

CRÉDITO REAL 3Q13 FACT SHEET



COMPANY DESCRIPTION

Crédito Real, S.A.B de C.V., SOFOM, E.N.R is a Mexican Financial Institution providing loans to the Mexican low and middle income population. Crédito Real has:

- Over 20 years in the market
- Over 4 million loans distributed
- Over 2 million customers historically

Crédito Real also has a proven track record of effective credit approval, administration and collection processes:

- 2008 – 2012 net loan portfolio CAGR of 20.6%
- Past Due Loans 3Q13: 1.7% of Total Portfolio

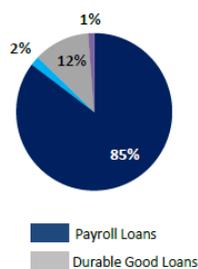
ADVANTAGES

- Proven track record providing valuable and easy-to-understand credit products to underserved population segments in Mexico
- Loan portfolio with superior quality and performance within a solid, diversified distribution platform
- Proprietary underwriting platform tailored for the segments we serve
- Solid cash flow generation and diversified liquidity sources
- Scalability of our business through unique technological platforms
- Experienced management with proven track record and shareholder support

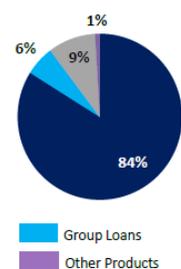
KEY FINANCIALS MXM

Attractive Product Mix

Total Loan Portfolio as of 3Q 2013 MX\$9,191mm



YTD Interest Income MX\$1,941mm



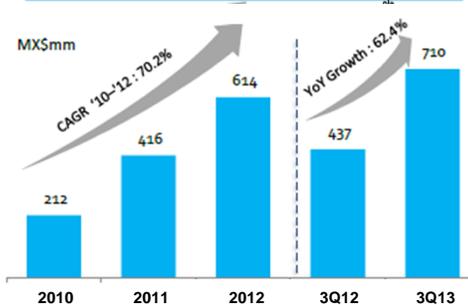
Superior Loan Growth

MX\$m



Net Income

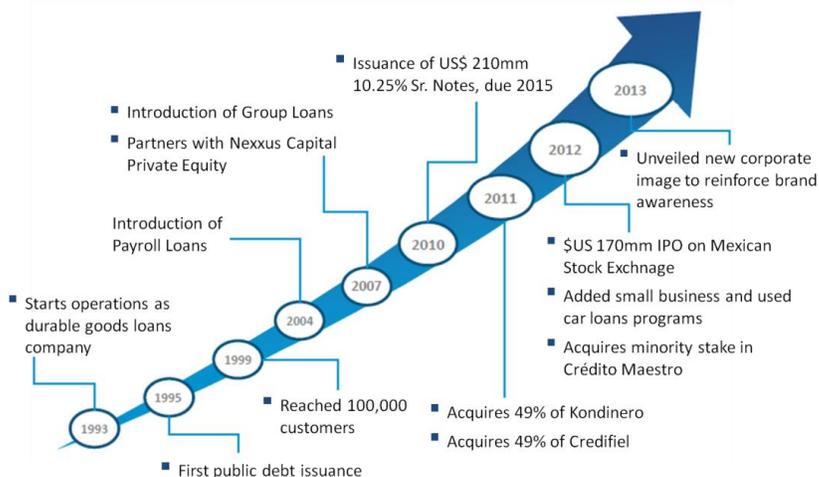
MX\$m



3 MAIN BUSINESS MODELS AND 2 NEW LOAN PROGRAMS

Product	Payroll Loans	Group Loans	Durable Goods Loans	Small Business Loans	Used Car Loans
Product Description	Personal loans for unionized government employees repaid through direct payroll	Loans to finance micro-business working capital requirements	Loans to finance purchases of durable goods from select retailers	Loans for working capital to independent professionals and ongoing small businesses	Loans for used cars
Target Markets	Unionized public employees C+, Cm, C and D+	Women in suburban areas D and E	B, C+, Cm, C and D	C and C-	C and C-
Product Statistics	<ul style="list-style-type: none"> • Avg. loan amount - MX\$22,512 • Avg. term - 34 months • Avg. annual interest rate - 50%-65% • Payment frequency - Bi-weekly • Delinquency rate - 1.5% • Customers - 348,186 (73% of tot. customers) 	<ul style="list-style-type: none"> • Avg. loan amount - MX\$3,334 • Avg. term - 3.5 months/14.5 weeks • Avg. annual interest rate - 90%-110% • Payment frequency - Weekly • Delinquency rate - 1.1% • Customers - 52,330 (11% of tot. customers) 	<ul style="list-style-type: none"> • Avg. loan amount - MX\$14,478 • Avg. term - 12 months • Avg. annual interest rate - 40%-50% • Payment frequency - Monthly • Delinquency rate - 2.2% • Customers - 73,791 (16% of tot. customers) 	<ul style="list-style-type: none"> • Avg. loan amount - MX\$100,000-\$750,000 • Avg. term - 3-36 months • Avg. annual interest rate - 28%-32% • Payment frequency - Monthly fixed payments • Delinquency rate - 5.1% • Loans - 148 	<ul style="list-style-type: none"> • Avg. loan amount - MX\$50,000-\$100,000 • Avg. term - 12-24 months • Avg. annual interest rate - 24%-30% • Payment frequency - Monthly • Delinquency rate - 3.3% • Loans - 532
Distribution Platform	<ul style="list-style-type: none"> • Extensive sales force of 30 different distributors - partner in 3 leading loan originators • Full nation - wide coverage 	<ul style="list-style-type: none"> • Proprietary branch network under brand • New strategic alliances with third parties 	<ul style="list-style-type: none"> • Financing agreements with 46 independent retailers, operating 1,157 points of sale, in over 130 cities throughout Mexico. 	<ul style="list-style-type: none"> • One business center in Mexico • Own sales force 	<ul style="list-style-type: none"> • Financing agreements with 5 distributors that have 6 brands in 90 points of sale

OUR HISTORY IN BRIEF AND CORPORATE STRUCTURE



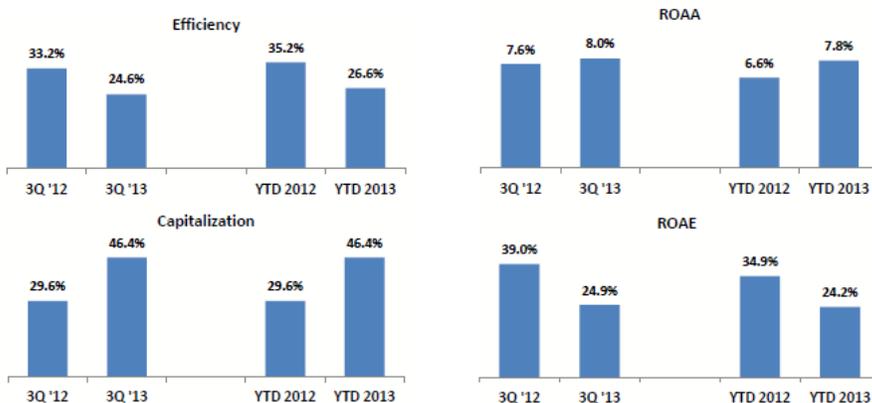
NATIONAL FOOTPRINT

Crédito Real currently operates in all 31 states of Mexico, providing us with a strong national reach from which to further promote our credit products.

- 30+ distributors
- 2,000+ trained sales promoters
- 130 cities



KEY RATIOS



INVESTOR RELATIONS CONTACTS

investor_relations@creditoreal.com.mx

Jonathan Rangel
 Telephone: 52 (55) 52289753
 Email: jorangel@creditoreal.com.mx

Israel Becerril
 Telephone: 52(55)5340-5200 ext 2182
 Email: ibecerril@creditoreal.com.mx

About Crédito Real

Crédito Real is a leading financial institution in Mexico, focusing on consumer lending with a diversified business platform in the main lines of business: loans with payment via payroll, durable goods loans, group loans, small business loans and used car loans. We offer products to the low- and middle-income segments of the population, which historically have been underserved by other financial institutions. 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.N.R., AV. INSURGENTES SUR No 664, PISO 3, COL. DEL VALLE, C.F. 03100, MÉXICO, D.F.

VISIT OUR WEBSITE: WWW.CREAL.MX

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