



FACT SHEET

4Q18

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

It has been working for 28 years to bring opportunities that promote the development of people and their communities.

Through its companies offers 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.

Shape	Clientes	3,416,201
	Portfolio (million)	Ps. 35,725
	Net income (million)	Ps. 708
	Non-performing loans	2.73%
	ROE	15.9%
cji2	ROA	5.8%
	Employees	22,062
ROE	Branches	739
ROA	Banking Branches	231
	Coverage	Mexico, Peru and Guatemala



➤ Yastas starts operations



Companies



Financial institution with 28 years of experience that offers loans, insurance, savings, payment channels and remittances for entrepreneurs in Mexico.

Clients: 2,485,029

Portfolio: Ps. 23,127 million **Non-performing loans:** 2.59%



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

Clients: 610,167

Portfolio: Ps. 11,928 million **Non-performing loans:** 2.94%



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: 5.3 million Claims: 26,316



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

Beneficiaries: 50,000 people



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

Clients: 101,479

Portfolio: Ps. 670 million **Non-performing loans:** 3.66



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: 3,277 Operations: 3.9 million

Financial operations: 1.5 million



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

Amount paid in Mexican pesos: Ps. 6,602 million



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

Initiatives: 18 initiatives of financial inclusion through innovation.

