

GENTERA REPORTS 4Q25 RESULTS

Mexico City, Mexico – February 25, 2026 – GENTERA S.A.B. de C.V. (“GENTERA” or “the Company”) (BMV: GENTERA*) announced today audited consolidated financial results for the fourth quarter ended December 31, 2025. Figures were prepared in accordance with requirements from the National Banking and Securities Commission (CNBV) and are expressed in nominal Mexican pesos (Ps.).

2025 & 4Q25 Highlights:

A remarkable year for GENTERA, with a Loan Portfolio at Ps. 93,599 million, representing a 13.1% annual growth, and servicing a record number of 6.5 million people.

- **Total Loan Portfolio** reached a record of **Ps. 93,599 million**. Total Loan Portfolio broken down by subsidiary was:
 - Banco Compartamos S.A., I.B.M. (Mexico) (Banco Compartamos) loan portfolio reached a record level at **Ps. 61,887 million**, a **15.9% growth** compared to 4Q24.
 - Compartamos Banco, S.A. Perú stood with a record at **Ps. 25,672 million**, a **6.2% growth** compared to 4Q24 (**in local currency loan portfolio grew 10.1% in its annual comparison**).
 - ConCrédito (Mexico) achieved a record loan portfolio of **Ps. 6,041million**, an **18.1% growth** compared to 4Q24.

- **Net income for full year reached a record figure at Ps. 8,520 million**. Controlling Company participation in 2025 reported a net income of Ps. 8,215 million. **EPS from controlling company in 2025 stood at ~\$5.20, a 36.8% increase** compared to \$3.80 in 2024.
 - 4Q25 net income was Ps. 2,035 million, 6.4% larger compared to Ps. 1,913 million reached in 4Q24.
 - Controlling Company participation in 4Q25 reported a Net Income of Ps. 1,905 million, an 8.1% growth compared to Ps. 1,762 million reported in 4Q24.

- **Cash and investments in financial instruments in GENTERA stood at Ps. 17,736 million in 4Q25**, compared to Ps. 14,656 million in 4Q24, featuring **sound liquidity levels** at its different subsidiaries:
 - **Banco Compartamos** stood at Ps. 9,633 million.
 - **Compartamos Banco Perú** stood at Ps. 4,498 million.
 - **ConCrédito** stood at Ps. 1,251 million.

- **Capital / Total Assets in GENTERA** for 4Q25 stood at **29.9%**.
 - **Capital Adequacy Ratio (ICAP), 30.0%** in Banco Compartamos.
 - **Solvency Ratio, 22.5%** in Compartamos Banco Perú.
 - **Capital/Total Assets at 45.4%** in ConCrédito.

- **GENTERA announces its Loan Portfolio and EPS Guidance for year 2026**.
 - **Loan Portfolio** will reach a growth between **13% and 16%** and **EPS** will be in a range of **\$5.88 to \$6.03, representing a ~13% to 16% growth** compared to the EPS recorded in 2025 at ~\$5.20

- **On February 25, 2026**, GENTERA announces that the Board of Directors will submit for approval in the Annual Shareholders' Meeting to be held in April 2026, a **new dividend policy** which will include the proposal of a dividend payment up to **45% of the Net Income**. If approved, the dividend under the new policy will be paid in two installments during year 2026.
- **Controlling ROE in 2025 stood at 24.8% compared to 21.5% reached in 2024**; ROE considering non-controlling interest stood at 24.9% in 2025 compared to 21.4% in 2024.
- **ROA in 2025** reached **7.6%**, an improvement compared to 6.8% reached in 2024.
- **Loan Portfolio with credit risk stage 3 for 4Q25** stood at **3.83%**, compared to NPL at **3.93%** in 4Q24 and 3.43% in 3Q25. **Coverage Ratio** for 4Q25 stood at **222.0%**.
- **ATERNA** placed at the end of 2025, a record of ~134.5 million insurance policies. **During 2025, the amount of premiums stood at Ps. 9,879 million**, representing a **24.8% growth** compared to year 2024.
- **YASTAS** in full year 2025 executed 32.3 million total operations, ~20% more compared to year 2024, and reached a new record in the number of financial operations executed at ~20.7 million, a ~30% increase vs year 2024. At the end of year 2025, YASTAS had a network of **5,689 affiliates**, a 7.6% increase compared to 4Q24.
- **Genera Social Responsibility Fund and Fundación Compartamos**. At the conclusion of year 2025, Fundación Compartamos continues working for the benefit of vulnerable communities. Aligned with the fourth Sustainable Development Goal (SDG 4), by the end of year 2025 more than 17,000 people had been supported through educational and early childhood partnerships. Also aligned with SDG 17, projects from the annual Call for Education and Early Childhood in Mexico and Education projects in Peru were supported. This effort is made possible thanks to donations from more than 15,500 Genera's employees. Aligned with SDG 3, to support early childhood and contribute to the treatment of childhood cancer, more than Ps. 9.3 million have been donated through ConCrédito, supporting 14 organizations focused on providing the necessary care and help to prevent treatment abandonment. Finally, Genera's employees in Mexico and Peru live out their social vocation through volunteering. During 2025, more than 26,000 employees participated in at least one volunteer activity, benefiting more than 309,000 people in both countries.
- **Shares outstanding** as of December 31, 2025, **amounted to 1,579,243,876**.

Comments from Mr. Enrique Majós, GENTERA's CEO:

At the conclusion of a remarkable 2025, at GENTERA, we are very pleased to share a year of exceptional achievements. These results have allowed us to further consolidate the solid performance that we have delivered in the past years. Our commitment to financial inclusion and total value generation has, once again, been translated into record-breaking results.

In 2025, we reached new records by growing our loan portfolio to Ps. 93,599 million (+13.1% YoY) and providing financial services to 6.5 million people. The strong performance of the loan portfolio and the strength of our business model is also reflected in the new record reached in the net income of Ps. 8,520 million (+31.8% YoY). Additionally, ROE and ROA for 2025 continued improving and ended the year at 24.9% and 7.6%, respectively, demonstrating the efficiency and improvements of our transformation initiatives.

Regarding our subsidiaries, YASTAS executed 32.3 million operations during the year, of which over 20 million were financial operations, as our presence considering areas with limited banking infrastructure positions us as an important ally of our clients. In parallel, ATERNA placed more than 134 million insurance policies in 2025, setting a new record for this subsidiary.

These results are a clear reflection of our genuine commitment to fulfill the financial needs of the clients and communities in which we operate, through innovative services that stand out for their quality, and which are backed by a dedicated team. We have fostered a culture grounded in strong values and focused on providing excellent service at all times.

As we move forward, we will continue working hard on the modernization of our business model, and at the same time investing in our people, fostering a culture of excellence, and upholding our values of integrity and corporate citizenship, aiming to evolve the customer experience. Together, we are prepared to navigate the challenges and opportunities that await us in 2026, as well as to continue to make a lasting impact on the communities we serve and create Total Value for all our stakeholders.

4Q25 Analysis & Results of Operations

Summary	4Q25	4Q24	3Q25	% Change 4Q24	% Change 3Q25	2025	2024	% Change 2024
Total users of financial services ⁽¹⁾	6,502,485	5,818,533	6,356,004	11.8%	2.3%	6,502,485	5,818,533	11.8%
Credit Clients + Users	5,668,504	5,203,315	5,568,472	8.9%	1.8%	5,668,504	5,203,315	8.9%
Credits Clients	4,625,737	4,274,300	4,518,203	8.2%	2.4%	4,625,737	4,274,300	8.2%
Portfolio*	93,599	82,742	87,793	13.1%	6.6%	93,599	82,742	13.1%
Net Income*	2,035	1,913	2,156	6.4%	-5.6%	8,520	6,462	31.8%
NPLs / Total Portfolio	3.83%	3.93%	3.43%	-0.10 pp	0.40 pp	3.83%	3.93%	-0.10 pp
ROA	7.0%	7.4%	7.7%	-0.4 pp	-0.7 pp	7.6%	6.8%	0.8 pp
ROE	23.2%	23.6%	26.0%	-0.4 pp	-2.8 pp	24.9%	21.4%	3.5 pp
ROE Controlling	21.9%	23.4%	25.5%	-1.5 pp	-3.6 pp	24.8%	21.5%	3.3 pp
NIM	42.2%	40.4%	42.2%	1.8 pp	0.0 pp	41.0%	39.8%	1.2 pp
NIM after provisions	29.5%	28.6%	30.6%	0.9 pp	-1.1 pp	29.7%	28.7%	1.0 pp
Efficiency Ratio	66.1%	68.5%	65.1%	-2.4 pp	1.0 pp	64.9%	68.2%	-3.3 pp
Operating Efficiency	21.9%	22.4%	21.8%	-0.5 pp	0.1 pp	21.2%	20.8%	0.4 pp
Coverage Ratio	222.0%	209.5%	236.2%	12.5 pp	-14.2 pp	221.96%	209.49%	12.5 pp
Capital / Total Assets	29.9%	31.4%	30.3%	-1.5 pp	-0.4 pp	29.9%	31.4%	-1.5 pp
Average Loan per Client	20,234	19,358	19,431	4.5%	4.1%	20,234	19,358	4.5%
Employees	28,274	27,101	28,100	4.3%	0.6%	28,274	27,101	4.3%
Service Offices**	556	553	555	0.5%	0.2%	556	553	0.5%
Branches	152	146	151	4.1%	0.7%	152	146	4.1%

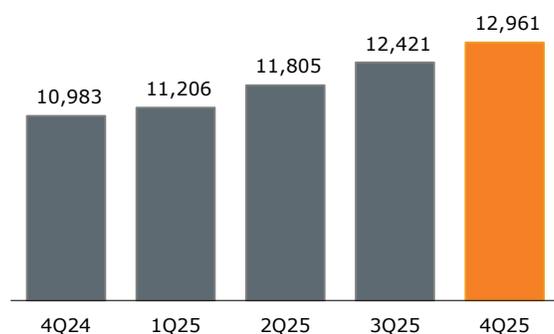
- 1) In 4Q25 GENTERA served ~6.5 million people. ~5.5 million clients from Credit, Savings, and Insurance Products, and additionally ConCrédito's Entrepreneurs served ~1.0 million final users.
 In this table, employees in Banco Compartamos include employees from ATERNA and YASTAS.
 *Portfolio and Net Income are expressed in millions of Mexican Pesos.
 **65 Branches are inside a Service Office (same location).

The analysis was prepared using consolidated figures and in accordance with Financial and Reporting Standards accepted in Mexico (IFRS-9).

Variations are calculated for 4Q25 versus the same period of 2024 and 3Q25, unless otherwise stated. **The reader must also consider FX fluctuations in our Peruvian subsidiary, Compartamos Banco Perú, for the comparable periods.**

Statement of Comprehensive Income.

Interest Income (Ps. millions)



Interest income in 4Q25 was **Ps. 12,961** million, an **18.0%** increase compared to 4Q24, and a **4.3%** increase compared to Ps. 12,421 million in 3Q25.

Banco Compartamos represented the majority of GENTERA's portfolio and interest income, comprising 66.1% and 73.4%, respectively. The second subsidiary with the highest contribution to this line was Compartamos Banco in Peru. It is also noteworthy that ConCrédito contributed 6.5% to GENTERA's portfolio and 7.2% to its interest income.

The **yield** for GENTERA's portfolio (considering Banco Compartamos, Compartamos Banco Perú, and ConCrédito) during 4Q25 stood at 56.3%.

Interest expense

GENTERA's interest expense stood at **Ps. 1,995 million**, a **10.3% increase compared to 4Q24**, and a 2.3% contraction compared to 3Q25. **Interest expense related to financing expenses represented Ps. 1,315 million in 4Q25, a 2.0% contraction on a year-on-year comparison.**

Funding Cost

Funding Cost	4Q25	4Q24	3Q25
Compartamos Banco (México)	7.9%	10.2%	8.2%
Compartamos Banco (Perú)	4.9%	5.8%	4.9%

- **The interest expenses of Banco Compartamos in Mexico stood at Ps. 1,519 million** in 4Q25 a 15.1% increase compared to Ps. 1,320 million in 4Q24 and a 3.9% contraction compared to Ps. 1,580 million in 3Q25 (this figure includes credit origination costs and the implicit interest related to leasing agreements, according to Financial Reporting Standards in Mexico and IFRS, which for this third quarter amounted Ps. 576 million). **The interest expenses associated with financing grew only 0.4% in comparison to the previous year;** considering that interest-bearing liabilities grew ~21.5% on an annual comparison.
 - At the end of the quarter, **8.3%** of Banco Compartamos liabilities (considering interbank liabilities and long-term debt issuances) were subscribed at **fixed rate**.
- **Compartamos Banco in Peru** decreased its Interest Expenses line by **10.2%** to Ps. 340.0 million versus 4Q24, when it stood at Ps. 378.5 million. If we exclude the effect of credit origination costs and the implicit interest related to leasing agreements, interest expenses related to financing expenses contracted 20.0%, from Ps. 304.9 million in 4Q24 to Ps. 243.8 million in 4Q25.

Net Interest Margin

GENTERA's Net Interest Margin (NIM) for the fourth quarter of 2025 stood at **42.2%**, which is above the 40.4% reached in 4Q24. **Margins for full year 2025 stood at 41.0% compared to 39.8% in year 2024.** The driver of this movement is attributed to a higher interest income in the period due to the strong loan portfolio performance of Banco Compartamos México and Perú, and ConCrédito; and due to the smaller growth in the Interest Expense Line (Considering Financing Expenses and Expenses linked to credit origination and the implicit interest related to leasing agreements) compared to previous quarters and for full year 2024 explained by a faster reduction in the reference interest rate.

Note: It is important to bear in mind the impact that the size of productive assets (Cash and Loan Portfolio) have at the time this ratio is computed (Considering average numbers vs. end of period numbers), and the effect that the evolution of each credit methodology had in the interest income generation and thus in margins.

Provisions for loan losses

Provisions for loan losses reached **Ps. 3,289 million** during the quarter. This figure increased by Ps. 613 million, or 22.9%, when compared to 4Q24, and a 15.4% increase compared to 3Q25. In its annual comparison the movements are explained mainly by the provisions required in Banco Compartamos' portfolio mix and ConCrédito's portfolio due to the solid 15.9% and 18.1% loan growth respectively experienced in these subsidiaries during the period.

Cost of Risk for 4Q25 amounted to **14.5%**, compared to 13.5% recorded in 4Q24. Cost of risk for full year 2025 stood at 13.0%.

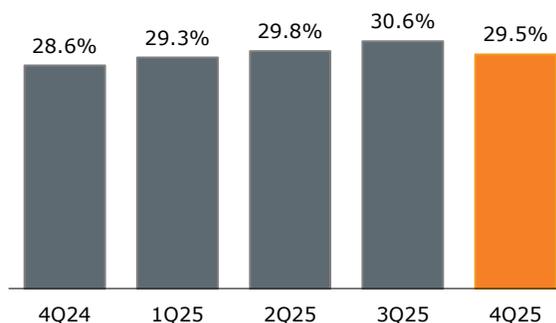
NIM after provisions (NII after provisions for losses / average yielding assets) **for 4Q25 stood at 29.5%**, compared to 28.6% in 4Q24 and 30.6% in 3Q25.

For full year 2025, NIM after provisions stood at 29.7% compared to 28.7% in year 2024.

NIM after provisions for year 2025 stood at **29.7%**.

NIM after provisions ¹⁾

1) Net Interest margin after provisions / Average Yielding Assets



Commissions and fee income

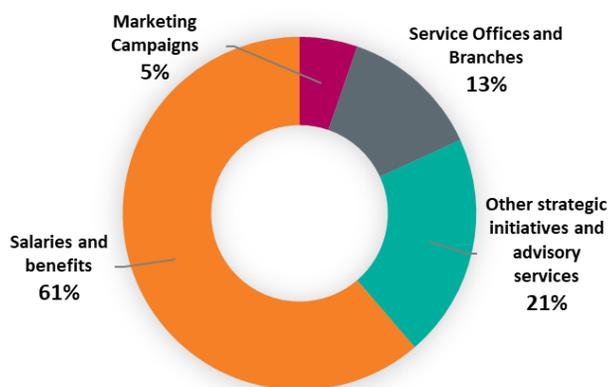
The net effect between commissions charged and commissions paid in 4Q25 totaled **Ps. 1,850 million**, a 16.4% growth compared to 4Q24 when it stood at Ps. 1,590 million, and 21.7% increase compared to 3Q25. **For full year 2025, the net effect stood at Ps. 6,117 million**, representing a 31.5% increase compared to year 2024.

These solid dynamics are mainly explained by the extraordinary results in the number of insurance policies sold in the different subsidiaries.

- **Commissions and Fee income** are mainly explained by insurance fees, and in a lesser extent by penalty fees charged to clients with late payments, and different fees generated at Compartamos Banco in Peru, ConCrédito and Yastás, among others.
- **Commissions and fee expenses** can be attributed primarily to the fees paid by GENTERA's subsidiaries to third-party banks or channels for the use of their networks in disbursing credits or collecting payments. Additionally, commissions paid to Yastás contribute to these expenses. Banco Compartamos clients enjoy the convenience of accessing more than **47 thousand** diverse channels through which they can carry out their transactions.

Other Operating Income/Expenses during 4Q25 represented an income of **Ps. 150 million**. This item reflected income from CrediTienda (ConCrédito's online platform used to sell different products), as well as non-recurring income or expenses registered during the quarter.

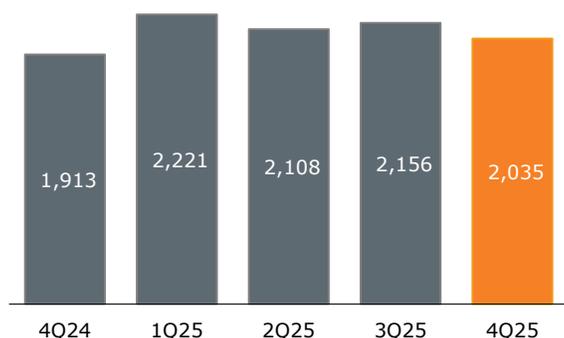
Operating expenses



Operating expenses reached **Ps. 6,393 million, an 11.2% increase** versus Ps. 5,751 million in 4Q24, and a 5.2% increase compared to 3Q25. The annual double-digit increase in expenses is mainly explained due to a larger number of loan officers, and a larger variable compensation explained by the extraordinary results achieved by the sales team; and linked to strategic initiatives. Loan officers are attracting new customers, growing the portfolio in a more robust way and at the same time maintaining good asset quality.

Operating expenses for full year 2025 stood at Ps. 23,644 million, a 19.3% growth compared to year 2024. It is important to consider the effect that the change in the methodology used in Banco Compartamos for potential tax contingencies had this year. Additional information can be found in Banco Compartamos México section in this press release and in the notes to the financial statements for the Bank.

Net Income (Ps. millions)



For 4Q25, GENTERA presented **Ps. 2,035 million in Net Income, a 6.4% growth** compared to Ps. 1,913 million in net income recorded in 4Q24 and 5.6% contraction compared to the previous quarter.

Controlling Company participation reported a Net Income of Ps. 1,905 million in 4Q25, an 8.1% growth compared to 4Q24. Earnings per Outstanding Share from the controlling company in 4Q25 stood at ~\$1.21.

Net Income for the full year 2025 was Ps. 8,520 million, while Controlling Company Net Income for 2025 stood at Ps. 8,215 million, representing a 36.8% growth compared to year 2024. **Earnings per Outstanding Share from the controlling company in 2025 stood at ~\$5.20.**

Gentera attained its largest Net Income for any year in its history, at Ps. 8,520 million.

Other comprehensive income stood at negative **Ps. 272 million** at the end of 4Q25. This line includes revenues, expenses, gains, and losses that have yet to be realized. For this 4Q25 are attributable to Actuarial adjustments related to defined employees benefits and FX variations in the investment that GENTERA has in Compartamos Banco in Perú.

Comprehensive Result stood at **Ps. 1,763 million in 4Q25,** where Controlling interest accounted for Ps. 1,633 million and non-Controlling interest represented Ps. 130 million.

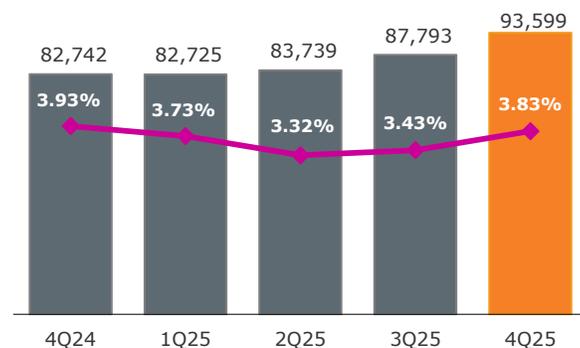
Statement of Financial Position.

Cash and investments in financial instruments.

Cash and investments stood at **Ps. 17,736 million** at the end of 4Q25, a 21.0% increase compared to 4Q24, and 15.8% increase compared to 3Q25.

At the end of 4Q25, 54.3% of the cash position corresponded to Banco Compartamos with Ps. 9,633 million held in highly liquid assets, while 25.4%, equivalent to Ps. 4,498 million, corresponded to Compartamos Banco in Peru, and 7.1%, equivalent to Ps. 1,251 million, corresponded to ConCrédito; the remaining corresponded to GENTERA's other subsidiaries.

Loan Portfolio (Ps. millions) & NPL



Loan Portfolio reached **Ps. 93,599 million** in 4Q25, a **13.1% growth** compared to the figure reported in 4Q24, mainly explained by the solid dynamics seen in GENTERA's financial subsidiaries in Mexico and the growth experienced in Compartamos Peru compared to year 2024.

The **Loan Portfolio** in year 2025 concluded at **Ps. 93,599 million,** setting again a new record.

The Loan Portfolio was comprised as follows: 66.1% at Banco Compartamos in Mexico, 27.4% at Compartamos Banco in Peru, and 6.5% in ConCrédito.

Credit Quality (Loan Portfolio with credit risk stage 3/Loan Portfolio)

Consolidated non-performing loans (Loan Portfolio with credit risk stage 3), considering the three financial subsidiaries, reached 3.83% in 4Q25, a better level compared to 3.93% recorded in 4Q24, and an increase compared to the 3.43% registered in 3Q25. The NPL level recorded in 4Q25 is within the expected range for this year, which is to be moving around 4.0% according to the portfolio mix, and it is still moving in stable and adequate levels.

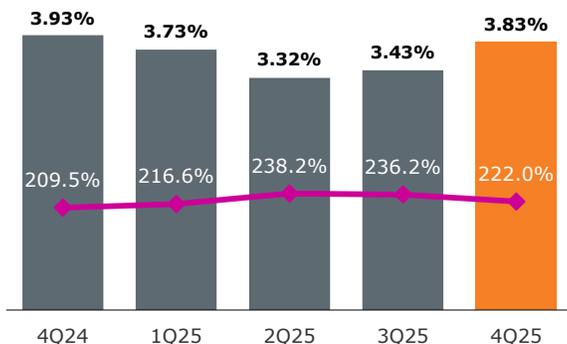
Banco Compartamos' policy is to write-off loans at 180 days behind schedule. As we have signaled before, GENTERA acquired vast knowledge and experience in originating and monitoring credits in recent years, and at the same time it is now using in a more active manner all the data that it has generated in the past years to become a more efficient financial institution.

PRODUCT	4Q25				4Q24				3Q25			
	Portfolio	NPL	NPL Ratio	Write- Offs	Portfolio	NPL	NPL Ratio	Write- Offs	Portfolio	NPL	NPL Ratio	Write- Offs
Group Methodology	36,635	1,357	3.70%	790	34,477	1,225	3.55%	698	33,637	1,070	3.18%	741
C. Individual	19,068	1,014	5.32%	532	14,100	641	4.55%	329	18,491	776	4.20%	486
C. CA Plus	6,152	245	3.98%	138	4,784	204	4.26%	103	5,943	189	3.19%	135
C. Otros	32	4	12.5%	2	34	0	0.00%	0	37	2	5.41%	2
Individual Methodology	25,252	1,263	5.00%	672	18,918	845	4.47%	432	24,471	967	3.95%	623
Banco Compartamos México	61,887	2,620	4.23%	1,462	53,395	2,070	3.88%	1,130	58,108	2,037	3.51%	1,364
Group Methodology Peru	7,007	171	2.44%	209	6,434	163	2.53%	307	6,125	205	3.35%	211
Individual Methodology Peru	18,665	632	3.39%	337	17,736	858	4.84%	266	17,549	661	3.76%	406
Banco Compartamos Perú	25,672	803	3.13%	546	24,169	1,021	4.22%	573	23,674	866	3.66%	617
Individual Methodology ConCrédito	6,041	162	2.68%	397	5,113	132	2.58%	342	6,011	109	1.82%	320
ConCrédito	6,041	162	2.68%	397	5,113	132	2.58%	342	6,011	109	1.82%	320
Yastás	-	-	0.00%	-	65	33	51.39%	24	-	-	0.00%	-
Total	93,599	3,584	3.83%	2,406	82,742	3,255	3.93%	2,069	87,793	3,013	3.43%	2,301

*Portfolio, NPL, and Write-offs are expressed in million pesos.

Performance Ratios and Metrics

Coverage Ratio & NPL*

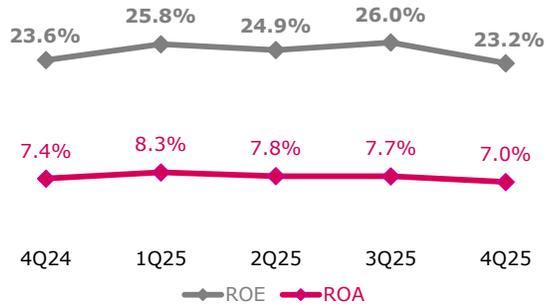


4Q25 coverage ratio was 222.0%, representing a very strong level, which is in line with the prudent approach that the Company has followed and according to Mexican financial regulations.

*Loan portfolio with credit risk stage 3.

Goodwill amounted to Ps. 4,573 million and was mainly related to the acquisition of ConCrédito with Ps. 3,853 million and Compartamos Banco in Peru with Ps. 664 million, which were recorded as assets.

ROAE/ROAA



During 4Q25, GENTERA recorded a return on average equity (**ROAE**) of **23.2%** and a return on average assets (**ROAA**) of **7.0%**.

Controlling ROE for 4Q25 stood at 21.9%, compared to 23.4% registered in 4Q24.

Controlling ROE for year 2025 stood at 24.8%, a very solid ratio compared to that reached in year 2024, when it stood at 21.5%. **ROE attained in year 2025 is the best level reached in the past 10 years.**

GENTERA
Consolidated Statement of Comprehensive Income
For the three-month period ended December 31, 2025, and 2024,
and September 30, 2025
(In millions of Mexican pesos)

	4Q25	4Q24	3Q25	% Change 4Q24	% Change 3Q25	2025	2024	% Change 2024
Interest income	12,961	10,984	12,421	18.0%	4.3%	48,393	40,232	20.3%
Interest expense	1,995	1,809	2,042	10.3%	-2.3%	7,904	7,298	8.3%
<i>Financing expense</i>	1,315	1,342	1,313	-2.0%	0.2%	5,290	5,278	0.2%
<i>Expense of credit origination and leasing</i>	680	467	729	45.6%	-6.7%	2,614	2,020	29.4%
Net Interest Income	10,966	9,175	10,379	19.5%	5.7%	40,489	32,934	22.9%
Provisions for loan losses	3,289	2,676	2,849	22.9%	15.4%	11,195	9,200	21.7%
Net interest income after provisions	7,677	6,499	7,530	18.1%	2.0%	29,294	23,734	23.4%
Commissions and fee income	1,960	1,742	1,687	12.5%	16.2%	6,689	5,246	27.5%
Commissions and fee expense	110	153	167	-28.1%	-34.1%	572	595	-3.9%
Trading gains (losses)	(1)	3	(7)	N/C	N/C	(11)	10	N/C
Other operating income (expense)	150	299	299	-49.8%	-49.8%	1,059	646	63.9%
Operating Expenses	6,393	5,751	6,077	11.2%	5.2%	23,644	19,818	19.3%
Net operating income	3,283	2,639	3,265	24.4%	0.6%	12,815	9,223	38.9%
Total income before income tax	3,283	2,639	3,265	24.4%	0.6%	12,815	9,223	38.9%
Income tax	1,248	726	1,109	71.9%	12.5%	4,295	2,761	55.6%
Net continued operations	2,035	1,913	2,156	6.4%	-5.6%	8,520	6,462	31.8%
Discontinued operations	0	0	0	0.0%	0%	0	0	0%
Net income	2,035	1,913	2,156	6.4%	-5.6%	8,520	6,462	31.8%
Other comprehensive income	(272)	313	(12)	N/C	N/C	(734)	1,246	N/C
Comprehensive Result	1,763	2,226	2,144	-20.8%	-17.8%	7,786	7,708	1.0%
Net income attributable to:	2,035	1,913	2,156	6.4%	-5.6%	8,520	6,462	31.8%
Controlling interest	1,905	1,762	2,099	8.1%	-9.2%	8,215	6,005	36.8%
Non Controlling interest	130	151	57	-13.9%	128.1%	305	457	-33.3%
Comprehensive income attributable to:	1,763	2,226	2,144	-20.8%	-17.8%	7,786	7,708	1.0%
Controlling interest	1,633	2,077	2,086	-21.4%	-21.7%	7,481	7,251	3.2%
Non Controlling interest	130	149	58	-12.8%	124.1%	305	457	-33.3%

GENTERA
Consolidated Statement of Financial Position
As of December 31, 2025, and 2024, and September 30, 2025
(In millions of Mexican pesos)

	4Q25	4Q24	3Q25	% Change 4Q24	% Change 3Q25
Cash and investments in financial instruments	17,736	14,656	15,318	21.0%	15.8%
Derivatives	0	4	0	N/C	N/C
Loan portfolio with credit risk stage 1 and 2	90,015	79,487	84,780	13.2%	6.2%
Loan portfolio with credit risk stage 3	3,584	3,255	3,013	10.1%	19.0%
Loan portfolio	93,599	82,742	87,793	13.1%	6.6%
Deferred items	438	419	463	4.5%	-5.4%
Allowance for loan losses	7,955	6,819	7,116	16.7%	11.8%
Loan portfolio, net	86,082	76,342	81,140	12.8%	6.1%
Other accounts receivable, net	3,486	3,052	3,604	14.2%	-3.3%
Properties, furniture and equipment, net	1,040	887	973	17.2%	6.9%
Rights of use assets, properties, furniture and equipment, net	1,382	1,305	1,289	5.9%	7.2%
Permanent investment	100	99	100	1.0%	0.0%
Asset for deferred income taxes, net	3,664	2,992	3,470	22.5%	5.6%
Other assets	2,450	2,695	2,723	-9.1%	-10.0%
Goodwill	4,573	4,797	4,608	-4.7%	-0.8%
Total assets	120,513	106,829	113,225	12.8%	6.4%
Deposits	23,369	21,710	21,923	7.6%	6.6%
Long term debt issuance	18,734	13,201	13,334	41.9%	40.5%
Banking and other borrowings	28,983	26,715	29,724	8.5%	-2.5%
Obligations in securitization operations	1,287	1,274	1,284	1.0%	0.2%
Lease liability	1,467	1,379	1,364	6.4%	7.6%
Other liabilities	10,638	9,018	11,322	18.0%	-6.0%
Deferred credits and advance collections	7	9	7	-22.2%	0.0%
Total liabilities	84,485	73,306	78,958	15.2%	7.0%
Capital stock	4,764	4,764	4,764	0.0%	0.0%
Premium on sale of stock	(1,030)	(455)	(1,030)	N/C	0.0%
Capital reserves	1,708	1,707	1,708	0.1%	0.0%
Accumulated retained earnings	30,552	24,734	28,648	23.5%	6.6%
Other comprehensive income	(385)	347	(114)	N/C	N/C
Total controlling interest	35,609	31,097	33,976	14.5%	4.8%
Total non-controlling interest	419	2,426	291	-82.7%	44.0%
Total stockholders' equity	36,028	33,523	34,267	7.5%	5.1%
Total liabilities and stockholders' equity	120,513	106,829	113,225	12.8%	6.4%

Note: Financial Statements are in accordance with Financial and Reporting Standards accepted in Mexico which from 1Q22 and onwards converge with IFRS-9.

The following section sets forth the audited financial results for the fourth quarter of 2025 (4Q25) of Banco Compartamos, S.A. I.B.M. ("Banco Compartamos" or "the Bank"), which is GENTERA's main subsidiary in Mexico. All numbers are expressed in Mexican pesos. The report and analysis were prepared in accordance with Mexican banking regulations applicable to credit institutions and Financial and Reporting Standards accepted in Mexico which from 2022 and onwards converge with IFRS-9.

Financial Highlights

Summary	4Q25	4Q24	3Q25	% Change 4Q24	% Change 3Q25	2025	2024	% Change 2024
Clients	3,496,328	3,218,455	3,404,099	8.6%	2.7%	3,496,328	3,218,455	8.6%
Portfolio*	61,887	53,395	58,108	15.9%	6.5%	61,887	53,395	15.9%
Net Income	1,396	1,205	1,453	15.9%	-3.9%	5,739	4,751	20.8%
NPLs / Total Portfolio	4.23%	3.88%	3.51%	0.35 pp	0.72 pp	4.23%	3.88%	0.35 pp
ROA	8.0%	8.3%	8.8%	-0.30 pp	-0.80 pp	8.8%	8.9%	-0.10 pp
ROE	29.4%	30.9%	31.7%	-1.5 pp	-2.3 pp	32.4%	32.9%	-0.5 pp
NIM	48.0%	47.9%	48.4%	0.1 pp	-0.4 pp	47.4%	48.3%	-0.9 pp
NIM after provisions	34.9%	36.0%	36.3%	-1.1 pp	-1.4 pp	35.7%	37.7%	-2.0 pp
Efficiency Ratio	70.2%	70.7%	67.1%	-0.5 pp	3.1 pp	67.0%	68.1%	-1.1 pp
Operating Efficiency	26.6%	27.7%	26.7%	-1.1 pp	-0.1 pp	25.8%	26.6%	-0.8 pp
Coverage Ratio	209.6%	207.0%	236.7%	2.6 pp	-27.1 pp	209.6%	207.0%	2.6 pp
Capital adequacy ratio (ICAP)	30.0%	29.0%	31.7%	1.0 pp	-1.7 pp	30.0%	29.0%	1.0 pp
Capital / Total Assets	26.0%	26.1%	28.2%	-0.1 pp	-2.2 pp	26.0%	26.1%	-0.1 pp
Average Loan (Ps.)	17,701	16,590	17,070	6.7%	3.7%	17,701	16,590	6.7%
Employees	18,804	18,103	18,632	3.9%	0.9%	18,804	18,103	3.9%
Service Offices**	430	430	430	0.0%	0.0%	430	430	0.0%
Branches	152	146	151	4.1%	0.7%	152	146	4.1%

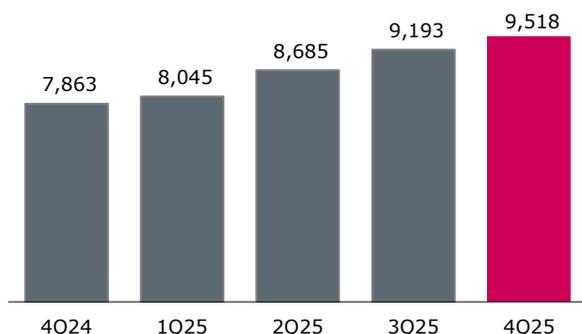
*Portfolio and Net Income are expressed in millions of Mexican pesos.

**Some of the Service offices were transformed into Branches. 65 Branches are within a Service Office (same location).

2025 & 4Q25 Highlights:

- **Banco Compartamos reached a record number of clients**, servicing ~3.5 million credit clients at the end of 4Q25.
- **Total loan portfolio reached Ps. 61,887 million**, a **15.9%** growth compared to 4Q24.
- **Net Income for full year 2025 reached a record figure at Ps. 5,739 million**, a 20.8% increase compared to year 2024.
 - **Net Income for 4Q25 reached Ps. 1,396 million**, a **15.9% increase** compared to 4Q24.
- **Capital Adequacy Ratio (ICAP) stood at 30.0%**, maintaining a very robust level. **The level reached at the end of the quarter is well above regulation and the average ICAP presented by the Banks in Mexico.**
- **Loan portfolio with credit risk stage 3 (NPL) stood at 4.23%** in 4Q25, compared to 3.88% reached in 4Q24, and 3.51% in 3Q25.
- **ROA for full year 2025 stood at 8.8%** compared to 8.9% in year 2024. **ROA for 4Q25 was 8.0%**, compared to 8.3% in 4Q24.
- **ROE for full year 2025 stood at 32.4%** compared to 32.9% in year 2024. **ROE for 4Q25 was 29.4%**, compared to 30.9% in 4Q24.

Interest Income (Ps. millions)



Interest income reached **Ps. 9,518 million in 4Q25, a solid 21.0% increase compared to 4Q24 and 3.5% increase compared to 3Q25** when it stood at Ps. 9,193 million.

Interest Income reached Ps. 35,441 million in year 2025, which marked a record level for any year in our history.

Interest expenses

Interest expenses grew 15.1% to reach Ps. 1,519 million, compared to Ps. 1,320 million in 4Q24, and a 3.9% contraction compared to Ps. 1,580 million in 3Q25. *The Ps. 1,519 million recorded in this line in 4Q25 already include ~Ps. 576 million in credit origination costs and the implicit interest related to the leasing agreements, according to Financial Reporting Standards in Mexico and IFRS.* It is important to signal that if we exclude the cost associated to credit origination and the implicit interest related to leasing agreements, interest expenses related to financing expenses were Ps. 943 million and grew only 0.4% in its annual comparison.

The Funding Cost, which includes liabilities and deposits from the public, **stood at 7.9% in 4Q25**, compared to **10.2%** in 4Q24.

As a result of the aforementioned, Banco Compartamos reported a **Net Interest Income of Ps. 7,999 million, a 22.3% increase compared to 4Q24, and a 5.1% increase compared to 3Q25. NIM stood at 48.0%** in 4Q25, compared to **47.9%** one year ago.

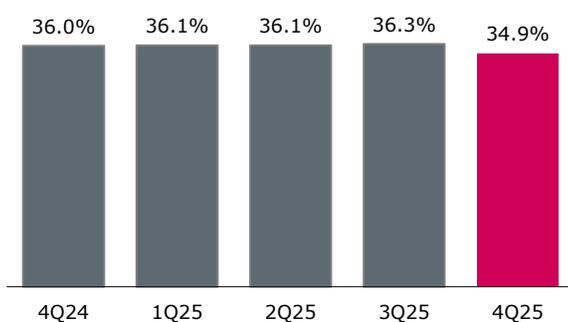
Provisions for loan losses

Provisions for loan losses stood at **Ps. 2,182 million**, compared to Ps. 1,631 million reached in 4Q24. This 33.8% annual increase is explained by the robust 15.9% annual growth experienced in the portfolio and its current mix.

Cost of risk for 4Q25 stood at 14.5%. For year 2025 cost of risk was 12.9% compared to 11.6% in 2024.

Net Interest Margin (after provisions)¹⁾

1) Net Interest margin after provisions / Average Yielding Assets



NII after provisions was Ps. 5,817 million, an 18.4% increase compared to Ps. 4,912 million in 4Q24, and a 1.9% increase compared to Ps. 5,711 million reached in 3Q25.

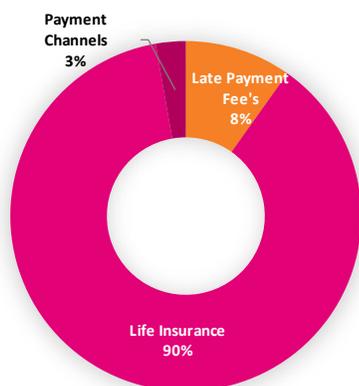
NIM (Net Interest Margin) after provisions (NII after provisions for losses / average yielding assets) for **4Q25 was 34.9%**, compared to 36.0% in 4Q24 and 36.3% reached in 3Q25.

Commissions and other income

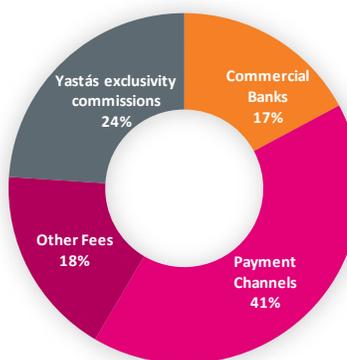
- **The net effect between commissions charged and commissions paid** in 4Q25 totaled **Ps. 911 million**, considering Ps. 1,092 million in commissions and fee income and Ps. 181 million in commissions and fee expenses, representing an 11.4% increase compared to the net effect of Ps. 818 million reached in 4Q24.
- **For full year 2025 the net effect between commissions charged and commissions paid** stood at Ps. 3,250 million, representing a 42.7% increase compared to year 2024.

The Commissions and Fee Income & Commissions and Fee Expense are distributed as follows:

Commissions and fee income: Ps. 1,092 million



Commissions and fee expense: Ps. 181 million



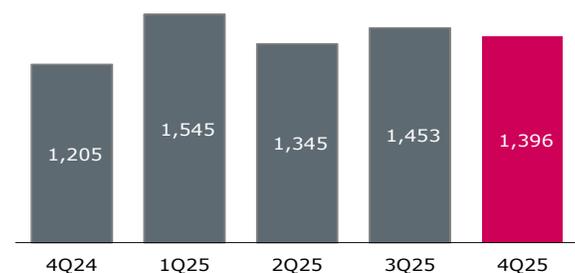
- **Trading Gains/losses** in 4Q25 stood at **Ps. 0 million** and is associated with the cash balance in U.S. dollars that Banco Compartamos holds to pay its contracts in that currency.
- **Other operating income/expense** reflected an expense of **Ps. 94 million for 4Q25**. This item reflected non-recurring items, including: 1) other income related to different services and payment refunds; 2) expenses from the insurance business; 3) expenses linked to R&D; 4) IPAB Fees/Expenses that in the past were reflected in Operating Expenses and 5) donations; among other concepts that can generate income or expenses in each period.

Operating expenses

Operating expenses for 4Q25 increased 16.1% year-over-year to Ps. 4,656 million, primarily attributable to the new number of loan officers compared to the previous year, a larger variable compensation for the sales force due to the strong business results, and other costs that reflect the inflation experienced, as well as other expenses related to different initiatives that Compartamos is executing in order to modernize its operation.

Operating expenses for full year 2025 stood at Ps. 16,893 million, an 18.2% growth compared to year 2024. It is important to highlight that, starting in 2025, the Bank changed its methodology for potential tax contingencies, aligning it with practices similar to those used by other banks and financial institutions in Mexico. The new methodology is based on expected value applied to statistical analysis scenarios. The calculation obtained with this new methodology represented Ps. 500 million, which was recorded in the operating expenses line item in 4Q25.

Net Income

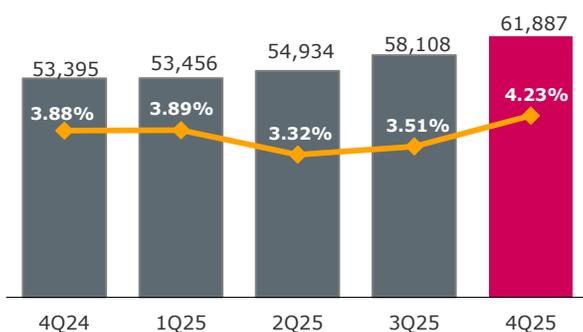


Banco Compartamos reported a **Net Income of Ps. 1,396 million**, a 15.9% increase compared to 4Q24. **Net Income for year 2025** was Ps. 5,739 million, a **20.8% increase** compared to year 2024.

Statement of Financial Position

Cash and investments in financial instruments stood at **Ps. 9,633 million**, compared to **Ps. 5,510 million** in 4Q24 and **Ps. 8,319 million** in 3Q25. The amount in this line corresponds to the funding (operational liquidity) required by Banco Compartamos to cover operating expenses, debt maturities, and loan portfolio growth. At the conclusion of 4Q25, it includes around ~Ps. 5,600 million in **extra liquidity** held to **mitigate** any potential **volatility** in the markets, and to support the growth expected in the coming months. **Cash and other investments are held in short-term instruments**, where the counterparty risk is approved by the Board's Risk Committee.

Loan Portfolio (Ps. millions) & NPL



Loan portfolio reached **Ps. 61,887 million**, a **15.9% increase** compared to **Ps. 53,395 million** reported in 4Q24, and a 6.5% increase compared to the portfolio reached at the end of 3Q25.

The **average outstanding balance per client** in 4Q25 was **Ps. 17,701**, 6.7% above the Ps. 16,590 reported in 4Q24 and 3.7% larger compared to Ps. 17,070 reported in 3Q25.

Loan Products & Credit Quality

The loan products offered by Banco Compartamos are comprised of two main categories (*Group and Individual Methodologies*):

1. **Group Lending Methodology:** Merchant Credit (*Credito Comerciante*) and Women Credit (*Credito Mujer*) which are now part of the Group Credit "Fusion Grupal", represented **59.2%** of the total loan portfolio in 4Q25 with a consolidated Loan Portfolio with credit risk stage 3 (**NPL**) of **3.70% for 4Q25**, compared to **3.18% in 3Q25**, and **3.55% in 4Q24**.
2. **Individual Lending Methodology:** Additional Plus Loans (*Credito Adicional Plus*); Personal Loans (*Credito Individual*) and other loans (otros), represented **40.8%** of the total loan portfolio in 4Q25 with a consolidated **NPL of 5.00% in 4Q25**, compared to **3.95% in 3Q25** and **4.47% in 4Q24**.

During **4Q25**, total **Loan Portfolio with credit risk stage 3 (NPL)** was **4.23%**, compared to 3.51% in 3Q25 and 3.88% in 4Q24.

Banco Compartamos' policy is to write off loans that are past due after 180 days. During the fourth quarter, **write-offs reached Ps. 1,462 million**.

For 4Q25, the **coverage ratio** (allowance for loan losses / non-performing loans) was **209.6%**, compared to 207.0% in 4Q24. The allowance for loan losses is calculated using the methodology established by the CNBV, which requires a specific reserve amount for each originated loan and depending on its classification, the specific reserve coverage model is applied: Group Credits or Individual Credits. It is important to highlight that for our portfolio we apply each methodology according to the type of credit, for which as of 4Q25, ~59% corresponds to the group credit methodology.

Total Liabilities

During 4Q25, total liabilities reached Ps. 53,665 million, 20.7% larger compared to Ps. 44,472 million recorded during 4Q24.

~99.2% of Banco Compartamos' liabilities are fully peso-denominated; therefore, there is no material FX exposure. It maintains a well-diversified funding mix with different sources as follows:

i) Long-term debt issuances: Banco Compartamos is an active issuer in the Mexican debt market. As of December 31, 2025, it had **Ps. 18,373 million** outstanding in long-term local bonds (*Certificados Bursátiles Bancarios*).

ii) Strong capital base: 26.0% of total assets were funded with equity.

iii) Credit lines with banks and other institutions: Banco Compartamos had **Ps. 21,712 million** in credit lines among various banking creditors (Development Banks and Commercial Banks).

iv) Clients Deposits, On Demand Deposits, and Term Deposits for 4Q25 stood at **Ps. 6,403 million**, 34.7% larger than the Ps. 4,752 million recorded in 4Q24 and 8.7% larger compared to Ps. 5,893 million reached in 3Q25. At the end of 4Q25, Banco Compartamos had **~2.27 million** debit accounts.

Total Stockholders' Equity

The capitalization ratio was 30.0% at the end of the fourth quarter, a slightly larger ratio compared to **29.0%** in 4Q24. The current ratio continues to reflect the Bank's strength and is well above the Mexican banking system standards and levels required by Basel III. Banco Compartamos reported **Ps. 18,070 million in Tier I** capital and risk-weighted assets of **Ps. 60,330 million**.

Banco Compartamos, S.A., Institución de Banca Múltiple
Statement of Comprehensive Income
For the three-month period ended December 31, 2025, and 2024,
and September 30, 2025
(In millions of Mexican pesos)

	4Q25	4Q24	3Q25	% Change 4Q24	% Change 3Q25	2025	2024	% Change 2024
Interest income	9,518	7,863	9,193	21.0%	3.5%	35,441	29,580	19.8%
Interest expense	1,519	1,320	1,580	15.1%	-3.9%	6,068	5,374	12.9%
Financing expense	943	939	930	0.4%	1.4%	3,777	3,629	4.1%
Expense of credit origination and leasing	576	381	650	51.2%	-11.4%	2,291	1,745	31.3%
Net Interest Income	7,999	6,543	7,613	22.3%	5.1%	29,373	24,206	21.3%
Provisions for loan losses	2,182	1,631	1,902	33.8%	14.7%	7,256	5,339	35.9%
Net interest income after provisions	5,817	4,912	5,711	18.4%	1.9%	22,117	18,867	17.2%
Commissions and fee income	1,092	991	1,030	10.2%	6.0%	3,950	2,997	31.8%
Commissions and fee expense	181	173	178	4.6%	1.7%	700	720	-2.8%
Trading gains (losses)	0	2	0	N/C	N/C	0	5	N/C
Other operating income (expense)	(94)	(58)	23	N/C	N/C	(172)	(169)	N/C
Operating Expenses	4,656	4,010	4,419	16.1%	5.4%	16,893	14,290	18.2%
Net operating income	1,978	1,664	2,167	18.9%	-8.7%	8,302	6,690	24.1%
Total income before income tax	1,978	1,664	2,167	18.9%	-8.7%	8,302	6,690	24.1%
Income tax	582	459	714	26.8%	-18.5%	2,563	1,939	32.2%
Net income	1,396	1,205	1,453	15.9%	-3.9%	5,739	4,751	20.8%

Banco Compartamos, S.A., Institución de Banca Múltiple
Statement of Financial Position
As of December 31, 2025, and 2024, and September 30, 2025
(In millions of Mexican pesos)

	4Q25	4Q24	3Q25	% Change 4Q24	% Change 3Q25
Cash and investments in financial instruments	9,633	5,510	8,319	74.8%	15.8%
Loan portfolio with credit risk stage 1 and 2	59,267	51,325	56,071	15.5%	5.7%
Loan portfolio with credit risk stage 3	2,620	2,070	2,037	26.6%	28.6%
Loan portfolio	61,887	53,395	58,108	15.9%	6.5%
Deferred items	363	366	412	-0.8%	-11.9%
Allowance for loan losses	5,492	4,285	4,821	28.2%	13.9%
Loan portfolio, net	56,758	49,476	53,699	14.7%	5.7%
Other accounts receivable, net	2,060	1,777	1,781	15.9%	15.7%
Properties, furniture and equipment, net	494	420	478	17.6%	3.3%
Rights of use assets, properties, furniture and equipment, net	853	677	805	26.0%	6.0%
Asset for deferred income taxes, net	2,490	1,938	2,164	28.5%	15.1%
Other assets	275	410	396	-32.9%	-30.6%
Total assets	72,563	60,208	67,642	20.5%	7.3%
Clients' deposits	3,545	2,561	3,004	38.4%	18.0%
OD Deposits	543	177	528	206.8%	2.8%
Term deposits	2,315	2,014	2,361	14.9%	-1.9%
Long term debt issuance	18,373	13,201	13,334	39.2%	37.8%
Banking and other borrowings	21,712	20,305	22,714	6.9%	-4.4%
Lease liability	904	713	850	26.8%	6.4%
Other liabilities	6,273	5,501	5,772	14.0%	8.7%
Total liabilities	53,665	44,472	48,563	20.7%	10.5%
Capital stock	947	856	947	10.6%	0.0%
Capital reserves	895	804	895	11.3%	0.0%
Accumulated retained earnings	17,302	14,145	17,306	22.3%	0.0%
Other comprehensive income	(246)	(69)	(69)	N/C	N/C
Total stockholders' equity	18,898	15,736	19,079	20.1%	-0.9%
Total liabilities and stockholders' equity	72,563	60,208	67,642	20.5%	7.3%

Note: In accordance with Financial and Reporting Standards accepted in Mexico which from 1Q22 and onwards converge with IFRS-9.

The following section sets forth the audited financial results for the fourth quarter of 2025 (4Q25) of Compartamos Banco in Peru, GENTERA's Peruvian subsidiary. All figures are in Mexican pesos and may vary due to rounding.

All numbers are expressed in Mexican pesos. The report and analysis were prepared in accordance with Mexican banking regulations applicable to credit institutions and Financial and Reporting Standards accepted in Mexico which from 2022 and onwards converge with IFRS-9.

The reader must take into consideration the FX fluctuations in the comparison periods.

Financial Highlights

Summary	4Q25	4Q24	3Q25	% Change 4Q24	% Change 3Q25	2025	2024	% Change 2024
Clients	1,043,905	957,462	1,026,740	9.0%	1.7%	1,043,905	957,462	9.0%
Portfolio *	25,672	24,169	23,674	6.2%	8.4%	25,672	24,169	6.2%
Net Income*	427	193	390	120.9%	9.5%	1,440	397	263.0%
NPLs / Total Portfolio	3.13%	4.22%	3.66%	-1.09 pp	-0.53 pp	3.13%	4.22%	-1.09 pp
ROA	5.9%	2.8%	5.6%	3.1 pp	0.3 pp	5.0%	1.6%	3.4 pp
ROE	26.4%	14.7%	25.9%	11.7 pp	0.5 pp	23.9%	8.5%	15.4 pp
NIM	30.5%	26.3%	29.3%	4.2 pp	1.2 pp	28.7%	23.4%	5.3 pp
NIM after provisions	21.9%	16.0%	21.1%	5.9 pp	0.8 pp	20.3%	13.1%	7.2 pp
Efficiency Ratio	66.5%	77.1%	64.8%	-10.6 pp	1.7 pp	68.1%	85.0%	-16.9 pp
Operating Efficiency	15.9%	13.7%	14.8%	2.2 pp	1.1 pp	15.9%	13.7%	2.2 pp
Coverage Ratio	233.6%	192.0%	204.4%	41.6 pp	29.2 pp	233.6%	192.0%	41.6 pp
Capital / Total Assets	22.2%	19.1%	22.2%	3.1 pp	0.0 pp	22.2%	19.1%	3.1 pp
Average Loan (Ps.)	24,592	25,243	23,058	-2.6%	6.7%	24,592	25,243	-2.6%
Employees	7,042	6,790	7,023	3.7%	0.3%	7042	6790	3.7%
Service Offices	126	123	125	2.4%	0.8%	126	123	2.4%

Compartamos Banco Perú figures are reported in accordance with Financial and Reporting Standards in Mexico and Mexican Regulation.

*Portfolio and Net Income are expressed in Mexican pesos (millions) with their corresponding FX for the quarter.

These figures are not comparable to the financial statements submitted to the Peruvian *Superintendencia de Banca, Seguros y AFP* (Peruvian Banking, Insurance and Pension Fund Commission).

2025 & 4Q25 Highlights:

- **Total loan portfolio** reached **Ps. 25,672 million**, representing a 6.2% growth compared to 4Q24 (in local currency loan portfolio grew 10.1% in its annual comparison).
- **For 2025 Net Income stood at Ps. 1,440 million, 3.63 times larger** compared to Ps. 397 million recorded in 2024.
 - **Net Income for 4Q25 stood at Ps. 427 million**, more than 2 times larger compared to Ps. 193 million registered in 4Q24.
- **Non-performing loans** stood at **3.13%** in 4Q25, an improvement compared to 4.22% in 4Q24 and compared to 3.66% recorded in 3Q25.
- **Credit clients** finalized the quarter at 1,043,905, representing a 9.0% increase compared to 4Q24.
 - Group Loans product represented **67.4%** of the clients served in Peru, ending the period with more than **703 thousand clients**. This methodology represented **27.3%** of Compartamos Banco Perú loan portfolio.
- **Solvency ratio in 4Q25** stood at **22.5%**.
- **ROA for full year 2025 stood at 5.0%** compared to 1.6% in 2024. For 4Q25 it stood at 5.9%, compared to 5.6% in 3Q25 and 2.8% in 4Q24.
- **ROE for full year 2025 stood at 23.9%** compared to 8.5% in 2024. For 4Q25 it stood at 26.4% compared to 14.7% in 4Q24.

**Compartamos Banco, S.A. – Perú -
Statement of Comprehensive Income
For the three-month period ended December 31, 2025, and 2024,
and September 30, 2025
(In millions of Mexican pesos)**

	4Q25	4Q24	3Q25	% Change 4Q24	% Change 3Q25	2025	2024	% Change 2024
Interest income	2,485.6	2,133.7	2,279.8	16.5%	9.0%	9,226.3	7,229.0	27.6%
Interest expense	340.0	378.5	320.7	-10.2%	6.0%	1,339.7	1,492.7	-10.3%
Financing expense	243.8	304.9	248.5	-20.0%	-1.9%	1,042.2	1,263.6	-17.5%
Expense of credit origination and leasing	96.2	73.6	72.2	30.7%	33.2%	297.5	229.2	29.8%
Net interest income	2,145.6	1,755.2	1,959.1	22.2%	9.5%	7,886.6	5,736.2	37.5%
Provisions for loan losses	603.7	685.5	546.7	-11.9%	10.4%	2,313.4	2,521.1	-8.2%
Net interest income after provisions	1,541.9	1,069.8	1,412.4	44.1%	9.2%	5,573.1	3,215.1	73.3%
Commissions and fee income	238.6	207.2	250.6	15.1%	-4.8%	949.7	735.6	29.1%
Commissions and fee expenses	16.5	24.8	67.8	-33.3%	-75.6%	162.7	135.1	20.4%
Other operating income (expense)	(16.1)	(18.3)	(16.5)	N/C	N/C	(41.1)	(56.2)	N/C
Operating expenses	1,162.3	950.8	1,023.5	22.3%	13.6%	4,301.6	3,194.8	34.6%
Net operating income	585.5	283.1	555.2	106.8%	5.5%	2,017.5	564.7	257.3%
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	585.5	283.1	555.2	106.8%	5.5%	2,017.5	564.7	257.3%
Income tax	158.3	89.8	165.0	76.3%	-4.0%	577.1	167.9	243.8%
Net income	427.2	193.4	390.2	120.9%	9.5%	1,440.3	396.8	263.0%
Controlling interest	428.2	195.8	390.2	118.6%	9.7%	1,441.8	398.2	262.1%
Non Controlling interest	(1.0)	(2.5)	0.0	N/C	N/C	(1.5)	(1.4)	N/C

**Compartamos Banco, S.A. – Perú -
Statement of Financial Position
As of December 31, 2025, and 2024, and September 30, 2025
(In millions of Mexican pesos)**

	4Q25	4Q24	3Q25	% Change 4Q24	% Change 3Q25
Cash and investments in financial instruments	4,497.7	4,244.7	4,177.0	6.0%	7.7%
Loan portfolio with credit risk stage 1 and 2	24,869.3	23,148.7	22,808.2	7.4%	9.0%
Loan portfolio with credit risk stage 3	802.7	1,020.8	866.1	-21.4%	-7.3%
Loan portfolio	25,672.0	24,169.5	23,674.3	6.2%	8.4%
Deferred items	74.3	49.8	51.4	49.3%	44.7%
Allowance for loan losses	1,875.2	1,959.8	1,770.4	-4.3%	5.9%
Loan portfolio, net	23,871.2	22,259.4	21,955.3	7.2%	8.7%
Other accounts receivable, net	430.5	508.7	461.2	-15.4%	-6.6%
Properties, furniture and equipment, net	363.1	321.4	332.1	13.0%	9.3%
Asset for deferred income taxes, net	426.9	308.2	359.8	38.5%	18.7%
Rights of use assets, properties, furniture and equipment, net	324.6	398.9	289.0	-18.6%	12.3%
Other assets	482.3	636.7	429.2	-24.3%	12.4%
Total assets	30,396.4	28,678.0	28,003.6	6.0%	8.5%
Deposits	17,869.9	17,136.7	16,557.3	4.3%	7.9%
Banking and other borrowings	3,564.0	4,418.5	3,154.6	-19.3%	13.0%
Creditors on repurchase/resell agreements	0.0	0.0	0.0	N/C	N/C
Lease liability	350.0	420.5	311.3	-16.7%	12.4%
Other liabilities	1,872.4	1,208.8	1,755.0	54.9%	6.7%
Deferred credits and advance collections	5.5	7.6	5.9	-27.4%	-6.3%
Total liabilities	23,661.8	23,192.0	21,784.2	2.0%	8.6%
Capital stock	4,244.9	3,753.9	4,244.9	13.1%	0.0%
Capital reserves	878.7	826.9	878.7	6.3%	0.0%
Other comprehensive income	136.2	272.8	48.1	N/C	183.4%
Accumulated retained earnings	1,469.4	623.2	1,041.2	135.8%	41.1%
Total controlling interest	6,729.3	5,476.9	6,212.9	22.9%	8.3%
Total non-controlling interest	5.3	9.1	6.5	-42.2%	-18.7%
Total stockholders' equity	6,734.6	5,486.1	6,219.4	22.8%	8.3%
Total liabilities and stockholders' equity	30,396.4	28,678.0	28,003.6	6.0%	8.5%

The following section sets forth the audited financial results for the fourth quarter 2025 (4Q25) of ConCrédito, GENTERA's financial subsidiary in Mexico.

The report and analysis were prepared in accordance with Mexican banking regulations applicable to credit institutions and Financial and Reporting Standards accepted in Mexico which from 2022 and onwards converge with IFRS-9.

ConCrédito	4Q25	4Q24	3Q25	% Change 4Q24	% Change 3Q25	2025	2024	% Change 2024
Entrepreneurs (Clients)	85,504	81,830	87,364	4.5%	-2.1%	85,504	81,830	4.5%
Final users	1,042,767	929,015	1,050,269	12.2%	-0.7%	1,042,767	929,015	12.2%
Portfolio *	6,041	5,113	6,011	18.1%	0.5%	6,041	5,113	18.1%
Accounts receivable CrediTienda	998	656	954	52.3%	4.6%	998	656	52.3%
Net Income*	-72	316	191	-122.9%	-137.8%	676	1,038	-34.9%
NPLs / Total Portfolio	2.68%	2.58%	1.82%	0.10 pp	0.86 pp	2.68%	2.58%	0.10 pp
ROA	-3.1%	14.9%	8.0%	-18.0 pp	-11.10 pp	7.0%	13.8%	-6.8 pp
ROE	-6.7%	28.5%	17.9%	-35.2 pp	-24.6 pp	15.3%	26.1%	-10.8 pp
NIM	40.52%	43.8%	46.1%	-3.3 pp	-5.6 pp	42.1%	43.3%	-1.2 pp
NIM after provisions	12.1%	25.1%	23.5%	-13.0 pp	-11.4 pp	19.8%	23.6%	-3.8 pp
Efficiency Ratio	55.3%	51.4%	60.0%	3.9 pp	-4.7 pp	54.9%	52.8%	2.1 pp
Capital / Total Assets	45.4%	47.5%	46.9%	-2.1 pp	-1.5 pp	45.4%	47.5%	-2.1 pp
Write - offs *	397	342	320	16.0%	24.1%	1,405	1,119	25.6%
Coverage Ratio	364.3%	401.4%	479.1%	-37.1 pp	-114.8 pp	364.3%	401.4%	-37.1 pp
Average Loan per Client	70,649	62,489	68,802	13.1%	2.7%	70,649	62,489	13.1%
Employees	2,149	1,934	2,172	11.1%	-1.1%	2,149	1,934	11.1%

*Net Income, Portfolio, Accounts receivable CrediTienda and Write-offs are expressed in Mexican pesos (millions).
Note: Coverage Ratio. The provision methodology considers the credits as personal loans instead of revolving credits.

2025 & 4Q25 Highlights:

- **Total loan portfolio** reached a record of **Ps. 6,041 million**, an 18.1% increase compared to Ps. 5,113 million in 4Q24, and a slight 0.5% increase compared to 3Q25.
- **Net Income** for full year 2025 stood at Ps. 676 million compared to Ps. 1,038 million in year 2024, representing a 34.9% contraction. For 4Q25, it presented a loss of **Ps. 72 million**, compared to net income of Ps. 316 million in 4Q24.
 - As a result of the corporate restructuring at ConCredito mentioned in year 2024, in 2025 and on a non-recurring basis, it was decided to generate a reserve related to the deferred tax assets, due to the uncertainty of their recovery. The latter resulted in the cancellation of the deferred tax asset with an effect/impact of \$328 million in 4Q25.
- **ROA** for full year 2025 stood at 7.0%, compared to 13.8% in year 2024.
- **ROE** for full year 2025 stood at 15.3% compared to 26.1% in year 2024.
- The number of **Entrepreneurs (Active Clients)** in 4Q25 exceeded 85 thousand, reaching over 1.04 million final users, representing more than 113 thousand additional final users compared to 4Q24.
 - **CrediTienda** App, part of **ConCrédito**, is an **online sales platform**, and concluded 4Q25 with **Ps. 998 million in accounts receivable, a 52.3% growth** compared to Ps. 656 million in 4Q24.
- **ConCrédito operates without physical branches in 100% of the cities it covers in 32 out of the 32 states in Mexico.** The credit disbursement process and the activation of Entrepreneurs occur 100% digitally.

ConCrédito
Statement of Comprehensive Income
For the three-month period ended December 31, 2025, and 2024,
and September 30, 2025
(In millions of Mexican pesos)

	4Q25	4Q24	3Q25	% Change 4Q24	% Change 3Q25	2025	2024	% Change 2024
Interest income	933.4	888.2	936.2	5.1%	-0.3%	3,599.7	3,165.6	13.7%
Interest expense	217.2	117.9	119.8	84.2%	81.3%	571.6	430.2	32.8%
Financing expense	215.9	109.1	118.2	97.9%	82.7%	564.1	393.7	43.3%
Expense of credit origination and leasing	1.3	8.8	1.6	-85.7%	N/C	7.5	36.6	-79.6%
Net interest income	716.3	770.2	816.4	-7.0%	-12.3%	3,028.1	2,735.4	10.7%
Provisions for loan losses	502.6	329.1	399.8	52.7%	25.7%	1,606.8	1,245.1	29.0%
Net interest income after provisions	213.7	441.2	416.7	-51.6%	-48.7%	1,421.3	1,490.2	-4.6%
Commissions and fee income	0	0	0	N/C	N/C	0.0	0.0	N/C
Commissions and fee expenses	16.5	21.1	20.1	-21.8%	-18.1%	70.3	62.7	12.2%
Other operating income (expense)	579.9	474.7	458.9	22.2%	26.4%	1,991.0	1,615.0	23.3%
Operating expenses	429.4	459.7	512.9	-6.6%	-16.3%	1,835.2	1,605.2	14.3%
Total income before income tax	347.7	435.0	342.5	-20.1%	1.5%	1,506.9	1,437.4	4.8%
Income tax	420.0	119.0	151.6	252.9%	177.0%	831.3	399.2	108.2%
Net income	(72.2)	316.0	190.9	N/C	N/C	675.6	1,038.1	-34.9%

ConCrédito
Statement of Financial Position
As of December 31, 2025, and 2024, and September 30, 2025
(In millions of Mexican pesos)

	4Q25	4Q24	3Q25	% Change 4Q24	% Change 3Q25
Cash and investments in financial instruments	1,251.1	2,552.2	1,108.3	-51.0%	12.9%
Derivatives	0.0	4.3	0.0	-99.1%	11.4%
Loan portfolio with credit risk stage 1 and 2	5,879.1	4,981.7	5,901.4	18.0%	-0.4%
Loan portfolio with credit risk stage 3	161.7	131.8	109.4	22.7%	47.8%
Loan portfolio	6,040.7	5,113.5	6,010.8	18.1%	0.5%
Deferred items	0.0	13.6	0.0	N/C	N/C
Allowance for loan losses	588.9	529.0	524.1	11.3%	12.3%
Loan portfolio, net	5,451.9	4,598.0	5,486.7	18.6%	-0.6%
Other accounts receivable, net	2,013.7	1,512.1	1,647.4	33.2%	22.2%
Properties, furniture and equipment, net	156.9	24.4	106.4	N/C	47.5%
Rights of use assets, properties, furniture and equipment, net	10.7	94.0	30.2	-88.6%	-64.6%
Asset for deferred income taxes, net	466.9	432.7	747.3	7.9%	-37.5%
Other assets	113.8	193.4	188.1	-41.2%	-39.5%
Total assets	9,465.0	9,411.2	9,314.4	0.6%	1.6%
Securitization transactions	1,300.0	1,274.1	1,277.8	2.0%	1.7%
Banking and other borrowings	2,270.0	2,263.1	2,250.0	0.3%	0.9%
Lease liability	139.8	99.8	114.5	40.1%	22.1%
Other accounts payable	1,460.8	1,265.0	1,295.3	15.5%	12.8%
Other liabilities	12.5	26.0	12.9	-51.8%	-2.8%
Financial instruments qualify as a liability	(22.1)	(3.9)	(4.5)	N/C	N/C
Employee benefits liabilities	4.3	21.3	3.4	-80.0%	26.3%
Total liabilities	5,165.3	4,945.4	4,949.4	4.4%	4.4%
Capital stock	3,424.4	3,184.3	3,424.4	7.5%	0.0%
Premium on sale of stock	6.7	6.7	6.7	0.0%	0.0%
Capital reserves	65.7	53.1	65.7	23.8%	0.0%
Accumulated retained earnings	802.8	1,221.7	868.2	-34.3%	-7.5%
Total stockholders' equity	4,299.7	4,465.8	4,365.0	-3.7%	-1.5%
Total liabilities and stockholders' equity	9,465.0	9,411.2	9,314.4	0.6%	1.6%

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 stock 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.