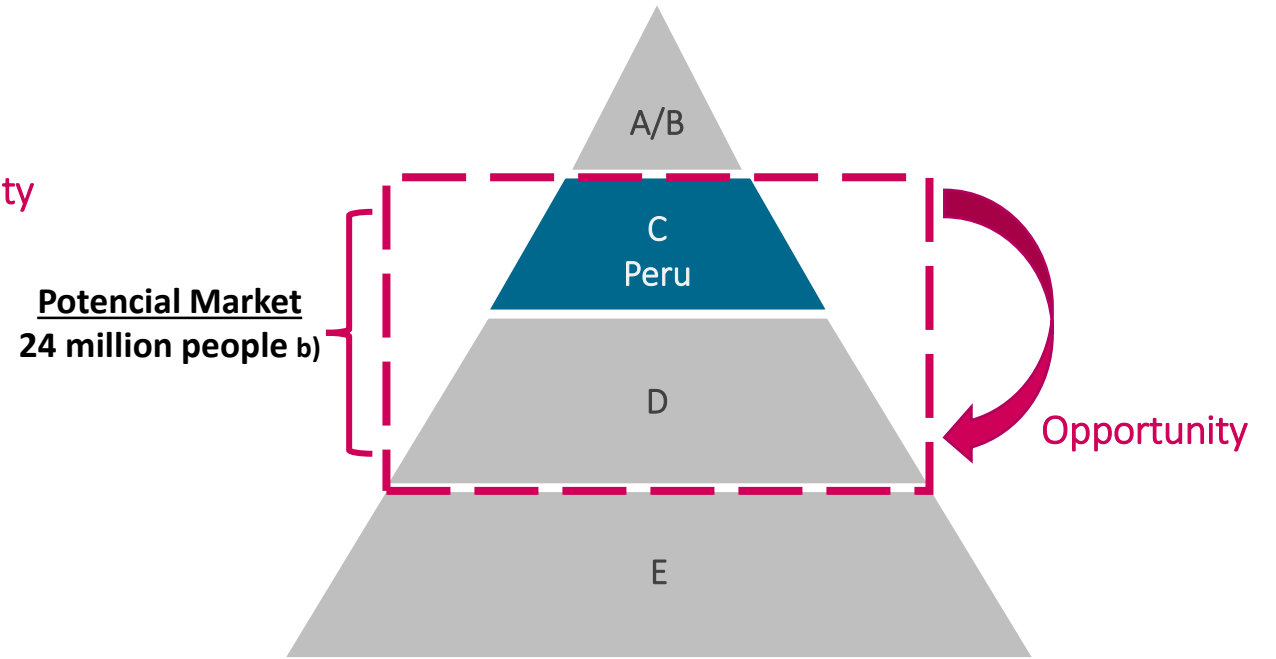
Mexico

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. 10,969
Term	3 to 7 months
Contribution to loan portfolio	65.2%
Contribution to number of clients	91.3%

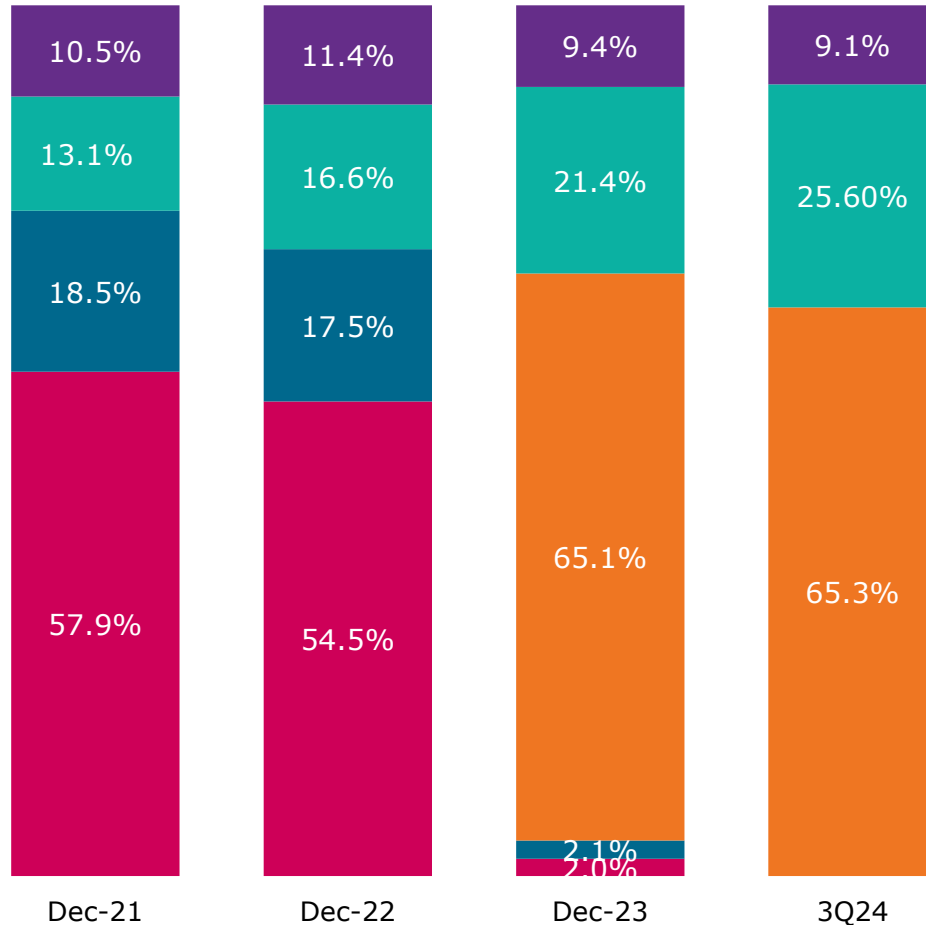
CI Crédito Individual	
General Characteristics:	
<ul style="list-style-type: none"> • Working capital loan. Fixed assets and investments. • Mainly in urban areas. • Have a salaried. 	
Loan size	Up to Ps.500,000
Average Ticket	Ps. 48,376
Term	Up to 48 months
Contribution to loan portfolio	25.6%
Contribution to number of clients	8.1%

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 CG and CI clients. 	
Loan size	Ps. 5,000 Ps.100,000
Average Ticket	Ps. 6,208
Term	3 to 18 months
Contribution to loan portfolio	9.1%

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

Evolution of loans methodologies (2021-3Q24)

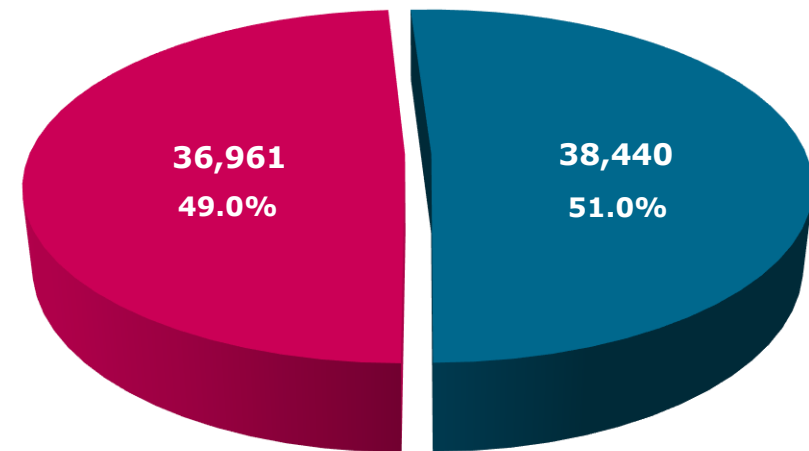
BANCO COMPARTAMOS, S.A. I.B.M.



■ C. Mujer ■ C. Comerciante ■ C. Grupal ■ C. Individual ■ C. Otros (CAP,CCM-CM, CCM-CCR,CA)

Genera Portfolio Distribution

Mexico and Peru

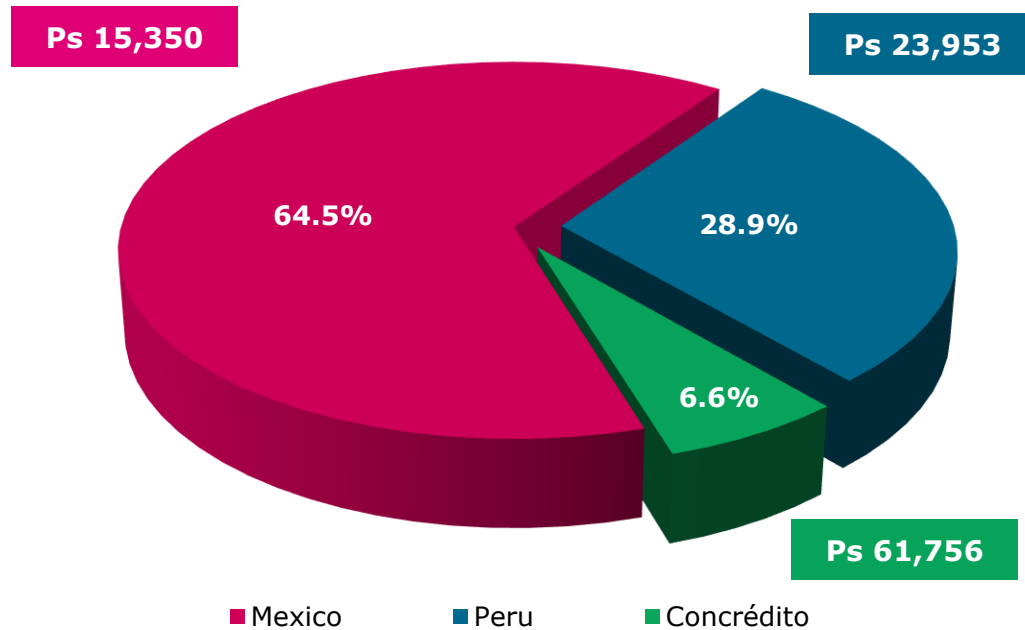


■ Group Methodology ■ Individual Methodology

Around 80% of our clients are women

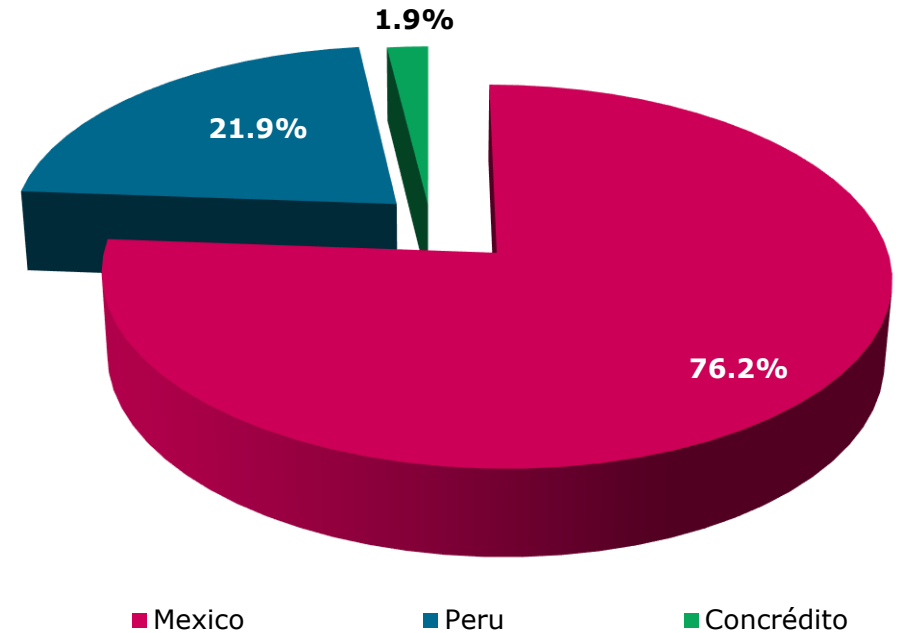
Distribution per subsidiary

% Total loan portfolio and average ticket



Credit Clients per subsidiary

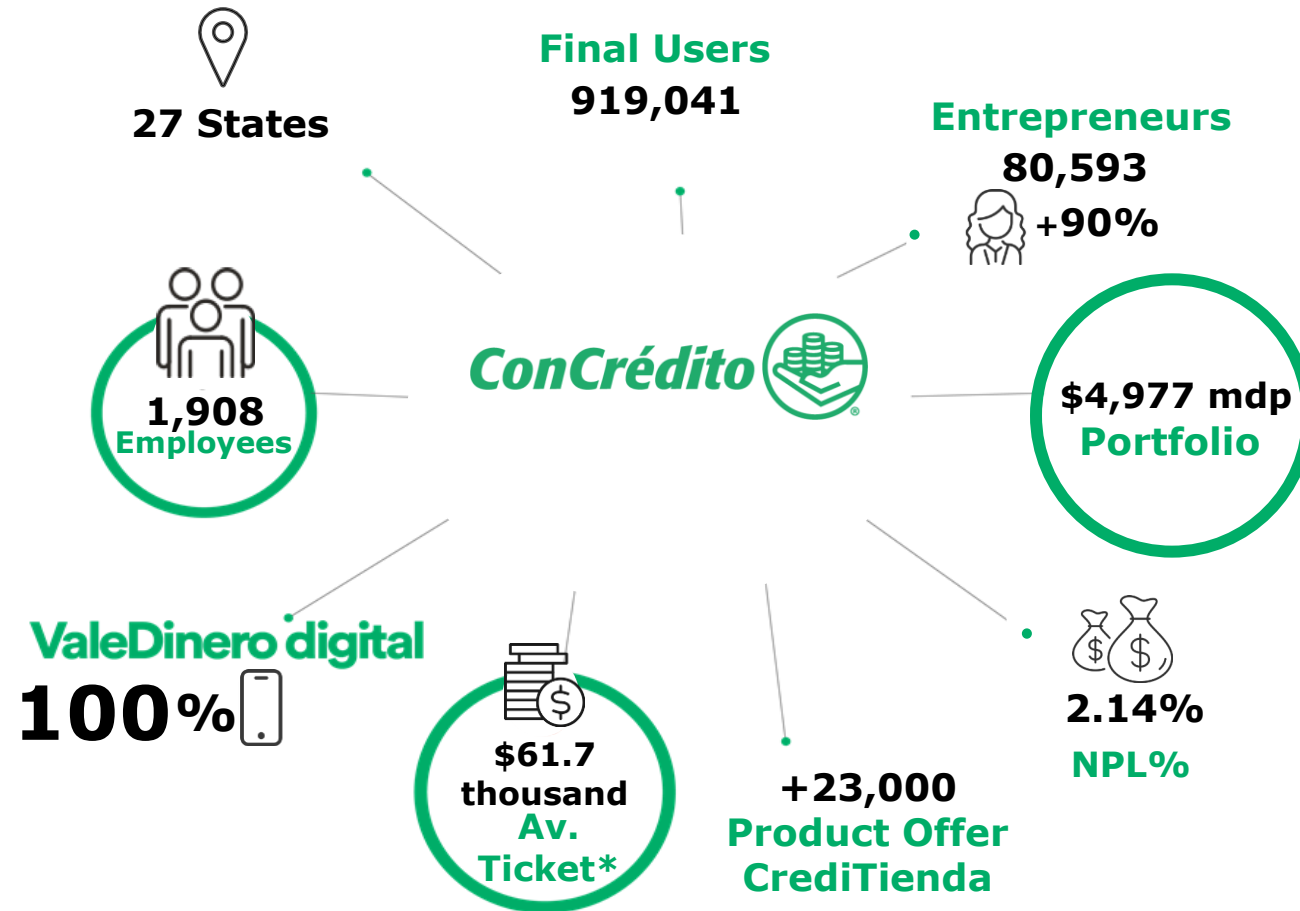
4,172,509 Credit Clients



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 **80.5 thousand Entrepreneurs** a **18.0% growth** compared to 3Q23.

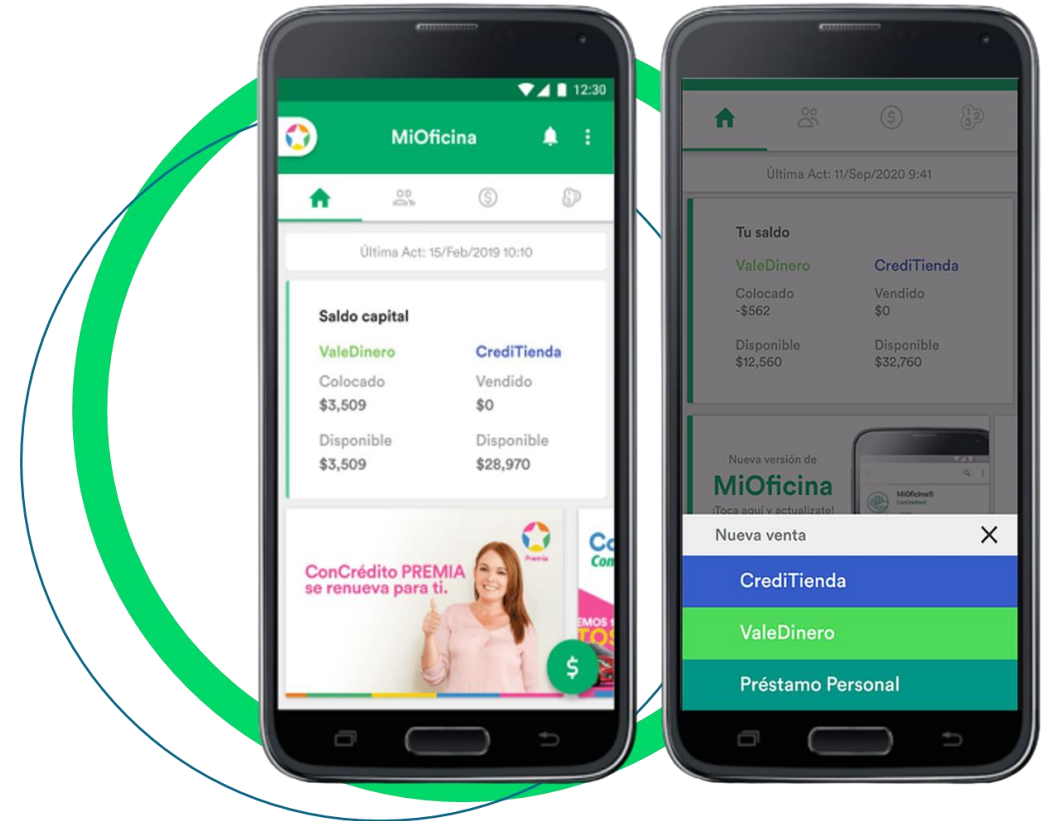
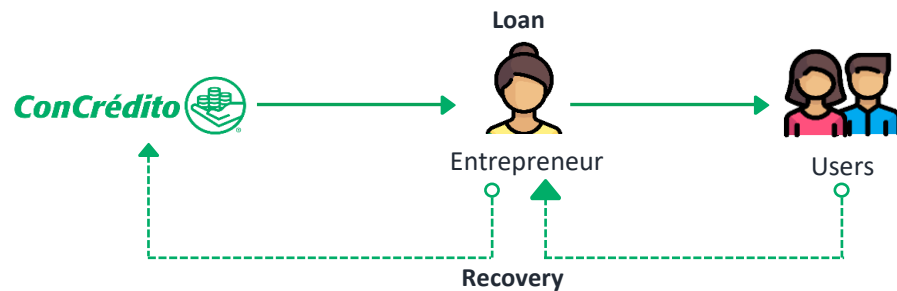
*Average Ticket. Figures are expressed in Mexican Pesos (million)

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. 61,756*
- **Av. Ticket Final Users:** ~Ps. 4,789



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.

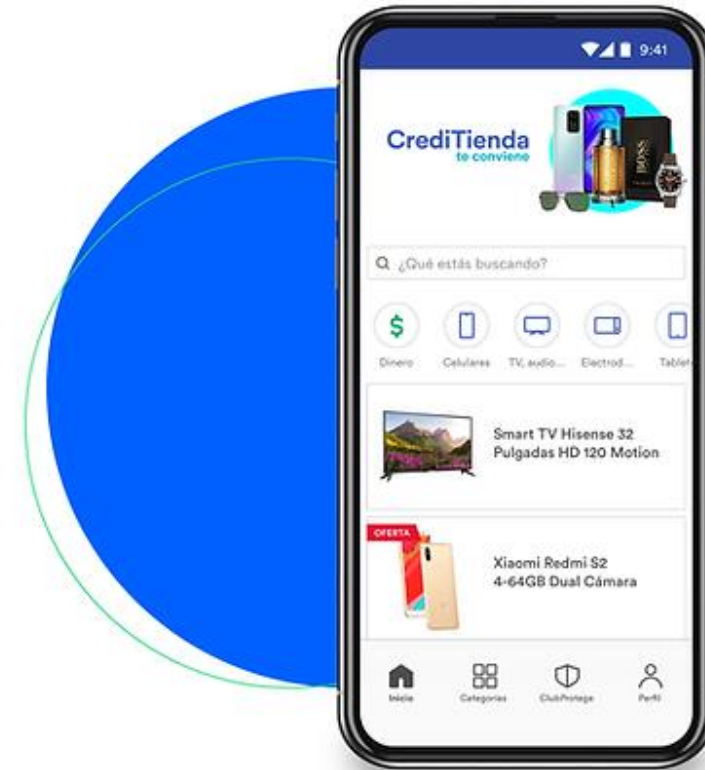
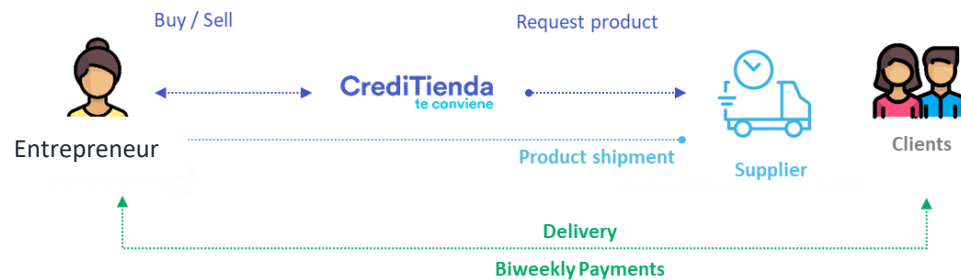
*Average Ticket per Entrepreneur/Distributor.
Figures are expressed in Mexican Pesos (million)

ConCrédito - Products

CrediTienda

(Offer products on credit through the CrediTienda app)

- **Started Operations:** 2018
- **Maturity:** 6 to 16 biweeks
- **Apps Users:** 1,132,913
- **Product Offer:** +23,000
- **Portfolio:** Ps. 521 million*
- **Portfolio change vs 3Q23:** 7.1%

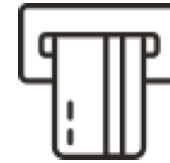


The Entrepreneurs sell products on credit. Based on the quality of the portfolio and the punctuality on the payments, the Entrepreneurs obtain a bonus on this.

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

Yastás

(correspondent network manager)



Operations
6.3 million



Financial Transactions
4.0 million



Affiliates
5,451



Payment Categories
+2,000



Alliance with
**Banorte, HSBC
and Santander**



Mexican states
32

YASTAS in **3Q24** executed **6.3 million total operation.**

Yastás	3Q24	3Q23	2Q24	% Change 3Q23	% Change 2Q24	9M24	9M23	% Change 9M23
Affiliates	5,451	6,505	5,668	-16.2%	-3.8%	5,451	6,505	-16.2%
Operations	6,261,298	6,282,921	6,215,457	-0.3%	0.7%	18,717,091	19,022,199	-1.6%
Financial Operations	4,001,416	3,543,841	3,831,254	12.9%	4.4%	11,483,655	10,243,393	12.1%
ROE	-2.8%	0.2%	3.3%	-3.0 pp	-6.1 pp	-4.4%	7.6%	-12.0 pp
ROA	-1.3%	0.1%	1.5%	-1.4 pp	-2.8 pp	-2.1%	4.2%	-6.3 pp
Resultado Neto	-4.4	0.3	5.2	-1530.1%	-184.9%	-21.0	38.1	-155.3%

Affiliates distribution:

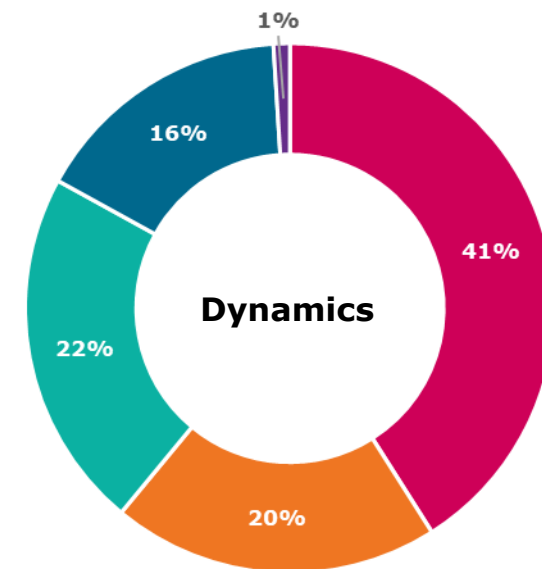


50% Grocery Stores



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

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



+5,400 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 9M24



Placed Policies
95 million



Coverage
Mexico and Peru



Net Income
\$272 million pesos

In the 9M24 ATERNA placed ~**95 million insurance policies, more than 2.5 times the policies placed** compared to the same period of 2023.



GENTERA 

**Growth and
Profitability**

Summary

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

Summary	3Q24	3Q23	2Q24	% Change 3Q23	% Change 2Q24	9M24	9M23	% Change 9M23
Total users of financial services ⁽¹⁾	5,582,955	4,793,935	5,393,992	16.5%	3.5%	5,582,955	4,793,935	16.5%
Credits Clients	4,172,509	3,734,929	4,130,913	11.7%	1.0%	4,172,509	3,734,929	11.7%
Portfolio*	75,401	60,569	68,863	24.5%	9.5%	75,401	60,569	24.5%
Net Income*	1,749	1,350	1,292	29.6%	35.4%	4,549	3,820	19.1%
NPLs / Total Portfolio	3.56%	3.29%	3.23%	0.27 pp	0.33 pp	3.56%	3.29%	0.27 pp
ROA	7.3%	6.7%	5.7%	0.6 pp	1.6 pp	6.6%	6.6%	0.0 pp
ROE	23.2%	20.5%	17.8%	2.7 pp	5.4 pp	20.7%	19.5%	1.2 pp
ROE Controlling	23.6%	20.5%	17.7%	3.1 pp	5.9 pp	20.9%	19.8%	1.1 pp
NIM	40.5%	39.6%	39.6%	0.9 pp	0.9 pp	39.7%	39.7%	0.0 pp
NIM after provisions	28.6%	30.8%	28.0%	-2.2 pp	0.6 pp	28.8%	30.9%	-2.1 pp
Efficiency Ratio	66.0%	69.6%	70.9%	-3.6 pp	-4.9 pp	68.1%	69.8%	-1.7 pp
Operating Efficiency	20.4%	21.7%	20.5%	-1.3 pp	-0.1 pp	20.4%	21.6%	-1.2 pp
Capital / Total Assets	31.7%	32.2%	31.5%	-0.5 pp	0.2 pp	31.7%	32.2%	-0.5 pp
Average Loan per Client	18,071	16,217	16,670	11.4%	8.4%	18,071	16,217	11.4%
Employees	26,654	24,632	25,719	8.2%	3.6%	26,654	24,632	8.2%
Service Offices**	545	548	544	-0.5%	0.2%	545	548	-0.5%
Branches	144	142	143	1.4%	0.7%	144	142	1.4%

1) In 3Q24 GENTERA served more than 5.58 million people. ~4.66 million Clients from Credit, Savings, and Insurance Products, and additionally ConCrédito's Entrepreneurs served ~919 thousand final users.

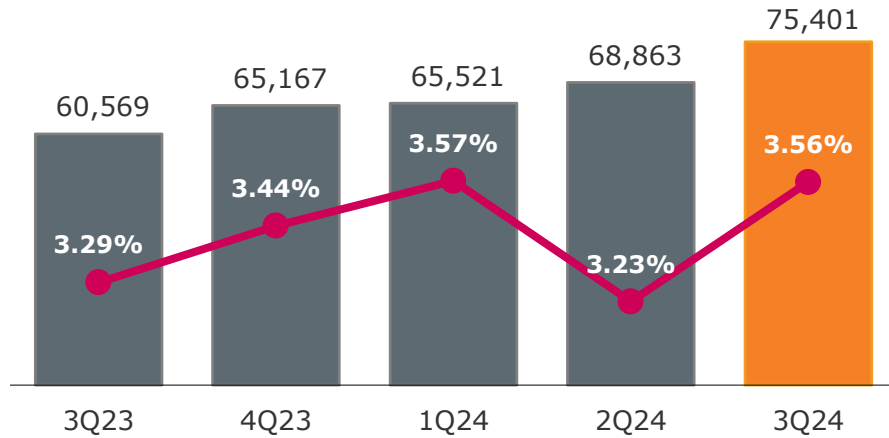
In this table, employees in Banco Compartamos include employees from ATERNA and YASTAS.

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

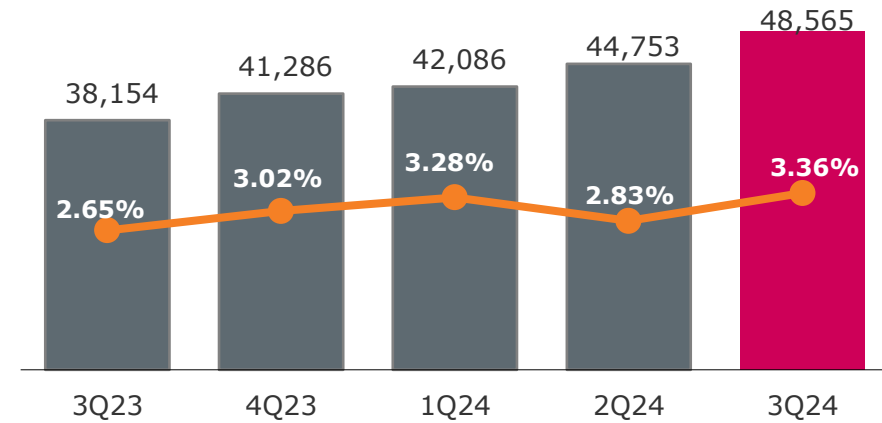
** 67 Branches are inside a Service Office (same location).

Total Portfolio – NPL %

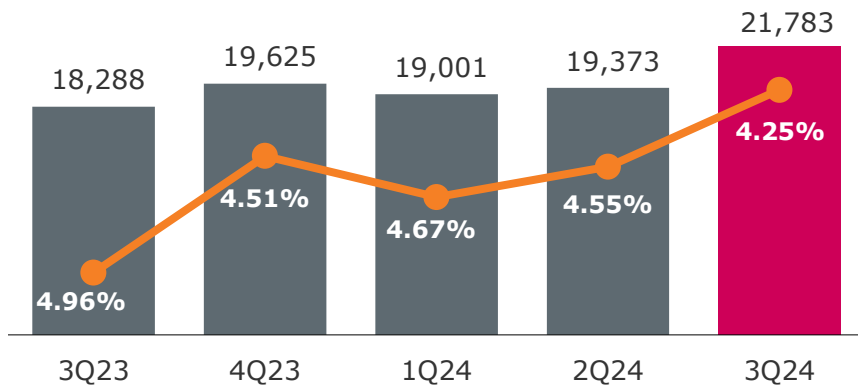
Genera



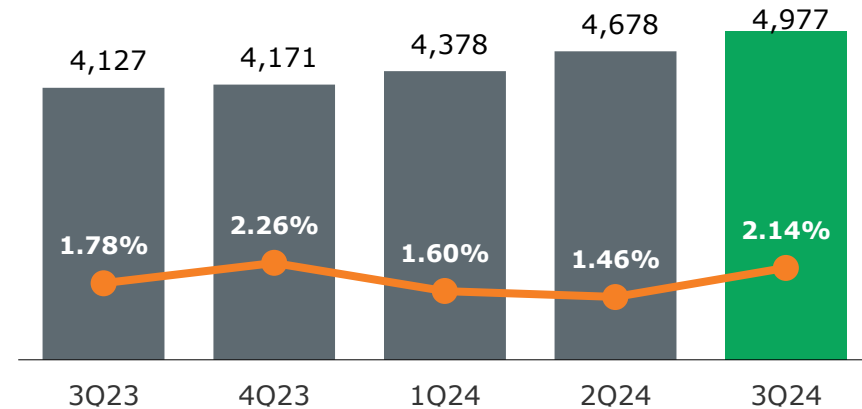
Mexico – Banco Compartamos



Peru



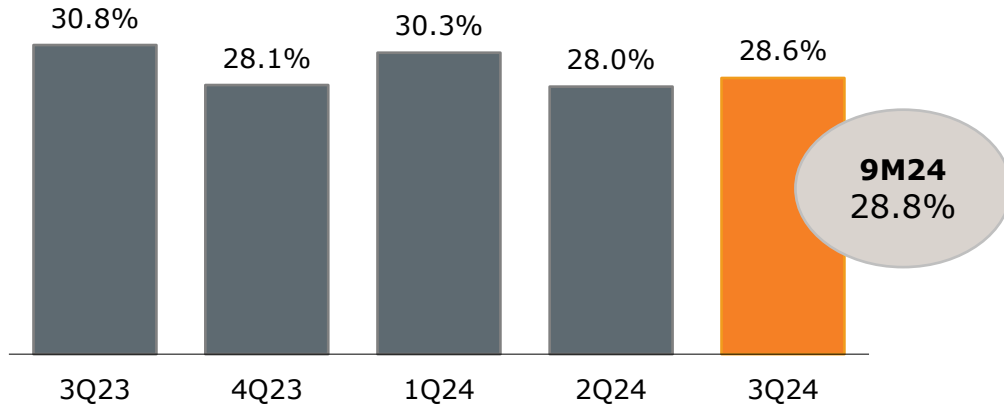
ConCrédito



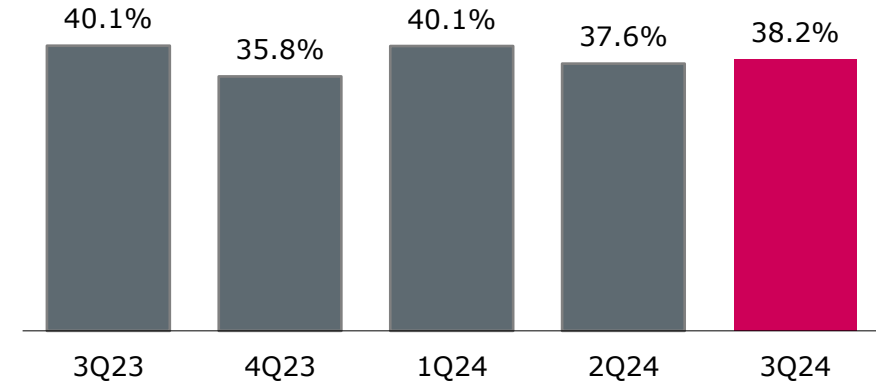
Loan Portfolio reached a new **historic record** of **Ps. 75,041 million**, representing a **+24.5% annual growth**

NIM (%) after provisions

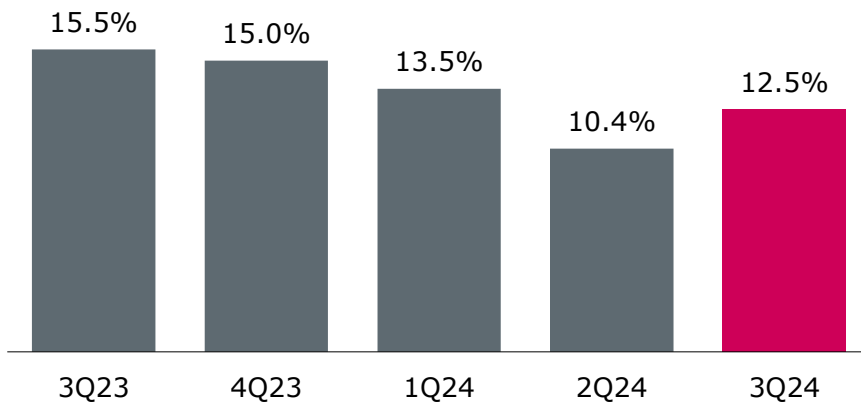
Gentera



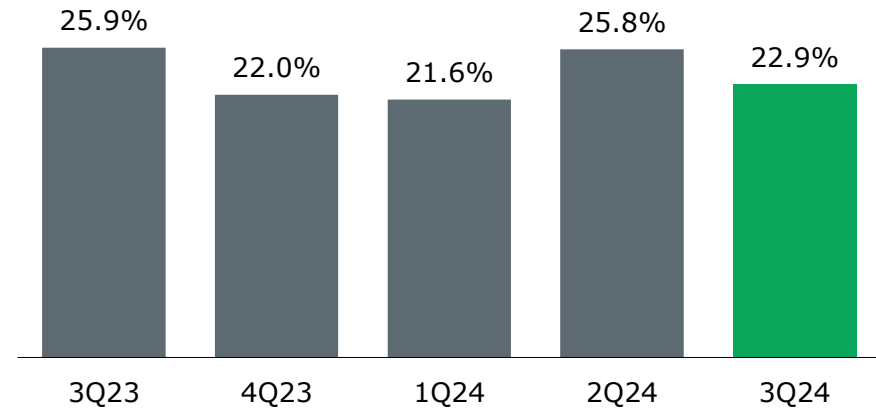
Mexico – Banco Compartamos



Peru



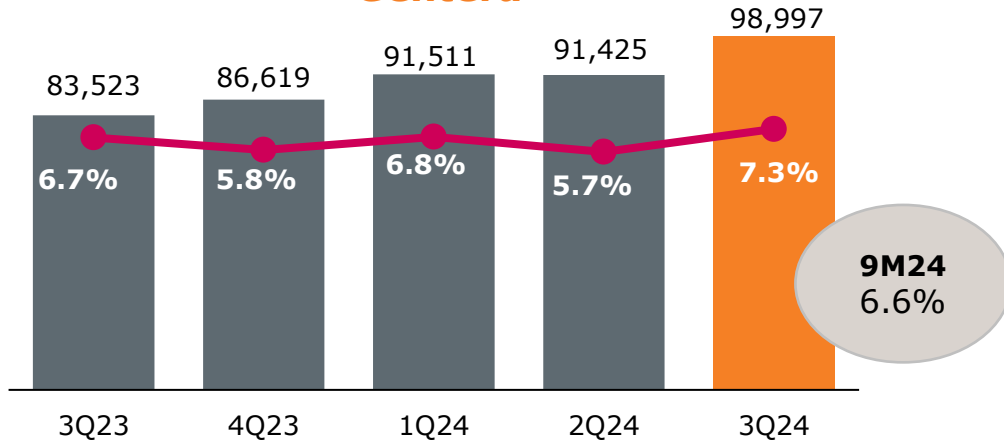
ConCrédito



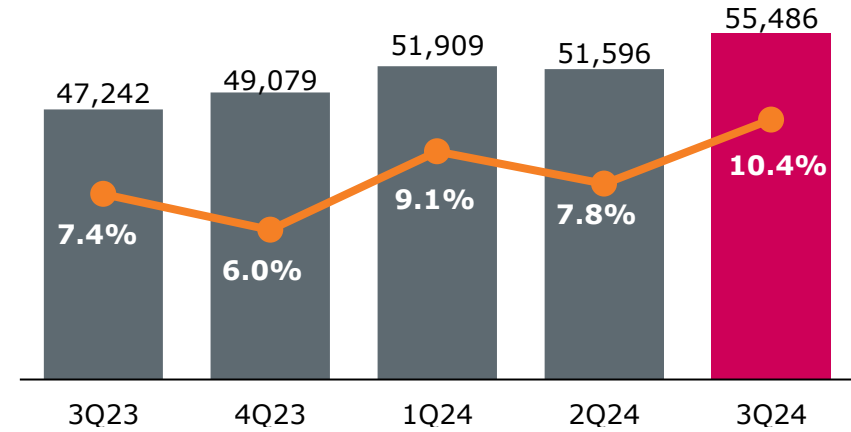
NIM after provisions stood at 28.6% in 3Q24.

Assets - ROAA

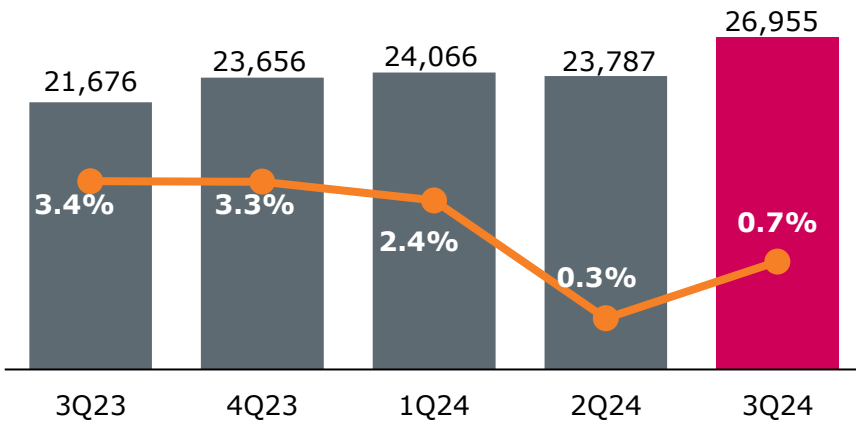
Gentera



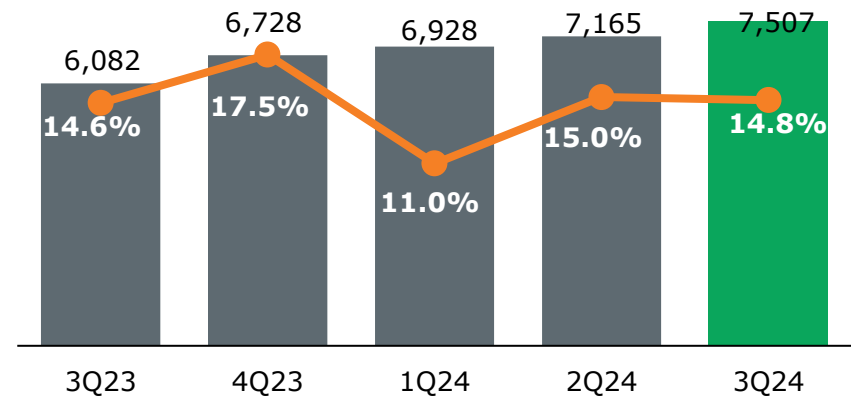
Mexico – Banco Compartamos



Peru



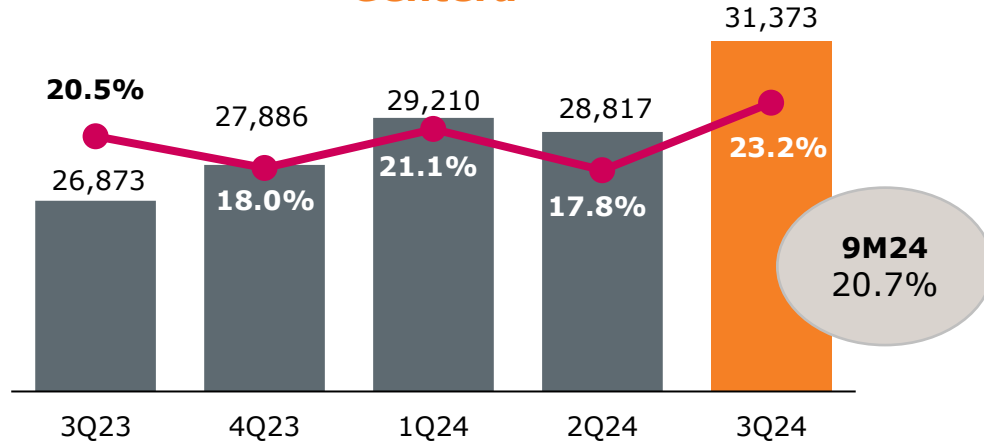
ConCrédito



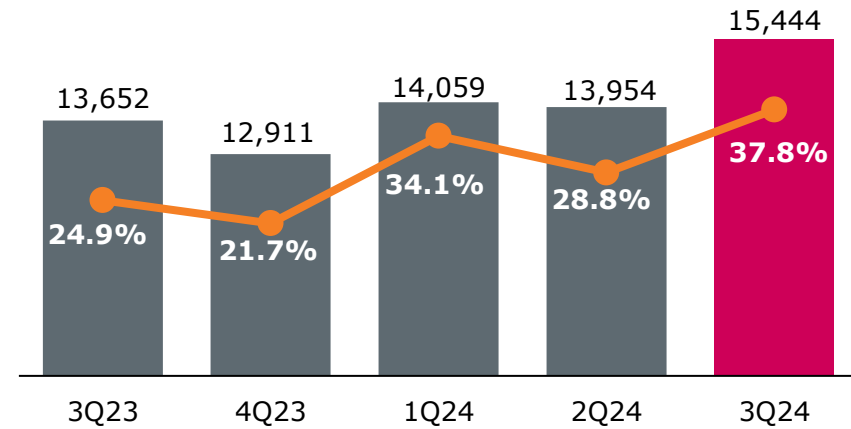
ROA in 3Q24 stood at 7.3% in Gentera, and 10.4% in Banco Compartamos.

Equity - ROAE

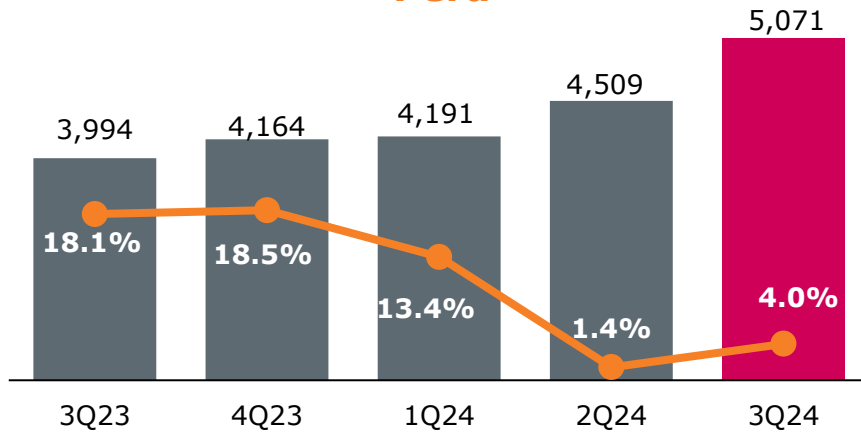
Gentera



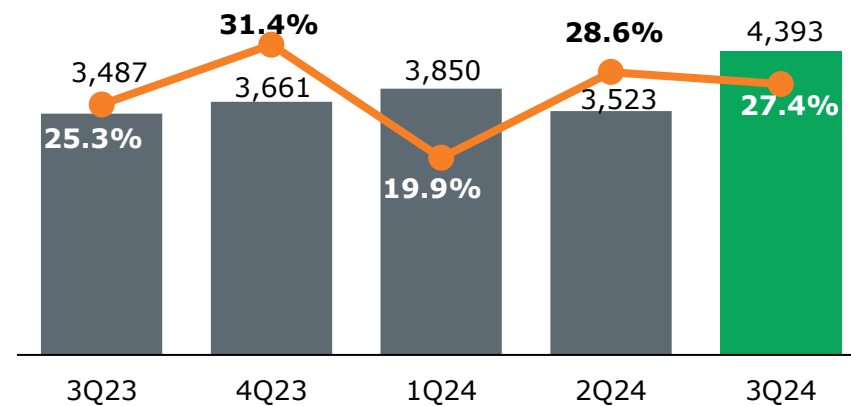
Mexico – Banco Compartamos



Peru



ConCrédito



Controlling ROE for 3Q24 stood at 23.6%; ROE considering non-controlling interest stood at 23.2%.

Financial Information 3Q24



Statement of Financial Position

	3Q24	3Q23	2Q24	% Change 3Q23	% Change 2Q24
Cash and investments in financial instruments	14,774	13,130	12,701	12.5%	16.3%
Derivatives	5	23	12	-78.3%	-58.3%
Loan portfolio with credit risk stage 1 and 2	72,713	58,579	66,637	24.1%	9.1%
Loan portfolio with credit risk stage 3	2,688	1,990	2,226	35.1%	20.8%
Loan portfolio	75,401	60,569	68,863	24.5%	9.5%
Deferred items	347	353	353	-1.7%	-1.7%
Allowance for loan losses	6,204	4,578	5,561	35.5%	11.6%
Loan portfolio, net	69,544	56,344	63,655	23.4%	9.3%
Other accounts receivable, net	2,347	2,954	3,200	-20.5%	-26.7%
Properties, furniture and equipment, net	720	592	645	21.6%	11.6%
Rights of use assets, properties, furniture and equipment, net	1,236	1,201	1,237	2.9%	-0.1%
Permanent investment	99	123	98	-19.5%	1.0%
Asset for deferred income taxes, net	2,704	2,121	2,418	27.5%	11.8%
Other assets	2,806	2,421	2,752	15.9%	2.0%
Goodwill	4,762	4,614	4,707	3.2%	1.2%
Total assets	98,997	83,523	91,425	18.5%	8.3%
Deposits	21,509	16,537	18,813	30.1%	14.3%
Long term debt issuance	13,414	13,990	13,403	-4.1%	0.1%
Banking and other borrowings	21,239	17,767	20,279	19.5%	4.7%
Creditors on repurchase/resell agreements	0	0	0	N/C	N/C
Obligations in securitization operations	1,272	596	1,192	113.4%	6.7%
Lease liability	1,301	1,245	1,298	4.5%	0.2%
Other liabilities	8,880	6,409	7,615	38.6%	16.6%
Deferred credits and advance collections	9	106	8	-91.5%	12.5%
Total liabilities	67,624	56,650	62,608	19.4%	8.0%
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	1,708	1,708	0.0%	0.0%
Accumulated retained earnings	22,973	19,488	21,328	17.9%	7.7%
Other comprehensive income	33	(709)	(678)	N/C	N/C
Total controlling interest	29,023	24,796	26,667	17.0%	8.8%
Total non-controlling interest	2,350	2,077	2,150	13.1%	9.3%
Total stockholders' equity	31,373	26,873	28,817	16.7%	8.9%
Total liabilities and stockholders' equity	98,997	83,523	91,425	18.5%	8.3%

* Figures expressed in Mexican pesos (millions)

Statement of Comprehensive Income

	3Q24	3Q23	2Q24	% Change 3Q23	% Change 2Q24	9M24	9M23	% Change 9M23
Interest income	10,211	8,278	9,693	23.4%	5.3%	29,249	23,579	24.0%
Interest expense	1,765	1,467	1,896	20.3%	-6.9%	5,489	3,943	39.2%
Financing expense	1,329	1,064	1,333	24.9%	-0.3%	3,936	2,990	31.6%
Expense of credit origination and leasing	436	403	563	8.2%	-22.6%	1,553	953	63.0%
Net Interest Income	8,446	6,811	7,797	24.0%	8.3%	23,760	19,636	21.0%
Provisions for loan losses	2,488	1,524	2,287	63.3%	8.8%	6,525	4,378	49.0%
Net interest income after provisions	5,958	5,287	5,510	12.7%	8.1%	17,235	15,258	13.0%
Commissions and fee income	1,323	902	1,152	46.7%	14.8%	3,504	2,446	43.3%
Commissions and fee expense	150	147	142	2.0%	5.6%	443	400	10.8%
Trading gains (losses)	5	2	6	150.0%	-16.7%	7	(4)	N/C
Other operating income (expense)	207	219	100	-5.5%	107.0%	347	629	-44.8%
Operating Expenses	4,850	4,356	4,698	11.3%	3.2%	14,066	12,514	12.4%
Net operating income	2,493	1,907	1,928	30.7%	29.3%	6,584	5,415	21.6%
Participation in the net result of other entities	0	0	0	N/C	N/C	0	0	N/C
Total income before income tax	2,493	1,907	1,928	30.7%	29.3%	6,584	5,415	21.6%
Income tax	744	557	636	33.6%	17.0%	2,035	1,595	27.6%
Net continued operations	1,749	1,350	1,292	29.6%	35.4%	4,549	3,820	19.1%
Discontinued operations	0	0	0	N/C	N/C	0	0	N/C
Net income	1,749	1,350	1,292	29.6%	35.4%	4,549	3,820	19.1%
Other comprehensive income	713	(122)	350	N/C	103.7%	933	(496)	N/C
Comprehensive Result	2,462	1,228	1,642	100.5%	49.9%	5,482	3,324	64.9%
Net income attributable to:	1,749	1,350	1,292	29.6%	35.4%	4,549	3,820	19.1%
Controlling interest	1,646	1,240	1,185	32.7%	38.9%	4,243	3,591	18.2%
Non Controlling interest	103	110	107	-6.4%	-3.7%	306	229	33.6%
Comprehensive income attributable to:	2,462	1,228	1,642	100.5%	49.9%	5,482	3,324	64.9%
Controlling interest	2,358	1,117	1,534	111.1%	53.7%	5,174	3,095	67.2%
Non Controlling interest	104	111	108	-6.3%	-3.7%	308	229	34.5%

* Figures expressed in Mexican pesos (millions)

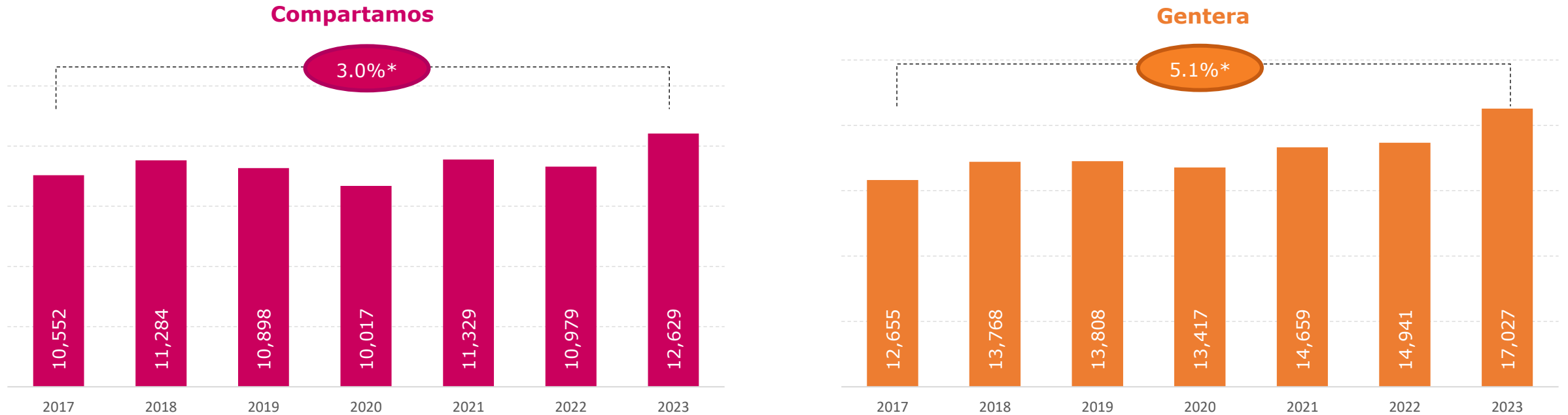
NPLs per subsidiary

NPL´s per methodology and subsidiaries

PRODUCT	3Q24				3Q23				2Q24			
	Portfolio	NPL	NPL Ratio	Write- Offs	Portfolio	NPL	NPL Ratio	Write- Offs	Portfolio	NPL	NPL Ratio	Write- Offs
Group Methodology	31,694	970	3.06%	571	27,345	650	2.38%	440	29,147	748	2.56%	682
C. Individual	12,431	503	4.05%	269	7,360	250	3.39%	146	11,189	390	3.49%	272
C. CA Plus	4,426	159	3.59%	88	3,447	110	3.19%	92	4,417	128	2.91%	110
C. Otros	14	0	0.00%	0	2	0	16.5%	0	0	0	0.00%	0
Individual Methodology	16,871	662	3.93%	357	10,809	360	3.33%	238	15,606	518	3.32%	382
Banco Compartamos	48,565	1,632	3.36%	928	38,154	1,010	2.65%	678	44,753	1,266	2.83%	1,064
Group Methodology Peru	5,267	274	5.20%	422	4,518	203	4.49%	196	4,687	264	5.64%	270
Individual Methodology Peru	16,516	652	3.95%	333	13,770	704	5.11%	246	14,686	617	4.20%	393
Compartamos Financiera	21,783	926	4.25%	755	18,288	907	4.96%	442	19,373	881	4.55%	663
Individual Methodology ConCrédito	4,977	107	2.14%	257	4,127	74	1.78%	217	4,678	68	1.46%	214
ConCrédito	4,977	107	2.14%	257	4,127	74	1.78%	217	4,678	68	1.46%	214
Yastás	76	23	30.8%	8	-	-	0.00%	-	59	10	17.6%	15
Total	75,401	2,688	3.56%	1,948	60,569	1,990	3.29%	1,338	68,863	2,226	3.23%	1,955

* Figures expressed in Mexican pesos (millions)

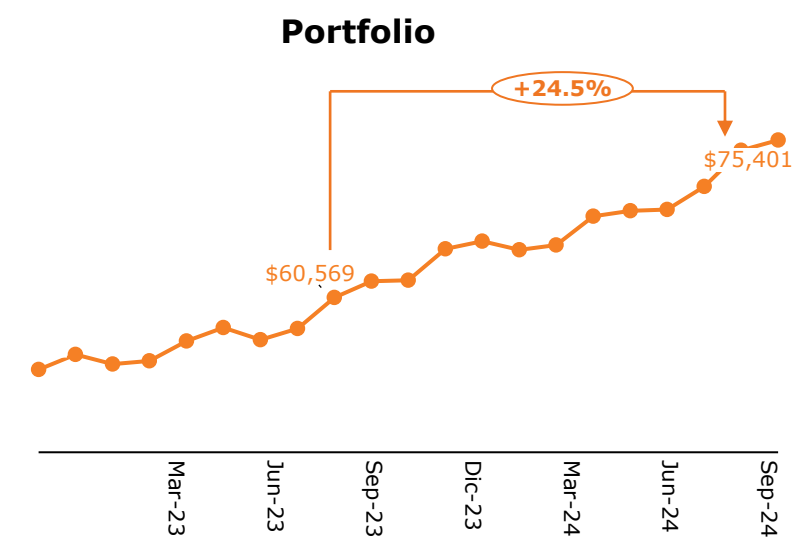
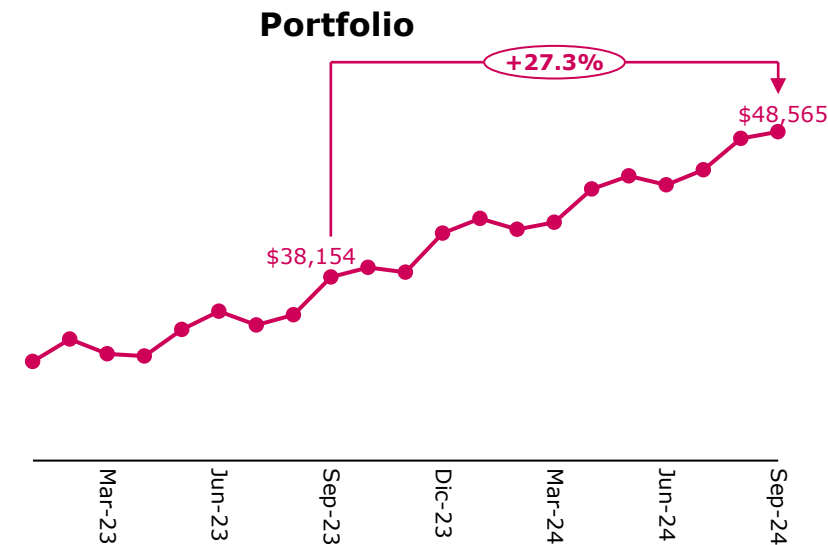
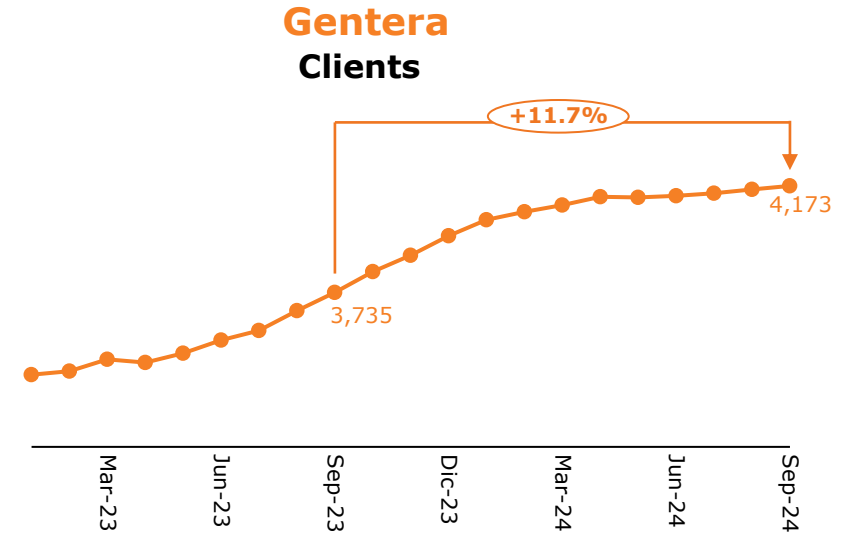
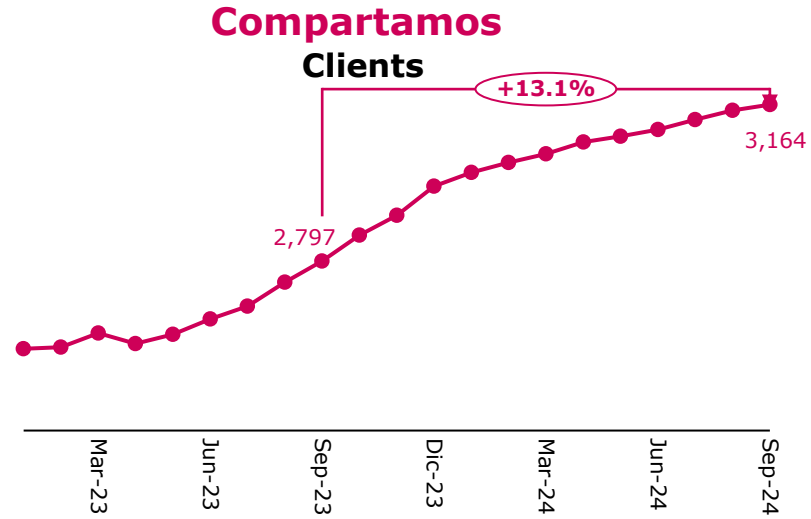
Evolution of Operating Expenses



Gentera and Banco Compartamos have continued generating efficiencies.

* Compound annual growth.

Evolution in credit clients and portfolio growth



* 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	3Q24	3Q23	2Q24	% Change 3Q23	% Change 2Q24	9M24	9M23	% Change 9M23
Clients	3,163,907	2,796,676	3,104,878	13.1%	1.9%	3,163,907	2,796,676	13.1%
Portfolio*	48,565	38,154	44,753	27.3%	8.5%	48,565	38,154	27.3%
Net Income	1,388	825	1,010	68.2%	37.4%	3,546	2,524	40.5%
NPLs / Total Portfolio	3.36%	2.65%	2.83%	0.71 pp	0.53 pp	3.36%	2.65%	0.71 pp
ROA	10.4%	7.4%	7.8%	3.00 pp	2.60 pp	9.1%	8.1%	1.00 pp
ROE	37.8%	24.9%	28.8%	12.9 pp	9.0 pp	33.6%	25.7%	7.9 pp
NIM	50.0%	49.1%	49.0%	0.9 pp	1.0 pp	48.7%	50.6%	-1.9 pp
NIM after provisions	38.2%	40.1%	37.6%	-1.9 pp	0.6 pp	38.5%	41.7%	-3.2 pp
Efficiency Ratio	64.5%	74.0%	70.6%	-9.5 pp	-6.1 pp	67.2%	72.2%	-5.0 pp
Operating Efficiency	26.3%	29.4%	26.9%	-3.1 pp	-0.6 pp	26.4%	29.5%	-3.1 pp
Capital adequacy ratio (ICAP)	31.1%	35.2%	30.2%	-4.1 pp	0.9 pp	31.1%	35.2%	-4.1 pp
Capital / Total Assets	27.8%	28.9%	27.0%	-1.1 pp	0.8 pp	27.8%	28.9%	-1.1 pp
Average Loan (Ps.)	15,350	13,643	14,414	12.5%	6.5%	15,350	13,643	12.5%
Employees	17,881	16,281	16,818	9.8%	6.3%	17,881	16,281	9.8%
Service Offices**	429	429	428	0.0%	0.2%	429	429	0.0%
Branches	144	142	143	1.4%	0.7%	144	142	1.4%

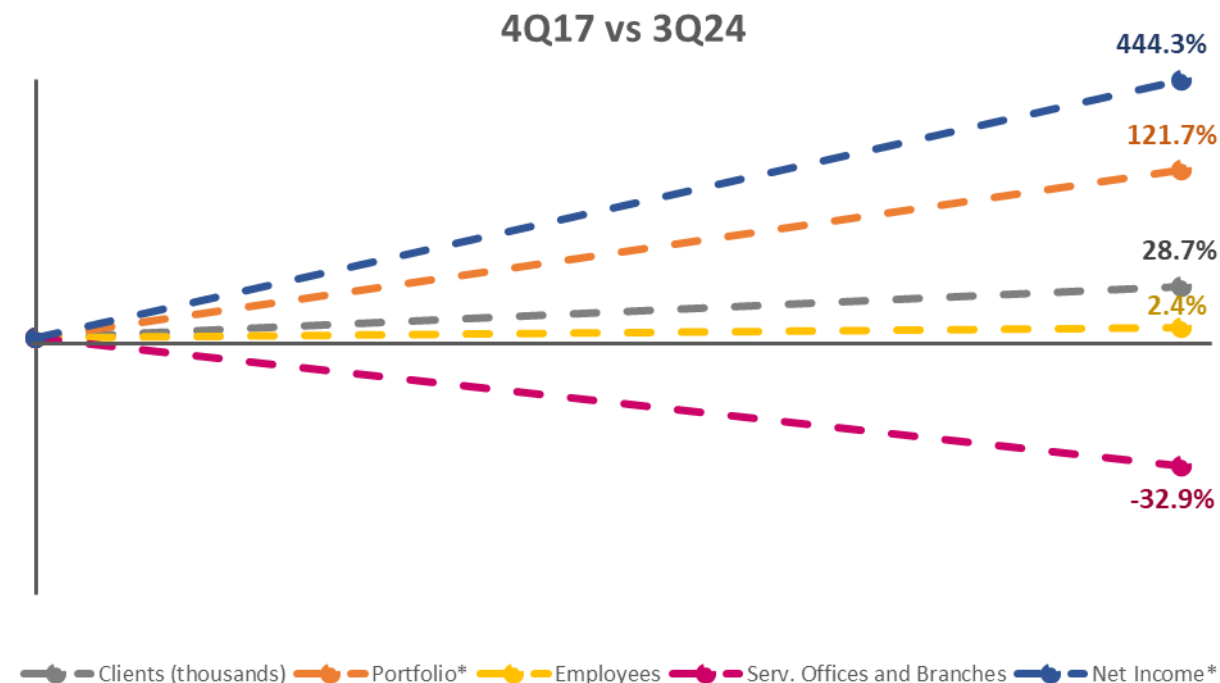
*Portfolio and Net Income are expressed in millions of Mexican pesos.

** Some of the Service offices transformed into Branches. 67 Branches are within a Service Office (same location).

Banco Compartamos Evolution

4Q17 vs 3Q24

	4Q17	3Q24	% Var
Clients (thousands)	2,457	3,163	28.7%
Portfolio*	21,908	48,565	121.7%
Cost of Risk	15.0%	12.7%	-2.3 pp
Employees	17,455	17,881	2.4%
Serv. Offices and Branches	854	573	-32.9%
Net Income*	255	1,388	444.3%



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

* Figures expressed in Mexican pesos (millions)

Statement of Financial Position

	3Q24	3Q23	2Q24	% Change 3Q23	% Change 2Q24
Cash and investments in financial instruments	5,399	6,577	4,620	-17.9%	16.9%
Related parties	0	130	0	N/C	N/C
Loan portfolio with credit risk stage 1 and 2	46,933	37,144	43,487	26.4%	7.9%
Loan portfolio with credit risk stage 3	1,632	1,010	1,266	61.6%	28.9%
Loan portfolio	48,565	38,284	44,753	26.9%	8.5%
Deferred items	300	288	313	4.2%	-4.2%
Allowance for loan losses	3,831	2,551	3,296	50.2%	16.2%
Loan portfolio, net	45,034	36,021	41,770	25.0%	7.8%
Other accounts receivable, net	1,894	2,097	2,221	-9.7%	-14.7%
Properties, furniture and equipment, net	312	259	302	20.5%	3.3%
Rights of use assets, properties, furniture and equipment, net	682	538	662	26.8%	3.0%
Asset for deferred income taxes, net	1,757	1,244	1,542	41.2%	13.9%
Other assets	408	506	479	-19.4%	-14.8%
Total assets	55,486	47,242	51,596	17.5%	7.5%
Clients' deposits	2,213	1,764	2,136	25.5%	3.6%
OD Deposits	71	112	6	-36.6%	N/C
Term deposits	1,990	1,718	2,026	15.8%	-1.8%
Long term debt issuance	13,414	13,990	13,403	-4.1%	0.1%
Banking and other borrowings	16,701	12,320	15,404	35.6%	8.4%
Lease liability	714	559	691	27.7%	3.3%
Other liabilities	4,939	3,031	3,976	62.9%	24.2%
Deferred credits and advance collections	0	96	0	N/C	N/C
Total liabilities	40,042	33,590	37,642	19.2%	6.4%
Capital stock	856	813	813	5.3%	5.3%
Contributions for future capital increases	0	0	43	N/C	N/C
Capital reserves	804	761	804	5.7%	0.0%
Accumulated retained earnings	13,880	12,116	12,492	14.6%	11.1%
Other comprehensive income	(96)	(38)	(198)	N/C	N/C
Total stockholders' equity	15,444	13,652	13,954	13.1%	10.7%
Total liabilities and stockholders' equity	55,486	47,242	51,596	17.5%	7.5%

* Figures expressed in Mexican pesos (millions)

Statement of Comprehensive Income

	3Q24	3Q23	2Q24	% Change 3Q23	% Change 2Q24	9M24	9M23	% Change 9M23
Interest income	7,590	6,083	7,269	24.8%	4.4%	21,717	17,233	26.0%
Interest expense	1,309	997	1,419	31.3%	-7.8%	4,054	2,581	57.1%
Financing expense	929	664	911	39.9%	2.0%	2,690	1,813	48.4%
Expense of credit origination and leasing	380	333	508	14.1%	-25.2%	1,364	768	77.6%
Net Interest Income	6,281	5,086	5,850	23.5%	7.4%	17,663	14,652	20.6%
Provisions for loan losses	1,486	932	1,354	59.4%	9.7%	3,708	2,560	44.8%
Net interest income after provisions	4,795	4,154	4,496	15.4%	6.7%	13,955	12,092	15.4%
Commissions and fee income	796	395	671	101.5%	18.6%	2,006	1,155	73.7%
Commissions and fee expense	176	157	207	12.1%	-15.0%	547	462	18.4%
Trading gains (losses)	3	2	4	50.0%	-25.0%	3	(4)	N/C
Other operating income (expense)	39	29	(34)	34.5%	N/C	(111)	6	N/C
Operating Expenses	3,521	3,273	3,480	7.6%	1.2%	10,280	9,228	11.4%
Net operating income	1,936	1,150	1,450	68.3%	33.5%	5,026	3,559	41.2%
Total income before income tax	1,936	1,150	1,450	68.3%	33.5%	5,026	3,559	41.2%
Income tax	548	325	440	68.6%	24.5%	1,480	1,035	43.0%
Net income	1,388	825	1,010	68.2%	37.4%	3,546	2,524	40.5%

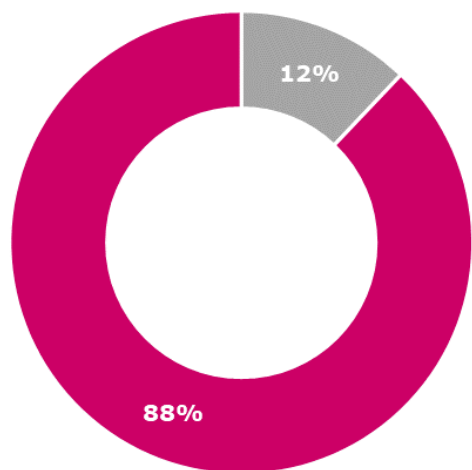
* Figures expressed in Mexican pesos (millions)

Funding structure

Debt profile excluding clients deposits

Year	Maturity	%
2024	1,883	6%
2025	5,704	19%
2026	7,476	25%
2027	11,334	38%
2028	3,642	12%
Total	30,039	100%

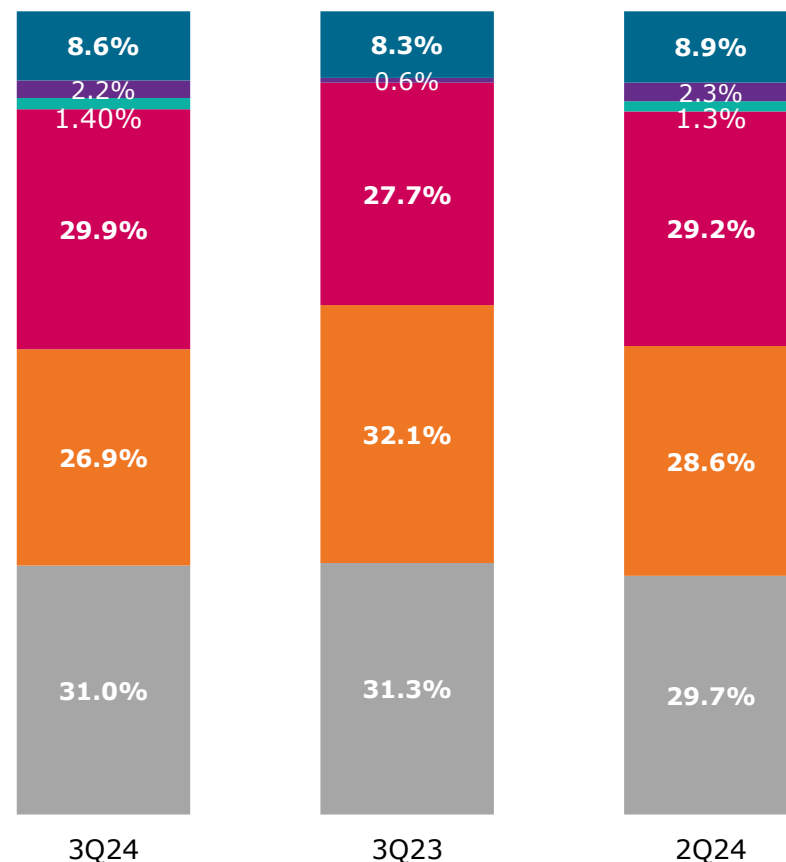
80% of Banco Compartamos liabilities are Long-Term



■ Fixed Rate ■ Variable Rate

* Figures expressed in Mexican pesos (millions)

10.6%: Cost of Funds 3Q24



■ Capital ■ LT Debt ■ Development Bank ■ Deposits
■ Commercial Bank ■ Multilateral

Allowance for loan losses

	3Q24			3Q23			2Q24		
Risk	%Allowance	Balance	Allowance	%Allowance	Balance	Allowance	%Allowance	Balance	Allowance
A-1	1.1%	25,247	288	1.1%	22,491	255	1.2%	23,004	264
A-2	2.6%	1,973	51	2.5%	1,560	39	2.1%	2,010	53
B-1	3.8%	1,457	55	3.8%	991	38	3.9%	1,468	56
B-2	4.2%	3,941	166	4.2%	2,485	104	4.2%	3,649	154
B-3	5.7%	1,524	87	5.7%	1,053	60	5.7%	1,496	85
C-1	7.2%	5,798	418	7.2%	4,021	290	7.2%	5,573	403
C-2	10.8%	3,968	427	10.7%	2,775	298	10.8%	3,824	410
D	22.5%	1,764	397	22.6%	1,071	241	22.5%	1,382	310
E	67.0%	2,893	1,939	66.6%	1,838	1,224	69.4%	2,346	1,560
Total		48,565	3,830		38,284	2,550		44,753	3,295
Coverage Ratio¹			234.7%			252.6%			260.4%

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	3Q24	3Q23	2Q24	% Change 3Q23	% Change 2Q24	9M24	9M23	% Change 9M23
Clients	909,412	869,925	933,138	4.5%	-2.5%	909,412	869,925	4.5%
Portfolio *	21,783	18,288	19,373	19.1%	12.4%	21,783	18,288	19.1%
Net Income*	48	179	16	-73.4%	205.7%	203	512	-60.3%
NPLs / Total Portfolio	4.25%	4.96%	4.55%	-0.71 pp	-0.30 pp	4.25%	4.96%	-0.71 pp
ROA	0.7%	3.4%	0.3%	-2.7 pp	0.4 pp	1.1%	3.2%	-2.1 pp
ROE	4.0%	18.1%	1.4%	-14.1 pp	2.6 pp	6.0%	17.5%	-11.5 pp
NIM	22.6%	21.8%	21.6%	0.8 pp	1.0 pp	22.3%	21.1%	1.2 pp
NIM after provisions	12.5%	15.5%	10.4%	-3.0 pp	2.1 pp	12.0%	14.5%	-2.5 pp
Efficiency Ratio	90.6%	73.8%	95.6%	16.8 pp	-5.0 pp	88.9%	74.9%	14.0 pp
Operating Efficiency	12.8%	13.0%	11.6%	-0.2 pp	1.2 pp	12.8%	13.0%	-0.2 pp
Capital / Total Assets	18.8%	18.4%	19.0%	0.4 pp	-0.2 pp	18.8%	18.4%	0.4 pp
Average Loan (Ps.)	23,953	21,023	20,761	13.9%	15.4%	23,953	21,023	13.9%
Employees	6,591	5,962	6,364	10.6%	3.6%	6591	5962	10.6%
Service Offices	116	119	116	-2.5%	0.0%	116	119	-2.5%

Group loans represented **24.2%** of the portfolio, and **65.9%** 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

	3Q24	3Q23	2Q24	% Change 3Q23	% Change 2Q24
Cash and investments in financial instruments	5,154.6	3,470.0	4,627.1	48.5%	11.4%
Loan portfolio with credit risk stage 1 and 2	20,857.2	17,381.1	18,492.0	20.0%	12.8%
Loan portfolio with credit risk stage 3	925.7	906.9	881.1	2.1%	5.1%
Loan portfolio	21,782.9	18,288.0	19,373.2	19.1%	12.4%
Deferred items	39.3	49.8	28.0	-21.2%	40.4%
Allowance for loan losses	1,754.0	1,548.7	1,731.6	13.3%	1.3%
Loan portfolio, net	20,068.2	16,789.1	17,669.5	19.5%	13.6%
Other accounts receivable, net	365.3	436.9	417.0	-16.4%	-12.4%
Properties, furniture and equipment, net	260.5	198.5	200.6	31.2%	29.9%
Asset for deferred income taxes, net	289.0	219.1	273.3	31.9%	5.8%
Rights of use assets, properties, furniture and equipment, net	294.3	344.9	288.7	-14.7%	1.9%
Other assets	522.8	217.7	311.0	140.2%	68.1%
Total assets	26,954.7	21,676.1	23,787.1	24.4%	13.3%
Deposits	17,306.0	13,056.6	14,652.1	32.5%	18.1%
Banking and other borrowings	3,193.5	3,493.3	3,419.8	-8.6%	-6.6%
Creditors on repurchase/resell agreements	0.0	0.0	0.0	N/C	N/C
Lease liability	310.8	355.7	303.1	-12.6%	2.5%
Other liabilities	1,065.9	769.1	896.0	38.6%	19.0%
Deferred credits and advance collections	7.6	7.6	7.3	-0.1%	5.1%
Total liabilities	21,883.8	17,682.3	19,278.4	23.8%	13.5%
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	36.0	(616.7)	(476.2)	N/C	N/C
Accumulated retained earnings	427.4	528.2	380.5	-19.1%	12.3%
Total controlling interest	5,044.2	3,979.7	4,485.2	26.7%	12.5%
Total non-controlling interest	26.7	14.2	23.6	88.2%	13.2%
Total stockholders' equity	5,070.9	3,993.9	4,508.7	27.0%	12.5%
Total liabilities and stockholders' equity	26,954.7	21,676.1	23,787.1	24.4%	13.3%

FX (End of period):	PEN-USD	MXN-USD	MXN-PEN
3Q24	3.71	19.69	5.31
3Q23	3.79	17.43	4.59
2Q24	3.83	18.29	4.77

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

	3Q24	3Q23	2Q24	% Change 3Q23	% Change 2Q24	9M24	9M23	% Change 9M23
Interest income	1,748.1	1,488.2	1,610.5	17.5%	8.5%	5,095.3	4,337.1	17.5%
Interest expense	357.5	366.7	362.3	-2.5%	-1.3%	1,114.3	1,045.8	6.5%
Financing expense	312.6	309.9	318.2	0.9%	-1.7%	958.7	899.4	6.6%
Expense of credit origination and leasing	44.8	56.9	44.2	-21.1%	1.6%	155.5	146.4	6.2%
Net interest income	1,390.7	1,121.5	1,248.2	24.0%	11.4%	3,981.0	3,291.3	21.0%
Provisions for loan losses	625.4	322.4	644.1	94.0%	-2.9%	1,835.6	1,016.8	80.5%
Net interest income after provisions	765.3	799.0	604.0	-4.2%	26.7%	2,145.4	2,274.5	-5.7%
Commissions and fee income	186.6	185.1	169.2	0.8%	10.3%	528.4	547.7	-3.5%
Commissions and fee expenses	43.4	37.4	32.3	15.9%	34.4%	110.3	86.2	28.0%
Other operating income (expense)	(15.7)	(4.4)	(16.6)	N/C	N/C	(37.9)	16.3	N/C
Operating expenses	808.9	695.5	692.4	16.3%	16.8%	2,244.1	2,060.2	8.9%
Net operating income	83.9	246.9	31.8	-66.0%	163.5%	281.5	692.2	-59.3%
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	83.9	246.9	31.8	-66.0%	163.5%	281.5	692.2	-59.3%
Income tax	36.3	67.9	16.3	-46.6%	123.1%	78.1	180.4	-56.7%
Net income	47.6	178.9	15.6	-73.4%	205.7%	203.4	511.7	-60.3%
Controlling interest	46.9	178.9	16.1	-73.8%	190.8%	202.3	513.0	-60.6%
Non Controlling interest	0.7	0.0	(0.6)	N/C	N/C	1.1	(1.3)	N/C

FX (Average)	PEN-USD	MXN-USD	MXN-PEN
3Q24	3.76	18.94	5.04
3Q23	3.68	17.07	4.64
2Q24	3.74	17.26	4.61

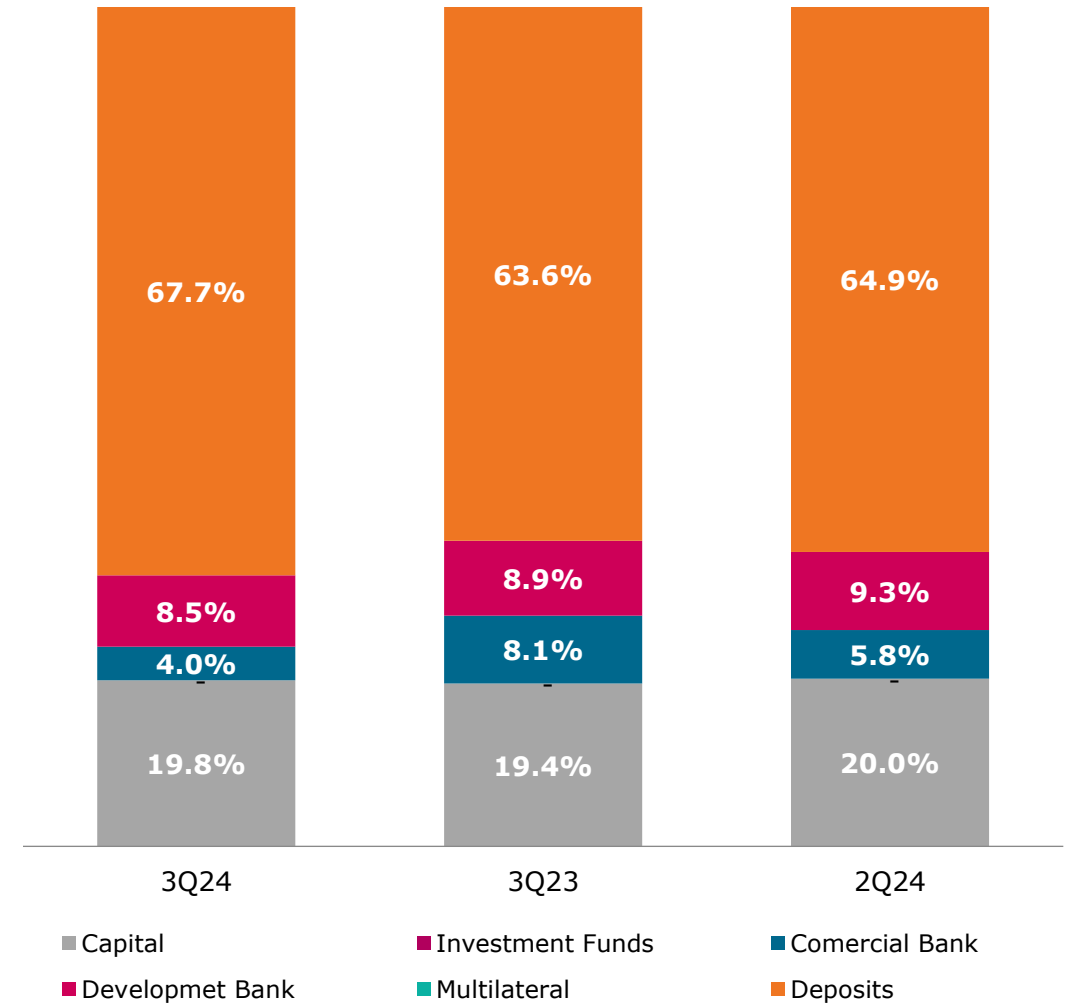
Peru figures are reported under Mexican GAAP

Figures are expressed in Mexican Peso with its corresponding FX

Source: Banco de México and Banco Central of Perú

Funding structure

6.2%
Cost of Funds
3Q24



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.

ConCrédito	3Q24	3Q23	2Q24	% Change 3Q23	% Change 2Q24	9M24	9M23	% Change 9M23
Entrepreneurs (Clients)	80,593	68,328	77,064	18.0%	4.6%	80,593	68,328	18.0%
Final users	919,041	781,161	875,261	17.7%	5.0%	919,041	781,161	17.7%
Portfolio *	4,977	4,127	4,678	20.6%	6.4%	4,977	4,127	20.6%
Accounts receivable Credienda	521	487	532	7.1%	-2.0%	521	487	7.1%
Net Income*	271	214	264	26.7%	2.8%	722	524	37.9%
NPLs / Total Portfolio	2.14%	1.78%	1.46%	0.36 pp	0.68 pp	2.14%	1.78%	0.36 pp
ROA	14.8%	14.6%	15.0%	0.2 pp	-0.20 pp	13.6%	12.3%	1.3 pp
ROE	27.4%	25.3%	28.6%	2.1 pp	-1.2 pp	25.0%	21.8%	3.2 pp
NIM	45.50%	48.0%	44.2%	-2.5 pp	1.3 pp	43.6%	46.8%	-3.2 pp
NIM after provisions	22.9%	25.9%	25.8%	-3.0 pp	-2.9 pp	23.3%	24.5%	-1.2 pp
Capital / Total Assets	58.5%	57.3%	49.2%	1.2 pp	9.3 pp	58.5%	57.3%	1.2 pp
Write - offs *	257	217	214	18.2%	20.0%	776	765	1.4%
Coverage Ratio	544.6%	650.8%	745.0%	-106.2 pp	-200.4 pp	544.6%	650.8%	-106.2 pp
Average Loan per Client	61,756	60,402	60,697	2.2%	1.7%	61,756	60,402	2.2%
Employees	1,908	2,125	2,271	-10.2%	-16.0%	1,908	2,125	-10.2%

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

	3Q24	3Q23	2Q24	% Change 3Q23	% Change 2Q24
Cash and investments in financial instruments	1,648.8	1,097.0	1,373.3	50.3%	20.1%
Derivatives	4.7	23.2	11.8	-79.7%	-59.9%
Loan portfolio with credit risk stage 1 and 2	4,870.5	4,053.5	4,609.1	20.2%	5.7%
Loan portfolio with credit risk stage 3	106.6	73.6	68.5	44.8%	55.7%
Loan portfolio	4,977.1	4,127.1	4,677.5	20.6%	6.4%
Deferred items	20.5	0.0	17.6	N/C	16.5%
Allowance for loan losses	580.5	479.2	510.0	21.1%	13.8%
Loan portfolio, net	4,417.1	3,648.0	4,185.1	21.1%	5.5%
Other accounts receivable, net	770.6	596.9	942.8	29.1%	-18.3%
Properties, furniture and equipment, net	29.5	36.0	32.3	-18.2%	-8.7%
Rights of use assets, properties, furniture and equipment, net	104.4	82.6	109.7	26.4%	-4.9%
Asset for deferred income taxes, net	394.6	466.4	369.3	-15.4%	6.9%
Other assets	136.9	131.6	140.6	4.1%	-2.6%
Total assets	7,506.6	6,081.7	7,164.8	23.4%	4.8%
Securitization transactions	1,271.8	600.0	1,191.9	112.0%	6.7%
Banking and other borrowings	1,150.5	1,368.3	1,229.3	-15.9%	-6.4%
Lease liability	109.4	86.5	116.1	26.5%	-5.8%
Other accounts payable	516.1	536.2	1,042.1	-3.7%	-50.5%
Other liabilities	39.4	14.1	34.6	179.1%	13.6%
Financial instruments qualify as a liability	0.0	(10.5)	0.0	N/C	N/C
Employee benefits liabilities	26.5	0.0	27.7	N/C	-4.2%
Total liabilities	3,113.6	2,594.5	3,641.8	20.0%	-14.5%
Capital stock	2,684.3	2,074.3	2,084.3	29.4%	28.8%
Premium on sale of stock	6.7	6.7	6.7	0.0%	0.0%
Capital reserves	53.1	42.9	53.1	23.5%	0.0%
Accumulated retained earnings	1,649.0	1,363.3	1,379.0	21.0%	19.6%
Total stockholders' equity	4,393.0	3,487.2	3,523.1	26.0%	24.7%
Total liabilities and stockholders' equity	7,506.6	6,081.7	7,164.8	23.4%	4.8%

* Figures expressed in Mexican pesos (millions)

Statement of Comprehensive Income

	3Q24	3Q23	2Q24	% Change 3Q23	% Change 2Q24	9M24	9M23	% Change 9M23
Interest income	811.4	664.5	757.4	22.1%	7.1%	2,277.5	1,900.6	19.8%
Interest expense	99.4	76.1	105.9	30.7%	-6.1%	312.3	228.6	36.6%
Financing expense	90.2	64.7	96.7	39.2%	-6.8%	284.6	195.4	45.6%
Expense of credit origination and leasing	9.3	11.4	9.2	-18.3%	1.2%	27.7	33.1	-16.3%
Net interest income	711.9	588.4	651.5	21.0%	9.3%	1,965.1	1,672.1	17.5%
Provisions for loan losses	353.6	270.6	271.1	30.7%	30.4%	916.1	797.4	14.9%
Net interest income after provisions	358.3	317.8	380.4	12.7%	-5.8%	1,049.1	874.7	19.9%
Commissions and fee income	0.0	0	0	N/C	N/C	0.0	0.0	N/C
Commissions and fee expenses	14.5	12.6	13.2	14.8%	9.8%	41.6	38.9	6.9%
Other operating income (expense)	405.1	328.3	403.4	23.4%	0.4%	1,140.3	882.3	29.2%
Operating expenses	384.3	330.7	392.0	16.2%	-2.0%	1,145.5	965.4	18.7%
Total income before income tax	364.7	302.8	378.6	20.4%	-3.7%	1,002.3	752.7	33.2%
Income tax	93.5	88.8	114.9	5.3%	-18.6%	280.2	229.2	22.3%
Net income	271.2	214.0	263.7	26.7%	2.8%	722.1	523.6	37.9%

* Figures expressed in Mexican pesos (millions)

Contact

Brenda García Cárdenas
bregarcia@gentera.com.mx
Investor Relations

Daniela Galicia Cabrera
sgalicia@gentera.com.mx
Investor Relations

Mario Langarica Ávila
mlangarica@gentera.com.mx
Chief Financial Officer

Enrique Barrera Flores
enbarrera@gentera.com.mx
Investor Relations Officer

