










ConCrédito



FACT SHEET 4Q21

ConCrédito has 14 years of experience in granting personal and revolving credits to Entrepreneurs, who issue loans to their end users through **ValeDinero**, payment products through **CrediTienda** and life insurance with **ClubProtege**.

In ConCrédito, 100% of credit dispersal operations are carried out digitally.

	Clients	62,639
	Final users	+ 673,000
	Portfolio (million)	Ps. 2,952
	Non-performing loans	4.46%
	Average Loan per Client	Ps. 47,131
	ROE	30.6%
	ROA	16.7%
	Employees	1,624
	Coverage	23 states in Mexico

Note: consolidated figures consider Fin Útil SOFOM ER and Comfu S.A. operations

ConCrédito, has two types of clients

1. Entrepreneurs who have a direct contractual relationship with **ConCrédito**

Socioeconomic level: C+, C, C-, D+

Average age: 46 years

Income: \$7,300 Mexican pesos



94%



6%

2. End users, trusted persons of the Entrepreneurs, who manage the credit collection

Socioeconomic level: C+, C, C-, D+

Average age: 37 years

Income: \$6,200 Mexican pesos



63%



37%

Entrepreneurs receive a credit line, place or use the following products, becoming both accredited and a sales network

ValeDinero

Microcredit in cash for end users through the exchange of a money voucher.

Payment of the credit in 6 to 12 fortnights.

CrediTienda

Virtual store with more than 10,000 products for payments. From household appliances to children's and household items.

www.creditienda.mx/catalogo

Personal loans

Credit that can be used by Entrepreneurs directly in case they require the resources.

ClubProtege

Protection program that includes life insurance and 24/7 assistance for entrepreneurs and end users.