












3Q 25 FACT SHEET

ConCrédito has 15 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	+87.3 K
	Final users	1,050,269
	Portafolio (millions)	Ps. 6,011
	Non-performing loans	1.82%
	Average Loan per client	Ps. 68,802
	ROE	17.9%
	ROA	8.0%
	Employees	2,172
	Coverage	National

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

ConCrédito, has 2 types of clients

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

Socioeconomic Level	C+, C, C-, D+
Average Age	46 años
Income:	\$7,300



94%



6%

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

Socioeconomic Level	C+, C, C-, D+
Average Age	37 años
Income:	\$6,200



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.

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.