



## GENTERA ANNOUNCES THE DECISION MADE BY FITCH RATINGS

**Mexico City, Mexico, April 3, 2020 – GENTERA, S.A.B. de C.V., (“GENTERA”) (BMV: GENTERA\*)** informs that Banco Compartamos S.A. I.B.M., the main subsidiary of GENTERA, received a change in the Outlook of its global and national scale rating to Negative from Stable by the rating agency FITCH Ratings ("FITCH").

Fitch Ratings affirmed Banco Compartamos Ratings, changing the outlook to negative:

- Long-term foreign and local currency IDRs 'BBB-';
- Short-term foreign and local currency IDRs 'F3';
- Viability Rating at 'bbb-';
- Support Rating affirmed at '5';
- Support Rating Floor at 'NF'.
- National scale long-term, senior unsecured, and short-term ratings were affirmed at 'AA+(mex)' and 'F1+(mex)' respectively.

According to the press report issued, Fitch Ratings stated:

*"...The Negative Outlook reflects that although the magnitude of the economic and financial implications of the coronavirus crisis is not yet clear, Fitch believes the downside risks in the medium term on the operating environment and financial profile have increased. The agency considers that Compartamos has a good financial profile to face the challenges of the environment. However, asset quality and profitability could weaken relative to previous expectations due to its business model being concentrated in the microfinance segment and in a segment of the population with low income and self-employment, which Fitch views as more vulnerable during the coronavirus crisis, which is triggering lower economic activity..."*

\*\*\*

### About GENTERA

GENTERA, S.A.B. de C.V. (formerly Compartamos, 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.

For additional information, please contact:  
Enrique Barrera Flores, Investor Relations Officer  
Brenda García Cárdenas, Investor Relations  
Telephone: +52 (55) 5276-7379



/GENTERA

@GENTERA