

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 50%

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

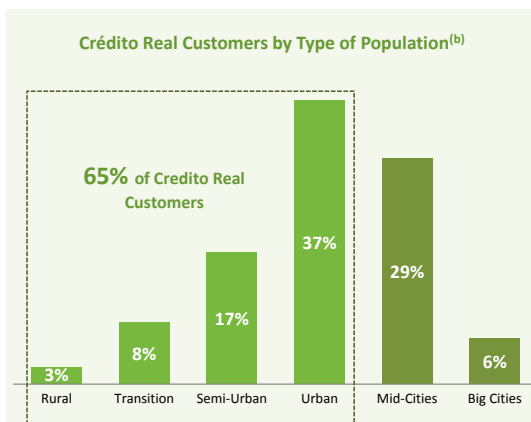
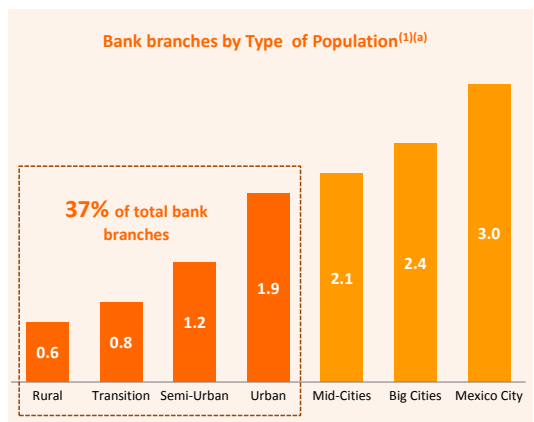
Free Float 50%



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 7,000 USD
- To reach a loan for 2,100 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

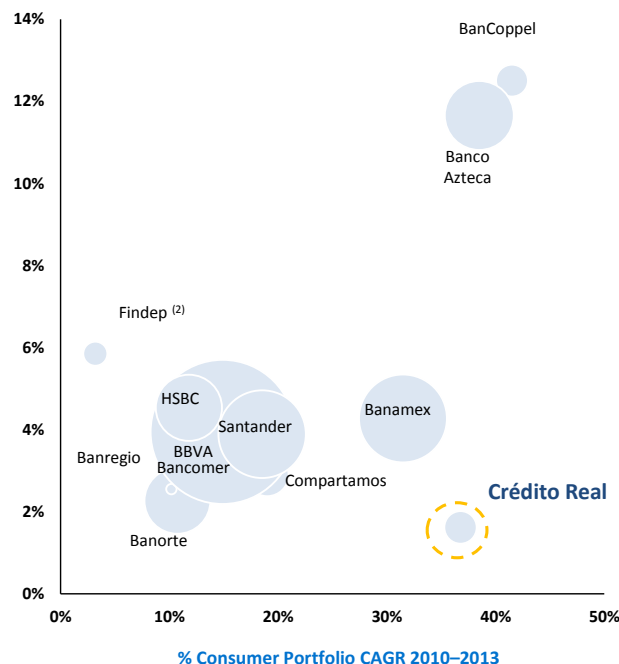
CREDIT PLATFORM WITH 5 PRODUCTS

	Payroll Loans	Durable Goods Loans	Small Business Loans	Group Loans	Used Car Loans
Product Description	Loans repaid through deductions from the paychecks of public-sector employees	Consumer loans to finance purchases of durable goods from specialized retail chains	Provides financing through non-revolving lines to fund working capital requirements and investment activities	Small group loans for working capital requirements of micro-businesses	Focused on financing semi-new and used cars through strategic alliances
Target Market	C+, C-, D+	C, D+, D	B, C+, C	C-, D, E	B, C+, C-, C-
Distribution network	18 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 40 retailers, operating 1,079 point of sale. More than 7,600 sales reps	Alliance with Fondo H and a personal in-house brand. 13 sales reps	Two partnerships and one strategic alliance and . 108 branches and 646 promoters	Alliances with 17 distributors. More than 150 locations. One partnership with 35 branches in Mexico City Suburbs. One strategic alliance 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	Upfront fee of 5% to 7% of future interest income to car dealer. 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 50% 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	14 states
# Customers	336,842	78,609	385	111,818	3,745
Avg. loan amount	Ps.31,757	Ps.14,480	Ps.3,424,224	Ps.2,602	Ps.96,219
Payment frequency	Every 2 weeks	Monthly	Monthly	Weekly	Monthly
Avg. Term	38 months	12 months	3-36 months	3.8 months	3 - 36 months
Avg. Interest rate	50-65%	40-50%	18-35%	90-110%	25-35%
% NPL	1.9%	1.8%	3.0%	0.3%	0.3%
% Loan Portfolio	77.5%	8.2%	9.5%	2.1%	2.6%

SCALABLE BUSINESS MODEL

Instead of	Better to
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

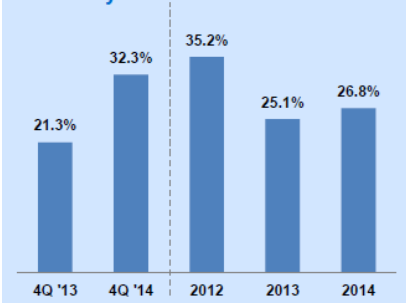
2013 Consumer Portfolio NPL Ratio (1)



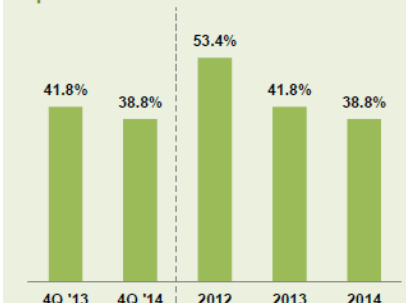
Source: (1) Crédito Real, CNBV, Companies filings. Size of the circle reflects size of consumer loan portfolio. Excludes Banco Wal-Mart, BNP Paribas, Banco Ahorro and Famsa CAGR from 2009-2012. Information as of 2013 not available

KEY RATIOS

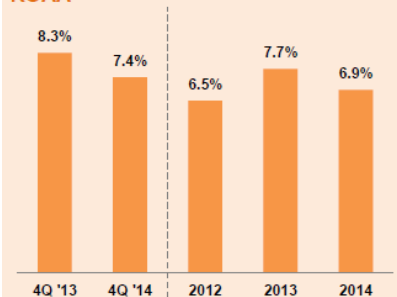
Efficiency



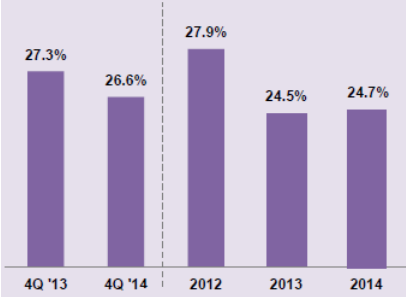
Capitalization



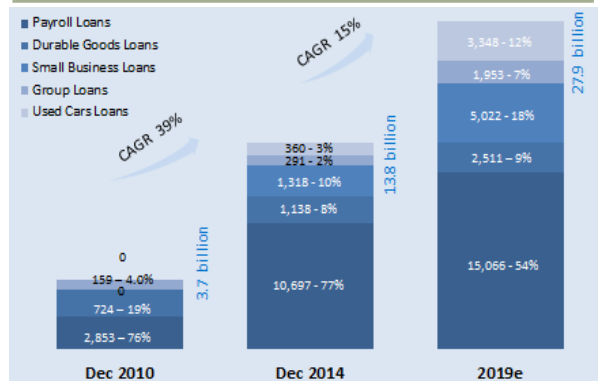
ROAA



ROAE



EXPANSION PLAN



CREAL* (TRADING METRICS)

Average Daily Trading: *

L6M: 1.9 MM USD
L12M: 1.5 MM USD
L24M: 1.1 MM USD

Valuation: *

P/E: 10.9
P/B: 2.5
Mkt Cap: 12.8 MM MXN

* As of February 16th, 2015

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

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