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BOLSA MEXICANA DE VALORES, S.A.B. DE C.V., INFORMA:

CLAVE DE COTIZACIÓN	GENTERA
RAZÓN SOCIAL	GENTERA, S.A.B. DE C.V.
LUGAR	Mexico City, Mexico

ASUNTO

GENTERA announced today audited consolidated financial results for the fourth quarter and fiscal year ended December 31, 2018.

EVENTO RELEVANTE

GENTERA
REPORTS 4Q18 RESULTS

Mexico City, Mexico -February 26, 2019 - GENTERA S.A.B. de C.V. ("GENTERA" or "the Company") (BMV: GENTERA*) announced today audited consolidated financial results for the fourth quarter and fiscal year ended December 31, 2018. All figures were prepared in accordance with requirements from the National Banking and Securities Commission (CNBV) and are expressed in nominal Mexican pesos (Ps.)

4Q18 and Fiscal Year 2018 Highlights:

- Total Loan Portfolio reached Ps. 35,725 million, an 11.4% increase and 7.5% compared to 4Q17 and 3Q18, respectively. Consolidated Loan Portfolio broken down by subsidiary is shown below:
 - Banco Compartamos S.A., I.B.M. (Mexico) (Banco Compartamos) microcredit loan portfolio reached Ps. 23,127 million, 5.6% and 3.7% higher versus the figures recorded in 4Q17 and 3Q18, respectively.
 - Compartamos Financiera (Peru) stood at Ps. 11,928 million, a 24.4% increase vs. 4Q17; and,
 - Compartamos S.A. (Guatemala) was Ps. 670 million, 15.6% higher compared to 4Q17.
- Net Income for 4Q18 was Ps. 708 million, an 88.8% increase compared to Ps. 375 million reached in 4Q17 and a 3.7% contraction compared to the Net Income of Ps. 735 million achieved in 3Q18. Earnings per share (EPS) in 4Q18 stood at \$0.44
- Net Interest Income after provisions for 4Q18 was Ps. 4,333 million, a 10.1% growth compared to the same period last year, while NIM after provisions stood at 42.3%.
- ROE stood at 15.9%, compared to 8.9% during 4Q17.
- ROA reached 5.8%, compared to 3.5% in 4Q17.
- Non-performing loans (NPLs) for 4Q18 improved to 2.73%, compared to 3.26% in 4Q17.

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- Efficiency ratio for 4Q18 was 81.6%, compared to 89.2% reported in 4Q17.
- On February 26, 2019 the Board of Directors approved to propose at the Shareholders' Meeting, to be held in April 2019, an ordinary dividend payment equivalent to \$ 593,000,000.00 (five hundred ninety-three million pesos M.N.), which will be distributed among the outstanding shares at the date of payment which will be no later than July 31, 2019. The Board also signaled during its meeting that the payment of an extraordinary dividend will be analyzed during its meeting in October 2019.

Financial Results and Ratios

1) In 4Q18, 3,196,675 credit clients and 219,526 clients from Savings and Insurance Products. The users/clients of the remittance services offered by INTERMEX are not reflected in this table

In this table employees in Banco Compartamos include employees from ATERNA, YASTAS and INTERMEX.

*Portfolio and Net Income are expressed in millions (Mexican Pesos)

** Some Service offices in Mexico are being transformed into Branches. 91 Branches are inside a Service Office (same location)

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

The results obtained during 4Q18 allowed us to exceed the objectives originally set for 2018, highlighting the 11.4% annual growth in the loan portfolio due to improvements in service and a better value offer for customers, which allowed us to end with a solid increase in credit clients, and serving more than 3.4 million customers in the 3 countries in which we operate with the different financial services we offer.

As of December 31, 2018, Gentera had a network of 739 service offices, 231 bank branches and a staff of over 22 thousand employees that were distributed throughout Mexico, Peru and Guatemala. GENTERA's subsidiaries continued to strengthen their performance: i) COMPARTAMOS, the bank and financial companies, recorded their largest historic portfolio with Ps. 35,725 million; ii) ATERNA concluded 4Q18 with more than 5.3 million active policies; iii) YASTAS totaled 3.9 million transactions, out of which 1.4 million were financial; iv) INTERMEX processed more than Ps. 6,600 million in remittances during 4Q18.

I would like to mention that our efforts to achieve greater financial inclusion, within a market historically underserved by traditional banking, are aligned with the new administration's programs in Mexico, motivating us to continue working hard to provide development opportunities through our financial solutions.

At Gentera, we are convinced that our main strength once again is the quality of the service we provide, which gives us the confidence to continue advancing during 2019 in our goal of reaching a greater number of clients and supporting the fulfillment of their dreams, generating shared value.

4Q18 Analysis & Results of Operations

* Portfolio, Net Income and Write-offs are expressed in millions (Mexican Pesos)

** In this table employees in Banco Compartamos include employees from ATERNA, YASTAS and INTERMEX.

Compartamos Financiera (Peru) is reported under Mexican GAAP (all figures in millions of pesos).

Clients: Only credit clients.

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Income Statement

The following financial performance analysis was conducted with consolidated figures. The percentage comparisons are calculated for the fourth quarter 2018 versus the same period 2017, unless otherwise specified. The reader must take into consideration the FX movements in the comparable periods.

Interest income in 4Q18 was Ps. 5,575 million a 6.0% increase compared to 4Q17. The interest income increase observed in this year on year comparison is very relevant as this is the first positive result after 4 consecutive quarters of annual contractions. The growth was driven by: i) the annual growth of 5.6% in the Mexican microcredit loan portfolio compared to 4Q17; ii) the strong contribution of our Peruvian subsidiary, Compartamos Financiera, which continued reflecting a solid evolution with a 24.4% growth in its loan portfolio, which led to 32.8% growth in interest income.

Banco Compartamos represented most of GENTERA's current portfolio and interest income, with 64.7% and 78.4%, respectively, compared to 4Q17 when it accounted for 68.3% and 82.3%, in the same order.

Gentera's three main subsidiaries grant loans with different average outstanding balances per client (Ps. 9,307 for Banco Compartamos, Ps. 19,549 for Compartamos Financiera and Ps. 6,602 for Compartamos Guatemala). These variations in ticket size are related to the share of the group lending or individual lending products in their respective portfolio. The Yield for GENTERA's portfolio stood at 63.9%.

GENTERA's interest expense stood at Ps. 493 million, or a 40.1% growth compared to the figure posted in 4Q17. This variation is mainly explained by: i) the increase in Mexico's reference interest rate; ii) the extra liquidity obtained by Banco Compartamos at the end of November 2018 to mitigate potential market volatility; and, iii) the increase in interest-bearing liabilities at Compartamos Financiera to fund its robust growth. Additional details are explained below:

- The Funding Cost of Banco Compartamos in Mexico, which includes wholesale funding and deposits, stood at 7.6% in 4Q18 compared to 7.1% in 4Q17. Interest expenses at this subsidiary increased 48.1% to Ps. 348 million, compared to Ps. 235 million in 4Q17. At the end of the quarter, 53.8% of Banco Compartamos liabilities (considering interbank liabilities and long-term debt issuances) were subscribed at a fixed rate.
- Compartamos Financiera in Peru increased its Interest Expenses by 13.8% to Ps. 143 million versus 4Q17, which implies a lower growth compared to the 19.4% increase in liabilities used to fund the portfolio. This was possible thanks to more favorable terms and conditions in credit lines and downward adjustment in Peru's reference interest rate, which at the end of September 2018 was at 2.75% compared to 3.50% at the end of September 2017. Cost of funding stood at 5.54%, compared to 5.92% in 4Q17.

GENTERA's Net Interest Margin (NIM) for the fourth quarter 2018 reached 49.7%, below the 54.1% achieved in 4Q17. This movement is primarily attributed to: 1) A smaller average loan portfolio during most of the days in 4Q18 compared with the larger consolidated loan portfolio reached in the last days of the fourth quarter 2018 (mid-December); 2) as mentioned above, during the last days of November 2018, as a prudent approach, Banco Compartamos decided to take extra liquidity; 3) the smaller contribution of Banco Compartamos in the consolidated portfolio, accounting for 64.7% at the end of 4Q18 compared to 68.3% in 4Q17. These dynamics, among others, had the following consequences: 1) A lower interest income was recorded in the period due to the new participation that each subsidiary has in the consolidated portfolio; and, 2) the extra liquidity led to an increase in productive assets, consequently impacting NIM ratio.

Provisions for loan losses reached Ps. 749 million during the quarter. This item decreased by Ps. 221 million, or 22.8% when compared to the provisions generated in 4Q17, derived from the improvements in early NPL's (between 7 and 90 days) performance. The methodology followed is in line with new banking regulations and methods, reflecting the level required for each product.

NII after provisions rose to Ps. 4,333 million, a 10.1% growth compared to Ps. 3,935 million in 4Q17. As explained in the

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previous quarterly report, asset quality has been improving and, in this fourth quarter, GENERA continued benefiting from those improvements.

As a result of the aforementioned and given the extra liquidity at Banco Compartamos in Mexico, NIM after provisions (NII after provisions for losses / average yielding assets) for 4Q18 stood at 42.3%, compared to 43.4% in 4Q17. It is worth highlighting that GENERA's subsidiary, Banco Compartamos, raised its Cash position during November 2018 to mitigate potential volatility. This additional liquidity impacted the NIM before and after provisions, since the average yielding assets increased substantially at the end of November and December 2018.

The net effect between commissions charged and commissions paid in 4Q18 reached a total of Ps. 250 million, a contraction of Ps. 32 million, or 11.4%, compared to the net effect obtained in 4Q17 of Ps. 282 million, which is explained as follows:

Commissions and fee income during the quarter decreased 3.2% to Ps. 367 million, compared to 4Q17. This item mainly reflected: i) late payment fees charged to clients with delinquent loans at Banco Compartamos; ii) fees generated at YASTAS, ATERNA and INTERMEX; and iii) commissions generated at Compartamos Financiera. The following table shows consolidated numbers for each subsidiary.

Commissions and fee expenses during the quarter increased 20.6% compared to 4Q17, or Ps. 20 million, to Ps. 117 million. This variation is largely due to the flexibility granted to Banco Compartamos clients to use alternative channels. However, a significant amount of Banco Compartamos' disbursements and loan collection operations continued to be performed in GENERA's channels, representing, at the end of December 2018, 71.3% and 31.9%, respectively, compared to 72.5% and 36.4% in the previous quarter.

We expect that this participation in GENERA's channels will change in the coming quarters as we have decided to give additional flexibility to Banco Compartamos' clients to carry out those disbursements and payments in different channels. This item included: i) fees charged by third parties to Banco Compartamos for the use of their networks; as well as, ii) fees related to the operation of YASTAS and INTERMEX. The following table shows consolidated numbers for each subsidiary.

Trading Gains in 4Q18 amounted to Ps. 14 million.

Other Operating Income/Expenses during 4Q18 represented an income of Ps. 25 million. This item reflected non-recurring income or expenses.

Operating expenses stood at Ps. 3,773 million, a 1.6% growth versus the Ps. 3,712 million reached in 4Q17. This increase was mainly attributable to higher employee expenses. Employees and infrastructure expenses typically represent 75% to 80% of total operating expenses, as outlined below:

GENERA's subsidiaries employs a total of 22,062 people, a slight contraction of 1.1% compared to 4Q17. The main contraction came from Banco Compartamos in Mexico.

- Salaries and benefits accounted for approximately Ps. 2,289 million, or 60.7% of total operating expenses.
- During 4Q18, GENERA had 496 service offices and 231 branches in Mexico, 94 service offices in Peru and 58 in

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Guatemala for a total of 879 Service Offices and Branches. Together, these service offices and branches (SO&B) and the Headquarters office accounted for Ps. 559 million, or 14.8% of operating expenses.

- Other strategic initiatives and advisory services, such as: i) Investments in technology: the SAP platform and the ERP; and, ii) YASTAS and FIINLAB; and, iii) strategies to improve customer experience, among others, jointly accounted for Ps. 660 million, or 17.5% of operating expenses during 4Q18.

- Marketing Campaigns accounted for Ps. 265 million, or 7.0% of operating expenses, during the fourth quarter, including the investment associated with the loyalty program (now Super-Client) in Banco Compartamos which totaled Ps. 165 million this quarter.

Participation in Net Income from Non-Consolidated Subsidiaries resulted in a Ps. 56 million gain during the quarter, compared to a Ps. 5 million losses in 4Q17. This item reflects GENTERA's minority contribution in Companies in which it has been investing.

For 4Q18, Net Income amounted to Ps. 708 million, which represents an 88.8% increase compared to the Ps. 375 million recorded in 4Q17.

For this fourth quarter, Compartamos Banco represented 60.5% of GENTERA's Net Income, whereas Compartamos Financiera in Peru accounted for 17.8% and the non-consolidated subsidiaries, YASTAS, INTERMEX, Compartamos Servicios, and GENTERA SAB generated the remaining 21.7%.

GENTERA concluded this year with an accumulated Net Income of Ps. 2,990 million (including recurring, Ps. 2,804 million, and non-recurring, Ps. 186.5 million, net income), representing a 1.8% growth compared to the cumulated net income reached at the end of 2017.

Balance Sheet

Cash and other investments balance totaled Ps. 8,727 million at the end of the fourth quarter of 2018. This level of liquidity allows us to cover operating expense growth, debt amortizations and expected portfolio growth for the following 30 days. It is important to note that Banco Compartamos decided to acquire extra liquidity for its account at the end of the fourth quarter, to mitigate potential volatility in the market. At the end of 4Q18, 62.0% of the cash on the balance sheet corresponded to Banco Compartamos, with Ps. 5,411 million held in highly liquid assets. The remainder is held in GENTERA's accounts, distributed among its subsidiaries.

Total Loan Portfolio reached Ps. 35,725 million in 4Q18, a 11.4% growth compared to the figure reported in 4Q17. The Loan Portfolio was comprised as follows: 64.7% at Banco Compartamos, 33.4% at Compartamos Financiera in Peru and 1.9% at Compartamos in Guatemala.

During the quarter, Banco Compartamos continued to implement initiatives aimed at improving customer experience, among many others with the goal of elevating customer service. In this quarter, Compartamos continued to benefit from the different actions carried out in past months, such as the increase in number of clients.

Credit Quality (Non-Performing Loans / Total Portfolio)

Consolidated non-performing loans reached 2.73% in 4Q18, an improvement compared to the 3.26% recorded in 4Q17 and a slight deterioration compared to 2.60% in 3Q18. This was achieved thanks to the enhancement of origination processes, the improvement of customer service compared to previous quarters and adequate monitoring of customer performance.

It is worth noting that according to GENTERA's expectations in the short- and medium-term, and considering the different risk profile products in the portfolio and the effects of more competition in some regions of Mexico, NPLs should be moving slightly upwards in following years. Also, it is important to mention that Banco Compartamos' policy is to write-off loans that are past due

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after 180 days.

Performance Ratios and Metrics

4Q18 coverage ratio was 228.1%, which is suitable for the portfolio mix and its current dynamics, and is in compliance with Mexican financial regulations.

Goodwill amounted to Ps. 933 million and was related to the acquisition of Compartamos Financiera and INTERMEX, which was recorded as an asset.

ROAE/ROAA

During 4Q18, GENTERA recorded a return on average equity (ROAE) of 15.9%, compared to 8.9% in 4Q17. Return on average assets (ROAA) for 4Q18 was 5.8% compared to 3.5% in 4Q17.

ROAE during 2018 was 17.1% and ROAA for the same period was 6.3%, compared to 17.7% and 7.0% in 2017, respectively.

Other 4Q18 Highlights:

- With 1.6 million debit accounts, deposits from Clients in Banco Compartamos stood at Ps. 2,257 million, which were generated from demand and time deposits, increasing more than 28.2% compared to the Ps. 1,760 million reached at the end of 4Q17.
- YASTAS recorded 3.9 million of operations during the quarter, out of those, 1.5 million were financial transactions. At the end of 4Q18, YASTAS had a network of 3,066 financial affiliates, 10.3% more than 4Q17.
- ATERNA ended the quarter with 5.3 million active life insurance policies throughout its operations in Mexico, Peru and Guatemala.
- INTERMEX, with more than 2.7 thousand points of payment, processed more than Ps. 6,600 million in remittances payments, a growth above 10% compared to the figure reached in 4Q17.
- At the end of the fourth quarter, GENTERA repurchased shares through the Company's stock buyback program established on April 20, 2018. Shares outstanding as of December 31, 2018, amounted to 1,595,853,528.
- In the 4Q18, Fundación Gentera carried out different social responsibility initiatives to benefit 50,000 people through alliances with other civil society organizations, mainly those with educational project aim to boost wellbeing of people. Moreover, 25% of Gentera's employees dedicated 27,000 volunteering hours to benefit 30,000 people.

GENTERA

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Consolidated Income Statement
For the three- and twelve-month periods ended December 31, 2017 and 2018
(in millions of Mexican pesos)

GENTERA

Consolidated Balance Sheet
As of December 31, 2017 and 2018
(in millions of Mexican pesos)

The following section sets forth the audited financial results for the fourth quarter (4Q18) and full-year 2018 (FY2018) of Banco Compartamos, S.A. I.B.M. ("Banco Compartamos" or "the Bank"), which is GENTERA's main subsidiary in Mexico. All figures are expressed in Mexican pesos in accordance with Mexican banking regulations applicable to credit institutions and may vary due to rounding.

Financial Highlights

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

** Some of the Service offices transformed into Branches. 91 Branches are inside a Service Office (same location)

4Q18 Highlights:

- Total loan portfolio totaled Ps. 23,627 million, comprised as follows:
 - o Loan portfolio from microcredit loans at Ps. 23,127 million, a 5.6% increase compared to 4Q17.
 - o Related party loans stood at Ps. 500 million.
- Non-performing loans stood at 2.59% in 4Q18, an improvement compared to 3.28% in 4Q17.
- Net income for 4Q18 reached Ps. 428 million, a 67.8% increase compared to the Ps. 255 million in 4Q17.
- Capitalization Ratio stood at 31.0%.
- ROA was 5.8%, compared to 3.7% in 4Q17, while ROE was 15.9%, compared to 8.7% in 4Q17.

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Results of Operations

Interest income reached Ps. 4,369 million in 4Q18, 1.0% and 3.3% higher versus 4Q17 and 3Q18. This, as a result of the loan portfolio growth at the end of 4Q18.

The Funding Cost, which includes liabilities and deposits from the public, stood at 7.6% in 4Q18 compared to 7.1% in 4Q17. Interest expenses increased 48.1% to reach Ps. 348 million, compared to Ps. 235 million in 4Q17. This increase is explained by the extra liquidity acquired by Banco Compartamos in 4Q18 to mitigate any potential market volatility, and the 100 basis points rise in Mexico's reference interest rate over the past year.

It is worth highlighting that at the end of the quarter, 53.8% of the Company's liabilities were subscribed at a fixed rate.

As a result of the that, Banco Compartamos reported a Net Interest Income of Ps. 4,021 million, a slight 1.7% contraction compared to 4Q17.

Provisions for loan losses were Ps. 562 million, decreasing 32.7%, or Ps. 273 million, compared to Ps. 835 million in 4Q17, driven by the better performance of NPLs below 90 days.

NII after provisions rose to Ps. 3,459 million, a 6.3% expansion compared to Ps. 3,254 million in 4Q17.

NIM (Net Interest Margin) after provisions (NII after provisions for losses / average yielding assets) for 4Q18 was 51.6%, compared to 54.1% in 4Q17. The NIM after provisions in 4Q18 is similar to the 52.3% in 3Q18. These lower NIM levels are mainly attributed to the higher cash and cash equivalents balance, higher interest expenses and a slightly lower yield in Banco Compartamos portfolio in 4Q18. The additional liquidity impacted the NIM before and after provisions since the average yielding assets increased substantially at the end of the fourth quarter.

Net Operating Income

- Commissions and fee income reached Ps. 242 million, a 1.7% increase versus 4Q17. This item reflected the collection fees and penalties charged to clients with delinquent accounts, representing 26.7% of fee income, as well as sales commissions for voluntary life insurance policies, which accounted for 65.4%. The remaining 7.9% was related to other concepts and fees.

- Commissions and fee expenses totaled Ps. 128 million, a 13.3% increase when compared to 4Q17. This item includes: i) collection and disbursement fee costs, accounting for 19.3%; ii) alternative channels to pay and withdraw loans from Banco Compartamos, for 36.9%; iii) free voluntary life insurance coverage included in the Credito Mujer product, for 11.5%; and iv) fees

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paid to YASTAS and other fees, for 32.3%.

- Other income/expenses reached an expense of Ps. 27 million. This item reflected non-recurring income or expenses.
- Operating expenses for 4Q18 contracted 1.0% to Ps. 3,056 million when compared to 4Q17, primarily attributable to a tighter expenditure control. Operating expenses includes items associated to: i) the operation of branches, ii) salaries and employee benefits, and iii) the execution of strategic initiatives and marketing efforts.

Net Income

Banco Compartamos reported a Net Income of Ps. 428 million, representing a 67.8% expansion compared to 4Q17.

Balance Sheet

Cash and other investments increased by 100.8% to Ps. 5,411 million, compared to Ps. 2,695 million in 4Q17. This amount corresponds to the funding required by Banco Compartamos to cover operating expenses, debt maturities and loan portfolio growth for the following 30 days, and the additional resources acquired at the end of November to mitigate any potential volatility. Cash and other investments are held in short-term instruments, where the counterparty risk is approved by the Board's Risk Committee.

Total Loan Portfolio

Loan Portfolio (Ps. millions) & NPL

The loan portfolio from microcredit loans reached Ps. 23,127 million, a 5.6% increase compared to the Ps. 21,908 million reported in 4Q17. The Portfolio at the end of 4Q18 increased 3.7% compared to the Ps. 22,298 million recorded at the end of 3Q18. This performance was consistent with our expectations of greater dynamism in the loan portfolio during this second semester.

The average outstanding balance per client in 4Q18 was Ps. 9,307, 4.4% above the Ps. 8,916 reported in 4Q17.

Loan Products & Credit Quality

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

1. Group Lending Methodology: Merchant Credit (Credito Comerciante) and Women Credit (Credito Mujer) represented 76.0% of the total loan portfolio in 4Q18, with a consolidated NPL of 2.07% for 4Q18, an improvement compared to 2.39% in 4Q17.
2. Individual Lending Methodology: Improvement Loans (Crece y Mejora), Additional Loans (Credito Adicional) and Personal Loans (Credito Individual) represented a 24.0% share of the total loans portfolio in 4Q18, with a consolidated NPL of 4.25% in 4Q18, compared to 5.72% one year ago.

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During 4Q18, total NPLs reached 2.59%, compared to the 3.28% recorded in 4Q17. Banco Compartamos' policy is to write-off loans that are past due after 180 days. During the fourth quarter, write-offs reached Ps. 434 million, down 59.6% or Ps. 639 million compared to the amount recorded in 4Q17.

For 4Q18, the coverage ratio (allowance for loan losses / non-performing loans) was 225.1%, compared to 211.5% in 4Q17. Allowance for loan losses is calculated using the methodology established by the CNBV, which requires specific reserve coverage for each originated loan: Group Loans with a solidarity figure and a different coverage for Individual Loans. It is important to highlight that our methodology follows the rules that apply to the 'Personal Credit' category instead of the 'Consumer Loans, Not Revolving, Others' category, as described previously.

The allowance for loan losses by credit rating was distributed as follows:

Classification for allowance for loan losses is in accordance with CNBV regulations (Section V, Article 129, and Paragraph II) applicable to credit institutions since July 2013. Allowance for loan losses continued to sufficiently cover non-performing loans. The ratings and the allowance reported consider the modifications to the General Provisions for Credit Institutions published in the Official Gazette of the Federation (Diario Oficial Federación) on January 6, 2017, and for which its initial effect was constituted on December 31st, 2017, according to applicable regulation.

Total Liabilities

During 4Q18, total liabilities reached Ps. 19,956 million, 23.2% above the Ps. 16,201 million recorded during 4Q17. Banco Compartamos' liabilities are fully peso-denominated; therefore, there is no FX exposure.

Banco Compartamos maintains a well-diversified funding mix with different sources:

i) Long-term debt issuances: Banco Compartamos is a frequent issuer in the Mexican debt capital market. As of December 31, 2018, it had Ps. 8,050 million outstanding in domestic notes (Certificados Bursátiles Bancarios).

ii) Strong capital base: 35.1% of total assets were funded with equity.

iii) Credit lines with banks and other institutions: Banco Compartamos had Ps. 8,289 million in credit lines among various banking creditors (Development Banks and Commercial Banks).

iv) Deposits: For 4Q18, deposits from Clients stood at Ps. 2,257 million, a figure 28.2% higher than the Ps. 1,760 million recorded in 4Q17. At the end of 4Q18, Banco Compartamos had over 1.6 million debit accounts.

Total Stockholders' Equity

The capitalization ratio was 31.0%, compared to 36.9% reported in 4Q17. The current ratio continues to reflect the Bank's strength in accordance with levels required by Basel III and is well above the Mexican banking system standards. Banco Compartamos reported Ps. 9,563 million in Tier I capital and risk-weighted assets of Ps. 30,810 million.

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Banco Compartamos, S.A., Institución de Banca Múltiple
Income Statement

For the three- and twelve-month periods ended December 31, 2017 and 2018
(in millions of Mexican pesos)

Banco Compartamos, S.A., Institución de Banca Múltiple
Balance Sheet

As of December 31, 2017 and 2018
(in millions of Mexican pesos)

Compartamos Financiera (Peru)

The following section sets forth the audited financial results for the fourth quarter (4Q18) and full-year 2018 (FY2018) of Compartamos Financiera, GENTERA's Peruvian subsidiary. All figures are in Mexican pesos and may vary due to rounding. The reader must take into consideration the FX movements in the comparison periods.

Note: It is important to highlight that the analysis and figures are expressed in accordance with Mexican Generally Accepted Accounting Principles and Mexican banking regulations. 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).

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Financial Highlights

Compartamos Financiera's figures are reported under Mexican GAAP.

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

4Q18 Highlights:

- Total loan portfolio reached Ps. 11,928 million, 24.4% higher than that of 4Q17.
- Non-performing loans stood at 2.94% in 4Q18, an improvement compared to 3.09% in 4Q17.
- Active clients reached 610,167 a 27.8% increase compared to 4Q17.
 - o Group Loans (Credito Mujer) product represented 71.2% of the clients served in Peru, ending the period with 434,610 clients, 34.9% more clients than in 4Q17.
- Compartamos Financiera reached a total of 94 service offices, 15 more offices than in 4Q17.

Compartamos Financiera

Income Statement

For the three- and twelve-month periods ended December 31, 2017 and 2018
(in millions of Mexican pesos)

Compartamos Financiera

Balance Sheet

As of December 31, 2017 and 2018
(in millions of Mexican pesos)

Compartamos, S.A. (Guatemala)

The following section sets forth the audited financial results for the fourth quarter (4Q18) and full-year 2018 (FY2018) of

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Compartamos S.A., the Company's Guatemalan subsidiary. All figures are expressed in Mexican pesos in accordance with Mexican Accounting Principles and Regulations and may vary due to rounding. The reader must take into consideration the FX movements in the comparison periods.

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

Exchange rate as of December 31, 2018, from Quetzales to USD: 7.74

Exchange rate as of December 31, 2018, from USD to MXP: 19.65

Source: Bank of Guatemala and Bank of Mexico.

4Q18 Highlights:

- Total loan portfolio reached Ps. 670 million, 15.6% higher when compared to 4Q17.
- Net Income for 4Q18 stood at Ps. 21.7 million, compared to Ps. 7.1 million in 4Q17.
- Non-performing loans stood at 3.66% in 4Q18, compared to 5.38% in 4Q17.
- Active clients reached 101,479, a 9.6% increase compared to 4Q17.

Compartamos S.A. Income Statement

For the three- and twelve-month periods ended December 31, 2017 and 2018
(in millions of Mexican pesos)

Compartamos S.A. Balance Sheet

As of December 31, 2017 and 2018
(in millions of Mexican pesos)

Figures are expressed in Mexican pesos (millions) with their corresponding FX for the quarter.

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

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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.