

CRÉDITO REAL[®]

Beyond your limits

CORPORATE PRESENTATION

2Q21

CONTACT

Renata González Muñoz

+52 (55) 5228 9753

rgonzalez@creditoreal.com.mx

Eduardo Hanono Gómez

+52 (55) 5340 5200 Ext. 2182

ehanono@creditoreal.com.mx



CREAL*

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

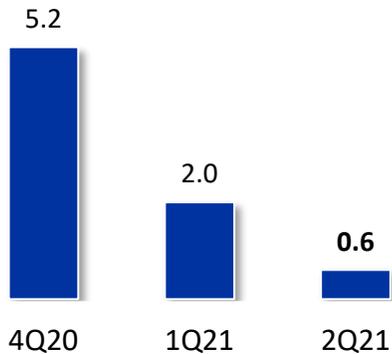
Business Model of Solid Resilience

Experienced Management with proven record

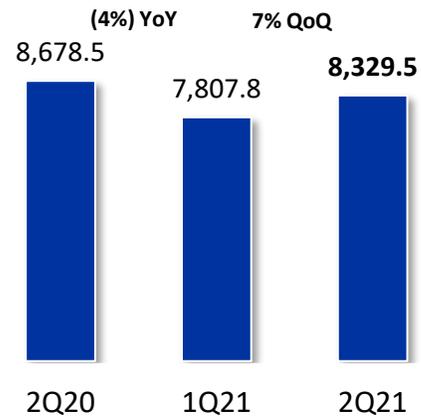
Best-in-class Capitalization

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	13.6%
	Used Cars	Orientation to superior asset quality	+ Restrictive origination and selective credit approval policies	2.5%
	SMEs	Cutting-edge Technological platform	+ Government support programs and mentoring of clients	0.9%
	Used Cars	Formal documentation required	+ Government support and program relief for clients	0.5%
	Instacredit	Revamped operation	+ Partnerships with different country-wide chains	4.8%

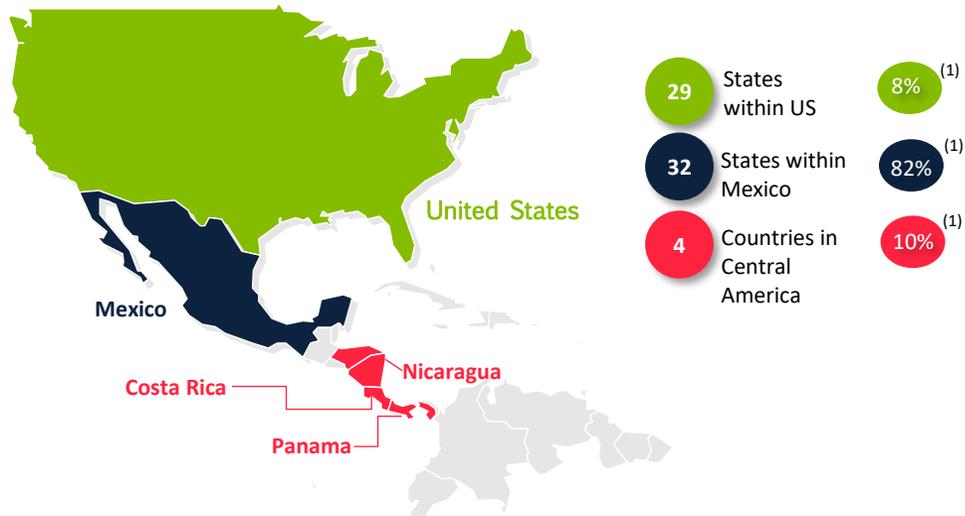
CRÉDITO REAL[®] Overview of Crédito Real

Beyond your limits

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 27 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

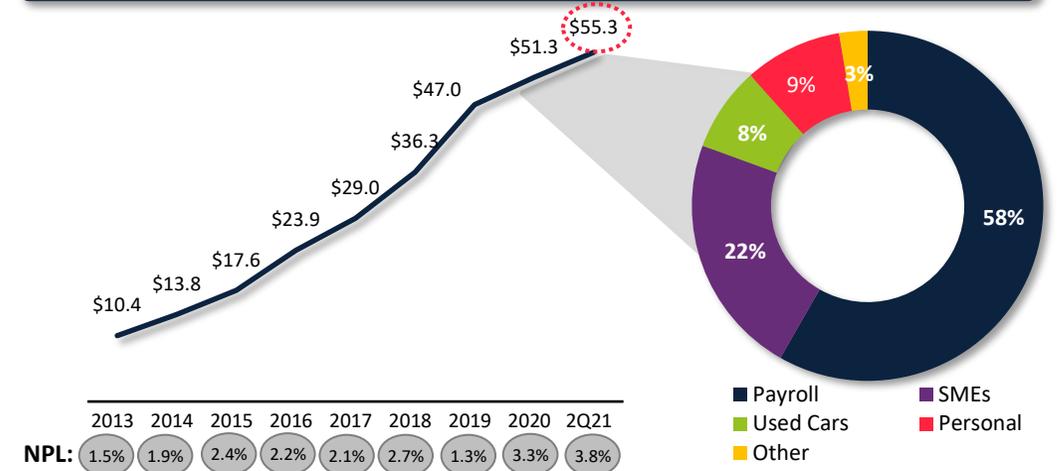


(1) Percentage of Total Portfolio as of 2Q21.

(2) Equity / Total portfolio

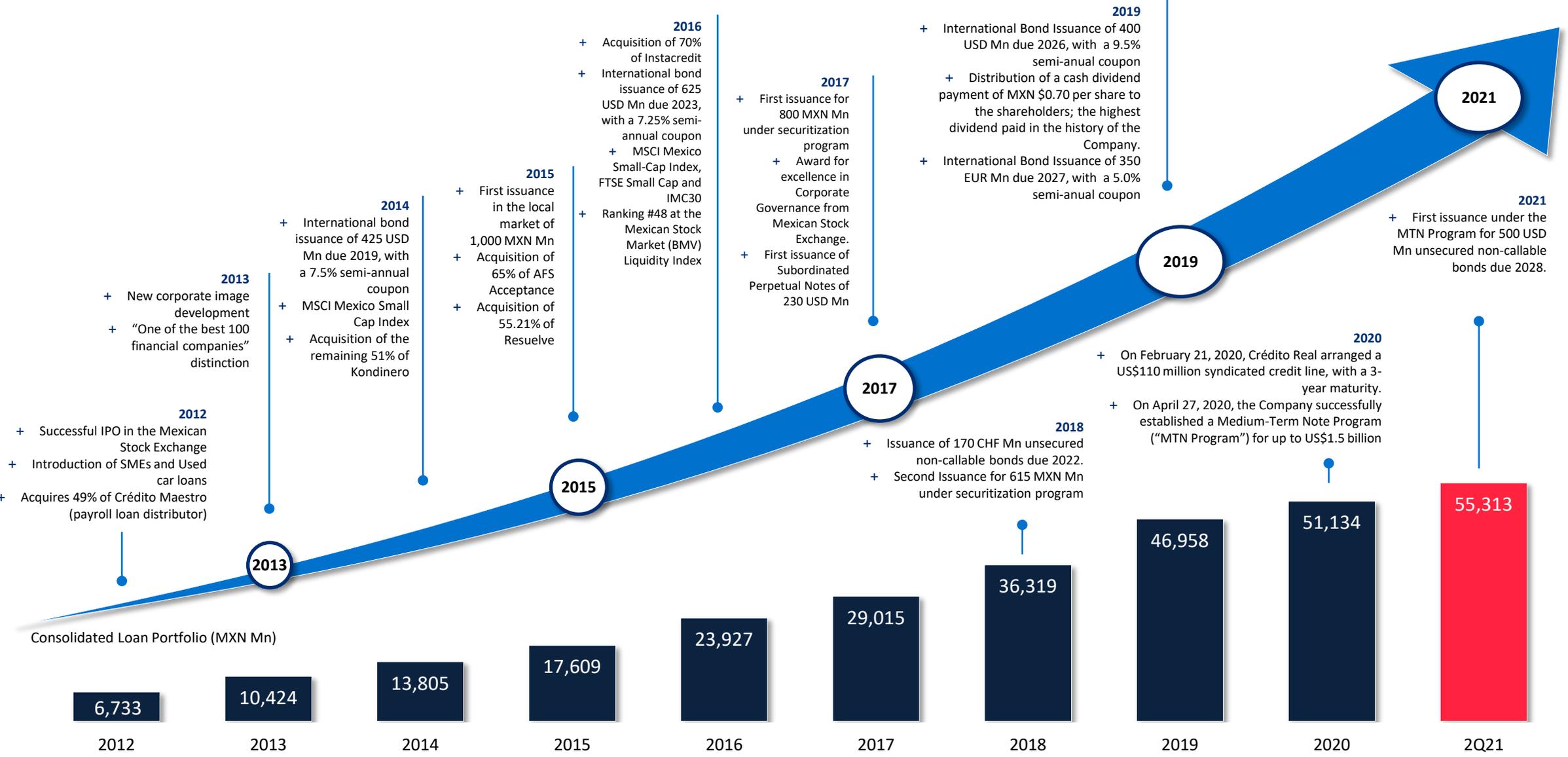
(3) Annualized administrative expenses + commissions and fees paid – depreciation expense / Financial margin + commissions and fees charged + other income from operations – depreciation expense

Consistently Growing Total Portfolio



Selected Financials

MXN Mn	2018	2019	2020	2Q20	2Q21	CAGR / Avg. '18-'20
Income Statement						
Interest Income	10,288	11,933	10,454	2,400	2,744	0.8%
Financial Margin	7,080	7,262	5,539	1,219	1,308	(11.6%)
Net income	1,955	1,980	756	131	193	(37.8%)
Balance Sheet						
Assets	49,562	61,592	70,317	74,654	76,232	19.1%
Debt	30,647	41,511	49,826	53,029	56,182	27.5%
Equity	15,936	16,064	16,069	17,856	17,524	0.4%
Key Ratios						
ROAA	4.2%	3.6%	1.0%	0.7%	1.0%	2.9%
ROAE	12.9%	12.3%	4.3%	2.8%	4.5%	9.8%
Capitalization	43.5%	34.2%	31.4% ²	34.4% ²	31.7% ²	36.4%
Efficiency	42.4%	43.9%	53.7% ³	62.1%	63.1% ³	46.7%



Key Investment Highlights

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

Qualified
Management and
Corporate
Governance

Diversified
Funding Sources

2

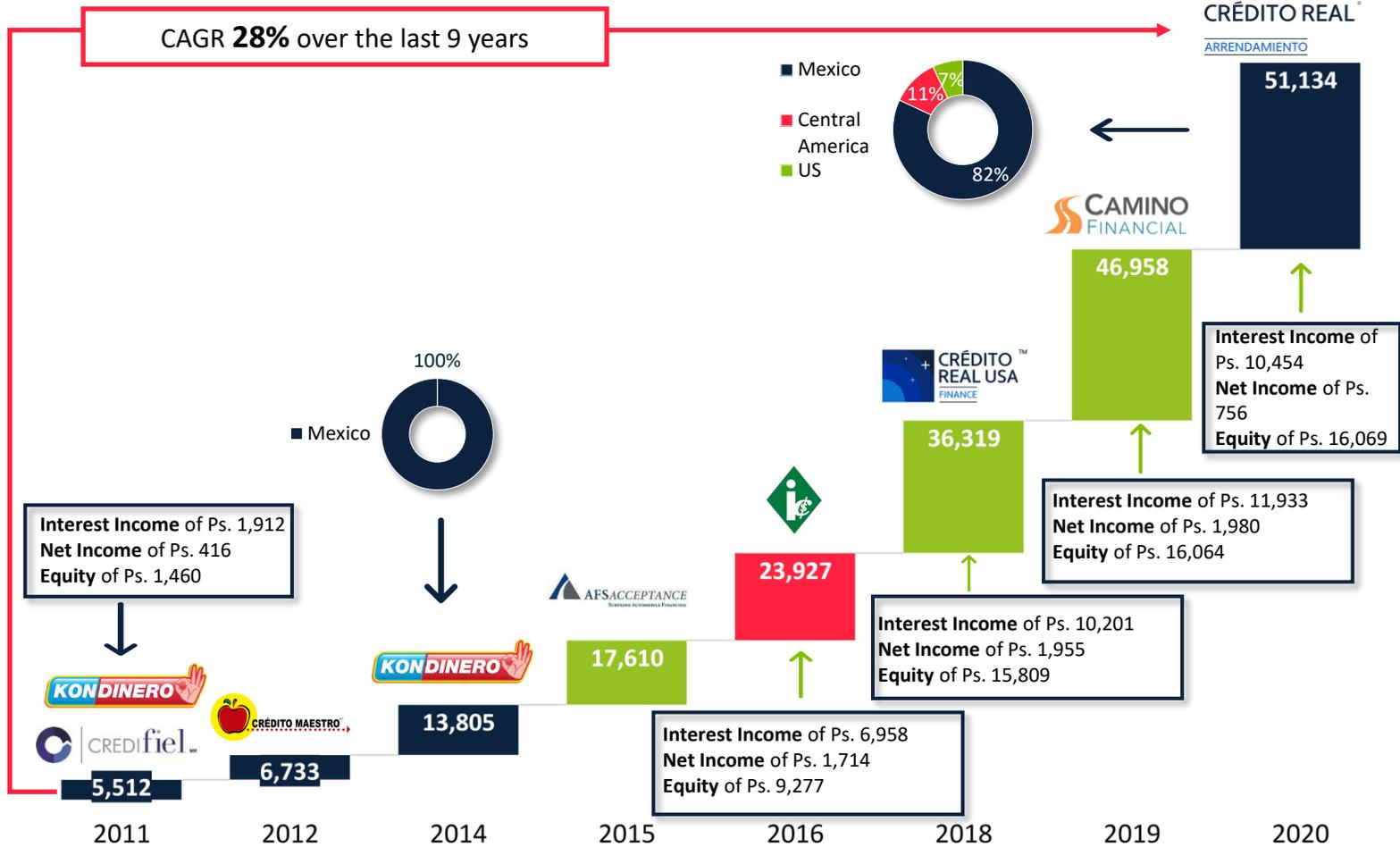
- + Strong Balance with Funding Flexibility, Superior Financial Performance and Quality Growth
- + High Margin Growth that generates value
- + Strong Bottom Line Growth

3

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

Company's Evolution

Products



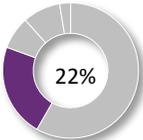
Payroll

Payroll-deducted loans to public employees and pensioners.



SMEs

Non-revolving lines to fund working capital and investment activities, as well as factoring and leasing, offered in Mexico and in the United States



Used Cars

Loans for used cars in Mexico and in the United States through strategic alliances with car dealers and internal salesforce.



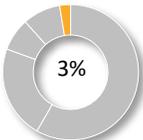
Personal

Secured personal loans in Central America.



Other

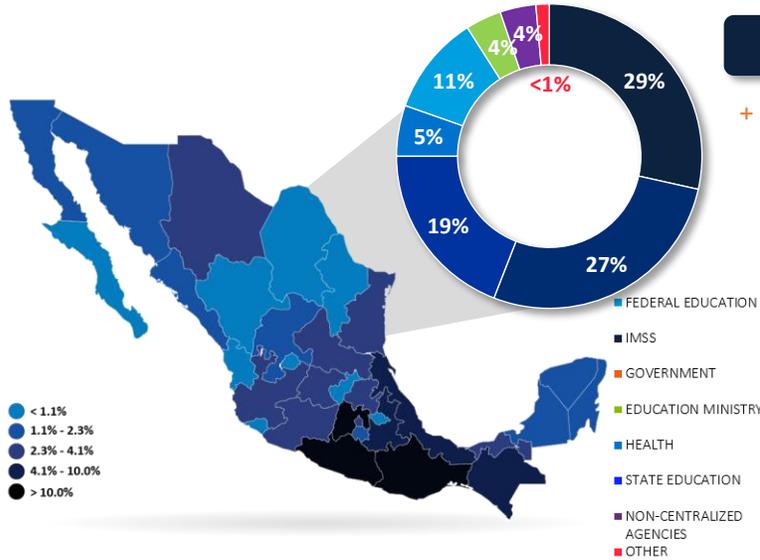
Integrated by Group Loans and Durable Goods.



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

CRÉDITO REAL [®] Payroll

Beyond your limits

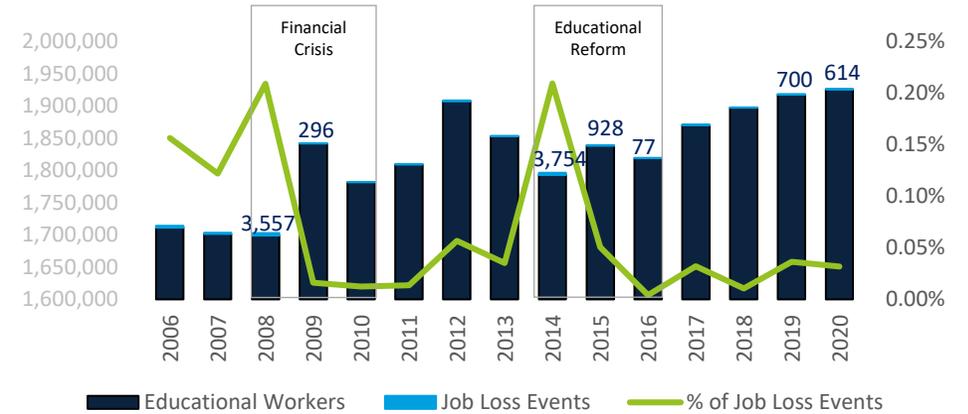


Product overview

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

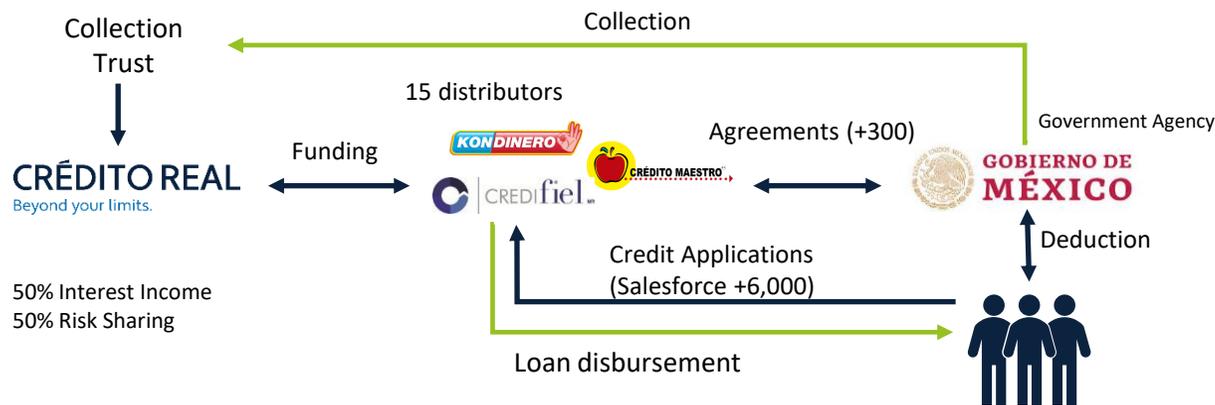
- Ps. 67,252
- Bi-weekly
- 39 months
- 478,556
- 57%
- 1.8%

Low % of Job Loss Events

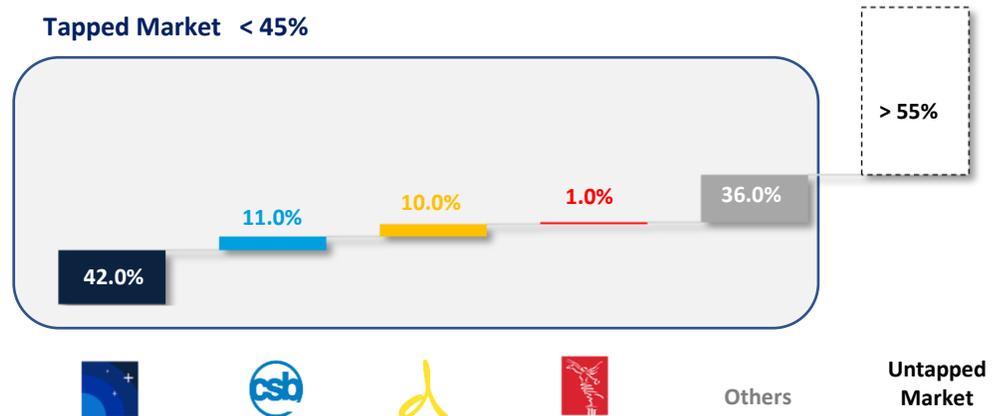


Source: National Survey of Occupation and Employment (ENOE), population aged 15 years and older

Origination and collection process

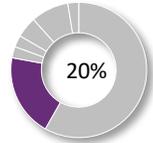


Market Share



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

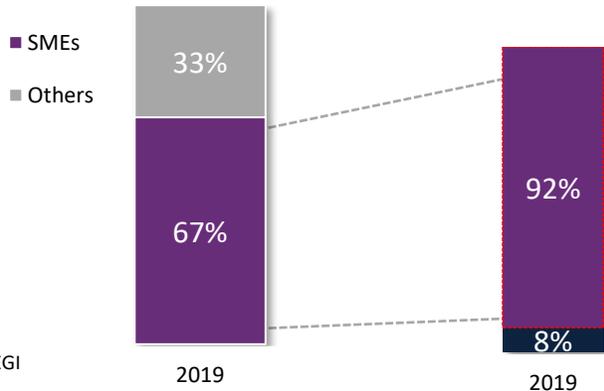
+ Providing financing sources to **small and medium businesses** for working capital requirements and investment activities as well as leasing



Presence throughout 22 states

Potential market

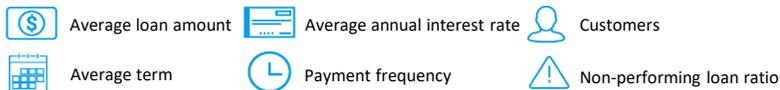
Enterprises in Mexico



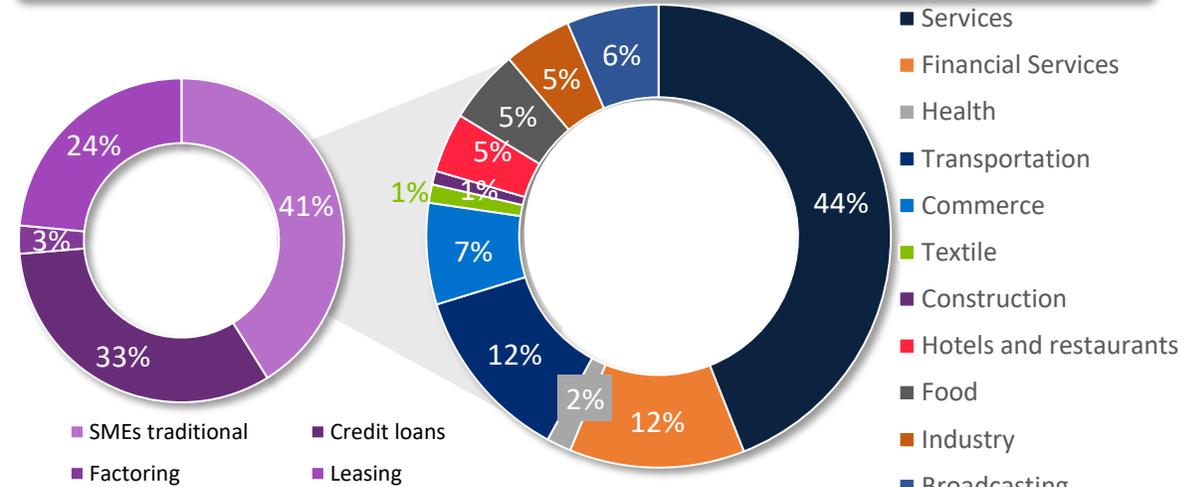
SMEs penetration with traditional bank



Source: INEGI



Portfolio composition



Women-owned Businesses (“WOB”) are Pivotal to Mexican Economy

+ In 2019, CR launches its business line to support WOB through development bank financig. As of 2020, ~30% of its SMEs portfolio corresponds to WOBs.

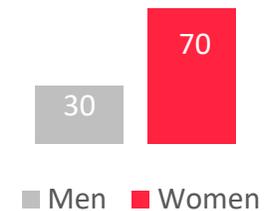
3 out of 5 SMEs are led by Women



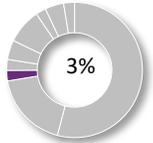
19% of Entrepreneurs are Female



% of Income from Executive Directors bounded to Family & Community Expenses



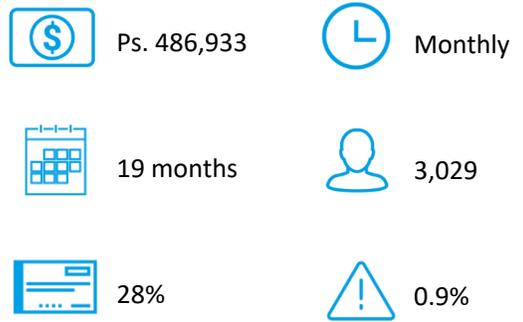
Source: INEGI, Asociación Mexicana de Mujeres Jefas de Empresas



Product overview

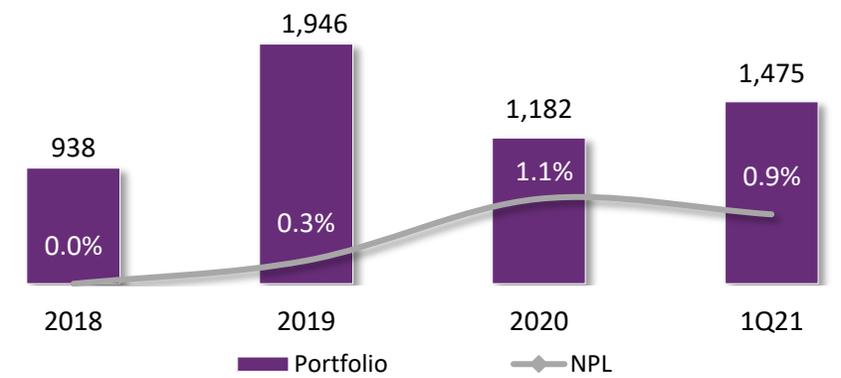


+ LOB (latin-owned-business) financing and factoring to SMEs.



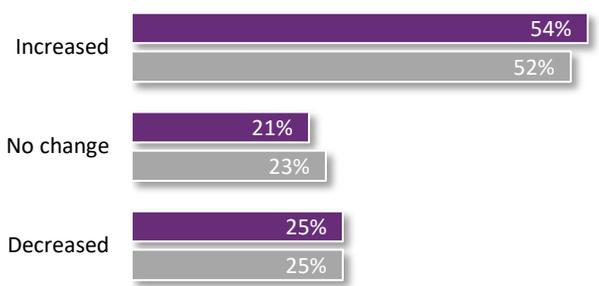
Headquarters

Portfolio evolution

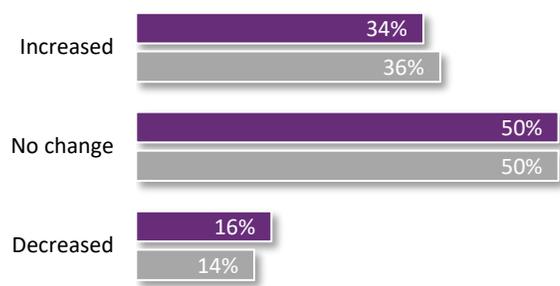


Strong revenue and employment growth

Revenue changed



Employment change



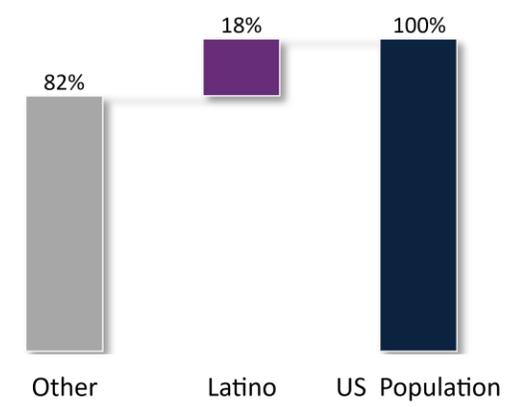
■ Non-latino owned ■ Latino-owned

■ Non-latino owned ■ Latino-owned



Source: 2018, Stanford Business, Latino-owned business Shining a light on national trends

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.

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. 127,748
- Monthly
- 44 months
- 12,032
- 35%
- 2.5%



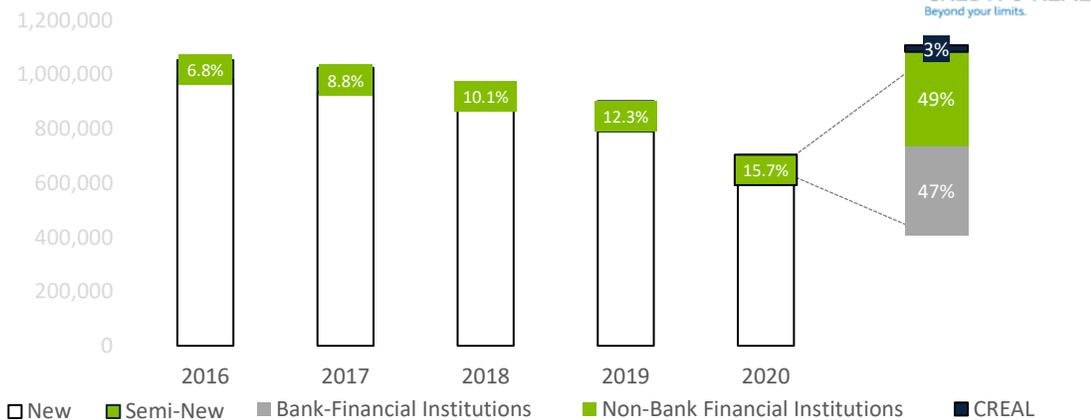
Portfolio performance against the market

(MXN Mn)



Source: CNBV

Auto market development

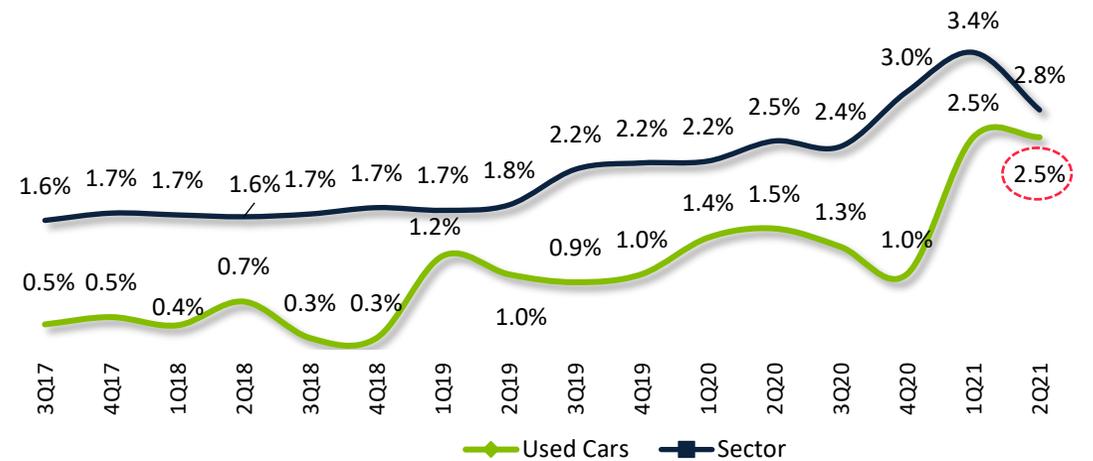


CRÉDITO REAL
Beyond your limits.

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

Source: AMDA

Attractive low-risk business



Source: CNBV

29 States



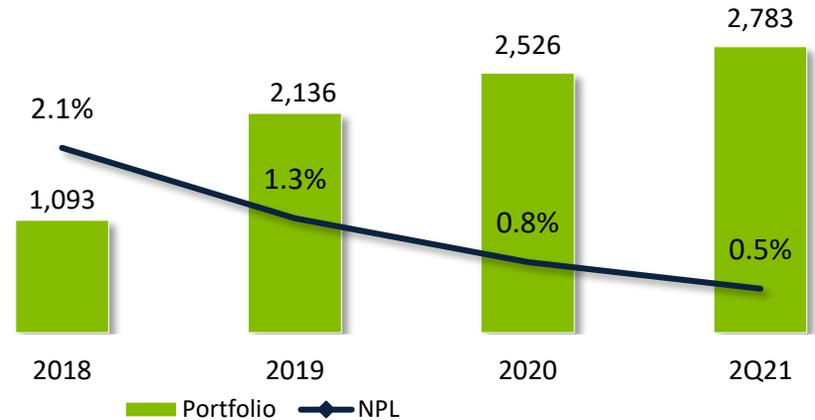
Headquarters

Product overview

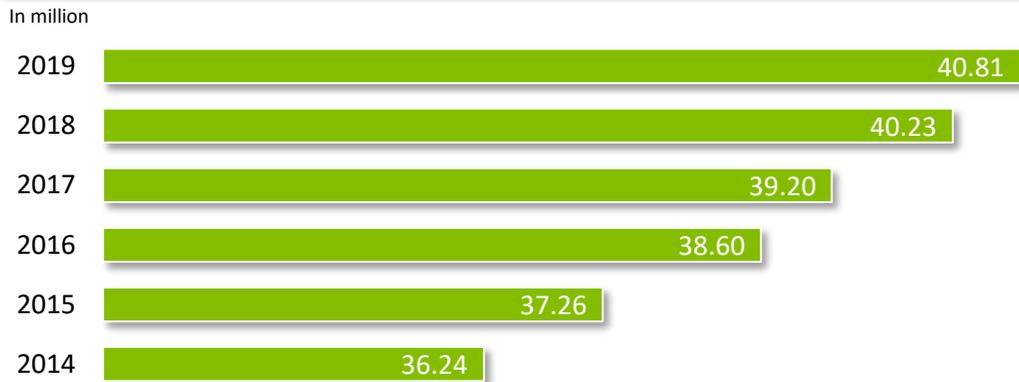
+ Financing of used cars through alliances with car dealers.



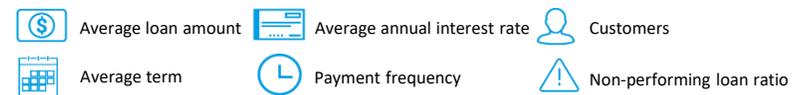
Portfolio evolution



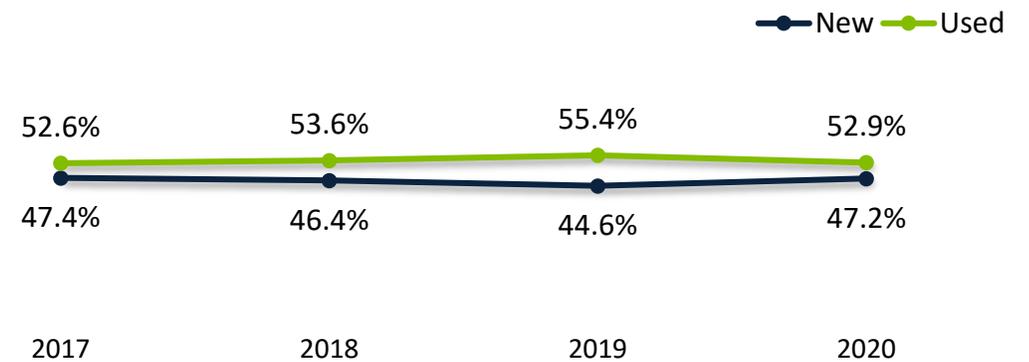
Used Cars rising market



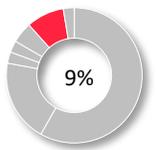
Source: Edmunds



Used cars financing market gaining ground against new cars

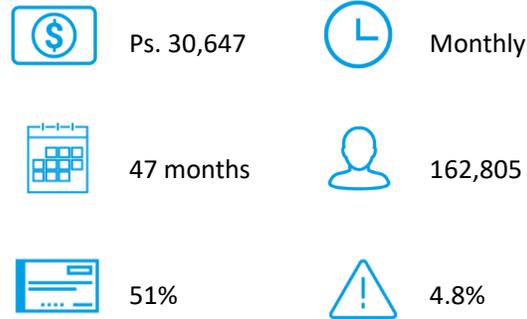


Source: Experian, State of the Automotive Finance Market.



Product overview

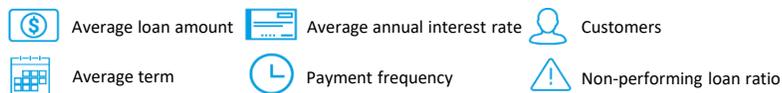
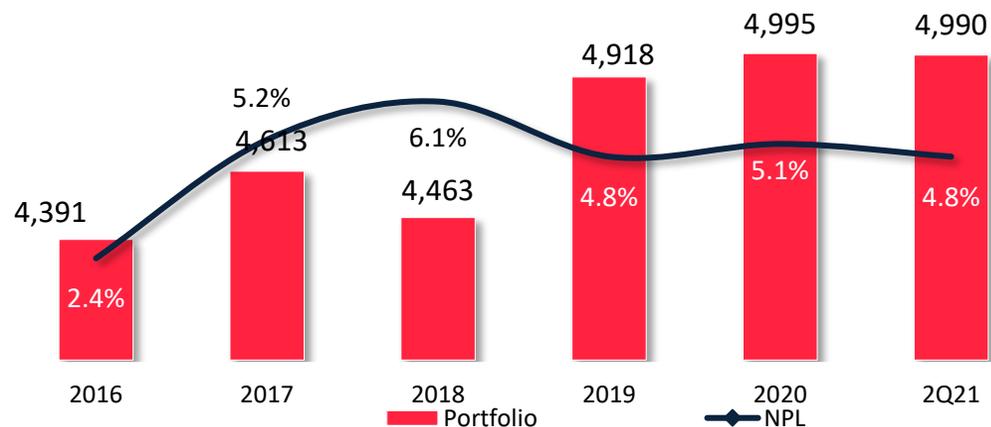
+ Consumer loans, SMEs loans, auto loans and mortgage loans granted in Costa Rica, Nicaragua and Panama. All granted loans are secured personal loans.



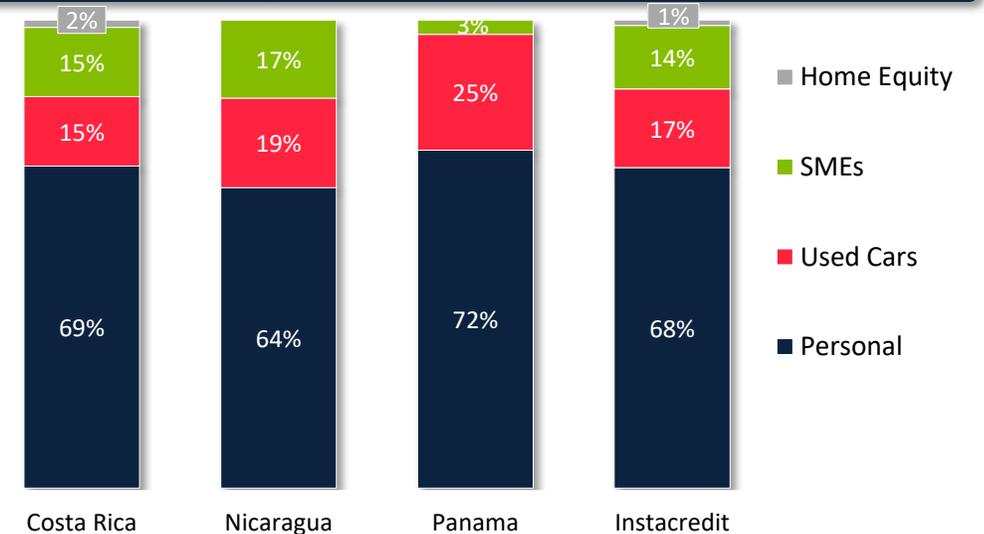
Portfolio by product

Products	Personal	Used Cars	Small Business	Home Equity
% Mix Portfolio	68.5%	16.8%	13.5%	1.1%
Customers	125,949	19,853	16,418	585
Avg. Loan Amount	\$25,799	\$40,234	\$39,139	\$90,632
Avg. Term	44 months	48 months	52 months	60 months
Avg. Interest Rate	51%	48%	51%	52%

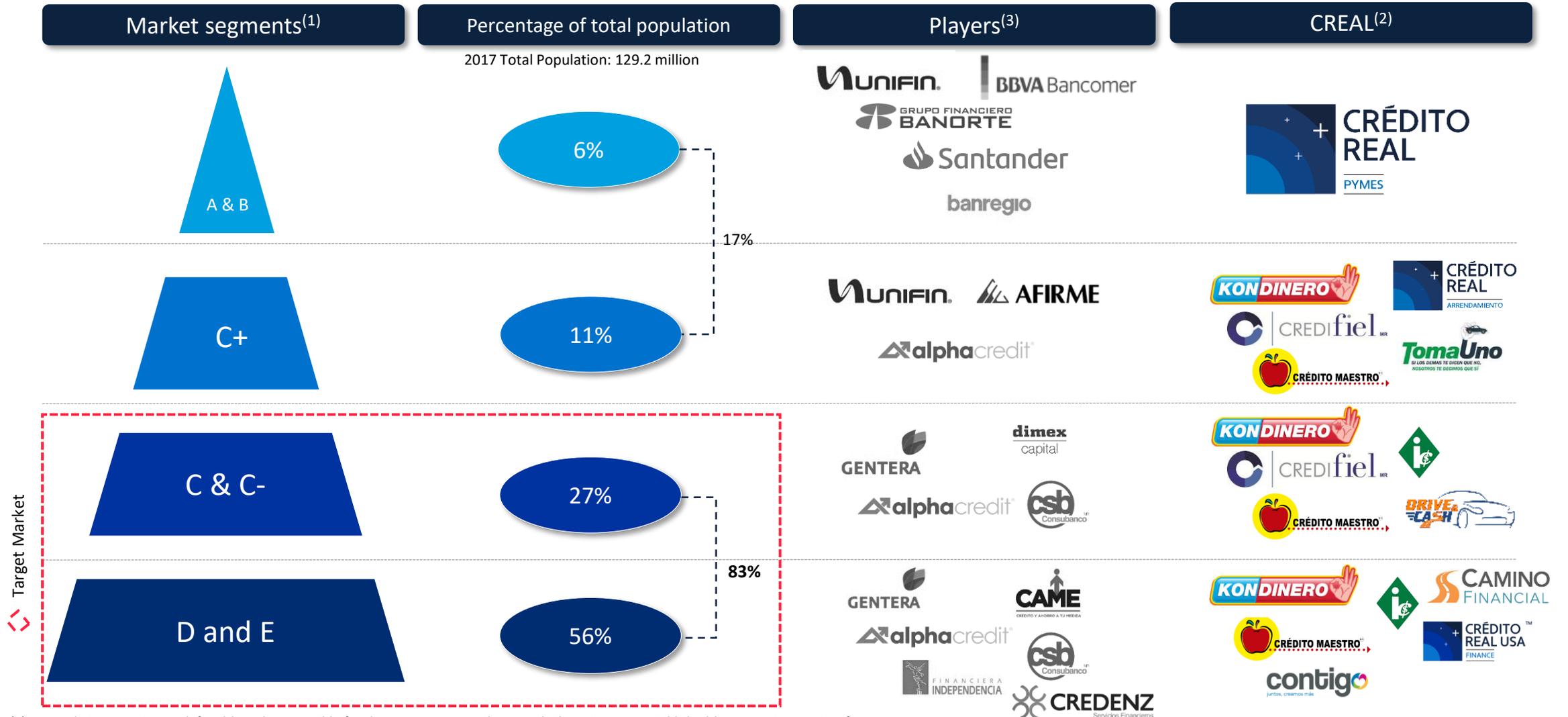
Portfolio evolution



Geographic concentration by product



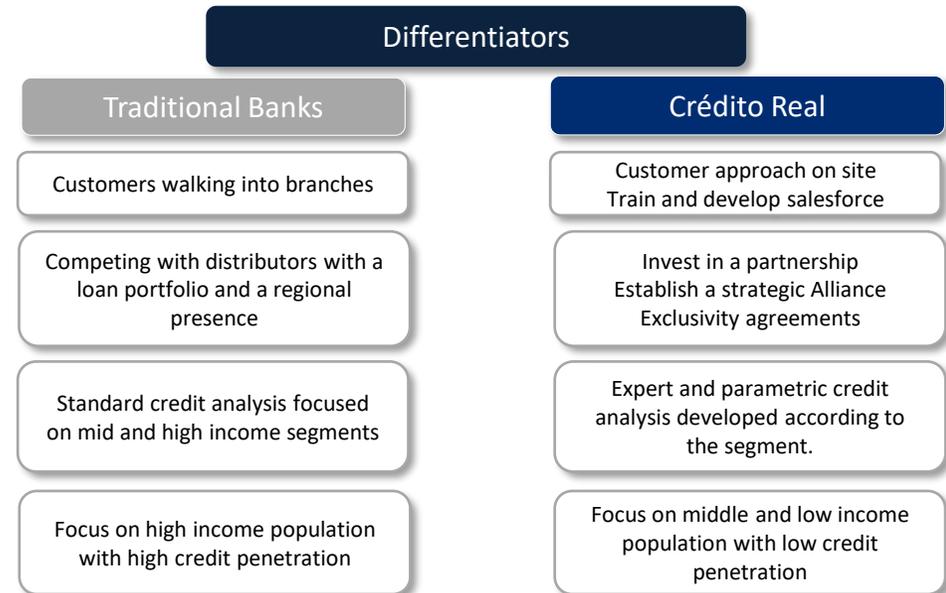
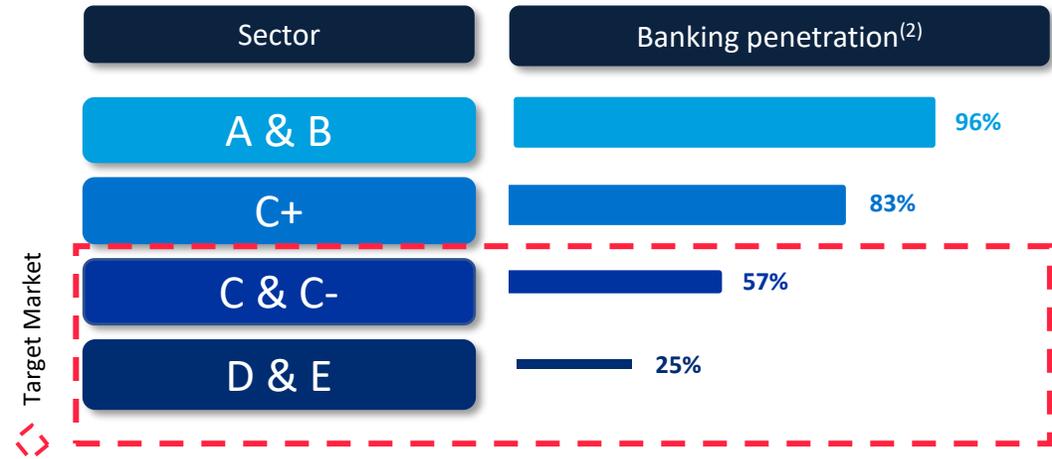
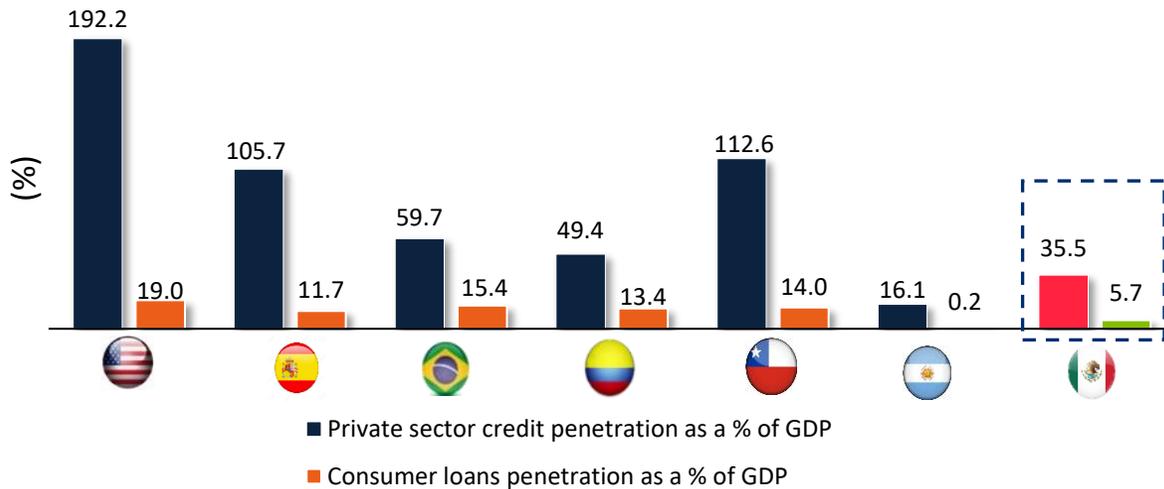
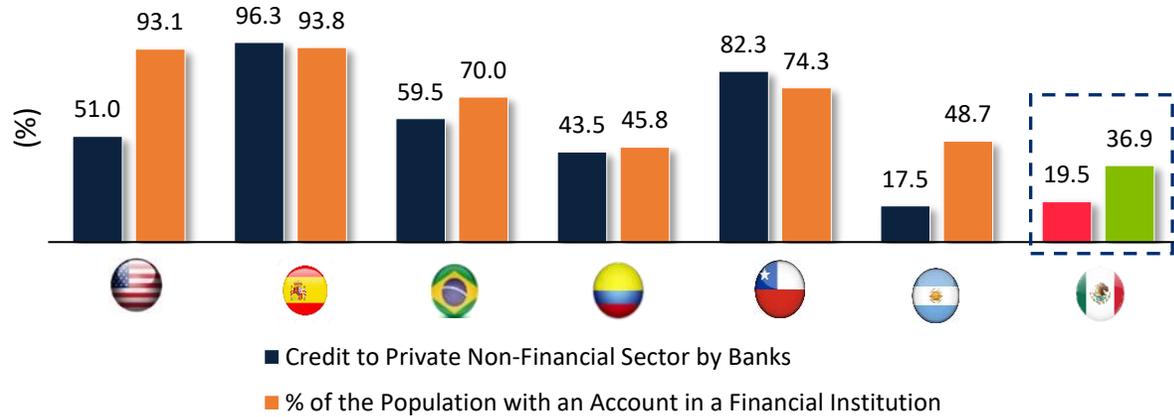
Market opportunity – Focused on Underserved Segments(1/2)



(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 2Q21.

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

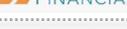


Source: CNBV, ENIF, BCRA, BCRB, SBIF, SBS, Superfinanciera de Colombia, IMF and World Bank.
 Note: Serving an underpenetrated market date reported as of 2017. Bancarization reported as of 2013.

⁽¹⁾ US show figures as of 2016,

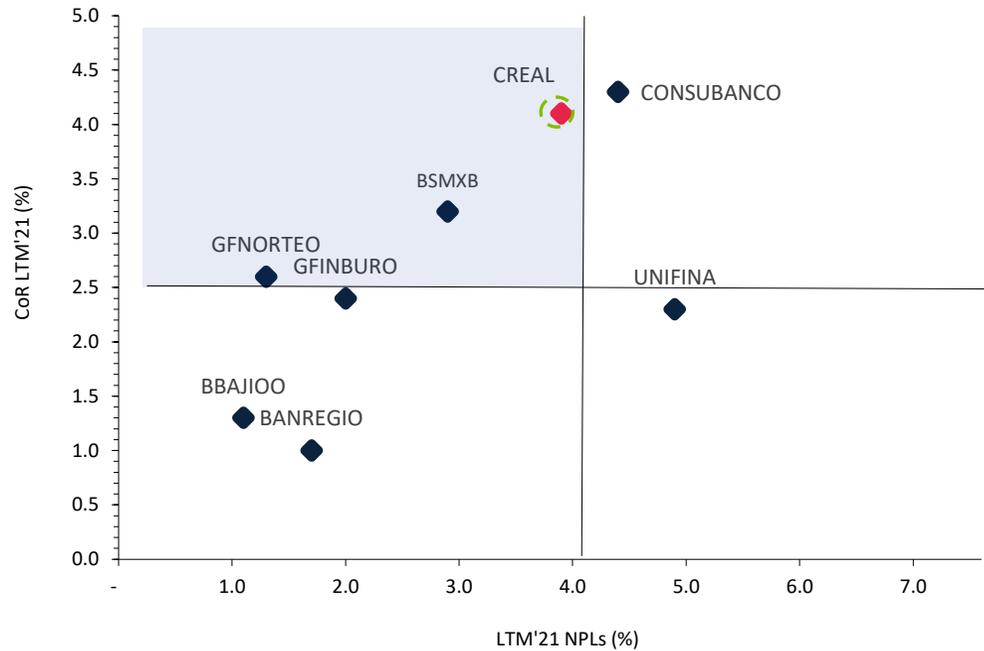
⁽²⁾ Population utilizing banking services. Income level by bracket (approximate annual amount in US\$): "A/B" +108,400; "C+" 76,500; "Cm/C" 29,700; "D" 8,900; "E" 3,400.

Main business lines for future growth

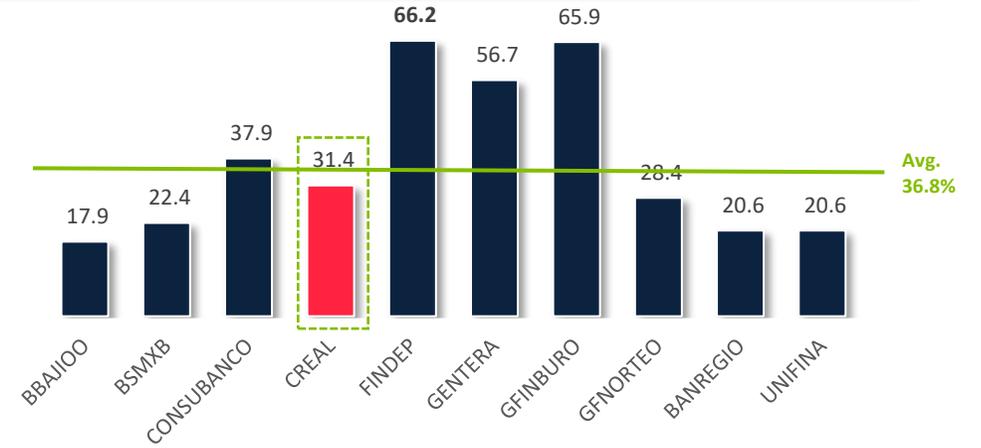
Product	Key Subsidiaries Ownership	Distribution Network	Interest Rate	Customers	Avg. Loan Amount (Ps\$)	Strategy
PAYROLL	100% 	14 distributors +6,000 reps	57%	478,556	67,252	Commercial agreement with Grupo Famsa to enhance our presence in the northern Mexico
	49% 					Focus on federal-level employees
	49% 					Channel IMSS origination through Kondinero
SMES	75% 	Alliance with Fondo H CR Arrendamiento in Mexico and two strategic alliances in the US	23%	3,676	3,362,025	Become a leading NBFi for Women-led SMEs loans
						Engagement to ESG projects
	37% 					Become a reliable source of funding to Latin-owned Businesses
USED CARS	99% 	11 branches and 7 distributors in 32 States of Mexico and one strategic alliance with +1,200 distributors in the US	28%	23,584	183,173	Prioritize asset quality
						Used Cars MX expansion
	99% 					Grow dealers' network
INSTACREDIT	70% 	46 branches in Costa Rica 13 branches in Nicaragua and 6 in Panama	51%	162,805	30,647	Efficiency in funding cost and general expenses
OTHER	36% 	180 branches and 1,356 promoters. Includes our commercial agreement with Grupo Famsa	79%	407,124	3,587	Define new products sized for our clients

2 Profitability – Defensive Competitive Positioning

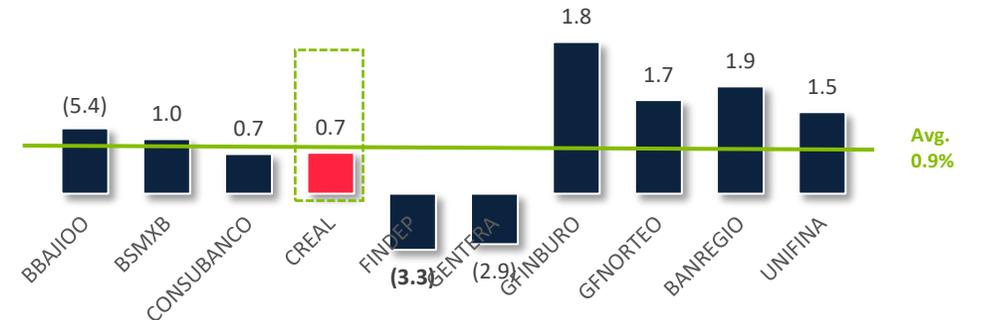
Risk-return view⁽¹⁾



Solid capital base⁽²⁾



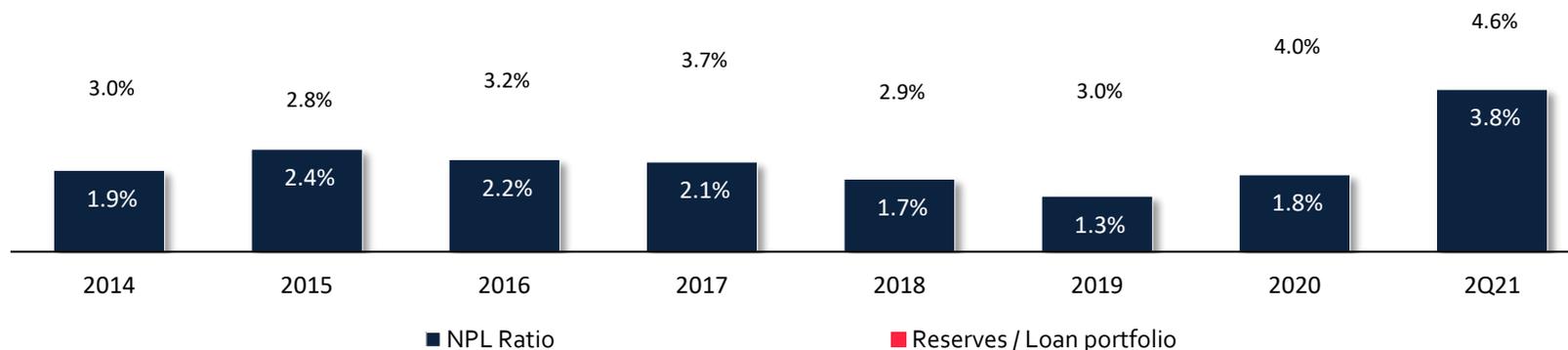
Delivering bottom-line results (ROAA)⁽³⁾



Source: Crédito Real Research and last updated information filed with BMV – Bolsa Mexicana de Valores. Information as of 1Q21, Notes:

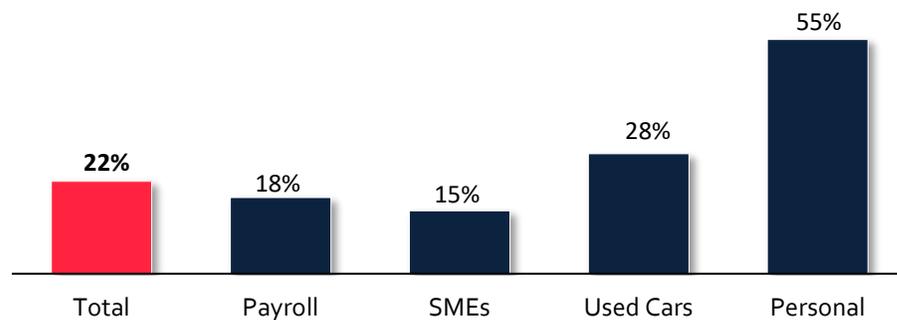
- (1) CoR = LTM'1Q21 Net provision for loan losses / LTM'1Q21 Total portfolio.
- (2) Capitalization Ratio = LTM'1Q21 Stockholders' Equity / LTM'1Q21 Total Portfolio
- (3) ROAA = LTM'1Q21 Net Income / Average Assets LTM'1Q21.

Improving levels of NPL while maintaining healthy reserves⁽¹⁾



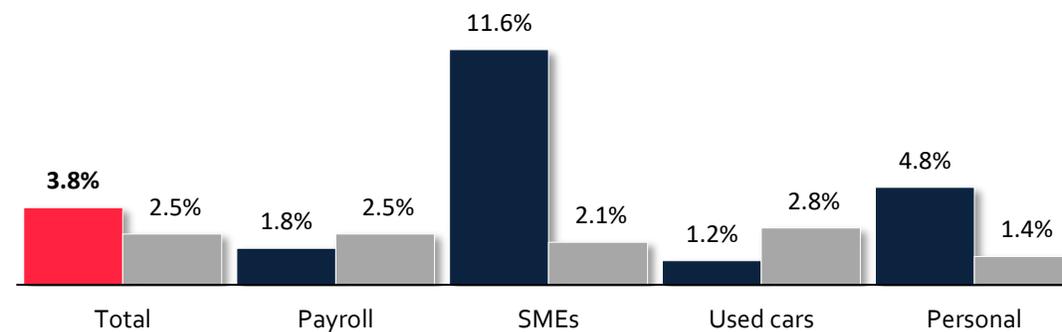
Average yield breakdown by product

LTM'21



NPL breakdown by product⁽²⁾⁽³⁾

■ Crédito Real ■ Banking Sector



Source: Company filings, CNBV, SUGEF

(1) Reserves calculated as end of period allowance for loan losses divided by total portfolio.

(2) As of 2Q21

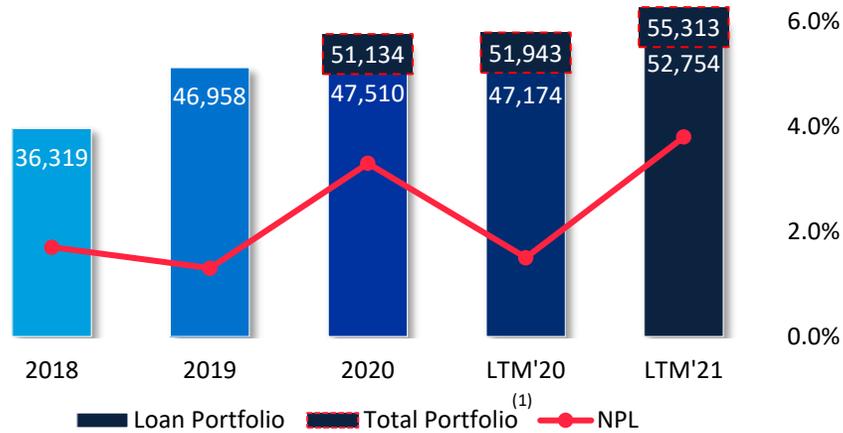
(3) It is worth noting that this metric was significantly impacted by a non-performing customer. In this regard, the Company is already taking the necessary steps to exercise the related guarantees.

Key financial performance indicators

Total portfolio

CAGR '18-'20: 21%

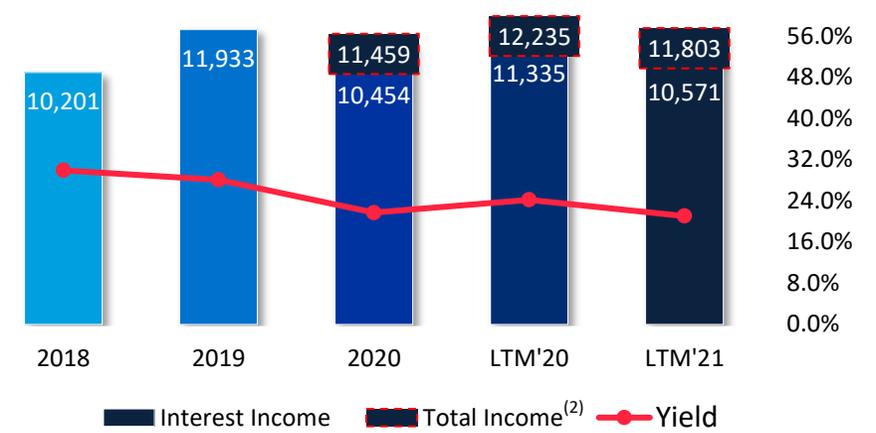
YoY Growth: **6%**



Interest income

CAGR '18-'20: 6%

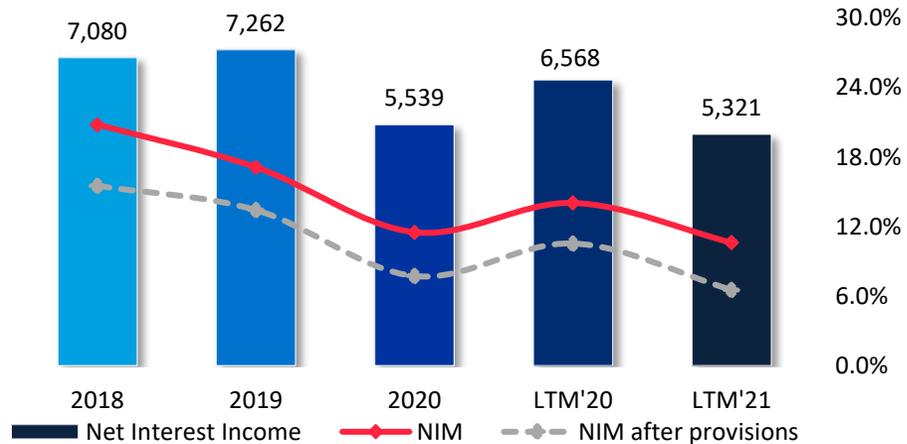
YoY Growth: **(3.5%)**



Financial margin

CAGR '18-'20: (11%)

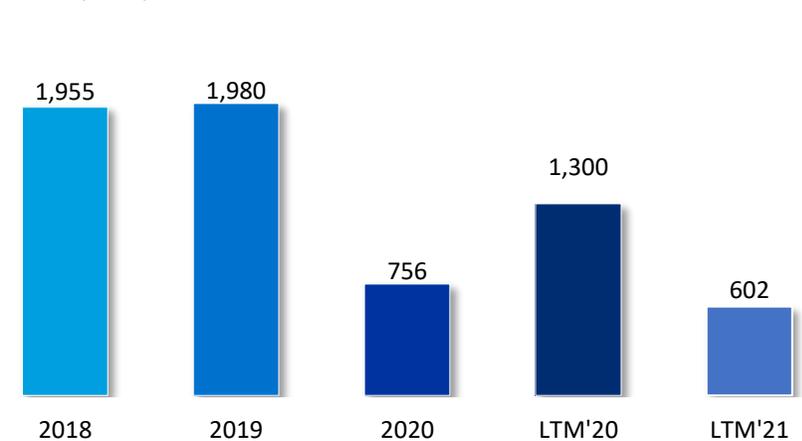
YoY Growth: **(19%)**



Net income

CAGR '18-'20: (38%)

YoY Growth: **(54%)**

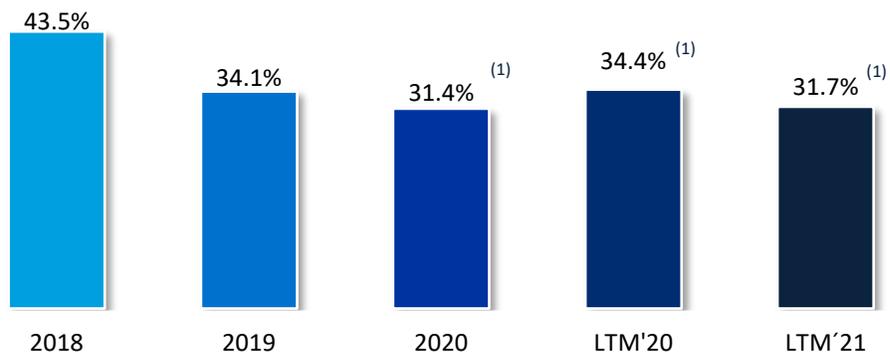


(1) Total Portfolio = Loan portfolio + Leasing portfolio

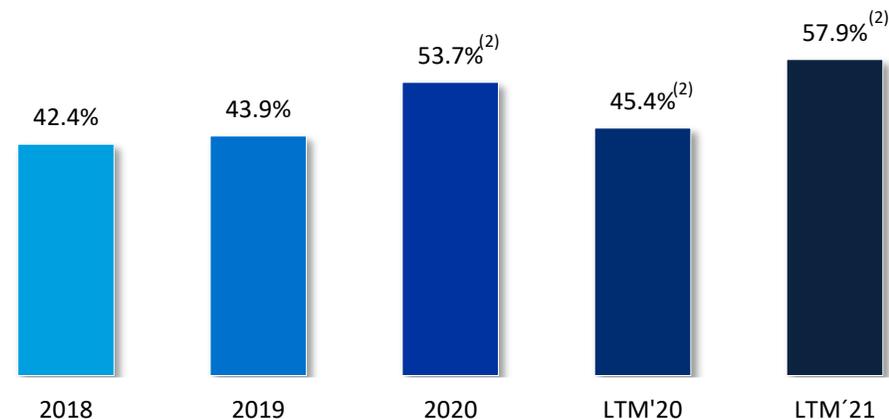
(2) Total income = Interest income + other income from operations

Key financial performance indicators

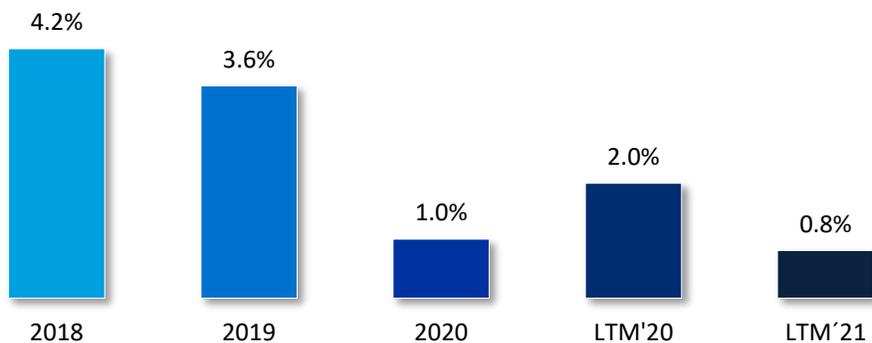
Capitalization



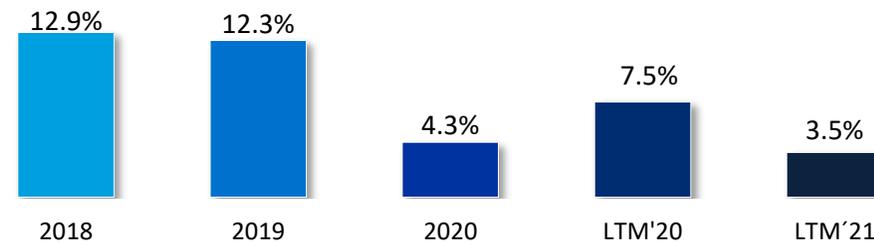
Efficiency



ROAA



ROAE



(1) Equity / Total portfolio

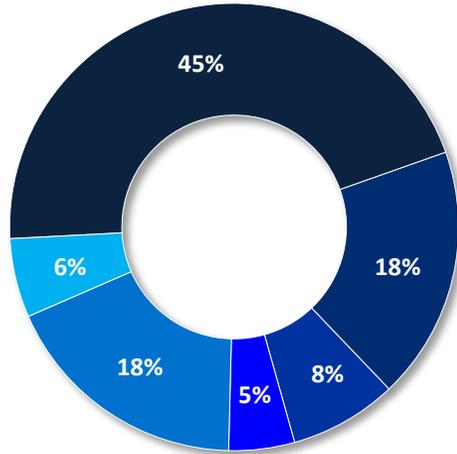
(2) Annualized administrative expenses + Commissions and fees paid – Depreciation expense / Annualized total income (financial margin + commissions charged + other income from operations) – Depreciation expense.

3 Focus on maintaining diversified funding sources

Capital structure

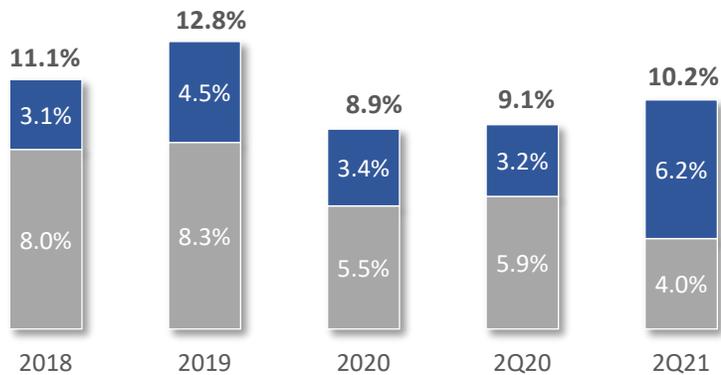
Adjusted Capitalization | 73,705.9 MXN Mn

- Senior Notes
- Bank Debt
- Development Bank
- CEBUREs
- Equity
- Hybrid



Cost of funds

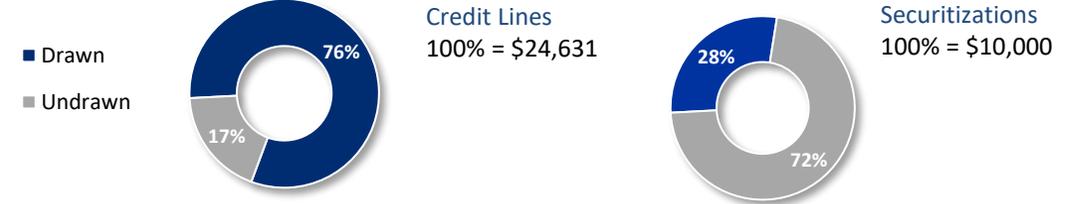
- Spread
- Average TIIE



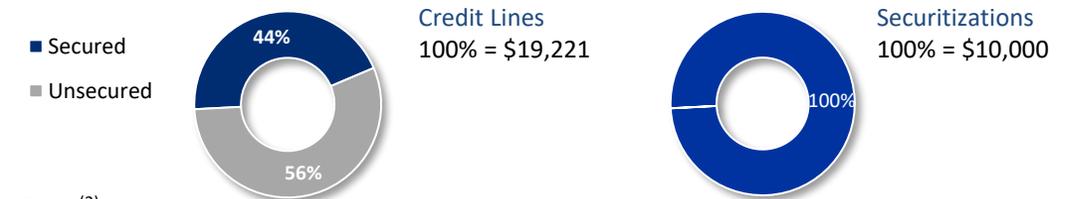
Consolidated debt status

MXN Mn

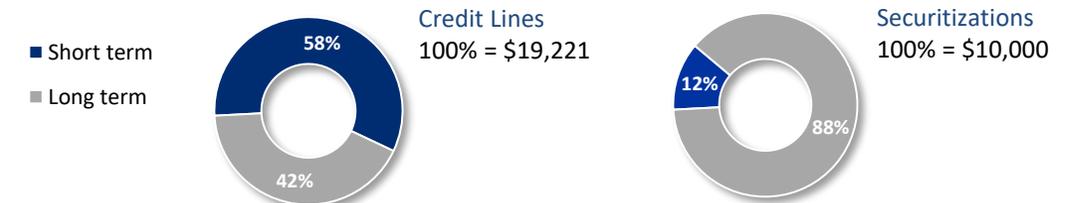
Drawn vs. Undrawn



Secured vs. Unsecured



Term⁽²⁾



Market risks

Interest Rate Risk

% of Crédito Real's consolidated debt is fixed

Asset & Liabilities duration

Assets

Liabilities

1.8 years

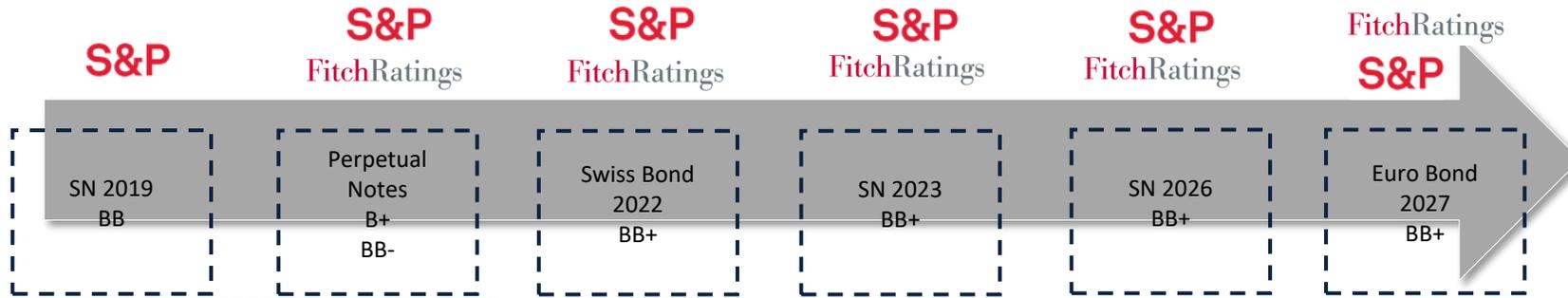
3.4 years

Assets in USD: +100 million

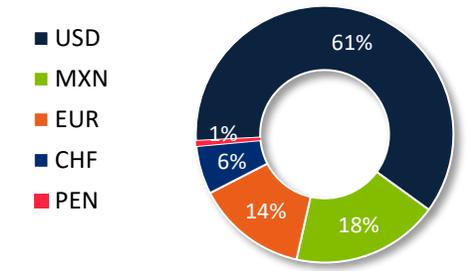
(1) Hybrid plus Equity as percentage of total Assets

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

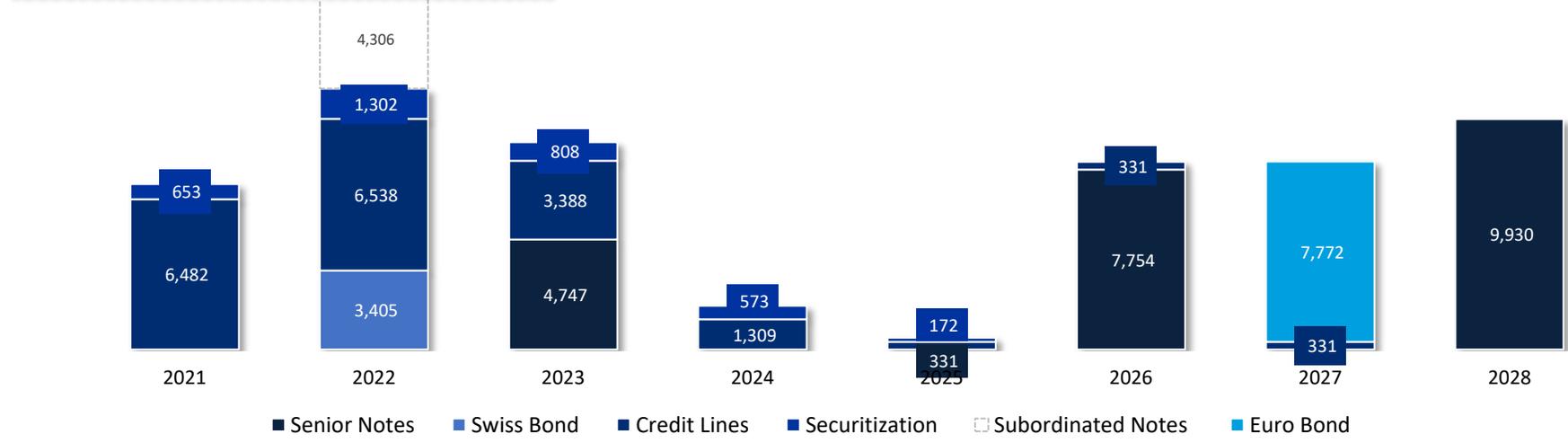
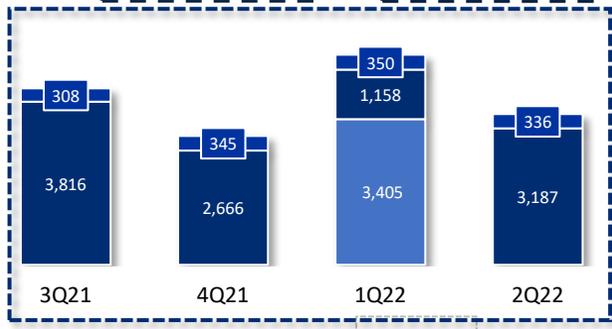
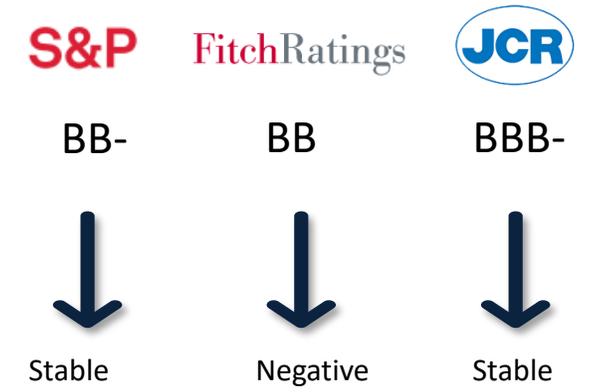
Beyond your limits



Debt by currency



Global scale ratings

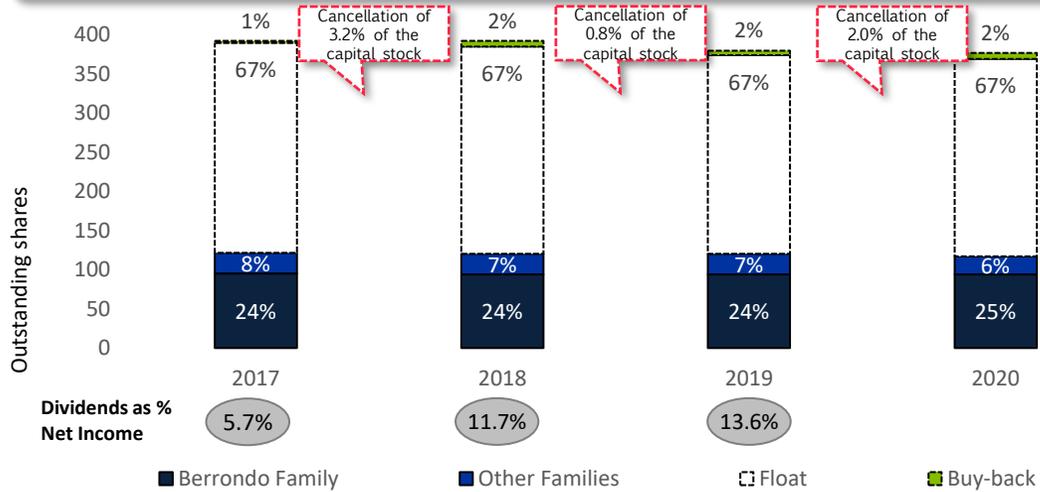


■ Senior Notes ■ Swiss Bond ■ Credit Lines ■ Securitization □ Subordinated Notes ■ Euro Bond

(1) All the figures represent only the notional and exclude accrued interests and mark-to-market of hedges. Debt converted using US\$ 1 / Ps\$19.9062 as of June 30, 2021.

4 Strong Corporate Governance and Experienced Management Team

Shareholder structure



Governance highlights

- + Listed on Mexican stock exchange (BMV:CREAL*) with a market cap of ~185 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
- + 45% 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

Carlos Ochoa CEO 25 years in CR	Felipe Guelfi Business Officer 4 years in CR	Jose Juan González COO 12 years in CR
Luis Carlos Aguilar Commercial Officer for Payroll Loans 25 years in CR	Claudia Jolly General Treasurer 23 years in CR	Luis Calixto López General Counsel 20 years in CR
Adalberto Robles Human Resources Officer 12 years in CR	Luis Berrondo M&A Officer 6 years in CR	Pablo Bustamante Comptroller 4 years in CR
Hector Huelgas Internal Audit Officer 4 years in CR	Roberto García Institutional Relations 2 years in CR	Antonio Pelcastre Chief Risk Officer 8 years in CR

Key committees

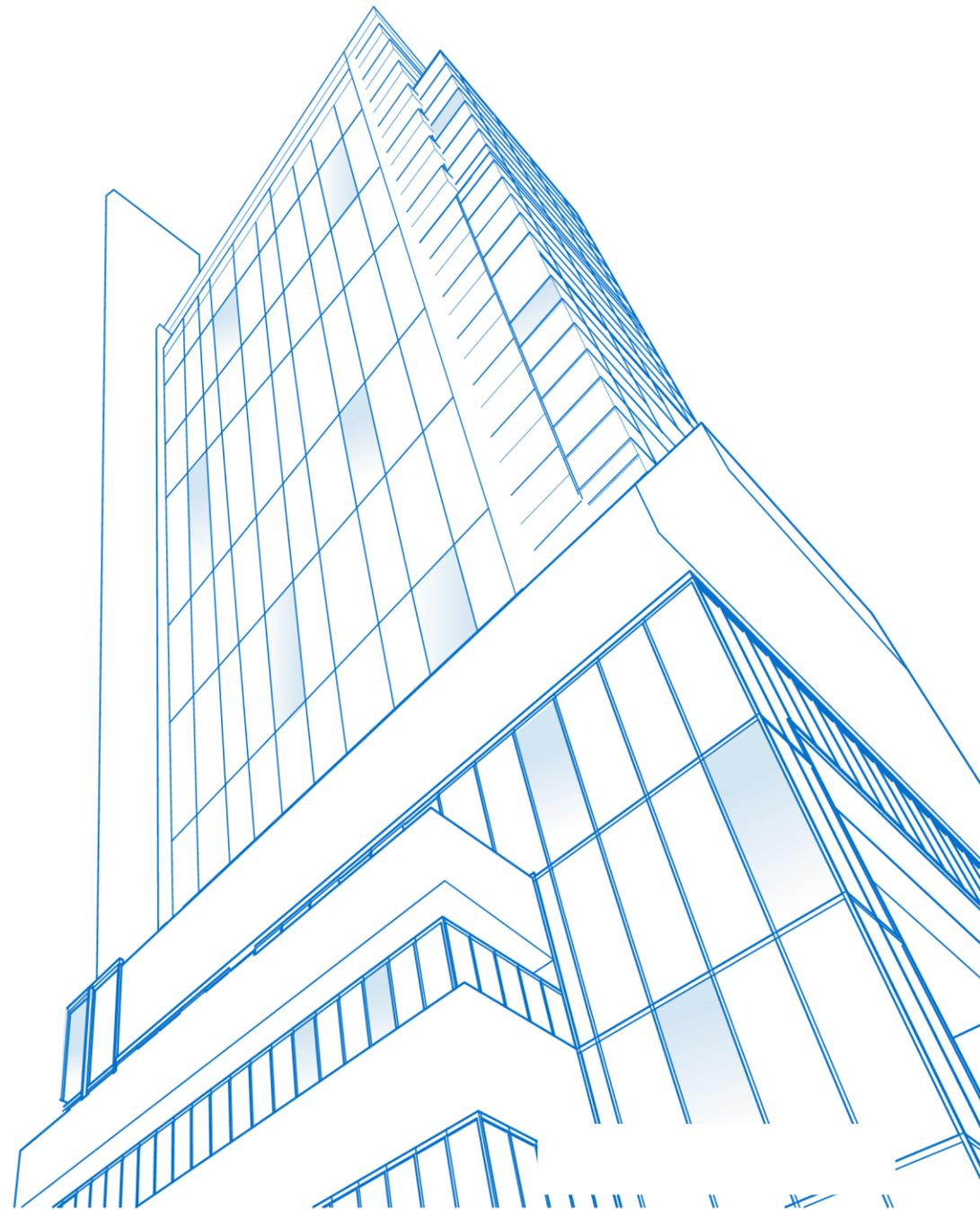


⁽¹⁾ As of June 30, 2021

CRÉDITO REAL[®]

Beyond your limits

Appendix



Profit & Loss

Ps. million	2Q21	2Q20	(%) Var.	2Q21 (million dollars)	1H21	1H20	(%) Var.	1H21 (million dollars)
Interest income	2,744.4	2,399.8	14.4	137.9	5,548.7	5,092.2	9.0	278.7
Interest expense	(1,435.9)	(1,181.2)	21.6	(72.1)	(2,934.9)	(2,261.1)	29.8	(147.4)
Financial margin	1,308.5	1,218.6	7.4	65.7	2,613.8	2,831.1	(7.7)	131.3
Net provision for loan losses	(318.9)	(404.4)	(21.2)	(16.0)	(808.9)	(864.4)	(6.4)	(40.6)
Risk-adjusted margin	989.6	814.2	21.5	49.7	1,805.0	1,966.7	(8.2)	90.7
Commissions and fees collected	-	78.5	-	-	-	78.4	-	-
Commissions and fees paid	(66.2)	(55.1)	20.1	(3.3)	(145.6)	(119.2)	22.2	(7.3)
Intermediation income	(28.3)	1.9	-	(1.4)	(54.4)	63.2	-	(2.7)
Other income from operations	387.5	304.7	27.1	19.5	755.1	393.5	91.9	37.9
Administrative and promotion expenses	(931.9)	(785.1)	18.7	(46.8)	(1,826.6)	(1,557.6)	17.3	(91.8)
Depreciation expense	(115.2)	(154.6)	(25.5)	(5.8)	(231.0)	(154.6)	49.4	(11.6)
Operating result	235.4	204.5	15.1	11.8	302.5	670.4	(54.9)	15.2
Income taxes	(60.7)	(25.5)	-	(3.0)	(73.2)	(153.0)	(52.2)	(3.7)
Income before participation in the results of subsidiaries	174.7	179.0	(2.4)	8.8	229.3	517.5	(55.7)	11.5
Participation in the results of subsidiaries, associates and non-controlling participation	18.5	(47.7)	-	0.9	53.3	(80.7)	-	2.7
Net income	193.2	131.4	47.1	9.7	282.6	436.8	(35.3)	14.2

Ps. million	2Q21	2Q20	(%) Var.	2Q21 (million dollars) ¹	4Q20	(%) Var.
Cash and cash equivalents	1,049.2	1,129.2	(7.1)	52.7	1,097.4	(4.4)
Investments in securities	2,423.3	1,801.1	34.5	121.7	1,091.7	-
Securities and derivatives transactions	2,491.1	6,500.7	(61.7)	125.1	1,964.5	26.8
Total performing loan portfolio	50,757.1	46,479.2	9.2	2,549.8	45,920.8	10.5
Total non-performing loan portfolio	1,997.1	695.0	-	100.3	1,589.1	25.7
Loan portfolio	52,754.2	47,174.2	11.8	2,650.1	47,509.9	11.0
Less: allowance for loan losses	2,446.5	1,708.1	43.2	122.9	2,031.6	20.4
Loan portfolio (net)	50,307.7	45,466.0	10.6	2,527.2	45,478.3	10.6
Factoring Loan Portfolio	-	1,957.1	-	-	701.4	-
Other accounts receivable (net)	8,409.5	7,499.5	12.1	422.5	8,677.9	(3.1)
Foreclosed assets (net)	1,417.5	25.6	-	71.2	1,343.1	5.5
Property, furniture and fixtures (net)	3,248.2	3,511.4	(7.5)	163.2	3,512.2	(7.5)
Long-term investments in shares	1,315.2	1,251.5	5.1	66.1	1,244.3	5.7
Debt insurance costs, intangibles and others	5,570.8	5,511.5	1.1	279.9	5,206.0	7.0
Total assets	76,232.5	74,653.6	2.1	3,829.6	70,316.9	8.4
Notes payable	3,490.3	1,013.5	-	175.3	761.0	-
Senior Notes payable	33,471.2	31,596.8	5.9	1,681.4	27,705.9	20.8
Bank loans and borrowings from other entities						
Short-term	11,308.5	9,835.6	15.0	568.1	13,780.3	(17.9)
Long-term	7,912.3	10,582.9	(25.2)	397.5	7,578.9	4.4
Total Bank loans	19,220.8	20,418.5	(5.9)	965.6	21,359.3	(10.0)
Total debt	56,182.2	53,028.8	5.9	2,822.3	49,826.1	12.8
Income taxes payable	22.5	313.0	(92.8)	1.1	323.9	(93.0)
Securities and derivatives transactions	-	-	-	-	619.7	-
Other accounts payable	806.8	905.4	(10.9)	40.5	1,691.2	(52.3)
Deferred taxes	1,697.3	2,550.5	(33.5)	85.3	1,787.4	(5.0)
Total liabilities	58,708.8	56,797.7	3.4	2,949.3	54,248.4	8.2
Capital stock	1,704.1	1,738.6	(2.0)	85.6	1,649.5	3.3
Perpetual notes	4,206.7	4,206.7	-	211.3	4,206.7	-
Retained earnings	9,627.5	9,660.2	(0.3)	483.6	9,407.9	2.3
Result from valuation of cash flow hedges, net	679.0	(174.7)	-	34.1	(1,054.0)	-
Cumulative translation adjustment	58.5	758.4	(92.3)	2.9	69.9	(16.3)
Controlling position in subsidiaries	965.1	1,230.0	(21.5)	48.5	1,032.3	(6.5)
Net income	282.6	436.8	(35.3)	14.2	756.4	(62.6)
Total stockholders' equity	17,523.6	17,856.0	(1.9)	880.3	16,068.5	9.1
Total liabilities and stockholders' equity	76,232.5	74,653.6	2.1	3,829.6	70,316.9	8.4

	2Q21	2Q20	(%) Var.	1H21	1H20	(%) Var.
Total Yield ¹	22.1%	21.8%	0.4	22.9%	22.0%	0.9
Yield	21.0%	19.8%	1.2	21.9%	21.2%	0.6
Net Interest Margin	10.0%	10.1%	(0.1)	10.3%	11.8%	(1.5)
Return on Average Loan Portfolio	1.5%	1.1%	0.4	1.1%	1.8%	(0.7)
ROAA: Return on average assets	1.0%	0.7%	0.3	0.8%	1.3%	(0.5)
ROAE: Return on average stockholders' equity	4.5%	2.8%	1.6	3.3%	4.9%	(1.6)
ROAE: Return on average stockholders' equity (excluding Perpetual Notes)	5.9%	3.7%	2.2	4.4%	6.5%	(2.0)
Debt to Equity Ratio	3.2x	3.0x	0.2			
Debt to Equity Ratio (excluding Perpetual Notes)	4.2x	3.9x	0.3			
Average cost of funds	10.2%	9.1%	1.1	10.8%	9.3%	1.5
Efficiency ratio ²	63.1%	62.1%	1.0	62.9%	55.4%	7.4
Capitalization Ratio (Loan portfolio) ³	33.2%	37.9%	(4.6)			
Capitalization Ratio (Total portfolio) ⁴	31.7%	34.4%	(2.7)			
Capitalization Ratio (Total portfolio and excluding Perpetual Notes)	24.1%	26.3%	(2.2)			
Provisions for loan losses as a percentage of total loan portfolio	2.4%	3.3%	(0.9)	3.1%	3.7%	(0.6)
Allowance for loan losses as a percentage of total past-due loan portfolio	122.5%	245.8%	-			
Total past-due loan portfolio as a percentage of total loan portfolio	3.8%	1.5%	2.3			

(1) Annualized total income (interest income + Commissions charged + Other Income from Operations) / Annualized total portfolio.

(2) (Annualized administrative expenses + Commissions and fees paid – Depreciation expense) / ((Financial margin + commissions charged + other income from operations) – Depreciation expense).

(3) Stockholders' equity / Loan portfolio.

(4) Stockholders' equity / Total portfolio.

Disclaimer

This presentation does not constitute or form part of any offer or invitation for sale or subscription of or solicitation or invitation of any offer to buy or subscribe for any securities, nor shall it or any part of it form the basis of or be relied on in connection with any contract or commitment whatsoever.

This presentation contains statements that constitute forward-looking statements which involve risks and uncertainties. These statements include descriptions regarding the intent, belief or current expectations of the Company or its officers with respect to the consolidated results of operations and financial condition, and future events and plans of the Company. These statements can be recognized by the use of words such as “expects,” “plans,” “will,” “estimates,” “projects,” or words of similar meaning. Such forward-looking statements are not guarantees of future performance and actual results may differ from those in the forward-looking statements as a result of various factors and assumptions. You are cautioned not to place undue reliance on these forward looking statements, which are based on the current view of the management of the Company on future events. The Company does not undertake to revise forward-looking statements to reflect future events or circumstances.

The trademarks images of other companies showed in this corporate presentation are used only for the purposes of this filing, either as a reference and / or for informational purposes, and not for a profit matter. Therefore, those trademarks belong to their respective owners according to the Mexican Institute of Industrial Property Index. The use of the aforementioned trademarks as graphic representations do not constitute a relationship and / or association of products and / or services between their respective owners and Crédito Real.

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)

Miembro de



CRÉDITO REAL[®]

Beyond your limits