

CREDITO REAL, S.A.B. DE C.V., SOFOM, E.R., HOSTED ITS “INVESTOR DAY”

Mexico City, November 10th, 2017. Credito Real, S.A.B. de C.V., SOFOM, E.R. (“Credito Real”), announces that Credito Real held its “Investor Day” today. The event brought together investors, analysts and various financial market participants at a meeting where Credito Real’s Management shared its view on the current environment and outlined the overall strategy that will be followed to meet its growth targets. The most outstanding points covered in the event were the following:

- Credito Real reaffirmed its strategy based on: i) the establishment of strategic partnerships that enhances its commercial footprint; ii) a selective credit origination policy, reflected in a low and stable NPL ratio; and, iii) a diversified consolidated credit portfolio both geographically and by product.
- Furthermore, Credito Real confirmed that is well positioned to face current market challenges, having a low exposure to FX fluctuation risks due its natural currency hedge. Additionally, over 50% of Credito Real’s debt is at a fixed interest rate, which minimizes the effect of changes in interest rates on current earnings. Regarding the possible outcome scenarios of both NAFTA negotiations and 2018 Mexico’s Presidential Elections, Credito Real anticipates a limited impact on its financial performance.
- Credito Real expects to reach a consolidated loan portfolio of Ps.56,000 million by 2022, of which 50% would be in Mexico and the remaining 50% in international markets, while maintaining a low non-performing loan portfolio within a range of 2% to 3%. This growth will be driven by organic improvement and new businesses.
- The results of Credito Real’s endogenous and exogenous growth in recent years were discussed, outstanding the Ps.250 million investments for the strengthening of its platform and the acquisitions of a 70% stake in Instacredit for US\$70 million, 100% stake in AFS Acceptance and 55% stake in Resuelve.
- Among Credito Real short-term plans, it is the refinancing of a significant portion of its current debt in order to enhance its maturity profile and debt rating.
- Emphasis was made in reinforce Credito Real’s commitment to information transparency, where corporate social responsibility and corporate governance are key elements.

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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 the following main lines of business: payroll loans, small business loans, group loans, used car loans and personal loans. 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).