



VALUE PRESENTATION

THE BEST OPTION FOR GROWTH


2022-2023


We work for those who work for Mexico...


A HISTORY OF SUCCESS AND GROWTH

2022 
 Let's write a new success history together!



- 2021** 
 At the end of the year we kept being one of the top 5 Payroll Loan Originators in the country.
- 2018**
 Our commitment and growth make us worthy of being recognized by CEMEFI (Mexican Center for Philanthropy) as a socially responsible company
- 2016** 
 Credifiel accounted for more than 21.9% of the loans granted in the country under the payroll deduction model to public sector workers.
- 2012** 
 We acquired nationwide agreements, opened more than 30 branches and reached more than 500 collaborators.
- 2010** 
 Due to the constant growth and market acceptance, we received financing to continue growing.
- 2005** 
 Founded by a group of Mexican entrepreneurs

2020 
 Despite the pandemic, we kept our corporate structure stable and our agreements open nationwide, with more than 1,500 employees and 69 branches.

2017 
 Credifiel is part of the "Super Empresas Expansión" Ranking, ranking as one of the best companies to work for at a national level.

2014 
 CONDUSEF named Credifiel as the company most committed to customer service, as well as the company with the highest number of loan placements.

2011 
 We succeed in guaranteeing a 10 year commit in financing of our operations.

2006 
 It begins operations by signing its first agreement with the Atizapán de Zaragoza City Hall, with only 1 branch office and 15 employees.

We believe in providing growth opportunities for our employees nationwide

Constant opening of agreements



More than 69 Branches nationwide

A profitable market with CONSTANT GROWTH for more than 16 years.



Payroll Loan

We focus on payroll loans, and we are among the top 5 Mexican payroll lending companies in the Mexican market.

Benefits of payroll loan

- Micro-loans up to 300K pesos (12,500 €)
- Payment terms range from 12 to 60 months
- Being loans deducted by payroll, we review your payment limit so that employees do not have an over-indebtedness.
- Transparency and trust in our entire credit process
- No default interest
- Fixed rate

With Credifiel...

- We have a nationwide coverage attending the market with our network of 69 branches.
- We have a strong sound reputation built over 17 years of operation, and we have become one of the best known and respected names in the market.
- We focus on our clients and their needs, in fact according to the CONDUSEF (National Commission for the Protection and Defence of Users of Financial Services) we rank Top Five in terms of how we treat customers and for solving client claims in their favor.
- We are viewed as the company that is always there for the clients.

Our corporative color is blue, and we like when we hear our costumers say that “the blues are here...”



Beyond a loan

We are a leading company in the SOFOM sector and 100% Mexican with more than 16 years of experience, with the vision of improving the lives of all public sector employees and their families through easy-to-acquire loans at fair interest rates.

Credifiel began in 2006 with the vision of working day by day in the inclusion and support of the most neglected sectors of our country, thus creating a different experience to the banking experience for our customers.

Our current market receives personalized attention through traditional direct sales, we also have a digital sales model for all our customers, in general we have extensive experience in B2C sales through different channels.

We are constantly preparing ourselves to adapt to new digital market trends and to be more competitive in a highly competitive environment.

Credifiel has served more than 330 thousand clients throughout our history.

We have a complete corporate structure that is constantly evolving, a team of more than 1,500 collaborators and brokers makes our business model work properly 24/7.

We are proud to be a company accredited in processes and exercises of trust and business transparency, which allow us to carry out solid actions in the field of business aimed at sustainability through continuous improvement in our organization, driven by the desire to improve as a company and contribute to the development of sustainability.

We have more than 69 branches nationwide operated by "Authorized Distributors" throughout the country.

KPI's

mEUR*	2017	2018	2019	2020	2021
Loans issued (€ Millions)	46.4	55.2	66.4	33.2	31.6
Net loan portfolio	5.7	17.2	18.9	11.4	13.7
Off-balance sheet Net loan portfolio	39.6	41.4	50.2	36.4	26.4
Total Net loan portfolio	45.3	58.6	69.1	47.8	40.1
Equity	40.7	44.0	48.8	43.6	22.2
Revenue	22.1	28.3	34.7	25.8	26.2
EBITDA	2.7	4.1	3.6	2.0	3.0
Net Profit	2.3	3.0	2.5	1.2	2.1
Cost/Income	72.6%	67.0%	65.2%	60.0%	57.8%
Net Profit Margin	10.2%	10.7%	7.2%	4.8%	7.9%
Net debt/ EBITDA	1.0x	2.4x	3.5x	3.3x	2.0x

* Calculated EOP FX rate.

Financial highlights (As of December 2021)

40.1 EURm+

Total Net loan portfolio

550,859

Total loans placed

57.83%

Cost to income ratio

4.03%

Payment default ratio

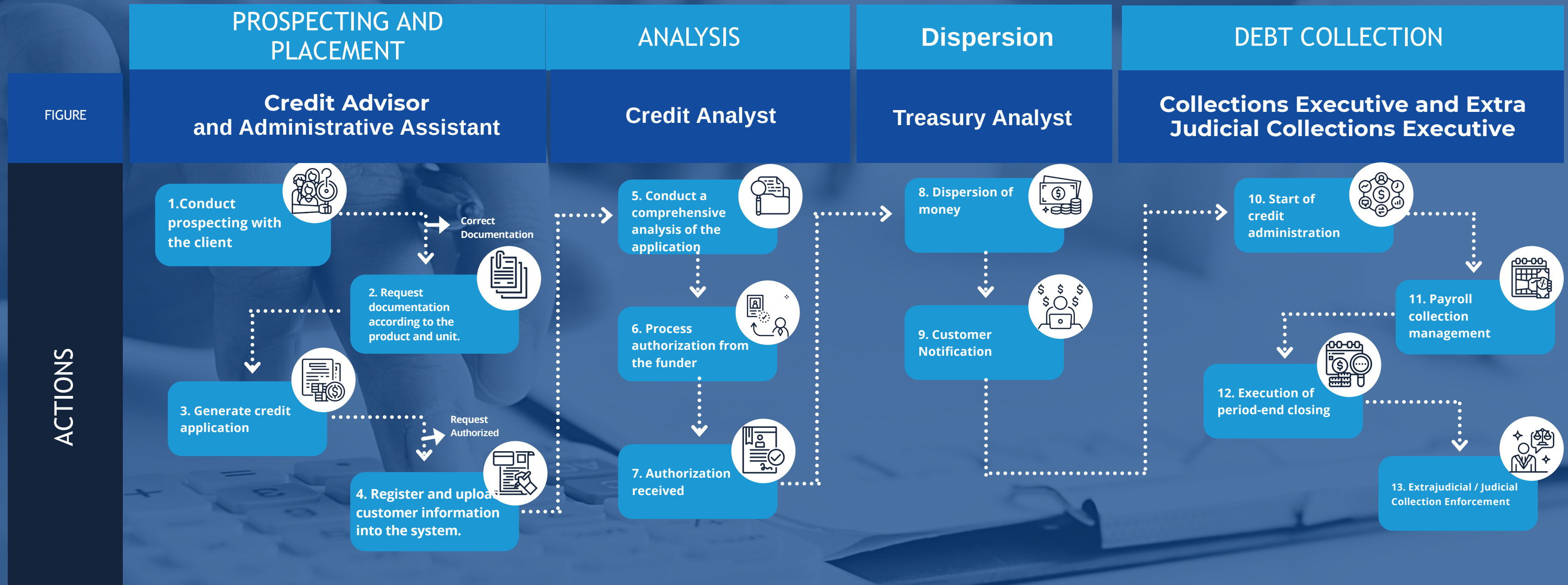
47.08%

Debt to Equity ratio

We work for those who work for Mexico...

THE EASY WAY TO GET A LOAN

WE ANALYZE EVERY STEP OF OUR CUSTOMER'S JOURNEY TO CONSTANTLY IMPROVE THEIR EXPERIENCE.

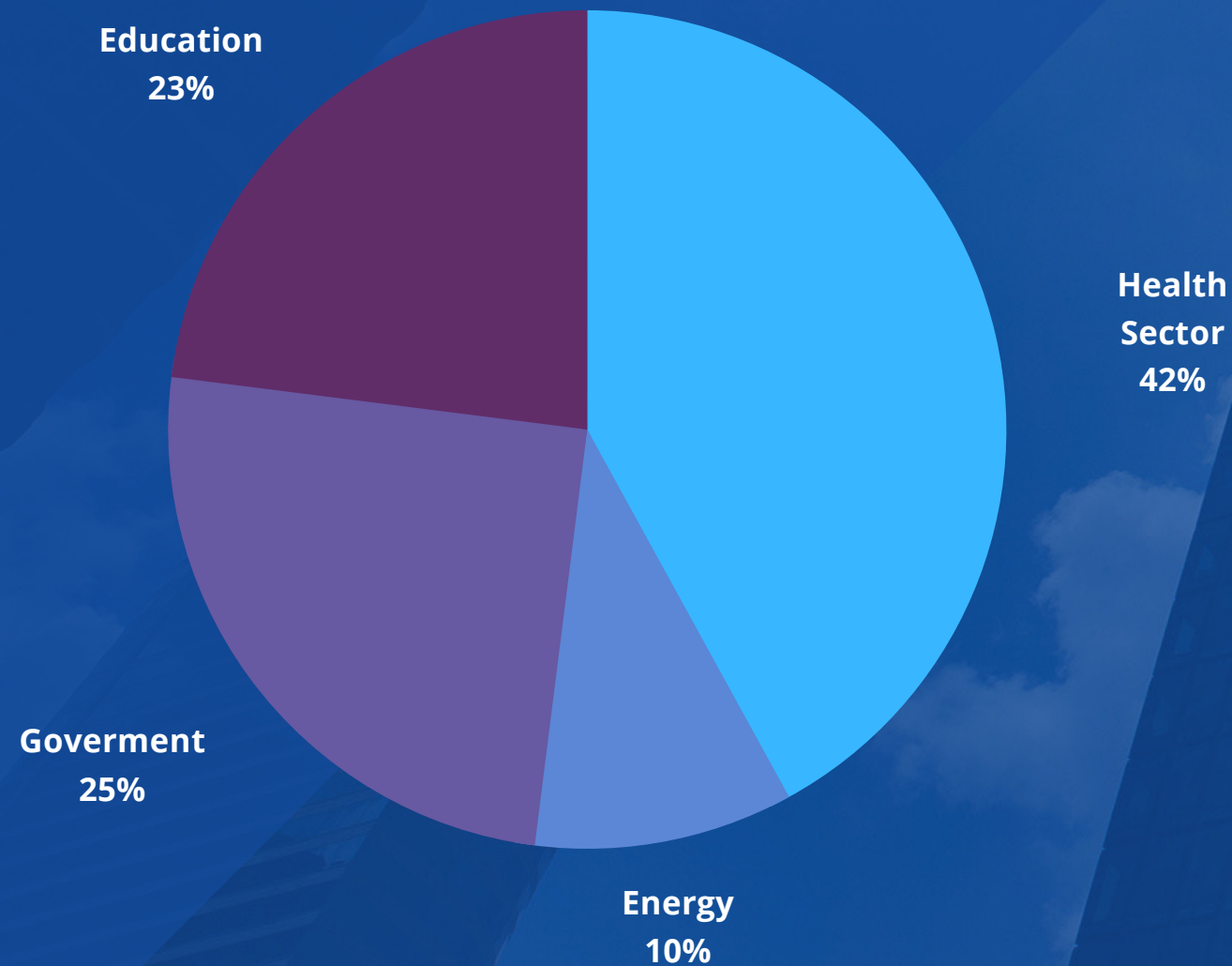


We work for those who work for Mexico...

OUR BUSINESS IS TO MAKE EVERYONE WIN

OUR HISTORICAL PLACEMENT

DIVERSIFIED RISK COMPOSITION



16 YEARS

MORE THAN 550 K LOANS GRANTED

More than 545 million euros originated

We have a 28% CAGR in accrued number of credits between 2008-2021



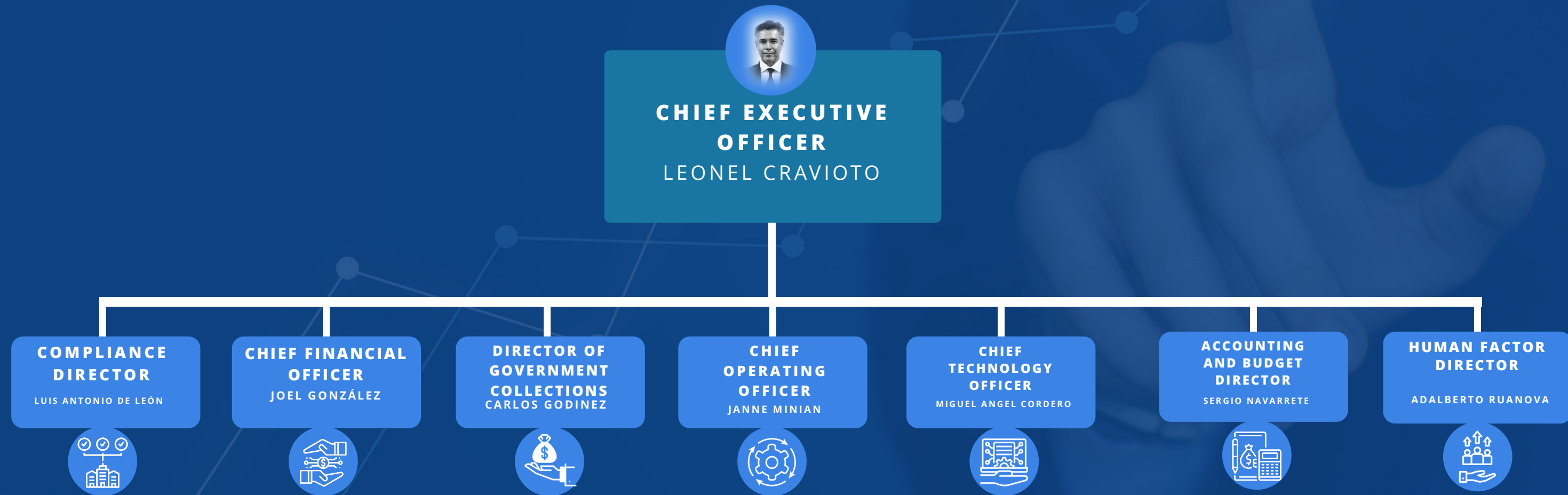
* Calculated EOP FX rate.

■ #Loans placed

● Placement in thousands of euros

We work for those who work for Mexico...

WE HAVE A PROFESSIONAL MANAGEMENT STRUCTURE



Our collaborators are growing steadily

Our employees are highly trained to perform their activities.

We believe in labor inclusion



LEONEL CRAVIOTO

CEO

- **Since 2005, CEO, Board Director and founder of CREDIFIEL.**
- More than 20 years of experience in financial institutions, mainly in asset management leading teams in brokerage firms such as Value Casa de Bolsa (Capital Markets Director), Multivalued (Capital Markets Manager) among others.
- B.A. in Management from ITESM.



LUIS ANTONIO DE
LEÓN

Compliance Officer

- Founding partner of Credifiel
- **Responsible for the Compliance and Regulatory areas of the company since 2007. Certified Compliance Officer before the CNBV.**
- **More than 25 years of experience in the financial sector in companies such as Cargill, James Capel, Banif Investment Banking, Interactions Casa de Bolsa, Valores Finamex.**
- B.A. in Administration from Universidad Autónoma Metropolitana.



JOEL GONZÁLEZ

CFO

- **Since 2011, Chief Financial Officer at Credifiel.**
- **More than 20 years of experience in the financial sector in companies such as Arthur Andersen, International Bank, HSBC, Crédito Real.**
- Public Accountant (UAEM), Master in Senior Management at IPADE.



ADALBERTO
RUANOVA

CHRO

- Partner of Publiseg, since 2007 he has held senior management positions.
- Bachelor in Business Administration and Master in Marketing from Universidad Anahuac del Sur.
- **More than 20 years of experience in commercial strategies, marketing and sales, Trade Marketing and Modern trade.**



JANNE MINIAN

COO

- **Since 2016, Chief Operating Officer at Credifiel seeking innovation in each process and service.**
- Bachelor in Business Relationships, MBA Master of business Administration.
- More than 15 years of experience in financial sector on companies such as World Bank, Citibank and Crédito Real.

RECOGNITIONS GRANTED TO CREDIFIEL



**SÚPER
EMPRESAS**
EXPANSIÓN

**RECOGNITION
SUPER EMPRESA**
BY EXPANSIÓN



**SOCIALLY RESPONSIBLE
COMPANY**
BY CEMEFI



FINANCIAL ELITE
BY CONDUSEF



WE ARE READY TO BE PARTNERS

We work for those who work for Mexico.

www.credifiel.com.mx

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