

Eventos Relevantes



FECHA: 31/01/2019

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 SUCCESSFUL PRICING OF U.S. \$400 MILLION NOTES DUE 2026 IN THE INTERNATIONAL MARKETS

EVENTO RELEVANTE

Mexico City, January 31st, 2019. Crédito Real, S.A.B. de C.V., SOFOM, E.N.R. ("Credito Real"), announced today the successful pricing of U.S. \$400 million aggregate principal amount of Senior Unsecured Noted due 2026 ("2026 notes"). The 2026 notes have a 9.500% semi-annual coupon and are callable on or after the fourth anniversary from the Issue Date.

The 2026 notes have been rated "BB+" global scale by Fitch Ratings and by Standard & Poor's. Credito Real's successful placement was oversubscribed by more than 2.5 times, driven by investors' confidence in Credito Real's business model.

Credito Real intends to use the net proceeds from this offering to (i) purchase all of the outstanding 7.500% Senior Notes due 2019, (ii) repay short-term bank loans, (iii) pay fees and expenses incurred in connection with this offering, and (iv) for general corporate purposes.

The 2026 notes were offered in the United States to qualified institutional buyers pursuant to Rule 144A under the Securities Act of 1933, as amended (the "Securities Act"), and outside the United States pursuant to Regulation S under the Securities Act.

Morgan Stanley & Co. LLC, Barclays Capital Inc., Citigroup Global Markets Inc. and Goldman Sachs & Co. LLC. acted as joint book-runners for the 2026 notes.

About Credito Real, S.A.B de C.V., SOFOM, E.N.R.

Credito 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, 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. The Company's stock is listed on the Mexican Stock Exchange under the ticker symbol "CREAL*". (Bloomberg identification number is CREAL*:MM)