

GENTERA announces that Moody's Local affirmed Banco Compartamos' ratings.

Mexico City, July 21, 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 by Moody's Local México, maintaining a stable outlook, as follows:

- Long-term local currency rating affirmed at AA.mx, with a stable outlook.
- Short-term local currency rating affirmed at ML A-1.mx'
- Local currency long-term senior unsecured debt rating affirmed at AA.mx

Moody's issued a press release, highlighting among other points, the following:

"... The affirmation of Compartamos's AA.mx ratings reflects its strong capitalization and high coverage levels, which together provide solid protection against both expected and unexpected losses. This significantly mitigates its high asset risk, given the concentration in the microcredit sector targeting segments C and D of the population in Mexico. Additionally, the ratings incorporate the bank's strong and consistent historical profitability, driven by wide interest margins and extensive experience in the productive microcredit niche, which helps moderate risk costs. Finally, the rating also considers the bank's reliance on market-based funding and its limited deposit franchise...."

For additional details on Moody's press release, please use the following link or visit Moody's website:

<https://moodyslocal.com.mx/reporte/rating-action/moodys-local-mexico-afirma-las-calificaciones-de-banco-compartamos-en-aa-mx-y-ml-a-1-mx/>

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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