



Corporate Presentation

4Q24

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

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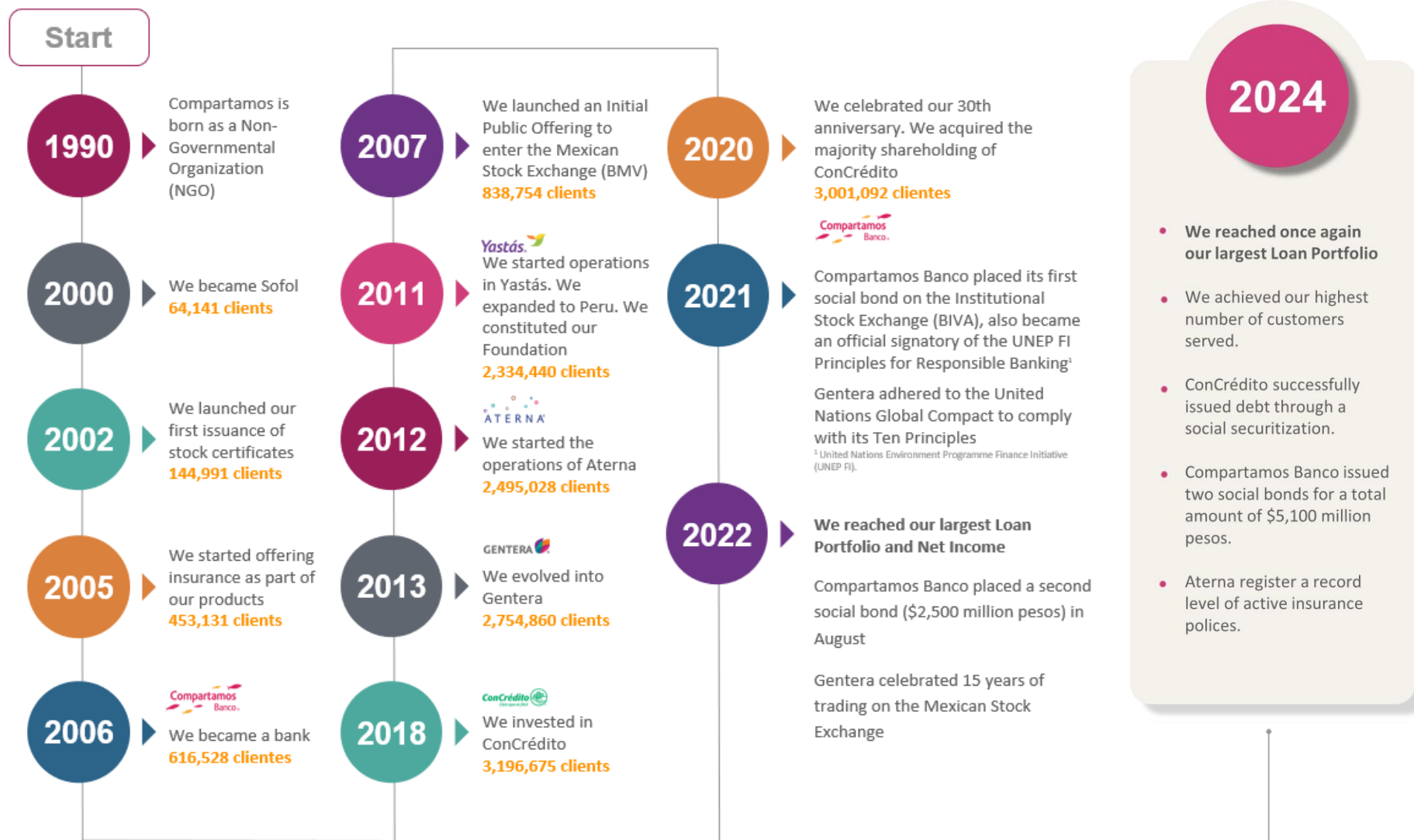
About Gentera



Our history, more than 34 years of evolution

4Q24*

+5.70 million users of financial services



*~5.7 million Clients from Credit, Savings, and Insurance Products, and additionally ConCrédito's Entrepreneurs served ~929 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 **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 **27,100 employees**.
- We have the **Sustainability Operating Committee**, which guides our management considering **environmental, social and governance** (ESG) aspects.
- **Banco Compartamos has issued six social bonds**, two of them in 2021 (COMPART 21S / 21S-2), one in 2022 (COMPART 22S), one in 2023 (COMPART 23S), and two more in 2024 (COMPART 24S / 24-2S).



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

Endorser of:

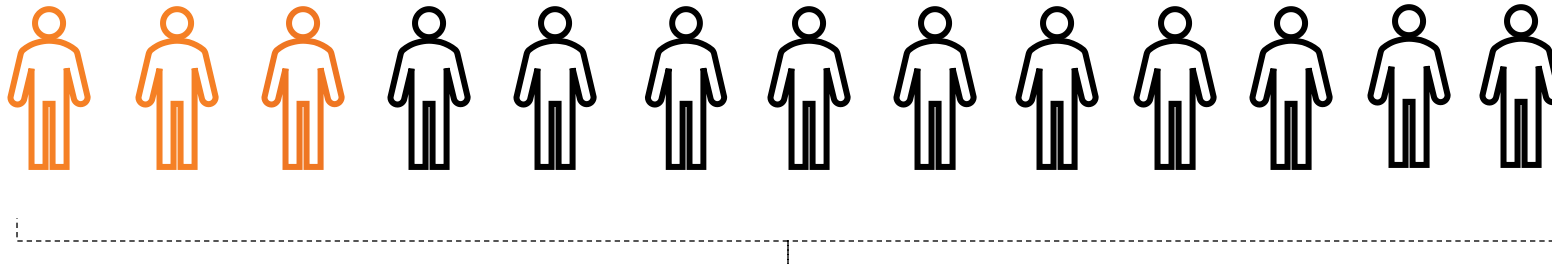


PRINCIPLES FOR
RESPONSIBLE
BANKING

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

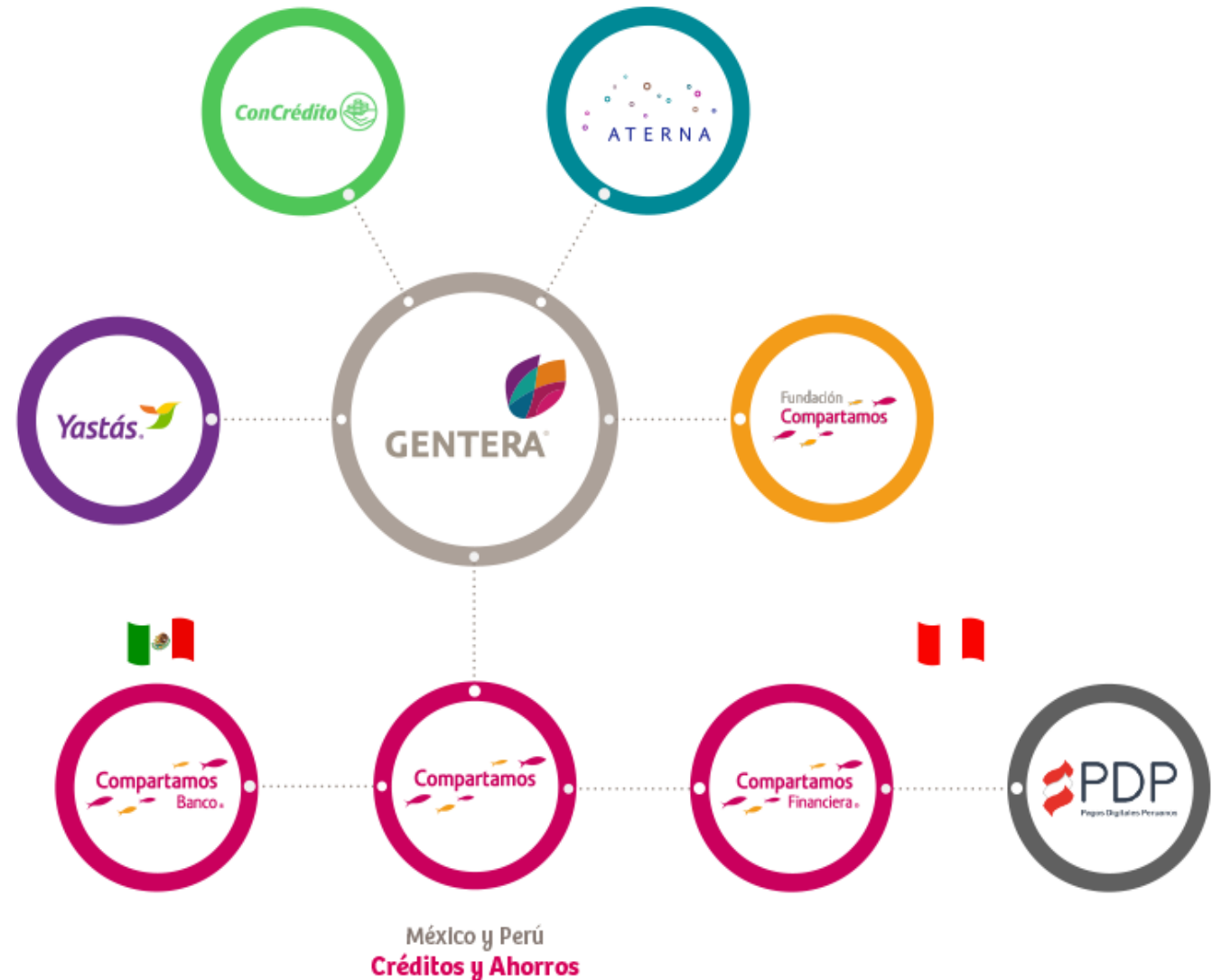
Compartamos (Mexico-Peru): Leader in financial solutions for the sub-served segment.

Yastás (Mexico): Correspondent network manager.

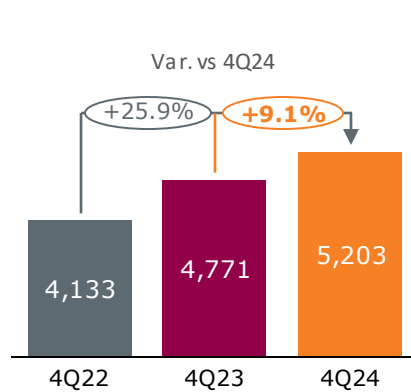
Aterna (Mexico-Peru): Leading agent in microinsurance.

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.



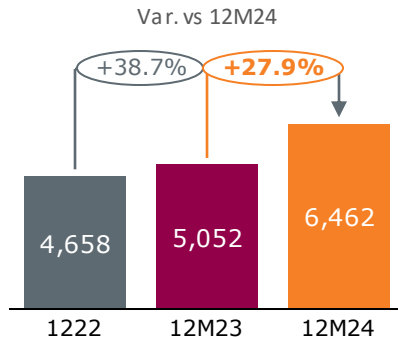
Highlights 2024 & 4Q24



In **4Q24** GENTERA served more than **5.70 million people**, 5.2 million credit clients + users, **11.9% more** than those registered in 4Q23.



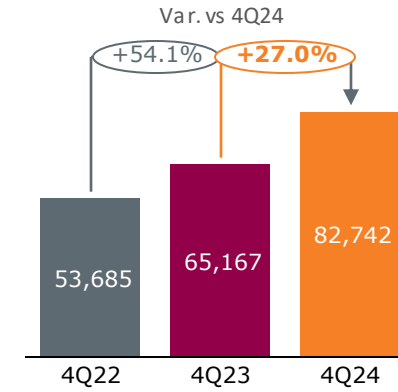
Net Income



GENTERA net income for full **year reached a record figure** at **Ps. 6.462 million**, a **27.9% growth** compared to 2023.



Portfolio



Total Loan Portfolio reached **Ps. 82,742 million**, a **27.0% growth** compared to the figure reported in 4Q23, explained by the **solid dynamics seen in GENTERA's financial subsidiaries in Mexico** which grew in a solid manner during year 2024.

- The **Loan Portfolio** in 4Q24 concluded at Ps. 82,742 million, **setting again a new record**.
- **Controlling Company** participation reported a **net income in 2024** of Ps. 6,005 million. **EPS** in 2024 stood at ~\$3.80.
- **Loan Portfolio with credit risk stage 3** for 4Q24 stood at **3.93%**.
- **Cost of Risk** for 4Q24 stood at **13.5%** in 4Q24. For full year 2024 stood at **12.9%**.

Highlights 2024 & 4Q24



~\$220,000 million pesos were disbursed in 2024.

Solid Capital Position

- Gentera, Capital / Total Assets **31.4%**.
- Banco Compartamos reached an ICAP at **29.0%**.
- Compartamos Financiera, Solvency Ratio **20.4%**.
- ConCrédito, Capital / Total Assets **47.5%**.



In México, **Banco Compartamos**, reached a record in microcredit loan portfolio at **\$53,395 million pesos**, a **+29.3%** compared to 4Q23.



In **Peru**, the total loan portfolio reached a record level of **\$24,169 million pesos**, increasing **+23.2%** compared to 4Q23. **In local currency** loan portfolio grew **+1.5%** in its annual comparison.



Red Yastás at the end of 2024, registered **26.9 million operations**. At the end of 2024, YASTAS had a network of 5,286 affiliates.



Aterna had at the end of 4Q24, **17.3 million active insurance** policies, **+43.3%** compared to 4Q23.

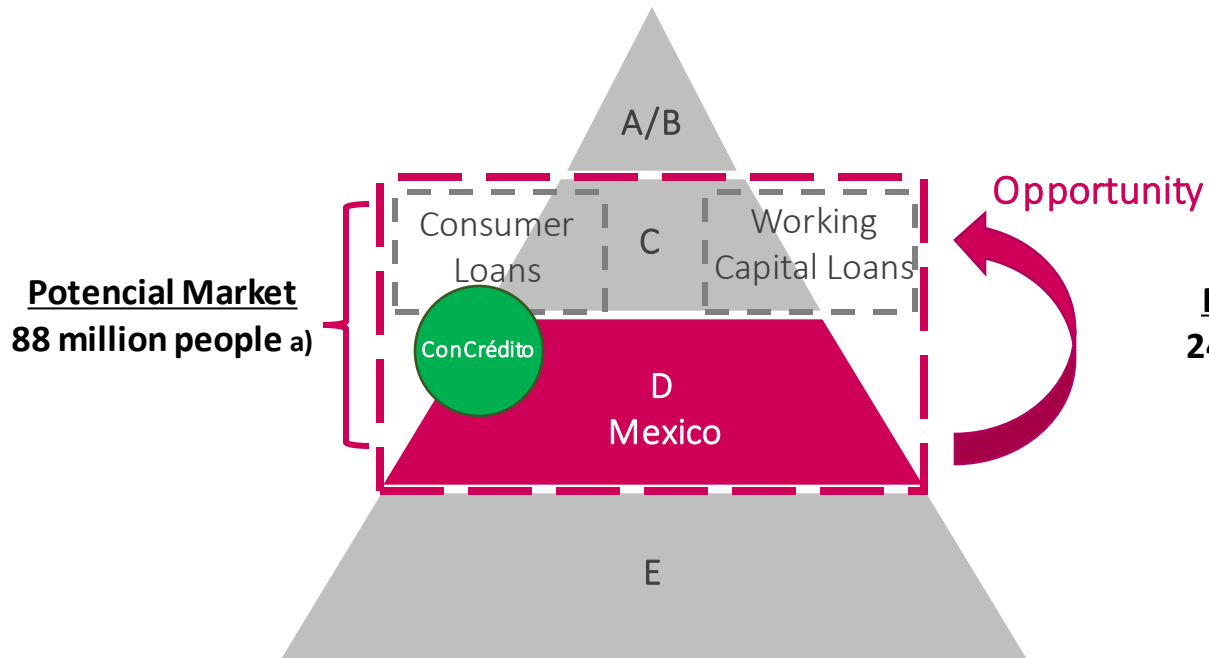


ConCrédito Loan Portfolio reached a record of \$5,113 million, **+22.6%** increase compared to 4Q23. **CrediTienda** Portfolio reached \$656 million, **+13.1%** growth compared to 4Q23.

Potential market for working capital loans

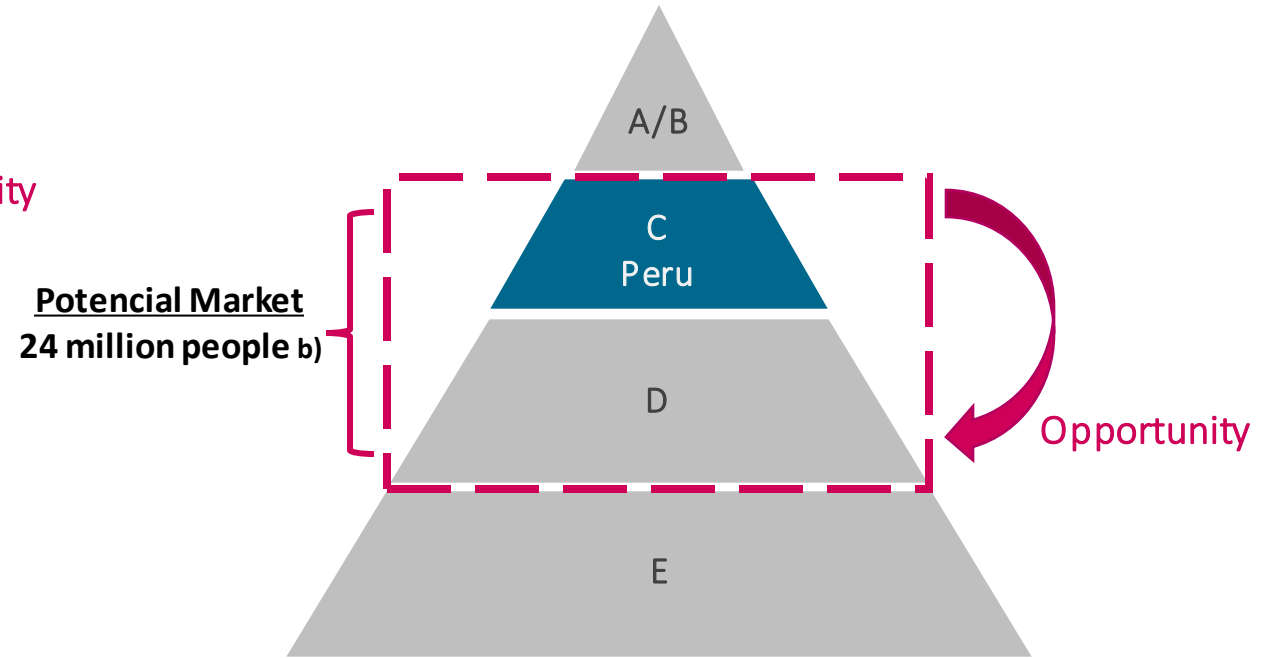
Mexico

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. 93,500
Average Ticket	Ps. 11,775
Term	3 to 7 months
Contribution to loan portfolio	64.6%
Contribution to number of clients	91.0%

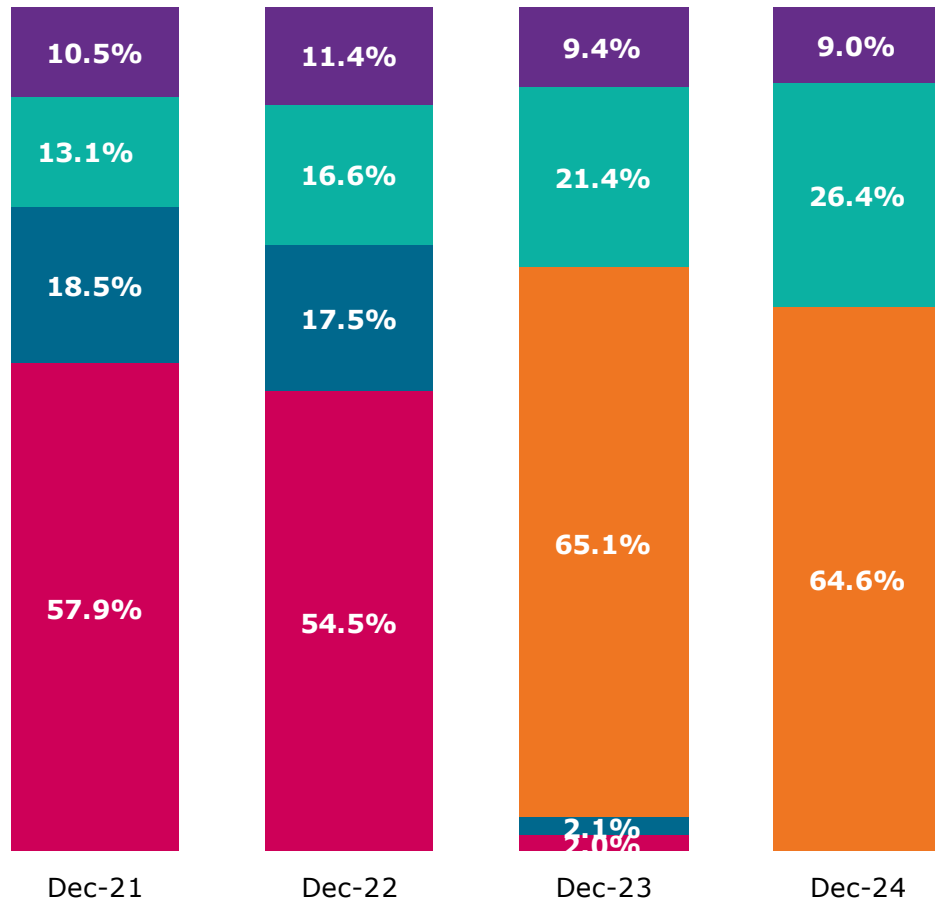
CI Crédito Individual	
General Characteristics: <ul style="list-style-type: none"> • Working capital loan. Fixed assets and investments. • Mainly in urban areas. • Have a salaried. 	
Loan size	Up to Ps.500,000
Average Ticket	Ps. 51,689
Term	Up to 48 months
Contribution to loan portfolio	24.6%
Contribution to number of clients	8.5%

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. 6,361
Term	3 to 18 months
Contribution to loan portfolio	0.5%

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

Evolution of loans methodologies (2021-4Q24)

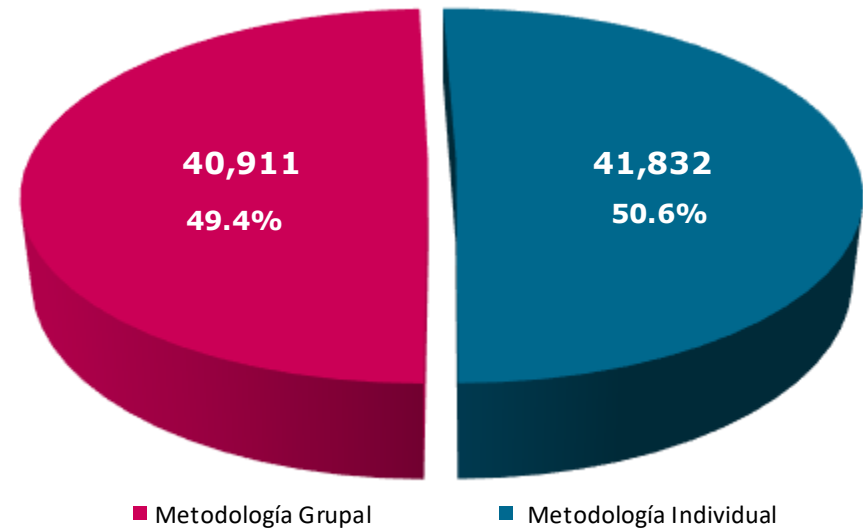
BANCO COMPARTAMOS, S.A. I.B.M.



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

Gentera Portfolio Distribution

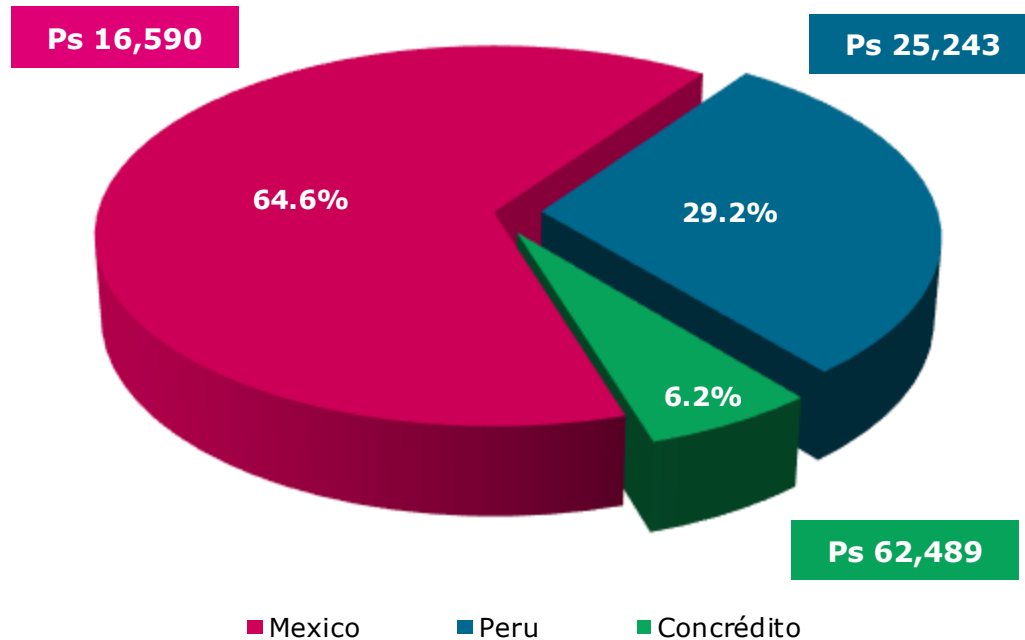
Mexico and Peru



Around 80% of our clients are women

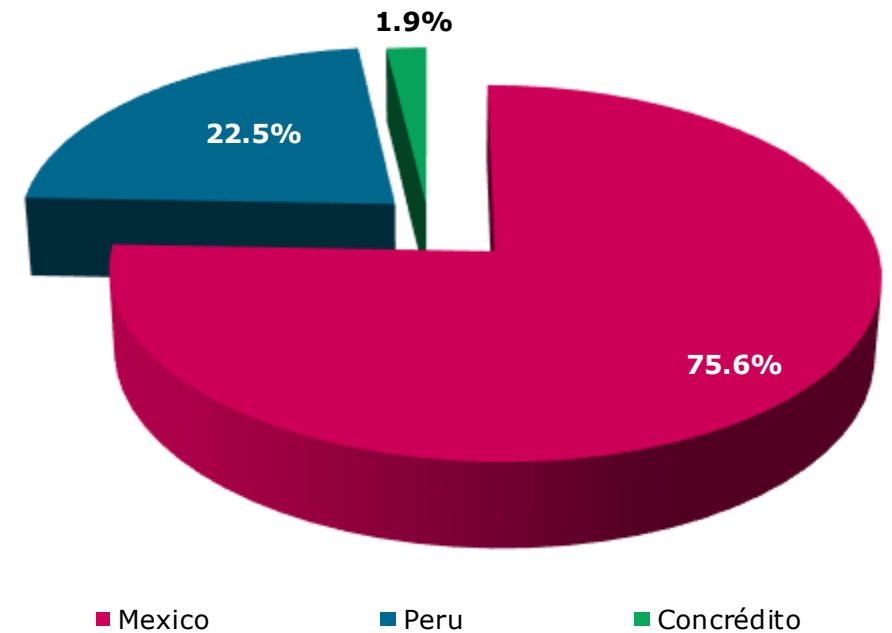
Distribution per subsidiary

% Total loan portfolio and average ticket



Credit Clients per subsidiary

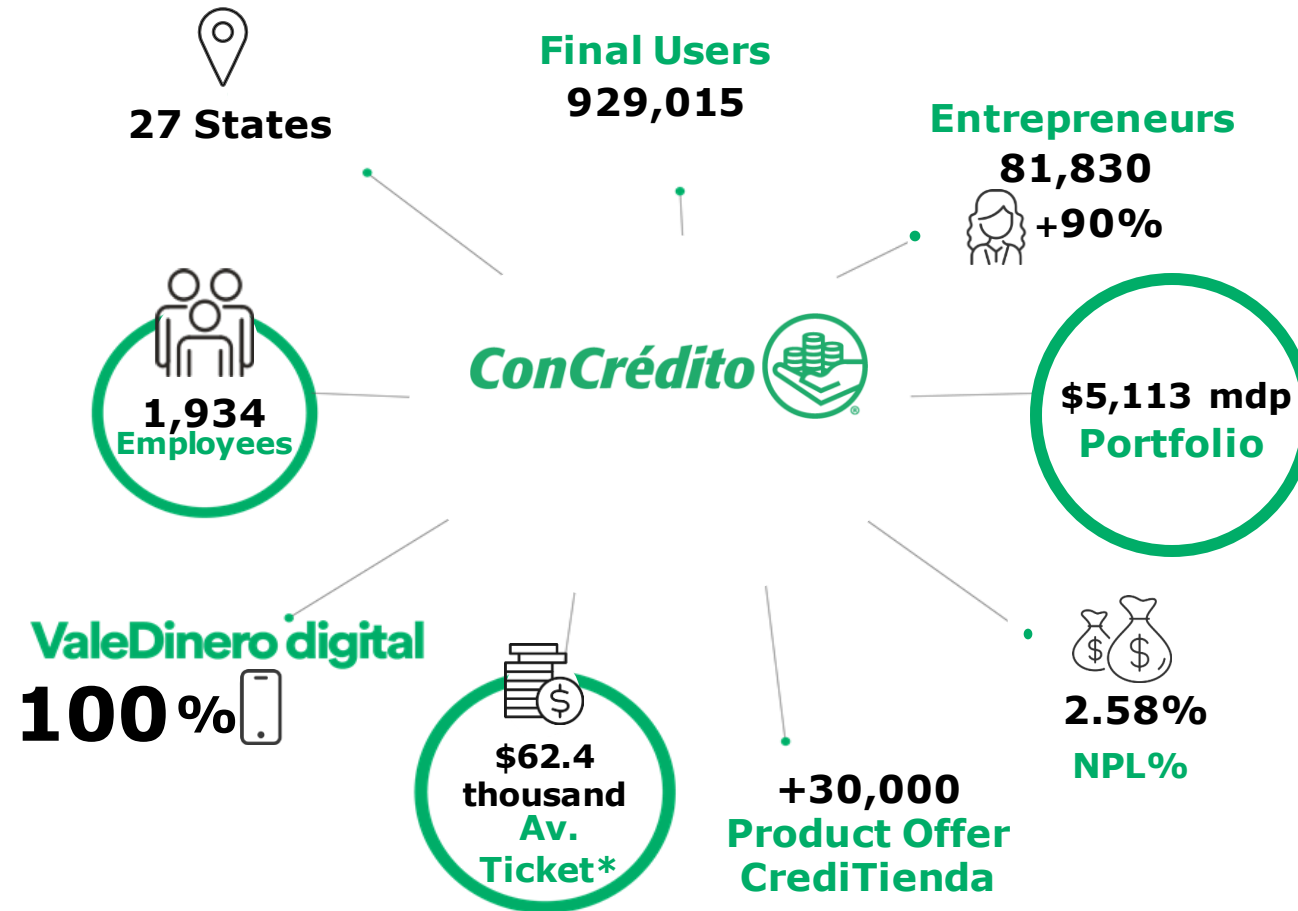
4,274,300 Credit Clients



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 **81.8 thousand Entrepreneurs** a **16.2% growth** compared to 4Q23.

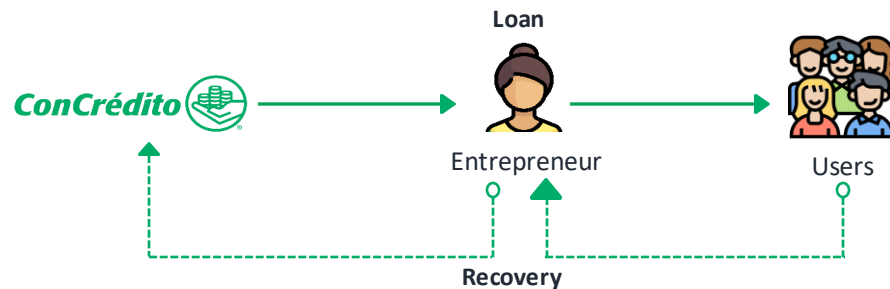
*Average Ticket. Figures are expressed in Mexican Pesos (million)

ConCrédito - Products

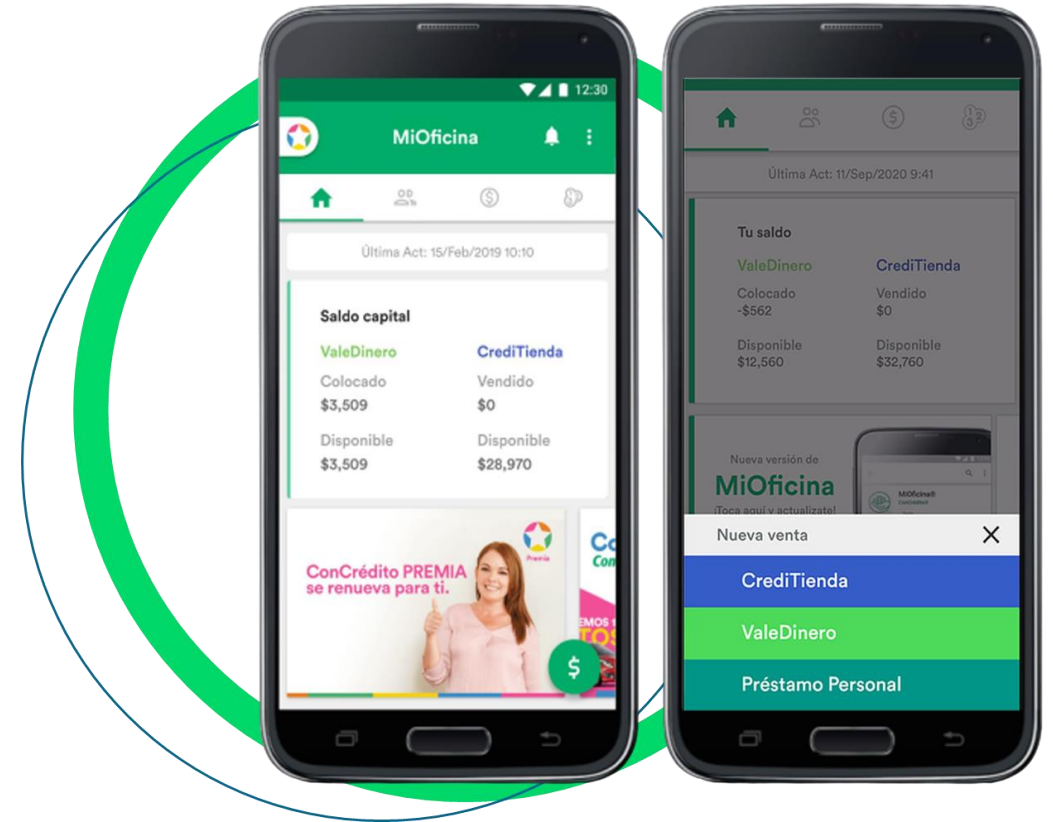
ValeDinero

(Main line of business)

- **Maturity:** 6 to 16 biweeks
- **Loan Size:** Ps. 2,000 to Ps. 12,000
- **Av. Ticket Entrepreneurs:** Ps. 62,489*
- **Av. Ticket Final Users:** ~Ps. 4,936



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



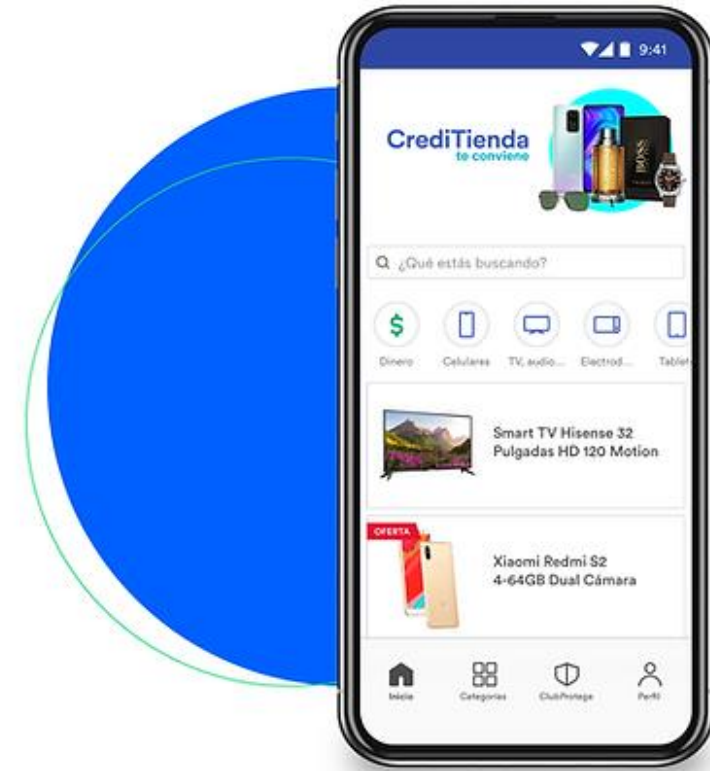
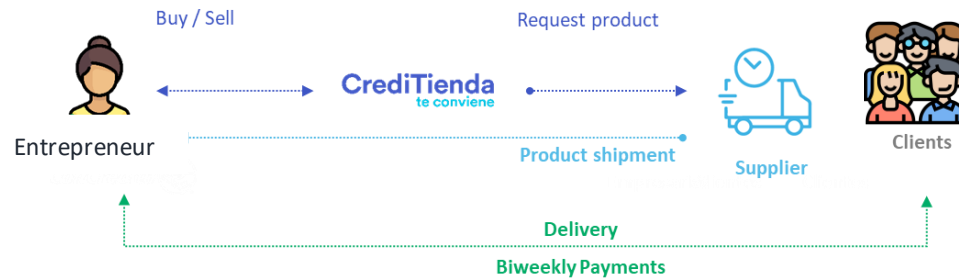
The Entrepreneur receives a credit line from ConCrédito to distribute microcredits to authorized final users, and is responsible of the collection process, obtaining a bonus on this.

ConCrédito - Products

CrediTienda

(Offer products on credit through the CrediTienda app)

- **Started Operations:** 2018
- **Maturity:** 6 to 16 biweeks
- **Apps Users:** 1,166,518
- **Product Offer:** +30,000
- **Portfolio:** Ps. 656 million*
- **Portfolio change vs 4Q23:** 13.1%

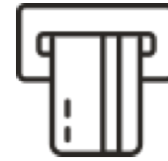


The Entrepreneurs sell products on credit. Based on the quality of the portfolio and the punctuality on the payments, the Entrepreneurs obtain a bonus on this.

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

Yastás

(correspondent network manager)



Operations
7.0 million



Financial
Transactions
4.4 million



Affiliates
5,286



Payment Categories
+2,000



Alliance with
Banorte,
HSBC, Nu and
Santander



Mexican states
32

YASTAS in **2024** executed **26.9 million total operation.**

Yastás	4Q24	4Q23	3Q24	% Change 4Q23	% Change 3Q24	2024	2023	% Change 2023
Affiliates	5,286	6,354	5,451	-16.8%	-3.0%	5,286	6,354	-16.8%
Operations	7,057,145	6,413,432	6,691,332	10.0%	5.5%	26,922,369	25,435,631	5.8%
Financial Operations	4,425,758	3,690,044	4,001,416	19.9%	10.6%	15,909,413	13,933,437	14.2%
ROE	-16.8%	-22.2%	-2.8%	5.4 pp	-14.0 pp	-7.5%	0.2%	-7.7 pp
ROA	-8.3%	-11.7%	-1.3%	3.4 pp	-7.0 pp	-3.6%	0.1%	-3.7 pp
Resultado Neto	-25.7	-37.0	-4.4	-30.4%	N/C	-46.8	1.1	N/C



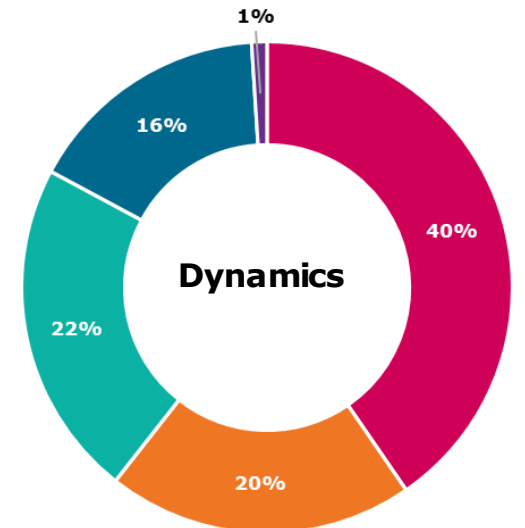
51% Grocery Stores



49% Hardware Stores, Stationery Stores, Cybercafe, Others.



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



+5,200 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 2024



Active Policies
17.3 million



Coverage
Mexico and Peru



Net Income
\$501 million pesos

ATERNA had at the end of **4Q24**, **17.3 million active insurance policies**, **43.3% more** compared to 4Q23.



**Growth and
Profitability**

Summary

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

Summary	4Q24	4Q23	3Q24	% Change 4Q23	% Change 3Q24	2024	2023	% Change 2023
Total users of financial services ⁽¹⁾	5,702,109	5,095,709	5,582,955	11.9%	2.1%	5,702,109	5,095,709	11.9%
Credit Clients + Users	5,203,315	4,770,568	5,091,550	9.1%	2.2%	5,203,315	4,770,568	9.1%
Portfolio*	82,742	65,167	75,401	27.0%	9.7%	82,742	65,167	27.0%
Net Income*	1,913	1,232	1,749	55.3%	9.4%	6,462	5,052	27.9%
NPLs / Total Portfolio	3.93%	3.44%	3.56%	0.49 pp	0.37 pp	3.93%	3.44%	0.49 pp
ROA	7.4%	5.8%	7.3%	1.6 pp	0.1 pp	6.8%	6.4%	0.4 pp
ROE	23.6%	18.0%	23.2%	5.6 pp	0.4 pp	21.4%	19.1%	2.3 pp
ROE Controlling	23.4%	17.9%	23.6%	5.5 pp	-0.2 pp	21.5%	19.3%	2.2 pp
NIM	40.4%	39.6%	40.5%	0.8 pp	-0.1 pp	39.8%	39.7%	0.1 pp
NIM after provisions	28.6%	28.1%	28.6%	0.5 pp	0.0 pp	28.7%	30.1%	-1.4 pp
Efficiency Ratio	68.5%	73.3%	66.0%	-4.8 pp	2.5 pp	68.2%	70.7%	-2.5 pp
Operating Efficiency	22.4%	21.2%	20.4%	1.2 pp	2.0 pp	20.8%	21.5%	-0.7 pp
Capital / Total Assets	31.4%	32.2%	31.7%	-0.8 pp	-0.3 pp	31.4%	32.2%	-0.8 pp
Average Loan per Client	19,358	16,427	18,071	17.8%	7.1%	19,358	16,427	17.8%
Employees	27,101	24,861	26,654	9.0%	1.7%	27,101	24,861	9.0%
Service Offices**	553	548	545	0.9%	1.5%	553	548	0.9%
Branches	146	143	144	2.1%	1.4%	146	143	2.1%

1) In 4Q24 GENTERA served more than 5.7 million people. ~4.77 million Clients from Credit, Savings, and Insurance Products, and additionally ConCrédito's Entrepreneurs served ~929 thousand final users.

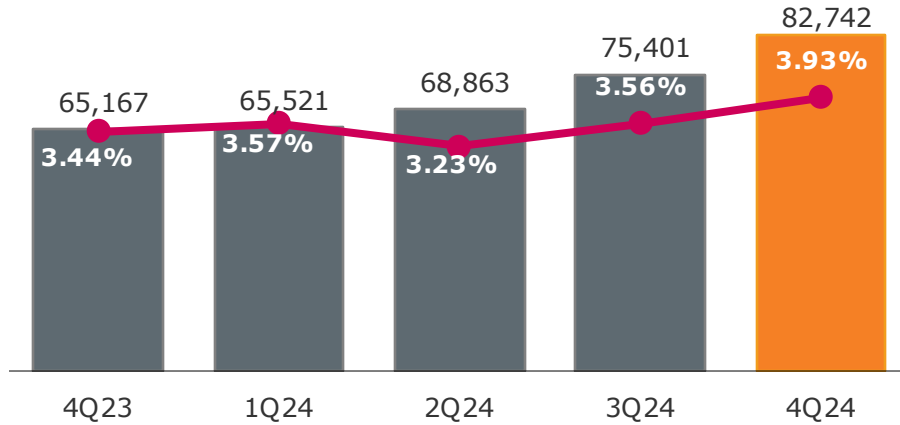
In this table, employees in Banco Compartamos include employees from ATERNA and YASTAS.

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

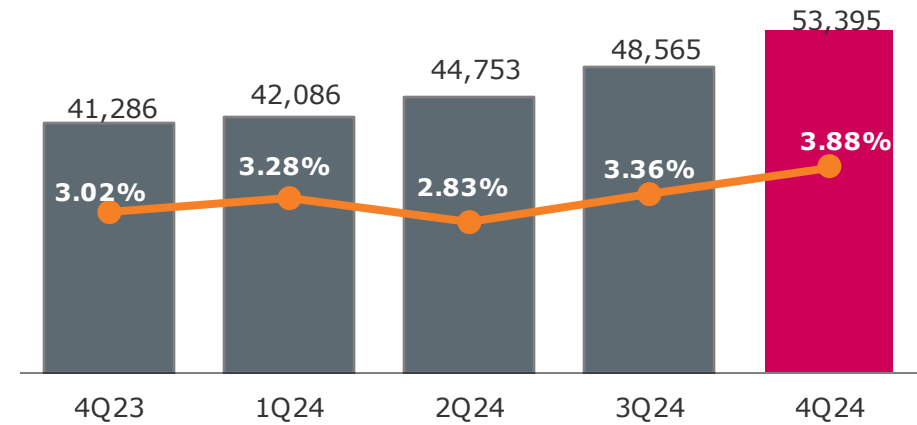
** 67 Branches are inside a Service Office (same location).

Total Portfolio – NPL %

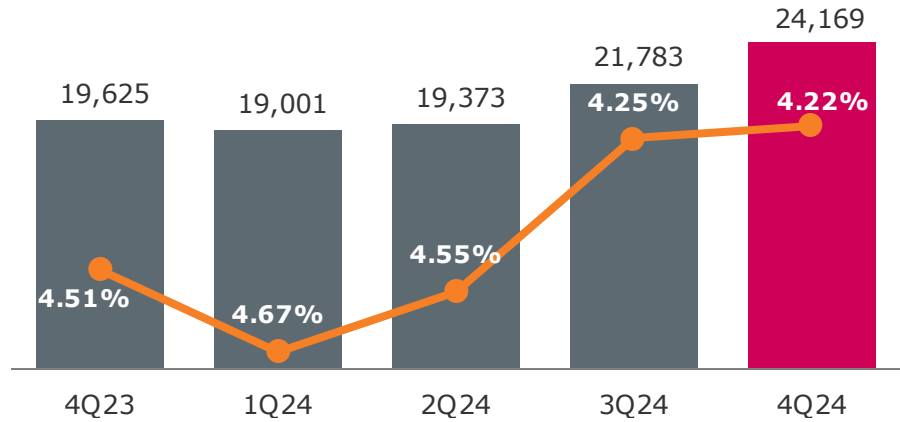
Gentera



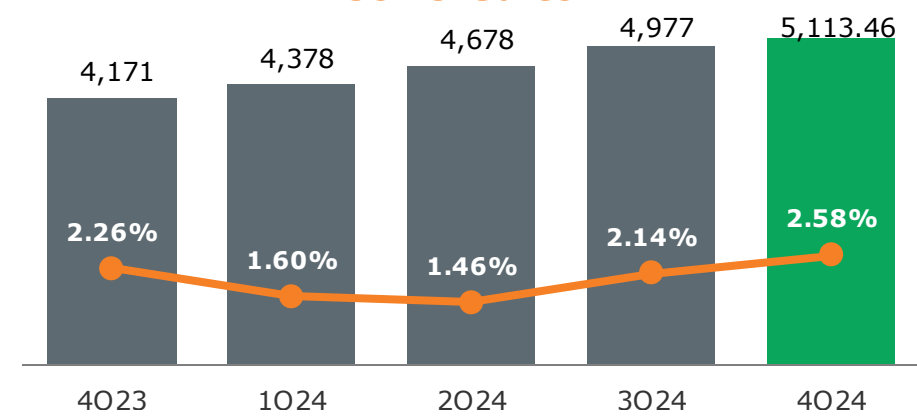
Mexico – Banco Compartamos



Peru



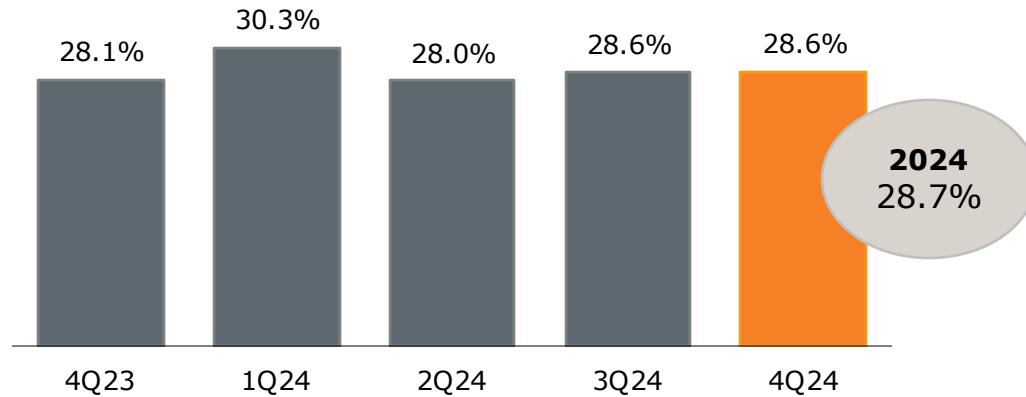
ConCrédito



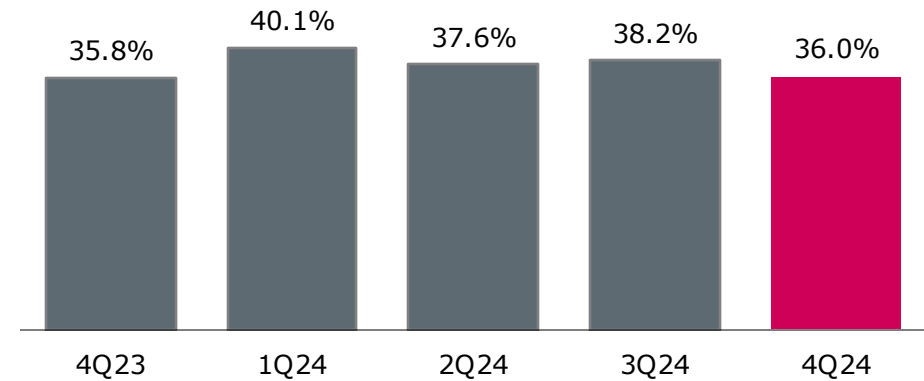
The **Loan Portfolio** in year **2024** concluded at **Ps. 82,742 million**, setting again a new record.

NIM (%) after provisions

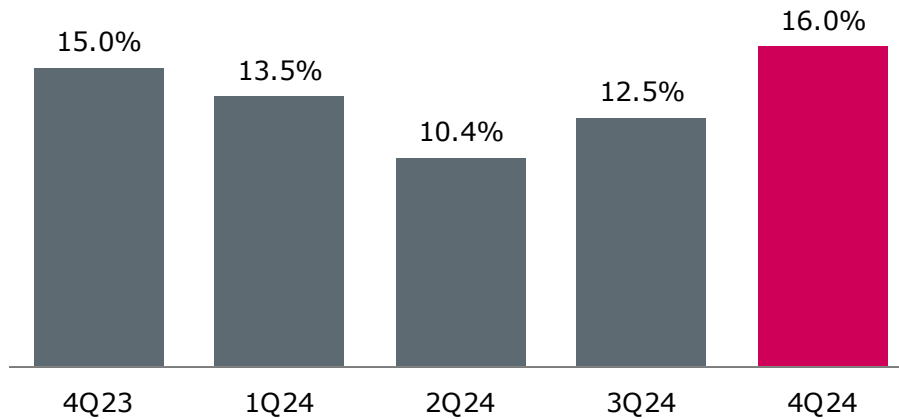
Gentera



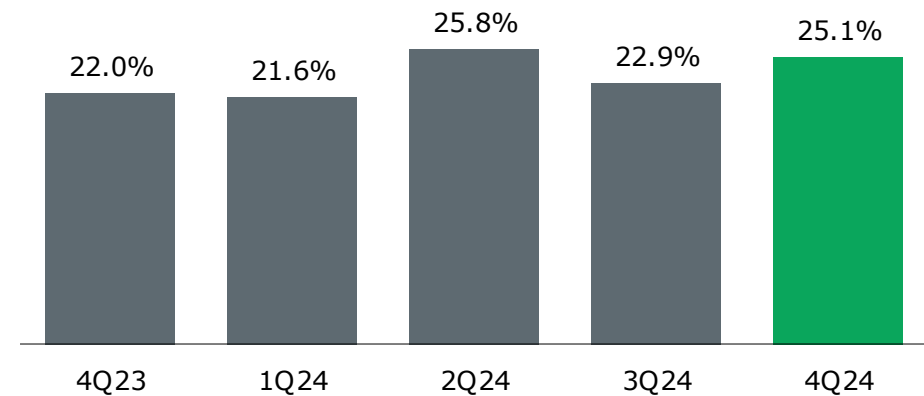
Mexico – Banco Compartamos



Peru



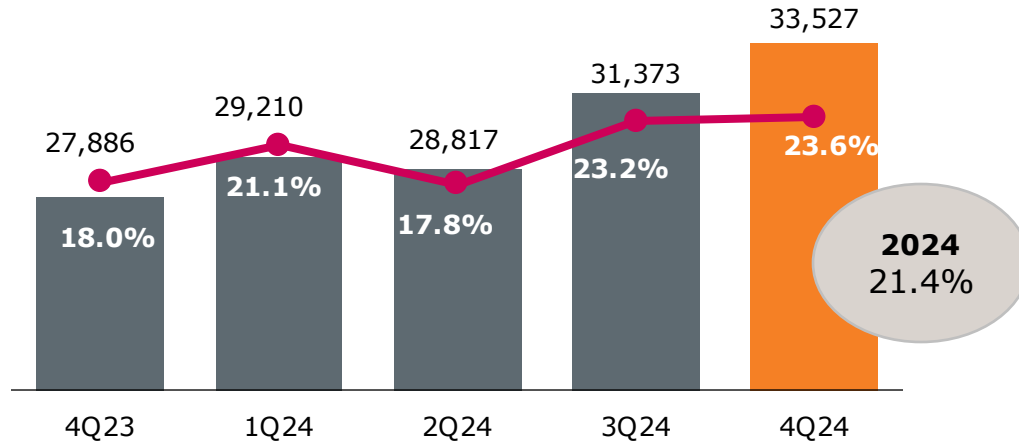
ConCrédito



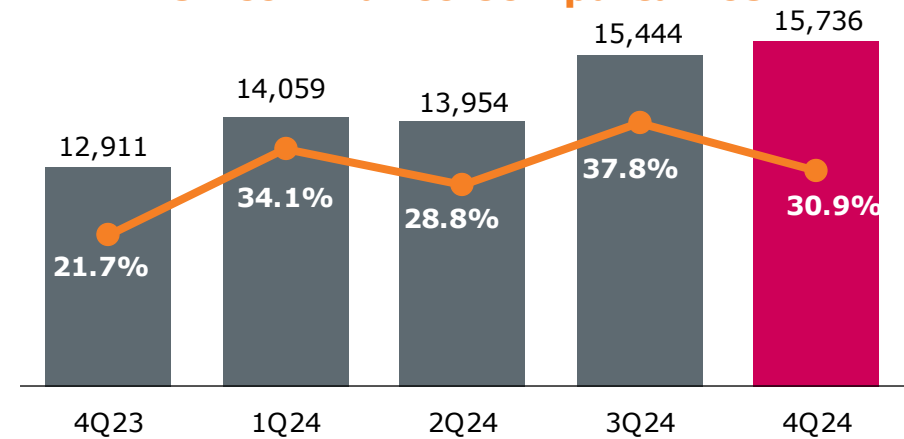
NIM after provisions for full year **2024**, NIM after provisions stood at **28.7%**.

Equity - ROAE

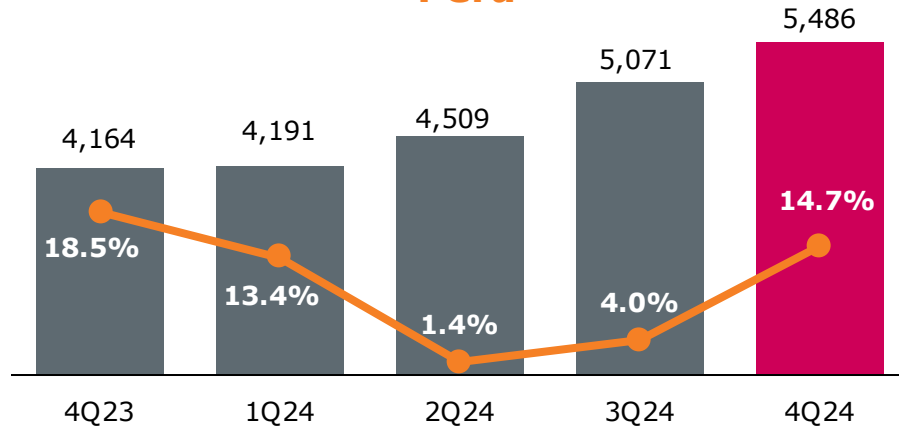
Gentera



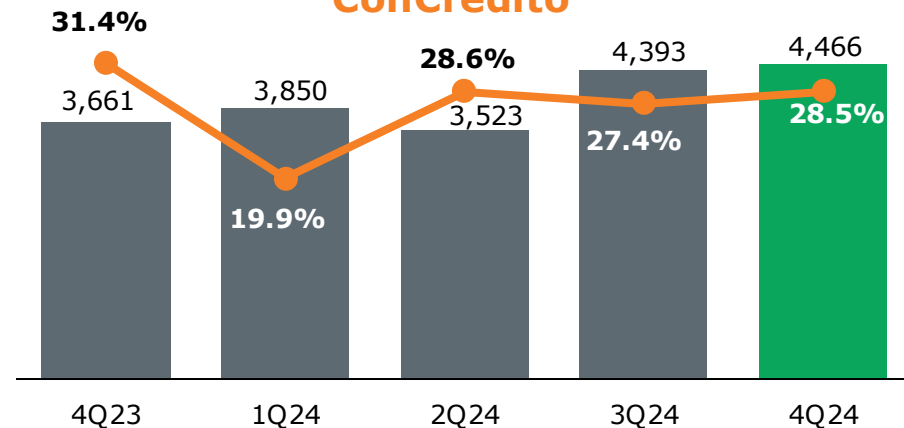
Mexico – Banco Compartamos



Peru



ConCrédito



Controlling ROE in 2024 stood at 21.5%; ROE considering non-controlling interest stood at 21.4%.

Financial Information 4Q24



Statement of Financial Position

	4Q24	4Q23	3Q24	% Change 4Q23	% Change 3Q24
Cash and investments in financial instruments	14,656	11,394	14,774	28.6%	-0.8%
Derivatives	4	19	5	-78.9%	-20.0%
Loan portfolio with credit risk stage 1 and 2	79,487	62,923	72,713	26.3%	9.3%
Loan portfolio with credit risk stage 3	3,255	2,244	2,688	45.1%	21.1%
Loan portfolio	82,742	65,167	75,401	27.0%	9.7%
Deferred items	419	405	347	3.5%	20.7%
Allowance for loan losses	6,819	5,196	6,204	31.2%	9.9%
Loan portfolio, net	76,342	60,376	69,544	26.4%	9.8%
Other accounts receivable, net	3,074	3,220	2,347	-4.5%	31.0%
Properties, furniture and equipment, net	887	607	720	46.1%	23.2%
Rights of use assets, properties, furniture and equipment, net	1,305	1,232	1,236	5.9%	5.6%
Permanent investment	99	124	99	-20.2%	0.0%
Asset for deferred income taxes, net	2,992	2,344	2,704	27.6%	10.7%
Other assets	2,695	2,693	2,806	0.1%	-4.0%
Goodwill	4,797	4,610	4,762	4.1%	0.7%
Total assets	106,851	86,619	98,997	23.4%	7.9%
Deposits	21,710	18,010	21,509	20.5%	0.9%
Long term debt issuance	13,201	9,873	13,414	33.7%	-1.6%
Banking and other borrowings	26,715	22,480	21,239	18.8%	25.8%
Obligations in securitization operations	1,274	1,180	1,272	8.0%	0.2%
Lease liability	1,379	1,286	1,301	7.2%	6.0%
Other liabilities	9,036	5,802	8,880	55.7%	1.8%
Deferred credits and advance collections	9	102	9	-91.2%	0.0%
Total liabilities	73,324	58,733	67,624	24.8%	8.4%
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	1,707	1,708	0.1%	0.0%
Accumulated retained earnings	24,736	20,618	22,973	20.0%	7.7%
Other comprehensive income	349	(899)	33	N/C	N/C
Total controlling interest	31,102	25,735	29,023	20.9%	7.2%
Total non-controlling interest	2,425	2,151	2,350	12.7%	3.2%
Total stockholders' equity	33,527	27,886	31,373	20.2%	6.9%
Total liabilities and stockholders' equity	106,851	86,619	98,997	23.4%	7.9%

* Figures expressed in Mexican pesos (millions)

Statement of Comprehensive Income

	4Q24	4Q23	3Q24	% Change 4Q23	% Change 3Q24	2024	2023	% Change 2023
Interest income	10,983	8,930	10,211	23.0%	7.6%	40,232	32,509	23.8%
Interest expense	1,809	1,706	1,765	6.0%	2.5%	7,298	5,649	29.2%
Financing expense	1,342	1,214	1,329	10.5%	1.0%	5,278	4,204	25.5%
Expense of credit origination and leasing	467	492	436	-5.1%	7.1%	2,020	1,445	39.8%
Net Interest Income	9,174	7,224	8,446	27.0%	8.6%	32,934	26,860	22.6%
Provisions for loan losses	2,675	2,096	2,488	27.6%	7.5%	9,200	6,474	42.1%
Net interest income after provisions	6,499	5,128	5,958	26.7%	9.1%	23,734	20,386	16.4%
Commissions and fee income	1,742	983	1,323	77.2%	31.7%	5,246	3,429	53.0%
Commissions and fee expense	152	154	150	-1.3%	1.3%	595	554	7.4%
Trading gains (losses)	3	2	5	50.0%	-40.0%	10	(2)	N/C
Other operating income (expense)	299	198	207	51.0%	44.4%	646	827	-21.9%
Operating Expenses	5,752	4,513	4,850	27.5%	18.6%	19,818	17,027	16.4%
Net operating income	2,639	1,644	2,493	60.5%	5.9%	9,223	7,059	30.7%
Participation in the net result of other entities	0	0	0	N/C	N/C	0	0	N/C
Total income before income tax	2,639	1,644	2,493	60.5%	5.9%	9,223	7,059	30.7%
Income tax	726	412	744	76.2%	-2.4%	2,761	2,007	37.6%
Net continued operations	1,913	1,232	1,749	55.3%	9.4%	6,462	5,052	27.9%
Discontinued operations	0	0	0	N/C	N/C	0	0	N/C
Net income	1,913	1,232	1,749	55.3%	9.4%	6,462	5,052	27.9%
Other comprehensive income	314	(189)	713	N/C	-56.0%	1,247	(685)	N/C
Comprehensive Result	2,227	1,043	2,462	113.5%	-9.5%	7,709	4,367	76.5%
Net income attributable to:	1,913	1,232	1,749	55.3%	9.4%	6,462	5,052	27.9%
Controlling interest	1,762	1,131	1,646	55.8%	7.0%	6,005	4,722	27.2%
Non Controlling interest	151	101	103	49.5%	46.6%	457	330	38.5%
Comprehensive income attributable to:	2,227	1,043	2,462	113.5%	-9.5%	7,709	4,367	76.5%
Controlling interest	2,076	945	2,358	119.7%	-12.0%	7,250	4,040	79.5%
Non Controlling interest	151	98	104	54.1%	45.2%	459	327	40.4%

* Figures expressed in Mexican pesos (millions)

NPLs per subsidiary

NPL´s per methodology and subsidiaries

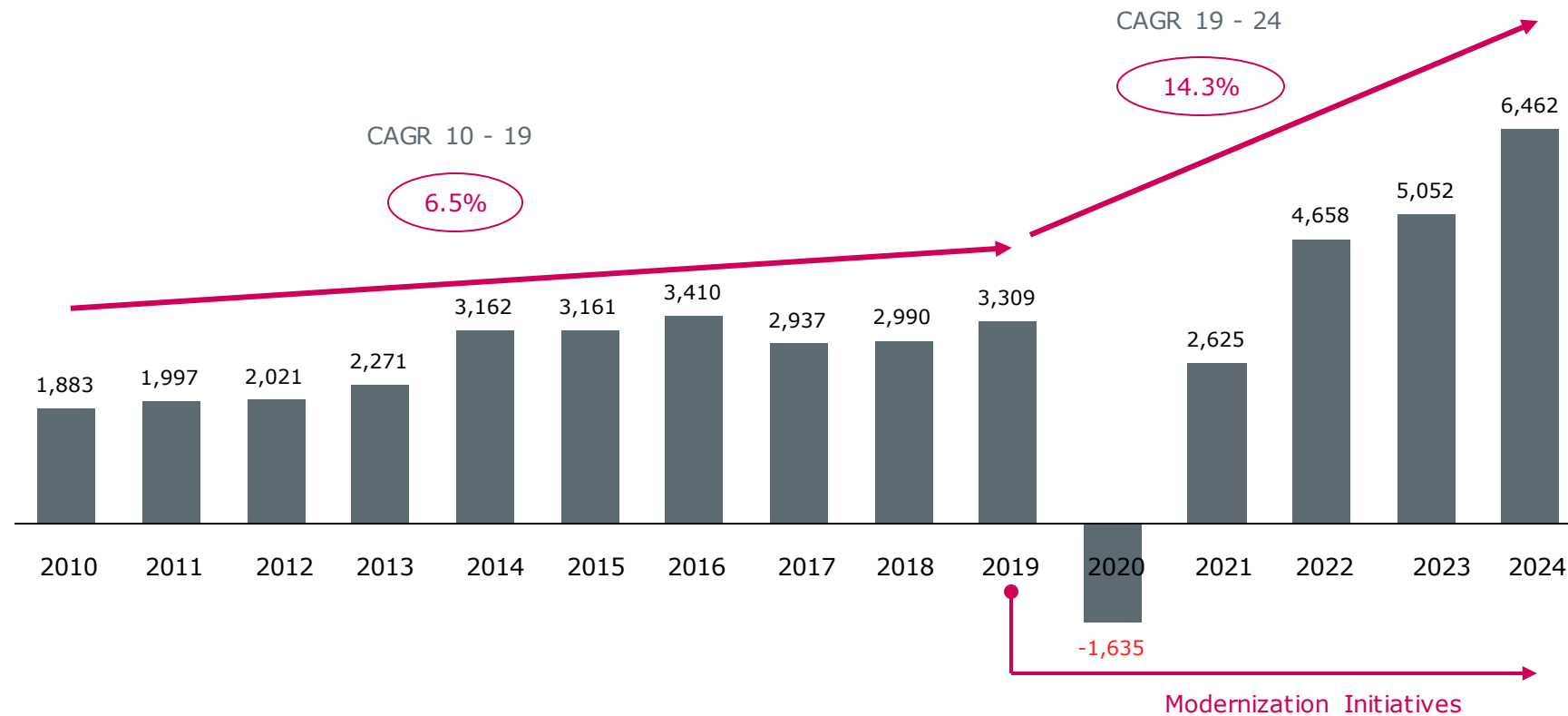
PRODUCT	4Q24				4Q23				3Q24			
	Portfolio	NPL	NPL Ratio	Write- Offs	Portfolio	NPL	NPL Ratio	Write- Offs	Portfolio	NPL	NPL Ratio	Write- Offs
Group Methodology	34,477	1,225	3.55%	698	28,557	797	2.79%	493	31,694	970	3.06%	571
C. Individual	14,100	641	4.55%	329	8,850	319	3.61%	170	12,431	503	4.05%	269
C. CA Plus	4,784	204	4.26%	103	3,878	129	3.32%	84	4,426	159	3.59%	88
C. Otros	34	0	0.00%	0	1	0	0.00%	0	14	0	0.00%	0
Individual Methodology	18,918	845	4.47%	432	12,729	448	3.52%	254	16,871	662	3.93%	357
Banco Compartamos	53,395	2,070	3.88%	1,130	41,286	1,245	3.02%	747	48,565	1,632	3.36%	928
Group Methodology Peru	6,434	163	2.53%	307	5,335	128	2.39%	236	5,267	274	5.20%	422
Individual Methodology Peru	17,736	858	4.84%	266	14,290	757	5.30%	250	16,516	652	3.95%	333
Compartamos Financiera	24,169	1,021	4.22%	573	19,625	884	4.51%	486	21,783	926	4.25%	755
Individual Methodology ConCrédito	5,113	132	2.58%	342	4,171	94	2.26%	237	4,977	107	2.14%	257
ConCrédito	5,113	132	2.58%	342	4,171	94	2.26%	237	4,977	107	2.14%	257
Yastás	65	33	51.39%	24	85	21	24.57%	-	76	23	30.83%	8
Total	82,742	3,255	3.93%	2,069	65,167	2,244	3.44%	1,470	75,401	2,688	3.56%	1,948

* Figures expressed in Mexican pesos (millions)

Results of the Modernization Plan

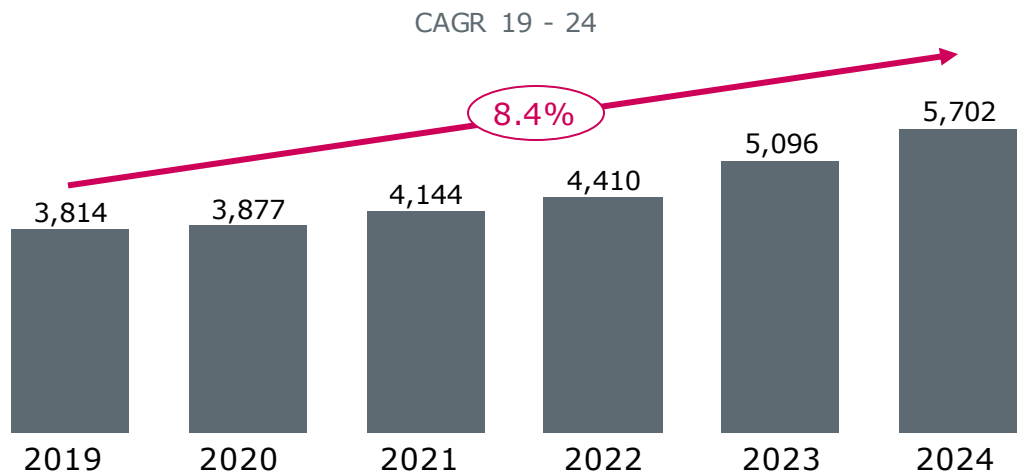
Gentera's historic Net Income

Net Income in Million Pesos

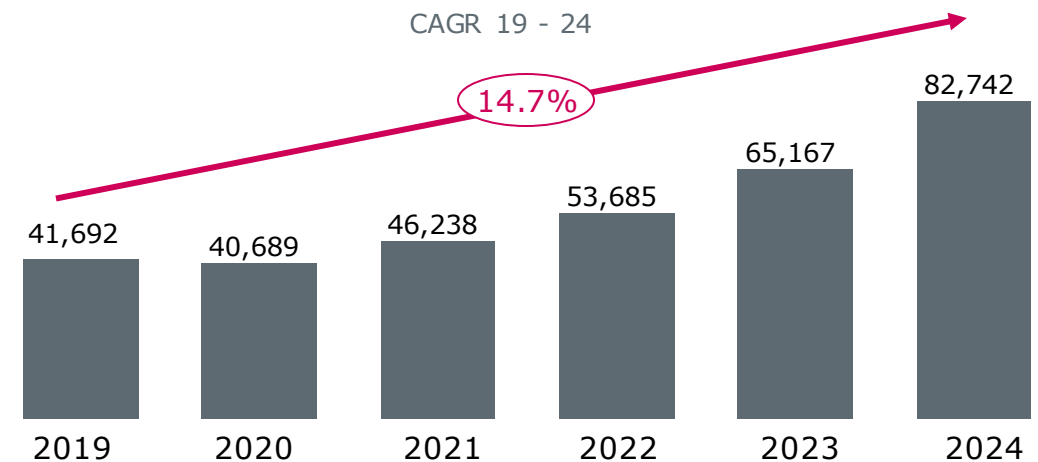


Evolution of Key Indicators

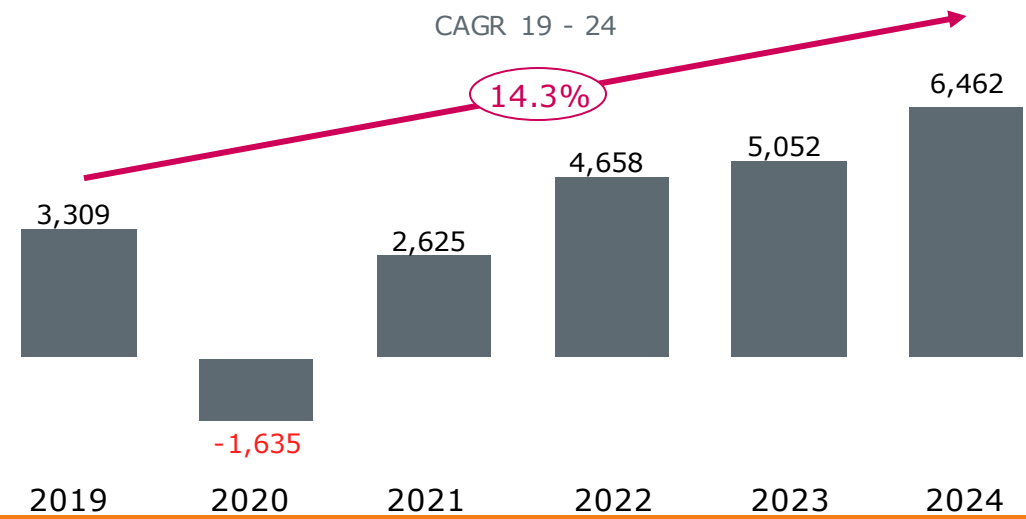
Clients + Final Users (thousand)



Loan Portfolio (million Ps.)



Net Income (million Ps.)



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	4Q24	4Q23	3Q24	% Change 4Q23	% Change 3Q24	2024	2023	% Change 2023
Clients	3,218,455	2,972,136	3,163,907	8.3%	1.7%	3,218,455	2,972,136	8.3%
Portfolio*	53,395	41,286	48,565	29.3%	9.9%	53,395	41,286	29.3%
Net Income	1,205	719	1,388	67.6%	-13.2%	4,751	3,243	46.5%
NPLs / Total Portfolio	3.88%	3.02%	3.36%	0.86 pp	0.52 pp	3.88%	3.02%	0.86 pp
ROA	8.3%	6.0%	10.4%	2.30 pp	-2.10 pp	8.9%	7.5%	1.40 pp
ROE	30.9%	21.7%	37.8%	9.2 pp	-6.9 pp	32.9%	24.8%	8.1 pp
NIM	47.9%	47.7%	50.0%	0.2 pp	-2.1 pp	48.3%	49.9%	-1.6 pp
NIM after provisions	36.0%	35.8%	38.2%	0.2 pp	-2.2 pp	37.7%	40.2%	-2.5 pp
Efficiency Ratio	70.7%	78.4%	64.5%	-7.7 pp	6.2 pp	68.1%	73.8%	-5.7 pp
Operating Efficiency	27.7%	28.2%	26.3%	-0.5 pp	1.4 pp	26.6%	29.3%	-2.7 pp
Capital adequacy ratio (ICAP)	29.0%	30.8%	31.1%	-1.8 pp	-2.1 pp	29.0%	30.8%	-1.8 pp
Capital / Total Assets	26.1%	26.3%	27.8%	-0.2 pp	-1.7 pp	26.1%	26.3%	-0.2 pp
Average Loan (Ps.)	16,590	13,891	15,350	19.4%	8.1%	16,590	13,891	19.4%
Employees	18,103	16,357	17,881	10.7%	1.2%	18,103	16,357	10.7%
Service Offices**	430	429	429	0.2%	0.2%	430	429	0.2%
Branches	146	143	144	2.1%	1.4%	146	143	2.1%

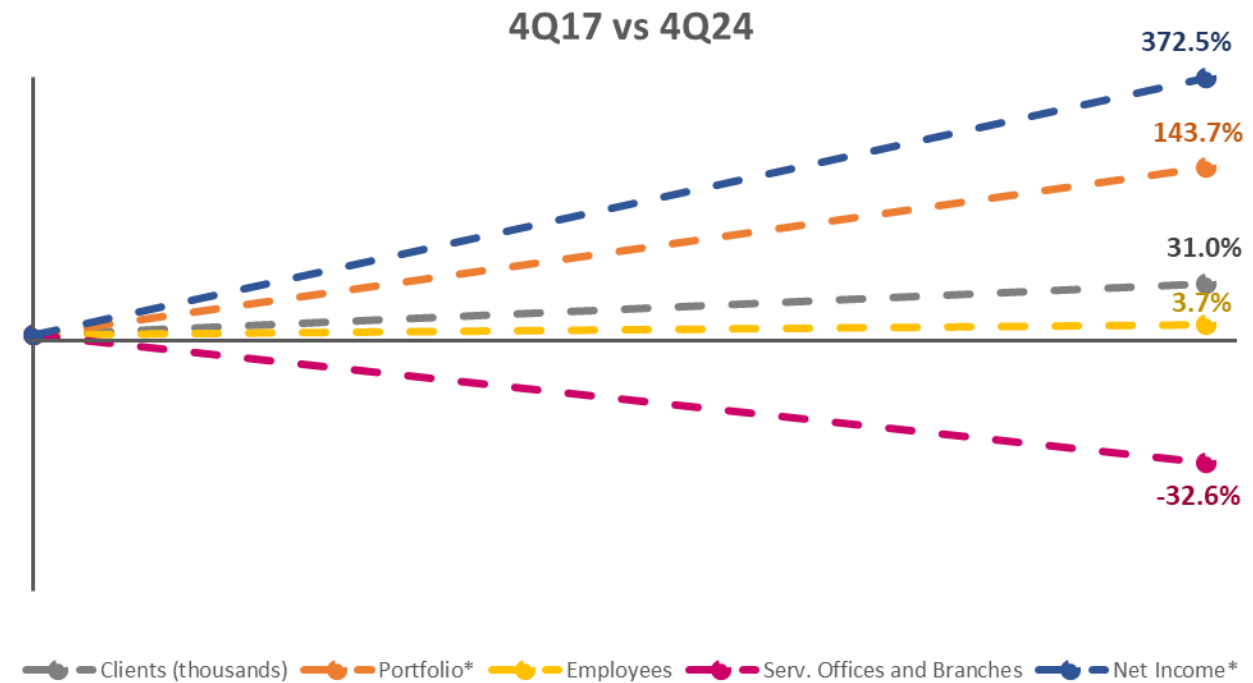
*Portfolio and Net Income are expressed in millions of Mexican pesos.

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

Banco Compartamos Evolution

4Q17 vs 4Q24

	4Q17	4Q24	% Var
Clients (thousands)	2,457	3,218	31.0%
Portfolio*	21,908	53,395	143.7%
Cost of Risk	15.0%	12.8%	-2.2 pp
Employees	17,455	18,103	3.7%
Serv. Offices and Branches	854	576	-32.6%
Net Income*	255	1,205	372.5%



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

* Figures expressed in Mexican pesos (millions)

Statement of Financial Position

	4Q24	4Q23	3Q24	% Change 4Q23	% Change 3Q24
Cash and investments in financial instruments	5,510	5,573	5,399	-1.1%	2.1%
Loan portfolio with credit risk stage 1 and 2	51,325	40,041	46,933	28.2%	9.4%
Loan portfolio with credit risk stage 3	2,070	1,245	1,632	66.3%	26.8%
Loan portfolio	53,395	41,286	48,565	29.3%	9.9%
Deferred items	366	340	300	7.6%	22.0%
Allowance for loan losses	4,285	3,130	3,831	36.9%	11.9%
Loan portfolio, net	49,476	38,496	45,034	28.5%	9.9%
Other accounts receivable, net	1,777	2,291	1,894	-22.4%	-6.2%
Properties, furniture and equipment, net	420	257	312	63.4%	34.6%
Rights of use assets, properties, furniture and equipment, net	677	577	682	17.3%	-0.7%
Asset for deferred income taxes, net	1,938	1,449	1,757	33.7%	10.3%
Other assets	410	436	408	-6.0%	0.5%
Total assets	60,208	49,079	55,486	22.7%	8.5%
Clients' deposits	2,561	2,054	2,213	24.7%	15.7%
OD Deposits	177	1,873	71	-90.5%	149.3%
Term deposits	2,014	1806	1,990	11.5%	1.2%
Long term debt issuance	13,201	9,873	13,414	33.7%	-1.6%
Banking and other borrowings	20,305	16,652	16,701	21.9%	21.6%
Lease liability	713	602	714	18.4%	-0.1%
Other liabilities	5,501	3,216	4,939	71.1%	11.4%
Deferred credits and advance collections	0	92	0	N/C	N/C
Total liabilities	44,472	36,168	40,042	23.0%	11.1%
Capital stock	856	813	856	5.3%	0.0%
Capital reserves	804	761	804	5.7%	0.0%
Accumulated retained earnings	14,145	11,535	13,880	22.6%	1.9%
Other comprehensive income	(69)	(198)	(96)	N/C	N/C
Total stockholders' equity	15,736	12,911	15,444	21.9%	1.9%
Total liabilities and stockholders' equity	60,208	49,079	55,486	22.7%	8.5%

* Figures expressed in Mexican pesos (millions)

Statement of Comprehensive Income

	4Q24	4Q23	3Q24	% Change 4Q23	% Change 3Q24	2024	2023	% Change 2023
Interest income	7,863	6,524	7,590	20.5%	3.6%	29,580	23,757	24.5%
Interest expense	1,320	1,194	1,309	10.6%	0.8%	5,374	3,775	42.4%
Financing expense	939	778	929	20.7%	1.1%	3,629	2,591	40.1%
Expense of credit origination and leasing	381	416	380	-8.4%	0.3%	1,745	1,184	47.4%
Net Interest Income	6,543	5,330	6,281	22.8%	4.2%	24,206	19,982	21.1%
Provisions for loan losses	1,631	1,330	1,486	22.6%	9.8%	5,339	3,890	37.2%
Net interest income after provisions	4,912	4,000	4,795	22.8%	2.4%	18,867	16,092	17.2%
Commissions and fee income	991	540	796	83.5%	24.5%	2,997	1,695	76.8%
Commissions and fee expense	173	163	176	6.1%	-1.7%	720	625	15.2%
Trading gains (losses)	2	2	3	0.0%	-33.3%	5	(2)	N/C
Other operating income (expense)	(58)	(43)	39	N/C	N/C	(169)	(37)	N/C
Operating Expenses	4,010	3,401	3,521	17.9%	13.9%	14,290	12,629	13.2%
Net operating income	1,664	935	1,936	78.0%	-14.0%	6,690	4,494	48.9%
Total income before income tax	1,664	935	1,936	78.0%	-14.0%	6,690	4,494	48.9%
Income tax	459	216	548	112.5%	-16.2%	1,939	1,251	55.0%
Net income	1,205	719	1,388	67.6%	-13.2%	4,751	3,243	46.5%

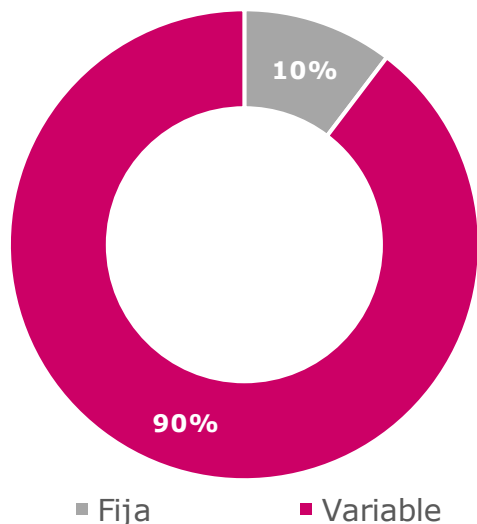
* Figures expressed in Mexican pesos (millions)

Funding structure

Debt profile excluding clients deposits

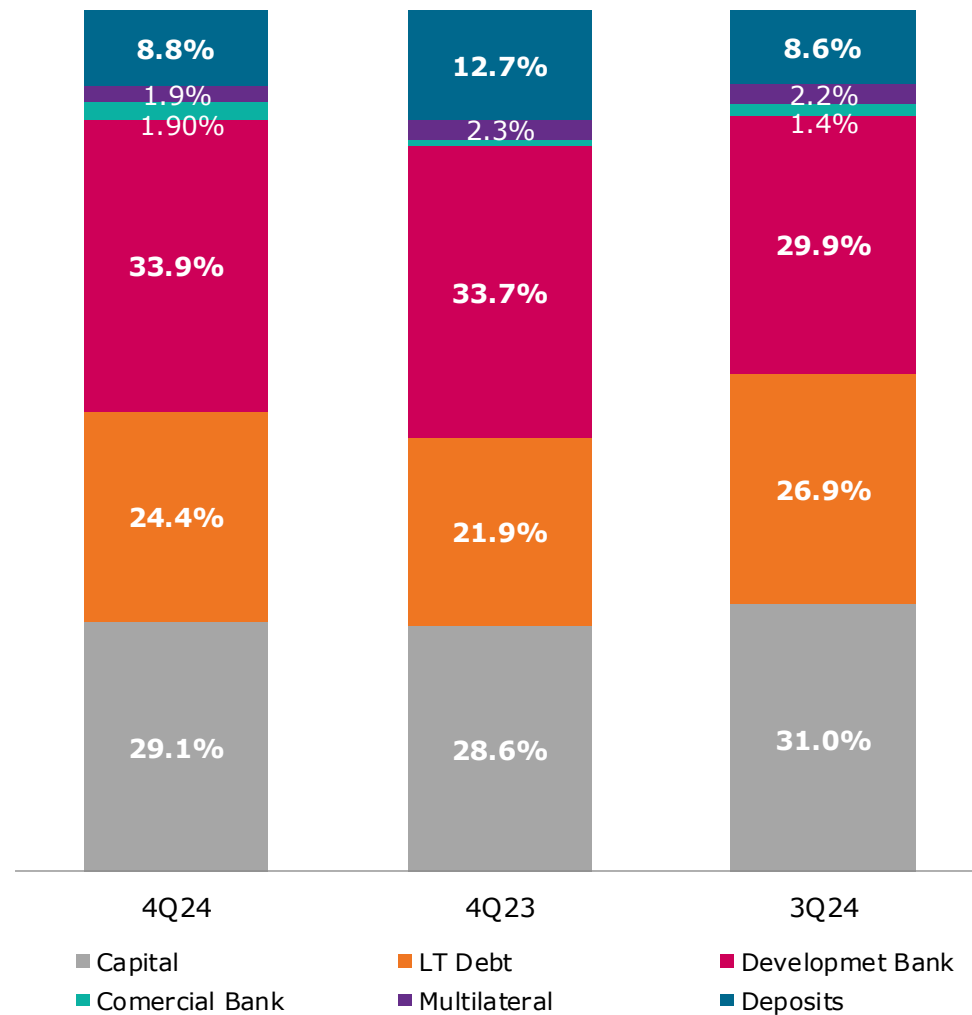
Year	Maturity	%
2025	4,852	15%
2026	7,475	22%
2027	11,518	34%
2028	9,588	29%
Total	33,432	100%

85% of Banco Compartamos liabilities are Long-Term



* Figures expressed in Mexican pesos (millions)

10.2%: Cost of Funds 4Q24



Allowance for loan losses

	4Q24			4Q23			3Q24		
Risk	%Allowance	Balance	Allowance	%Allowance	Balance	Allowance	%Allowance	Balance	Allowance
A-1	1.1%	27,909	317	1.1%	22,935	261	1.2%	25,247	288
A-2	2.6%	2,079	54	2.6%	1,844	49	2.1%	1,973	51
B-1	3.8%	1,666	63	3.9%	1,250	48	3.9%	1,457	55
B-2	4.2%	4,755	200	4.2%	2,982	124	4.2%	3,941	166
B-3	5.7%	1,603	91	5.7%	1,187	68	5.7%	1,524	87
C-1	7.2%	6,307	455	7.2%	4,591	331	7.2%	5,798	418
C-2	10.7%	4,174	448	10.7%	2,955	317	10.8%	3,968	427
D	22.7%	1,503	341	22.6%	1,152	260	22.5%	1,764	397
E	68.1%	3,400	2,315	66.2%	2,389	1,582	69.4%	2,893	1,939
Total		53,395	4,284		41,286	3,040		48,565	3,830
Coverage Ratio¹			207.0%			251.4%			234.7%

¹ Allowance 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	4Q24	4Q23	3Q24	% Change 4Q23	% Change 3Q24	2024	2023	% Change 2023
Clients	957,462	924,593	909,412	3.6%	5.3%	957,462	924,593	3.6%
Portfolio *	24,169	19,625	21,783	23.2%	11.0%	24,169	19,625	23.2%
Net Income*	193	189	48	2.4%	306.6%	397	701	-43.4%
NPLs / Total Portfolio	4.22%	4.51%	4.25%	-0.29 pp	-0.03 pp	4.22%	4.51%	-0.29 pp
ROA	2.8%	3.3%	0.7%	-0.5 pp	2.1 pp	1.6%	3.2%	-1.6 pp
ROE	14.7%	18.5%	4.0%	-3.8 pp	10.7 pp	8.5%	17.7%	-9.2 pp
NIM	26.3%	23.1%	22.6%	3.2 pp	3.7 pp	23.4%	21.4%	2.0 pp
NIM after provisions	16.0%	15.0%	12.5%	1.0 pp	3.5 pp	13.1%	14.6%	-1.5 pp
Efficiency Ratio	77.1%	73.5%	90.6%	3.6 pp	-13.5 pp	85.0%	74.5%	10.5 pp
Operating Efficiency	13.7%	12.8%	12.8%	0.9 pp	0.9 pp	13.7%	12.8%	0.9 pp
Capital / Total Assets	19.1%	17.6%	18.8%	1.5 pp	0.3 pp	19.1%	17.6%	1.5 pp
Average Loan (Ps.)	25,243	21,225	23,953	18.9%	5.4%	25,243	21,225	18.9%
Employees	6,790	6,085	6,591	11.6%	3.0%	6,790	6,085	11.6%
Service Offices	123	119	116	3.4%	6.0%	123	119	3.4%

Group loans represented **26.6%** of the portfolio, and **66.4%** 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

	4Q24	4Q23	3Q24	% Change 4Q23	% Change 3Q24
Cash and investments in financial instruments	4,244.7	4,011.5	5,154.6	5.8%	-17.7%
Loan portfolio with credit risk stage 1 and 2	23,148.7	18,740.6	20,857.2	23.5%	11.0%
Loan portfolio with credit risk stage 3	1,020.8	884.3	925.7	15.4%	10.3%
Loan portfolio	24,169.5	19,624.9	21,782.9	23.2%	11.0%
Deferred items	49.8	76.3	39.3	-34.7%	26.8%
Allowance for loan losses	1,959.8	1,499.0	1,754.0	30.7%	11.7%
Loan portfolio, net	22,259.4	18,202.1	20,068.2	22.3%	10.9%
Other accounts receivable, net	508.7	466.5	365.3	9.1%	39.3%
Properties, furniture and equipment, net	321.4	214.4	260.5	49.9%	23.4%
Asset for deferred income taxes, net	308.2	241.1	289.0	27.8%	6.6%
Rights of use assets, properties, furniture and equipment, net	398.9	326.7	294.3	22.1%	35.5%
Other assets	636.7	193.8	522.8	228.5%	21.8%
Total assets	28,678.0	23,656.2	26,954.7	21.2%	6.4%
Deposits	17,136.7	14,149.9	17,306.0	21.1%	-1.0%
Banking and other borrowings	4,418.5	4,284.6	3,193.5	3.1%	38.4%
Creditors on repurchase/resell agreements	0.0	0.0	0.0	N/C	N/C
Lease liability	420.5	339.0	310.8	24.0%	35.3%
Other liabilities	1,208.8	711.1	1,065.9	70.0%	13.4%
Deferred credits and advance collections	7.6	7.2	7.6	4.9%	-0.8%
Total liabilities	23,192.0	19,491.9	21,883.8	19.0%	6.0%
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	272.8	(635.0)	36.0	N/C	N/C
Accumulated retained earnings	623.2	708.8	427.4	-12.1%	45.8%
Total controlling interest	5,476.9	4,141.9	5,044.2	32.2%	8.6%
Total non-controlling interest	9.1	22.4	26.7	-59.2%	-65.8%
Total stockholders' equity	5,486.1	4,164.3	5,070.9	31.7%	8.2%
Total liabilities and stockholders' equity	28,678.0	23,656.2	26,954.7	21.2%	6.4%

FX (End of period):	PEN - USD	MXN - USD	MXN - PEN
4Q24	3.76	20.88	5.55
4Q23	3.71	16.97	4.57
3Q24	3.71	19.69	5.31

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

	4Q24	4Q23	3Q24	% Change 4Q23	% Change 3Q24	2024	2023	% Change 2023
Interest income	2,133.7	1,652.5	1,748.1	29.1%	22.1%	7,229.0	5,989.7	20.7%
Interest expense	378.5	395.4	357.5	-4.3%	5.9%	1,492.7	1,441.2	3.6%
Financing expense	304.9	331.6	312.6	-8.1%	-2.5%	1,263.6	1,230.9	2.7%
Expense of credit origination and leasing	73.6	63.9	44.8	15.2%	64.2%	229.2	210.3	9.0%
Net interest income	1,755.2	1,257.1	1,390.7	39.6%	26.2%	5,736.2	4,548.4	26.1%
Provisions for loan losses	685.5	441.5	625.4	55.2%	9.6%	2,521.1	1,458.4	72.9%
Net interest income after provisions	1,069.8	815.6	765.3	31.2%	39.8%	3,215.1	3,090.1	4.0%
Commissions and fee income	207.2	189.2	186.6	9.5%	11.1%	735.6	736.9	-0.2%
Commissions and fee expenses	24.8	48.8	43.4	-49.2%	-42.8%	135.1	135.0	0.1%
Other operating income (expense)	(18.3)	28.1	(15.7)	N/C	N/C	(56.2)	44.4	N/C
Operating expenses	950.8	723.5	808.9	31.4%	17.5%	3,194.8	2,783.6	14.8%
Net operating income	283.1	260.6	83.9	8.7%	237.6%	564.7	952.7	-40.7%
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	283.1	260.6	83.9	8.7%	237.6%	564.7	952.7	-40.7%
Income tax	89.8	71.7	36.3	25.1%	147.2%	167.9	252.2	-33.4%
Net income	193.4	188.8	47.6	2.4%	306.6%	396.8	700.5	-43.4%
Controlling interest	195.8	180.6	46.9	8.5%	317.8%	398.2	693.6	-42.6%
Non Controlling interest	(2.5)	8.3	0.7	N/C	N/C	(1.4)	7.0	N/C

FX (Average)	PEN - USD	MXN - USD	MXN - PEN
4Q24	3.75	20.09	5.35
4Q23	3.78	17.55	4.64
3Q24	3.76	18.94	5.04

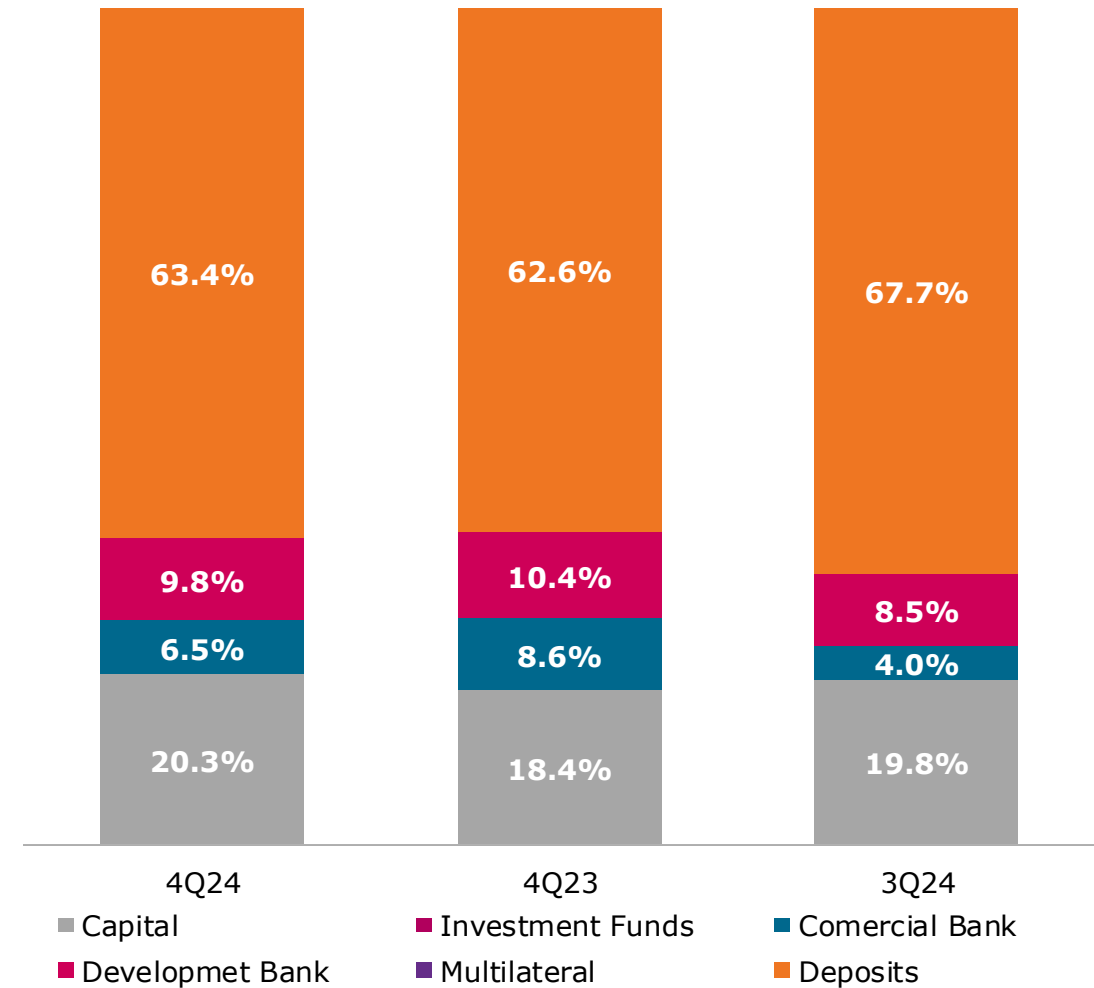
Peru figures are reported under Mexican GAAP

Figures are expressed in Mexican Peso with its corresponding FX

Source: Banco de México and Banco Central of Perú

Funding structure

5.8%
Cost of Funds
4Q24



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	4Q24	4Q23	3Q24	% Change 4Q23	% Change 3Q24	2024	2023	% Change 2023
Entrepreneurs (Clients)	81,830	70,432	80,593	16.2%	1.5%	81,830	70,432	16.2%
Final users	929,015	803,407	919,041	15.6%	1.1%	929,015	803,407	15.6%
Portfolio *	5,113	4,171	4,977	22.6%	2.7%	5,113	4,171	22.6%
Accounts receivable Creditienda	656	580	521	13.1%	25.7%	656	580	13.1%
Net Income*	316	280	271	12.7%	16.5%	1,038	804	29.1%
NPLs / Total Portfolio	2.58%	2.26%	2.14%	0.32 pp	0.44 pp	2.58%	2.26%	0.32 pp
ROA	14.9%	17.5%	14.8%	-2.6 pp	0.1 pp	13.8%	13.6%	0.2 pp
ROE	28.5%	31.4%	27.4%	-2.9 pp	1.1 pp	26.1%	24.4%	1.7 pp
NIM	43.8%	44.0%	45.5%	-0.2 pp	-1.7 pp	43.3%	45.8%	-2.5 pp
NIM after provisions	25.1%	22.0%	22.9%	3.1 pp	2.2 pp	23.6%	23.7%	-0.1 pp
Capital / Total Assets	47.5%	54.4%	58.5%	-6.9 pp	-11.0 pp	47.5%	54.4%	-6.9 pp
Write - offs *	342	237	257	44.4%	33.4%	1,119	1,003	11.6%
Coverage Ratio	401.4%	547.7%	544.6%	-146.3 pp	-143.2 pp	401.4%	547.7%	-146.3 pp
Average Loan per Client	62,489	59,224	61,756	5.5%	1.2%	62,489	59,224	5.5%
Employees	1,934	2,161	1,908	-10.5%	1.4%	1,934	2,161	-10.5%

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

	4Q24	4Q23	3Q24	% Change 4Q23	% Change 3Q24
Cash and investments in financial instruments	2,552.2	1,609.9	1,648.8	58.5%	54.8%
Derivatives	4.3	19.5	4.7	-77.9%	-8.5%
Loan portfolio with credit risk stage 1 and 2	4,981.7	4,077.1	4,870.5	22.2%	2.3%
Loan portfolio with credit risk stage 3	131.8	94.2	106.6	39.9%	23.6%
Loan portfolio	5,113.5	4,171.3	4,977.1	22.6%	2.7%
Deferred items	13.6	0.0	20.5	N/C	-34.0%
Allowance for loan losses	529.0	515.9	580.5	2.5%	-8.9%
Loan portfolio, net	4,598.0	3,655.4	4,417.1	25.8%	4.1%
Other accounts receivable, net	1,512.1	689.2	770.6	119.4%	96.2%
Properties, furniture and equipment, net	24.4	35.9	29.5	-32.0%	-17.2%
Rights of use assets, properties, furniture and equipment, net	94.0	113.8	104.4	-17.4%	-9.9%
Asset for deferred income taxes, net	432.7	466.9	394.6	-7.3%	9.7%
Other assets	193.4	137.6	136.9	40.6%	41.2%
Total assets	9,411.2	6,728.0	7,506.6	39.9%	25.4%
Securitization transactions	1,274.1	1,200.0	1,271.8	6.2%	0.2%
Banking and other borrowings	2,263.1	1,171.3	1,150.5	93.2%	96.7%
Lease liability	99.8	123.3	109.4	-19.0%	-8.7%
Other accounts payable	1,265.0	564.0	516.1	124.3%	145.1%
Other liabilities	26.0	19.9	39.4	30.7%	-34.0%
Financial instruments qualify as a liability	-3.9	(11.1)	0.0	-65.1%	N/C
Employee benefits liabilities	21.3	0.0	26.5	N/C	-19.6%
Total liabilities	4,945.4	3,067.3	3,113.6	61.2%	58.8%
Capital stock	3,184.3	2,074.3	2,684.3	53.5%	18.6%
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	1,221.7	1,536.9	1,649.0	-20.5%	-25.9%
Total stockholders' equity	4,465.8	3,660.8	4,393.0	22.0%	1.7%
Total liabilities and stockholders' equity	9,411.2	6,728.0	7,506.6	39.9%	25.4%

* Figures expressed in Mexican pesos (millions)

Statement of Comprehensive Income

	4Q24	4Q23	3Q24	% Change 4Q23	% Change 3Q24	2024	2023	% Change 2023
Interest income	888.2	703.2	811.4	26.3%	9.5%	3,165.6	2,603.9	21.6%
Interest expense	117.9	104.5	99.4	12.8%	18.6%	430.2	333.1	29.2%
Financing expense	109.1	93.9	90.2	16.2%	21.0%	393.7	289.3	36.1%
Expense of credit origination and leasing	8.8	10.6	9.3	-16.7%	-4.9%	36.6	43.7	-16.4%
Net interest income	770.2	598.7	711.9	28.6%	8.2%	2,735.4	2,270.8	20.5%
Provisions for loan losses	329.1	299.3	353.6	10.0%	-6.9%	1,245.1	1,096.7	13.5%
Net interest income after provisions	441.2	299.5	358.3	47.3%	23.1%	1,490.2	1,174.1	26.9%
Commissions and fee income	0.0	0	0	N/C	N/C	0.0	0.0	N/C
Commissions and fee expenses	21.1	12.9	14.5	63.6%	45.8%	62.7	51.8	21.1%
Other operating income (expense)	474.7	373.8	405.1	27.0%	17.2%	1,615.0	1,256.1	28.6%
Operating expenses	459.7	288.4	384.3	59.4%	19.6%	1,605.2	1,253.8	28.0%
Total income before income tax	435.0	371.9	364.7	17.0%	19.3%	1,437.4	1,124.7	27.8%
Income tax	119.0	91.5	93.5	30.0%	27.3%	399.2	320.7	24.5%
Net income	316.0	280.4	271.2	12.7%	16.5%	1,038.1	804.0	29.1%

* 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 Langerica Ávila
mlangerica@gentera.com.mx
Chief Financial Officer

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

