

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:

- 2010 – 2013 net loan portfolio CAGR of 40.8%
- Past Due Loans 4Q13: 1.5% of Total Portfolio

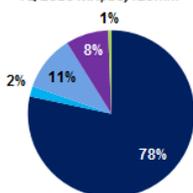
ADVANTAGES

- 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

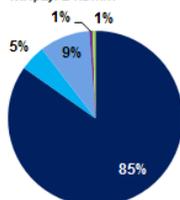
Attractive and High-Quality Product Mix

Total Loan Portfolio as of 4Q 2013 MX\$10,423mm



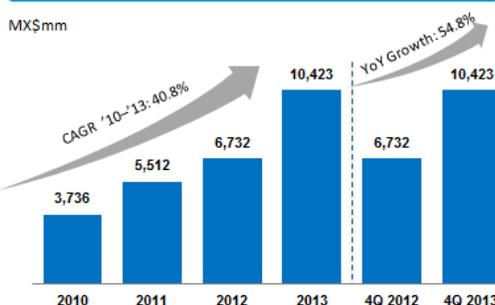
Legend: Payroll Loans (Dark Blue), Group Loans (Light Blue), Durable Good Loans (Medium Blue), Small Business (Purple), Used Cars (Green)

YTD Interest Income MX\$2,724.5mm



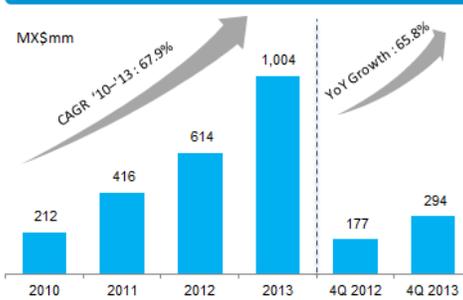
Superior Loan Growth

MX\$m



Net Income

MX\$m



CREDIT PLATFORM WITH 5 PRODUCTS

Product	Payroll Loans	Durable Goods Loans	Small Business Loans	Group Loans	Used Car Loans
Product Description	Loans repaid through deductions from the paychecks of unionized government employees	Short-term consumer loans to finance purchases of durable goods from selected specialized retail chains	Provides enterprise financing through non-revolving short- and long-term 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
Distribution Platform	Extensive sales force of 25 different distributors- partner in 3 leading loan portfolio originators	Financing agreements with 44 independent retailers, operating 1,271 point of sale in 117 cities	New Alliance and One business Center in Mexico	New strategic alliance with third parties	Financing agreements with 9 distributors in + 100 points of sale
Product Statistics	Avg. loan amount Ps.24,010 Payment frequency Every 2 weeks Avg. term 35 months Avg. annual interest rate 50-65% Delinquency rate 1.6% # Customers 340,093 % loan portfolio 78.3%	Avg. loan amount Ps.14,424 Payment frequency Monthly Avg. term 12 months Avg. annual interest rate 40-50% Delinquency rate 2.0% # Customers 77,923 % loan portfolio 10.8%	Avg. loan amount Ps.3,916,657 Payment frequency Monthly Avg. term 3-36 months Avg. annual interest rate 20-30% Delinquency rate 0.5% # Customers 221 % loan portfolio 8.3%	Avg. loan amount Ps.3,629 Payment frequency Weekly Avg. term 3.5 months Avg. annual interest rate 90-110% Delinquency rate 0.5% # Customers 57,242 % loan portfolio 2.0%	Avg. loan amount Ps.89,497 Payment frequency Monthly Avg. term 30 months Avg. annual interest rate 25-35% Delinquency rate 2.3% # Customers 677 % loan portfolio 0.6%
Target Markets	C+, C-, D+	C, D+, D	C+, C	C-, D, E	C+, C, C-, D

OUR HISTORY IN BRIEF AND CORPORATE STRUCTURE



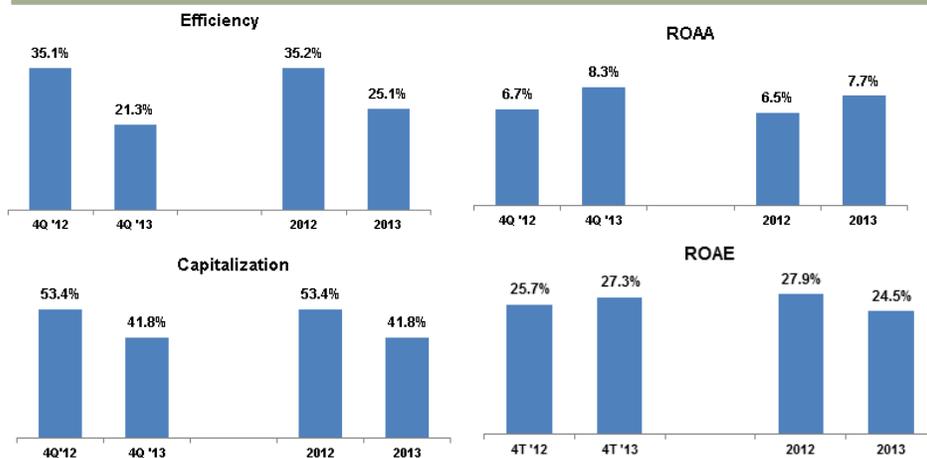
NATIONAL FOOTPRINT

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.

- +80 alliances
- 3,000+ trained sales promoters
- +120 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 five lines of business: loans with payment via payroll, durable goods loans, small business loans, group loans and used car loans. Crédito Real offers its products mainly to the low and middle segments of the population that have historically been underserved by other financial institutions. The shares of Crédito Real are listed in the Mexican Stock Exchange under the ticker "CREAL**".