

GRUPO FAMSA REPORTS 4Q15 CONSOLIDATED EBITDA GROWTH OF 29.7%

Monterrey, Nuevo Leon, Mexico, February 18, 2016 – Grupo Famsa announced today its earnings results for the fourth quarter and full-year 2015, reporting a solid annual growth in Consolidated Net Sales of 13.5% and 11.8%, respectively. In line with this dynamism, Consolidated EBITDA rose by 29.7% and 23.1% YoY during the fourth quarter and full-year 2015, respectively. Consequently, Consolidated EBITDA recorded Ps.1,775 million for the full-year 2015, in line with the upper range of our 2015 Guidance.

In Mexico, the effectiveness in sales and marketing of key product categories, and the benefit maximization from the high seasonal demand of November and December, boosted a double-digit annual growth of 12.4% in Net Sales during the fourth quarter of 2015, showing the strong positioning of Grupo Famsa's legacy retail business.

On the other hand, Banco Famsa once again recorded sequential improvement in its Non-Performing Loans (NPL) ratio, reaching a new record low level following an adequate and prudent loan origination. The thorough execution of the credit-granting and collection management strategies throughout 2014 and 2015 supported a significant 440 bps decrease of the NPL ratio, which has dropped from 14.2% in December 2014 to 9.8% in December 2015.

Finally, Famsa USA's Net Sales, expressed in Mexican pesos, grew by 23.6% during the fourth quarter of 2015, showing a greater dynamism in the Famsa-to-Famsa sales and Personal Loans.

In the light of these results, Mr. Humberto Garza Valdez, CEO of Grupo Famsa, stated: "the effective execution of marketing strategies oriented to improve our sales mix, the continued improvement of Banco Famsa's operations, and the optimal use of our retail store network in Famsa Mexico and Famsa USA, allowed us to enhance our business platform in 2015. In order to achieve a higher profitability for our shareholders, we seek to strengthen our position even further in 2016."

About Grupo Famsa

Established in 1970 in Monterrey, Nuevo Leon, Grupo Famsa has consolidated its position as a publicly-traded company with a solid presence in the retail sector, focusing its efforts on satisfying families' diverse consumption, financing and savings needs. Its target market lies in the Mexican low-middle income households and the Hispanic population of the states where it operates in the USA. Retail sales of Grupo Famsa in Mexico comprise furniture, electronics, appliances, mobile phones, computers, motorcycles, clothing and other durable goods, which are mainly sold within the stores network of Grupo Famsa. In Texas and Illinois, in the USA, Grupo Famsa's offering comprises furniture, electronics, appliances, computers and other durable goods through the operation of its subsidiary Famsa, Inc.

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