



COMPARTAMOS BANCO REPORTS RESULTS FOR FOURTH QUARTER AND TWELVE-MONTH PERIODS ENDED DECEMBER 31, 2008

Mexico City, Mexico – February 25, 2009 – Banco Compartamos, S.A. I.B.M. (“Compartamos”, “the Company” or “the Bank”) (BMV: COMPART), the leading Mexican microfinance bank today announced its audited financial results for the fourth quarter and twelve-month periods ended December 31, 2008. All figures were prepared in accordance with the requirements of the *Comisión Nacional Bancaria y de Valores* (CNBV). 2008 figures are expressed in nominal pesos. Figures for periods prior to 2008 are expressed in constant Mexican pesos as of December 31, 2007.

In millions of Mx Ps (except per share amounts)	4Q08	4Q07	% Var	12M08	12M07	% Var
Net Income after provisions	912	665	37.1%	3,290	2,510	31.1%
Net Operating Income	393	310	26.8%	1,462	1,229	19.0%
Net Income	346	226	53.1%	1,120	877	27.7%
Total Shares Outstanding	427,836,876	427,836,876	-	427,836,876	427,836,876	-
Shares Outstanding minus Repurchase	415,781,076	427,836,876	- 12,055,800	415,781,076	427,836,876	- 12,055,800
EPS	0.81	0.53	52.8%	2.62	2.05	27.8%
EPS minus repurchase	0.83	0.53	56.6%	2.69	2.05	31.2%
Net Interest Margin	57.6%	61.6%	-4.0 pp	51.1%	60.4%	-9.3 pp
ROAE	50.3%	41.6%	8.7 pp	43.6%	47.5%	-3.9 pp
Equity / Assets	35.1%	44.8%	-9.6 pp	35.1%	44.8%	-9.6 pp

Highlights for 4Q08 and Full-Year 2008 Periods:

- The **number of active clients** reached 1,155,850, a 37.8% increase compared to full-year 2007 and above the Company's growth projections for the year.
- The **total loan portfolio** reached Ps. 5,733 million, a 37.0% increase compared to full-year 2007 and a 13.7% increase compared to 3Q08.
- **Net income** reached Ps. 1,120 million, a 27.7% increase compared to full-year 2007; for 4Q08 it reached Ps. 346 million, 53.1% higher than the Ps. 226 million reported in 4Q07.
- **EPS**, excluding shares repurchased for 4Q08, reached Ps. 0.83 versus Ps. 0.53 in 4Q07 and Ps. 2.69 in 2008 versus Ps. 2.05 in 2007; representing 56.6% and 31.2% growth, respectively.
- **For the 4Q08 period, equity to assets remained strong at 35.1% while ROAE** reached 50.3% in the same period as a result of higher leverage. Full-year 2008 ROAE stood at 43.6%.
- As of December 31, 2008, the Bank **repurchased** 12,055,800 shares; 5,568,500 during 4Q08.
- In 4Q08, the Company opened 7 new **service offices** for a total of 314 service offices in the network, 62 more than in 4Q07; for the 4Q08, the total number of employees grew by 233, reaching 5,946.
- Compartamos' Series "O" shares (COMPARTO) remained on the **Mexican Stock Exchange's IPC Index** (*Indice de Precios y Cotizaciones*) for a second consecutive year due to the Company's trading volume and liquidity levels.

Comments from the Co-Chief Executive Officer

Carlos Danel, the Company's Co-Chief Executive Officer, stated, "Despite a very challenging global environment, 2008 was another successful year for Compartamos in which we reached key goals for the Company, surpassing the one millionth client target mark months ahead of expected. We expanded our regional coverage to include the entire country, while maintaining high capitalization levels, good asset quality and continued earnings growth."

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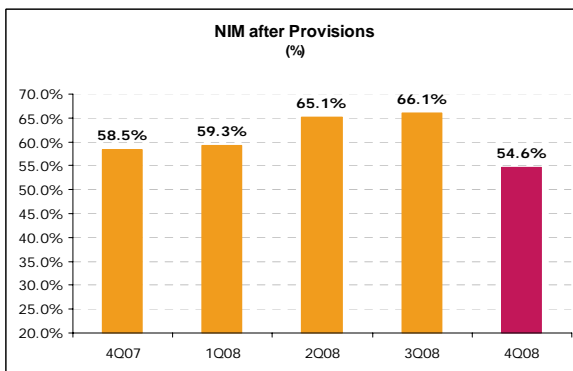
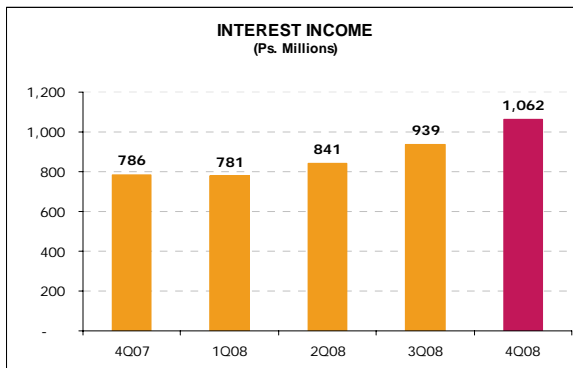


"Additionally, the Company was able to meet and surpass the guidance issued in early 2008, while the size of our total loan portfolio grew significantly year-over-year, rising 37.0% in the last twelve months. Our customer base grew 37.8% and the bottom line rose 27.7%. In terms of credit quality, the NPL ratio for 4Q08 was 1.71% of the total loan portfolio; it continues to compare favorably with the Mexican banking industry."

"The Company's quarterly and annual results mark yet another historic record for Compartamos, surpassing expectations, due to strong financial results across several revenue lines as well as the benefit from a lower effective tax rate."

He concluded, "We are aware of the global economic challenges that we will face in 2009, however, we expect that Compartamos will experience yet another year of growth. Despite the economic situation, we are committed to provide loans for our customers, especially when they need them the most. Among our goals, we will be focused on growing the loan portfolio, expanding our customer base and posting net income growth while maintaining competitive credit quality and executing a business model that is efficient as well as effective."

Results of Operations



Net Interest Income after Provisions (NII)

For 4Q08, the Bank reported net interest income after provisions (NII), of Ps. 912 million, a 37.1% increase compared to the Ps. 665 million reported in 4Q07.

This increase was due to a Ps. 276 million, or 35.1% increase in interest income, which grew from Ps. 786 million for 4Q07 to Ps. 1,062 million in 4Q08. This was the result of a 37.0% growth in the total loan portfolio, due to a larger customer base.

The increase in interest income was offset by a higher interest expense; which reached Ps. 100 million in 4Q08 compared to Ps. 50 million in 4Q07. This increase was mainly due to a higher leverage on the balance sheet as a consequence of the share repurchase program and the Bank's decision to increase the liquidity position in order to secure funds for financing growth for 4Q08. During 4Q08 we saw the Mexican credit market weaken, therefore, we opted to draw upon some of the available credit facilities in order to secure the funds required.

As we mentioned in previous quarters, inflation accounting was not required in 2008 per Mexican financial reporting standards (NIF) nor was it required by the accounting guidelines for banks of the Mexican Banking and Securities Commission, the *Comisión Nacional Bancaria y Valores* (CNBV). As a result, during 4Q08 there was no gain or loss related to this line item, compared to a loss of Ps. 36 million in 4Q07.



NIM (Net Interest Margin) after provisions, which is NII after provisions for loan losses divided by average yielding assets, was 54.6% in 4Q08 compared to 58.5% in 4Q07. This decline was mainly due to the following: i) the Bank reduced the average interest rate charged for its loans as planned and ii) there was a relative increase in the average cost of funds due to a higher leverage.

As discussed in previous quarters, the Bank recently changed its methodology to anticipate the allowance for loan losses, so that this figure is now determined per standard CNBV rules and regulations. These rules apply to all Mexican banks, the main difference being that now the allowance for loan losses is not a fixed percentage over the amount of the portfolio; instead it varies depending on the credit quality of each loan.

As a result, the amount of Compartamos' provisions for loan losses for 4Q08 was Ps. 50 million, which was 42.9% higher than the Ps. 35 million for 4Q07. Currently, Compartamos has the amount required by the CNBV; it no longer has additional provisions.

Net Operating Revenue

Net operating revenue was Ps. 898 million, an increase of 36.5% compared to the Ps. 658 million reported in 4Q07. This was the result of net interest income after provisions being offset by a net cost of Ps. 14 million, which includes commissions and fee income and expense, as well as trading gains and losses for 4Q08, compared to a net cost of Ps. 7 million in 4Q07.

It is important to mention that Compartamos does not have any exposure to foreign exchange risk or to any type of derivative instruments that, in the current market volatility, could amount to variations in operating results.

Net Operating Income

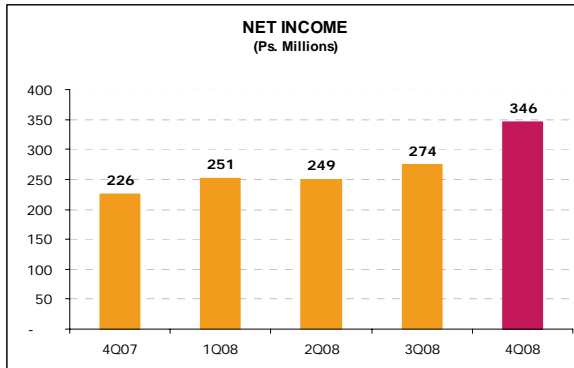
Net operating income for 4Q08 was Ps. 393 million, 26.8% higher than Ps. 310 million in 4Q07. During 4Q08, the Bank incurred total operating expenses of Ps. 505 million 45.1% higher than in 4Q07; this increase was required by the Company to expand further into new regions, maintain client base growth, and increase the size of the loan portfolio.

Operating expenses growth was mainly due to the larger installed capacity the Bank reached in 4Q08 compared to 4Q07. For example, currently Compartamos' service office network is 24.6% larger than it was a year ago, reaching 314 service offices, compared to just 252 in 4Q07. Additionally, the Bank's total number of employees now totals 5,946 employees, 39.0% higher than the 4,277 employees reported in 4Q07. This growth was in line with the Bank's strategy to serve more customers while maintaining the strict credit procedures required for good asset quality.

Operating expenses were mainly allocated towards employee salaries and compensation, which represent 55.3% of this line item. These grew to Ps. 281 million, a 68% growth vis-à-vis 4Q07. This increase was based on the sales force's ability to reach sales targets, by serving a larger number of clients, while maintaining the quality of their loan portfolio. Another important item in the expenses line was the cost associated with marketing and advertising, which grew 98% to Ps. 17 million, due to an aggressive marketing campaign, mainly in the states in which Compartamos is relatively new.

Total Income before Income Tax

For 4Q08, total income before tax increased 20.7% to Ps. 391 million from the Ps 324 million reported in 4Q07. This increase was mainly due to a change in the Mexican reporting standards, as well as CNBV accounting guidelines; they establish that Employee Profit Sharing (which for 4Q08 was Ps. 12 million, 33.3% higher than the Ps. 9 million recorded in 4Q07) must now be reported in the Income Statement as "Other Expense", while in 2007 it was reported as "Income Tax". This has resulted in a significant change in "Income Tax" as well as in "Other Income (expense) – net," which represented a cost of Ps. 2 million during 4Q08, while in 4Q07 it represented income of Ps. 14 million.



Net Income

For 4Q08, the Bank provisioned income tax of Ps. 72 million, 15.3% lower than the Ps. 85 million provisioned in 4Q07. This decrease is a result of the relatively higher base of deductions, compared to those in 4Q07. Deferred Income Taxes were Ps. (27) million, 307.7% less than the Ps. 13 million provisioned in 4Q07. As a consequence of this, net income in 4Q08 reached Ps. 346 million, 53.1% higher than the Ps. 226 million reported in 4Q07.

Excluding shares repurchased, earnings per share (EPS) reached Ps. 0.83 for 4Q08, an increase of 56.6%, compared with Ps. 0.53 for 4Q07. For the full year, EPS excluding shares repurchased rose 31.2% to Ps. 2.69 for 2008, compared to Ps. 2.05 in 2007.

Balance Sheet

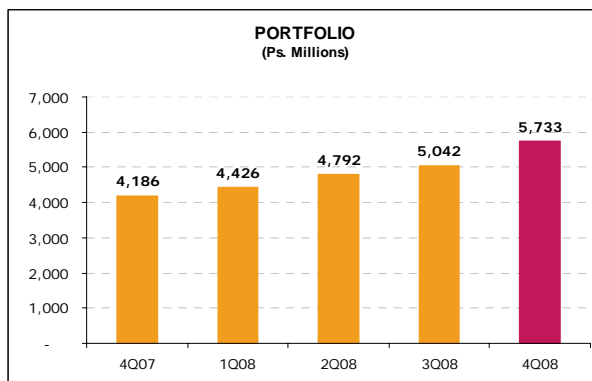
Liquidity

Cash and investments increased 145.0%, from Ps. 902 million reported in 4Q07 to Ps. 2,210 million in 4Q08. After witnessing the deterioration of the credit markets we opted to strengthen our cash and investments in securities position to secure the funds required to maintain growth. Moreover, as a conservative measure and until the local credit markets stabilize, for the upcoming periods Compartamos expects to have a larger cash balance on its balance sheet than previously, thus preventing liquidity problems.

The excess cash is invested in short-term instruments where the counterparty risk is approved by our internal risk unit. These institutions are typically the Mexican Federal Government or approved local banks. The liquidity held at the end of 2008 is a strong starting point that will allow us to continue our growth through 2009 as planned.

Total Loan Portfolio

Total loan portfolio reached Ps. 5,733 million in 4Q08, 37.0% higher than the Ps. 4,186 million for 4Q07.



This growth was achieved due to a 37.8% increase in net new clients for the 2008 twelve-month period, to reach 1,155,850 active clients as of December 31, 2008. As Compartamos expected, the global economic situation has not materially affected client demand thus far; during 4Q08 the Bank experienced significant demand for working capital loans from both existing clients as well as new ones.

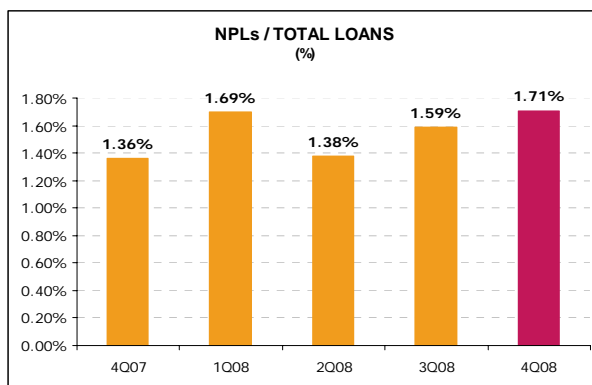
The average outstanding balance per client for 4Q08 was Ps. 4,960, a slight decrease of 0.6% compared to Ps. 4,991 in 4Q07. Even though the decrease is minimal, one could assume it is a consequence of the current economic recession, where our clients' businesses may be adjusting in size, and therefore



require less working capital. We have incorporated these assumptions into our 2009 planning and therefore consider that the average outstanding balance per client will not grow at the same pace as it did in previous years.

Credit Quality

Non-performing loans (NPLs) for 4Q08 reached Ps. 98 million; representing 1.71%, compared to 1.36% for 4Q07. This increase resulted from the Company's product diversification strategy and continues to be within estimated ranges. It is important to mention that the performance of our core product, *Crédito Mujer*, which represents 77.7% of our portfolio, had a standalone NPL ratio of 0.54%.



The Bank has sufficient coverage for the NPLs. At the end of 4Q08, the coverage ratio was 165.3% compared to 293.0% in 4Q07. This decrease resulted from the adopted methodology, which is the one required by the CNBV and applies to all banks within the Mexican Financial System, for calculating provisions which provides a lesser but still sufficient coverage.

Finally, in 2Q08, we announced the implementation of a new policy stating that any non-performing loan that was over 270 days past due would be written off. Therefore, loan write-offs for 4Q08 reached Ps. 27 million, compared to Ps. 5 million for 4Q07.

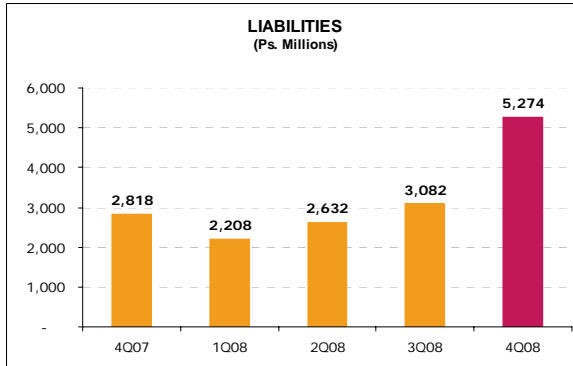
Non - Performing Loans by Product						
PRODUCT	4Q08			4Q07		
	Total Portfolio	NPL	NPL Ratio	Total Portfolio	NPL	NPL Ratio
Crédito Mujer	4,457	24	0.54%	3,454	17	0.49%
Crédito Solidario	337	21	6.23%	241	11	4.56%
Crédito Individual	383	32	8.36%	313	27	8.63%
Crédito Adicional	118	1	0.85%	83	0	0.00%
Crédito Mejora tu Casa	438	20	4.57%	95	2	2.11%
Total	5,733	98	1.71%	4,186	57	1.36%

Total Liabilities

Compartamos' total liabilities for 4Q08 reached Ps. 5,274 million, 87.2% higher compared with Ps. 2,818 million in 4Q07. These higher leverage levels were a consequence of: i) a Ps. 218 million dividend payment completed in May 2008, ii) the implementation of the share repurchase program, and iii) an internal decision to increase the Bank's cash and investments position in order to reduce any liquidity risk. Consequently, Compartamos finds itself in a sound position to continue growing during 2009.



Compartamos sources of funding are the following:



(i) **Strong capital base:** 35.1% of the total assets were funded with equity, which grows significantly from quarter-to-quarter as a result of the Bank's high profitability (e.g. 50.3% ROAE for 4Q08).

(ii) **Short-term banking obligations:** One of the benefits of having a banking license is to be able to issue these types of notes in the local debt market. As of December 31, 2008, Compartamos had Ps. 740 million outstanding in short-term obligations.

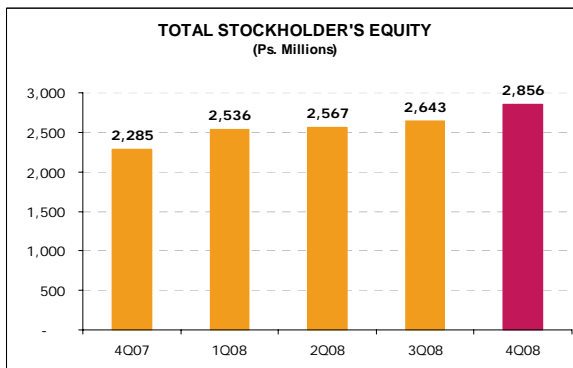
(iii) **Long-term debt issuances:** Compartamos has issued long-term debt in the Mexican market in the past and could tap the market again if conditions are favorable. Currently, no long-term debt issuances are outstanding.

(iv) **Credit lines with banks and other institutions:** The Bank has several credit lines instrumented by contracts with diverse local and international institutions; however, during 4Q08 some of these lines were suspended or were limited in terms of amount, others changed their pricing conditions significantly. Therefore, we increased our balance with some of the Mexican development banks for funding; as of December 2008 Compartamos had access to sufficient resources from credit lines in order to finance 2009 growth.

Compartamos' liabilities are wholly peso-denominated; therefore, we have no FX exposure.

Total Stockholders' Equity

Total stockholders' equity rose by Ps. 571 million, or 25%, reaching Ps. 2,856 million in 4Q08 compared to Ps. 2,285 million in 4Q07. This growth was the result of retained earnings offset by the activity in the share repurchase program. As of the end of the 4Q08, Compartamos repurchased 12,055,800 shares, or 52.1% of the original Ps. 700 million.



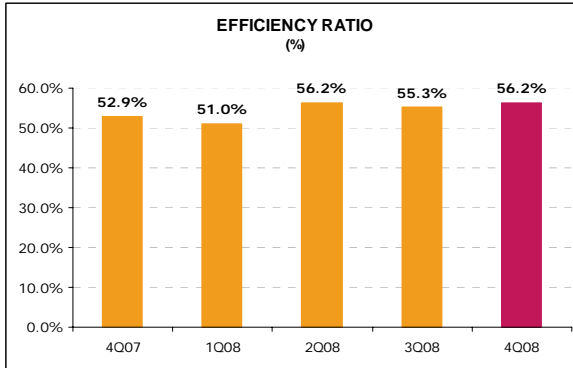
Compartamos' large capital base has three main objectives: (i) to provide a solid base, (ii) to reduce the cost of funding and (iii) to provide the necessary capital to fund part of the Company's growth.



Performance Ratios and Metrics

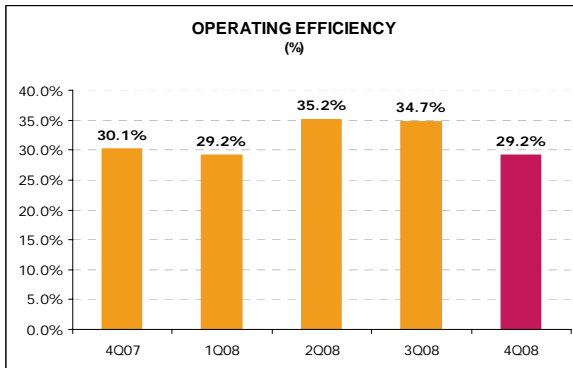
ROAE/ROAA

Return on average equity (ROAE) for 4Q08 was 50.3%, compared to 41.6% in 4Q07. This increase was the result of a higher leverage in the balance sheet as well as the growth in net income. Return on average assets (ROAA) for 4Q08 was 20.0%, compared to 19.6% for 4Q07.



Efficiency

The efficiency ratio (operating expenses/net operating revenue) for 4Q08 was 56.2% according to the Company's expansion plans, which was higher than the 52.9% reported in 4Q07, as evidenced by the 24.6% growth in the number of service offices compared to 4Q07, and a 39.0% increase in the number of employees compared to 4Q07.



Operating efficiency (operating expenses/average total assets) for 4Q08 was 29.2%, slightly lower than the 30.1% reported in 4Q07.



Additional Information for 4Q08

Compartamos is committed to offering financial services to the low-income segments so that clients can invest in their most important asset: *themselves*.

In addition to providing financial services to our 1,155,850 clients we also support projects that promote economic development and education, seeking the greatest possible impact:

- Donated Ps. 224,250 to Prodesarrollo, the local Microfinance Network, to strength this organization.
- Supported improvements to community public spaces (schools, parks, libraries, etc.), donating Ps. 346,922.11 to improve these areas. We estimate that over 39,500 individuals (based on official population statistics: INEGI) benefited from the program "*Transformando Ambientes*" (Transforming Environments). Both clients and employees volunteered for this effort.
- **Teleton** – Company employees participated in this collection, where donations reached Ps. 471,519.
- 1,340 employees and their families volunteered for other projects, located within their own communities, and sponsored by Compartamos Banco.
- More than 228 employees and clients have taken full day, financial literacy seminars sponsored by Compartamos Banco at the Interactive Museum of Economics in Mexico.

Recent Events

Compartamos Confirms Sound Financial Structure – On October 9, 2008, Compartamos issued a press release confirming its sound financial structure to cope with the actual global situation. The main points outlined in the press release were as follows:

- Compartamos has sufficient funding sources for its estimated 2009 growth.
- Compartamos does not have any derivatives exposure.
- Compartamos does not have any U.S. Dollar denominated liabilities.



Company Description

Banco Compartamos, S.A., a Mexican bank specialized in microfinance, is the largest lender to microbusiness owners in Latin America. Established in 1990 and headquartered in Mexico City, Compartamos provides small loans to low-income Mexican individuals and business owners, such as craft manufacturers, food vendors and other small businesses. With nationwide coverage, Compartamos works with local and international lenders to secure financing to these market segments, which are currently underserved.

Banco Compartamos shares began trading on the Mexican Stock Exchange on April 20, 2007 under the ticker symbol "COMPART".

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.



Income Statement for the period ended December 31, 2008 (in millions of Mexican pesos)

Ps. Millions	4Q08	4Q07	% Change 4Q07	3Q08	% Change 3Q08	12M08	12M07	% Change
Interest income	1,062.0	786.0	35.1%	939.0	13.1%	3,623.0	2,824.0	28.3%
Interest expense	100.0	50.0	100.0%	58.0	72.4%	248.0	177.0	40.1%
Monetary gain (loss)	-	(36.0)	-100.0%	-	0.0%	-	(67.0)	-100.0%
Net Interest Income	962.0	700.0	37.4%	881.0	9.2%	3,375.0	2,580.0	30.8%
Provision for loan losses	50.0	35.0	42.9%	8.0	525.0%	85.0	70.0	21.4%
Net interest income after provisions	912.0	665.0	37.1%	873.0	4.5%	3,290.0	2,510.0	31.1%
Commissions and fee income	18.0	11.0	63.6%	14.0	28.6%	54.0	32.0	68.8%
Commissions and fee expense	31.0	17.0	82.4%	30.0	3.3%	104.0	73.0	42.5%
Trading gains (losses)	(1.0)	(1.0)	0.0%	-	0.0%	(2.0)	(3.0)	-33.3%
Net operating revenue	898.0	658.0	36.5%	857.0	4.8%	3,238.0	2,466.0	31.3%
Operating Expenses	505.0	348.0	45.1%	474.0	6.5%	1,776.0	1,237.0	43.6%
Net operating income	393.0	310.0	26.8%	383.0	2.6%	1,462.0	1,229.0	19.0%
Other income (expense) - Net	(2.0)	14.0	-114.3%	(3.0)	-33.3%	(6.0)	42.0	-114.3%
Total income before income tax	391.0	324.0	20.7%	380.0	2.9%	1,456.0	1,271.0	14.6%
Income tax								
Current	72.0	85.0	-15.3%	109.0	-33.9%	378.0	378.0	0.0%
Deferred	(27.0)	13.0	-307.7%	(3.0)	800.0%	(42.0)	16.0	-362.5%
Net income	346.0	226.0	53.1%	274.0	26.3%	1,120.0	877.0	27.7%



Balance Sheet
for the period ended December 31, 2008
 (in millions of Mexican pesos)

Ps. Millions	4Q08	4Q07	% Change 4Q07	3Q08	% Change 3Q08
Cash and other investment	2,210.0	902.0	145.0%	557.0	296.8%
Total performing loans	5,635.0	4,129.0	36.5%	4,962.0	13.6%
Non-performing loans	98.0	57.0	71.9%	80.0	22.5%
Total loan portfolio	5,733.0	4,186.0	37.0%	5,042.0	13.7%
Allowance for loan losses	162.0	167.0	-3.0%	137.0	18.2%
Loan portfolio, net	5,571.0	4,019.0	38.6%	4,905.0	13.6%
Other accounts receivable	84.0	22.0	281.8%	27.0	211.1%
Fixed assets	198.0	145.0	36.6%	205.0	-3.4%
Other assets	67.0	15.0	346.7%	31.0	116.1%
Total assets	8,130.0	5,103.0	59.3%	5,725.0	42.0%
Deposits	2,580.0	2,608.0	-1.1%	2,482.0	3.9%
Interbank loans	2,364.0	0.0	100.0%	200.0	1082.0%
Other accounts payable	330.0	200.0	65.0%	400.0	-17.5%
Deferred income tax	0.0	10.0	-100.0%	0.0	100.0%
Total liabilities	5,274.0	2,818.0	87.2%	3,082.0	71.1%
Capital stock	487.0	487.0	0.0%	487.0	0.0%
Capital reserves	557.0	100.0	457.0%	690.0	-19.3%
Retained earnings	692.0	821.0	-15.7%	692.0	0.0%
Net income for the year	1,120.0	877.0	27.7%	774.0	44.7%
Total stockholder's equity	2,856.0	2,285.0	25.0%	2,643.0	8.1%
Total liabilities and stockholder's equity	8,130.0	5,103.0	59.3%	5,725.0	42.0%



Additional Information

KEY RATIOS	4Q08	3Q08	2Q08	1Q08	4Q07
Profitability					
NIM before Inflation Accounting (1)	57.6%	66.7%	65.8%	60.8%	64.7%
NIM after Inflation Accounting (2)	57.6%	66.7%	65.8%	60.8%	61.6%
NIM after Provisions for Loan Losses (3)	54.6%	66.1%	65.1%	59.3%	58.5%
ROAA (4)	20.0%	20.1%	20.0%	20.4%	19.6%
ROAE (5)	50.3%	42.1%	39.0%	41.7%	41.6%
Operating					
Efficiency Ratio (6)	56.2%	55.3%	56.2%	51.0%	52.9%
Operating Efficiency (7)	29.2%	34.7%	35.2%	29.2%	30.1%
Asset Quality					
Non Performing Loans to total loans	1.71%	1.59%	1.38%	1.69%	1.36%
Coverage Ratio (8)	165.3%	171.3%	222.7%	236.0%	293.0%

(1) Net income margin: Net interest income before result monetary losses / average yield assets

(2) Net income margin: Net interest income after result monetary losses / average yield assets

(3) Net income margin: Net interest income after provisions for loan losses / average yield assets

(4) Return on Average Assets: Net Income / Average Assets

(5) Return on Average Equity: Net Income / Average Equity

(6) Efficiency ratio: Administrative expenses / Gross Operating Income

(7) Operating Efficiency: Administrative expenses / Total Assets

(8) Coverage ratio: Allowance for loan losses / Non-performing loans

Employees	4Q08	3Q08	2Q08	1Q08	4Q07
Loan Officers	3,651	3,488	3,322	2,844	2,570
Other Administrative	1,803	1,742	1,511	1,405	1,297
Central Office	492	483	456	439	410
Total Employees	5,946	5,713	5,289	4,688	4,277

Service Offices	4Q08	3Q08	2Q08	1Q08	4Q07
New	4	4	8	3	7
Bipartition	3	16	14	10	10
Total	7	20	22	13	17
Total Service Offices	314	307	287	265	252