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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 REPORTS 1Q19 RESULTS

EVENTO RELEVANTE

GENTERA
REPORTS 1Q19 RESULTS

Mexico City, Mexico - April 24, 2019 - 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, 2019. All figures were prepared in accordance with requirements from the National Banking and Securities Commission (CNBV) and are expressed in nominal Mexican pesos (Ps.)

1Q19 Highlights:

- Total Loan Portfolio reached Ps. 35,534 million, a 12.5% increase compared to 1Q18. 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. 22,703 million, 4.0% higher versus the figure recorded in 1Q18.
 - Compartamos Financiera (Peru) stood at Ps. 12,216 million, a 32.3% increase vs. 1Q18; and,
 - Compartamos S.A. (Guatemala) was Ps. 615 million, 12.7% higher than 1Q18.
- Net Income for 1Q19 was Ps. 838 million, a 15.4% increase compared to Ps. 726 million reached in 1Q18 and an 18.4% increase compared to the Net Income of Ps. 708 million achieved in 4Q18. Earnings per share (EPS) in 1Q19 stood at \$0.52
- Net Interest Income after provisions for 1Q19 was Ps. 4,308 million, an 8.2% growth compared to the same period last year, while NIM after provisions stood at 39.5%.
- ROE stood at 18.1%, compared to 17.1% during 1Q18.
- ROA reached 6.4%, compared to 6.8% in 1Q18.
- Non-performing loans (NPLs) for 1Q19 improved to 3.04%, compared to 4.11% in 1Q18.
- Efficiency ratio for 1Q19 was 73.6%, compared to 75.1% reported in 1Q18.
- On April 12, 2019 at the Annual Shareholders Meeting, an ordinary dividend payment equivalent to \$ 593,000,000.00 (five hundred ninety-three million pesos M.N.) was approved, which will be distributed among the outstanding shares at the date of payment which will be no later than July 31, 2019.

Financial Results and Ratios

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1) In 1Q19, 3,227,171 credit clients and 230,894 clients from Savings and Insurance Products.

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. 77 Branches are inside a Service Office (same location)

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

GENTERA starts a new year with a solid dynamic. As every year, 2019 may bring challenges but also many new opportunities and we are certain that with our strong sense of purpose and our strategy will help us on improving and developing new ways of service across the different subsidiaries that are part of the Holding Company.

At the end of this first quarter, GENTERA's subsidiaries in Mexico, Peru, and Guatemala, served over 3.4 million clients with its Credit, Savings, Remittances and Insurance products, with a staff of over 21.8 thousand employees.

GENTERA's financial subsidiaries concluded the quarter with a Loan Portfolio of \$ 35,534 million pesos, representing a growth of 12.5%, and an increase of 15.4% in Net Income compared with 1Q18. YASTÁS, our banking correspondent network manager with more than 3.2 thousand affiliates, executed more than 3.9 million operations in this first quarter, becoming every time a more convenient alternative to execute financial transactions and payments of utilities, while ATERNA, stood with over 5.3 million active life insurances policies at the end of the quarter; INTERMEX processed more than Ps. 5,800 million in remittances payments.

The year 2019 will present the opportunity to continue building a more solid foundation for the future, aligned with our aspiration in developing new and more convenient financial solutions that meet our client's needs and help them fulfill their dreams. We will continue working hard to generate shared value for our clients and stakeholders.

1Q19 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.

Income Statement

The following financial performance analysis was conducted with consolidated figures. The percentage comparisons are calculated for the first quarter 2019 versus the same period 2018, unless otherwise specified. The reader must take into consideration the FX movements in the comparable periods.

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Interest income in 1Q19 was Ps. 5,475 million a 9.2% increase compared to 1Q18. The interest income increase observed in this year on year comparison is very relevant as this is the second consecutive positive result after 4 straight quarters of annual contractions. The growth was driven by: i) the annual growth of 4.0% in the Mexican microcredit loan portfolio compared to 1Q18; ii) the strong contribution of our Peruvian subsidiary, Compartamos Financiera, which continued reflecting a solid evolution with a 32.3% growth in its loan portfolio, which led to 31.0% growth in its interest income.

Banco Compartamos represented most of GENTERA's current portfolio and interest income, with 63.9% and 78.1%, respectively, compared to 1Q18 when it accounted for 69.1% and 81.1%, in the same order.

Genera's three main subsidiaries grant loans with different average outstanding balances per client (Ps. 9,078 in Banco Compartamos, Ps. 19,474 for Compartamos Financiera and Ps. 6,213 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 61.6%.

GENTERA's interest expense stood at Ps. 525 million, or a 40.0% growth compared to the figure posted in 1Q18. 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 which still was present during 1Q19; 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 7.8% in 1Q19 compared to 7.1% in 1Q18. Interest expenses at this subsidiary increased 42.7% to Ps. 364 million, compared to Ps. 255 million in 1Q18. At the end of the quarter, 53.9% 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 21.6% to Ps. 152 million versus 1Q18, which implies a lower growth compared to the 29.3% increase in liabilities used to fund the portfolio. This was possible thanks to more favorable terms and conditions in credit lines. Cost of funding stood at 5.7%, compared to 5.8% in 1Q18.

GENTERA's Net Interest Margin (NIM) for the first quarter 2019 reached 45.3%, below the 51.1% achieved in 1Q18. This movement is primarily attributed to: 1) A smaller average loan portfolio during most of the days in 1Q19 compared with the larger consolidated loan portfolio reached in the last days of the first quarter 2019; 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 63.9% at the end of 1Q19 compared to 69.1% in 1Q18. 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 had 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. 642 million during the quarter. This item decreased by Ps. 16 million, or 2.4% when compared to the provisions generated in 1Q18, 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 4,308 million, an 8.2% growth compared to Ps. 3,983 million in 1Q18. As explained in the previous quarterly report, asset quality has been improving and, in this first quarter, GENTERA continued benefiting from those improvements.

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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 1Q19 stood at 39.5%, compared to 43.8% in 1Q18. It is worth highlighting that GENTERA'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 from November 2018 to March 2019.

The net effect between commissions charged and commissions paid in 1Q19 reached a total of Ps. 235 million, an increase of Ps. 14 million, or 6.3%, compared to the net effect obtained in 1Q18 of Ps. 221 million, which is explained as follows:

Commissions and fee income during the quarter increased 10.8% to Ps. 348 million, compared to 1Q18. 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 by 21.5% compared to 1Q18, or Ps. 20 million, to Ps. 113 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 GENTERA's channels, representing, at the end of March 2019, 68.7% and 31.1%, respectively, compared to 71.3% and 31.9% in the previous quarter.

As has been signaled in previous quarters, we expect that this participation in GENTERA'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 1Q19 stood with a loss of Ps. 6 million.

Other Operating Income/Expenses during 1Q19 represented an expense of Ps. 25 million. This item reflected non-recurring income or expenses.

Operating expenses stood at Ps. 3,319 million, a 4.7% growth versus the Ps. 3,169 million reached in 1Q18. 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:

GENTERA's subsidiaries employ a total of 21,881 people, a 1.8% contraction compared to 1Q18. The main contraction came from Banco Compartamos in Mexico.

- Salaries and benefits accounted for approximately Ps. 2,122 million, or 63.9% of total operating expenses.
- During 1Q19, GENTERA had 509 service offices and 206 branches in Mexico, 96 service offices in Peru and 57 in Guatemala for a total of 868 Service Offices and Branches. Together, these service offices and branches (SO&B) and the Headquarters office accounted for Ps. 511 million, or 15.4% of operating expenses.
- Other strategic initiatives and advisory services, such as: i) Investments in technology: the SAP platform and the ERP; and, ii)

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YASTAS and FIINLAB; and, iii) strategies to improve customer experience, among others, jointly accounted for Ps. 500 million, or 15.1% of operating expenses during 1Q19.

- Marketing Campaigns accounted for Ps. 186 million, or 5.6% of operating expenses, during the first quarter.

Participation in Net Income from Non-Consolidated Subsidiaries resulted in a Ps. 37 million gain during the quarter, compared to a Ps. 5 million loss in 1Q18. This item reflects GENTERA's minority contribution in Companies in which it has been investing.

For 1Q19, Net Income amounted to Ps. 838 million, which represents a 15.4% increase compared to the Ps. 726 million recorded in 1Q18.

For this first quarter, Compartamos Banco represented 76.6% of GENTERA's Net Income, whereas Compartamos Financiera in Peru accounted for 14.3%, Compartamos S.A. in Guatemala 2.4%, whereas YASTAS, INTERMEX, Compartamos Servicios, GENTERA S.A.B. and the non-consolidated subsidiaries, generated the remaining 6.7%.

Balance Sheet

Cash and other investments balance totaled Ps. 9,399 million at the end of the first quarter of 2019. 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 hold extra liquidity in its accounts since November 2018 and it was still present during 1Q19. At the end of 1Q19, 64.1% of the cash on the balance sheet corresponded to Banco Compartamos, with Ps. 6,024 million held in highly liquid assets. The remainder is held in GENTERA's accounts, distributed among its subsidiaries.

Total Loan Portfolio reached Ps. 35,534 million in 1Q19, a 12.5% growth compared to the figure reported in 1Q18. The Loan Portfolio was comprised as follows: 63.9% at Banco Compartamos, 34.4% at Compartamos Financiera in Peru and 1.7% at Compartamos in Guatemala.

During the quarter, Banco Compartamos continued implementing initiatives aimed at improving customer experience with the goal of retaining more customers and attracting new ones.

Credit Quality (Non-Performing Loans / Total Portfolio)

Consolidated non-performing loans reached 3.04% in 1Q19, an improvement compared to the 4.11% recorded in 1Q18 and a slight deterioration compared to 2.73% in 4Q18. The NPL level presented is due to the enhancement of origination processes, improvements in customer service and an adequate monitoring of customer performance, compared to previous quarters.

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 attracting additional new clients in the coming quarters, NPLs should be moving slightly upwards in coming quarters and years. Also, it is important to mention that Banco Compartamos' policy is to write-off loans that are past due after 180 days.

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Performance Ratios and Metrics

1Q19 coverage ratio was 211.7%, which is suitable for the portfolio mix and its current dynamics and follows Mexican financial regulations.

Goodwill amounted to Ps. 935 million and was related to the acquisition of Compartamos Financiera and INTERMEX, which was recorded as an asset.

ROAE/ROAA

During 1Q19, GENTERA recorded a return on average equity (ROAE) of 18.1%, compared to 17.1% in 1Q18. Return on average assets (ROAA) for 1Q19 was 6.4% compared to 6.8% in 1Q18.

Other 1Q19 Highlights:

- With 1.69 million debit accounts, deposits from Clients in Banco Compartamos stood at Ps. 2,200 million, which were generated from demand and time deposits, increasing 12.5% compared to the Ps. 1,956 million reached at the end of 1Q18.
- YASTAS recorded 3.91 million of operations during the quarter, out of those, 1.47 million were financial transactions. At the end of 1Q19, YASTAS had a network of 3,500 affiliates, 18.5% more than 1Q18.
- ATERNA ended the quarter with more than 5.3 million active life insurance policies throughout its operations in Mexico, Peru and Guatemala.
- INTERMEX, with more than 2.8 thousand points of payment, processed more than Ps. 5,800 million in remittances payments, a growth above 6% compared to the figure reached in 1Q18.
- At the end of the first quarter, GENTERA repurchased shares through the Company's stock buyback program established on April 20, 2018. Shares outstanding as of March 31, 2019, amounted to 1,592,856,876.
- In 1Q19, Fundación GENTERA made alliances benefiting more than 16 thousand people with educational opportunities and social responsibility actions. 1,235 Genera's employees participated in at least one volunteer activity during this quarter; through

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this effort, more than 4 thousand hours were devoted to different activities, benefiting more than 1,600 people.

GENTERA

Consolidated Income Statement
For the three months ended March 31, 2018 and 2019
(in millions of Mexican pesos)

GENTERA

Consolidated Balance Sheet
As of March 31, 2018 and 2019
(in millions of Mexican pesos)

The following section sets forth the non-audited financial results for the first quarter of 2019 (1Q19) 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. 77 Branches are inside a Service Office (same location)

1Q19 Highlights:

- Total loan portfolio totaled Ps. 23,208 million, comprised as follows:
 - o Loan portfolio from microcredit loans at Ps. 22,703 million, a 4.0% increase compared to 1Q18.
 - o Related party loans stood at Ps. 505 million.
- Non-performing loans stood at 3.07% in 1Q19, an improvement compared to 4.58% in 1Q18.
- Net income for 1Q19 reached Ps. 642 million, a 7.2% increase compared to the Ps. 599 million in 1Q18.
- Capitalization Ratio stood at 33.08%.
- ROA was 8.3%, compared to 8.9% in 1Q18, while ROE was 23.1%, compared to 20.8% in 1Q18.
- On April 10, 2019, Fitch Ratings affirmed Banco Compartamos' Viability Rating (VR) at "bbb?", as well as its foreign- and local-currency long and short-term Issuer Default Ratings (IDRs) at "BBB?" and "F2?", respectively. The Rating Outlook on the long-term IDRs remained Negative. Its national scale long- and short-term ratings were also affirmed at "AA+(mex)?" and "F1+(mex)?".

Results of Operations

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Interest income reached Ps. 4,278 million in 1Q19, 5.2% higher versus 1Q18. This was the result of the loan portfolio growth experienced in previous months.

The Funding Cost, which includes liabilities and deposits from the public, stood at 7.8% in 1Q19 compared to 7.1% in 1Q18. Interest expenses increased 42.7% to reach Ps. 364 million, compared to Ps. 255 million in 1Q18. 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, 53.9% of the Company's liabilities were subscribed at a fixed rate.

As a result of the aforementioned, Banco Compartamos reported a Net Interest Income of Ps. 3,914 million, a 2.7% increase compared to 1Q18.

Provisions for loan losses were Ps. 475 million, decreasing 5.9%, or Ps. 30 million, compared to Ps. 505 million in 1Q18, driven by the better performance of NPLs below 90 days.

NII after provisions rose to Ps. 3,439 million, a 4.0% expansion compared to Ps. 3,306 million in 1Q18.

NIM (Net Interest Margin) after provisions (NII after provisions for losses / average yielding assets) for 1Q19 was 48.3%, compared to 56.6% in 1Q18. The NIM after provisions in 1Q19 is below the 51.6% level presented in 4Q18. These lower NIM levels are mainly attributed to the higher cash and cash equivalents balance, higher interest expenses and a lower yield in Banco Compartamos portfolio in 1Q19 compared to 1Q18 and 4Q18. The additional liquidity has impacted the NIM before and after provisions since the average yielding assets has increased substantially since November 2018.

Net Operating Income

- Commissions and fee income reached Ps. 228 million, a 5.6% increase versus 1Q18. This item reflected the collection fees and penalties charged to clients with delinquent accounts, representing 26.8% of fee income, as well as sales commissions for voluntary life insurance policies, which accounted for 65.0%. The remaining 8.2% was related to other concepts and fees.
- Commissions and fee expenses totaled Ps. 131 million, an 18.0% increase when compared to 1Q18. This item includes: i) collection and disbursement fee costs, accounting for 18.4%; ii) alternative channels to pay and withdraw loans from Banco Compartamos, for 36.7%; iii) free voluntary life insurance coverage included in the Credito Mujer product, for 10.9%; and iv) fees paid to YASTAS and other fees, for 34.0%.
- Other income/expenses reached an expense of Ps. 9 million. This item reflected non-recurring income or expenses.

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- Operating expenses for 1Q19 increased 1.8% to Ps. 2,623 million when compared to 1Q18, primarily attributable to a tighter expenditure control. Operating expenses include items associated with: 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. 642 million, representing a 7.2% expansion compared to 1Q18.

Balance Sheet

Cash and other investments increased by 197.9% to Ps. 6,024 million, compared to Ps. 2,022 million in 1Q18. 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 includes the additional resources acquired at the end of November 2018 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. 22,703 million, a 4.0% increase compared to the Ps. 21,820 million reported in 1Q18. The Total Portfolio at the end of 1Q19 increased 6.4% compared to the Ps. 21,820 million recorded at the end of 1Q18.

The average outstanding balance per client in 1Q19 was Ps. 9,078, 1.4% above the Ps. 8,950 reported in 1Q18.

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) represented 76.6% of the total loan portfolio in 1Q19, with a consolidated NPL of 2.61% for 1Q19, an improvement compared to 4.03% in 1Q18.
2. Individual Lending Methodology: Improvement Loans (Crece y Mejora), Additional Loans (Credito Adicional) and Personal Loans (Credito Individual) represented a 23.4% share of the total loans portfolio in 1Q19, with a consolidated NPL of 4.61% in 1Q19, compared to 6.22% one year ago.

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During 1Q19, total NPLs reached 3.07%, compared to the 4.58% recorded in 1Q18. Banco Compartamos' policy is to write-off loans that are past due after 180 days. During the first quarter, write-offs reached Ps. 442 million, a 6.2% contraction or Ps. 29 million compared to the amount recorded in 1Q18.

For 1Q19, the coverage ratio (allowance for loan losses / non-performing loans) was 198.3%, compared to 155.6% in 1Q18. 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 1Q19, total liabilities reached Ps. 20,034 million, 34.3% above the Ps. 14,913 million recorded during 1Q18. 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 March 31, 2019, it had Ps. 8,096 million outstanding in domestic notes (Certificados Bursátiles Bancarios).

ii) Strong capital base: 36.4% of total assets were funded with equity.

iii) Credit lines with banks and other institutions: Banco Compartamos had Ps. 8,346 million in credit lines among various banking creditors (Development Banks and Commercial Banks).

iv) Deposits: For 1Q19, deposits from Clients stood at Ps. 2,200 million, a figure 12.5% higher than the Ps. 1,956 million recorded in 1Q18. At the end of 1Q19, Banco Compartamos had over 1.69 million debit accounts.

Total Stockholders' Equity

The capitalization ratio was 33.08%, compared to 39.0% reported in 1Q18. 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. 10,256 million in Tier I capital and risk-weighted assets of Ps. 31,002 million.

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Banco Compartamos, S.A., Institución de Banca Múltiple
Income Statement
For the three months ended March 31, 2018 and 2019
(in millions of Mexican pesos)

Banco Compartamos, S.A., Institución de Banca Múltiple
Balance Sheet
As of March 31, 2018 and 2019
(in millions of Mexican pesos)

Compartamos Financiera (Peru)

The following section sets forth the non-audited financial results for the first quarter of 2019 (1Q19) 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.

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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).

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.

1Q19 Highlights:

- Total loan portfolio reached Ps. 12,216 million, 32.3% higher than that of 1Q18.
- Non-performing loans stood at 2.89% in 1Q19, an improvement compared to 2.93% in 1Q18.
- Active clients reached 627,315 a 26.7% increase compared to 1Q18.
 - o Group Loans (Credito Mujer) product represented 71.8% of the clients served in Peru, ending the period with 450,161 clients, 34.3% more clients than in 1Q18. This methodology represented 21.5% of Compartamos Financiera loan portfolio
- Compartamos Financiera reached a total of 96 service offices, 12 more offices than in 1Q18.
- On March 15, 2019, Apoyo Asociados, Clasificadora de Riesgo, improved the financial strength rating of Compartamos Financiera from B + to A-, which means a very good financial strength and is for institutions that have a very good capacity to comply with their obligation.

Compartamos Financiera Income Statement

For the three months ended March 31, 2018 and 2019
(in millions of Mexican pesos)

Compartamos Financiera Balance Sheet

As of March 31, 2018 and 2019
(in millions of Mexican pesos)

Compartamos, S.A. (Guatemala)

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The following section sets forth the non-audited financial results for the first quarter (1Q19) of 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 March 31, 2019, from Quetzales to USD: 7.68
Exchange rate as of March 31, 2019, from USD to MXP: 19.38
Source: Bank of Guatemala and Bank of Mexico.

1Q19 Highlights:

- Total loan portfolio reached Ps. 615.2 million, 12.7% higher when compared to 1Q18.
- Net Income for 1Q19 stood at Ps. 19.7 million, compared to Ps. 8.6 million in 1Q18.
- Non-performing loans stood at 5.01% in 1Q19, compared to 5.11% in 1Q18.
- Active clients reached 99,020, a 5.1% increase compared to 1Q18.

Compartamos S.A. Income Statement

For the three months ended March 31, 2018 and 2019
(in millions of Mexican pesos)

Compartamos S.A. Balance Sheet

As of March 31, 2018 and 2019
(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

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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.