

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).

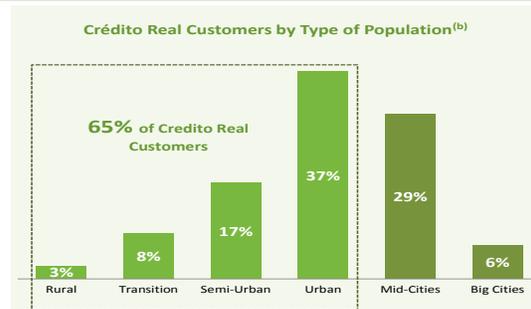
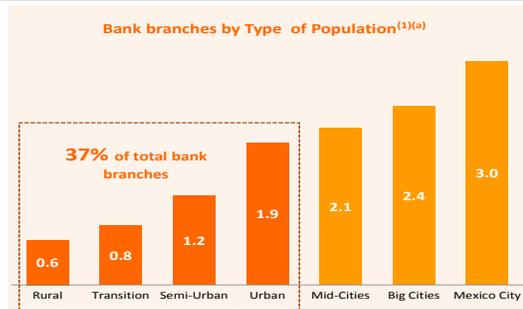
Free Float 60%



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 6,500 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 PLATFORM

	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	12 distributors- owning 100% of Kondinero and 49% of the two largest.	Origination was stopped since July 18, 2016. Collection activities are held in-house to recover loan portfolios. Vivienda has 20 customers and 3 sales promoters.	Alliance with Fondo H, and in-house brand. 5 sales reps. (3 Fondo H, 2 in-brand)	Two partnerships. 161 branches and 1,334 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 around 370 distributors in 40 states of the US.	Instacredit has presence in Costa Rica (56 branches), Nicaragua (11 branches) and Panama (2 branches), a total of 69 branches. 437 sales reps all-around.
Interest alignment	Sharing 50% of interest income and sharing 50% of risk, during the life of the loan. Equity participation	Collection according with loan amortization.	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	-	Financing more than 230 business (manufacturing, distribution and services sector). 2 states. High customer retention	23 states and 67 cities. About 60% renewal rate	20 states in Mexico and 40 within the United States, attending Hispanic market	Presence in Costa Rica, Nicaragua and Panama
# Customers	352,667	48,967	233	205,019	14,875	161,778
Avg. loan amount	Ps.41,202	Ps.7,599	Ps.5,873,228	Ps.2,041	Ps.186,797	Ps. 27,139
Payment frequency	Every 2 weeks	Monthly	Monthly	Weekly	Monthly	Monthly
Avg. Term	44 months	12 months	3 - 36 months	3.8 months	12 - 36 months	24-56 months
Avg. Interest rate	45-60%	40-50%	17-30%	90-110% (final customer)	25-65%	32%-60%
% NPL	2.0%	2.5%	0.9%	-	3.3%	2.4%
% Loan Portfolio	60.7%	1.6%	5.7%	1.7%	11.6%	18.4%

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

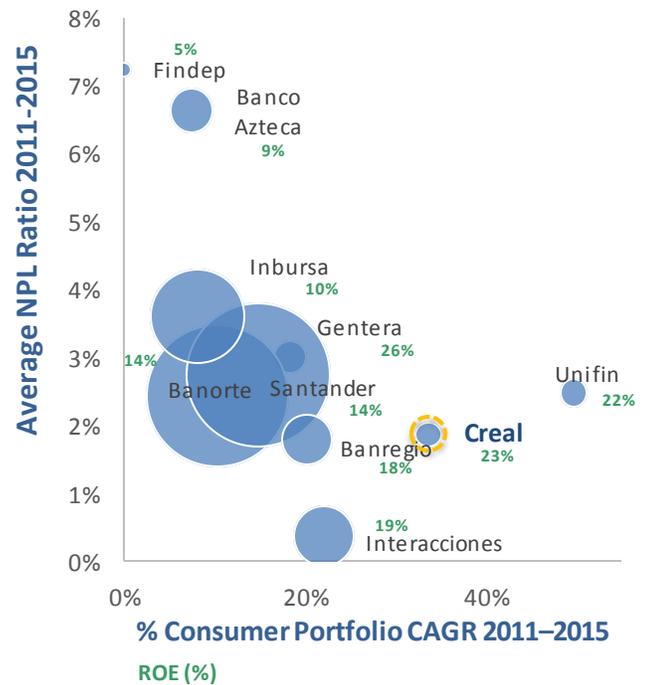
OTHER BUSSINESS

Alliances with 2 distributors: **Resuelve Tu Deuda** and **CrediLikeMe**. Resuelve has presence in Mexico and Colombia with 22 branches and 671 promoters (38,240 customers, included in Durable Goods). 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

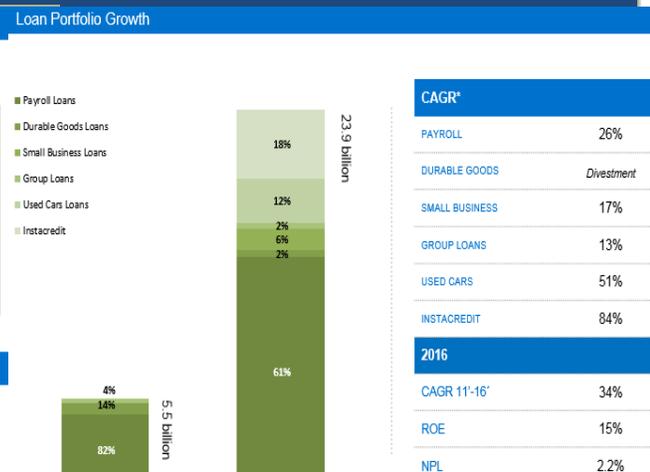
High quality loan portfolio



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: 944,277 USD
L6M: 808,959 USD

Valuation: *
P/E: 9.2
P/B: 1.3
Mkt Cap: 10.7 MM MXN

Ranking in position #48 in the BMV Marketability Index

*As of December 30th, 2016

Notes:

(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.

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The shares of CreditoReal are listed in the Mexican Stock Exchange under the ticker "CREAL".

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