

COMPANY DESCRIPTION

Crédito Real, S.A.B de C.V., SOFOM, E.R. is a leading Financial Institution in Mexico providing loans to the low and middle income population focusing on consumer lending with a diversified business platform that includes: Payroll Loans, Durable Good Loans, Small Business Loans, Group Loans and Used Car Loans.

Main Shareholders 40%

Financial & Entrepreneurial legacy of main shareholders.
Long-term commitment of main shareholders (BITAL, MABE).

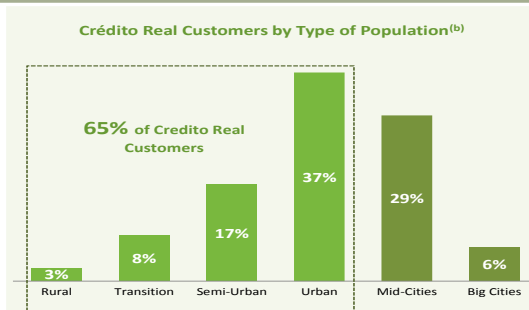
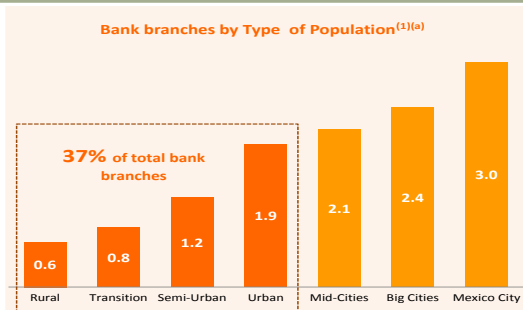


Free Float 60%

KEY UNIQUE ATTRIBUTES

- **Distribution with on Site Presence** integrated by more than 10,000 sales reps.
- **Strategic Alliances** partnering with specialized operators that generates efficiencies and flexibility.
- **Target Underserved Market Segments** particularly where population is disregarded by other financial institutions that represents a huge market opportunity.
- **Diversified Credit Platform** that mitigates risk and integrates population to financial services.
- **Scalable Business Model**, developed credit analysis systems under customer-based parameters that let flexibility according to each type of loan.

CUSTOMERS DISTRIBUTION



Customer Profile:

- Annual average available income of 7,100 USD

- To reach a loan for 2,200 USD our customer must save 20% of their available income for 1.5 years

- Live in suburban, urban and rural areas that represent 97.0% of total localities (<300,000 people according to INEGI) with a concentration of 54.3% of total adults.

Source (1) CNBV 2012. Notes (a) number of branches per 10,000 adults (b) Durable goods, SMEs, group loans and used car customers not included

CREDIT PLATAFORM

	Payroll Loans	Durable Goods Loans**	Small Business Loans	Group Loans*	Used Car Loans
Product Description	Personal loans for unionized government employees repaid through direct payroll	Loans to finance purchase of durable goods from selected retailers	Loans for working capital to small businesses	Loans to finance micro-business working capital requirements	Loans for used cars, sale and leaseback
Target Market	C+, C, D+	B, C+, C and D	B, C+, C	C-, D, E	B, C+, C, C-
Distribution network	15 distributors- owning 100% of Kondinero and 49% of the two largest. More than 4,000 sales reps and 100 telephone operators	Financing agreements with 4 different retailers, operating 115 points of sale. More than 800 sales reps	Fondo H, presence in Mexico City and metropolitan area. 5 sales reps & brokers	Two partnerships and one strategic alliance. 143 branches and more than 1,061 promoters	Alliances with 18 distributors. One partnership with 45 branches in 20 states of Mexico. More than 400 locations in the USA. Two partnerships in the USA with more than 400 locations
Interest alignment	Sharing 50% of interest income and sharing 50% of risk, during the life of the loan. Equity participation	Rebate from 5% to 7% of future interest. Paid up front with no credit risk	Sharing 30% of operating margin (interest income - interest expense - provisions). Exclusivity Non-competes	38% and 23% equity share respectively in each Partnership	Equity participation. Sharing 50% of interest income and sharing 50% of risk
Market reach	30 states and 80 cities. 266 agreements with government agencies. Over 40% historical renewal rate	Approval rate around 30%	Financing more than 250 business (manufacturing, distribution and services sector). 2 states. High customer retention	20 states and 67 cities. About 60% renewal rate	20 states in Mexico and presence in United States attending hispanic market
# Customers	356,785	77,571	476	169,748	13,274
Avg. loan amount	Ps.37,181	Ps.12,638	Ps.3,013,750	Ps.3,282	Ps.147,925
Payment frequency	Every 2 weeks	Monthly	Monthly	Monthly	Monthly
Avg. Term	38 months	12 months	3-36 months	3.8 months	1 - 48 months
Avg. Interest rate	50-65%	40-50%	18-35%	90-110%	20-60%
% NPL	2.5%	2.5%	1.4%	1.1%	3.3%
% Loan Portfolio	64.0%	4.7%	6.9%	2.7%	9.5%

* Information of group loan distributors

**Includes Resuelve's Clients

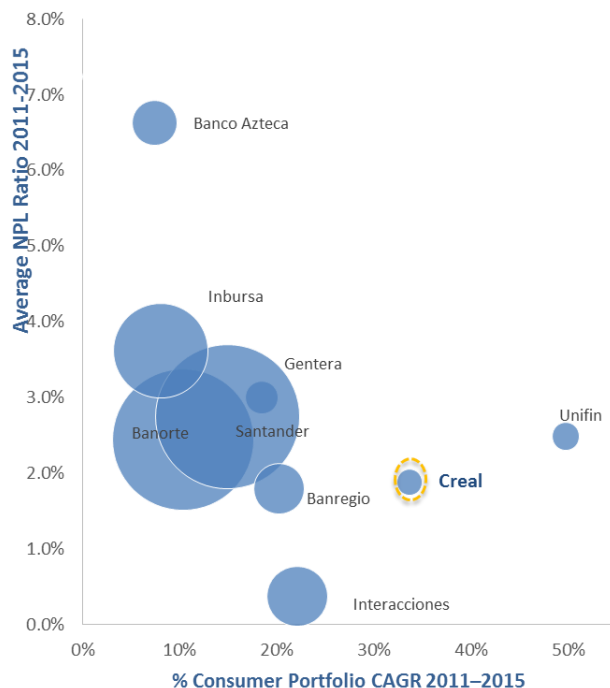
NEW BUSSINESS

	Company Description	Distribution
Instacredit	Financial institution in LATAM granting personal, cars and SME's loans	# Customers 145,803 Avg. Loan amount Ps. 19,037 Payment frequency Monthly Avg. Term 30-60 months Avg. Interest rate 60%-65% % NPL 4.1% % Loan Portfolio 13.4%
Resuelve	Credit repair company	21 branches in Mexico and one branch in Colombia

SCALABLE BUSINESS MODEL

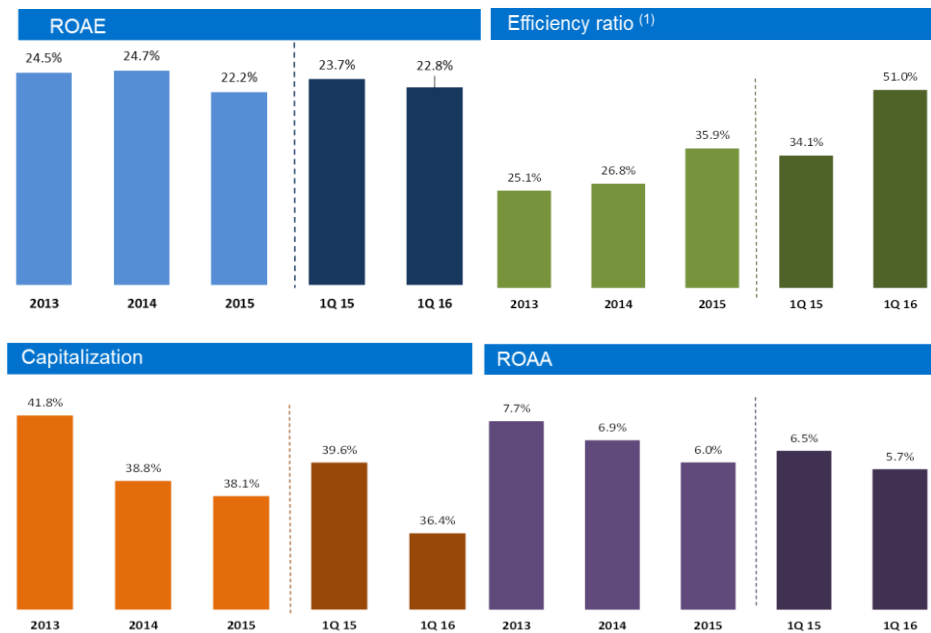
Traditional Banks	Credito Real
Competing with distributors that handle; <ul style="list-style-type: none"> a loan portfolio well-known regional presence business knowledge 	Invest in a partnership Establish a strategic alliance Exclusivity agreements
Customers walking into branches	Go for the Customer On site presence Train & develop sales forces
Fully integrated	Partnerships & Alliances Loan Portfolio Expansion Operating efficiencies
Standard credit analysis	Expert & parametric credit analysis developed according to each market segment considering customer behavioral patterns Credit committee for SME loans
Focus on high income population with high credit penetration	Focus on middle and low income population with low credit penetration
Unique product	Diversified Credit Platform

High quality loan portfolio growth (1)



Source: Crédito Real, CNBV, Companies filings. Size of the circle reflects size of consumer loan portfolio.

KEY RATIOS



Notes: (1) Efficiency index consists of administrative and promotion expenses for the period divided by the sum of (a) financial margin and (b) the difference between (i) commissions and fees collected and (ii) commissions and fees paid for the period

Investor Relations Contacts

Jonathan Rangel IRO Telephone: 52 (55) 52289753 Email: jorangel@creditoreal.com.mx
Israel Becerril IR Telephone: 52 (55) 53405200 ext 2182 Email: ibecerril@creditoreal.com.mx

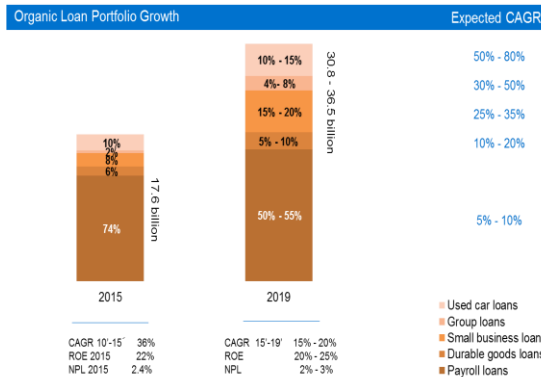
The shares of Crédito Real are listed in the Mexican Stock Exchange under the ticker "CREAL*".

CRÉDITO REAL, S.A.B. DE C.V., SOFOM, E.R., AV. INSURGENTES SUR No 730, 20TH FLOOR, COL. DEL VALLE, C.F. 03103, MÉXICO, D.F.

VISIT OUR WEBSITE: WWW.CREAL.MX

CALL: 52(55)5340-5200 OR EMAIL: INVESTOR_RELATIONS@CREDITOREAL.COM.MX

EXPANSION PLAN



CREAL (TRADING METRICS)

Average Daily Trading: *
 L3M: 1.1 MM USD
 L12M: 1.0 MM USD

Valuation: *
 P/E: 9.0
 P/B: 1.9
 Mkt Cap: 14.4 MM MXN

Ranking in position # 53 in the BMV Marketability Index

*As of June 24th, 2016