

COMPANY DESCRIPTION

Credito Real, S.A.B de C.V., SOFOM, E.R. is a leading Financial Institution in Mexico, USA and LATAM 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).



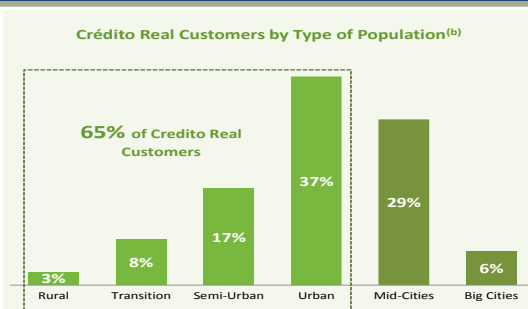
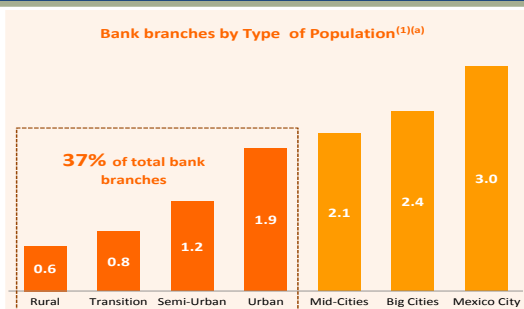
Free Float 60%



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	Instacredit
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	Financial institution in LATAM granting personal, cars and SME's loans
Target Market	C+, C, D+	B, C+, C and D	B, C+, C	C-, D, E	B, C+, C, C-	C+, C, D
Distribution network	15 distributors- owning 100% of Kondinero and 49% of the two largest.	Agreements with 4 different retailers, operating 115 points of sale in 50 cities. And more than 800 sales reps.	Alliance with Fondo H, and in-house brand. 6 sales reps. (3 Fondo H, 3 in-brand)	Two partnerships. 160 branches and 1,274 promoters	Alliances with 18 distributors. One partnership with 45 branches in 20 states of Mexico. Two strategic alliances in USA. Dallas with 5 branches, and AFS with over 300 distributors in 40 states of the US.	Presence in Costa Rica (56 branches), Nicaragua (11 branches) and Panama (2 branches). 429 sales reps all-around.
Interest alignment	Sharing 50% of interest income and sharing 50% of risk, during the life of the loan. Equity participation	Upfront fee of 3% to 8% of future interest income to retailer	Sharing 30% of operating margin (interest income - interest expense - provisions).	Equity participation	Sharing 50% of interest income. Upfront fee of 5% to 7% of future interest income to car dealer equity participation.	Equity participation
Market reach	30 states and 80 cities. More than 300 agreements with government agencies. Over 40% historical renewal rate	Approval rate around 30%	Financing more than 380 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	Presence in Costa Rica, Nicaragua and Panama
# Customers	354,699	57,402	390	194,161	14,634	157,458
Avg. loan amount	Ps. 40,331	Ps. 8,726	Ps. 3,585,752	Ps. 3,333	Ps. 179,220	Ps. 23,070
Payment frequency	Every 2 weeks	Monthly	Monthly	Weekly	Monthly	Monthly
Avg. Term	42 months	12 months	6 months	3.8 months	12-36 months	36-55 months
Avg. Interest rate	45-60%	40-50%	18-30%	90-110%	25-65%	40%-62%
% NPL	2.4%	2.5%	3.6%	1.1%	2.5%	2.7%
% Loan Portfolio	62.8%	2.2%	6.1%	2.8%	11.5%	15.9%

* Information of group loan distributors **Includes Resuelve's Clients

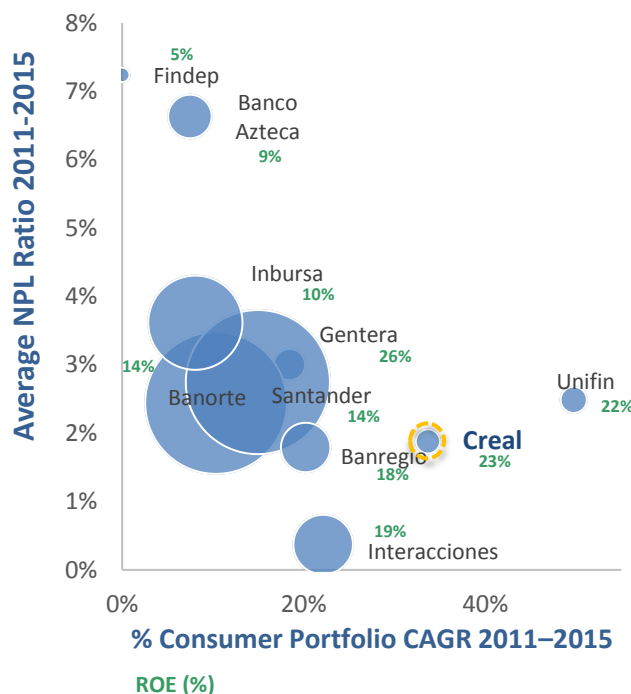
OTHER BUSSINESS

Alliances with 2 distributors: **Resuelve Tu Deuda** and **CrediLikeMe**. Resuelve has presence in Mexico and Colombia with 24 branches. Resuelve is a credit repair company that looks to capitalize the debtor to negotiate and settle their credit card debts so by the end of the program the client can be subject for a loan.

SCALABLE BUSINESS MODEL

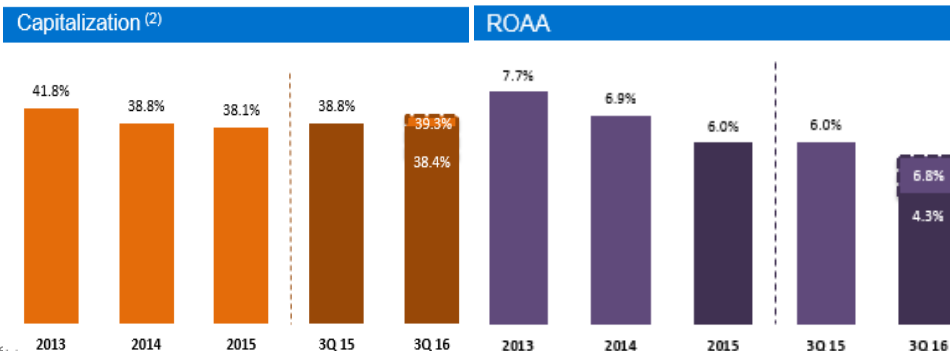
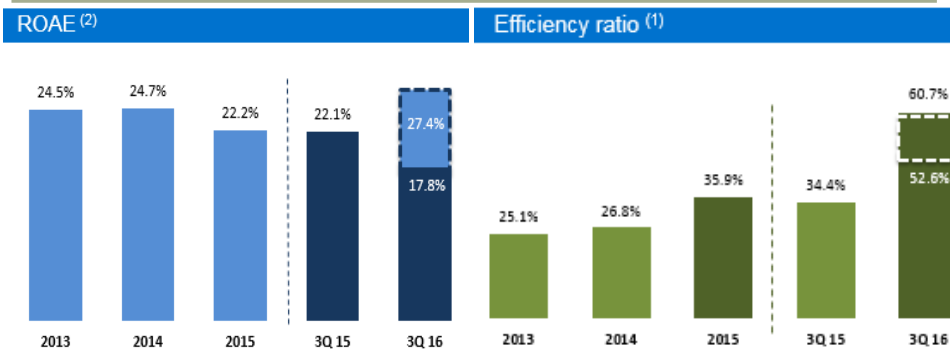
Traditional Banks	Credito Real
Competing with distributors that handle; <ul style="list-style-type: none"> a loan portfolio well-known regional presence business knowledge 	Invest in a partnership Establish a strategic alliance Exclusivity agreements
Customers walking into branches	Go for the Customer 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

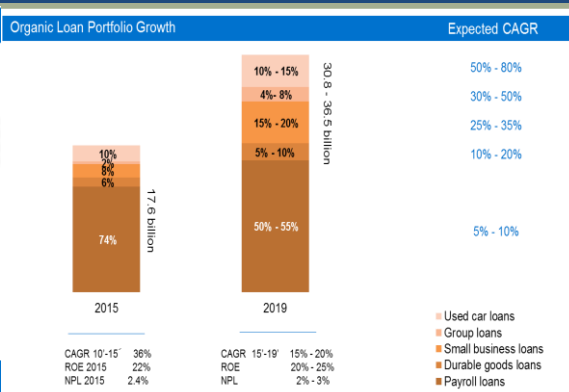


Source: Credito Real, CNBV, Companies filings. Size of the circle reflects size of consumer loan portfolio.

KEY RATIOS



EXPANSION PLAN



CREAL (TRADING METRICS)

Average Daily Trading: *
L3M: 1.4 MM USD
L6M: 1.2 MM USD

Valuation: *
P/E: 9.2
P/B: 1.8
Mkt Cap: 13.7 MM MXN

Ranking in position # 48 in the BMV Marketability Index

*As of October 18th, 2016

Notas:
(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.
(2) The dotted line illustrates the effect of the non-recurring item in the 3Q16 income of Ps. 293.0 million.

Investor Relations Contacts

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

The shares of Credito 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