

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 46%

Founding members are founders of:
MABE a leading manufacturer
 Also were shareholders of **BITAL** bank sold to **HSBC**.
KONDINERO 60 year experience in commercial companies

Free Float 54%



KEY UNIQUE ATTRIBUTES

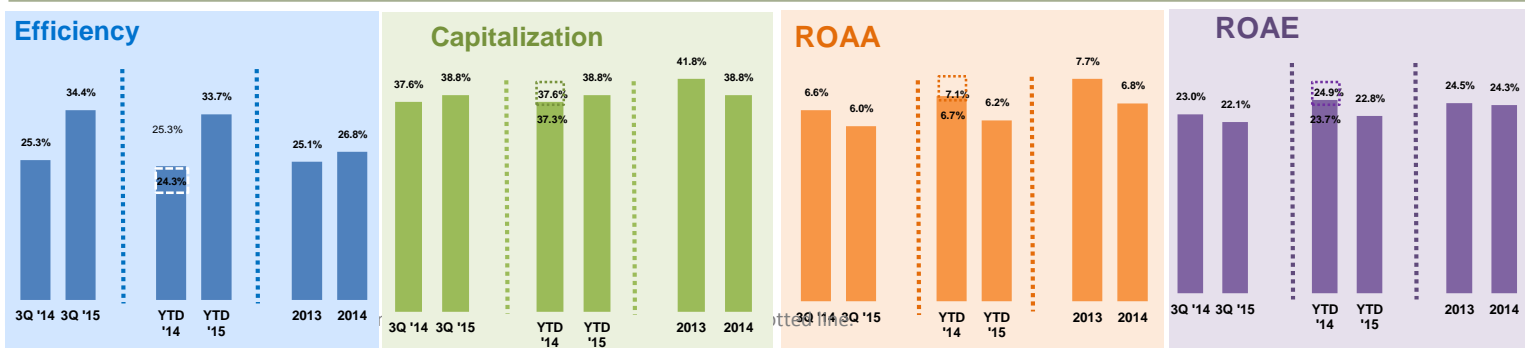
- **Distribution with on Site Presence** integrated by more than 10,000 sales reps.
- **Strategic Alliances** partnering with specialized operators that generates efficiencies and flexibility.
- **Target Underserved Market Segments** particularly where population is disregarded by other financial institutions 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.

CREDIT PLATFORM WITH 5 PRODUCTS

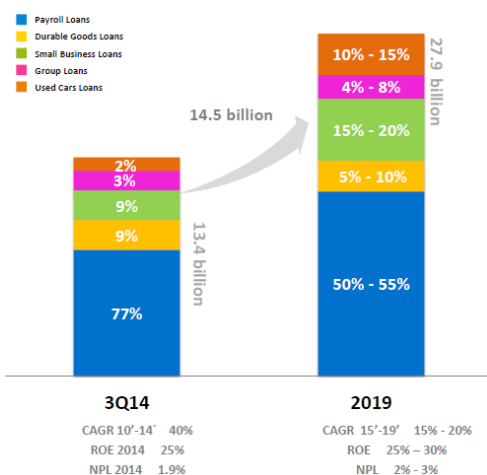
Product Description	Payroll Loans	Durable Goods Loans	Small Business Loans	Group Loans*	Used Car Loans
Target Market	Loans repaid through deductions from the paychecks of public-sector employees C+, C-, D+	Consumer loans to finance purchases of durable goods from specialized retail chains C, D+, D	Provides financing through non-revolving lines to fund working capital requirements and investment activities B, C+, C	Small group loans for working capital requirements of micro-businesses C-, D, E	Focused on financing semi-new and used cars through strategic alliances B, C+, C, C-
Distribution network	15 different distributors-owning 100% of Kondinero and 49% of the two largest. More than 4,000 sales reps and 100 telephone operators	Financing agreements with 39 retailers, operating 1,037 point of sale. More than 7,000 sales reps	Alliance with Fondo 5 sales reps + brokers	Two partnerships and one strategic alliance with 123 branches and 1,013 promoters	Alliances with 18 distributors. More than 200 locations. One partnership with 58 branches in Mexico City Suburbs. Two strategic alliances in USA
Interest alignment	Sharing 50% of interest income and sharing 50% of risk, during the life of the loan. Equity participation	Upfront fee of 5% to 7% of future interest income to retailer	Sharing 30% of operating margin (interest income - interest expense - provisions)	Equity participation	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% renewal rate	16 states and 117 cities	Businesses in manufacturing and service sectors, including mom & pops. High retention. 2 states	20 states and 67 cities. 60% renewal rate	18 states
# Customers	332,992	73,385	569	148,945	5,706
Avg. loan amount	Ps.37,625	Ps.13,800	Ps.3,374,238	Ps.3,364	Ps.104,018
Payment frequency	Every 2 weeks	Monthly	Monthly	Weekly	Monthly
Avg. Term	38 months	12 months	3-36 months	3.8 months	1 - 48 months
Avg. Interest rate	40-55%	40-50%	18%	90-110%	25-35%
% NPL	1.8%	2.1%	3.9%	0.8%	0.6%
% Loan Portfolio	76.8%	6.2%	11.8%	3.1%	3.6%

*Information of group loan distributors

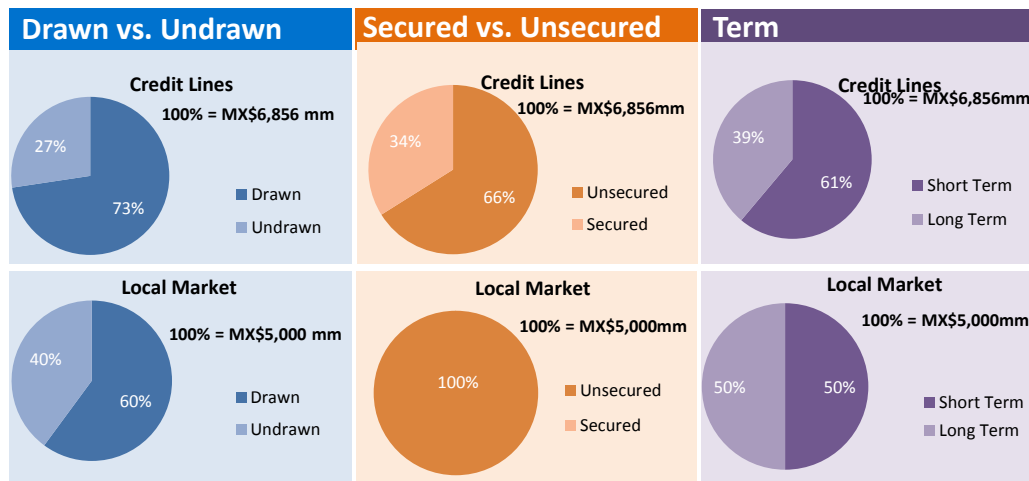
KEY RATIOS



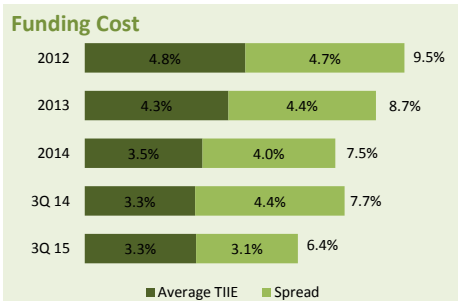
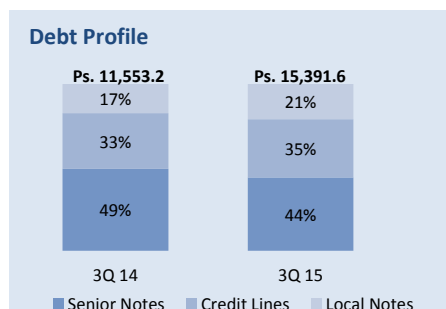
EXPANSION PLAN



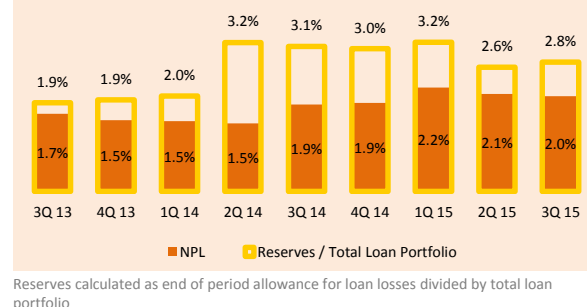
SOURCES OF FUNDING



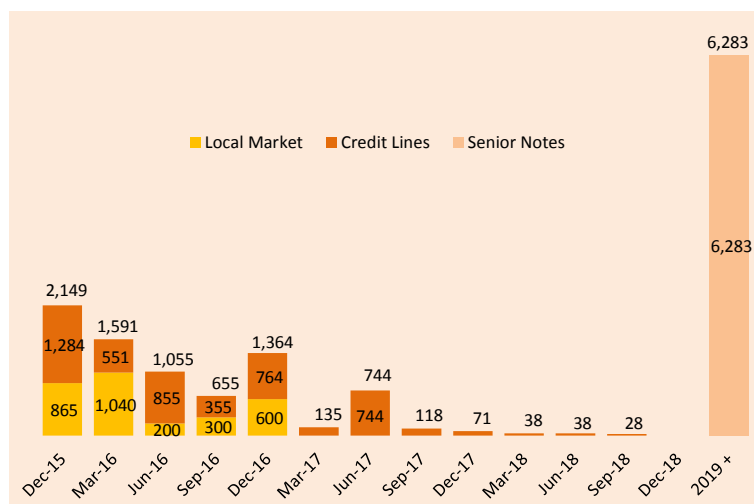
FINANCIAL INDICATORS



ASSET QUALITY

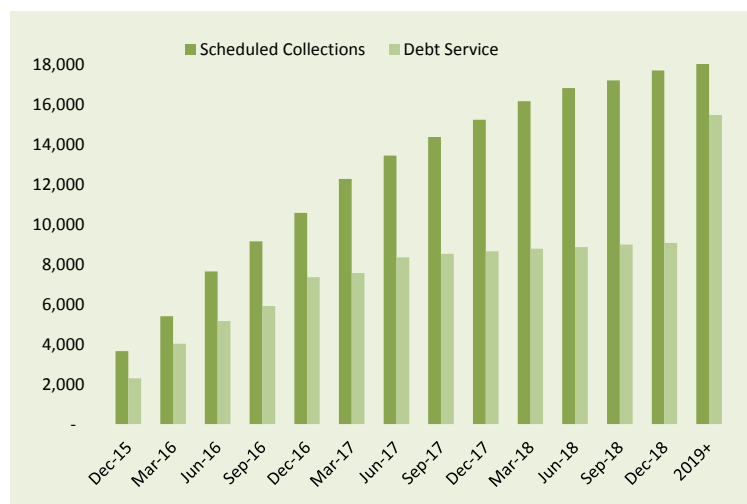


DEBT MATURITY



Does not include de Fx effect and accrued interests

ASSET & LIABILITIES MANAGEMENT



Scheduled collections: include only current outstanding portfolio collections, and does not include new origination projections and considers 2% of NPL.
Debt service: refers to principal outstanding plus interest

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

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