



Crédito Real

February 2013

Disclaimer



The information ("Confidential Information") contained in this presentation is strictly confidential and is provided by Crédito Real, S.A.B. de C.V., Sociedad Financiera de Objeto Múltiple, Entidad No Regulada ("Crédito Real", or the "Company"), to you solely for your reference and may not be retransmitted or distributed to any other persons for any purpose whatsoever. The Confidential Information is subject to change without notice, its accuracy is not guaranteed, has not been independently verified and it may not contain all material information concerning the Company. None of the Company, or any of its directors, officers, employees, stockholders or affiliates nor any other person accepts any liability (in negligence, or otherwise) whatsoever for any loss howsoever arising from any use of this presentation or its contents or otherwise arising in connection therewith. No reliance may be placed for any purposes whatsoever on the information set forth in this presentation or on its completeness.

This presentation does not constitute or form part of any offer or invitation for sale or subscription of or solicitation or invitation of any offer to buy or subscribe for any securities, nor shall it or any part of it form the basis of or be relied on in connection with any contract or commitment whatsoever.

This presentation contains statements that constitute forward-looking statements which involve risks and uncertainties. These statements include descriptions regarding the intent, belief or current expectations of the Company or its officers with respect to the consolidated results of operations and financial condition, and future events and plans of the Company. These statements can be recognized by the use of words such as "expects," "plans," "will," "estimates," "projects," or words of similar meaning. Such forward-looking statements are not guarantees of future performance and actual results may differ from those in the forward-looking statements as a result of various factors and assumptions. You are cautioned not to place undue reliance on these forward looking statements, which are based on the current view of the management of the Company on future events. The Company does not undertake to revise forward-looking statements to reflect future events or circumstances.

Specialty Finance Company in Mexico ...

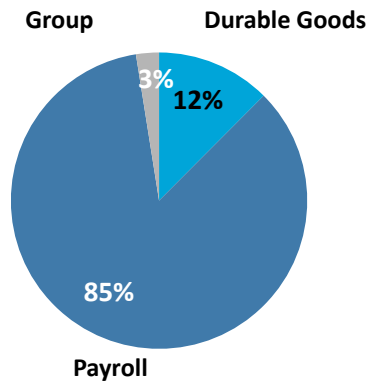


Key Attributes

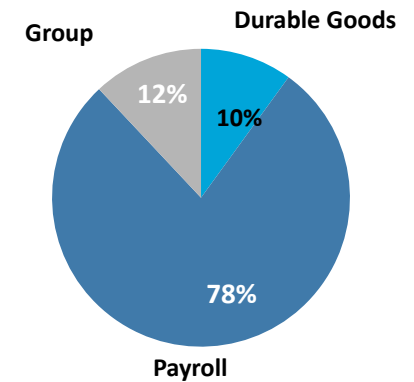
- Scalable model with attractive risk -reward proposition
- 20 years of proven track record
- Over 4 million loans disbursed to more than 2 million customers
- 469,242 active clients
- High quality loan portfolio with an average delinquency rate of 1.6%

Attractive Product Mix

Loan Portfolio:
\$ 6,732.5 million

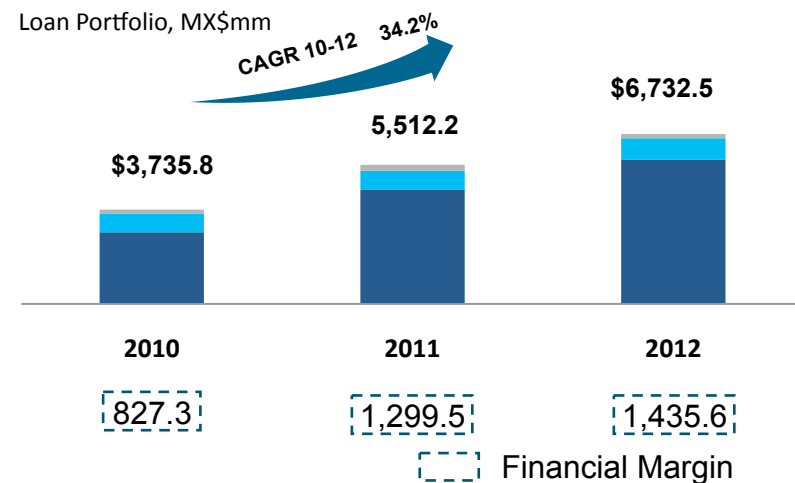


Interest Income:
2,090.4 million



Superior Loan Growth

Loan Portfolio, MX\$m

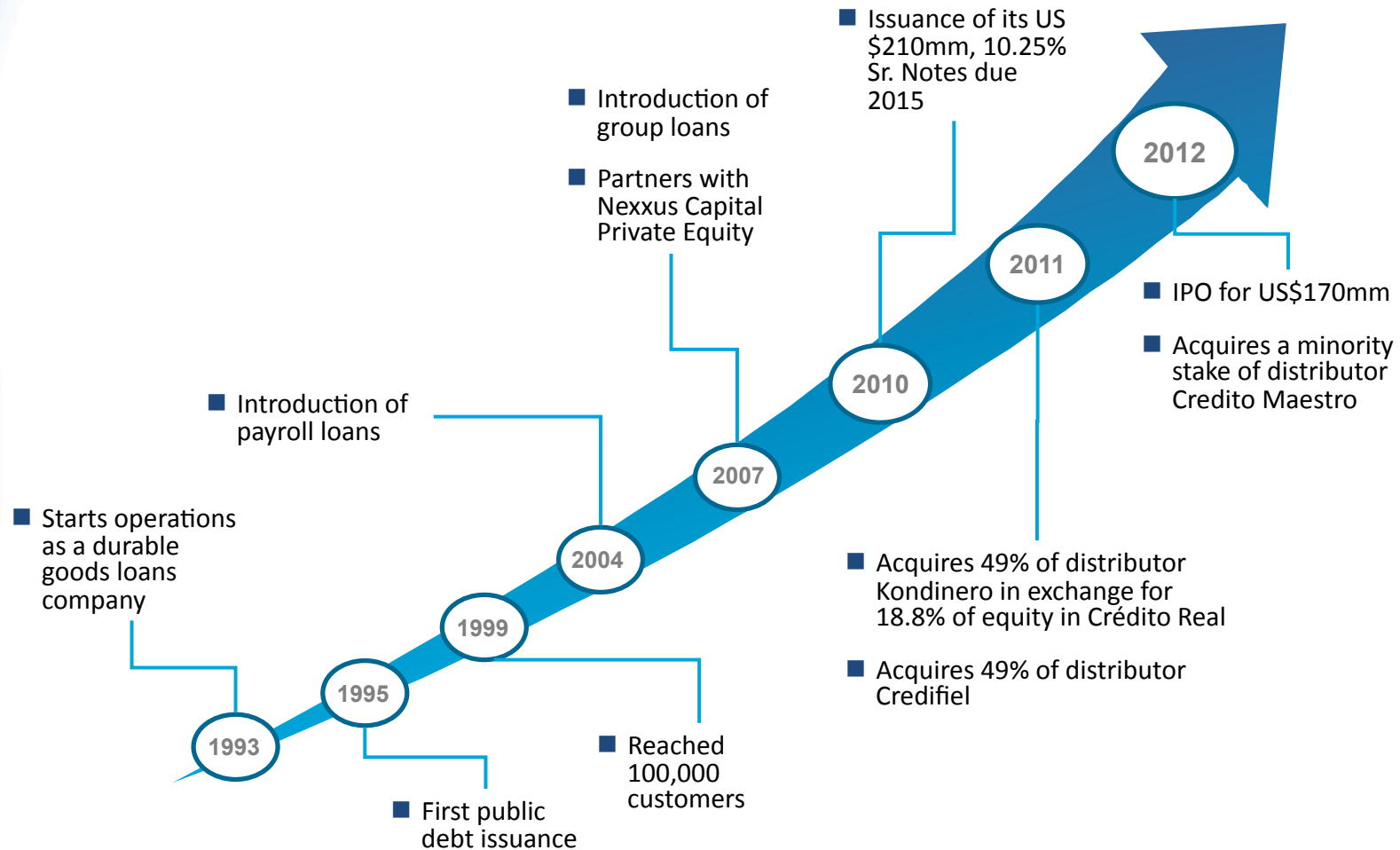


Source: Crédito Real.

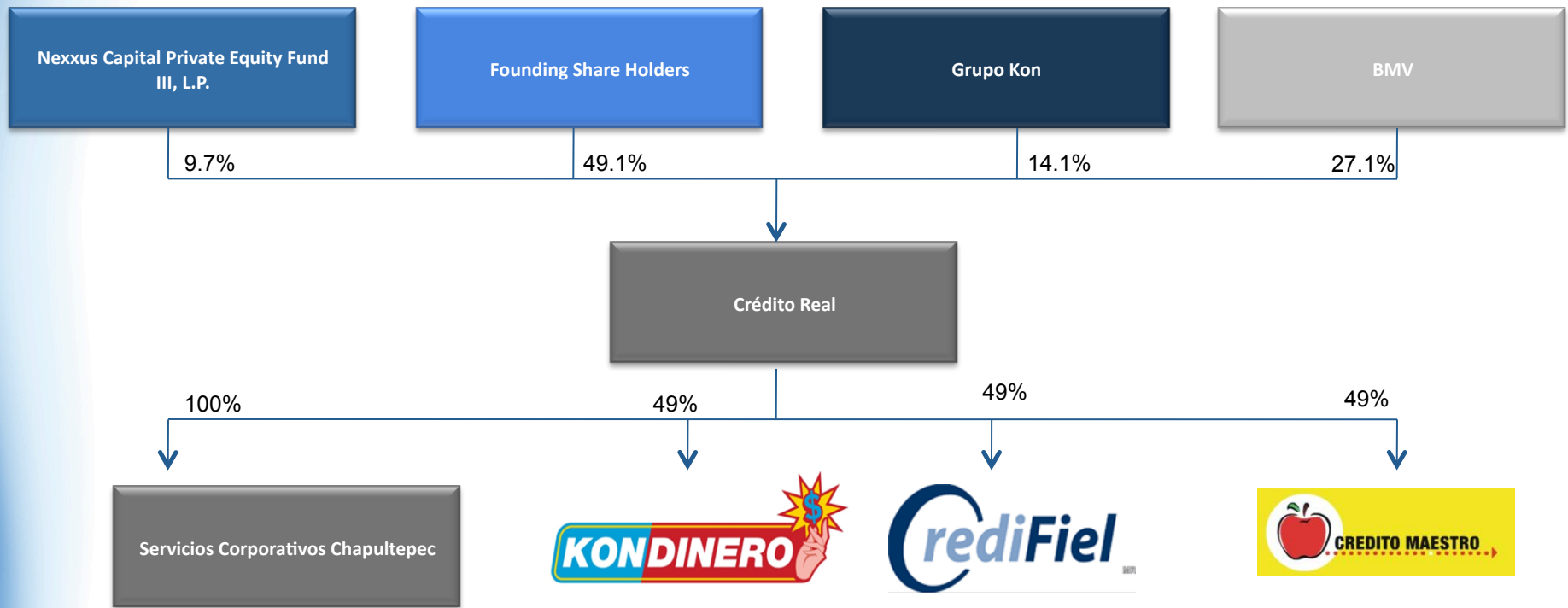
...with a Long Track Record of Achievements...



Milestones of Crédito Real



Corporate Structure

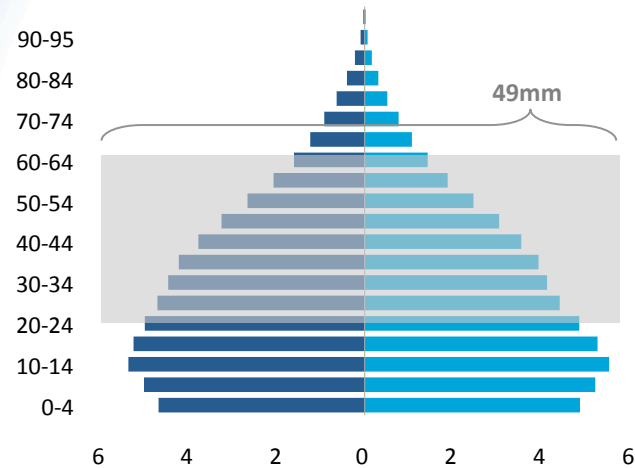


Positioned to Benefit from Mexico's Attractive Fundamentals

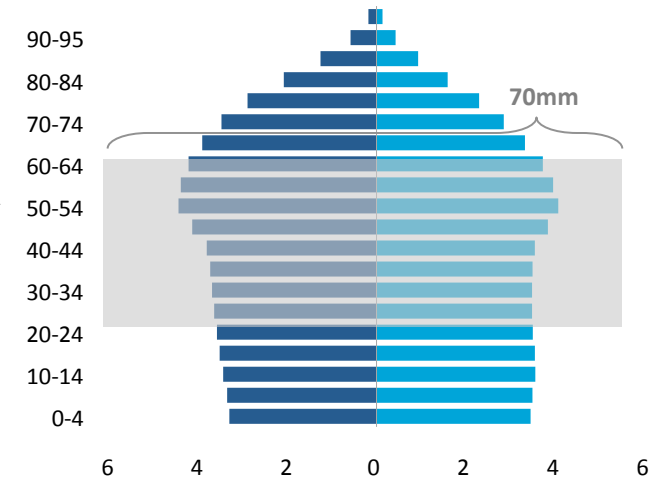


...and favorable demographics which are expected to improve

2010, Million people



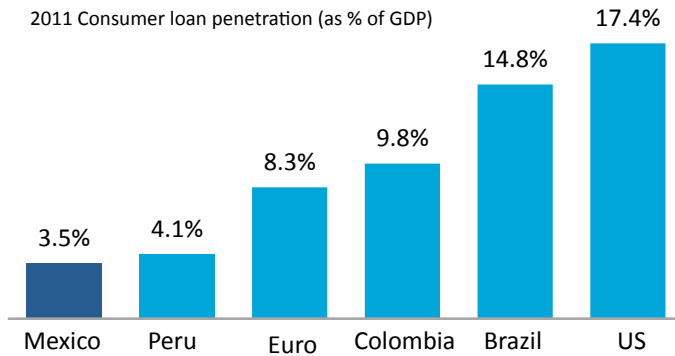
2050, Million people



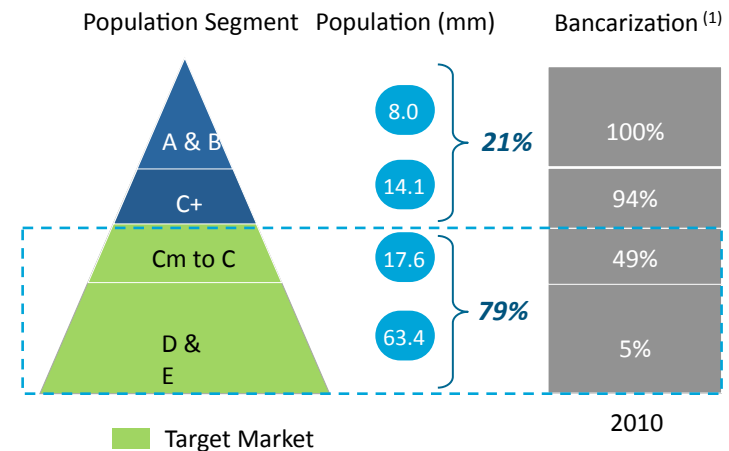
By year 2050, active workforce population is expected to significantly increase

Women Men

...with low penetration of consumer credit

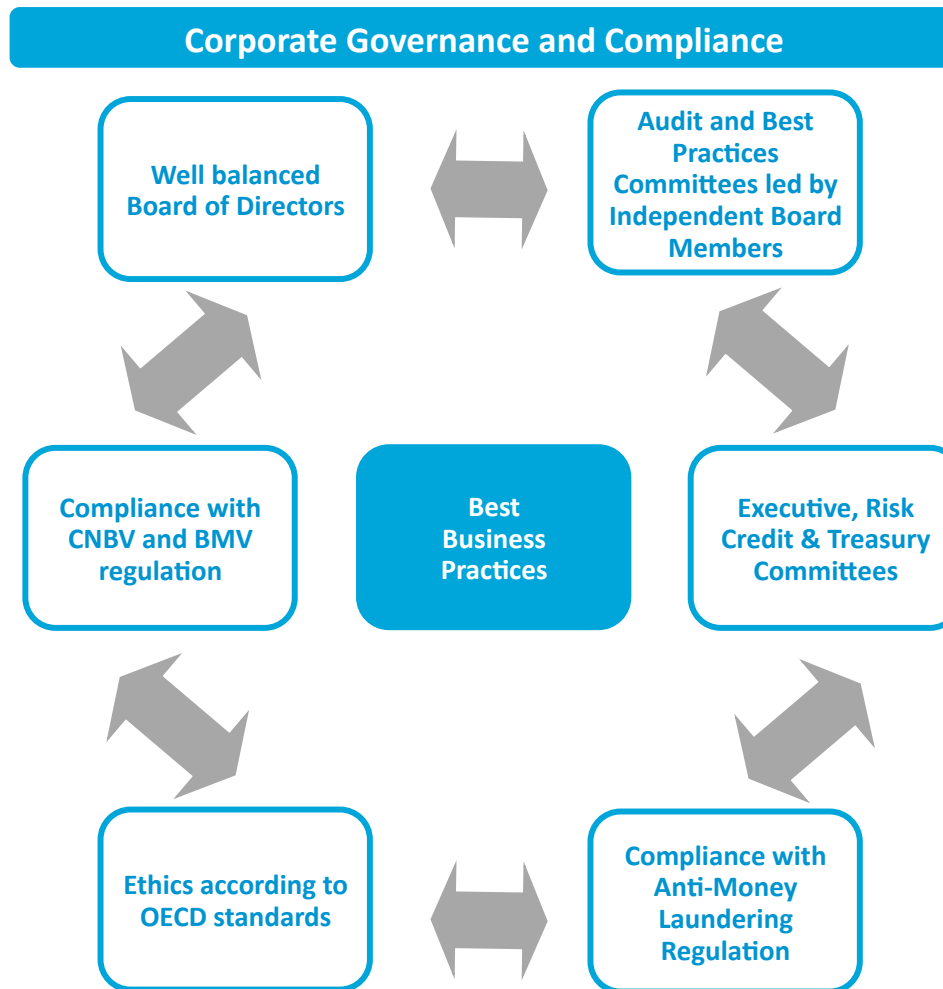


Limited access to banking services



Source: Banco de Mexico, World Economic Outlook Database, CONAPO.
CGAP Financial Access Report 2010, Acción Institucional, AMAI.
Note:
1. Population utilizing banking services.

...and Strong Corporate Governance and Experienced Management Team



The experience with a PE Investor



Highlights

- Why partner with a PE firm
- Selection process
- The experience with a PE Investor as a business partner
- Current situation



CREDITO REAL