

Eventos Relevantes



FECHA: 03/11/2017

BOLSA MEXICANA DE VALORES, S.A.B. DE C.V., INFORMA:

CLAVE DE COTIZACIÓN	CREAL
RAZÓN SOCIAL	CREDITO REAL, S.A.B. DE C.V., SOFOM, E.R.
LUGAR	Mexico City

ASUNTO

CREDITO REAL ANNOUNCES THE FIRST ISSUANCE OF A CREDIT LOAN PORTFOLIO SECURITIZATION PROGRAM

EVENTO RELEVANTE

Mexico City, November 3rd, 2017. Credito Real, S.A.B. de C.V., SOFOM, E.R. ("Credito Real"), announces its first issuance for \$800,000,000.00 (eight hundred million pesos 00/100 M.N.) under a credit loan portfolio securitization program, with an interest rate of TIIE + 225 bps.

The securitization was placed in the Mexican market with a 5-year term and it is the first issuance out of a \$10,000,000,000.00 (ten billion pesos 00/100 M.N.) program approved by the Comision Nacional Bancaria y de Valores (Mexican banking watchdog), as stated by the official notification No. 153/10865/2017, dated October 30th, 2017. The securities of the program will be backed by the credit loan portfolio of the Company, underlying by amortizations of loans deducted from pensioners and retirees' payroll of the Mexican Institute of Social Security ("IMSS"). Credito Real intends to use the obtained proceeds for general corporate purposes.

The issuance has been rated "AAA(mex)vra" local scale by Fitch México, S.A, de C.V. and "HR AAA (E)" scale by HR Ratings de México, S.A. de C.V.

Casa de Bolsa BBVA Bancomer, S.A. de C.V., Grupo Financiero BBVA Bancomer, Casa de Bolsa Santander, S.A. de C.V., Grupo Financiero Santander México and Casa de Bolsa Banorte Ixe, S.A. de C.V., Grupo Financiero Banorte acted as joint book-runners for the securitization program.

About Credito Real

Credito Real is a leading financial institution in Mexico, with presence in the United States, Costa Rica, Panama and Nicaragua, focusing on consumer lending with a diversified business platform in the following main lines of business: payroll loans, small business loans, group loans, used car loans and personal loans through Instacredit. Credito Real offers its products mainly to 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).