

## GENTERA announces the decision made by S&P Global Ratings

**Mexico City, September 10, 2024 – GENTERA S.A.B. de C.V.** (BMV: GENTERA\*) informs that **Banco Compartamos S.A. I.B.M.**, the main subsidiary of GENTERA, received ratifications of Banco Compartamos' ratings from S&P Global Ratings, maintaining a stable outlook:

- Affirmed its Global Scale at 'BB+/Stable/B'
- Affirmed its National Scale at 'mxAA/Stable/mxA-1+'
- Affirmed the National Scale issue-level rating on Banco Compartamos' senior unsecured debt at 'mxAA'

S&P Global Ratings issued a press release, which stated among other things, the following credit Highlights:

*"...S&P Global Ratings expects Banco Compartamos S.A. Institucion de Banca Multiple (Compartamos') operating revenue will expand above the Mexican banking sector average. The bank has simplified its product offering and continues to develop digital tools to improve its salesforce's productivity, which will help promoters control its portfolio and increase cross-selling...."*

*...We forecast that increasing internal capital generation will lead the risk-adjusted capital (RAC) ratio to return to 16% at the group level. For the next 12 months, we expect the RAC ratio to stabilize slightly above 16%, given no acquisitions, controlled dividend payouts, and sound internal capital generation. We therefore expect Compartamos' profitability will remain stronger than the banking system's average, with a return on average assets of about 9% and return on average equity of closer to 32%, on average, for 2024-2025...."*

\*\*\*\*\*

### Company Description

GENTERA, S.A.B. de C.V. is a holding company whose primary objective is to promote, organize and manage companies, domestic and international, that are subject to its investment policies. GENTERA was established in 2010 and is headquartered in Mexico. Its shares began trading on the Mexican Stock Exchange on December 24, 2010 under the ticker symbol COMPARC\*. On January 2, 2014, the ticker symbol was changed to GENTERA\*.

#### Note on Forward-Looking Statements

This press release may contain forward-looking statements. These statements are statements that are not historical facts, and are based on management's current view and estimates of future economic circumstances, industry conditions, Company performance and financial results. The words "anticipates", "believes", "estimates", "expects", "plans" and similar expressions, as they relate to the Company, are intended to identify forward-looking statements. Statements regarding the declaration or payment of dividends, the implementation of principal operating and financing strategies and capital expenditure plans, the direction of future operations and the factors or trends affecting financial condition, liquidity or results of operations are examples of forward-looking statements. Such statements reflect the current views of management and are subject to a number of risks and uncertainties. There is no guarantee that the expected events, trends or results will actually occur. The statements are based on many assumptions and factors, including general economic and market conditions, industry conditions, and operating factors. Any changes in such assumptions or factors could cause actual results to differ materially from current expectations.

For additional information, please contact:  
Enrique Barrera Flores, Investor Relations Officer  
Brenda García Cárdenas, Investor Relations  
Daniela Galicia Cabrera, Investor Relations  
Telephone: +52 (55) 5276-7379



 /GENTERA

 @GENTERA