

CORPORATE PRESENTATION

2Q20

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Beyond your limits.



CREAL*

Update on the COVID-19 situation

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

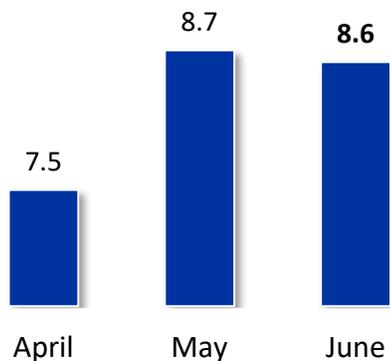
Business Model of Solid Resilience

Experienced Management with proven record

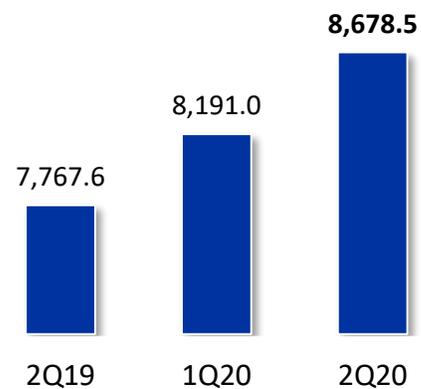
Best-in-class Capitalization

COVID-19 Performance Metrics

(%) Portfolio with Relief Programs



Collection (MXN Mn)



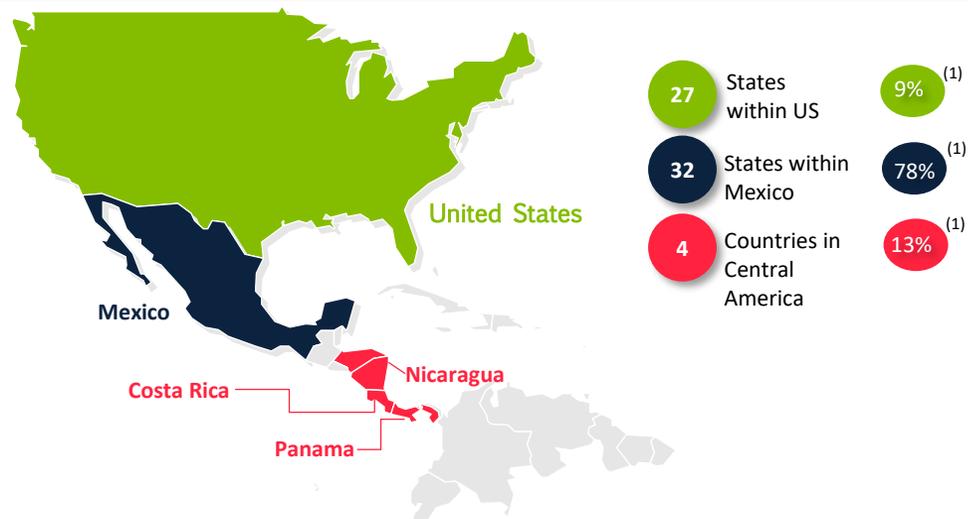
Business Status In a Nutshell

	Product	Strengths	Actions Taken & Developments	NPL ratio
	Payroll	Centralized collection; Low % of Layoffs	+ Alternative loan offering (call center and digital media)	1.8%
	SMEs	Mostly “long standing relationships”	+ Customer liquidity assessments on a case-by-case basis + 100% origination through existing clients	0.4%
	Used Cars	Orientation to superior asset quality	+ Restrictive origination and selective credit approval policies	1.5%
	SMEs	Cutting-edge Technological platform	+ Government support programs and mentoring of clients	0.2%
	Used Cars	Formal documentation required	+ Government support and program relief for clients	0.9%
	Instacredit	Revamped operation	+ Partnerships with different country-wide chains	1.3%

Key Company Highlights

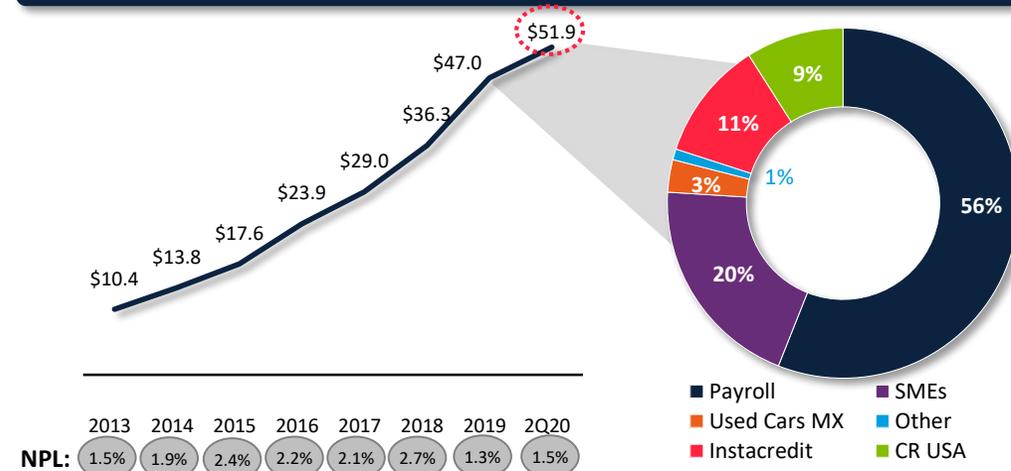
- + A leading specialty finance company in Mexico with a growing international presence (United States and Central America).
- + Highly recognized by its product offering, designed specifically for our customer base which is underserved by the traditional banking sector.
- + Over 26 years of experience 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.

Market presence



- (1) Percentage of Loan Portfolio as of 2Q20.
 (2) Equity / Operating loan portfolio
 (3) Annualized administrative expenses / (Financial margin + net commissions + 2Q20 other income from operations)

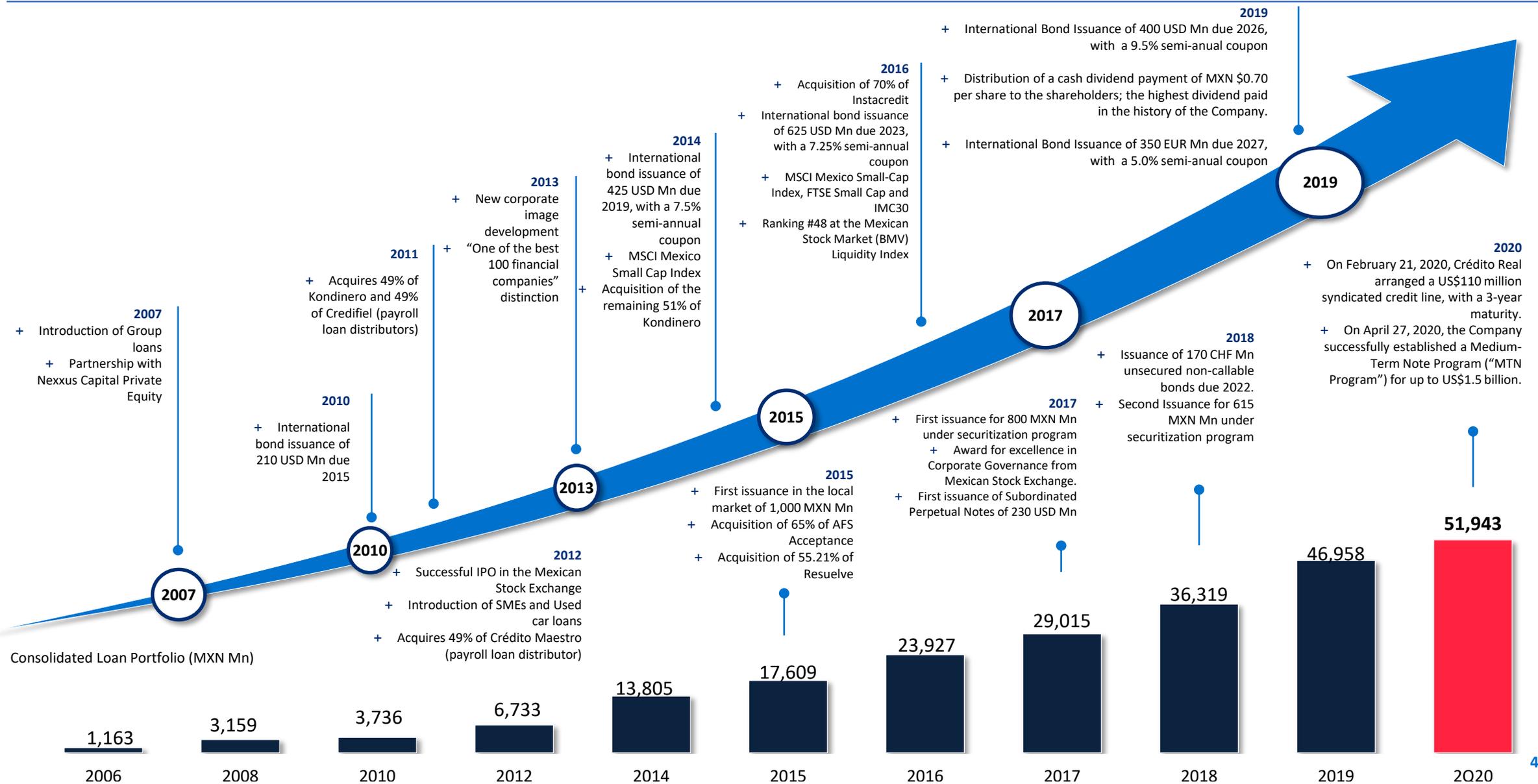
Consistently Growing Operating Loan Portfolio



Selected Financials

MXN Mn	2017	2018	2019	YTD'19	YTD'20	CAGR / Avg. '17-'19
Income Statement						
Interest Income	\$ 8,557	\$10,288	\$11,933	\$5,690.0	\$5,092.2	18.1%
Financial Margin	\$ 5,773	\$ 7,080	\$ 7,262	\$3,524.9	\$2,831.1	12.2%
Net income	\$ 1,661	\$ 1,955	\$ 1,980	\$1,116.9	\$436.8	9.2%
Balance Sheet						
Assets	\$42,238	\$49,562	\$61,592	\$54,015.4	\$74,653.6	20.8%
Debt	\$23,585	\$30,647	\$45,528	\$35,027.8	\$53,028.8	38.9%
Equity	\$14,768	\$15,809	\$16,064	\$15,936.3	\$17,856.0	4.3%
Key Ratios						
ROAA	4.5%	4.2%	3.6%	4.3%	1.3%	4.1%
ROAE	15.9%	12.9%	12.3%	14.0%	4.9%	13.7%
Capitalization	50.9%	43.5%	34.2%	38.8%	34.4% ⁽²⁾	42.9%
Efficiency	50.2%	42.4%	43.9%	41.9%	55.4% ⁽³⁾	45.5%

Corporate History



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

4

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

**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

3

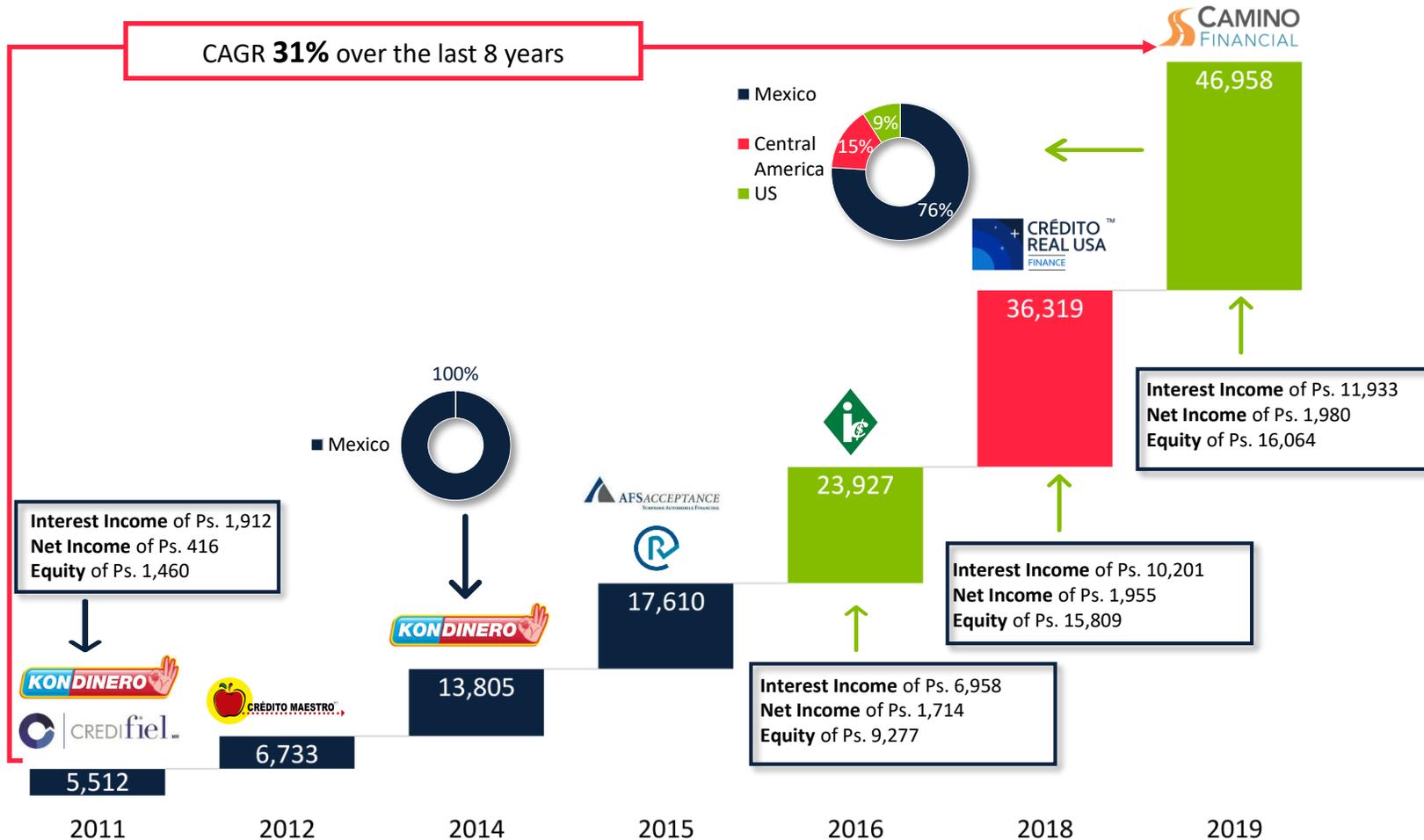
**Qualified
Management and
Corporate
Governance**

**Diversified
Funding Sources**

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

1 Products

Company's Evolution



Products

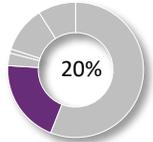
Payroll

Payroll-deducted loans to public employees and pensioners



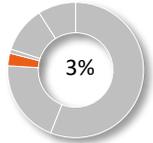
SMEs

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



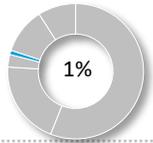
Used Cars MX

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



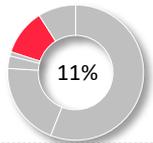
Others

Integrated by Group Loans and Durable Goods



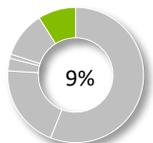
Instacredit

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



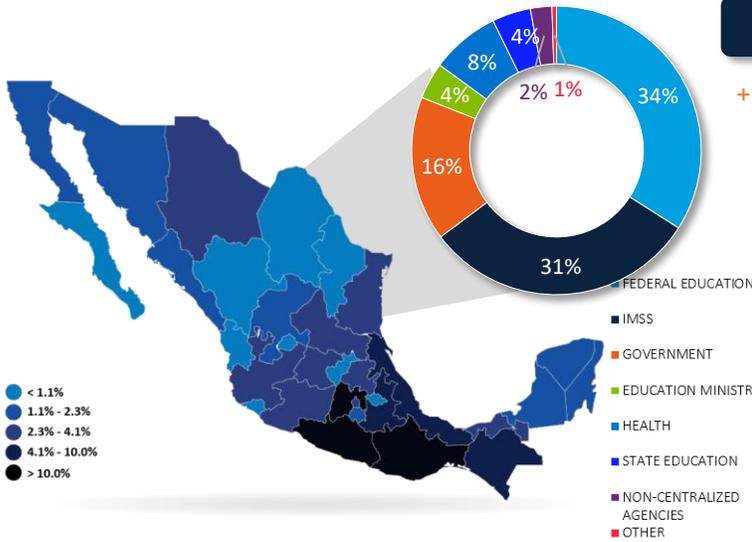
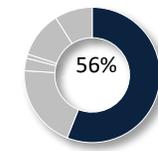
CR USA

Loans for used cars, and for SMEs through strategic partners



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

Payroll

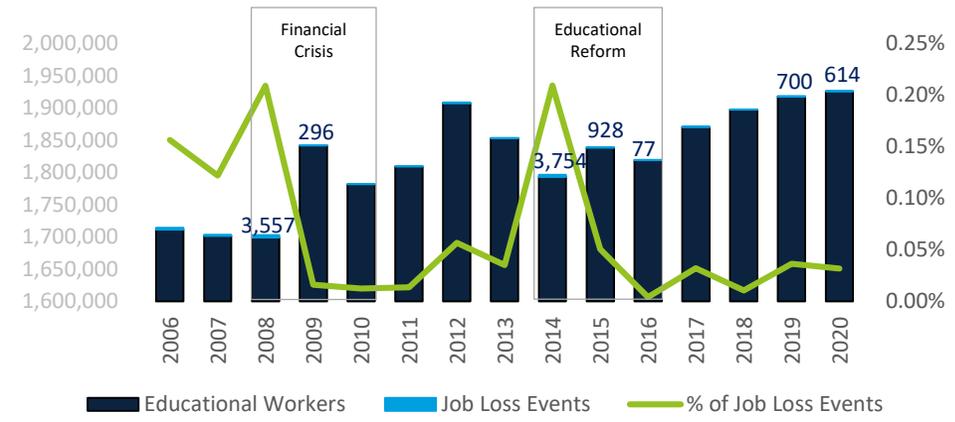


Product overview

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

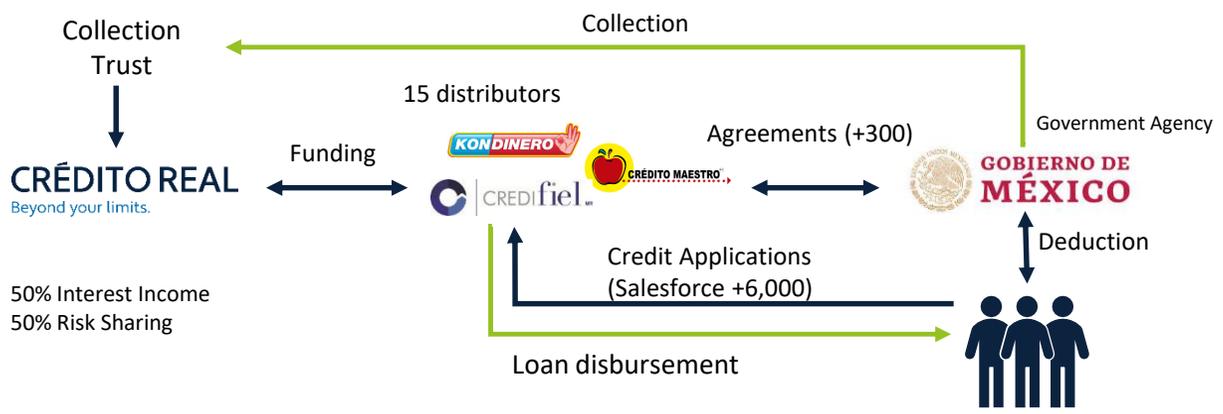
- Ps. 64,990
- Bi-weekly
- 42 months
- 446,155
- 55%
- 1.8%

Low % of Job Loss Events

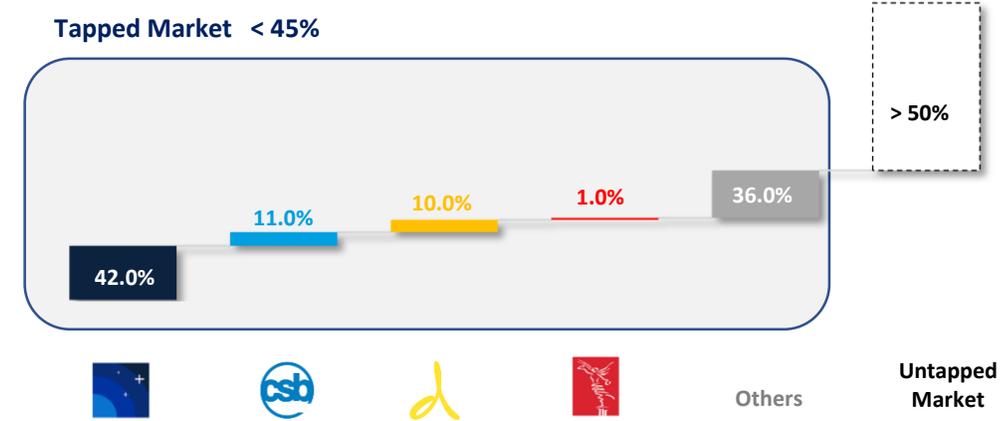


Source: National Survey of Occupation and Employment (ENOE), population aged 15 years and older

Origination and collection process



Market Share



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

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

Product overview

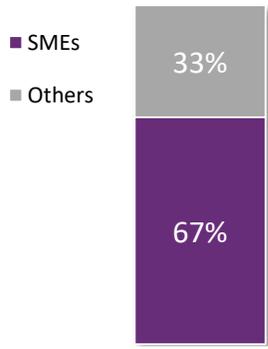
+ Providing financing sources to **small and medium businesses** for working capital requirements and investment activities as well as leasing



Presence throughout 22 states

Potential market

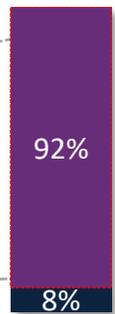
Enterprises in Mexico



Source: INEGI

2019

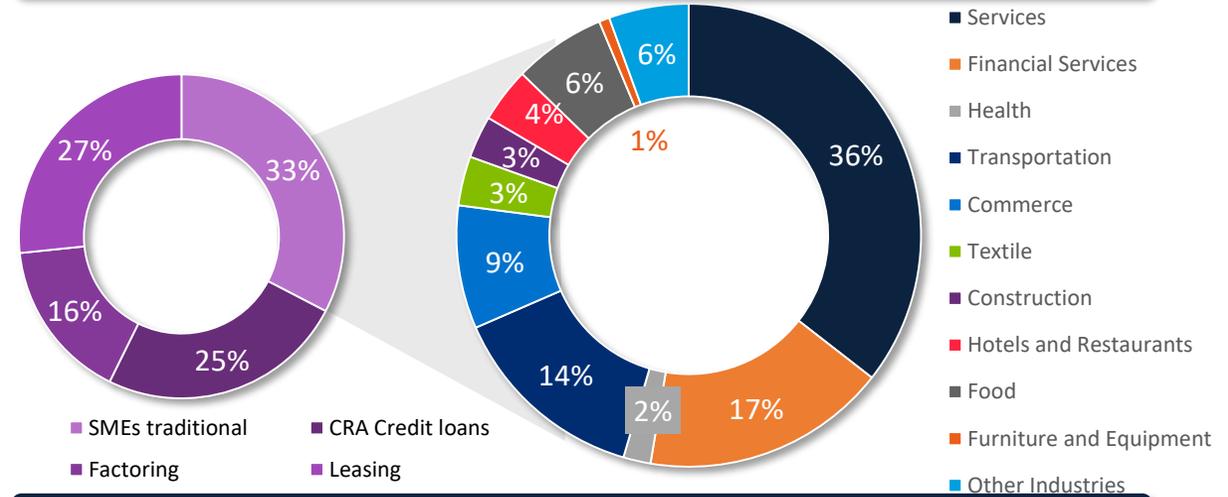
SMEs penetration with traditional bank



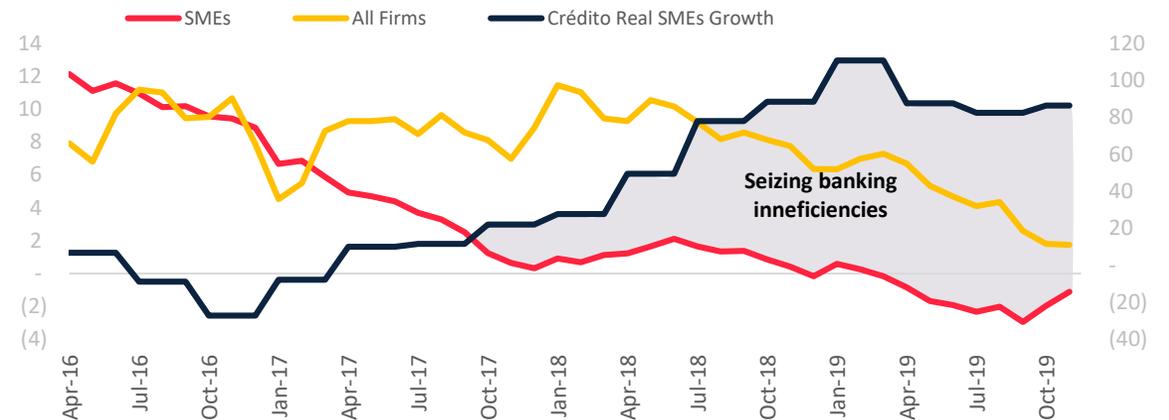
2019

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

Portfolio composition

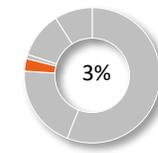


Addressing segment opportunities



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



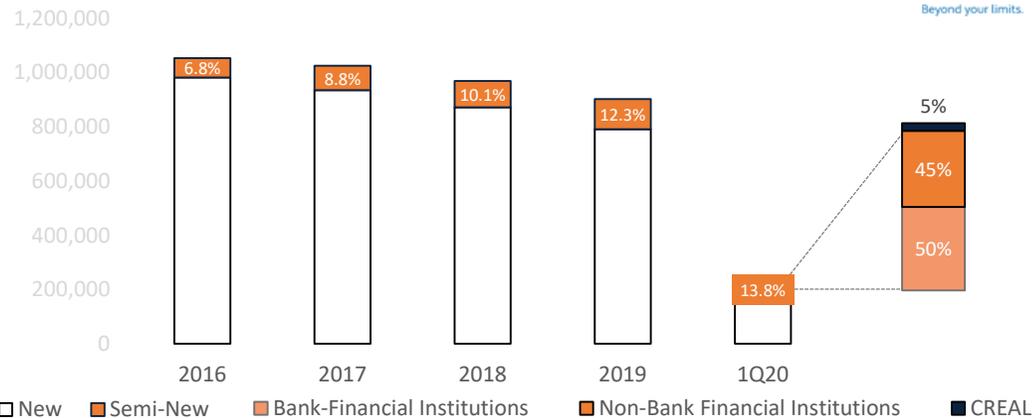
Product overview



+ 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. 116,803
- Monthly
- 43 months
- 11,835
- 36%
- 1.5%

Auto market development

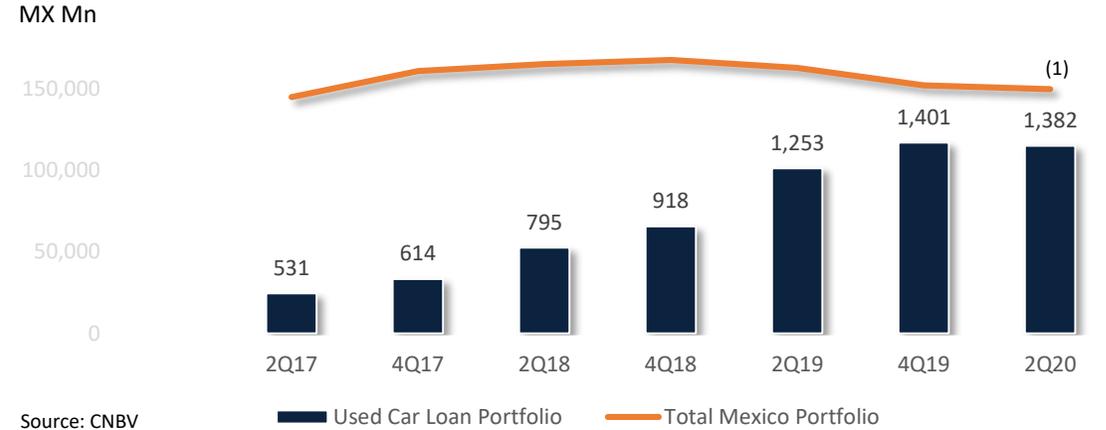


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- Average loan amount
- Average term
- Average annual interest rate
- Payment frequency
- Customers
- Non-performing loan ratio

Source: AMDA December 2019

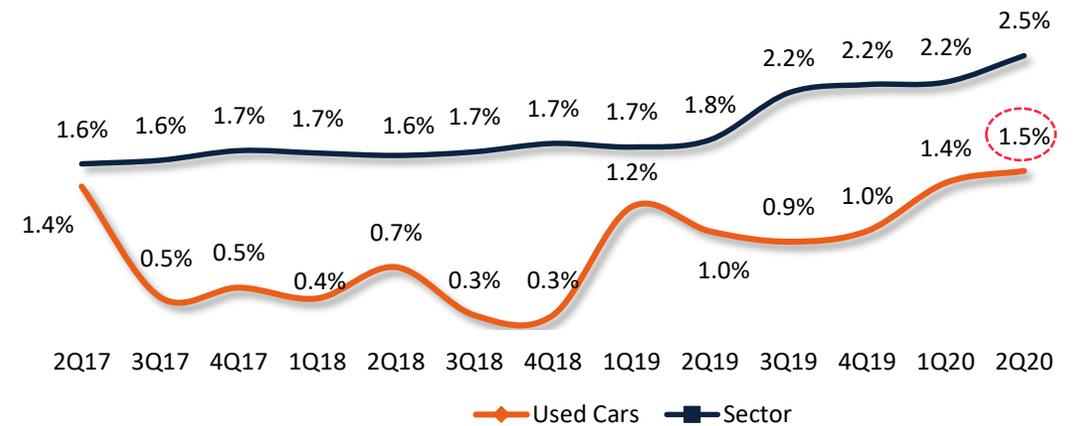
Portfolio performance against the market



Source: CNBV

(1) As of May, 2020

Attractive low-risk business

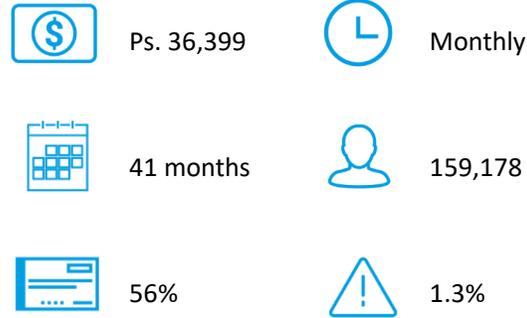


Source: CNBV

Product overview



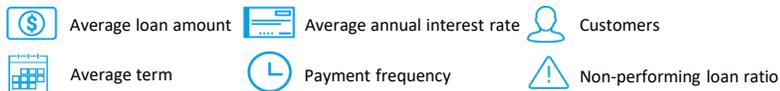
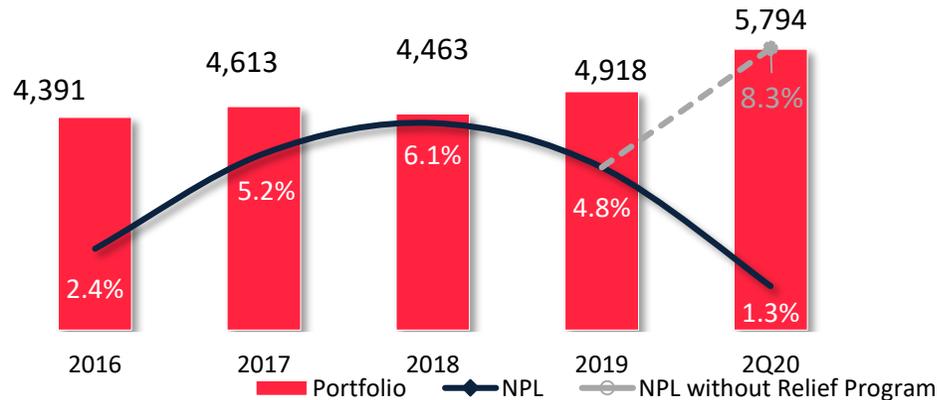
+ Consumer loans, SMEs loans, auto loans and mortgage loans granted in Costa Rica, Nicaragua and Panama



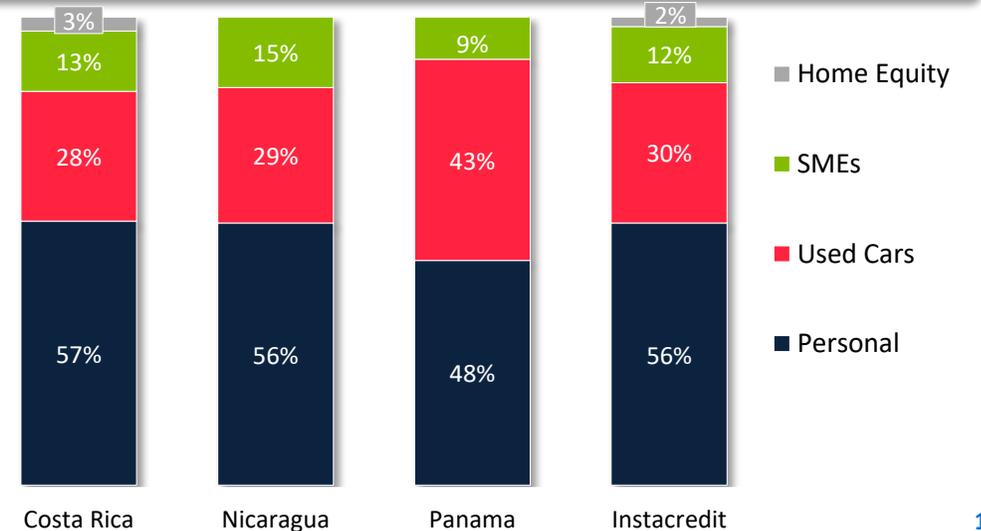
Portfolio by product

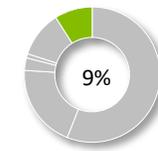
Products	Personal	Used Cars	Small Business	Home Equity
% Mix Portfolio	55.6%	29.6%	12.4%	2.4%
Customers	129,061	18,519	10,687	911
Avg. Loan Amount	\$21,059	\$78,067	\$56,930	\$128,489
Avg. Term	39 months	48 months	43 months	56 months
Avg. Interest Rate	61%	49%	57%	52%

Portfolio evolution



Geographic concentration by product





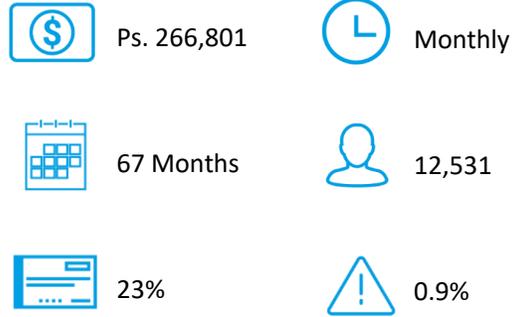
26 States



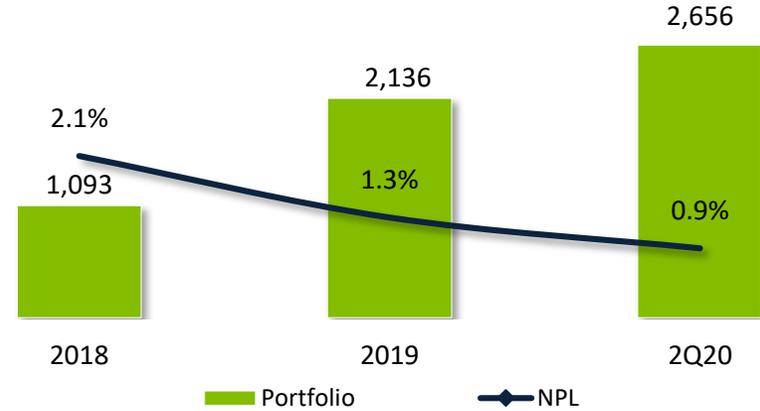
Headquarters

Product overview

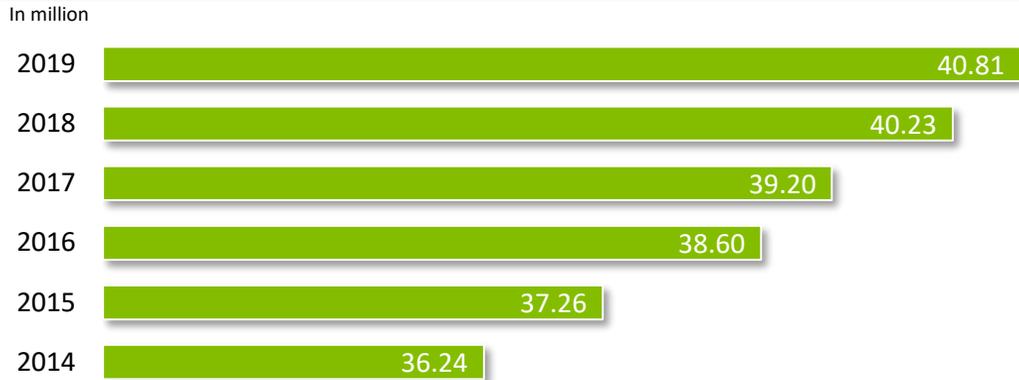
+ Financing of used cars through alliances with car dealers.



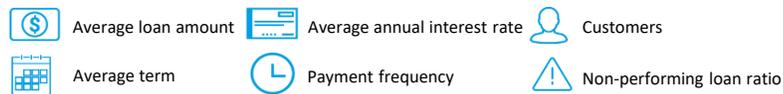
Portfolio evolution



Used Cars rising market



Source: Edmunds



Used cars financing market gaining ground against new cars

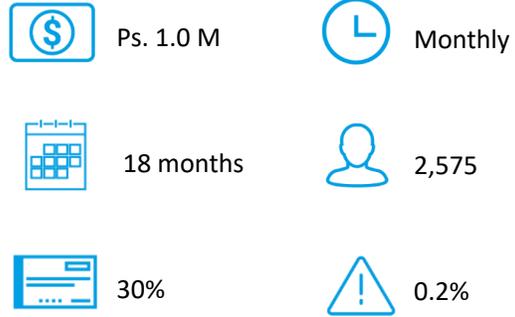


Source: Experian, State of the Automotive Finance Market, 4Q19.

Product overview

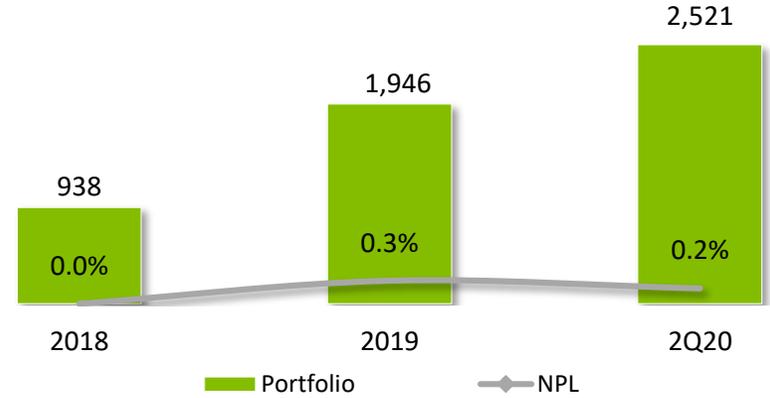


+ LOB (latin-owned-business) financing, and factoring to SMEs.



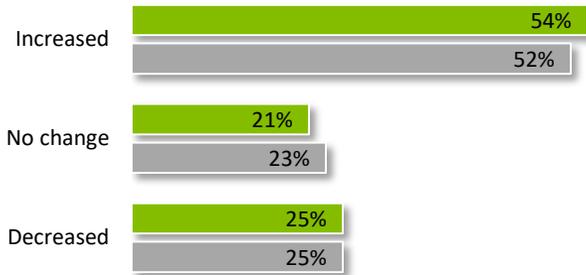
Headquarters

Portfolio evolution

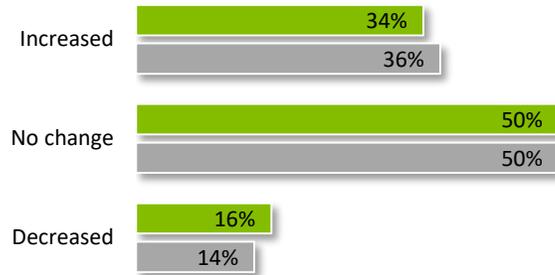


Strong revenue and employment growth

Revenue changed



Employment change

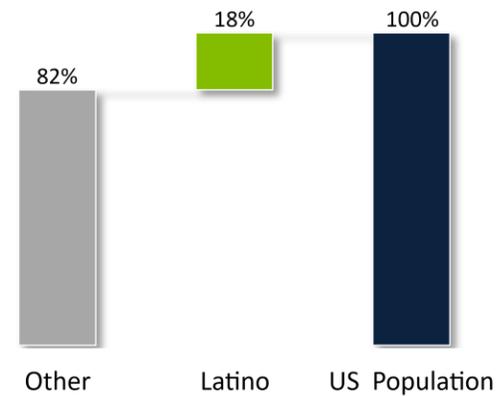


■ Non-latino owned ■ Latino-owned

■ Non-latino owned ■ Latino-owned

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

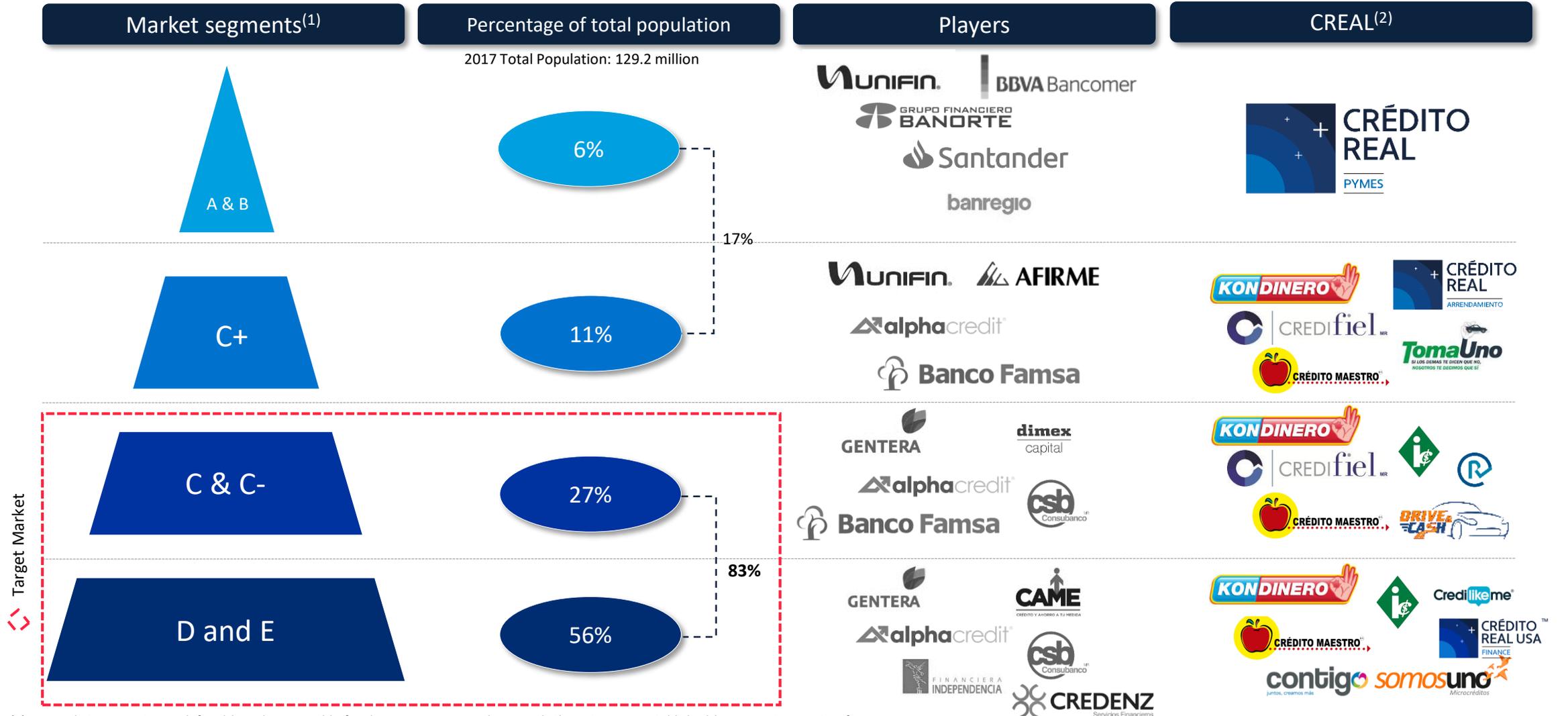
Hispanics in the US



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

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

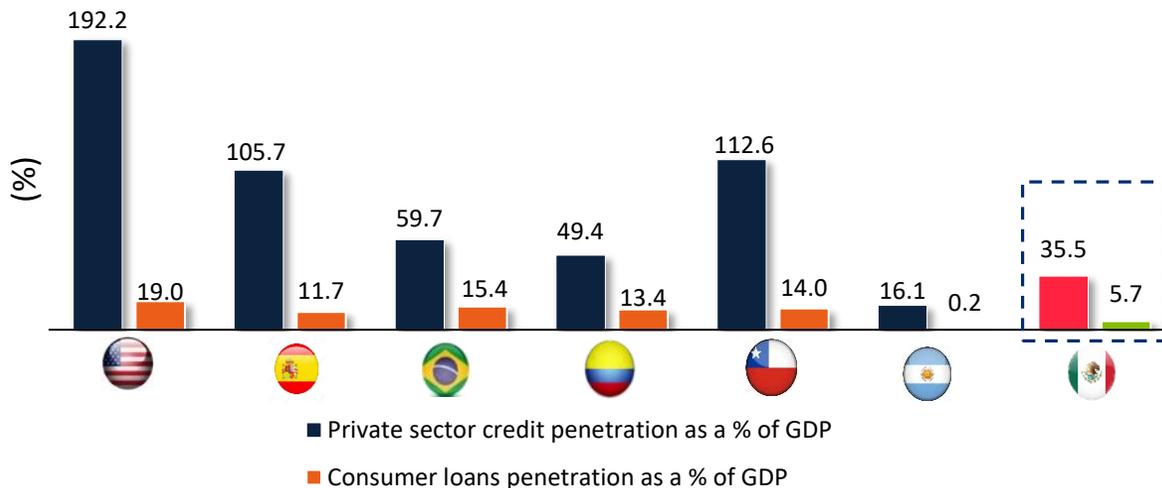
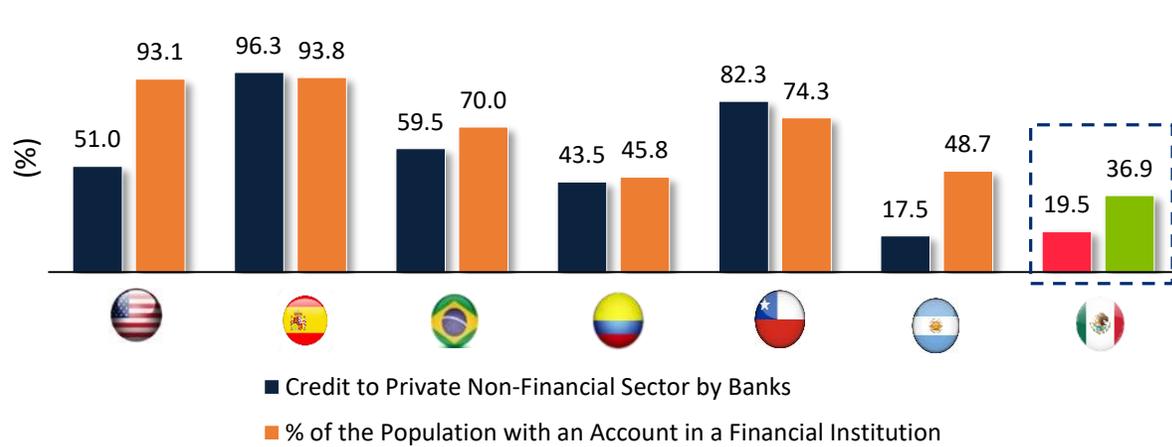
Market opportunity – Focused on Underserved Segments(1/2)



(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 2Q20.

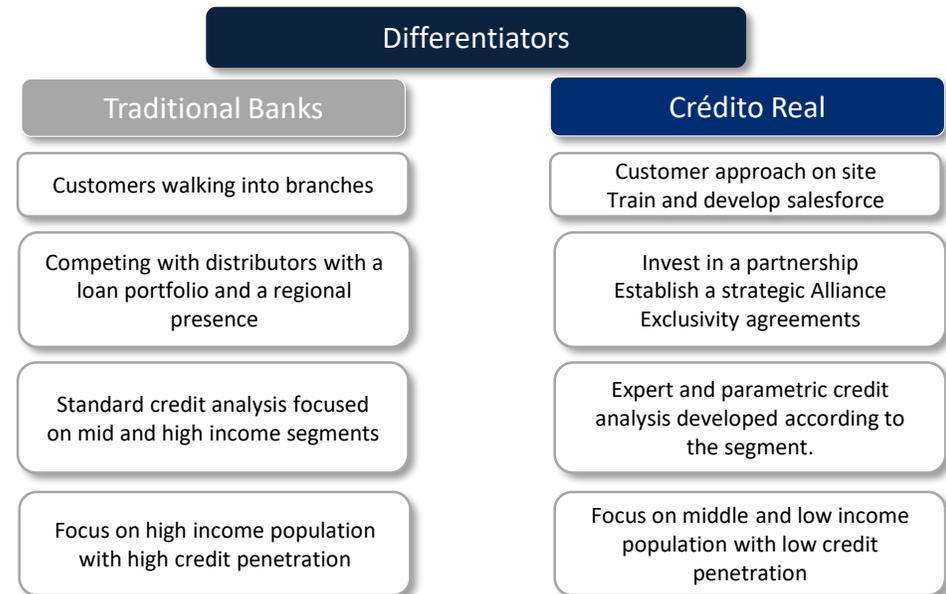
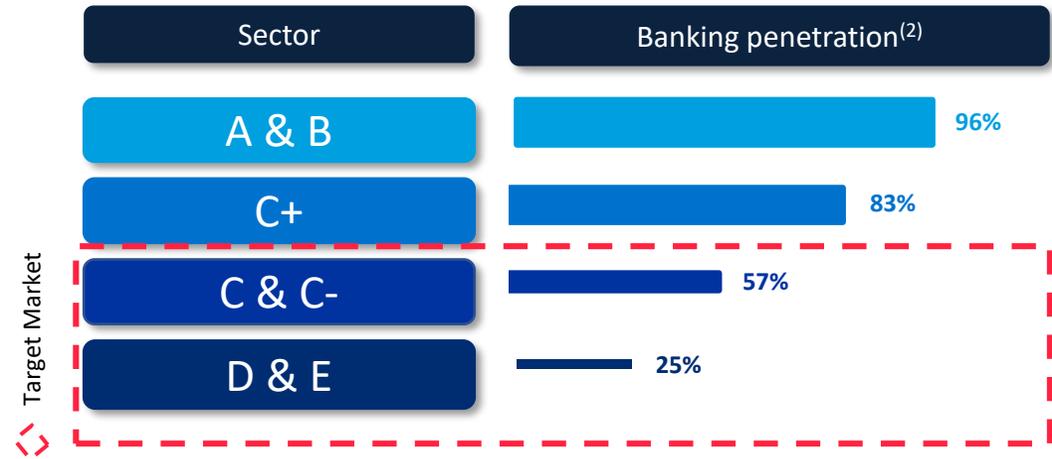
Market opportunity – Focused on Underserved Segments(2/2)



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.

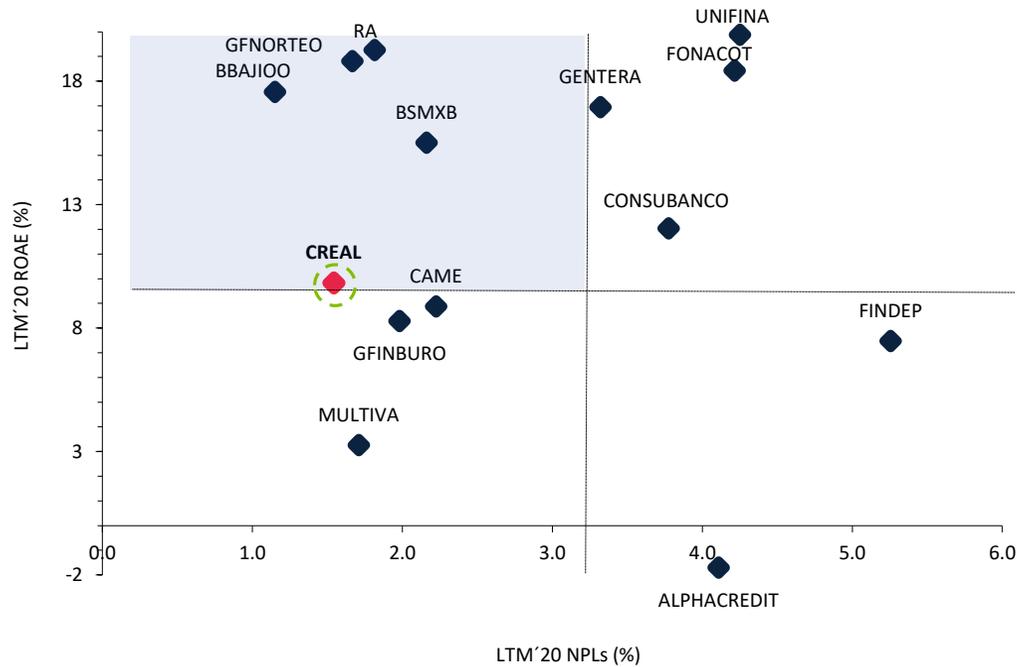


Main business lines for future growth

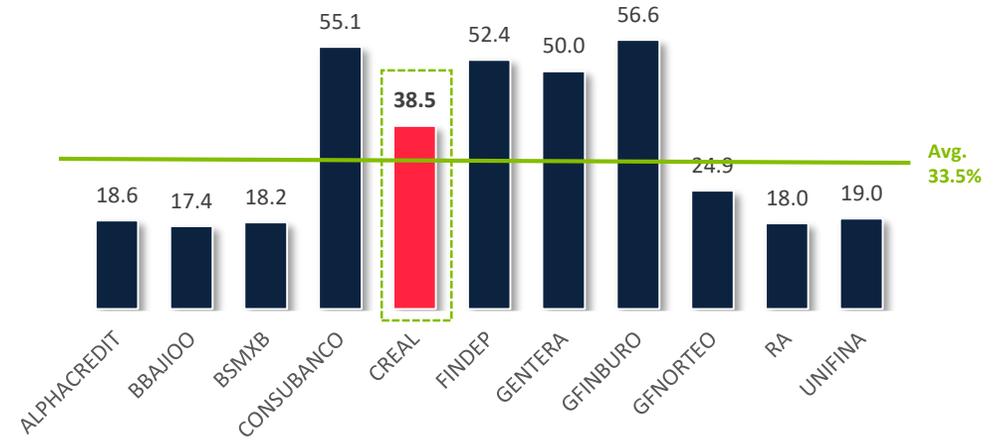
Product	Key Subsidiaries Ownership	Distribution Network	Annual Interest Rate	Customers	Avg. Loan Amount (Ps\$)	Strategy	Yield 2022
PAYROLL	100% 	15 distributors +6,000 reps	55%	446,155	65,350	Pensioners market development Focus on federal-level employees	30%
	49% 						
	49% 						
INSTACREDIT	70% 	46 branches in Costa Rica 13 branches in Nicaragua and 6 in Panama	57%	159,178	28,489	Efficiency in funding cost and general expenses Improvement in asset quality Expansion in Central America	56%
USED CARS MX	51%  	20 branches and agreements with 506 agencies in 32 States of Mexico	36%	11,835	123,330	Used Cars MX expansion Enlarge dealers network Increase competitive positioning	30%
CR USA	99%  	One strategic alliances with one Branch and +1,300 distributors in the US	25%	12,531	332,370	Grow dealers network New Crédito Real USA brand, expanding product offering Coupled with the enhancement in servicing and collection	25%
SMEs	 	Alliance with Fondo H CR Arrendamiento	22%	606	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

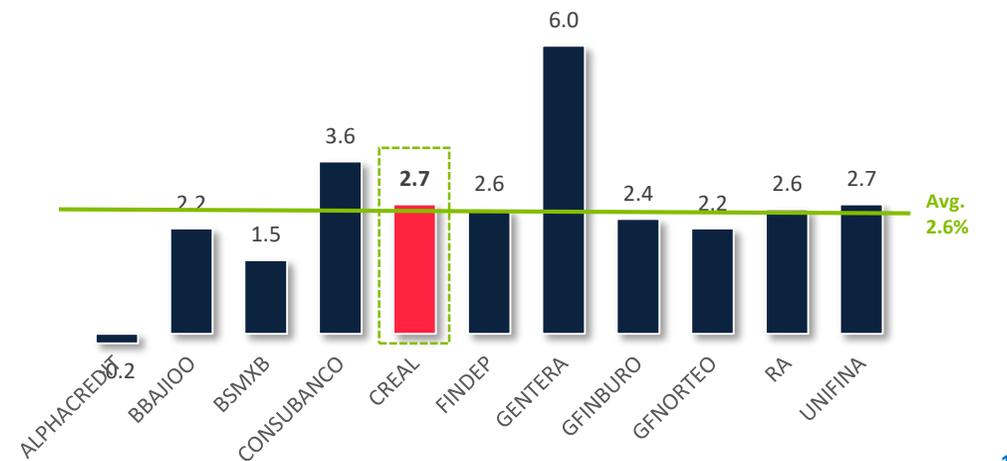
Risk-return view⁽¹⁾



Solid capital base⁽²⁾



Delivering bottom-line results (ROAA)⁽³⁾

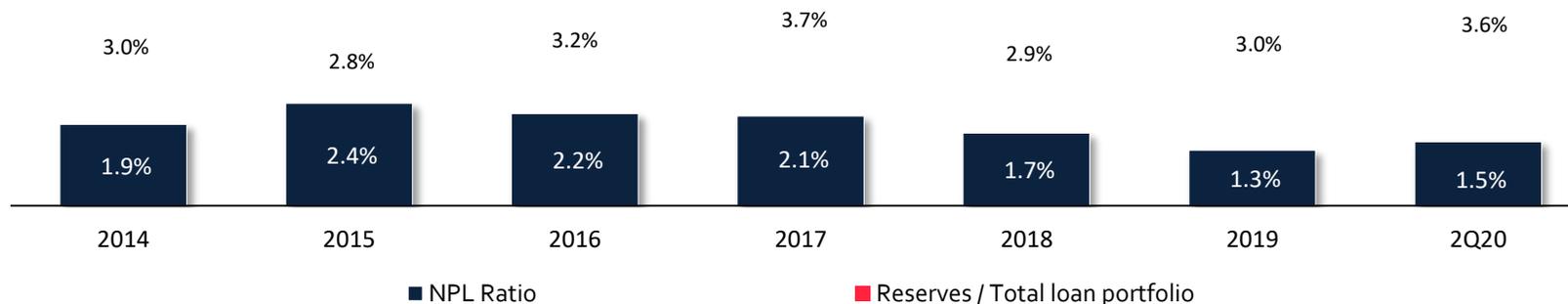


Source: Crédito Real Research and last updated information filed with BMV – *Bolsa Mexicana de Valores*. Information as of 1Q20.

Notes:

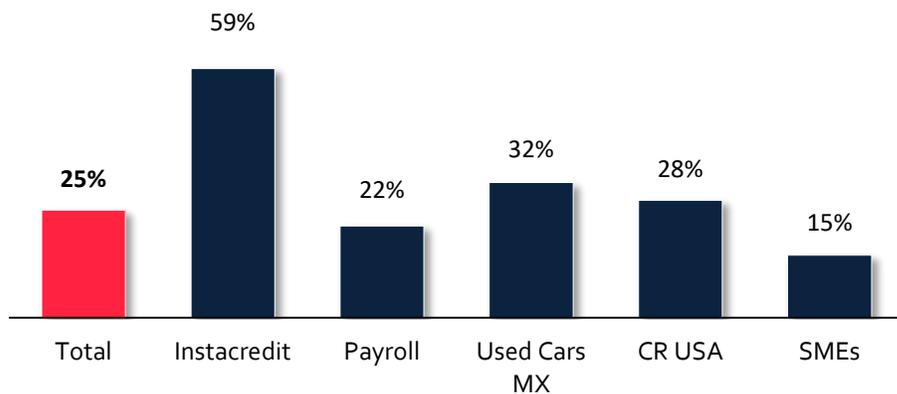
- (1) ROAE = LTM'1Q20 Net Income / Average Stockholders' Equity LTM'1Q20.
- (2) Capitalization Ratio = 1Q20 Stockholders' Equity / 1Q20 Total Loan Portfolio
- (3) ROAA = LTM'1Q20 Net Income / Average Assets LTM'1Q20.

Improving levels of NPL while maintaining healthy reserves⁽¹⁾



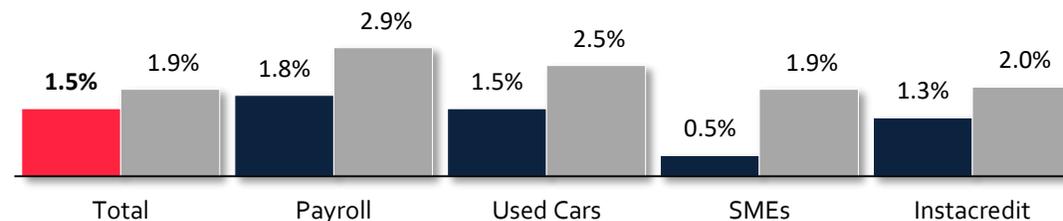
Average yield breakdown by product

LTM'20



NPL breakdown by product⁽²⁾

■ Credito Real ■ Banking Sector



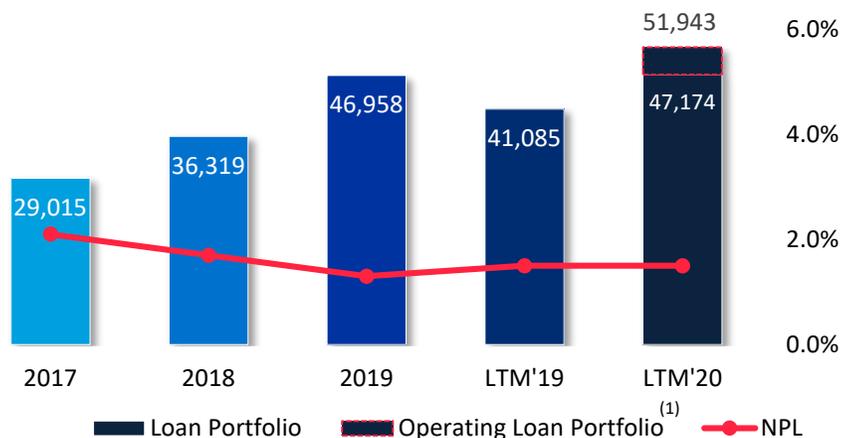
+ Below the banking sector in most of our products

Key financial performance indicators

Loan portfolio

CAGR '17-'19: 25%

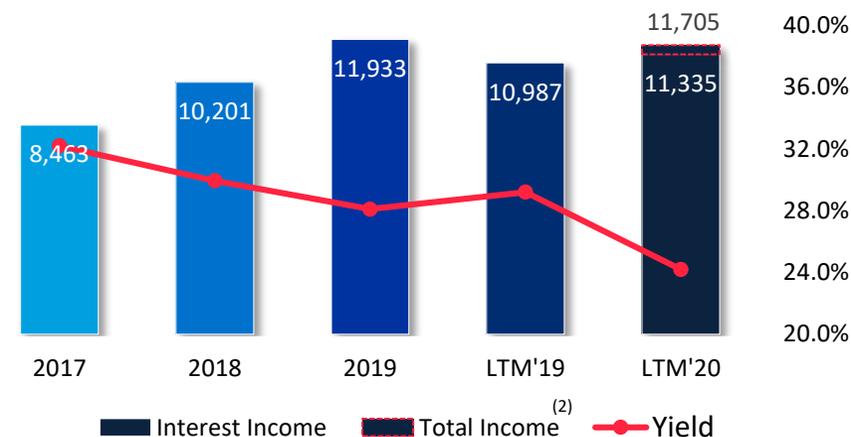
YoY Growth: **26%**



Interest income

CAGR '17-'19: 21%

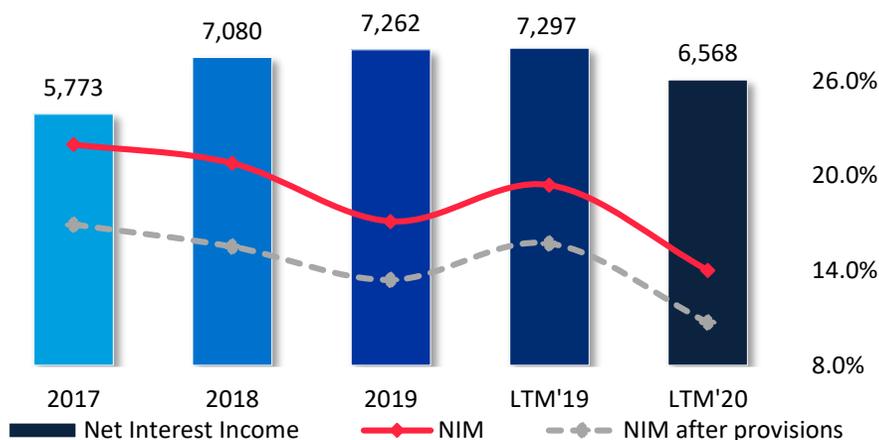
YoY Growth: **3%**



Financial margin

CAGR '17-'19: 13%

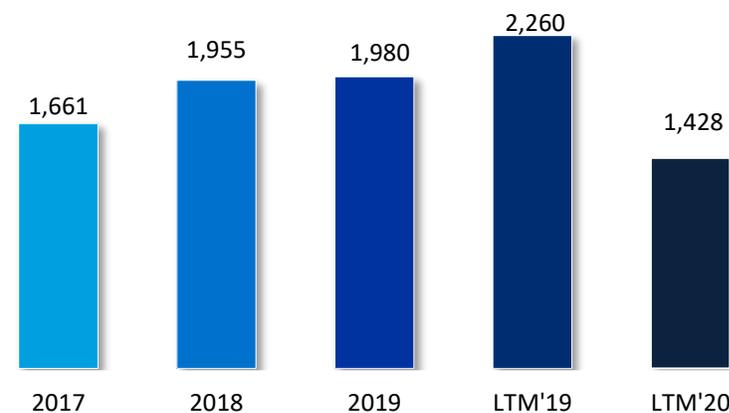
YoY Growth: **(10%)**



Net income

CAGR '17-'19: 5%

YoY Growth: **(37%)**

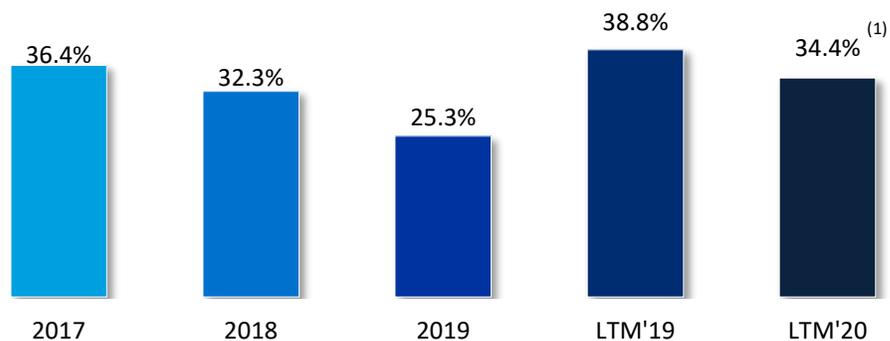


(1) Operating Loan Portfolio = Total loan portfolio + factoring portfolio + leasing portfolio

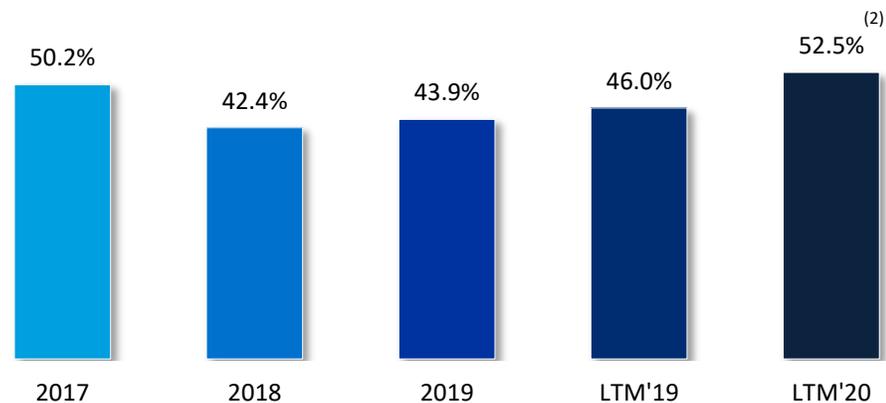
(2) Total income = Interest income + commissions charged + other income from operations

Key financial performance indicators

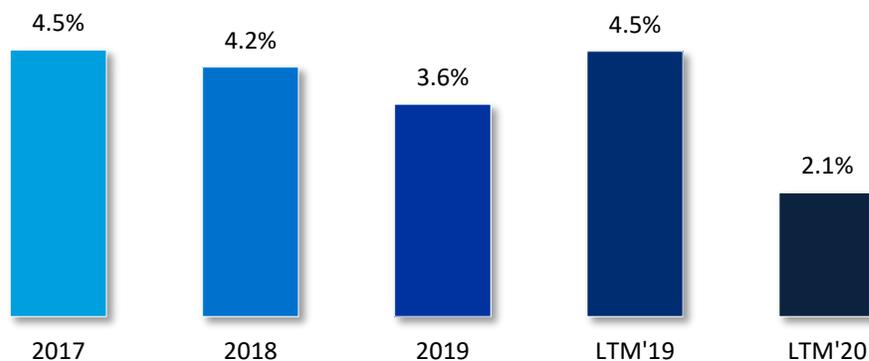
Capitalization



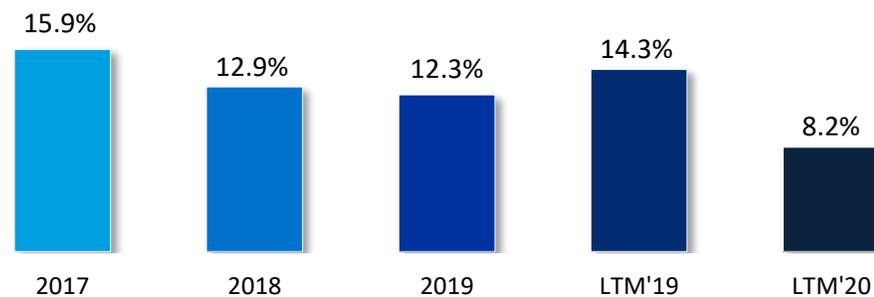
Efficiency



ROAA



ROAE



(1) Equity / Operating loan portfolio

(2) Annualized administrative expenses / (Financial margin + net commissions + 2Q20 other income from operations)

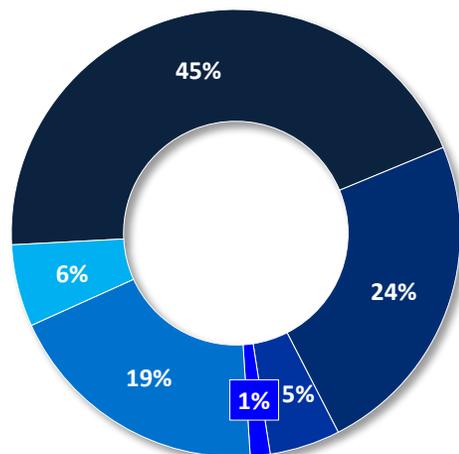
3 Focus on maintaining diversified funding sources

Capital structure

Adjusted Capitalization | 70,884.8 MXN Mn

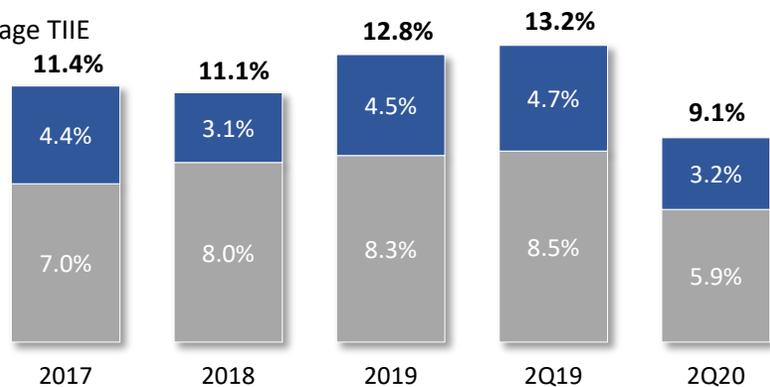
- Senior Notes
- Credit Lines
- Development Banks
- Securitizations
- Equity
- Hybrid

23.9%⁽¹⁾



Cost of funds

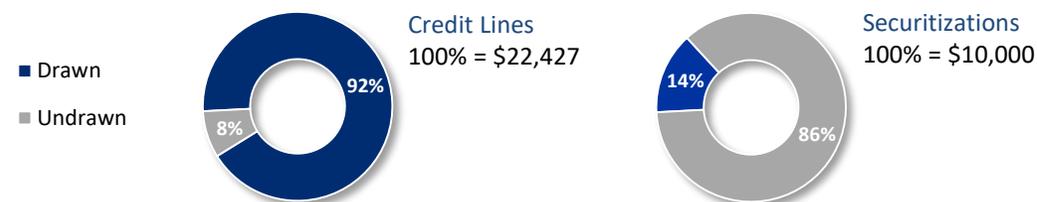
- Spread
- Average TIIE



Consolidated debt status

MXN Mn

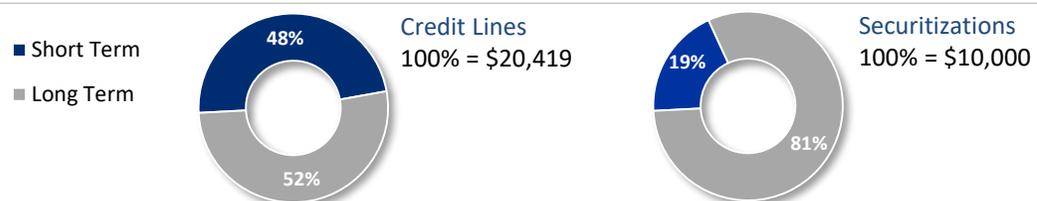
Drawn vs. Undrawn



Secured vs. Unsecured



Term⁽²⁾



Market risks

Interest Rate Risk

58.2% of Crédito Real's consolidated debt is fixed

Asset & Liabilities duration

Assets

Liabilities

1.5 years

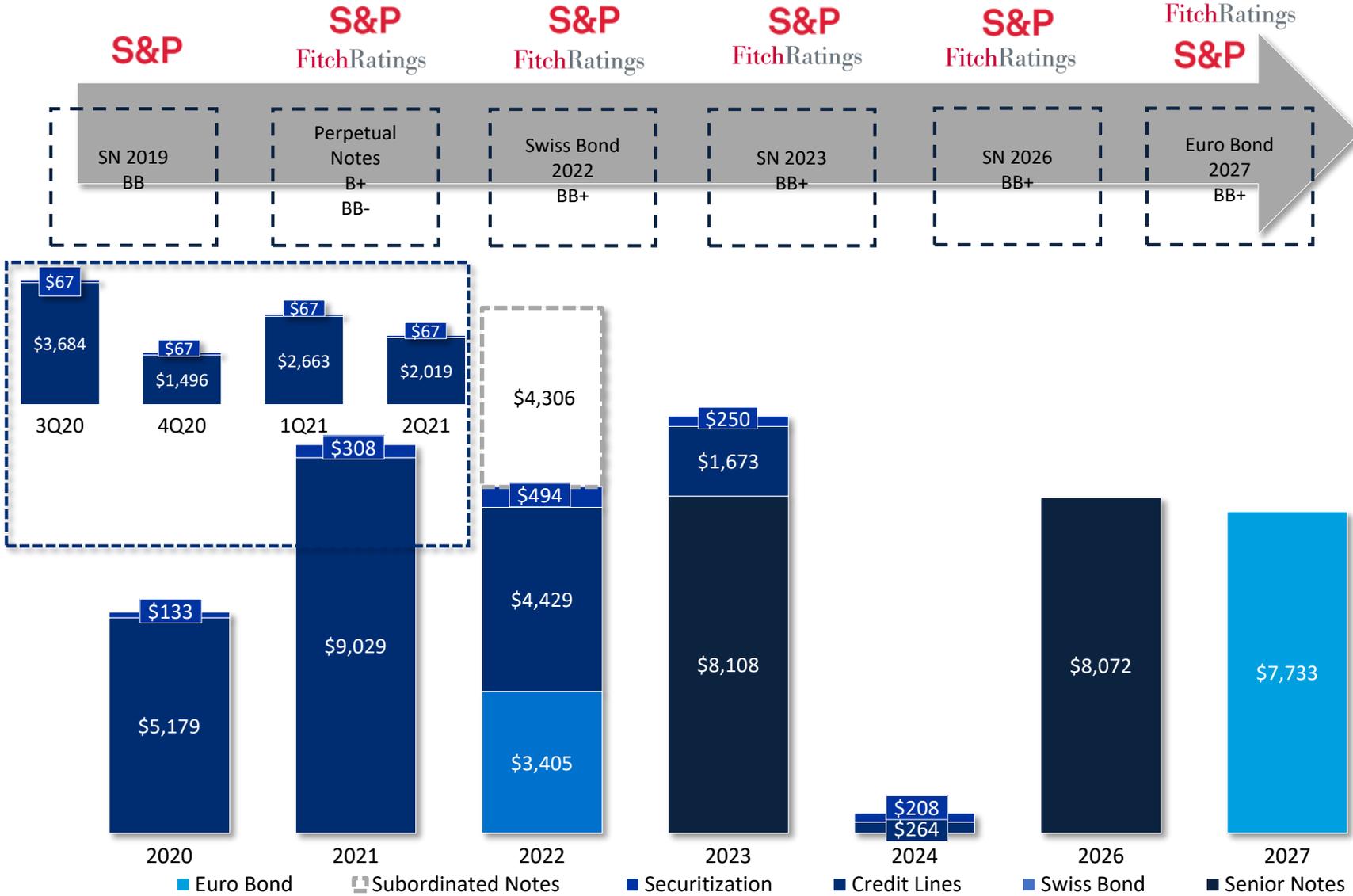
3.4 years

Assets in USD: +100 million

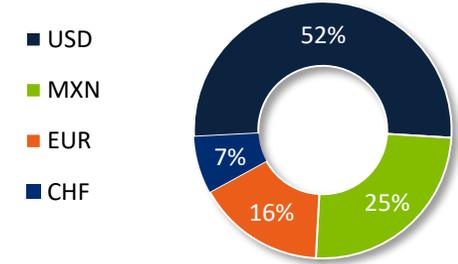
(1) Hybrid plus Equity as percentage of total Assets

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

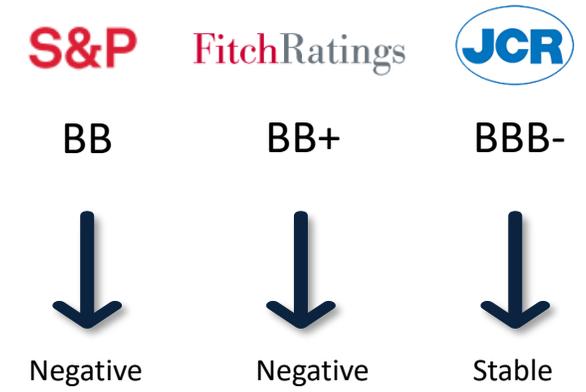
Debt Profile



Debt by currency



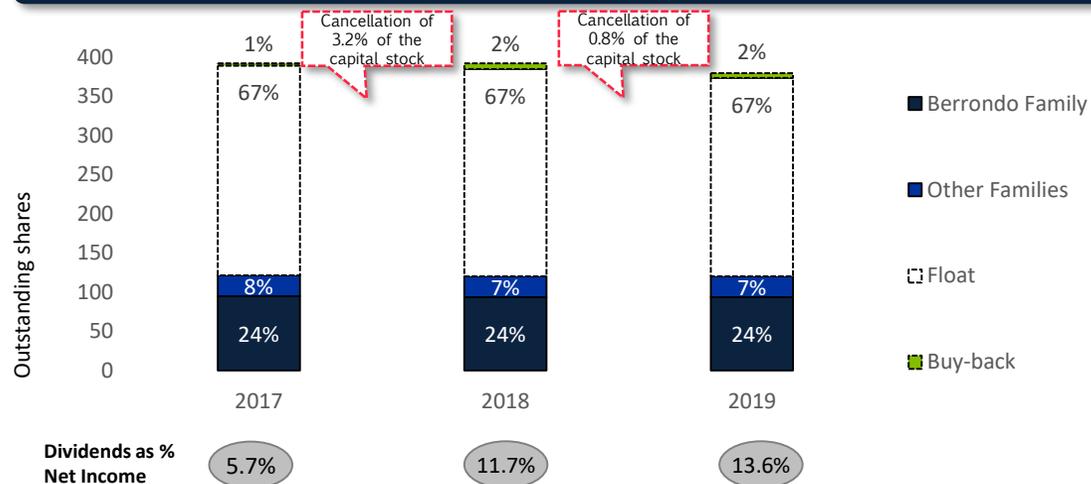
Global scale ratings



(1) All the figures represent only the notional and exclude accrued interests and mark-to-market of hedges. Debt converted using US\$ 1 / Ps\$ 23.0893 as of June 30, 2020.

4 Strong Corporate Governance and Experienced Management Team

Shareholder structure



Governance highlights

- + Listed on Mexican stock exchange (BMV:CREAL*) with a market cap of ~195 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

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 Business Officer 3 years in CR	Hector Huelgas Internal Audit Officer 3 years in CR

Key committees



⁽¹⁾ As of June 30, 2020

Appendix



Profit & Loss

Ps. million	2Q20	2Q19	(%) Var.	2Q19 Proforma	2Q20 (million US dollars) ¹	YTD'20	YTD'19	(%) Var.	YTD'19 Proforma	YTD'20 (million US dollars) ¹
Interest income	2,399.8	2,859.6	(16.1%)	2,773.9	103.9	5,092.2	5,690.0	(10.5)	5,573.2	220.5
Interest expense	(1,181.2)	(1,099.3)	7.4%	(1,080.5)	(51.2)	(2,261.1)	(2,165.1)	4.4	(2,158.8)	(97.9)
Financial margin	1,218.6	1,760.3	(30.8%)	1,693.4	52.8	2,831.1	3,524.9	(19.7)	3,414.4	122.6
Net provision for loan losses	(404.4)	(254.3)	59.1%	(269.1)	(17.5)	(864.4)	(591.4)	46.2	(586.2)	(37.4)
Risk-adjusted margin	814.2	1,506.1	(45.9%)	1,424.3	35.3	1,966.7	2,933.5	(33.0)	2,828.2	85.2
Commissions and fees collected	78.5	139.8	(43.8%)	169.4	3.4	78.4	274.6	(71.5)	319.7	3.4
Commissions and fees paid	(55.1)	(95.0)	(41.9%)	(95.0)	(2.4)	(119.2)	(180.5)	(34.0)	(180.5)	(5.2)
Intermediation income	1.9	(6.4)	-	(6.4)	0.1	63.2	251.0	(74.8)	251.0	2.7
Other income from operations	304.7	9.8	-	200.9	13.2	393.5	40.6	-	389.6	17.0
Administrative and promotion expenses	(785.1)	(851.7)	(7.8%)	(876.0)	(34.0)	(1,557.6)	(1,705.8)	(8.7)	(1,754.6)	(67.5)
Depreciation expense	(154.6)	-	-	(126.4)	(6.7)	(154.6)	-	-	(222.5)	(6.7)
Operating result	204.5	702.5	(70.9%)	690.8	8.9	670.4	1,613.4	(58.4)	1,630.8	29.0
Income taxes	(25.5)	(167.1)	(84.7%)	(170.6)	(1.1)	(153.0)	(432.2)	(64.6)	(444.2)	(6.6)
Income before participation in the results of subsidiaries	179.0	535.4	(66.6%)	520.2	7.8	517.5	1,181.2	(56.2)	1,186.6	22.4
Participation in the results of subsidiaries, associates and non-controlling participation	(47.7)	(43.1)	10.5%	(27.1)	(2.1)	(80.7)	(64.3)	25.5	(50.5)	(3.5)
Net income	131.4	492.3	(73.3%)	493.2	5.7	436.8	1,116.9	(60.9)	1,136.1	18.9

Balance Sheet

Ps. million	2Q20	2Q19	(%) Var.	2Q19 Proforma	2Q20 (million US dollars) ¹	4Q19	(%) Var.
Cash and cash equivalents	1,129.2	511.5	-	545.3	48.9	1,180.9	(4.4)
Investments in securities	1,801.1	888.1	-	929.1	78.0	1,294.4	39.2
Securities and derivatives transactions	6,500.7	442.7	-	442.7	281.5	-	-
Total performing loan portfolio	46,479.2	40,465.0	14.9	38,298.2	2,013.0	46,325.7	0.3
Total non-performing loan portfolio	695.0	619.9	12.1	619.9	30.1	632.7	9.8
Loan portfolio	47,174.2	41,084.9	14.8	38,918.1	2,043.1	46,958.4	0.5
Less: allowance for loan losses	1,708.1	1,272.0	34.3	1,288.5	74.0	1,390.0	22.9
Loan portfolio (net)	45,466.0	39,812.9	14.2	37,629.6	1,969.1	45,568.4	(0.2)
Factoring Loan Portfolio	1,957.1	237.9	-	656.1	84.8	231.5	-
Other accounts receivable (net)	7,499.5	5,570.7	34.6	5,401.2	324.8	6,565.5	14.2
Foreclosed assets (net)	25.6	8.6	-	8.6	1.1	10.8	-
Property, furniture and fixtures (net)	3,511.4	737.6	-	2,661.2	152.1	625.3	-
Long-term investments in shares	1,251.5	1,186.7	5.5	1,156.4	54.2	1,273.6	(1.7)
Debt insurance costs, intangibles and others	5,511.5	4,618.7	19.3	4,619.2	238.7	4,841.5	13.8
Total assets	74,653.6	54,015.4	38.2	54,049.4	3,233.3	61,591.7	21.2
Notes payable	1,013.5	1,220.4	(17.0)	1,220.4	43.9	1,261.0	(19.6)
Senior Notes payable	31,596.8	21,853.7	44.6	21,853.7	1,368.5	24,636.7	28.3
Bank loans and borrowings from other entities					-		
Short-term	9,835.6	8,661.9	17.9	8,661.9	442.4	7,597.6	34.4
Long-term	10,582.9	3,291.9	-	3,291.9	442.0	8,015.9	27.3
Total Bank loans	20,418.5	11,953.7	70.8	11,953.7	884.3	15,613.5	30.8
Total debt	53,028.8	35,027.8	51.4	35,027.8	2,296.7	41,511.2	27.7
Income taxes payable	313.0	306.7	2.0	316.3	13.6	330.5	(5.3)
Securities and derivatives transactions	-	-	-	763.8	-	765.3	-
Other accounts payable	905.4	399.6	-	1,977.4	39.2	810.2	11.8
Deferred taxes	2,550.5	2,344.9	8.8	38,085.4	110.5	2,110.6	20.8
Total liabilities	56,797.7	38,079.1	49.2	316.3	2,459.9	45,527.8	24.8
Capital stock	1,738.6	1,845.9	(5.8)	1,845.9	75.3	1,852.4	(6.1)
Perpetual notes	4,206.7	4,206.7	(0.0)	4,206.7	182.2	4,206.7	-
Accumulated results from prior years	9,660.2	8,045.5	20.1	8,045.5	418.4	7,778.3	24.2
Result from valuation of cash flow hedges, net	(174.7)	(226.3)	(22.8)	(226.3)	(7.6)	(708.2)	(75.3)
Cumulative translation adjustment	758.4	(66.4)	-	(66.4)	32.8	5.5	-
Controlling position in subsidiaries	1,230.0	1,014.1	21.3	1,022.5	53.3	949.1	29.6
Net income	436.8	1,116.9	(60.9)	1,136.1	18.9	1,980.1	(77.9)
Total stockholders' equity	17,856.0	15,936.3	12.0	15,964.0	773.3	16,063.9	11.2
Total liabilities and stockholders' equity	74,653.6	54,015.4	38.2	54,049.4	3,233.3	61,591.7	21.2

Financial Ratios

	2Q20	2Q19	(%) Var.	2Q19 Proforma	YTD'20	YTD'19	(%) Var.	YTD'19 Proforma
Yield	19.8%	28.8%	(9.0)	29.4%	21.2%	29.5%	(8.3)	30.4%
Net interest margin	10.1%	17.7%	(7.7)	18.0%	11.8%	18.3%	(6.5)	18.6%
Return on average loan portfolio	1.1%	5.0%	(3.9)	5.2%	1.8%	5.8%	(4.0)	6.2%
ROAA: return on average assets	0.7%	3.8%	(3.0)	3.8%	1.3%	4.3%	(3.1)	4.4%
ROAE: return on average stockholders' equity	2.8%	12.3%	(9.5)	12.3%	4.9%	14.0%	(9.0)	14.2%
ROAE: return on average stockholders' equity (excluding Perpetual Notes)	3.7%	16.7%	(13.0)	16.7%	6.5%	19.1%	(12.6)	19.3%
Debt to equity ratio	3.0	2.2	0.8	2.2	3.0	2.2	0.8	2.2
Debt to equity ratio (excluding Perpetual Notes)	3.9	3.0	0.9	3.0	3.9	3.0	0.9	3.0
Average cost of funds	9.1%	13.2%	(4.1)	13.0%	9.3%	13.3%	(4.0)	13.3%
Efficiency ratio ¹	62.1%	41.9%	20.2	49.6%	55.4%	41.9%	13.6	49.4%
Capitalization ratio	37.9%	38.8%	(0.9)	41.0%	37.9%	38.8%	(0.9)	41.0%
Capitalization ratio (excluding Perpetual Notes)	28.9%	28.5%	0.4	30.2%	28.9%	28.5%	0.4	30.2%
Provisions for loan losses as a percentage of total loan portfolio ²	3.3%	2.5%	0.8	2.7%	3.7%	2.9%	0.8	3.0%
Allowance for loan losses as a percentage of total past-due loan portfolio	245.8%	205.2%	40.6	207.9%	245.8%	205.2%	40.6	207.9%
Total past-due loan portfolio as a percentage of total loan portfolio	1.5%	1.5%	-	1.6%	1.5%	1.5%	-	1.6%

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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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