










# ConCrédito



## FACT SHEET 3Q23

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.

	<b>Clients</b>	<b>68,328</b>
	<b>Final users</b>	<b>+ 781,000</b>
	<b>Portfolio (million)</b>	<b>Ps. 4,127</b>
	<b>Non-performing loans</b>	<b>1.78%</b>
	<b>Average Loan per Client</b>	<b>Ps. 60,402</b>
	<b>ROE</b>	<b>25.3%</b>
	<b>ROA</b>	<b>14.6%</b>
	<b>Employees</b>	<b>2,125</b>
	<b>Coverage</b>	<b>25 states in Mexico</b>

**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](http://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.