

Eventos Relevantes



FECHA: 19/03/2019

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

CREAL announces call to Annual General Shareholders' Meeting

EVENTO RELEVANTE

Mexico City, March 19th, 2019. Credito Real, S.A.B. de C.V., SOFOM, E.N.R. ("Credito Real" or the "Company"), informs that today it published the call to its annual general shareholders' meeting, which will be held on April 8th, 2019, at 12:00 PM (CST), in Mexico City, to address the following points on the Meeting's Agenda:

1. Presentation, discussion and, as the case may be, approval of the reports and opinion referred to in Article 28, Section IV, of the Mexican Securities Market Law (Ley del Mercado de Valores), for the fiscal year ended December 31st, 2018, as well as the performance of the Company's Board of Directors (the "Board"), Committees and Chief Executive Officer.
2. Presentation, discussion and, as the case may be, approval of the Company's results for the fiscal year ended December 31st, 2018.
3. Presentation, discussion and, as the case may be, approval of: (i) the maximum amount of resources that may be used to acquire the Company's own shares for fiscal year 2019; and, (ii) the report on the resolutions adopted by the Board in relation to the acquisition and placement of such shares during fiscal year 2018.
4. Presentation, discussion and, as the case may be, approval of: (a) the ratification, resignation and/or appointment of: (i) the Company's Directors, with their qualification as Independent Directors by the Meeting; (ii) the non-member Secretary and Deputy Secretary of the Board; and, (iii) the members of the Company's Committees, including the Chairs of the Audit and Corporate Practices Committees; and (b) the emoluments of the Company's Directors.
5. Presentation, discussion and, as the case may be, approval of the dividend payments to the Company's shareholders.
6. Presentation, discussion and, as the case may be, approval of the appointment of the Meeting delegates.
7. Closing.

Information related to the points on the Meeting's Agenda:

Point 1: In general, the following will be submitted for approval by the Company's shareholders:

- i. a) The report of the Chief Executive Officer; b) the Company's consolidated financial statements and the corresponding audit opinion; c) the opinion of the Board on the report submitted by the Chief Executive Officer; d) the report of the Board containing the main accounting and information policies and standards followed in the preparation of the financial information; e) the report on the activities of the Board and the operations it intervened; and, f) the reports on the activities of the Audit and Corporate Practices Committees. All the aforementioned for fiscal year 2018; and,
- ii. The operations and actions carried out by the Company, the Board, the Committees, the Chief Executive Officer and other key executive officers and senior managers, in the exercise of their duties and responsibilities during fiscal year 2018.

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Point 2: In general, the proposal to add 2018 net income to the Company's retained earnings, since the Company's reserve fund currently amounts to a fifth of its capital stock as required by law, will be submitted for approval by the Company's shareholders.

Point 3: In general, the following will be submitted for approval by the Company's shareholders:

- i. The ratification of Mr. Angel Francisco Romanos Berrondo, Mr. Carlos Enrique Ochoa Valdes, Ms. Claudia Patricia Jolly Zarazua and Mr. Luis Calixto Lopez Lozano, as responsible people for ordering and carrying out the acquisition and placement of the Company's own shares, as well as the management of the resources committed for the aforementioned transactions, without requiring any instruction from the Board;
- ii. The report on the acquisition and placement operations of the Company's own shares carried out during fiscal year 2018; and,
- iii. The determination, as the maximum amount of resources that may be used to acquire the Company's own shares during fiscal year 2019, the equivalent to the Company's net income, including any retained earnings as of the end of fiscal year 2018, that is, MXN \$8'395,382,000.

Point 4: In general, the following will be submitted for approval by the Company's shareholders:

- i. The ratification of: (a) Mr. Angel Francisco Romanos Berrondo, Mr. Jose Luis Berrondo Avalos, Mr. Eduardo Berrondo Avalos, Mr. Juan Pablo Zorrilla Saavedra, Mr. Allan Cherem Mizrahi, Mr. Gerardo Ciuk Diaz, Mr. Moises Rabinovitz Ohrenstein, Mr. Iser Rabinovitz Stern, Mr. Jose Eduardo Esteve Recolons, Mr. Gilbert Sonneroy Garreau-Dombasle, Mr. Enrique Alejandro Castillo Badia, and Mr. Raul Alberto Farias Reyes, as Directors; and, (b) Mr. Luis Berrondo Barroso, Mr. Francisco Javier Velasquez Lopez, Mr. Aby Lijtszain Chernizky, Mr. Marcos Shemaria Zlotorynski, Mr. Jorge Esteve Recolons, and Mr. Enrique Saiz Fernandez, as Alternate Directors;
- ii. The ratification of Mr. Angel Francisco Romanos Berrondo as Chair of the Board;
- iii. The qualification of the independence of certain Directors by the Meeting;
- iv. The MXN \$26,250.00 payment to independent Directors who do not hold shares of the Company, directly or indirectly, nor are blood relatives of any shareholder up to the fourth degree, for each Board meeting they attend.

Point 5: In general, a cash dividend payment of MXN \$0.70 for share to the Company's shareholders will be proposed for approval.

Point 6: In general, the appointment of the Meeting delegates will be presented and submitted for approval.

All information and documents related to the Meeting are available and for the exclusive use of Credito Real's shareholders, in accordance with Article 173 of the Mexican General Law of Business Companies (Ley General de Sociedades Mercantiles), through the Investor Relations website (www.creal.mx); thus, it may not be disclosed, transmitted and / or shared with third parties. These materials are protected by passcode; therefore, shareholders must send an email to investor_relations@creditoreal.com.mx to obtain it.

About Credito Real

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

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Credito Real Investor Relations
Phone: +52 (55) 5228 9753
email: investor_relations@creditoreal.com.mx
Renata Gonzalez Muñoz: rgonzalez@creditoreal.com.mx
Website: www.creal.mx