

### | Who We Are

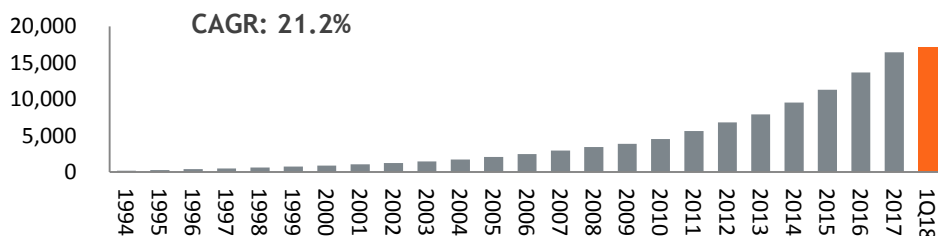
- Banregio is a Mexican financial group, founded in Nuevo León on February 1994.
- Bank focused on Medium and Small business's lending, with a 6.3% market share in that segments nationwide .
- One of the most profitable and efficient banks with an ROAE of 19.8% and a 42.5% efficiency ratio, versus, a 15.7% and a 48.0% respectively average of the banking system.
- Currently in an expansion process, started since 2003 , focused on the regions with the highest GDP.
- Bank led by a family with four generations in the banking business supported by an experienced management team.

### | Our Business Model

- We are able to deliver this results by having a relationship based model rather than a massive approach, that translates to customer loyalty and lower NPL ratio.
- This relationship model is based on a constant pursuit of getting to know our customers so we can deliver the best services and attention that will help them achieve their goals.

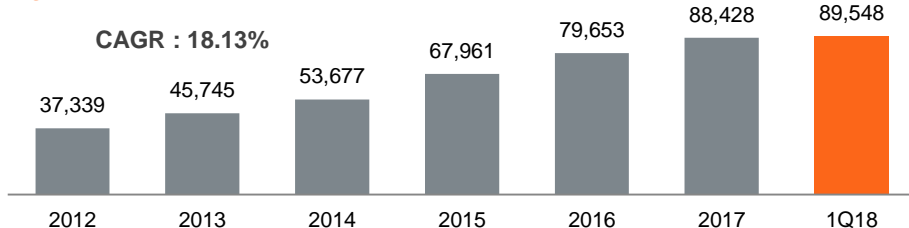
### | Constant Income Generation (1994 - 1Q18)

Shareholders' Equity + Accumulated Dividends (MXN in million)

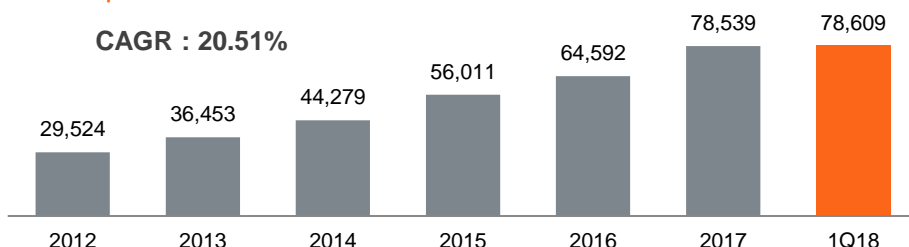


### | Sustainable Growth (2011 - 1Q18)

Gross Loan Portfolio



Core Deposits

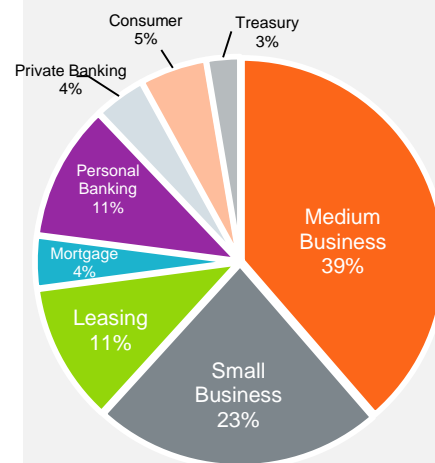


### | Financial Highlights 1Q18

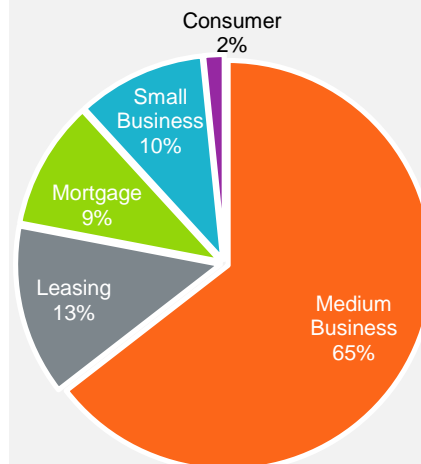
(all figures in million pesos)

		YoY
• <b>Gross Loan Portfolio</b>	\$89,548	11%
• <b>Core Deposits</b>	\$78,609	18%
• <b>Total Assets</b>	\$113,504	10%
• <b>Shareholders' Equity</b>	\$15,053	11%
• <b>Net Income</b>	\$745	16%

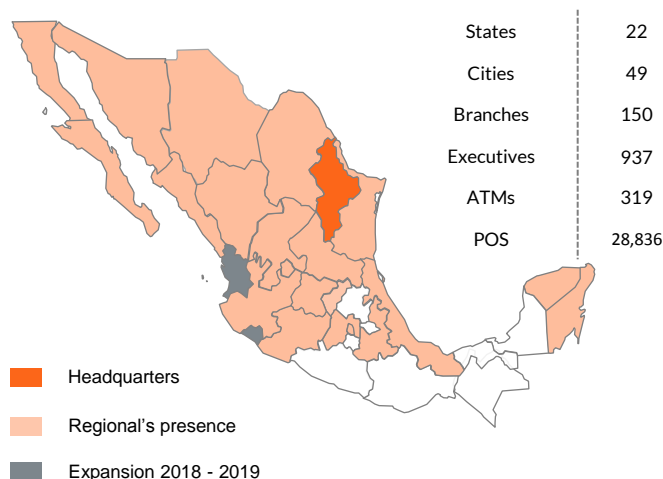
### | Revenues by segment



### | % of productive assets



### | Geographic Footprint



### | Our Strategy

- ✓ Continue with the geographic expansion plan.
- ✓ Consolidate the growth in Mexico City and Jalisco.
- ✓ Focus on the medium and small business.
- ✓ Growth of mortgage and auto lending through cross-selling and specialized sales force.
- ✓ Maintain the growth of core deposits through promotions campaigns.
- ✓ Promote the growth of non financial income by exploring new opportunities.

### | Key Financial Indicators

	1Q17	1Q18	Change %
<b>Profitability</b>			
NIM	5.8%	6.4%	59 p.b.
ROAE	20.5%	19.8%	(68) p.b.
Efficiency Ratio	43.6%	42.5%	(113) p.b.
<b>Risks</b>			
NPL Ratio	1.7%	1.8%	14 p.b.
Capitalization Ratio	12.4%	14.8%	203 p.b.

### | GFRegio Performance

- On July 2011, Banregio carried out an Initial Public Offer (IPO) under the ticker symbol GFREGIO on the BMV.
- On September 2016, Banregio was included for the third consecutive year to the IPC Index. The most representative indicator of the Mexican stock exchange.

Ticker	Price (March 2018)	Shares Outstanding	Yield LTM	52wk range	Liquidity Index
GFREGIO	111.91 MXN	327.9 M	10.63%	100 – 120 MXN	8.5 High

### | Bank Credit Ratings

	Fitch	HR Ratings
Outlook	Stable	Stable
Long Term	AA(mex)	HR AA+
Short Term	F1+(mex)	HR+1