CORPORATE PRESENTATION

1T20

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CREAL*

Update on the COVID-19 situation

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Action Plan

- Safeguard the well-being of our employees and key operating metrics
- Set in motion the BCP ("Business Continuity Plan")
- Prioritize asset quality over growth
- Strong cash balance and liquidity position
- Enhance capitalization: Limited share buy back & postpone dividend payments

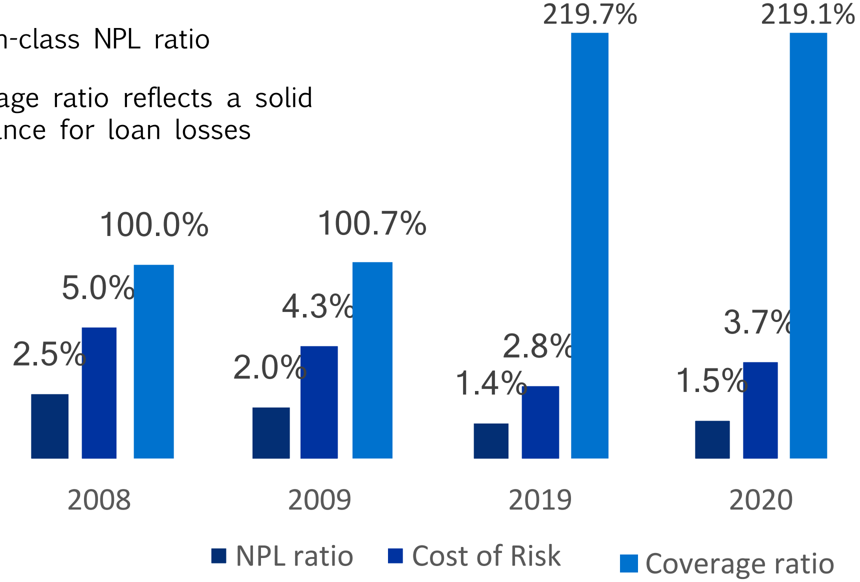
Business Model of Solid Resilience

Experienced Management with proven record

Best-in-class Capitalization

Firm Position to Face the Headwind

- Best-in-class NPL ratio
- Coverage ratio reflects a solid allowance for loan losses



Business Status In a Nutshell

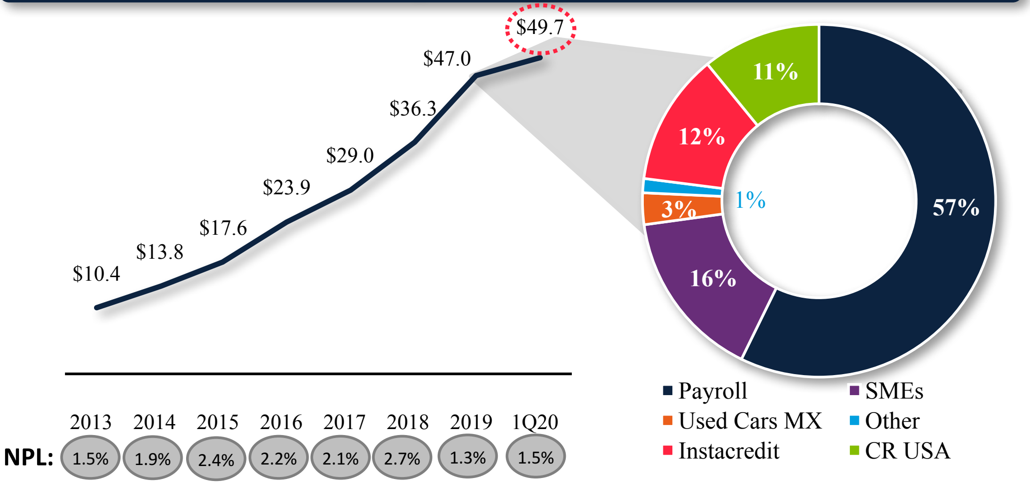
	Product	Strengths	Actions Taken & Developments	NPL ratio
	**Payroll**	Centralized collection; Low % of Layoffs	+ Alternative loan offering (call center and digital media)	1.1%
	SMEs	Mostly "long standing relationships"	+ Customer liquidity assessments on a case-by-case basis + 100% origination through existing clients	0.5%
	Used Cars	Orientation to superior asset quality	+ Restrictive origination and selective credit approval policies	1.4%
	**SMEs**	Cutting-edge Technological platform	+ Government support programs and mentoring of clients	0.6%
	Used Cars	Formal documentatio n required	+ Government support and program relief for clients	2.0%
	**Instacredit**	Revamped operation	+ Partnerships with different country-wide chains + Government fiscal stimulus	4.7%

Overview of Crédito Real

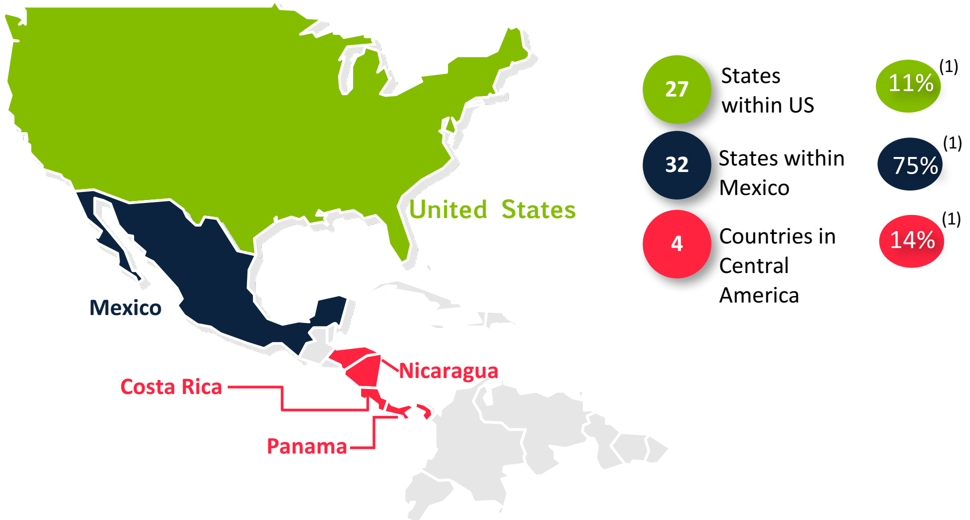
Key Company Highlights

+ A leading specialty finance company in Mexico with a growing international presence (United States and Central America).
+ Highly recognized by its product offering, designed specifically for our customer base which is underserved by the traditional banking sector.
+ Over 26 years of experience in understanding the credit profile of customers and in developing and refining proprietary underwriting standards.
+ Listed on the Mexican Stock Exchange since 2012, being actively a public debt issuer in Mexico and in international bond-markets since 1995 and 2010, respectively.

Consistently Growing Loan Portfolio



Market presence



Notes:
(1) Percentage of Loan Portfolio as of 1Q20.

Selected Financials

MXN Mn	2017	2018	2019	1Q19	1Q20	CAGR / Avg. ´17-´19
Income Statement						
Interest Income	$ 8,557	$10,288	$11,933	$ 2,830	$ 2,692	18.1%
Financial Margin	$ 5,773	$ 7,080	$ 7,262	$ 1,765	$ 1,613	12.2%
Net income	$ 1,661	$ 1,955	$ 1,980	$ 625	$ 305	9.2%
Balance Sheet						
Assets	$42,238	$49,562	$61,592	$50,839	$72,945	20.8%
Debt	$23,585	$30,647	$45,528	$31,669	$50,845	38.9%
Equity	$14,768	$15,809	$16,064	$16,044	$19,111	4.3%
Key Ratios						
ROAA	4.5%	4.2%	3.6%	5.0%	1.8%	4.31%
ROAE	15.9%	12.9%	12.3%	15.7%	6.9%	13.7%
Capitalization	50.9%	43.5%	34.2%	41.9%	38.5%	42.9%
Efficiency	50.2%	42.4%	43.9%	42.0%	49.9%	45.5%

Corporate History

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2007
- Introduction of Group loans
- Partnership with Nexxus Capital Private Equity

2010
- International bond issuance of 210 USD Mn due 2015

2011
- Acquires 49% of Kondinero and 49% of Credifiel (payroll loan distributors)

2012
- Successful IPO in the Mexican Stock Exchange
- Introduction of SMEs and Used car loans
- Acquires 49% of Crédito Maestro (payroll loan distributor)

2013
- New corporate image development
- "One of the best 100 financial companies" distinction

2014
- International bond issuance of 425 USD Mn due 2019, with a 7.5% semi-annual coupon
- MSCI Mexico Small Cap Index
- Acquisition of the remaining 51% of Kondinero

2015
- First issuance in the local market of 1,000 MXN Mn
- Acquisition of 65% of AFS Acceptance
- Acquisition of 55.21% of Resuelve

2016
- Acquisition of 70% of Instacredit
- International bond issuance of 625 USD Mn due 2023, with a 7.25% semi-annual coupon
- MSCI Mexico Small-Cap Index, FTSE Small Cap and IMC30
- Ranking #48 at the Mexican Stock Market (BMV) Liquidity Index

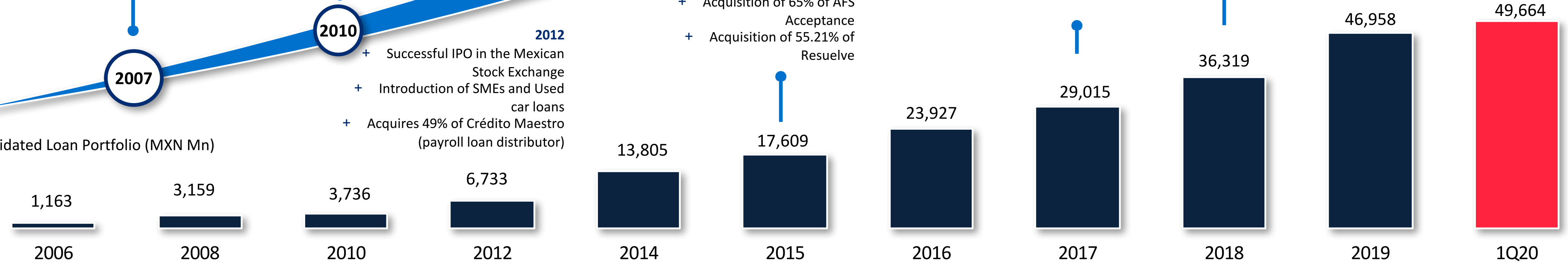
2017
- First issuance for 800 MXN Mn under securitization program
- Award for excellence in Corporate Governance from Mexican Stock Exchange.
- First issuance of Subordinated Perpetual Notes of 230 USD Mn

2018
- Issuance of 170 CHF Mn unsecured non-callable bonds due 2022.
- Second Issuance for 615 MXN Mn under securitization program

2019
- International Bond Issuance of 400 USD Mn due 2026, with a 9.5% semi-anual coupon
- Distribution of a cash dividend payment of MXN $0.70 per share to the shareholders; the highest dividend paid in the history of the Company.
- International Bond Issuance of 350 EUR Mn due 2027, with a 5.0% semi-anual coupon

2020
- On February 21, 2020, Crédito Real arranged a US$110 million syndicated credit line, with a 3-year maturity.

Consolidated Loan Portfolio (MXN Mn)



Key Investment Highlights

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1

+ Healthy loan portfolio with best-in-class asset quality
+ Unique, Flexible and Scalable Business model focused on Underserved Segments
+ Differentiated Distribution Platform to Reach Clientele

Sustainable **Portfolio** Growth

Focus on **Profitability**

2

+ Strong Balance with Funding Flexibility, Superior Financial Performance and Quality Growth
+ High Margin Growth that generates value
+ Strong Bottom Line Growth

4

+ Strong Corporate Governance and Experienced Management Team
+ 50% Proportion of Independent Directors
+ Committees oriented Strenghten and Promote Ethics and Efficiency in our Operations

Qualified **Management** and Corporate Governance

Diversified **Funding** Sources

3

+ Harnessing the Local and International Markets
+ Healthy Capital Structure
+ Strong Liquidity Profile with Diversified and Untapped Funding Sources

1 Products

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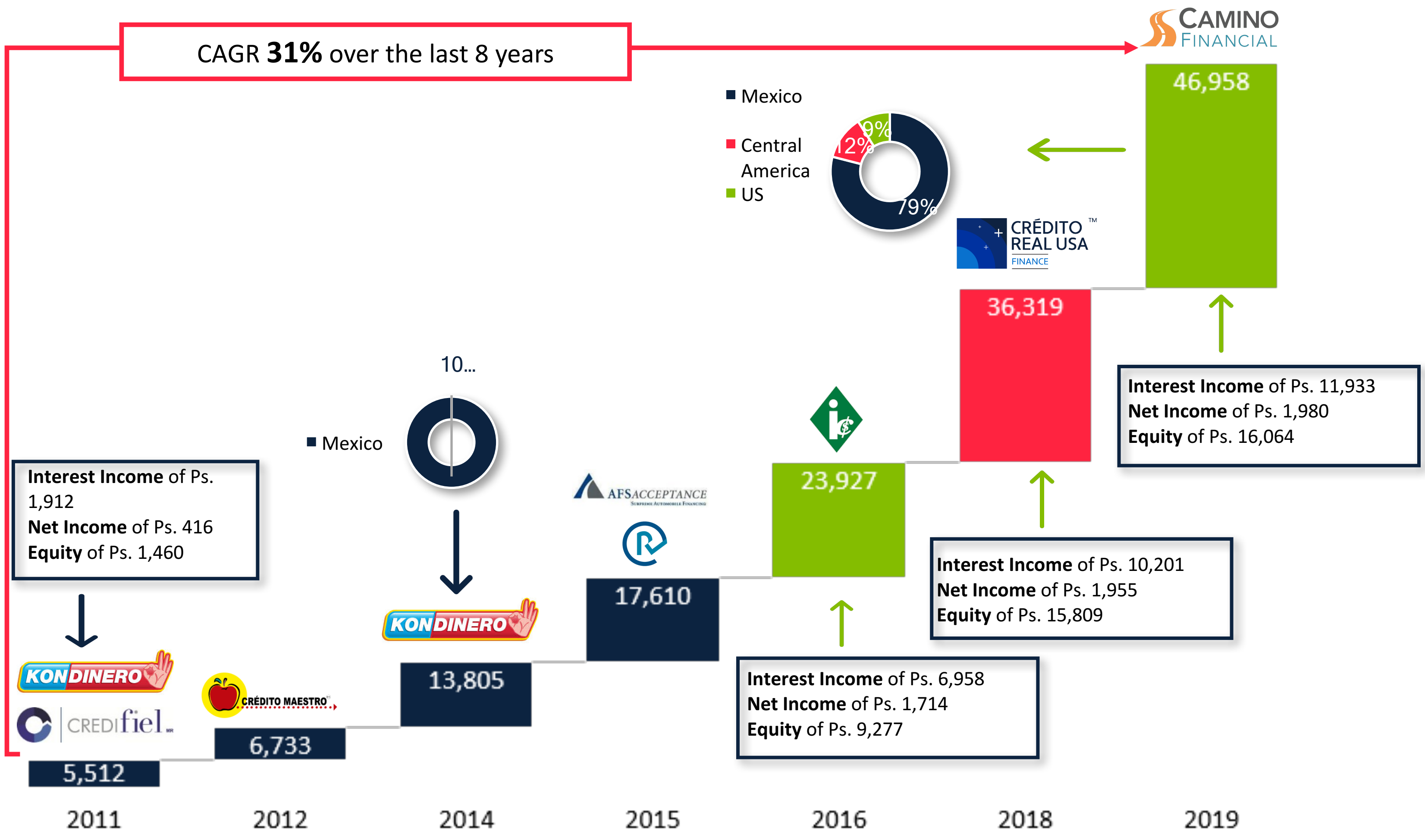
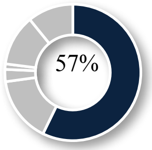
Company's Evolution



+ Profitable growth through our product diversification.
+ Sustained double-digit growth rates.

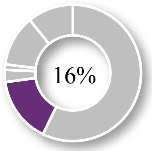
Products

Payroll



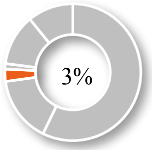
Payroll-deducted loans to public employees and pensioners

SMEs



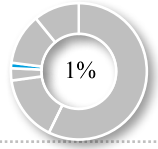
Non-revolving lines to fund working capital and investment activities, as well as leasing

Used Cars MX



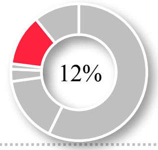
Loans for used cars through strategic alliances with car dealers and internal salesforce

Others



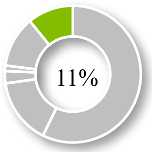
Integrated by Group Loans and Durable Goods

Instacredit



Consumer Loans, Auto Loans, SMEs Loans and Home Equity Loans in Central America

CR USA



Loans for used cars, and for SMEs through strategic partners

Payroll

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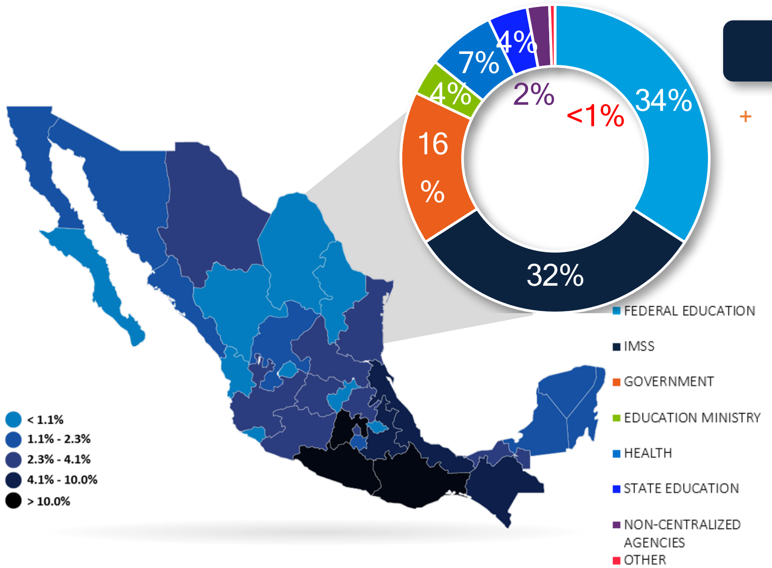
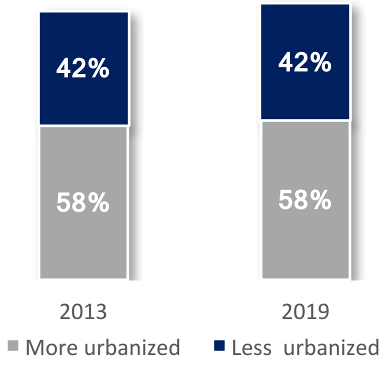


Product overview

- Personal loans granted mainly to unionized state and federal public-sector employees, retirees and pensioners

Ps. 64,245	Bi-weekly
41 months	442,569
55%	1.1%

Addressing the unbanked public employees

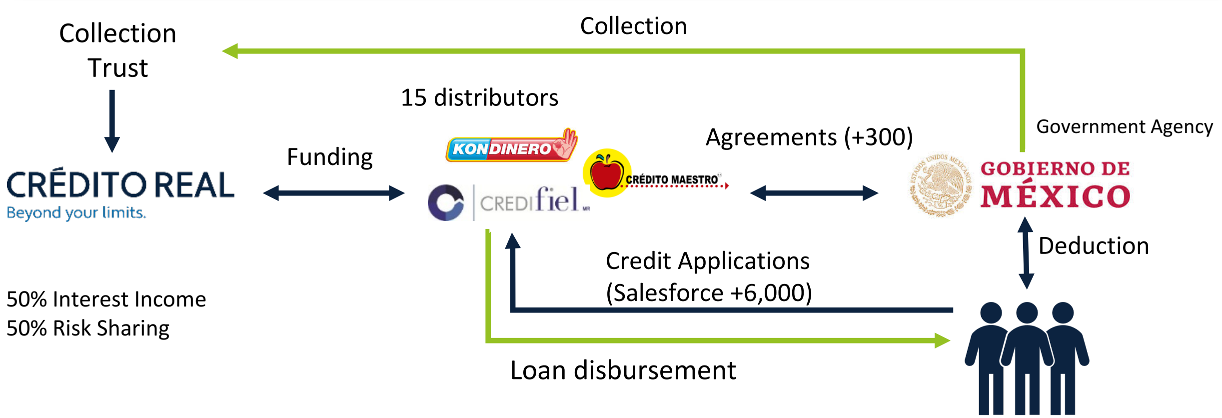


+ 40 minutes
Commute to a branch

14 bank branches
For every 100,000 population

Source. National Survey of Occupation and Employment (ENOE), population aged 15 years and older

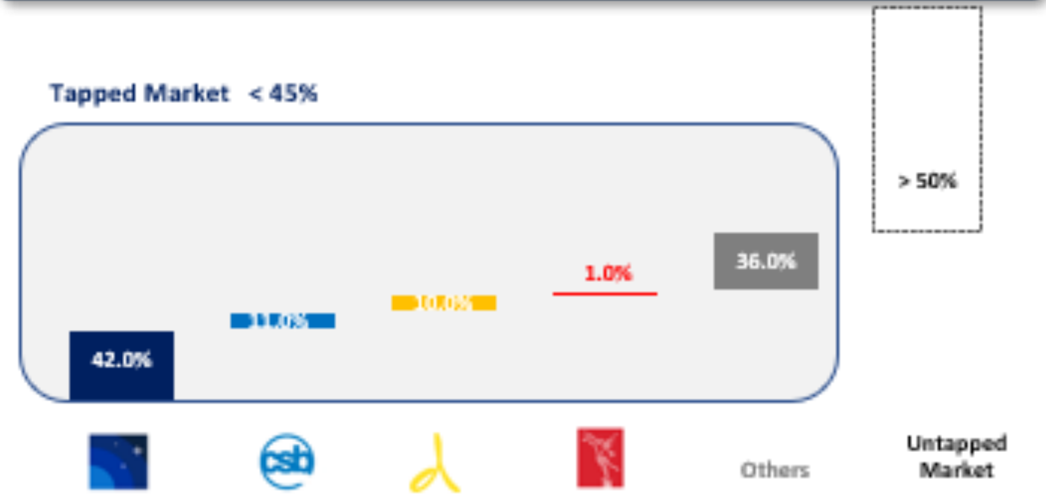
Origination and collection process



50% Interest Income
50% Risk Sharing

Average loan amount	Average annual interest rate	Customers
Average term	Payment frequency	Non-performing loan ratio

Market Share



Source: Company estimates, based on AMDEN's information and financial reports as of 4Q19.

SMEs

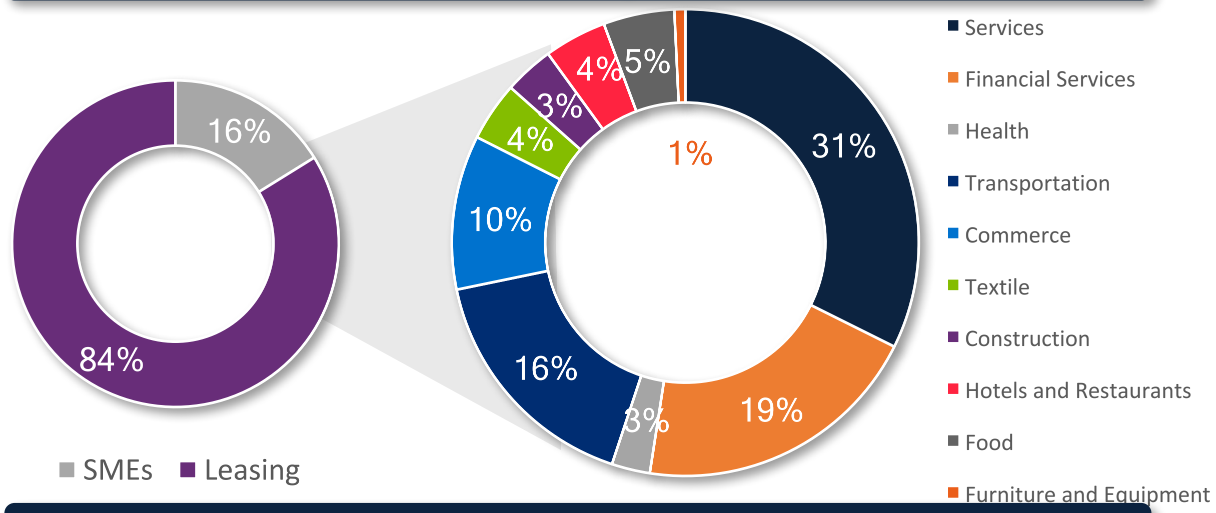
Product overview

Presence throughout 22 states

+ Providing financing sources to **small and medium businesses** for working capital requirements and investment activities as well as leasing

Ps. 10.1 million	Monthly
26 months	763
19%	0.5%

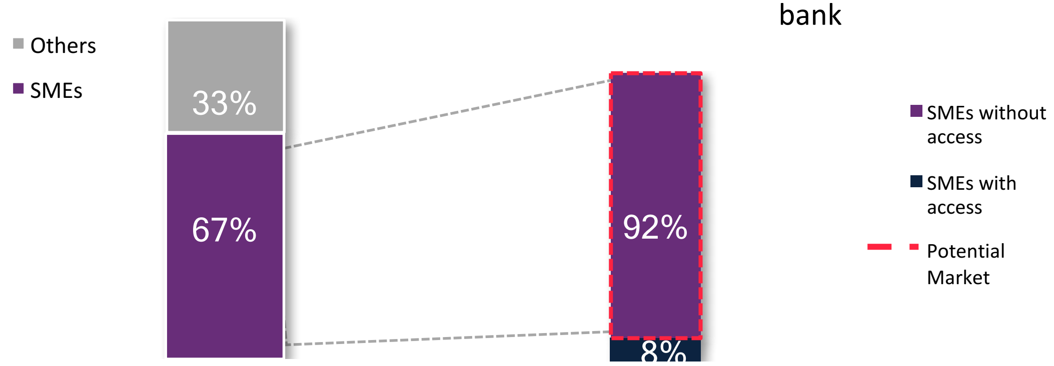
Portfolio composition



Potential market

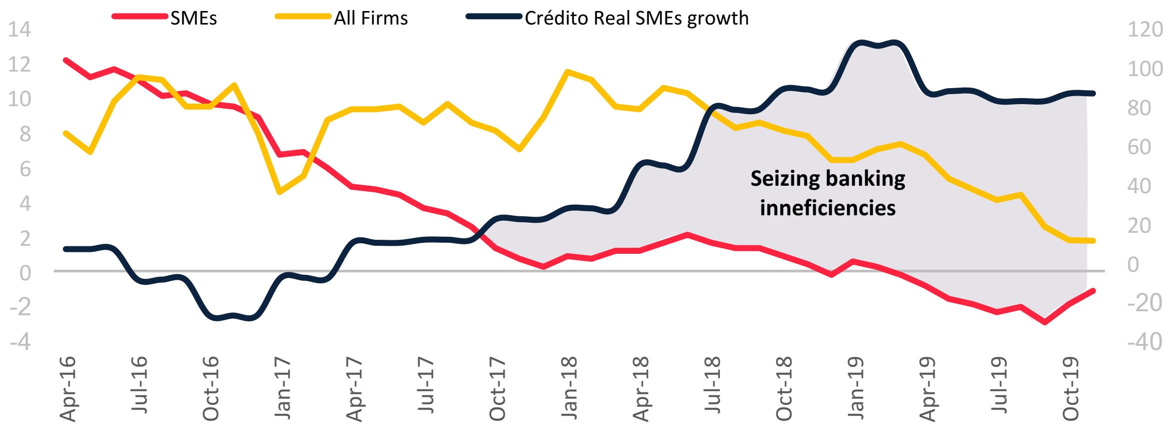
Enterprises in Mexico

SMEs penetration with traditional bank



Source: INEGI

Adressing segment opportunities

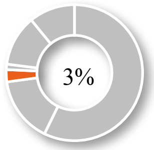


SMEs and All Firms lines represent Performing Commercial Banks Credit to Non-Financial Private Firms, while CREAL represent the SMEs loan portfolio growth

Source: BANXICO

Average loan amount | Average annual interest rate | Customers
Average term | Payment frequency | Non-performing loan ratio

Used Cars MX



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Product overview

Presence throughout Mexico

- Focused on financing **semi-new and used cars** through strategic alliances with a network of distributors that use their own sales force to promote our loans

Ps. 113,210

Monthly

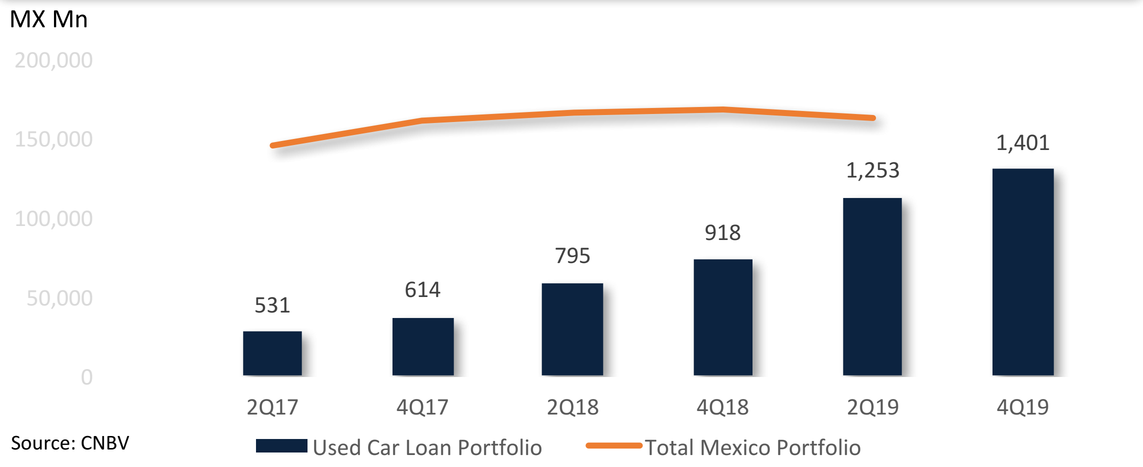
42 months

12,811

38%

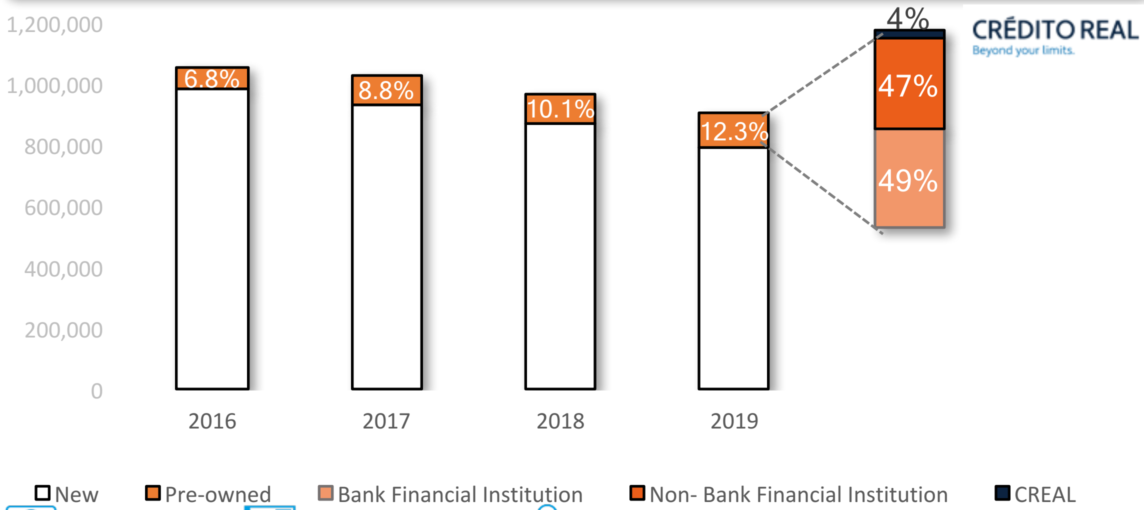
1.4%

Portfolio performance against the market



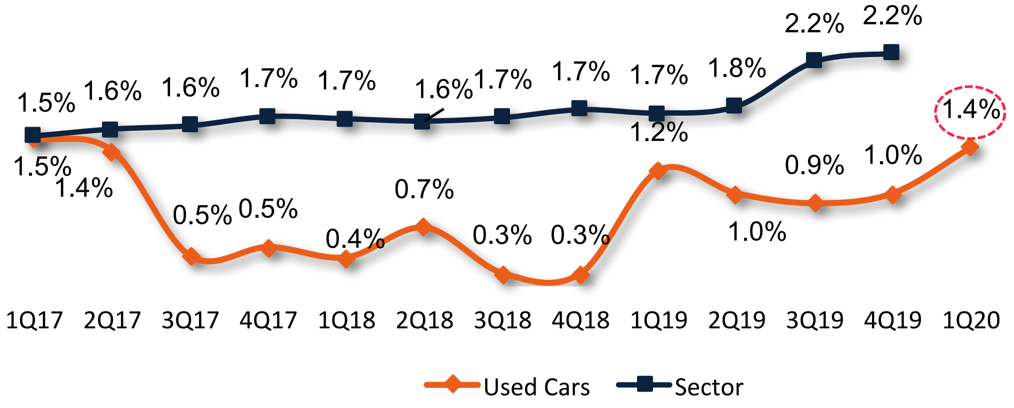
Source: CNBV

Auto market development



Source: AMDA December 2019

Attractive low-risk business



Source: CNBV

Average loan amount
Average annual interest rate
Customers
Average term
Payment frequency
Non-performing loan ratio

Instacredit

Product overview

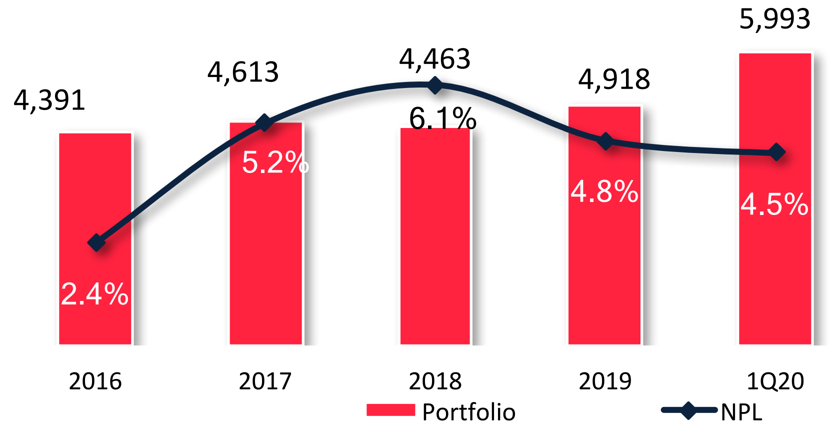
+ Consumer loans, SMEs loans, auto loans and mortgage loans granted in Costa Rica, Nicaragua and Panama

Ps. 34,992	Monthly
38 months	171,268
57%	4.7%

Portfolio by product

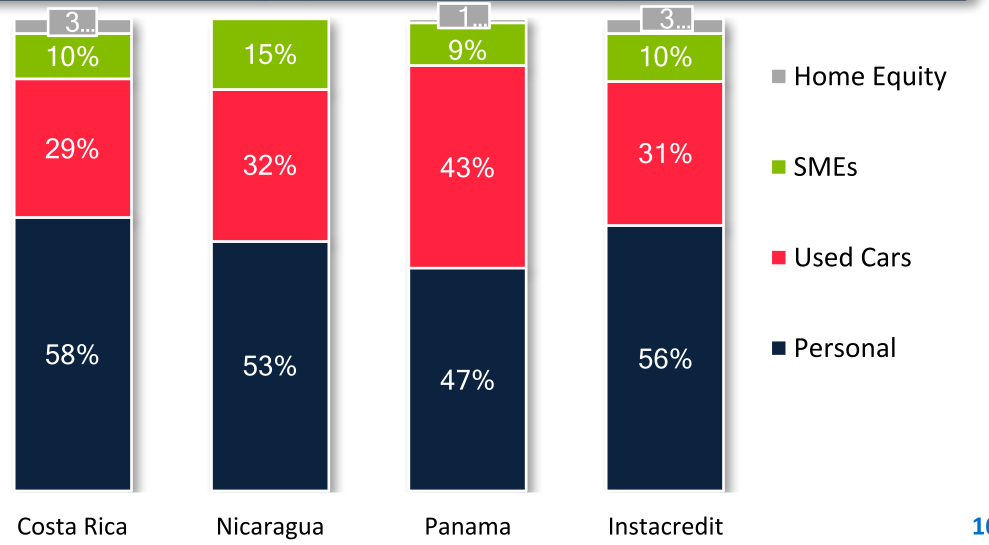
Products	Personal	Used Cars	Small Business	Home Equity
% Mix Portfolio	56.1%	31.2%	10.2%	2.5%
Customers	128,225	20,400	21,643	1,000
Avg. Loan Amount	$21,781	$79,563	$30,408	$131,094
Avg. Term	39 months	49 months	81 months	57 months
Avg. Interest Rate	61%	49%	57%	52%

Portfolio evolution



Average loan amount
Average annual interest rate
Customers
Average term
Payment frequency
Non-performing loan ratio

Geographic concentration by product



CR USA

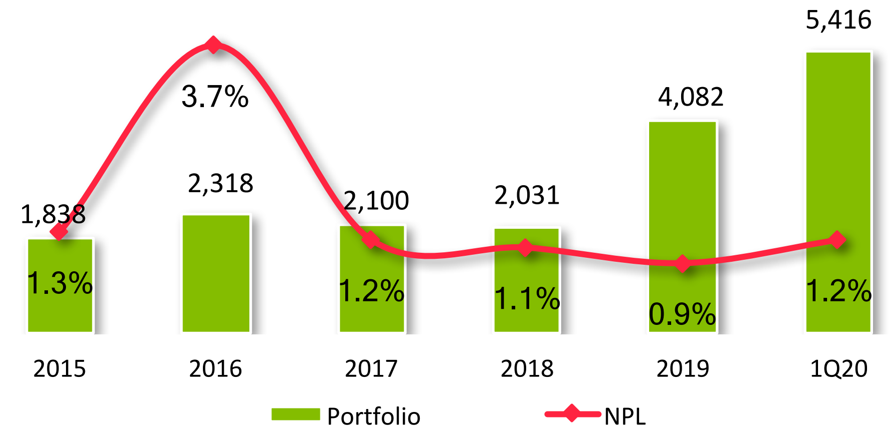
Headquarters

Product overview

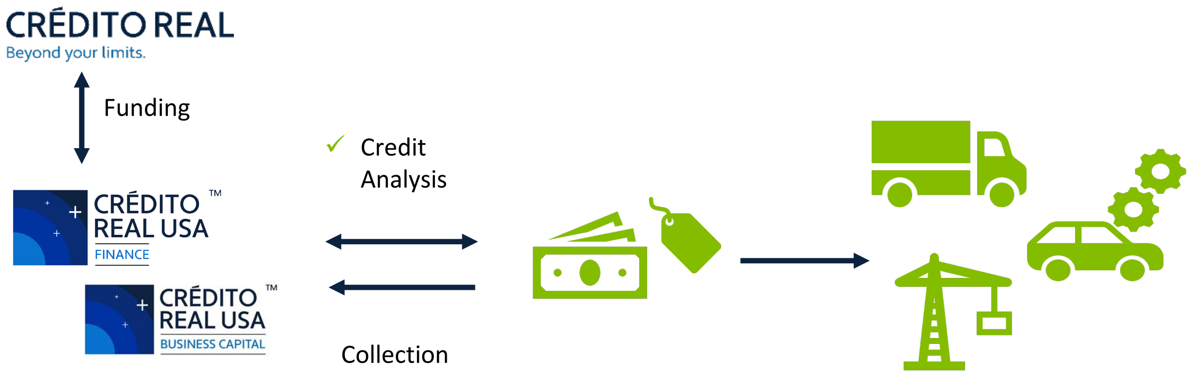
+ Commercial and financing business for used cars through our strategic alliances

Ps. 420,395	Monthly
67 months	12,882
23%	1.cal2%

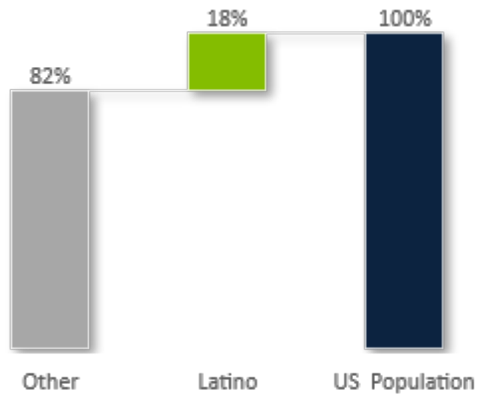
Portfolio Evolution



Origination and collection process



Hispanics in the US



+ Biggest hispanic market outside Mexico with more than 60 million people, which represents a big **opportunity** to offer our financial services in the US.

Average loan amount | Average annual interest rate | Customers
Average term | Payment frequency | Non-performing loan ratio

Source: U.S. Census Bureau's as of 2018 .

Market opportunity – Focused on Underserved Segments(1/2)

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2017 Total Population: 129.2 million

Market segments[1]	Percentage of total population		Players	CREAL[2]
A & B	6%	17%	Unifin, BBVA Bancomer, Grupo Financiero Banorte, Santander, banregio	Crédito Real PYMES
C+	11%		Unifin, Afirme, alphacredit, Banco Famsa	Kondinero, Crédito Real Arrendamiento, Credifiel, TomaUno, Crédito Maestro
C & C-	27%	83%	Gentera, dimex capital, alphacredit, csb Consubanco, Banco Famsa	Kondinero, Credifiel, Crédito Maestro, Drive & Cash
D and E	56%		Gentera, CAME, alphacredit, csb Consubanco, Financiera Independencia, Credenz Servicios Financieros	Kondinero, Credilikeme, Crédito Maestro, Crédito Real USA Finance, contigo, somosuno Microcréditos

Target Market

(1) Market segments are defined based on monthly family income, in accordance with the categories established by AMAI: Segment E, from Ps.0.00 to Ps.2,699; Segment D, from Ps.2,700 to Ps.6,799; Segment C, from Ps.11,600 to Ps.34,999, Segment C+, from Ps.35,000 to Ps.84,999, Segment A and B, from Ps.85,000 or more.

(2) The market segments of Instacredit and Crédito Real USA are defined based on their average loan amount as of 1Q20.

Market opportunity – Focused on Underserved Segments(2/2)

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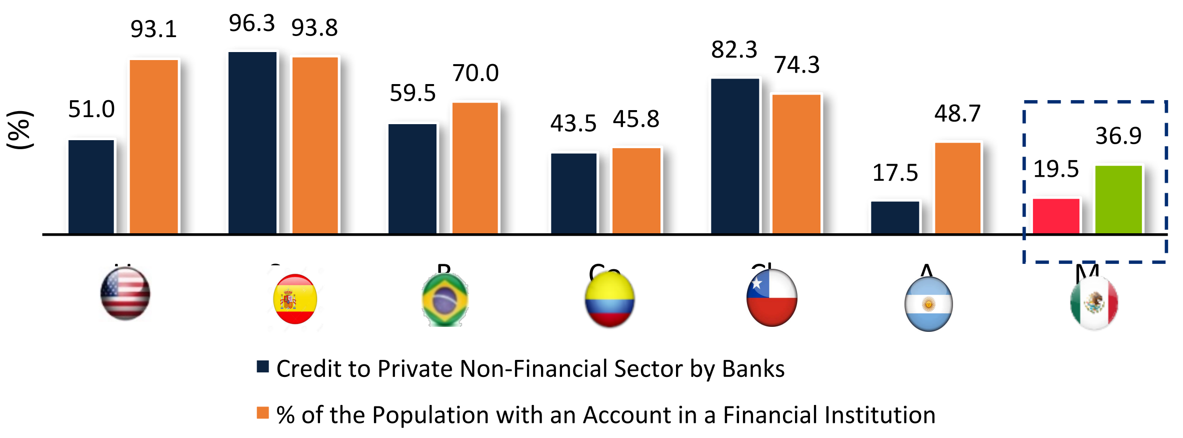

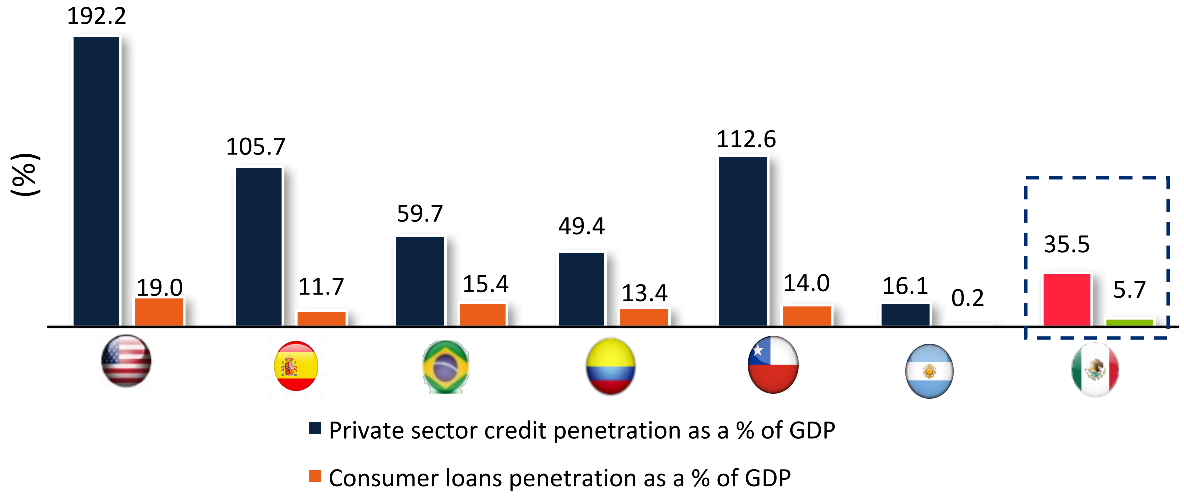

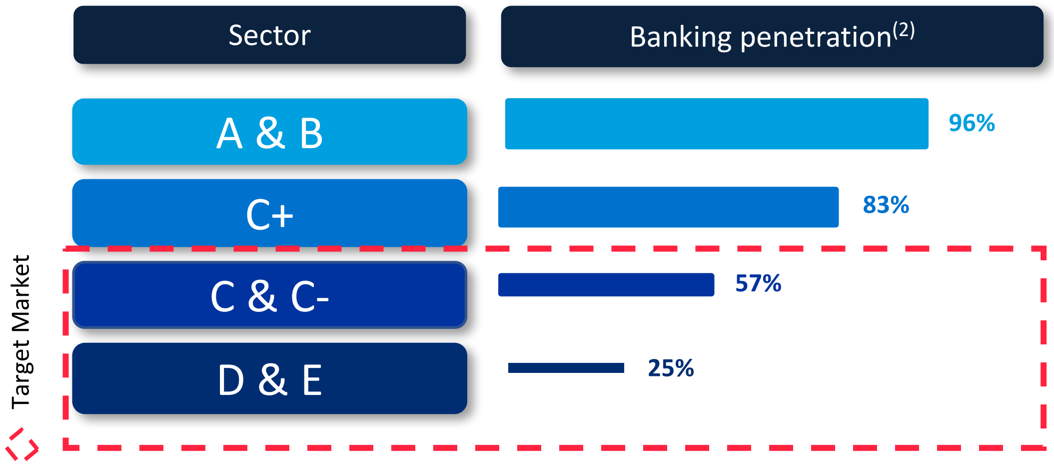

Differentiators

Traditional Banks	Crédito Real
Customers walking into branches	Customer approach on site Train and develop salesforce
Competing with distributors with a loan portfolio and a regional presence	Invest in a partnership Establish a strategic Alliance Exclusivity agreements
Standard credit analysis focused on mid and high income segments	Expert and parametric credit analysis developed according to the segment.
Focus on high income population with high credit penetration	Focus on middle and low income population with low credit penetration

Source: CNBV, ENIF, BCRA, BCRB, SBIF, SBS, Superfinanciera de Colombia, IMF and World Bank.
Note: Serving an underpenetrated market date reported as of 2017. Bancarization reported as of 2013.
(1) US show figures as of 2016,
(2) Population utilizing banking services. Income level by bracket (approximate annual amount in US$): “A/B” +108,400; “C+” 76,500; “Cm/C” 29,700; “D” 8,900; “E” 3,400.

Main business lines for future growth

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Product	Key Subsidiaries Ownership	Distribution Network	Annual Interest Rate	Customers	Avg. Loan Amount (Ps$)	Strategy	Yield 2022
PAYROLL	100% KONDINERO 49% CREDIfiel 49% CRÉDITO MAESTRO	15 distributors +6,000 reps	55%	442,569	65,350	Pensioners market development Focus on federal-level employees	35%
INSTACREDIT	70%	46 branches in Costa Rica 13 branches in Nicaragua and 6 in Panama	57%	171,268	28,489	Efficiency in funding cost and general expenses Improvement in asset quality Expansion in Central America	60%
USED CARS MX	51% TomaUno DRIVE & CASH	20 branches and agreements with 506 agencies in 32 States of Mexico	38%	12,811	123,330	Used Cars MX expansion Enlarge dealers network Increase competitive positioning	30%
CR USA	99% CRÉDITO REAL USA FINANCE	One strategic alliances with one Branch and +1,300 distributors in the US	23%	12,882	332,370	Grow dealers network New Crédito Real USA brand, expanding product offering Coupled with the enhancement in servicing and collection	30%
SMEs	CRÉDITO REAL PYMES CRÉDITO REAL ARRENDAMIENTO	Alliance with Fondo H CR Arrendamiento	19%	763	10.2 Million	Diversification of Fondo H portfolio Define new products sized for our clients Leasing and factoring	20%
Average yield							> 30%

2 Profitability – Defensive Competitive Positioning

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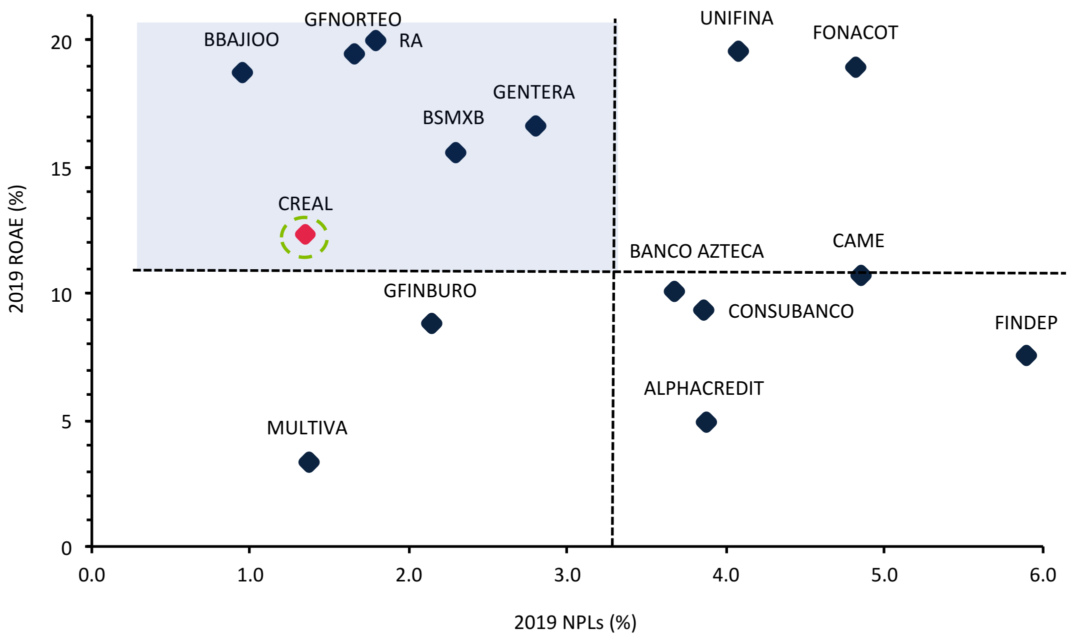
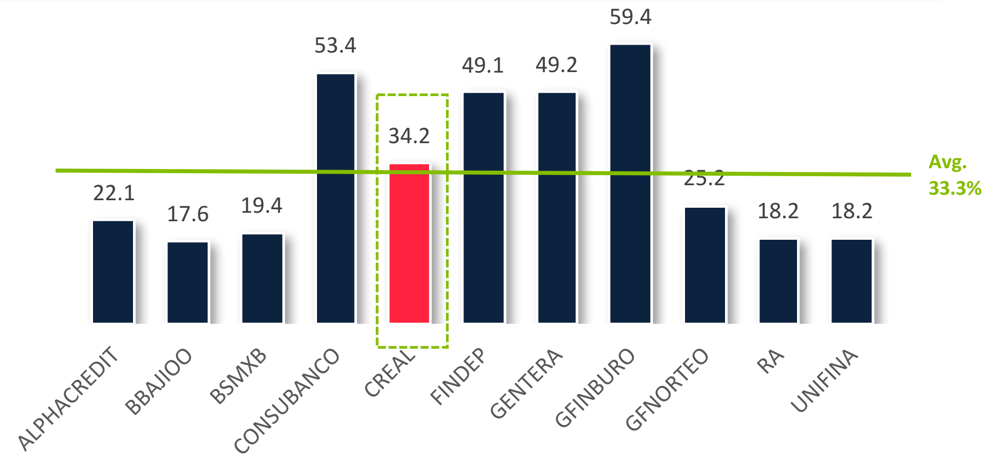
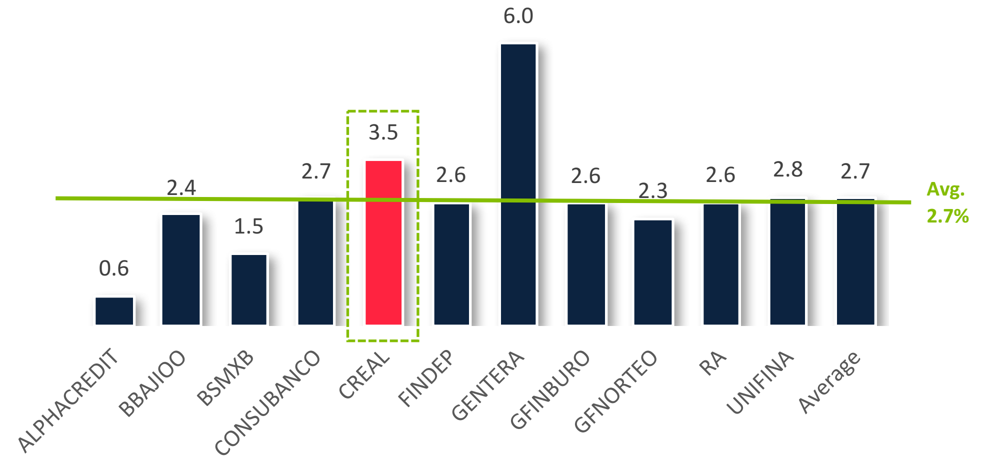
Risk-return view[1]



Solid capital base[2]



Delivering bottom-line results (ROAA)[3]



Source: Crédito Real Research and last updated information filed with BMV – *Bolsa Mexicana de Valores.* Information as of 2019,

Notes:

(1) ROAE = 2019 Net Income / Average Stockholders' Equity LTM.

(2) Capitalization Ratio = 2019 Stockholders' Equity / 2019 Total Loan Portfolio

(3) ROAA = 4Q19 Net Income / Average Assets LTM.

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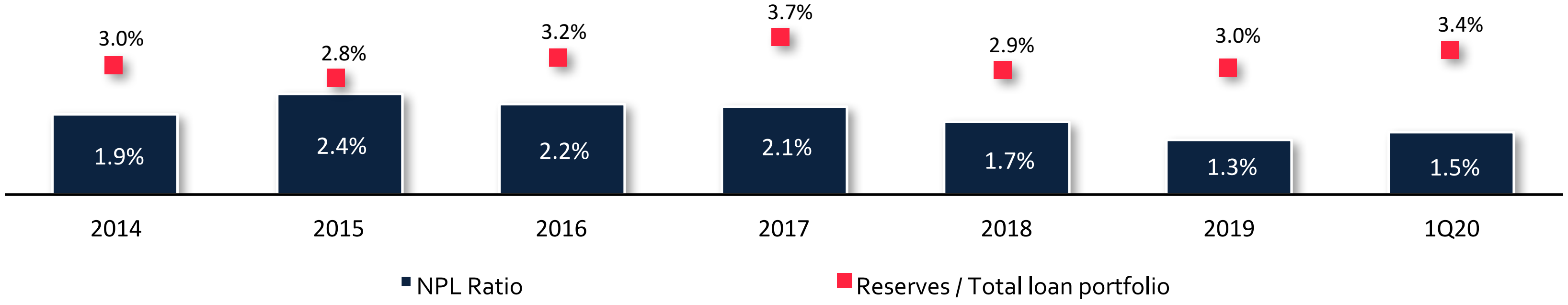
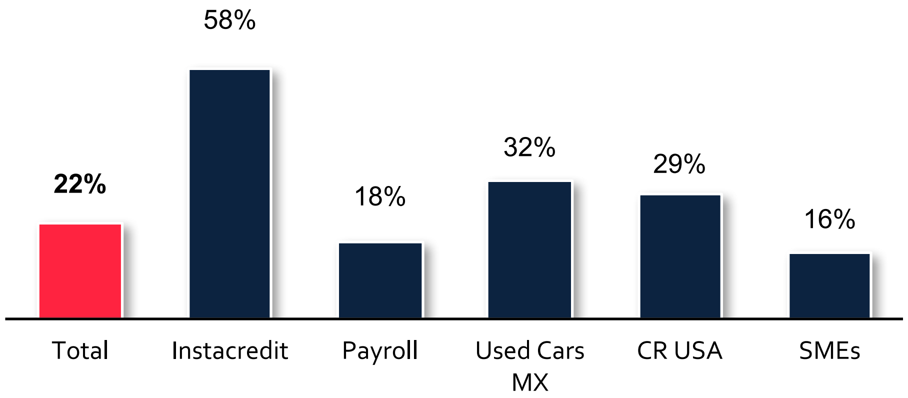
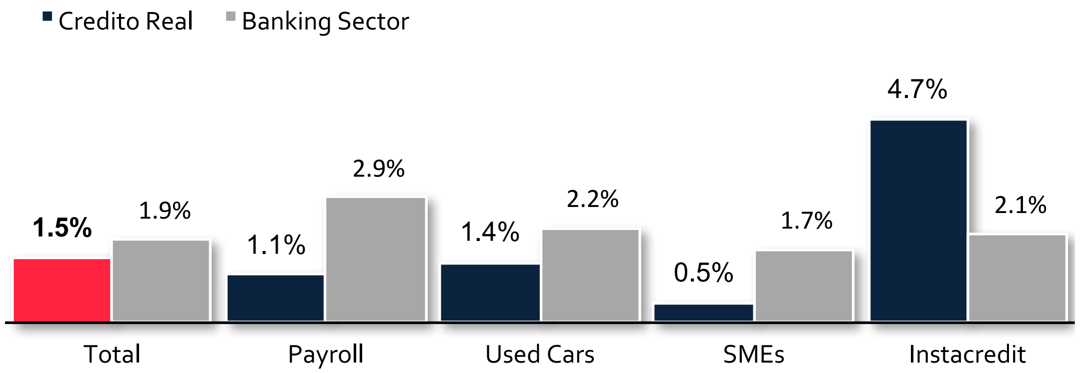
Improving levels of NPL while maintaining healthy reserves[1]



Average yield breakdown by product



NPL breakdown by product[2]



+ Below the banking sector in most of our products

Key financial performance indicators

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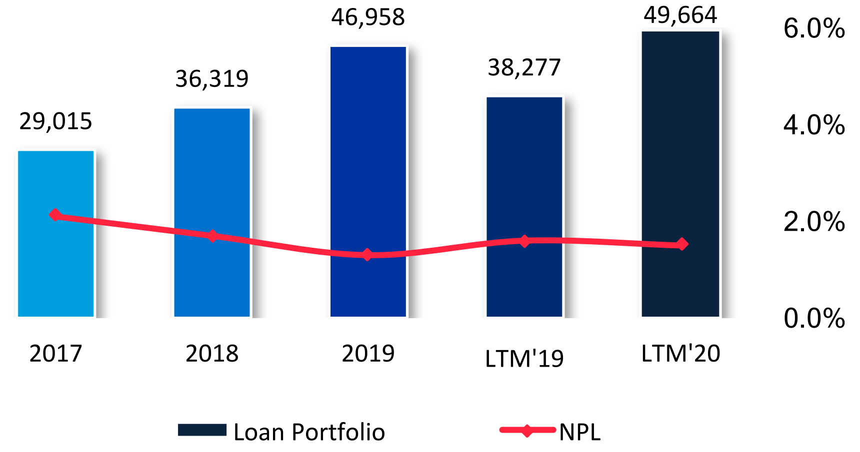
Loan portfolio

CAGR '17–'19: 25%

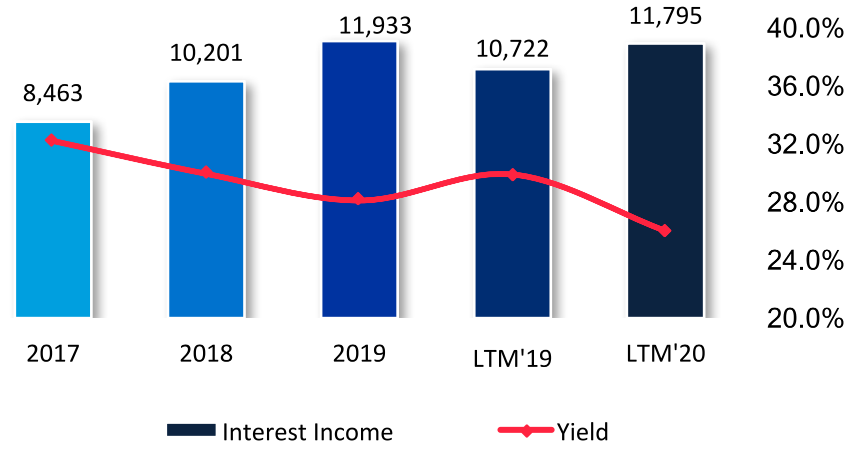
YoY Growth: **30%**



Interest income

CAGR '17–'19: 21%

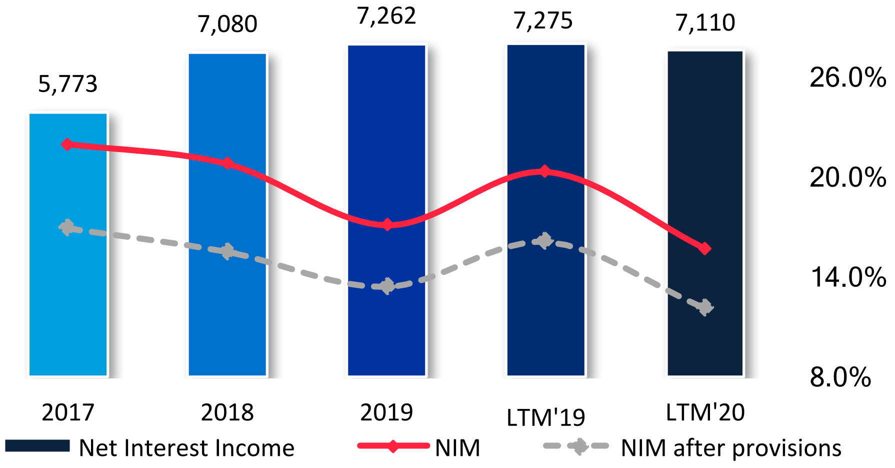
YoY Growth: **10%**



Financial margin

CAGR '17–'19: 13%

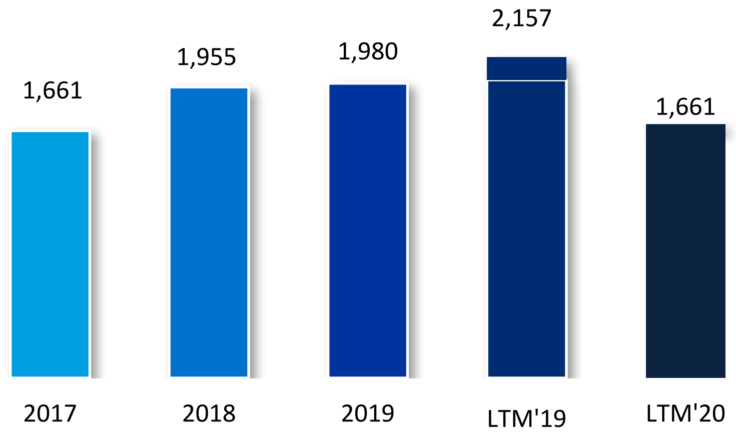
YoY Growth: **(2%)**



Net income

CAGR '17–'19: 5%

YoY Growth: **(25%)**



Key financial performance indicators

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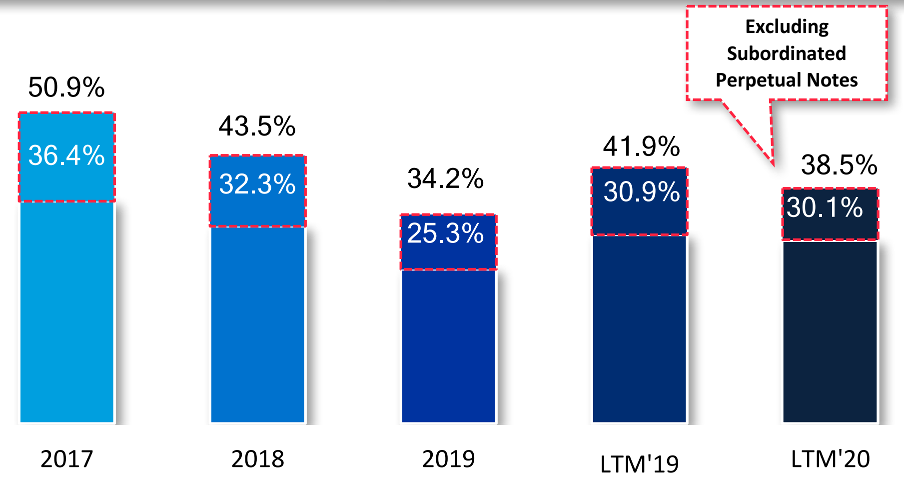
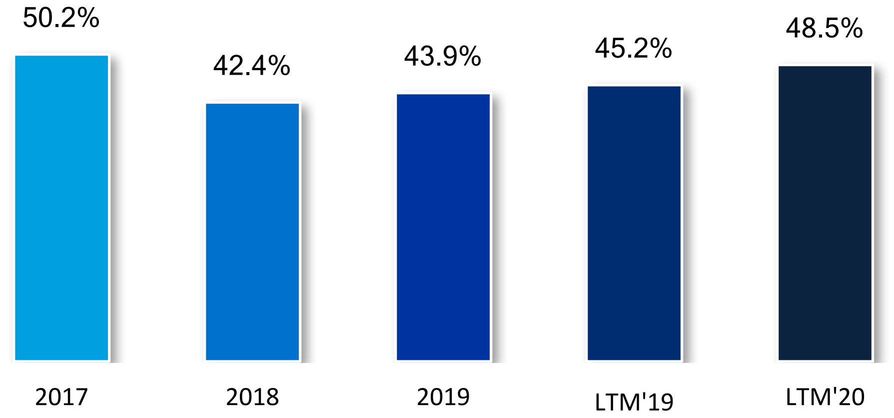
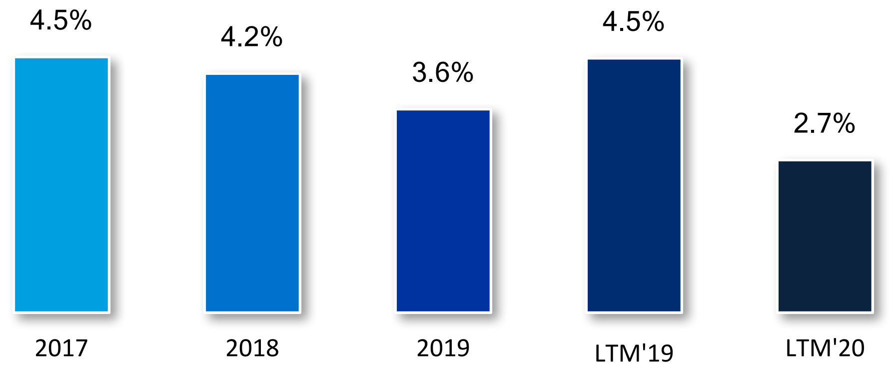
Capitalization



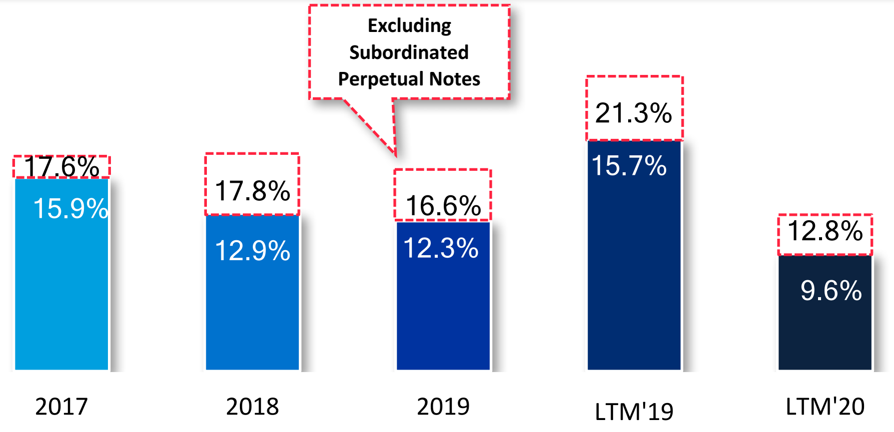
Efficiency



ROAA



ROAE



3 Focus on maintaining diversified funding sources

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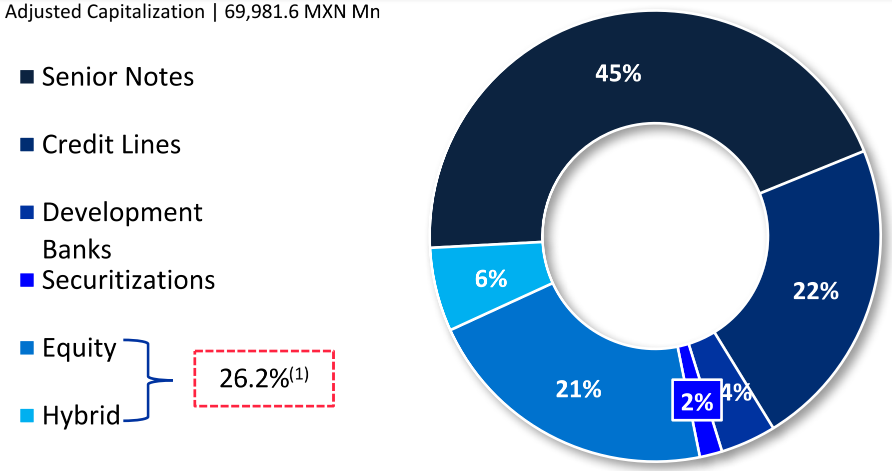
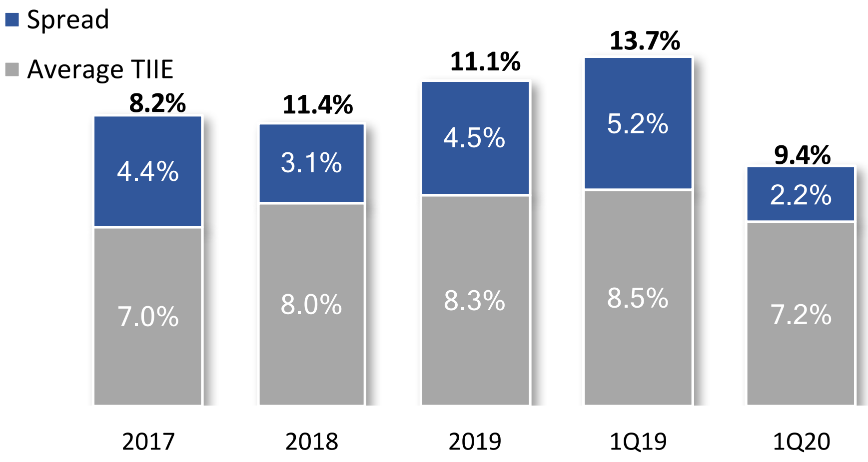
Capital structure

Adjusted Capitalization | 69,981.6 MXN Mn



Cost of funds

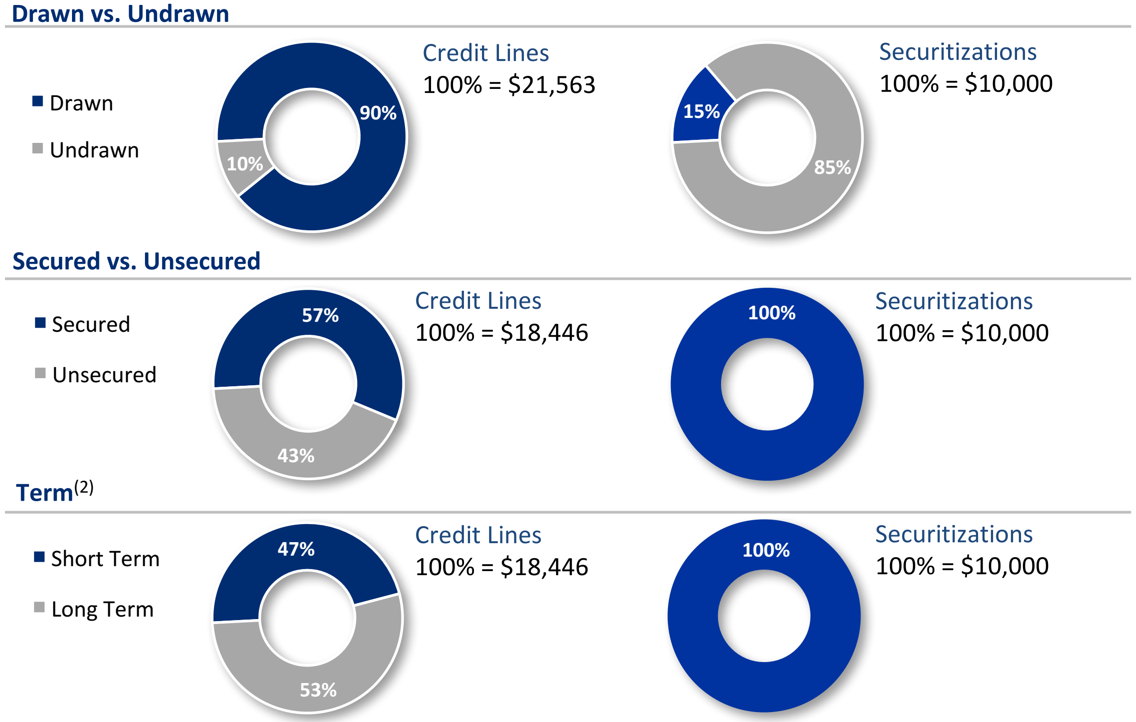


(1) Hybrid plus Equity as percentage of total Assets

(2) Short term refers to amortization under 1 year. Long term ranges from 1 to 5 years.

Consolidated debt status

MXN Mn



Market risks

Interest Rate Risk	58.9% of Crédito Real's consolidated debt is fixed	
Asset & Liabilities duration	Assets	Liabilities
	1.6 years	3.6 years
Assets in USD: +100 million		

Debt Profile

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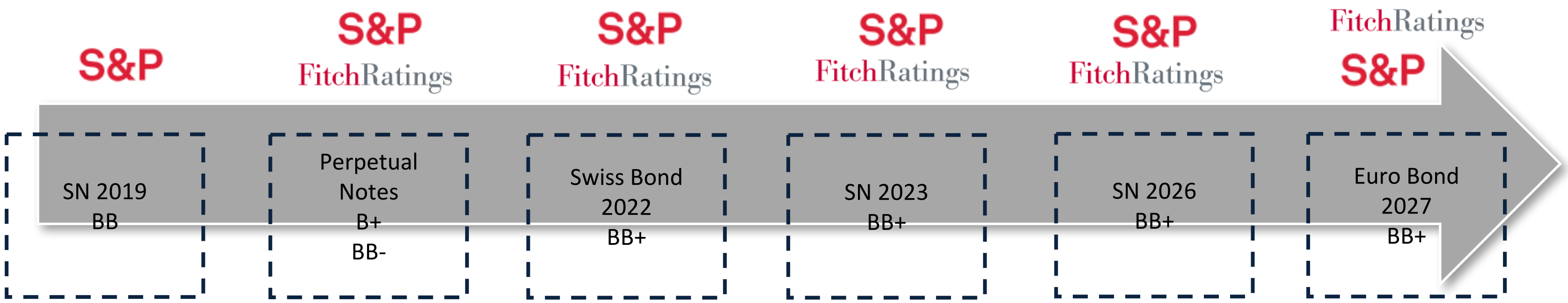
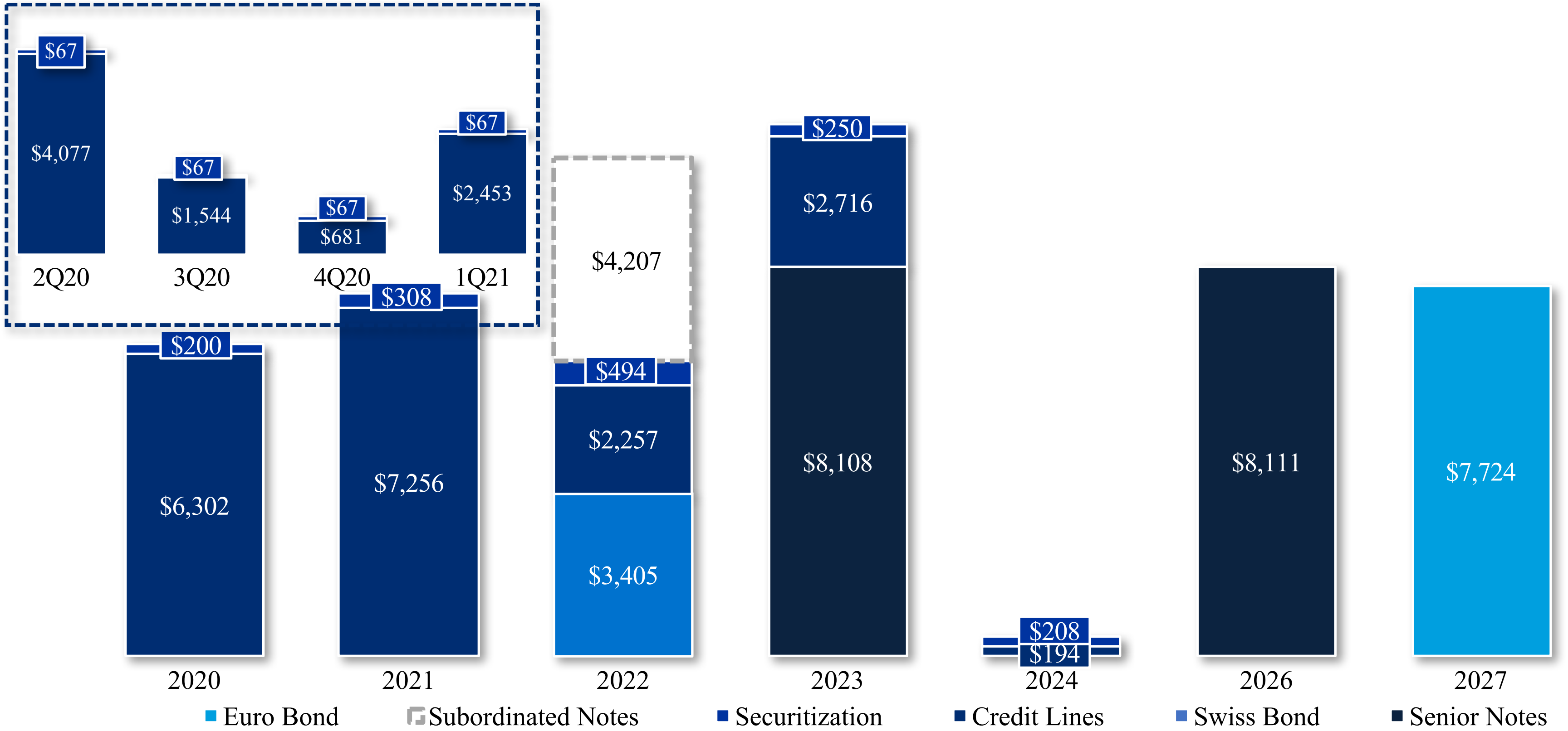
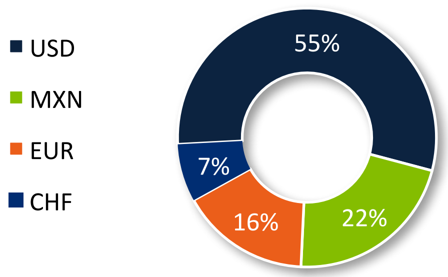




Debt by currency



Global scale ratings

S&P	FitchRatings	JCR
BB	BB+	BBB-
Stable	Stable	Stable

(1) All the figures represent only the notional and exclude accrued interests and mark-to-market of hedges. Debt converted using US$ 1 / Ps$ 23.4847 as of March 31, 2020.

4 Strong Corporate Governance and Experienced Management Team

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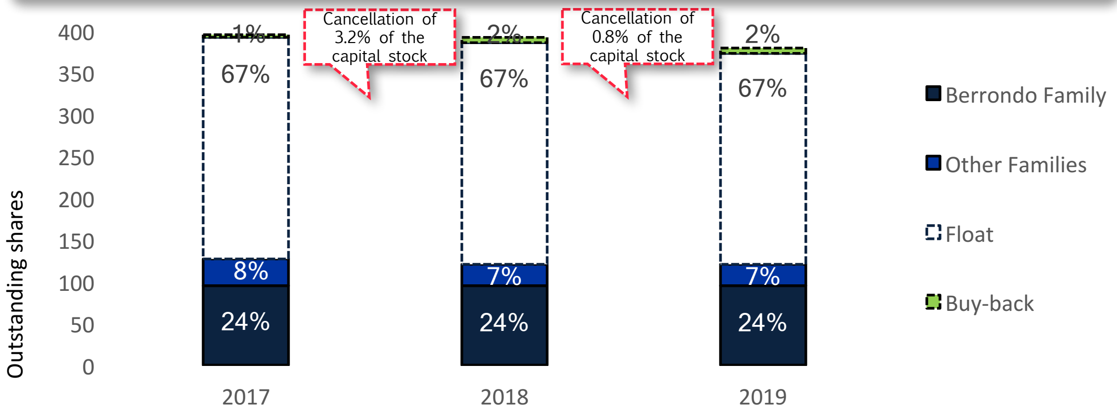
Shareholder structure



Dividends as % Net Income	5.7%	11.7%	13.6%

Governance highlights

+ Listed on Mexican stock exchange (BMV:CREAL*) with a market cap of ~282 USD Mn(1)
+ Founding members well-known and reputable in the Mexican business community (founders of leading manufacturer in the Americas, MABE)
+ Our management have a proven expertise on the sector
+ 50% of Crédito Real's Board is integrated by independent members

Well-respected shareholders driving the business

Robust standards of corporate governance

CNBV Supervision

(1) As of March 31, 2020

Management team

Ángel Romanos
CEO
26 years in CR

Carlos Ochoa
Co-CEO / CFO
24 years in CR

Luis Carlos Aguilar
Commercial Officer for Payroll Loans
24 years in CR

Jose Juan González
COO
11 years in CR

Luis Magallanes
CMO
7 years in CR

Claudia Jolly
General Treasurer
22 years in CR

Luis Calixto López
General Counsel
19 years in CR

Adalberto Robles
Human Resources Officer
11 years in CR

Luis Berrondo
M&A Officer
5 years in CR

Pablo Bustamante
Comptroller
3 years in CR

Felipe Guelfi
Buisness Officer
3 years in CR

Hector Huelgas
Internal Audit Officer
3 years in CR

Key committees

Audit Committee

Corporate Practices Committee

Executive Committee

Communication and Control Committee

Ethics Committee

Securities Transactions Committee

Appendix

Profit & Loss

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Ps. million	1Q20	1Q19	% Var.	1Q20 (million dollars)	1Q20 Proforma	1Q19 Proforma
Interest Income	2,692.3	2,830.4	(4.9)	114.6	2,692.3	2,830.4
Interest Expense	(1,079.9)	(1,065.8)	1.3	(46.0)	(1,015.9)	(1,065.8)
Financial Margin	**1,612.5**	1,764.5	(8.6)	68.7	1,676.5	1,764.6
Provision for Loan Losses	(459.9)	(337.1)	36.4	(19.6)	(459.9)	(337.1)
Adjusted Financial Margin	**1,152.5**	1,427.4	(19.3)	49.1	1,216.5	1,427.5
Commissions and fees collected	-	134.8	(100.0)	0.0	-	134.8
Commissions and fees paid	(64.2)	(85.6)	(25.0)	(2.7)	(64.2)	(85.6)
Intermediation income	61.3	257.4	(76.2)	2.6	61.3	37.2
Other income from operations	88.7	30.9	-	3.8	88.7	30.9
Administrative and promotion expenses	(772.5)	(854.1)	(9.6)	(32.9)	(772.5)	(854.1)
Operating result	**465.9**	910.9	(48.8)	19.8	529.9	690.7
Income Taxes	(127.5)	(265.1)	(51.9)	(5.4)	(146.7)	(199.2)
Income before participation in the results of subsidiaries	338.5	645.8	(47.6)	14.4	383.3	491.5
Participation in the results of subsidiaries, associates and non-controlling participation	(33.0)	(21.2)	56.1	(1.4)	(33.0)	(21.2)
Net Income	**305.4**	624.6	(51.1)	13.0	350.2	470.3

Balance Sheet

CRÉDITO REAL
Beyond your limits.

Ps. million	1Q20	1Q19	(%) Var.	1Q20 (million US dollars)[1]	4Q19	(%) Var.
Cash and cash equivalents	1,919.4	410.4	-	81.7	1,180.9	62.5
Investments in securities	865.3	1,120.6	(22.8)	36.8	1,294.4	(33.2)
Securities and derivatives transactions	7,426.0	83.2	-	316.2	-	-
Total performing loan portfolio	48,898.1	37,648.3	29.9	2,082.1	46,325.7	5.6
Total non-performing loan portfolio	765.9	629.1	21.8	32.6	632.7	21.1
Loan portfolio	**49,664.0**	38,277.4	29.7	2,114.7	46,958.4	5.8
Less: allowance for loan losses	1,678.3	1,308.0	28.3	71.5	1,390.0	20.7
Loan portfolio (net)	47,985.7	36,969.4	29.8	2,043.3	45,568.4	5.3
Other accounts receivable (net)	7,324.4	5,412.9	35.3	311.9	6,796.9	7.8
Foreclosed assets (net)	24.8	18.2	35.9	1.1	10.8	-
Property, furniture and fixtures (net)	651.3	767.0	(15.1)	27.7	625.3	4.1
Long-term investments in shares	1,294.5	1,166.0	11.0	55.1	1,273.6	1.6
Debt insurance costs, intangibles and others	5,479.0	4,891.5	12.0	233.3	4,841.5	13.2
Total assets	**72,970.3**	50,839.2	43.5	3,107.1	61,591.7	18.5
Notes payable	1,128.0	1,415.0	(20.3)	48.0	1,261.0	(10.5)
Senior Notes payable	31,271.4	21,176.2	47.7	1,331.6	24,636.7	26.9
Bank loans and borrowings from other entities						
Short-term	8,770.9	5,111.0	71.6	373.5	7,597.6	15.4
Long-term	9,674.6	3,966.6	-	412.0	8,015.9	20.7
Total Bank loans	18,445.6	9,077.6	-	785.4	15,613.5	18.1
Total debt	**50,845.0**	31,668.8	60.6	2,165.0	41,511.2	22.5
Income taxes payable	322.5	339.7	(5.1)	13.7	330.5	(2.4)
Securities and derivatives transactions	-	-	-	-	765.3	
Other accounts payable	540.8	1,039.5	(48.0)	23.0	810.2	(33.2)
Deferred taxes	2,125.4	1,747.2	21.6	90.5	2,110.6	0.7
Total liabilities	**53,833.7**	34,795.2	54.7	2,292.3	45,527.8	18.2
Capital stock	1,786.9	1,845.9	(3.2)	76.1	1,852.4	(3.5)
Perpetual notes	4,206.7	4,206.7	(0.0)	179.1	4,206.7	-
Accumulated results from prior years	9,898.1	8,654.1	14.4	421.5	7,778.3	27.3
Result from valuation of cash flow hedges, net	937.9	(137.9)	-	39.9	(708.2)	-
Cumulative translation adjustment	825.5	(85.2)	-	35.2	5.5	-
Controlling position in subsidiaries	1,176.3	935.8	25.7	50.1	949.1	23.9
Net income	305.4	624.6	(51.1)	13.0	1,980.1	(84.6)
Total stockholders' equity	**19,136.7**	16,044.0	19.3	814.9	16,063.9	19.1
Total liabilities and stockholders' equity	**72,970.3**	50,839.2	43.5	3,107.1	61,591.7	18.5

Financial Ratios

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	1Q20	1Q19	% Var.	1Q20 Proforma
Yield	22.3%	30.4%	(8.1)	22.3%
Net Interest Margin	13.4%	18.9%	(5.6)	13.9%
Return on Average Loan Portfolio	2.5%	6.7%	(4.2)	2.9%
ROAA: Return on average assets	1.8%	5.0%	(3.2)	2.1%
ROAE: Return on average stockholders’ equity	6.9%	15.7%	(8.8)	7.9%
ROAE: Return on average stockholders’ equity (excluding Perpetual Notes)	9.1%	21.3%	(12.2)	10.4%
Debt to Equity Ratio	2.7	2.0	0.7	2.7
Debt to Equity Ratio (excluding Perpetual Notes)	3.4	2.7	0.7	3.4
Average cost of funds	9.4%	13.7%	(4.3)	8.8%
Efficiency ratio	49.9%	42.0%	7.9	47.9%
Capitalization Ratio	38.5%	41.9%	(3.4)	38.5%
Capitalization Ratio (excluding Perpetual Notes)	30.1%	30.9%	(0.9)	30.2%
Provisions for loan losses as a percentage of total loan portfolio	3.7%	3.5%	0.2	3.7%
Allowance for loan losses as a percentage of total past-due loan portfolio	219.1%	207.9%	11.2	219.1%
Total past-due loan portfolio as a percentage of total loan portfolio	1.5%	1.6%	(0.1)	1.5%

Disclaimer

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About Crédito Real

Crédito Real is a leading financial institution in Mexico, with presence in the United States, Costa Rica, Panama, Nicaragua and Honduras, focusing on consumer lending with a diversified business platform in the following main lines of business: payroll loans, small business loans, used car loans, consumer loans through Instacredit and group loans. Crédito Real offers its products mainly to low and middle-income segments of the population that have historically been underserved by other financial institutions. The Company’s stock is listed on the Mexican Stock Exchange under the ticker symbol “CREAL*”. (Bloomberg identification number is CREAL*:MF)

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THE GLOBAL COMPACT
WE SUPPORT

U.S. GREEN BUILDING COUNCIL MEMBER

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