

## GENTERA announces that S&P Global affirmed Banco Compartamos' ratings

**Mexico City, May 29, 2025 – GENTERA S.A.B. de C.V.** (BMV: GENTERA\*) informs that **Banco Compartamos S.A. I.B.M.**, the main subsidiary of GENTERA, was affirmed in its ratings from S&P Global, maintaining a stable outlook, as follows:

- Global Scale at 'BB+/Stable/B'
- National Scale at 'mxAA/Stable/mxA-1+'
- The National Scale issue-level rating on Banco Compartamos' senior unsecured debt at 'mxAA'

S&P Global Ratings issued a press release, which stated among other things, the following credit Highlights:

*"... We estimate Gentera's and Compartamos' RAC ratios will remain consistently below 15% for the next 12-24 months. The bank has been growing its loan portfolio significantly during the past two years and we expect it to continue to do so. Coupled with ConCredito's acquisition and a constant dividend policy, this will result in lower RAC ratios for the next two years of 14.1%-14.7% for Gentera and 12.4%-12.9% for Compartamos. Our forecast incorporates loan portfolio growth between 15% and 20% for the group and the bank in 2025-2026, coupled with dividend payout ratios of 40% for Gentera and 70% for Compartamos...."*

*... Nonetheless, we expect Gentera and Banco Compartamos' profitability and internal capital generation capacity to remain superior to those of Mexican peers..."*

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### Company Description

GENTERA, S.A.B. de C.V. is a holding company whose primary objective is to promote, organize and manage companies, domestic and international, that are subject to its investment policies. GENTERA was established in 2010 and is headquartered in Mexico. Its shares began trading on the Mexican Stock Exchange on December 24, 2010 under the ticker symbol COMPARC\*. On January 2, 2014, the ticker symbol was changed to GENTERA\*.

#### Note on Forward-Looking Statements

This press release may contain forward-looking statements. These statements are statements that are not historical facts, and are based on management's current view and estimates of future economic circumstances, industry conditions, Company performance and financial results. The words "anticipates", "believes", "estimates", "expects", "plans" and similar expressions, as they relate to the Company, are intended to identify forward-looking statements. Statements regarding the declaration or payment of dividends, the implementation of principal operating and financing strategies and capital expenditure plans, the direction of future operations and the factors or trends affecting financial condition, liquidity or results of operations are examples of forward-looking statements. Such statements reflect the current views of management and are subject to a number of risks and uncertainties. There is no guarantee that the expected events, trends or results will actually occur. The statements are based on many assumptions and factors, including general economic and market conditions, industry conditions, and operating factors. Any changes in such assumptions or factors could cause actual results to differ materially from current expectations.

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