

GENTERA REPORTS 1Q26 RESULTS

Mexico City, Mexico – April 22, 2026 – GENTERA S.A.B. de C.V. (“GENTERA” or “the Company”) (BMV: GENTERA*) announced today non-audited consolidated financial results for the first quarter ended March 31, 2026. Figures were prepared in accordance with requirements from the National Banking and Securities Commission (CNBV) and are expressed in nominal Mexican pesos (Ps.).

1Q26 Highlights:

Loan Portfolio stood at Ps. 94,863 million, representing a 14.7% annual growth, and servicing a record number of 6.6 million people.

- **Total Loan Portfolio** reached a record of **Ps. 94,863 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. 63,487 million**, an **18.8% growth** compared to 1Q25.
 - Compartamos Banco, S.A. Perú stood at **Ps. 25,309 million**, a **5.8% growth** compared to 1Q25 **(in local currency loan portfolio grew 14.9% in its annual comparison)**.
 - ConCrédito (Mexico) achieved a record loan portfolio of **Ps. 6,066 million**, a **14.1% growth** compared to 1Q25.
- **Net income for 1Q26** stood at a record level of Ps. 2,494 million, representing a 12.3% increase compared to Ps. 2,221 million reached in 1Q25.
 - Controlling Company participation in 1Q26 reported a Net Income of Ps. 2,429 million, a 15.3% growth compared to Ps. 2,106 million reported in 1Q25.
- **Cash and investments in financial instruments in GENTERA stood at Ps. 17,457 million in 1Q26**, compared to Ps. 15,670 million in 1Q25, featuring **sound liquidity levels** at its different subsidiaries:
 - **Banco Compartamos** stood at Ps. 8,336 million.
 - **Compartamos Banco Perú** stood at Ps. 4,821 million.
 - **ConCrédito** stood at Ps. 1,687 million.
- **Capital / Total Assets in GENTERA** for 1Q26 stood at **31.3%**.
 - **Capital Adequacy Ratio (ICAP), 32.3%** in Banco Compartamos.
 - **Solvency Ratio, 21.7%** in Compartamos Banco Perú.
 - **Capital/Total Assets at 46.6%** in ConCrédito.
- **Controlling ROE in 1Q26 stood at 26.5% compared to 26.3% reached in 1Q25**; ROE considering non-controlling interest stood at 26.9% in 1Q26 compared to 25.8% in 1Q25.
- **ROA in 1Q26** reached **8.2%**, an improvement compared to 7.0% reached in 4Q25, and a similar ratio compared to 8.3% reached in 1Q25.
- **On April 10, 2026**, at GENTERA’s Annual Shareholders’ Meeting a dividend **payment equivalent to 40% of the Net Income generated in GENTERA’s participation in 2025 results was approved**. The dividend amounts to **~Ps. 3,285.9 million** and will be paid in two installments. The first payment

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equivalent to 50% will be paid on April 23, 2026, and the remainder 50% will be paid no later than November 27, 2026.

- **On April 22, 2026**, Gentera's Board of Directors resolved to convene an extraordinary general meeting of shareholders to propose amendments to the bylaws provision governing the application of results. The proposed amendments will include, among other matters, the adoption of a new dividend policy (distributing up to 45% of net income) and an increase in Gentera's contribution to its Social Responsibility and Sustainable Development Fund (Fundación Compartamos) to up to 3% of net income.
- **Loan Portfolio with credit risk stage 3** for 1Q26 stood at **4.13%**, compared to NPL at **3.73%** in 1Q25 and **3.83%** in 4Q25. **Coverage Ratio** for 1Q26 stood at **207.6%**.
- **ATERNA** had at the end of **1Q26**, **16.2 million active insurance policies** and reached **Ps 2,440 million in premiums brokered**.
- **YASTAS** in 1Q26 executed 8.6 million total operations, ~20% more compared to 1Q25. At the end of 1Q26, YASTAS had a network of **5,648 affiliates**, a 5.4% increase compared to 1Q25, aiming to improve the profile of the businesses affiliated to Yastás.
- **Gentera Social Responsibility Fund and Fundación Compartamos**. At the conclusion of the first quarter, Fundación Compartamos continued working to provide educational opportunities. Through partnerships, projects aligned with SDG 4 (Sustainable Development Goal 4) have been implemented, benefiting more than 190 people with educational scholarships. We are grateful for the generosity of our donors; at the end of the period, more than 13,500 Gentera's employees in Mexico had donated to Fundación Compartamos to support early childhood and education projects this year. As part of our social commitment, at the end of the quarter more than 9,700 Gentera's employees in Mexico and Peru had carried out at least one volunteer activity, through this effort more than 40,000 people had benefited in both countries.
- **Shares outstanding** as of March 31, 2026, **amounted to 1,579,243,876**.

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

At GENTERA, we are pleased to report a solid beginning to 2026, reflecting the consistent execution of our strategy, the strength of our business model, and the commitment of our team to continue generating Total Value for all our stakeholders, while supporting our clients in achieving their goals and improving their well-being. Our modernization and transformation efforts continue to support strong operational and financial performance, while helping us deepen our positive impact in the communities we serve.

In 1Q26, our Total Loan Portfolio reached a new record of Ps. 94,863 million, representing a 14.7% year-over-year increase, while serving a record 6.6 million people across Mexico and Peru. Net Income also reached a new all-time high for a quarter at Ps. 2,494 million, a 12.3% increase compared to 1Q25. Profitability remained strong, with ROE standing at 26.9% and ROA at 8.2%, reflecting the efficiency of our operation.

Our subsidiaries continued contributing to the generation of economic, social, and human value. ATERNA concluded the quarter with 16.2 million active insurance policies, reinforcing its role in protecting the well-being of millions of families. Meanwhile, YASTÁS executed 8.6 million operations through a network of 5,648 affiliates, expanding access to financial services in areas with limited banking infrastructure.

At the same time, we remain focused on maintaining sound portfolio quality. While the level of loans in credit risk stage 3 increased during the quarter, it remains within the expected range for the current portfolio mix, and we are implementing actions, particularly in Mexico, to control and improve this indicator with the objective of preserving a prudent and healthy asset quality.

Looking ahead, we remain confident in our ability to continue growing in a solid and sustainable manner, supported by the modernization of our business model, disciplined execution, and prudent risk management. We will continue working to strengthen our capabilities, improve customer experience, and expand financial inclusion, while creating lasting value for our clients, employees, investors, and the communities we serve.

1Q26 Analysis & Results of Operations

Summary	1Q26	1Q25	4Q25	% Change 1Q25	% Change 4Q25
Total users of financial services ⁽¹⁾	6,607,240	5,932,360	6,502,485	11.4%	1.6%
Credit Clients + Users	5,690,802	5,274,586	5,668,504	7.9%	0.4%
Credits Clients	4,664,592	4,340,017	4,625,737	7.5%	0.8%
Portfolio*	94,863	82,725	93,599	14.7%	1.4%
Net Income*	2,494	2,221	2,035	12.3%	22.6%
NPLs / Total Portfolio	4.13%	3.73%	3.83%	0.40 pp	0.30 pp
ROA	8.2%	8.3%	7.0%	-0.1 pp	1.2 pp
ROE	26.9%	25.8%	23.2%	1.1 pp	3.7 pp
ROE Controlling	26.5%	26.3%	21.9%	0.2 pp	4.6 pp
NIM	40.0%	39.5%	42.2%	0.5 pp	-2.2 pp
NIM after provisions	28.8%	29.3%	29.5%	-0.5 pp	-0.7 pp
Efficiency Ratio	62.4%	62.8%	66.1%	-0.4 pp	-3.7 pp
Operating Efficiency	19.8%	20.2%	21.9%	-0.4 pp	-2.1 pp
Coverage Ratio	207.6%	216.6%	222.0%	-9.0 pp	-14.4 pp
Capital / Total Assets	31.3%	32.9%	29.9%	-1.6 pp	1.4 pp
Average Loan per Client	20,337	19,061	20,234	6.7%	0.5%
Employees	28,298	27,455	28,274	3.1%	0.1%
Service Offices**	556	553	556	0.5%	0.0%
Branches	154	149	152	3.4%	1.3%

1) **In 1Q26 GENTERA served ~6.6 million people.** ~5.6 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.

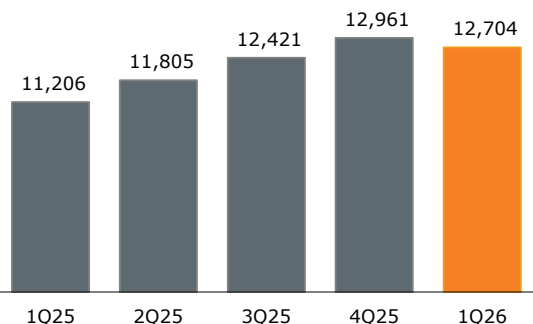
**61 Branches are inside a Service Office (same location).

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

Variations are calculated for 1Q26 versus the same period of 2025 and 4Q25, 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 1Q26 was **Ps. 12,704** million, a **13.4%** increase compared to 1Q25, and a 2.0% contraction compared to Ps. 12,961 million in 4Q25.

Banco Compartamos represented the majority of GENTERA's portfolio and interest income, comprising 66.9% and 73.3%, respectively. The second subsidiary with the highest contribution to this line was Compartamos Banco in Peru. It is also noteworthy that ConCrédito contributed 6.4% to GENTERA's portfolio and 7.4% to its interest income.

The **yield** for GENTERA's portfolio (considering Banco Compartamos, Compartamos Banco Perú, and ConCrédito) during 1Q26 stood at ~56.3%.

Interest expense

GENTERA's interest expense in 1Q26 stood at **Ps. 1,892** million, a **1.8%** increase compared to 1Q25, and a 5.2% contraction compared to 4Q25. *Interest expense related to financing expenses represented Ps. 1,218 million in 1Q26, a 6.7% contraction on a year-on-year comparison.*

Funding Cost

Funding Cost	1Q26	1Q25	4Q25
Compartamos Banco (México)	7.5%	9.8%	7.9%
Compartamos Banco (Perú)	4.8%	5.5%	4.9%

- The interest expenses of Banco Compartamos in Mexico stood at Ps. 1,404 million** in 1Q26 a slight 0.8% increase compared to Ps. 1,393 million in 1Q25 and a 7.6% contraction compared to Ps. 1,519 million in 4Q25 (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 first quarter amounted Ps. 556 million). **The interest expenses associated with financing contracted 7.3% in comparison to the previous year;** considering that interest-bearing liabilities grew ~15.3% on an annual comparison.

 - At the end of the quarter, **7.1%** 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 **2.0%** to Ps. 349.4 million versus 1Q25, when it stood at Ps. 356.5 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 14.4%, from Ps. 288.1 million in 1Q25 to Ps. 246.8 million in 1Q26.

Net Interest Margin

GENTERA's Net Interest Margin (NIM) for the first quarter of 2026 stood at **40.0%**, which is slightly above the 39.5% reached in 1Q25. The driver of this movement is attributed to the interest income generated 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.

Note: It is important to bear in mind the impact that the size of productive assets (**Cash & Investments and Average 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. 3,036 million** during the quarter. This figure increased by Ps. 628 million, or 26.1%, when compared to 1Q25, and a 7.7% contraction compared to 4Q25. 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 18.8% and 14.1% loan growth respectively experienced in these subsidiaries during the period.

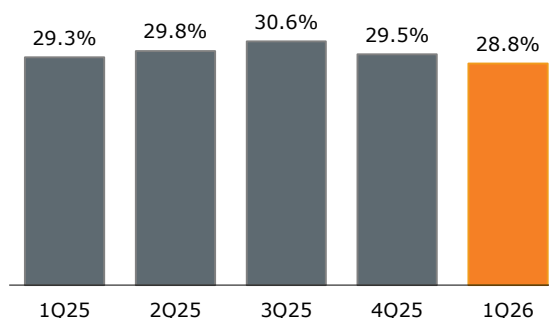
Cost of Risk for 1Q26 amounted to **12.9%**, compared to 11.6% recorded in 1Q25 and 14.5% in 4Q25.

NIM after provisions (NII after provisions for losses / average yielding assets) **for 1Q26 stood at 28.8%**, compared to 29.3% in 1Q25 and 29.5% in 4Q25.

NIM after provisions for 1Q26 stood at **28.8%**.

NIM after provisions ¹⁾

1) Net Interest margin after provisions / Average Yielding Assets



Commissions and fee income

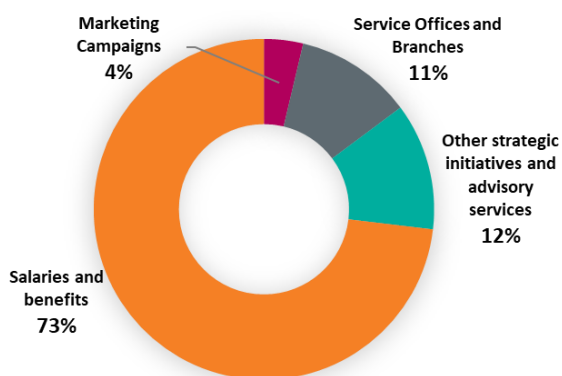
The net effect between commissions charged and commissions paid in 1Q26 totaled **Ps. 1,587 million**, an 18.7% growth compared to 1Q25 when it stood at Ps. 1,337 million.

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.

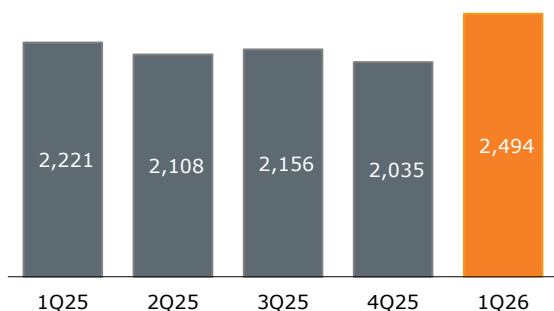
Other Operating Income/Expenses during 1Q26 represented an income of **Ps. 243 million**. This item reflected income from CrediTienda (ConCrédito's online platform used to sell different products), as well as non-recurring income or expenses registered during the quarter.

Operating expenses



Operating expenses reached **Ps. 5,994 million in 1Q26, a 10.5% increase** versus Ps. 5,426 million in 1Q25, and a 6.2% contraction compared to 4Q25. The increase in operating expenses was in line with expectations for the first quarter and it is better (below) compared to the expected growth for the full year, which is a growth between 12% and 13%. The 10.5% increase experienced was mainly explained by normal and seasonal dynamics which are linked to salaries and benefits and strategic initiatives.

Net Income (Ps. millions)



For 1Q26, GENTERA presented **Ps. 2,494 million in Net Income**, a **12.3% growth** compared to Ps. 2,221 million in net income recorded in 1Q25 and a 22.6% increase compared to the previous quarter. **The net income reached in this first quarter is the best figure reached for any quarter in our history.**

Controlling Company participation reported a Net Income of Ps. 2,429 million in 1Q26, a 15.3% growth compared to 1Q25. Earnings per Outstanding Share from the controlling company in 1Q26 stood at ~\$1.54.

Genera attained its largest Net Income for any quarter in its history, at Ps. 2,494 million.

Other comprehensive income stood at negative **Ps. 293 million** at the end of 1Q26. This line includes revenues, expenses, gains, and losses that have yet to be realized, and also attributable to FX variations in the investment that GENTERA has in Compartamos Banco in Perú.

Comprehensive Result stood at **Ps. 2,201 million in 1Q26**, where Controlling interest accounted for Ps. 2,136 million and non-Controlling interest represented Ps. 65 million.

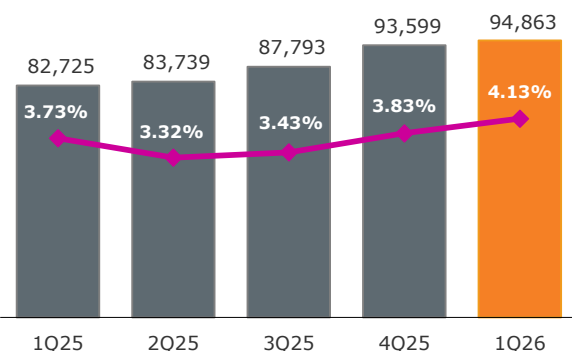
Statement of Financial Position.

Cash and investments in financial instruments.

Cash and investments stood at **Ps. 17,457 million** at the end of 1Q26, an 11.4% increase compared to 1Q25, and 1.6% decrease compared to 4Q25.

At the end of 1Q26, 47.8% of the cash position corresponded to Banco Compartamos with Ps. 8,336 million held in highly liquid assets, while 27.6%, equivalent to Ps. 4,821 million, corresponded to Compartamos Banco in Peru, and 9.7%, equivalent to Ps. 1,687 million, corresponded to ConCrédito; the remaining corresponded to GENTERA's other subsidiaries.

Loan Portfolio (Ps. millions) & NPL



Loan Portfolio reached **Ps. 94,863 million** in 1Q26, a **14.7% growth** compared to the figure reported in 1Q25, mainly explained by the solid dynamics seen in GENTERA's financial subsidiaries in Mexico and the growth experienced in Compartamos Peru compared to 1Q25.

The **Loan Portfolio** in 1Q26 concluded at **Ps. 94,863 million**, setting again a new record.

The Loan Portfolio was comprised as follows: 66.9% at Banco Compartamos in Mexico, 26.7% at Compartamos Banco in Peru, and 6.4% 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 4.13% in 1Q26, a higher level compared to 3.73% recorded in 1Q25, and to the 3.83% NPL registered in 4Q25. While recognizing that the NPL level recorded in 1Q26 was higher compared to the previous quarters, this level is still within the consolidated NPL range expected for this year, which is projected be moving around 4.0% according to the portfolio mix. Worth highlighting is the fact that we are implementing actions in Mexico to control it and maintaining an adequate and healthy level.

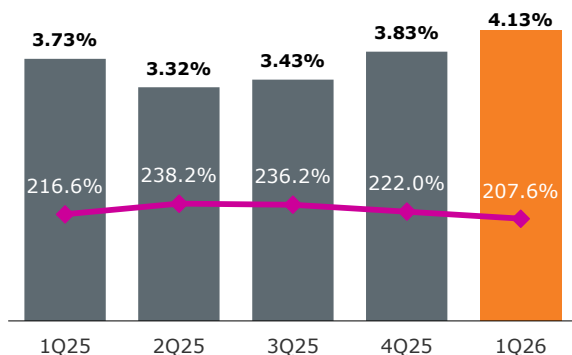
Banco Compartamos' policy is to write-off loans at 180 days behind schedule. As we have signaled before, GENTERA acquired vast knowledge and experience in originating and monitoring credits in recent years, and at the same time it is now using in a more active manner all the data that it has generated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

PRODUCT	1Q26				1Q25				4Q25			
	Portfolio	NPL	NPL Ratio	Write-Offs	Portfolio	NPL	NPL Ratio	Write-Offs	Portfolio	NPL	NPL Ratio	Write-Offs
Group Methodology	38,244	1,491	3.90%	956	32,951	1,170	3.55%	885	36,635	1,357	3.70%	790
C. Individual	19,201	1,281	6.67%	658	15,360	705	4.59%	416	19,068	1,014	5.32%	532
C. CA Plus	6,013	314	5.21%	174	5,113	204	3.99%	139	6,152	245	3.98%	138
C. Otros	29	3	10.76%	3	32	1	0.00%	0	32	4	0.00%	2
Individual Methodology	25,243	1,598	6.33%	835	20,505	910	4.44%	555	25,252	1,263	5.00%	672
Banco Compartamos México	63,487	3,089	4.86%	1,791	53,456	2,080	3.89%	1,440	61,887	2,620	4.23%	1,462
Group Methodology Peru	6,613	155	2.34%	166	6,180	154	2.49%	153	7,007	171	2.44%	209
Individual Methodology Peru	18,696	568	3.04%	262	17,745	740	4.17%	495	18,665	632	3.39%	337
Banco Compartamos Perú	25,309	723	2.85%	428	23,925	894	3.74%	648	25,672	803	3.13%	546
Individual Methodology ConCrédito	6,066	110	1.81%	474	5,315	85	1.60%	379	6,041	162	2.68%	397
ConCrédito	6,066	110	1.81%	474	5,315	85	1.60%	379	6,041	162	2.68%	397
Yastás	-	-	0.00%	-	29	24	84.25%	34	-	-	0.00%	-
Total	94,863	3,921	4.13%	2,693	82,725	3,083	3.73%	2,502	93,599	3,584	3.83%	2,406

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

Performance Ratios and Metrics

Coverage Ratio & NPL*

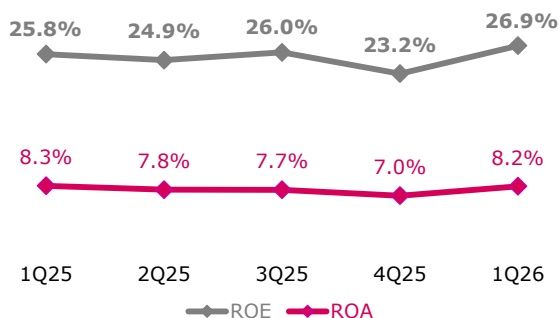


*Loan portfolio with credit risk stage 3.

1Q26 coverage ratio was 207.6%, representing a strong level, which is in line with the prudent approach that the Company has followed and according to Mexican financial regulations.

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 1Q26, GENTERA recorded a return on average equity (**ROAE**) of **26.9%** and a return on average assets (**ROAA**) of **8.2%**.

Controlling ROE for 1Q26 stood at 26.5%, compared to 26.3% registered in 1Q25.

GENTERA
Consolidated Statement of Comprehensive Income
For the three-month period ended March 31, 2026, and 2025,
and December 31, 2025
(In millions of Mexican pesos)

	1Q26	1Q25	4Q25	% Change 1Q25	% Change 4Q25
Interest income	12,704	11,206	12,961	13.4%	-2.0%
Interest expense	1,892	1,859	1,995	1.8%	-5.2%
Financing expense	1,218	1,306	1,315	-6.7%	-7.4%
Expense of credit origination and leasing	674	553	680	21.9%	-0.9%
Net Interest Income	10,812	9,347	10,966	15.7%	-1.4%
Provisions for loan losses	3,036	2,408	3,289	26.1%	-7.7%
Net interest income after provisions	7,776	6,939	7,677	12.1%	1.3%
Commissions and fee income	1,726	1,463	1,960	18.0%	-11.9%
Commissions and fee expense	139	126	110	10.3%	26.4%
Trading gains (losses)	3	1	(1)	N/C	N/C
Other operating income (expense)	243	364	150	-33.2%	62.0%
Operating Expenses	5,994	5,426	6,393	10.5%	-6.2%
Net operating income	3,615	3,215	3,283	12.4%	10.1%
Participation in the net result of other entities	0	0	0	0.0%	0.0%
Total income before income tax	3,615	3,215	3,283	12.4%	10.1%
Income tax	1,121	994	1,248	12.8%	-10.2%
Net continued operations	2,494	2,221	2,035	12.3%	22.6%
Discontinued operations	0	0	0	0.0%	0%
Net income	2,494	2,221	2,035	12.3%	22.6%
Other comprehensive income	(293)	(153)	(272)	N/C	N/C
Comprehensive Result	2,201	2,068	1,763	6.4%	24.8%
Net income attributable to:	2,494	2,221	2,035	12.3%	22.6%
Controlling interest	2,429	2,106	1,905	15.3%	27.5%
Non Controlling interest	65	115	130	-43.5%	-50.0%
Comprehensive income attributable to:	2,201	2,068	1,763	6.4%	24.8%
Controlling interest	2,136	1,952	1,633	9.4%	30.8%
Non Controlling interest	65	116	130	-44.0%	-50.0%

GENTERA
Consolidated Statement of Financial Position
As of March 31, 2026, and 2025, and December 31, 2025
(In millions of Mexican pesos)

	1Q26	1Q25	4Q25	% Change 1Q25	% Change 4Q25
Cash and investments in financial instruments	17,457	15,670	17,736	11.4%	-1.6%
Derivatives	0	1	0	N/C	N/C
Loan portfolio with credit risk stage 1 and 2	90,942	79,642	90,015	14.2%	1.0%
Loan portfolio with credit risk stage 3	3,921	3,083	3,584	27.2%	9.4%
Loan portfolio	94,863	82,725	93,599	14.7%	1.4%
Deferred items	433	488	438	-11.3%	-1.1%
Allowance for loan losses	8,139	6,678	7,955	21.9%	2.3%
Loan portfolio, net	87,157	76,535	86,082	13.9%	1.2%
Other accounts receivable, net	3,737	2,705	3,486	38.2%	7.2%
Properties, furniture and equipment, net	977	838	1,040	16.6%	-6.1%
Rights of use assets, properties, furniture and equipment, net	1,805	1,261	1,382	43.1%	30.6%
Permanent investment	100	99	100	1.0%	0.0%
Asset for deferred income taxes, net	3,860	3,090	3,664	24.9%	5.3%
Other assets	2,519	2,923	2,450	-13.8%	2.8%
Goodwill	4,573	4,610	4,573	-0.8%	0.0%
Total assets	122,185	107,732	120,513	13.4%	1.4%
Deposits	24,412	21,811	23,369	11.9%	4.5%
Long term debt issuance	17,207	13,274	18,734	29.6%	-8.2%
Banking and other borrowings	28,299	25,858	28,983	9.4%	-2.4%
Obligations in securitization operations	1,292	1,278	1,287	1.1%	0.4%
Lease liability	1,900	1,334	1,467	42.4%	29.5%
Other liabilities	10,842	8,697	10,638	24.7%	1.9%
Deferred credits and advance collections	6	8	7	-25.0%	-14.3%
Total liabilities	83,958	72,260	84,485	16.2%	-0.6%
Capital stock	4,764	4,764	4,764	0.0%	0.0%
Premium on sale of stock	(1,031)	(455)	(1,030)	N/C	0.1%
Capital reserves	1,708	1,708	1,708	0.0%	0.0%
Accumulated retained earnings	32,981	26,841	30,552	22.9%	8.0%
Other comprehensive income	(679)	195	(385)	N/C	N/C
Total controlling interest	37,743	33,053	35,609	14.2%	6.0%
Total non-controlling interest	484	2,419	419	-80.0%	15.5%
Total stockholders' equity	38,227	35,472	36,028	7.8%	6.1%
Total liabilities and stockholders' equity	122,185	107,732	120,513	13.4%	1.4%

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 non-audited financial results for the first quarter of 2026 (1Q26) 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	1Q26	1Q25	4Q25	% Change 1Q25	% Change 4Q25
Clients	3,526,873	3,253,492	3,496,328	8.4%	0.9%
Portfolio*	63,487	53,456	61,887	18.8%	2.6%
Net Income	1,656	1,545	1,396	7.2%	18.6%
NPLs / Total Portfolio	4.86%	3.89%	4.23%	0.97 pp	0.63 pp
ROA	9.1%	10.1%	8.0%	-1.00 pp	1.10 pp
ROE	33.6%	37.4%	29.4%	-3.8 pp	4.2 pp
NIM	45.9%	46.3%	48.0%	-0.4 pp	-2.1 pp
NIM after provisions	33.5%	36.1%	34.9%	-2.6 pp	-1.4 pp
Efficiency Ratio	63.2%	62.3%	70.2%	0.9 pp	-7.0 pp
Operating Efficiency	22.8%	24.1%	26.6%	-1.3 pp	-3.8 pp
Coverage Ratio	187.1%	204.7%	209.6%	-17.6 pp	-22.5 pp
Capital adequacy ratio (ICAP)	32.3%	31.2%	30.0%	1.1 pp	2.3 pp
Capital / Total Assets	28.3%	28.0%	26.0%	0.3 pp	2.3 pp
Average Loan (Ps.)	18,001	16,430	17,701	9.6%	1.7%
Employees	18,771	18,300	18,804	2.6%	-0.2%
Service Offices**	430	430	430	0.0%	0.0%
Branches	154	149	152	3.4%	1.3%

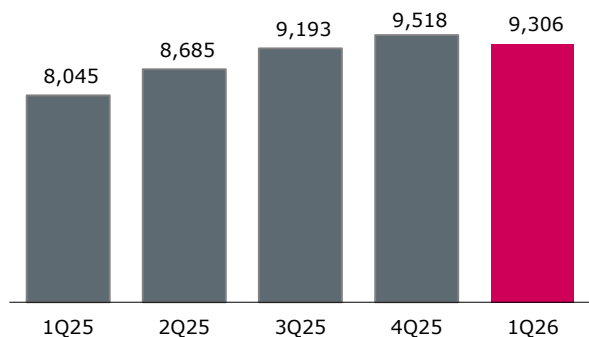
*Portfolio and Net Income are expressed in millions of Mexican pesos.

**Some of the Service offices were transformed into Branches. 61 Branches are within a Service Office (same location).

1Q26 Highlights:

- **Banco Compartamos reached a record number of clients**, servicing ~3.53 million credit clients at the end of 1Q26.
- **Total loan portfolio reached Ps. 63,487 million**, an **18.8%** growth compared to 1Q25.
- **Net Income for 1Q26 reached Ps. 1,656 million**, a **7.2% increase** compared to 1Q25.
- **Capital Adequacy Ratio (ICAP)** stood at **32.3%**, 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 **4.86%** in 1Q26, compared to 3.89% reached in 1Q25, and 4.23% in 4Q25.
- **ROA** for 1Q26 was 9.1%, compared to 10.1% in 1Q25.
- **ROE** for 1Q26 was 33.6%, compared to 37.4% in 1Q25.

Interest Income (Ps. millions)



Interest income reached **Ps. 9,306 million in 1Q26, a solid 15.7% increase compared to 1Q25 and 2.2% contraction compared to 4Q25**. The decrease in interest income in 1Q26 vs 4Q25 is mainly explained due to the smaller average current loan portfolio in the first quarter of 2026 compared to 4Q25

Interest expenses

Interest expenses grew 0.8% to reach Ps. 1,404 million, compared to Ps. 1,393 million in 1Q25, and a 7.6% contraction compared to Ps. 1,519 million in 4Q25. *The Ps. 1,404 million recorded in this line in 1Q26 already include ~Ps. 556 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 with credit origination and the implicit interest related to leasing agreements, interest expenses related to financing expenses were Ps. 848 million, contracting 7.3% in its annual comparison.

The Funding Cost, which includes liabilities and deposits from the public, **stood at 7.5% in 1Q26**, compared to **9.8%** in 1Q25.

As a result of the aforementioned, Banco Compartamos reported a **Net Interest Income of Ps. 7,902 million, an 18.8% increase compared to 1Q25, and a 1.2% contraction compared to 4Q25. NIM stood at 45.9% in 1Q26, compared to 46.3% one year ago.**

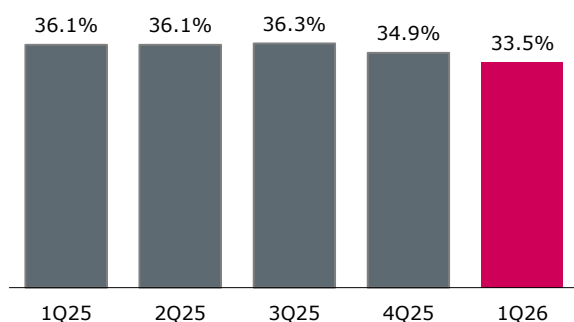
Provisions for loan losses

Provisions for loan losses stood at **Ps. 2,141 million**, compared to Ps. 1,459 million reached in 1Q25. This 46.7% annual increase is explained by the robust 18.8% annual growth experienced in the portfolio, its current mix and NPL levels.

Cost of risk for 1Q26 stood at 13.7%.

Net Interest Margin (after provisions)¹⁾

1) Net Interest margin after provisions / Average Yielding Assets



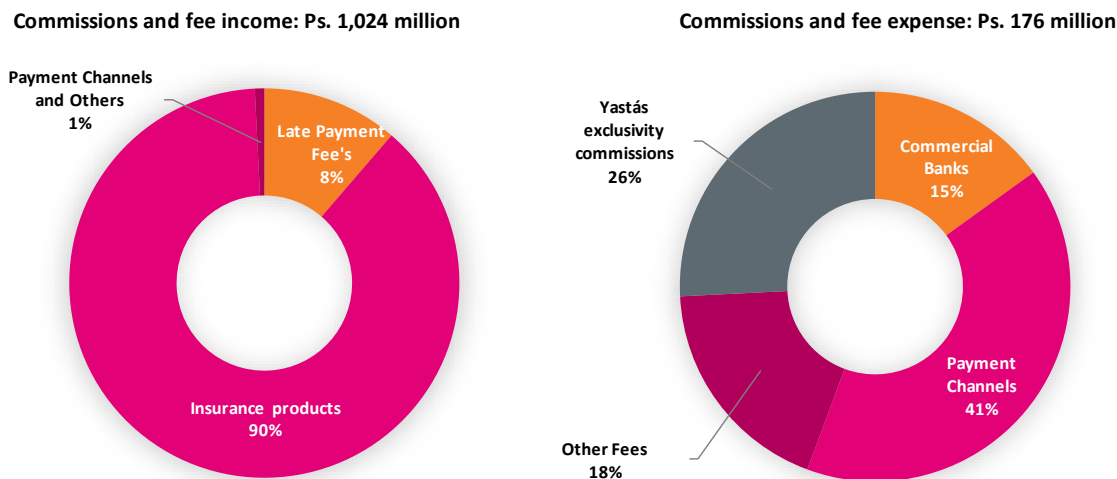
NII after provisions was Ps. 5,761 million, a 10.9% increase compared to Ps. 5,193 million in 1Q25, and a 1.0% contraction compared to Ps. 5,817 million reached in 4Q25.

NIM (Net Interest Margin) after provisions (NII after provisions for losses / average yielding assets) for **1Q26 was 33.5%**, compared to 36.1% in 1Q25 and 34.9% reached in 4Q25.

Commissions and other income

- **The net effect between commissions charged and commissions paid** in 1Q26 totaled **Ps. 848 million**, considering Ps. 1,024 million in commission and fee income and Ps. 176 million in commissions and fee expenses, representing a 19.1% increase compared to the net effect of Ps. 712 million reached in 1Q25.

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

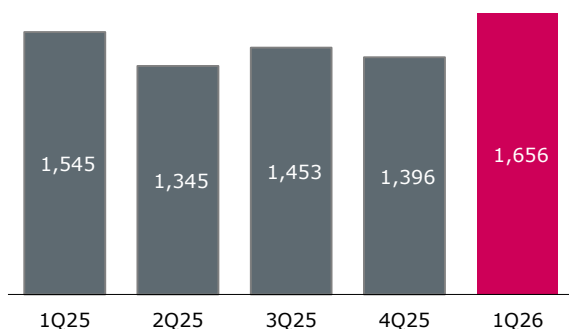


- **Trading Gains/losses** in 1Q26 stood at **Ps. 3 million** and is associated with the cash balance in U.S. dollars that Banco Compartamos holds to pay its contracts in that currency.
- **Other operating income/expense** reflected an expense of **Ps. 58 million for 1Q26**. This item reflected non-recurring 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 1Q26 increased 12.5% year-over-year to Ps. 4,139 million, primarily attributable to the current number of loan officers compared to the previous year (salaries and benefits) and other costs that reflect the inflation experienced in the year over year period, as well as other expenses related to different initiatives that Compartamos is executing in order to modernize its operation.

Net Income

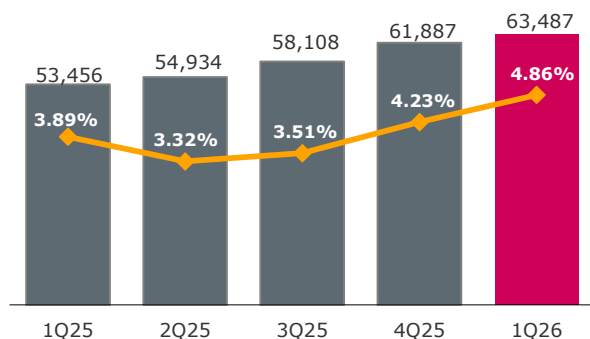


Banco Compartamos reported a **Net Income of Ps. 1,656 million**, a 7.2% increase compared to 1Q25, representing a record net income for any quarter in our history.

Statement of Financial Position

Cash and investments in financial instruments stood at **Ps. 8,336 million**, compared to **Ps. 6,730 million** in 1Q25 and **Ps. 9,633 million** in 4Q25. 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 1Q26, it includes ~Ps. 3,030 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. 63,487 million**, an **18.8% increase** compared to **Ps. 53,456 million** reported in 1Q25, and a 2.6% increase compared to the portfolio reached at the end of 4Q25.

The **average outstanding balance per client** in 1Q26 was **Ps. 18,001**, 9.6% above the Ps. 16,430 reported in 1Q25 and 1.7% increase compared to Ps. 17,701 reported in 4Q25.

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 ~**60.2%** of the total loan portfolio in 1Q26 with a consolidated Loan Portfolio with credit risk stage 3 (**NPL**) of **3.90% for 1Q26**, compared to **3.70% in 4Q25**, and **3.55% in 1Q25**.
2. **Individual Lending Methodology:** Additional Plus Loans (*Credito Adicional Plus*); Personal Loans (*Credito Individual*) and other loans (otros), represented ~**39.8%** of the total loan portfolio in 1Q26 with a consolidated **NPL of 6.33% in 1Q26**, compared to **5.00% in 4Q25** and **4.44% in 1Q25**.

During **1Q26**, total **Loan Portfolio with credit risk stage 3 (NPL)** was **4.86%**, compared to 4.23% in 4Q25 and 3.89% in 1Q25.

Banco Compartamos' policy is to write off loans that are past due after 180 days. During the first quarter, **write-offs reached Ps. 1,791 million**.

For 1Q26, the **coverage ratio** (allowance for loan losses / non-performing loans) was **187.1%**, compared to 204.7% in 1Q25. 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 1Q26, ~60% corresponds to the group credit methodology.

Total Liabilities

During 1Q26, total liabilities reached Ps. 52,141 million, 17.1% larger compared to Ps. 44,508 million recorded during 1Q25.

Banco Compartamos' liabilities are fully peso-denominated; therefore, there is no 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 March 31, 2026, it had **Ps. 17,207 million** outstanding in long-term local bonds (*Certificados Bursátiles Bancarios*).

ii) Strong capital base: 28.3% of total assets were funded with equity.

iii) Credit lines with banks and other institutions: Banco Compartamos had **Ps. 20,989 million** in credit lines among various banking creditors (Multilateral, Development Banks and Commercial Banks).

iv) Clients Deposits, On Demand Deposits, and Term Deposits for 1Q26 stood at **Ps. 6,283 million**, 28.4% larger than the Ps. 4,893 million recorded in 1Q25. At the end of 1Q26, Banco Compartamos had **~2.55 million** debit accounts.

Total Stockholders' Equity

The capitalization ratio was 32.3% at the end of the first quarter, a larger ratio compared to **31.2%** in 1Q25. 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. 19,796 million in Tier I** capital and risk-weighted assets of **Ps. 61,233 million**.



Banco Compartamos, S.A., Institución de Banca Múltiple
Statement of Comprehensive Income
For the three-month period ended March 31, 2026, and 2025,
and December 31, 2025
(In millions of Mexican pesos)

	1Q26	1Q25	4Q25	% Change 1Q25	% Change 4Q25
Interest income	9,306	8,045	9,518	15.7%	-2.2%
Interest expense	1,404	1,393	1,519	0.8%	-7.6%
Financing expense	848	915	943	-7.3%	-10.1%
Expense of credit origination and leasing	556	478	576	16.3%	-3.5%
Net Interest Income	7,902	6,652	7,999	18.8%	-1.2%
Provisions for loan losses	2,141	1,459	2,182	46.7%	-1.9%
Net interest income after provisions	5,761	5,193	5,817	10.9%	-1.0%
Commissions and fee income	1,024	878	1,092	16.6%	-6.2%
Commissions and fee expense	176	166	181	6.0%	-2.8%
Trading gains (losses)	3	2	0	50.0%	N/C
Other operating income (expense)	(58)	(4)	(94)	N/C	N/C
Operating Expenses	4,139	3,680	4,656	12.5%	-11.1%
Net operating income	2,415	2,223	1,978	8.6%	22.1%
Total income before income tax	2,415	2,223	1,978	8.6%	22.1%
Income tax	759	678	582	11.9%	30.4%
Net income	1,656	1,545	1,396	7.2%	18.6%

Banco Compartamos, S.A., Institución de Banca Múltiple
Statement of Financial Position
As of March 31, 2026, and 2025, and December 31, 2025
(In millions of Mexican pesos)

	1Q26	1Q25	4Q25	% Change 1Q25	% Change 4Q25
Cash and investments in financial instruments	8,336	6,730	9,633	23.9%	-13.5%
Loan portfolio with credit risk stage 1 and 2	60,398	51,376	59,267	17.6%	1.9%
Loan portfolio with credit risk stage 3	3,089	2,080	2,620	48.5%	17.9%
Loan portfolio	63,487	53,456	61,887	18.8%	2.6%
Deferred items	371	449	363	-17.4%	2.2%
Allowance for loan losses	5,780	4,258	5,492	35.7%	5.2%
Loan portfolio, net	58,078	49,647	56,758	17.0%	2.3%
Other accounts receivable, net	1,880	1,927	2,060	-2.4%	-8.7%
Properties, furniture and equipment, net	487	386	494	26.2%	-1.4%
Rights of use assets, properties, furniture and equipment, net	939	698	853	34.5%	10.1%
Asset for deferred income taxes, net	2,588	1,925	2,490	34.4%	3.9%
Other assets	387	476	275	-18.7%	40.7%
Total assets	72,695	61,789	72,563	17.7%	0.2%
Clients' deposits	3,835	2,670	3,545	43.6%	8.2%
OD Deposits	14	14	543	0.0%	-97.4%
Term deposits	2,434	2,209	2,315	10.2%	5.1%
Long term debt issuance	17,207	13,274	18,373	29.6%	-6.3%
Banking and other borrowings	20,989	20,396	21,712	2.9%	-3.3%
Lease liability	995	734	904	35.6%	10.1%
Other liabilities	6,667	5,211	6,273	27.9%	6.3%
Total liabilities	52,141	44,508	53,665	17.1%	-2.8%
Capital stock	947	856	947	10.6%	0.0%
Capital reserves	895	804	895	11.3%	0.0%
Accumulated retained earnings	18,958	15,690	17,302	20.8%	9.6%
Other comprehensive income	(246)	(69)	(246)	N/C	N/C
Total stockholders' equity	20,554	17,281	18,898	18.9%	8.8%
Total liabilities and stockholders' equity	72,695	61,789	72,563	17.7%	0.2%

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 non-audited financial results for the first quarter of 2026 (1Q26) 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	1Q26	1Q25	4Q25	% Change 1Q25	% Change 4Q25
Clients	1,053,969	992,642	1,043,905	6.2%	1.0%
Portfolio *	25,309	23,925	25,672	5.8%	-1.4%
Net Income*	436	292	427	49.1%	2.1%
NPLs / Total Portfolio	2.85%	3.74%	3.13%	-0.89 pp	-0.28 pp
ROA	5.8%	4.1%	5.9%	1.7 pp	-0.1 pp
ROE	26.6%	20.7%	26.4%	5.9 pp	0.2 pp
NIM	28.3%	27.6%	30.5%	0.7 pp	-2.2 pp
NIM after provisions	21.5%	19.2%	21.9%	2.3 pp	-0.4 pp
Efficiency Ratio	65.8%	72.3%	66.5%	-6.5 pp	-0.7 pp
Operating Efficiency	15.6%	15.4%	15.9%	0.2 pp	-0.3 pp
Coverage Ratio	262.9%	214.3%	233.6%	48.6 pp	29.3 pp
Capital / Total Assets	21.1%	20.6%	22.2%	0.5 pp	-1.1 pp
Average Loan (Ps.)	24,013	24,102	24,592	-0.4%	-2.4%
Employees	7,095	6,881	7,042	3.1%	0.8%
Service Offices	126	123	126	2.4%	0.0%

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).

1Q26 Highlights:

- **Total loan portfolio** reached **Ps. 25,309 million**, representing a 5.8% growth compared to 1Q25 (in local currency loan portfolio grew 14.9% in its annual comparison).
- **Net Income for 1Q26 stood at Ps. 436 million**, representing a 49.1% growth compared to Ps. 292 million registered in 1Q25.
- **Non-performing loans** stood at **2.85%** in 1Q26, an improvement compared to 3.74% in 1Q25 and compared to 3.13% recorded in 4Q25.
- **Credit clients** finalized the quarter at 1,053,969, representing a 6.2% increase compared to 1Q25.
 - Group Loans product represented **67.1%** of the clients served in Peru, ending the period with more than **706 thousand clients**. This methodology represented **26.1%** of Compartamos Banco Perú loan portfolio.
- **Solvency ratio in 1Q26** stood at **21.7%**.
- **ROA for 1Q26** stood at 5.8%, compared to 5.9% in 4Q25 and 4.1% in 1Q25.
- **ROE for 1Q26** stood at 26.6% compared to 26.4% in 4Q25 and 20.7% in 1Q25.

**Compartamos Banco, S.A. – Perú -
Statement of Comprehensive Income
For the three-month period ended March 31, 2026, and 2025,
and December 31, 2025**
(In millions of Mexican pesos)

	1Q26	1Q25	4Q25	% Change 1Q25	% Change 4Q25
Interest income	2,431.5	2,242.2	2,485.6	8.4%	-2.2%
Interest expense	349.4	356.5	340.0	-2.0%	2.8%
Financing expense	246.8	288.1	243.8	-14.4%	1.2%
Expense of credit origination and leasing	102.6	68.4	96.2	50.1%	6.7%
Net interest income	2,082.1	1,885.7	2,145.6	10.4%	-3.0%
Provisions for loan losses	505.5	573.4	603.7	-11.8%	-16.3%
Net interest income after provisions	1,576.6	1,312.3	1,541.9	20.1%	2.2%
Commissions and fee income	262.0	231.6	238.6	13.2%	9.8%
Commissions and fee expenses	44.3	27.1	16.5	63.4%	167.7%
Other operating income (expense)	(2.1)	(6.4)	(16.1)	N/C	N/C
Operating expenses	1,178.6	1,092.7	1,162.3	7.9%	1.4%
Net operating income	613.6	417.6	585.5	46.9%	4.8%
Participation in the net result of other entities	0.0	(0.0)	0.0	N/C	N/C
Total income before income tax	613.6	417.6	585.5	46.9%	4.8%
Income tax	177.7	125.3	158.3	41.8%	12.2%
Net income	436.0	292.3	427.2	49.1%	2.1%
Controlling interest	436.9	292.5	428.2	49.4%	2.0%
Non Controlling interest	(0.9)	(0.1)	(1.0)	N/C	-12.4%

**Compartamos Banco, S.A. – Perú -
Statement of Financial Position
As of March 31, 2026, and 2025, and December 31, 2025**
(In millions of Mexican pesos)

	1Q26	1Q25	4Q25	% Change 1Q25	% Change 4Q25
Cash and investments in financial instruments	4,820.7	4,262.1	4,497.7	13.1%	7.2%
Loan portfolio with credit risk stage 1 and 2	24,586.7	23,030.9	24,869.3	6.8%	-1.1%
Loan portfolio with credit risk stage 3	722.5	894.1	802.7	-19.2%	-10.0%
Loan portfolio	25,309.2	23,925.0	25,672.0	5.8%	-1.4%
Deferred items	61.9	39.5	74.3	56.5%	-16.7%
Allowance for loan losses	1,899.6	1,915.8	1,875.2	-0.8%	1.3%
Loan portfolio, net	23,471.5	22,048.7	23,871.2	6.5%	-1.7%
Other accounts receivable, net	375.5	383.3	430.5	-2.0%	-12.8%
Properties, furniture and equipment, net	319.4	311.5	363.1	2.5%	-12.0%
Asset for deferred income taxes, net	452.9	320.9	426.9	41.1%	6.1%
Rights of use assets, properties, furniture and equipment, net	280.8	368.6	324.6	-23.8%	-13.5%
Other assets	445.1	491.4	482.3	-9.4%	-7.7%
Total assets	30,165.9	28,186.5	30,396.4	7.0%	-0.8%
Deposits	18,163.0	16,931.8	17,869.9	7.3%	1.6%
Banking and other borrowings	3,102.3	3,797.3	3,564.0	-18.3%	-13.0%
Creditors on repurchase/resell agreements	0.0	0.0	0.0	N/C	N/C
Lease liability	304.9	391.3	350.0	-22.1%	-12.9%
Other liabilities	2,223.9	1,248.6	1,872.4	78.1%	18.8%
Deferred credits and advance collections	4.8	7.1	5.5	-33.1%	-13.1%
Total liabilities	23,798.9	22,376.1	23,661.8	6.4%	0.6%
Capital stock	4,869.6	4,244.9	4,244.9	14.7%	14.7%
Capital reserves	1,012.4	878.7	878.7	15.2%	15.2%
Other comprehensive income	(222.4)	358.7	136.2	N/C	N/C
Accumulated retained earnings	702.6	320.0	1,469.4	119.5%	-52.2%
Total controlling interest	6,362.3	5,802.4	6,729.3	9.6%	-5.5%
Total non-controlling interest	4.8	8.1	5.3	-41.2%	-9.4%
Total stockholders' equity	6,367.0	5,810.5	6,734.6	9.6%	-5.5%
Total liabilities and stockholders' equity	30,165.9	28,186.5	30,396.4	7.0%	-0.8%

The following section sets forth the non-audited financial results for the first quarter 2026 (1Q26) 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	1Q26	1Q25	4Q25	% Change 1Q25	% Change 4Q25
Entrepreneurs (Clients)	83,750	81,843	85,504	2.3%	-2.1%
Final users	1,026,210	934,569	1,042,767	9.8%	-1.6%
Portfolio *	6,066	5,315	6,041	14.1%	0.4%
Accounts receivable CrediTienda	1,035	740	998	39.9%	3.7%
Net Income*	257	256	-72	0.3%	N/C
NPLs / Total Portfolio	1.81%	1.60%	2.68%	0.21 pp	-0.87 pp
ROA	10.7%	10.5%	-3.1%	0.2 pp	13.80 pp
ROE	23.2%	22.3%	-6.7%	0.9 pp	29.9 pp
NIM	44.84%	40.3%	40.5%	4.5 pp	4.3 pp
NIM after provisions	23.3%	20.4%	12.1%	2.9 pp	11.2 pp
Efficiency Ratio	58.4%	55.6%	55.3%	2.8 pp	3.1 pp
Capital / Total Assets	46.6%	46.5%	45.4%	0.1 pp	1.2 pp
Write - offs *	474	379	397	25.1%	19.4%
Coverage Ratio	417.3%	559.9%	364.3%	-142.6 pp	53.0 pp
Average Loan per Client	72,435	64,943	70,649	11.5%	2.5%
Employees	2,162	1,998	2,149	8.2%	0.6%

*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.

1Q26 Highlights:

- **Total loan portfolio** reached a record of **Ps. 6,066 million**, a 14.1% increase compared to Ps. 5,315 million in 1Q25, and a slight 0.4% increase compared to 4Q25.
- **Net Income** for 1Q26 stood at **Ps. 257 million**, compared to Ps. 256 million in net income in 1Q25.
- **ROA** for 1Q26 stood at 10.7%, compared to 10.5% in 1Q25.
- **ROE** for 1Q26 stood at 23.2% compared to 22.3% in 1Q25.
- The number of **Entrepreneurs (Active Clients)** in 1Q26 exceeded 83 thousand, reaching over 1.02 million final users, representing more than 91 thousand additional final users compared to 1Q25.
 - **CrediTienda** App, part of **ConCrédito**, is an **online sales platform**, and concluded 1Q26 with **Ps. 1,035 million in accounts receivable, a 39.9% growth** compared to Ps. 740 million in 1Q25.
- **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 March 31, 2026, and 2025,
and December 31, 2025
(In millions of Mexican pesos)

	1Q26	1Q25	4Q25	% Change 1Q25	% Change 4Q25
Interest income	944.4	858.6	933.4	10.0%	1.2%
Interest expense	116.4	120.9	217.2	-3.8%	-46.4%
Financing expense	110.3	113.7	215.9	-2.9%	-48.9%
Expense of credit origination and leasing	6.0	7.3	1.3	-17.0%	N/C
Net interest income	828.1	737.6	716.3	12.3%	15.6%
Provisions for loan losses	397.3	364.0	502.6	9.1%	-21.0%
Net interest income after provisions	430.8	373.6	213.7	15.3%	101.6%
Commissions and fee income	0	0	0	N/C	N/C
Commissions and fee expenses	18.3	15.4	16.5	18.8%	10.6%
Other operating income (expense)	457.5	464.7	579.9	-1.6%	-21.1%
Operating expenses	508.4	457.4	429.4	11.1%	18.4%
Total income before income tax	361.6	365.5	347.7	-1.1%	4.0%
Income tax	105.0	109.8	420.0	-4.4%	-75.0%
Net income	256.6	255.7	(72.2)	0.3%	N/C

ConCrédito
Statement of Financial Position
As of March 31, 2026, and 2025, and December 31, 2025
(In millions of Mexican pesos)

	1Q26	1Q25	4Q25	% Change 1Q25	% Change 4Q25
Cash and investments in financial instruments	1,687.4	1,865.6	1,251.1	-9.6%	34.9%
Derivatives	0.1	0.9	0.0	-93.6%	52.6%
Loan portfolio with credit risk stage 1 and 2	5,956.3	5,230.1	5,879.1	13.9%	1.3%
Loan portfolio with credit risk stage 3	110.1	85.0	161.7	29.4%	-31.9%
Loan portfolio	6,066.4	5,315.2	6,040.7	14.1%	0.4%
Deferred items	0.0	4.5	0.0	N/C	N/C
Allowance for loan losses	459.2	476.2	588.9	-3.6%	-22.0%
Loan portfolio, net	5,607.2	4,843.5	5,451.9	15.8%	2.8%
Other accounts receivable, net	1,697.8	2,437.9	2,013.7	-30.4%	-15.7%
Properties, furniture and equipment, net	151.4	76.5	156.9	97.9%	-3.5%
Rights of use assets, properties, furniture and equipment, net	11.1	31.0	10.7	-64.2%	3.6%
Asset for deferred income taxes, net	556.1	610.5	466.9	-8.9%	19.1%
Other assets	78.4	289.4	113.8	-72.9%	-31.1%
Total assets	9,789.3	10,155.2	9,465.0	-3.6%	3.4%
Securitization transactions	1,300.0	1,277.7	1,300.0	1.7%	0.0%
Banking and other borrowings	2,667.1	1,551.0	2,270.0	72.0%	17.5%
Lease liability	138.9	86.5	139.8	60.6%	-0.7%
Other accounts payable	1,110.7	2,497.1	1,460.8	-55.5%	-24.0%
Other liabilities	14.0	7.6	12.5	85.4%	12.2%
Financial instruments qualify as a liability	(15.9)	(5.7)	(22.1)	N/C	N/C
Employee benefits liabilities	15.2	21.6	4.3	-29.8%	256.5%
Total liabilities	5,230.1	5,435.8	5,165.3	-3.8%	1.3%
Capital stock	3,424.4	3,239.2	3,424.4	5.7%	0.0%
Premium on sale of stock	6.7	6.7	6.7	0.0%	0.0%
Capital reserves	68.5	53.1	65.7	29.0%	4.2%
Accumulated retained earnings	1,059.7	1,420.5	802.8	-25.4%	32.0%
Total stockholders' equity	4,559.2	4,719.4	4,299.7	-3.4%	6.0%
Total liabilities and stockholders' equity	9,789.3	10,155.2	9,465.0	-3.6%	3.4%

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.