



THE BEST OPTION FOR GROWTH

We work for those who work for Mexico...

VALUE PRESENTATION, 2023

MISION AND VISION OF THE COMPANY

MISION

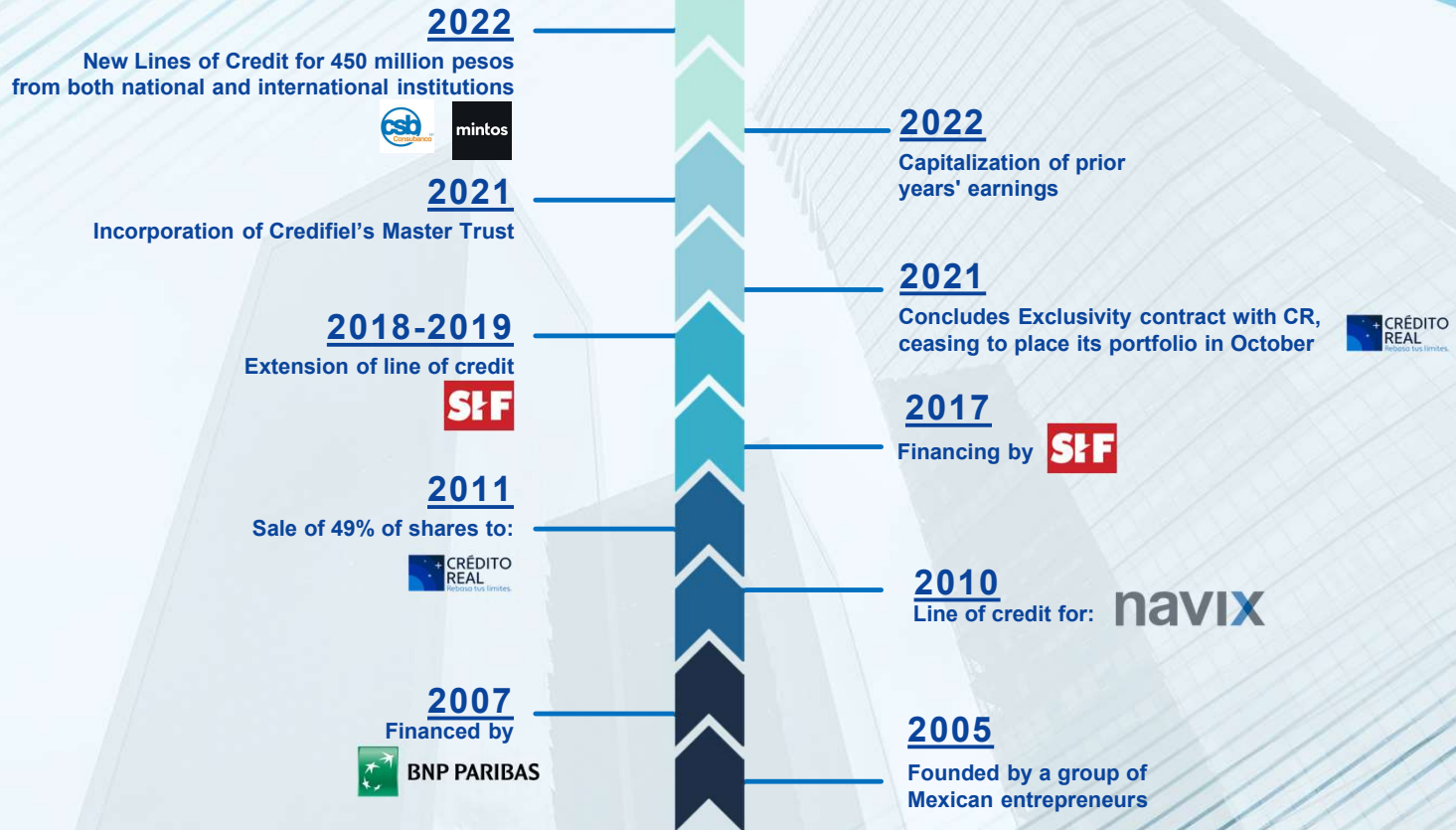
Provide innovative and financial solutions to the most underserved sectors of the country, helping our clients and collaborators to improve their quality of life, differentiating ourselves with a high quality in our service, ethics and reputation, based on the knowledge and experience of our team and shareholders.

VISION

Be the best financial institution in the country, outstanding for its excellence, performance and highly trained team, we have the best technological tools, always exceeding the expectations of our customers and shareholders, committed to the continuous improvement of our people, products and services.



A HISTORY OF SUCCESS AND GROWTH



NATIONWIDE PRESENCE

We have over **65 branches** and work with over 130 government agencies throughout the Mexican Republic.



Gobierno de Hidalgo

Gobierno de Oaxaca

Gobierno de Veracruz

Gobierno de Baja California

Gobierno de Quintana Roo

Gobierno de Nayarit

IMSS

SECRETARÍA DE SALUD

SNTE

CONALEP

SECTUR

And more...

OUR MAIN LOANS

CONSUMER CREDIT

- Payroll and direct automated clearing house credits for government employees
- Loans from M\$2,000 to M\$350,000
- Average: amount M\$32,000 and term 36 months
- Flexible terms from 6 to 60 months
- No collateral

HOME IMPROVEMENT

- Throughout SHF credit line, we focus on the expansion, remodeling and general improvement of clients housing.
- From M\$5,000 to M\$70,000 with terms of up to 36 months.



OUR PRIORITY IS THE CLIENT

We focus in the needs of **our clients**, strictly focusing under the Mexican regulations guidelines.

Throughout our history, we have:

- ✓ Served more than **330,000 clients**;
- ✓ Granted more than **580 thousand credits**;
- ✓ Originated more than **11 billion Mexican pesos**.



BEYOND THE LOAN...

We are a leading company in the SOFOM sector and 100% Mexican with more than **18 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 60 branches nationwide operated by "Authorized Distributors" throughout the country.

KPI's

mEUR	2017	2018	2019	2020	2021	2022	2023*
Loans issued	46.4	55.2	66.4	33.2	31.6	36.1	27.0
Net loan portfolio	5.7	17.2	-	11.4	13.7	44.3	65.6
Off-balance sheet Net loan portfolio	39.6	41.4	51.4	36.4	26.4	8.8	6.1
Total Net loan portfolio	45.3	58.6	51.4	47.8	40.1	53.2	71.7
Equity	40.7	44.0	0.0	43.6	22.2	29.8	34.7
Revenue	22.1	28.3	34.7	25.8	26.2	35.3	16.5
EBITDA	2.7	4.1	3.6	2.0	3.0	11.0	3.5
Net Profit	2.3	3.0	2.5	1.2	2.1	4.8	2.1
Cost/Income	72.6%	67.0%	65.2%	60.0%	57.8%	75.2%	67.3%
Net Profit Margin	10.2%	10.7%	7.2%	4.8%	7.9%	13.7%	12.6%
Net debt/ EBITDA	1.0x	2.4x	2.0x	3.3x	2.0x	2.6x	10.5x
Equity ratio	83.2%	74.0%	100.0%	70.3%	47.1%	42.7%	40.3%

*May 2023

Financial highlights (Until May 2023)

71.7 EURm+
Total Net loan portfolio

3.74%
Payment default ratio

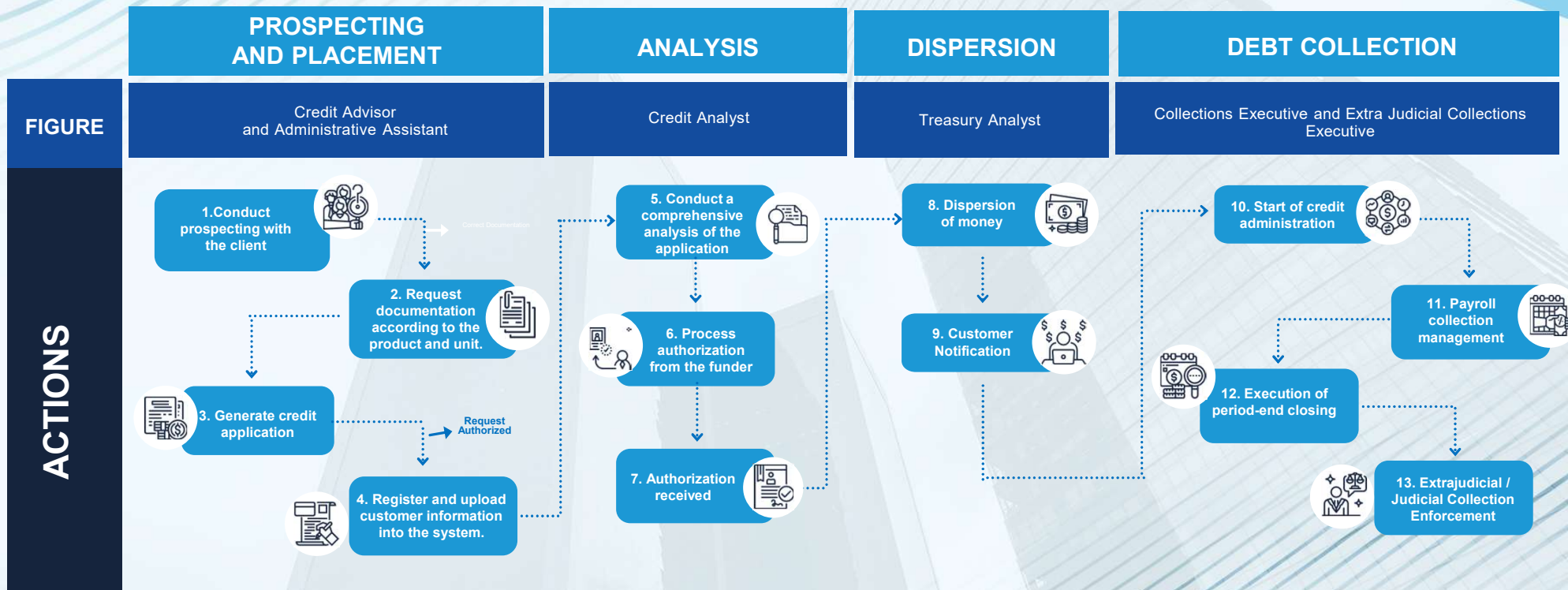
580,000
Total loans placed

67.3%
Cost to income ratio

40.29%
Debt to Equity ratio

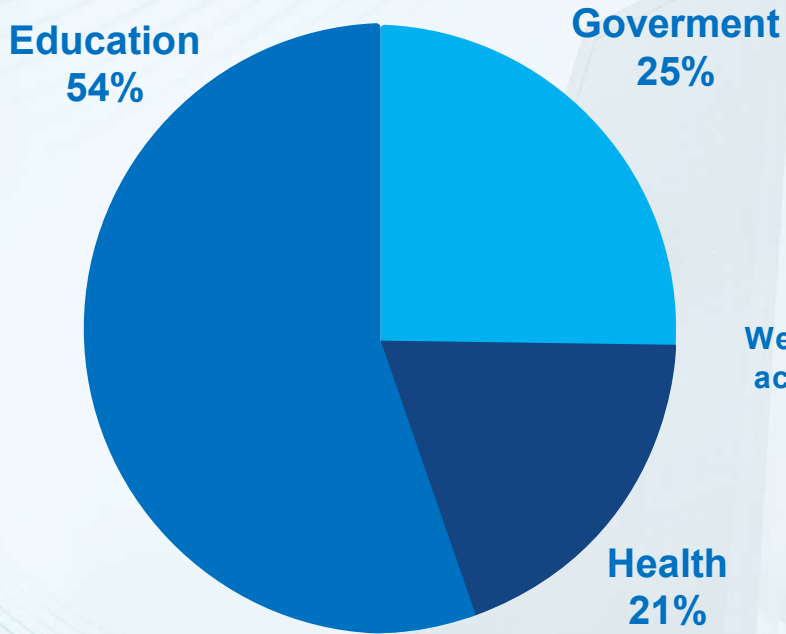
THE EASY WAY TO GET A LOAN

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



IN OUR BUSINESS, WE ALL WIN

DIVERSIFIED RISK COMPOSITION



18 YEARS

MORE THAN
580 K
LOANS GRANTED

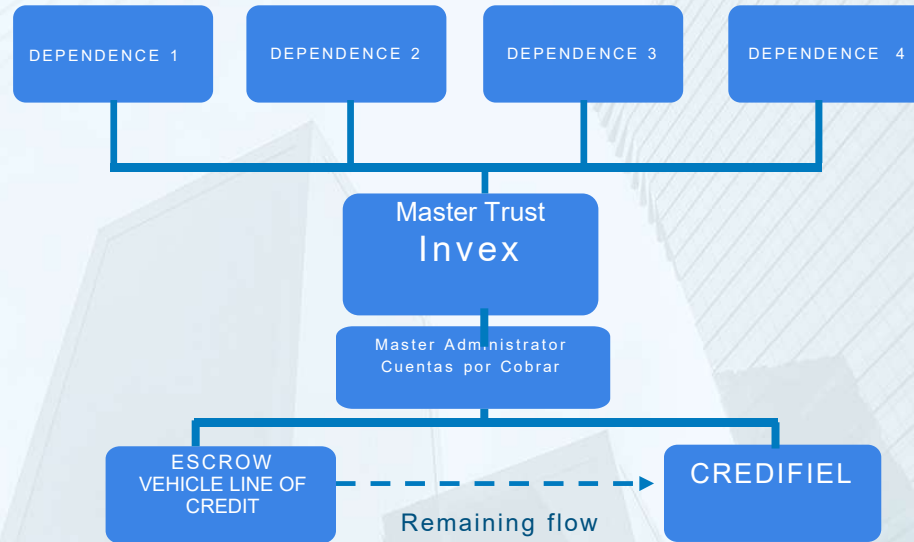
We have a **17.9% CAGR** in accrued number of credits between 2008-2023

OUR HISTORICAL PLACEMENT

(FIGURES IN MXN '000)



COLLECTION



Portfolio Evolution 2023 (MXNmn)			
	Dec 2021	Dic 2022	May 2023
Net Loan Portfolio	318.4	921.6	1,294.7

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



WE HAVE A PROFESSIONAL MANAGEMENT STRUCTURE



Leonel Cravioto García
CEO

- Director and Founding Partner of Credifiel.
- With more than 25 years of experience in financial institutions, mainly leading teams in brokerage firms as Director of Capital Markets, Multivalued (Capital Market Manager), and other positions.
- Degree in Administration from ITESM.



Luis Antonio De León
Director of Compliance and Regulations

- Founding Partner of Credifiel.
- More than 30 years of experience in the financial sector, in companies such as Cargill, James Capel, Banif Banco de Inversión, Casa de Bolsa, and Valores Finamex.
- Degree in Administration from UAM.
- AML Certification from the CNBV.



Adalberto Ruanova Sánchez
Director of Institutional Relations

- Credifiel's Partner.
- With more than 25 years of experience in commercial strategies, Sales Marketing, Trade Marketing, and Modern Trade.
- Degree in Business Administration with a Master's Degree in Marketing from Universidad Anáhuac.

WE HAVE A PROFESSIONAL MANAGEMENT STRUCTURE



Joel González Peralta
CFO

- With more than 25 years of experience in the financial sector, in companies such as Arthur Andersen, Banco Internacional, and HSBC.
- Degree in Accounting with a Master's Degree in Senior Management from IPADE.



Janne Minian Ruiz
COO

- With more than 15 years of experience in the financial sector in companies such as the World Bank and Citibank.
- Degree in Commercial Relations from IPN with an MBA Master's Degree in Business Administration from ITESM.



Héctor Antonio Huelgas Lamas
Audit and Internal Control Director

- With more than 15 years of experience auditing companies such as J.P. Morgan, and HSBC Mexico.
- Degree in Accounting from UNAM.
- Certified Black Belt by Back to America.

RECOGNITIONS GRANTED TO CREDIFIEL



**RECOGNITION
SUPER EMPRESA**
By Expansión



**EMPRESA
SOCIALMENTE
RESPONSABLE**

**SOCIALLY RESPONSIBLE
COMPANY**
By CEMEFI



FINANCIAL ELITE
By CONDUSEF



THANK YOU!

VALUE PRESENTATION, 2023