



GENTERA[®]

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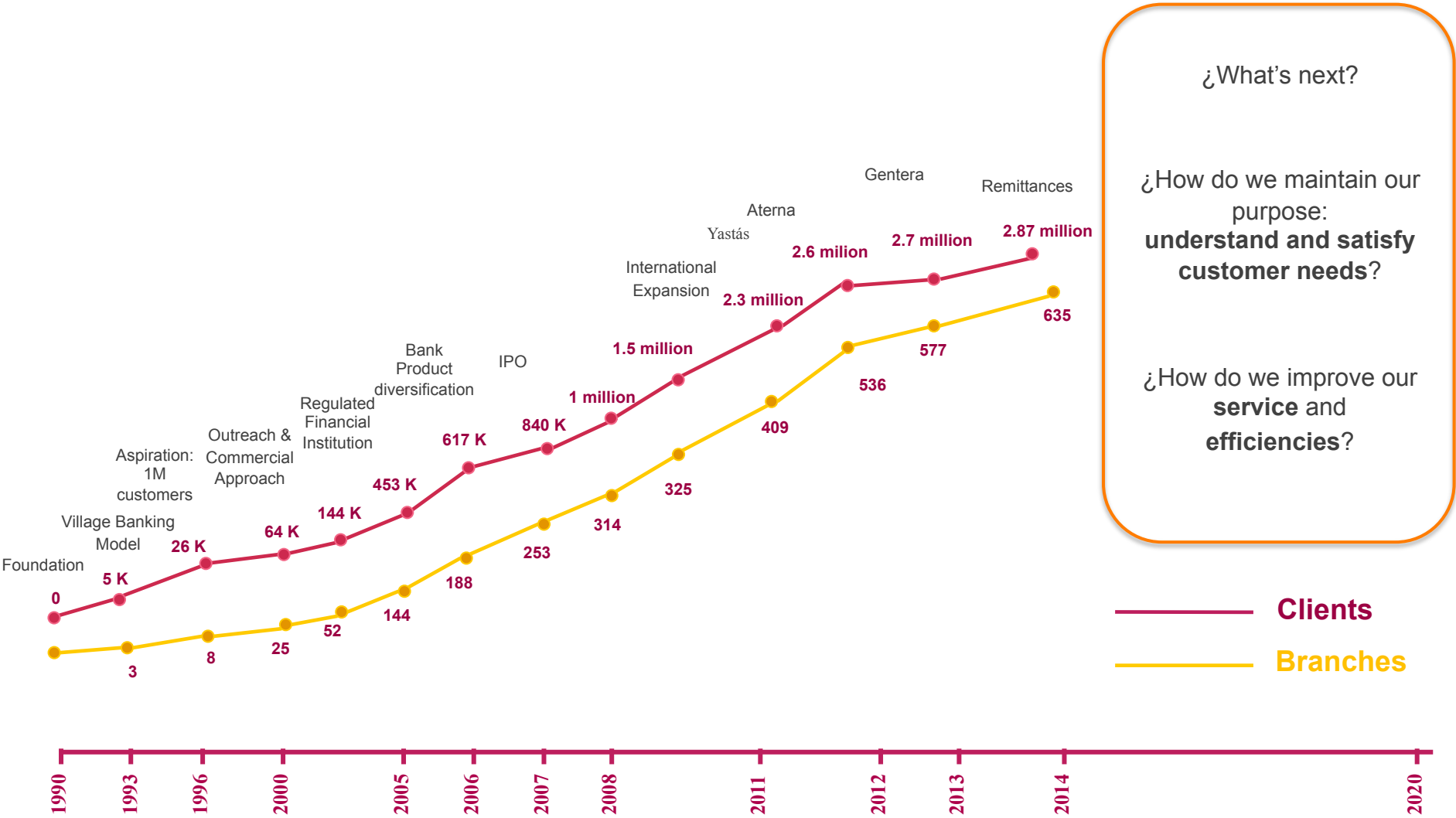
*Compartamos, Transformation
& Operational Challenges
1990 – 2015 journey*

MFN Annual Meeting 2015

Gentera's Business Units - Context

	Compartamos Banco (México)	Compartamos Financiera (Perú)	Compartamos (Guatemala)	Yastás (México)	Aterna (Méx-Peru-Gua)	Intermex Remittances (México)
Total country Population (million people)	122	30	15			
GDP per capita (USD)	10,700	6,600	3,200			
Active Clients (thousands)	2,598	241	59	1,200 tx/month	3,600	400 recurrent
Portfolio (million USD)	1,291	316	16			
# Branches	561	56	30	2,200 agents		60

Evolution of Gentera



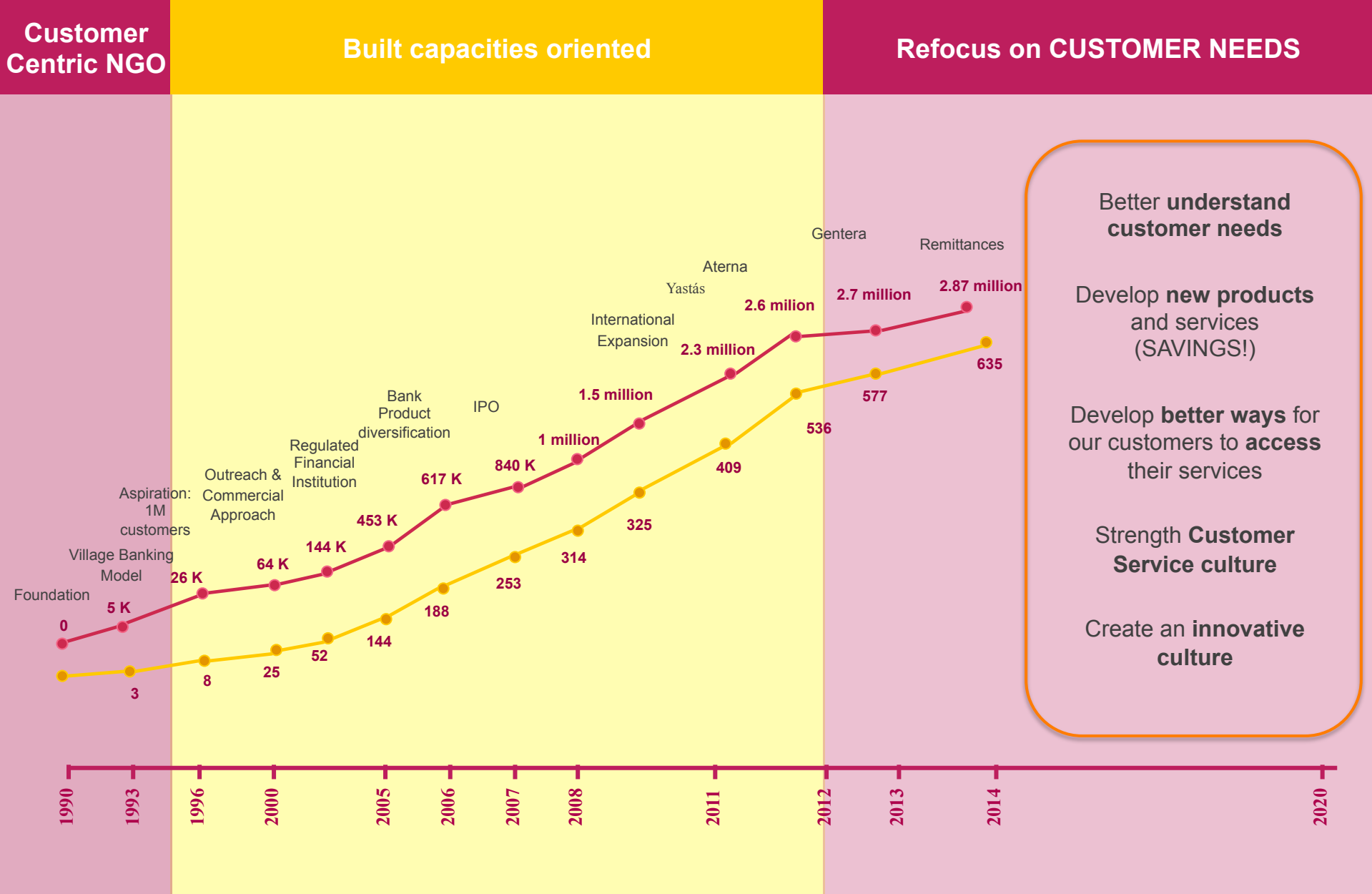
¿What's next?

¿How do we maintain our purpose: **understand and satisfy customer needs?**

¿How do we improve our **service and efficiencies?**

— Clients
— Branches

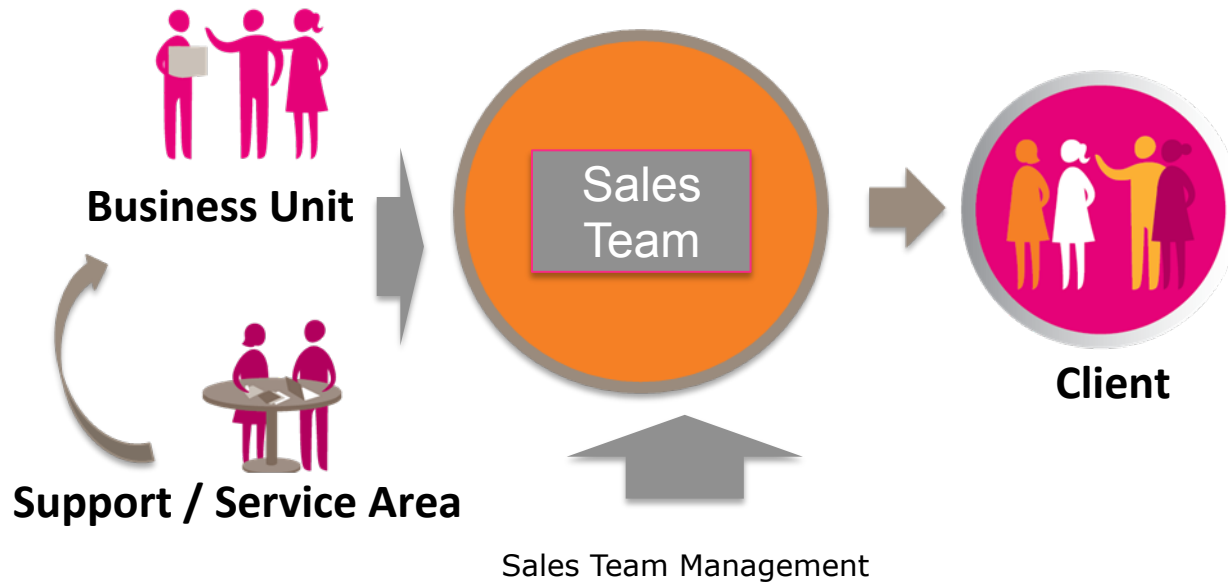
Challenges: Focus on the Client



Focus on the Client

Our purpose:

Satisfy Customer Needs



Supplier ----- > ----- **Client**

Emphasis on making sure our sales teams have everything they need to operate efficiently

Competitive Landscape

Mexico

Peru

Guatemala

Traditional Banks



Niche Banks



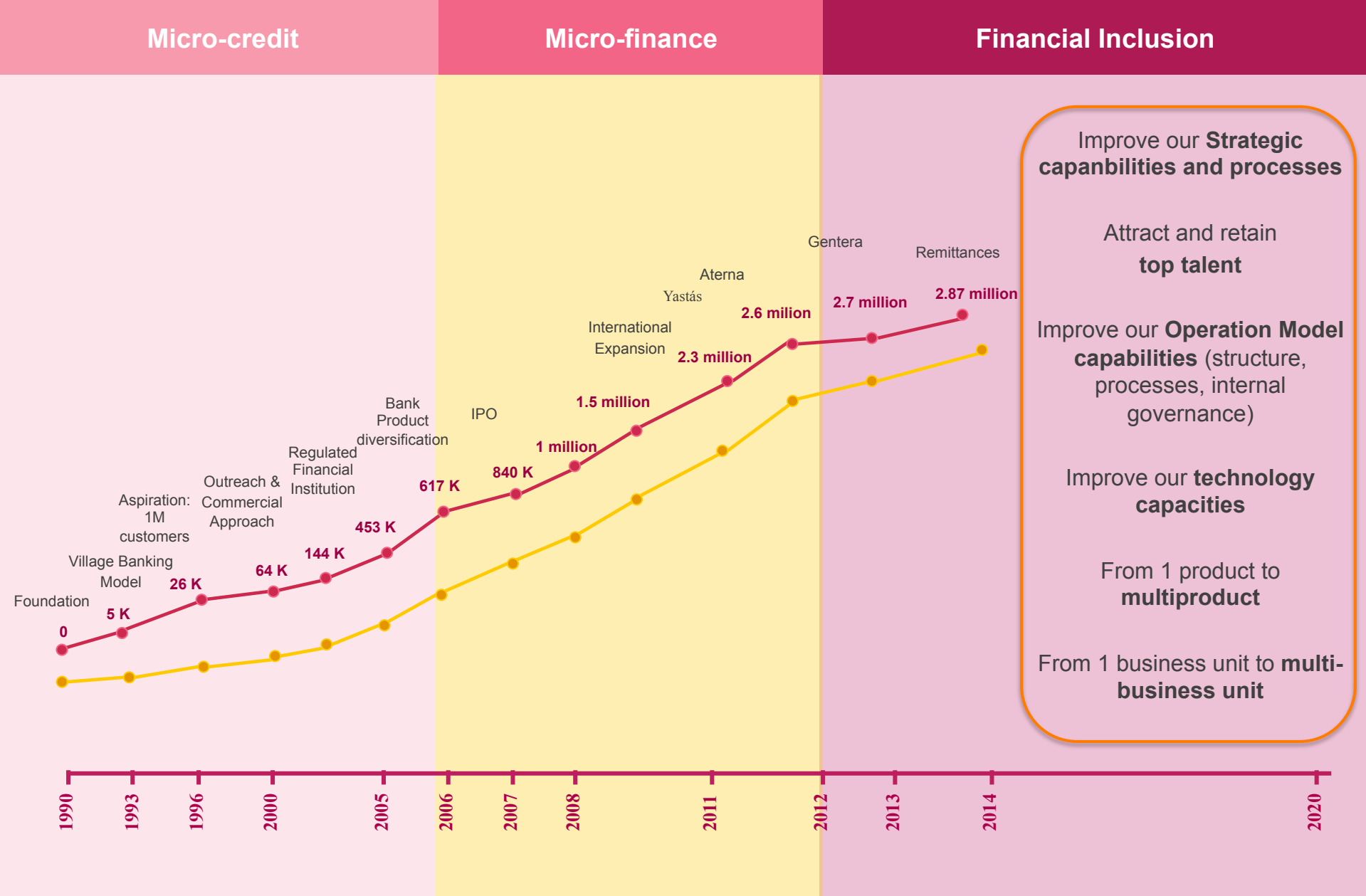
Financial Institutions



Non Regulated Entities & Alternative Mechanisms



Challenges: Transformation & Evolution



Improve our **Strategic capabilities and processes**

Attract and retain **top talent**

Improve our **Operation Model capabilities** (structure, processes, internal governance)

Improve our **technology capacities**

From 1 product to **multiproduct**

From 1 business unit to **multi-business unit**

Need to build new capabilities over time

