

CRÉDITO REAL

Beyond your limits.



CREDITO REAL, S.A.B. DE C.V., SOFOM, E.R. INCREASES THE SHARE OF FIXED RATE DEBT TO 52% OF TOTAL CONSOLIDATED DEBT

Mexico City, June 14, 2017. CREDITO REAL, S.A.B. de C.V., SOFOM, E.R. ("Credito Real"), announces that today a derivative financial instrument was contracted to fix the floating rate (TIIE) at 7.115% for a \$1,500 million pesos debt tranche, due in 2023. This contract allows the Company to fix the interest rate, decreasing fluctuation risks related to the debt service of the aforementioned amount.

With this new derivative financial instrument, Credito Real increases the share of its fixed rate debt to 52% of its total consolidated debt, which will mitigate the possible impact on the cost of funding due to future increases in the interest rates, thus benefiting the stability of the financial margin.

In the current year, Credito Real has increased the share of fixed-rate debt from 27% to 52% of its total consolidated debt, continuing the important efforts to strengthen its financial condition that began in early 2016.

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About Credito Real

Credito Real is a leading financial institution in Mexico, focusing on consumer lending with a diversified business platform in five main lines of business: payroll credits, durable goods loans, small business loans, group loans and used car loans. Credito Real offers its products mainly to the low and middle income segments of the population that have historically been underserved by other financial institutions. Credito Real stock is listed on the Mexican Stock Exchange under the ticker symbol "CREAL*". (Bloomberg identification number is CREAL* MM).

Investor Relations

Iga Wolska • IRO
iwolska@creditoreal.com.mx
+52 (55) 5228 9753
IR Agency
Manuel Perez
manuel.perez@irstrat.com

www.creal.mx
investor_relations@creditoreal.com.mx

