

Grupo Compartamos

We are
here...

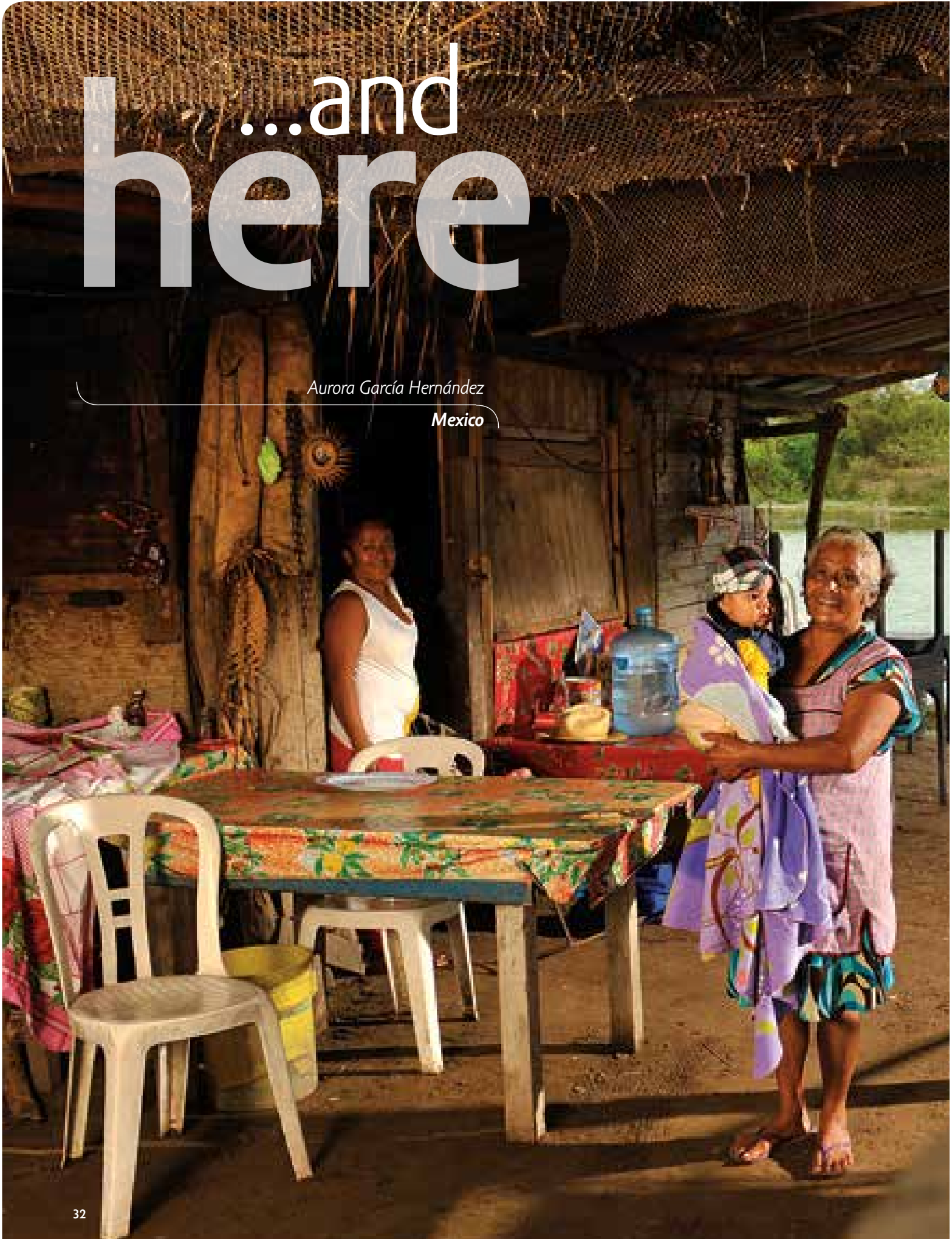
Eradicating financial exclusion

2012 Annual and sustainable report

...and here

Aurora García Hernández

Mexico





Products and Services

We fight financial exclusion by offering access to competitive and quality financial services that meet our clients' real needs and generate inclusion, development and empowerment.



Compartamos Banco

WOMAN'S GROUP MARKET

'Crédito Mujer'

Loan characteristics: individual working capital loan with a joint guarantee for women belonging to groups of 12 to 50 members. Clients receive a Basic Life Insurance Policy (SBV) for Ps. 10,000 free of charge as well as a discount card. Clients can also purchase a life insurance policy, if they wish, in addition to the SBV. In case of death, Compartamos Banco forgives the debt and the beneficiary is given the full amount of the insurance policy.

Amounts: between Ps. 2,500 and Ps. 30,000

Term: 16 weeks (8 biweekly meetings)

Portfolio: Ps. 9,164 billion

Number of clients: 1,988,939

'Crédito Adicional'

Loan characteristics: seasonal and working capital opportunity loan offered along with Crédito Mujer.

Amounts: between Ps. 750 and Ps. 6,000

Term: four to 11 weeks
(three to five biweekly meetings)

Portfolio: Ps. 158 million

Number of clients: 94,446

'Crédito Mejora tu Casa'

Loan characteristics: loan targeting "Crédito Mujer" clients to finance their business and/or improve their homes.

Amounts: between Ps. 5,000 and Ps. 30,000

Term: six to 24 months

Portfolio: Ps. 2,186 billion

Number of clients: 255,541

MIXED GROUP MARKET

'Crédito Comerciante'

Loan characteristics: this is a loan for individuals that belong to a group and need short-term financing for working capital and/or to invest in their legitimate economic business or service. Groups, in this case, must have between four and 20 members. They have the option to voluntarily purchase a Seguro de Vida Integral (comprehensive term life insurance) policy. In case of death, the designated beneficiaries are forgiven the outstanding balance.

Amounts: between Ps. 3,000 and Ps. 30,000

Term: 8, 10 and 12 biweekly payments

Portfolio: Ps. 1,697 billion

Number of clients: 376,520

INDIVIDUAL MARKET

'Crédito Individual'

Loan characteristics: this product is an individual loan designed for people who operate a legitimate business as commerce or production or service providers and need financing for working capital and/or fixed assets due to the nature of their business.

Amounts: between Ps. 8,000 and Ps. 100,000

Term: between four and 24 month

Portfolio: Ps. 1,399 billion

Number of clients: 104,502



Carolina Marquez García

Mexico

CORRESPONDENT BANKING SERVICES

Service payments

Axtel, Avon, Cablemás, CFE, CMAS Coatzacoalcos, Infonavit, Megacable, SKY, Telmex y VeTV

Prepaid phone airtime reloads

Telcel





LIFE

Our life insurance products offer clients peace of mind that their families will not be unprotected when they are gone.

HEALTH

(accident and health insurance)
Accidents, illnesses or emergencies can destabilize a family's economy. We care for our clients and their loved ones by protecting their physical safety.

DAMAGES

We know how hard it is to build an estate, and thus offer our clients the opportunity to protect their properties from accidents or natural disasters.





WOMAN'S GROUP MARKET

'Crédito Mujer'

Loan characteristics: Individual working capital loan with a joint guarantee for women belonging

to groups of 12 to 50 members.

Amounts: between Ps. 1,786 and Ps. 26,786

Term: 4 months, 8 biweekly meetings

Portfolio: Ps. 114 million

Number of clients: 45,949





STRUCTURED LOANS

'Crear Agro'

Loan characteristics: loans for micro and small businesses engaged in farming and/or livestock activities.

Amounts: between Ps. 5,093 and Ps. 152,800

Term: 6 to 8 months

Portfolio: Ps. 12,861,571

Number of clients: 253

'Crear Fijo'

Loan characteristics: loans for micro, small and medium enterprises that need to finance the purchase, renewal and/or maintenance of real estate property.

Amounts: up to 10% of the "Crear cash" assets for new and recurrent loans

Term: 1 through 84 months

Portfolio: Ps. 296,126,306

Number of clients: 2,377

'Crédito de Línea'

Loan characteristics: loans for people who run active trading, production or service businesses and need working capital.

Amounts: up to Ps. 389,640

Term: between 1 and 36 months

Portfolio: Ps. 32,109,047

Number of clients: 328

'Crear Pyme'

Loan characteristics: micro business loans working capital and investments.

Amounts: up to 10% of the "Crear cash" assets for new and recurrent loans

Term: between 1 and 24 months

Portfolio: Ps. 1,337,250,559

Number of clients: 45,131

PENETRATION LOANS

'Crear Fácil'

Loan characteristics: working capital loan for micro business clients who do not own their own home or business.

Amounts: up to Ps. 35,633 for new loans

Term: between 6 and 12 months

Portfolio: Ps. 52,950,249

Number of clients: 8,115

'Crear Warmi'

Loan characteristics: working capital loan solely for female entrepreneurs.

Amounts: up to Ps. 50,933 for new loans, and Ps. 79,949 for recurring loans

Term: 6 through 12 months for loans up to Ps. 24,650
6 through 18 months for recurring loans up to Ps. 24,650

Portfolio: Ps. 78,465,878

Number of clients: 7,297

'Crédito Súper Mujer'

Loan characteristics: working capital or business investment loan for women who belong to groups of 12 to 50 members. The joint guarantee is provided by the group members.

Amounts: between Ps. 1,528 and Ps. 25,467

Term: between 6 and 12 months

Portfolio: Ps. 17,303,079

Number of clients: 4,946

PRE-APPROVED LOANS

'Crédito Colecash'

Loan characteristics: working capital loan to develop client loyalty for clients with excellent credit histories, offered at the beginning of each school year (February, March).

Amounts: between Ps. 4,930 and Ps. 147,898

Term: between 6 and 24 months

Portfolio: Ps. 1.2 million

Number of clients: 2,428

'Crear Cash'

Loan characteristics: working capital loan to develop client loyalty for clients with excellent credit histories, offered through national holiday (July) and Christmas campaigns.

Amounts: between Ps. 4,930 and Ps. 147,898

Term: between 6 and 24 months

Portfolio: Ps. 49.8 million

Number of clients: 31,758

'Crear Jale'

Loan characteristics: working capital credit to attract new clients with good credit histories.

Amounts: between Ps. 4,930 and Ps. 49,299

Term: between 6 and 12 months

Portfolio: Ps. 286,385

Number of clients: 47

'Crear Vuelve'

Loan characteristics: working capital loans for passive clients who paid off a loan within the last 360 days.

Amounts: between Ps. 4,930 and Ps. 147,898

Term: between 6 and 24 months

Portfolio: Ps. 16,832,189

Number of clients: 1,132

'Crear Renueva'

Loan characteristics: working capital and investment loan to retain "Crear SME" clients. This loan is offered to clients with A+ and A ratings in the Financiera Crear evaluation systems that have met their payment schedules and have paid off 60% of their loan payments. The amount and guarantee conditions are identical to the original (Crear SME) loan being renewed.

Amounts: up to 10% of the "Crear cash" assets for new and recurrent loans



Term: between 1 and 24 months
Portfolio: Ps. 19,386,944
Number of clients: 607

CONSUMER LOANS

STRUCTURED LOANS

'Convenios'

Loan characteristics: payroll discount loans
Amounts: up to 40% of income
Term: between 1 and 84 months
Portfolio: Ps. 51,976,784
Número de clientes: 788

'Crear Construye'

Loan characteristics: loan to purchase, build or remodel commercial buildings, workshops or homes.

Amounts: up to 10% of the "Crear cash" assets for new and recurrent loans

Term: between 1 and 84 months
Portfolio: Ps. 320,925,711
Number of clients: 4,169

PRE-APPROVED LOANS

'Crear efectivo'

Loan characteristics: consumer employee loans, including dependent, independent and informal employees (household employees over 25, drivers and collectors, farmers and people who work for our employees).

Amounts: -Up to ps. 24,650 for formal dependent or independent workers

- For informal workers:
 • Up to Ps. 4,930 (new loans)

• Up to Ps. 14,790 (recurring loans)

Term: Formal workers: 24 months
 - Informal workers: 12 months

Portfolio: Ps. 174,623,501
Number of clients: 25,180

Information for Shareholders

Compartamos, S.A.B. de C.V.

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Col. Escandón, C.P. 11800
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Our address since may to 2013:

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Col. Actipan, C.P. 03230
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Independent Auditor:

KPMG, Cárdenas Dosal, S.C.

At Compartamos we are interested in your opinion

For more information, or in order to offer comments about this report, please contact: grupo@compartamos.com



COMPARC



Empresa Sustentable



EMPRESA FAMILIARMENTE RESPONSABLE
El compromiso del Trabajo y el Proveniente



EMPRESA
SOCIALMENTE
RESPONSABLE

This annual report contains certain statements of a general nature about the activities of Compartamos S.A.B. de C.V. (Compartamos) to date. It includes a summary of information with no claim to covering all of the information about Compartamos, nor has such information been included with a view to offering specific advice to investors. Some of the statements contained in this annual report reflect the current vision of Compartamos with regard to future events and are subject to certain risks and uncertain aspects and premises. Many factors could cause the future results, performance, or achievements of Compartamos to be different than those expressed or assumed in said statements. If one or several of these risks were to materialize, or if the premises or estimates should prove to be incorrect, future results could vary significantly from those described, anticipated, assumed, estimated, expected, or presupposed herein. Compartamos does not attempt to render actual, nor can it assume any liability for, the statements contained herein. Some of these statements contain words such as "we believe," "we think," "we expect," "we seek," "we anticipate," "we estimate," "strategy," "plans," "pattern," "calculation," "should," and other similar terms, although these are not the only means by which to identify such statements.

Grupo **Compartamos**