

GENTERA announces the decision made by S&P Global Ratings

Mexico City, October 26, 2022 – GENTERA S.A.B. de C.V. (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 Stable from Negative by the rating agency S&P Global.

S&P Global Ratings affirmed Banco Compartamos Ratings, **changing the outlook to Stable:**

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

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

"...We believe that Gentera's and Compartamos' capital bases will remain stable. Throughout 2022, Gentera, the holding company, has been acquiring an increasing share of Concrédito—a Mexican nonbank financial institution (NBFI) that grants microcredit through third-party originators--and it now owns 74.91% of the company. Gentera partly funded the acquisition by the capital generation of its subsidiaries, which has dragged down its capital build-up efforts for the past 12 months. However, now that Gentera's acquisition plans have concluded, we forecast higher stability in the subsidiaries' capital bases. We believe that Gentera's capital will continue to be supported primarily by its main subsidiary's earnings, Compartamos, but complemented by the rising share of both its Peruvian operations and the recently acquired Concrédito.

Compartamos' profitability will continue to compare favorably with the rest of the banking system.

Compartamos' wholesale concentrated funding profile will continue to provide enough liquidity for its operations ..."

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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