

GRUPO



S.A.B. DE C.V.

2Q17 Earnings Presentation

Agenda

2Q17

| | | |
|---|---------------------------------------|----|
| 1 | Recent Developments..... | 3 |
| 2 | Operational Strategies..... | 5 |
| 3 | Consolidated Results – Net Sales..... | 7 |
| 4 | Famsa Mexico..... | 9 |
| 5 | Famsa USA..... | 11 |
| 6 | Banco Famsa..... | 13 |
| 7 | Consolidated Results..... | 16 |
| 8 | Financial Position Items..... | 18 |





Recent Developments

1. Recent Developments

➔ Credit facility subscribed by MXP\$2,634 million with BANCOMEXT.

- ➔ A credit facility was subscribed at an interest rate of TIIE + 300 bps. for a 10-year term
- ➔ The resources obtained from this credit facility will be used to settle a US\$110 million advance payment of our Senior Notes @ 2020, and to amortize approximately MXP\$700 million of short-term bank debt.
- ➔ As a result of this transaction, the Company will decrease its outstanding Dollar-denominated debt balance by 43%, thus substantially reducing its exposure to the FX MXP-USD fluctuation



Operational Strategies

2. Strategies 2017: Initiatives

I. Asset Monetization

- Grupo Famsa expect to conclude the sales process of 17 properties during 2H17, with an approximate combined value of Ps.1,100 million.

Use of resources: amortization of short-term maturities.

II. Commercial Network

- Optimization of our commercial network, closing 1 store and 6 banking branches in Mexico, as well as 2 stores in the U.S. during the second quarter 2017

**Expected closures: MX: 3 stores, 4 banking branches, 10 pawnshop branches.
USA: 3 stores**

III. Risk Management

- The participation of clients from the formal economy in 2Q17 was 66% vs 61% in 2Q16
- NPL (Includes credits discounted by payroll): 8.3%

IV. Corporate Governance

- We reinforced our structure and processes with the appointment of a new Internal Audit VP

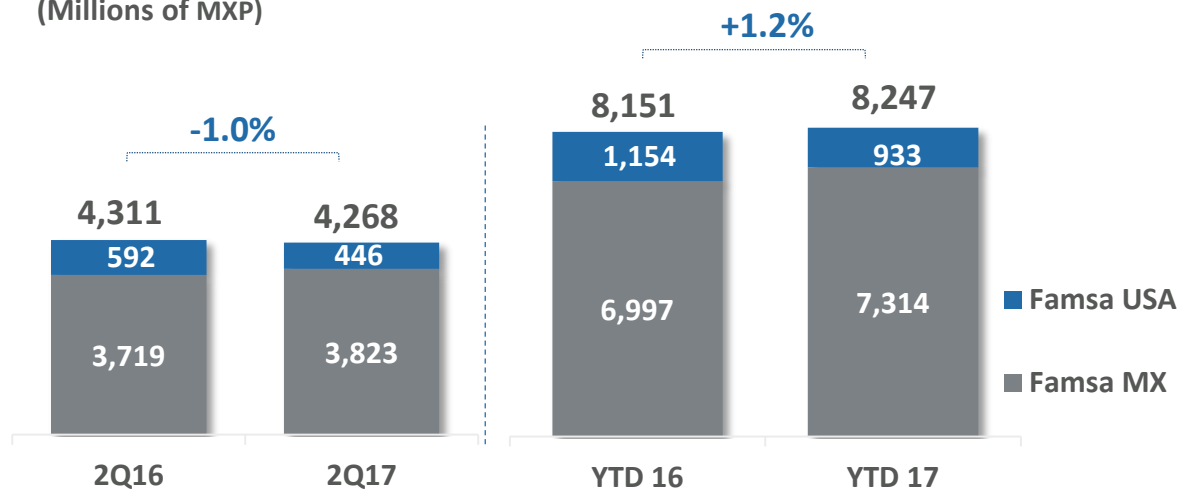


Consolidated Results – Net Sales

3. Consolidated Results – Net Sales

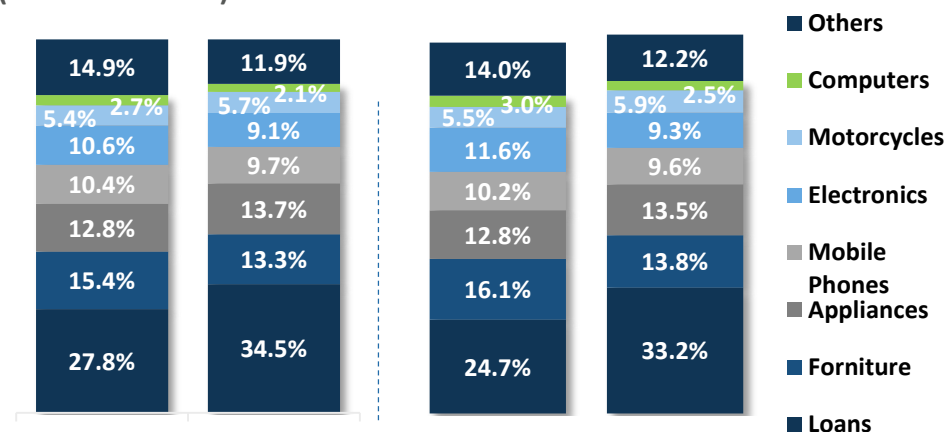
Net Sales by country

(Millions of MXP)



Net Sales by product mix

(Millions of MXP)



Same Store Sales (SSS)

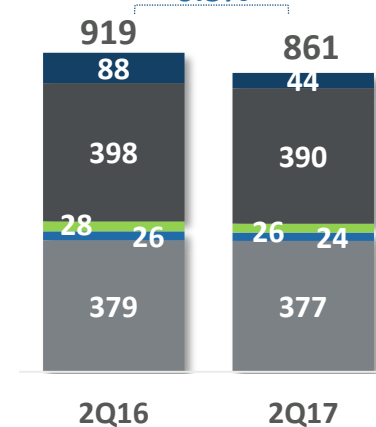
| | 2Q16 | 2Q17 |
|--------------|--------|---------|
| Total | +5.1% | (0.3%) |
| Famsa Mexico | +6.9% | +2.6% |
| Famsa USA* | (6.8%) | (25.5%) |

* Excluding exchange rate effect

* Mexican Pesos

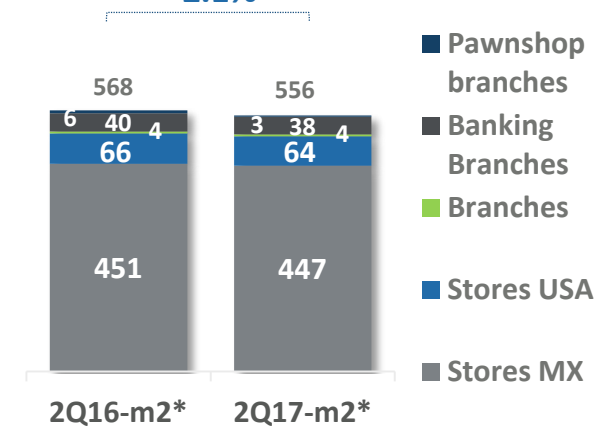
Business-units

-6.5%



Retail-area

-2.1%



*m² in thousands.

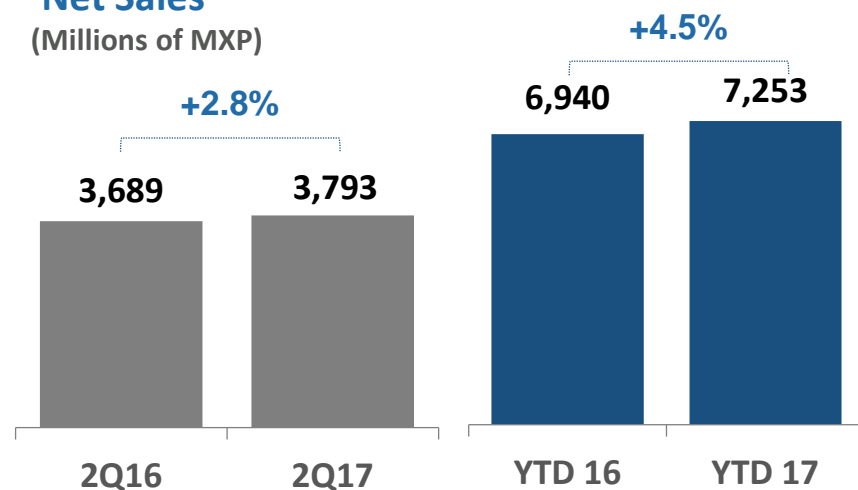


Famsa Mexico

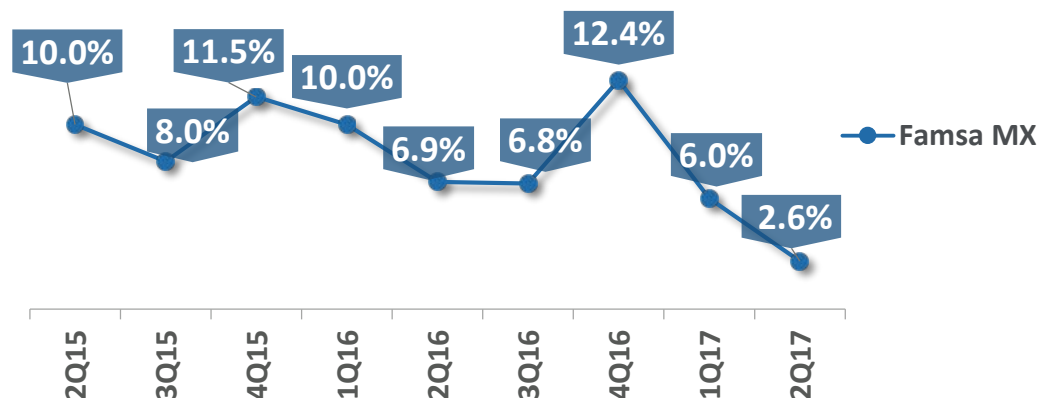
4. Famsa Mexico

Net Sales

(Millions of MXP)

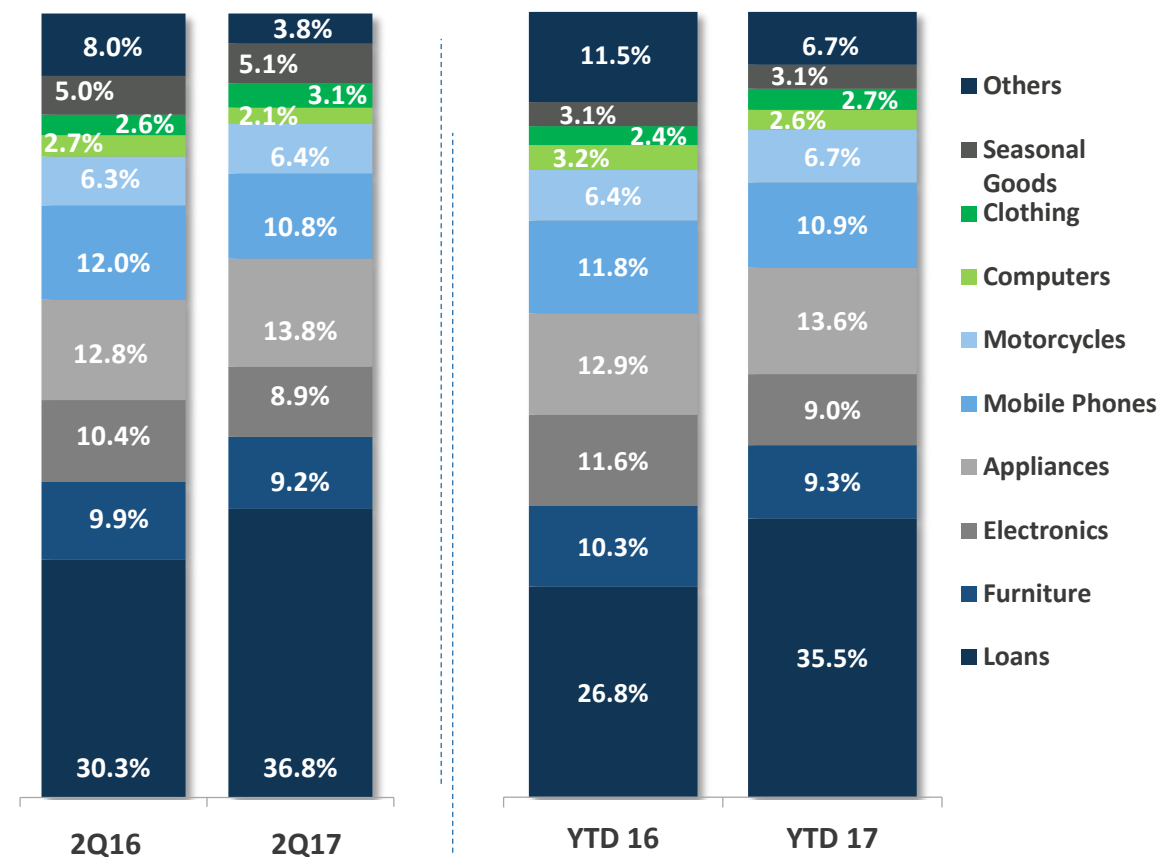


Same Store Sales (SSS)



Sales by product mix

(Millions of MXP)



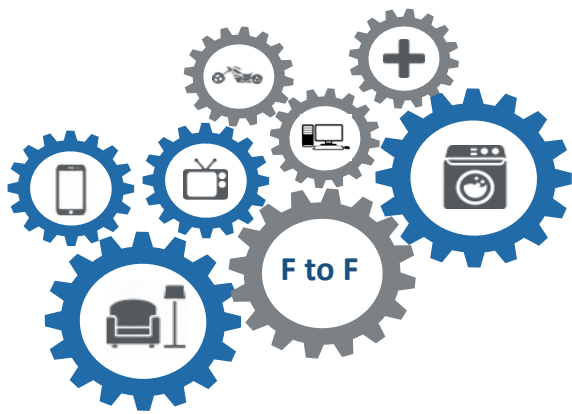
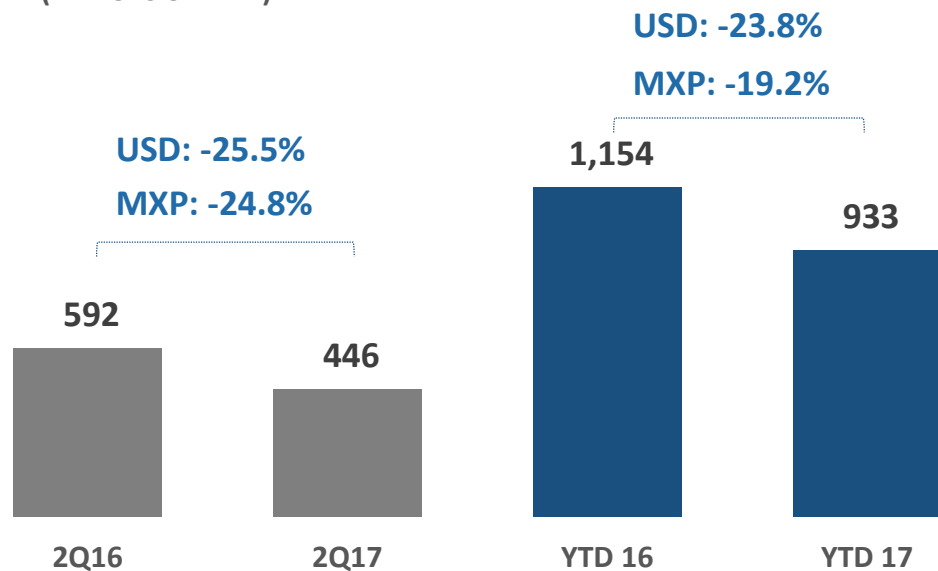


Famsa USA

5. Famsa USA

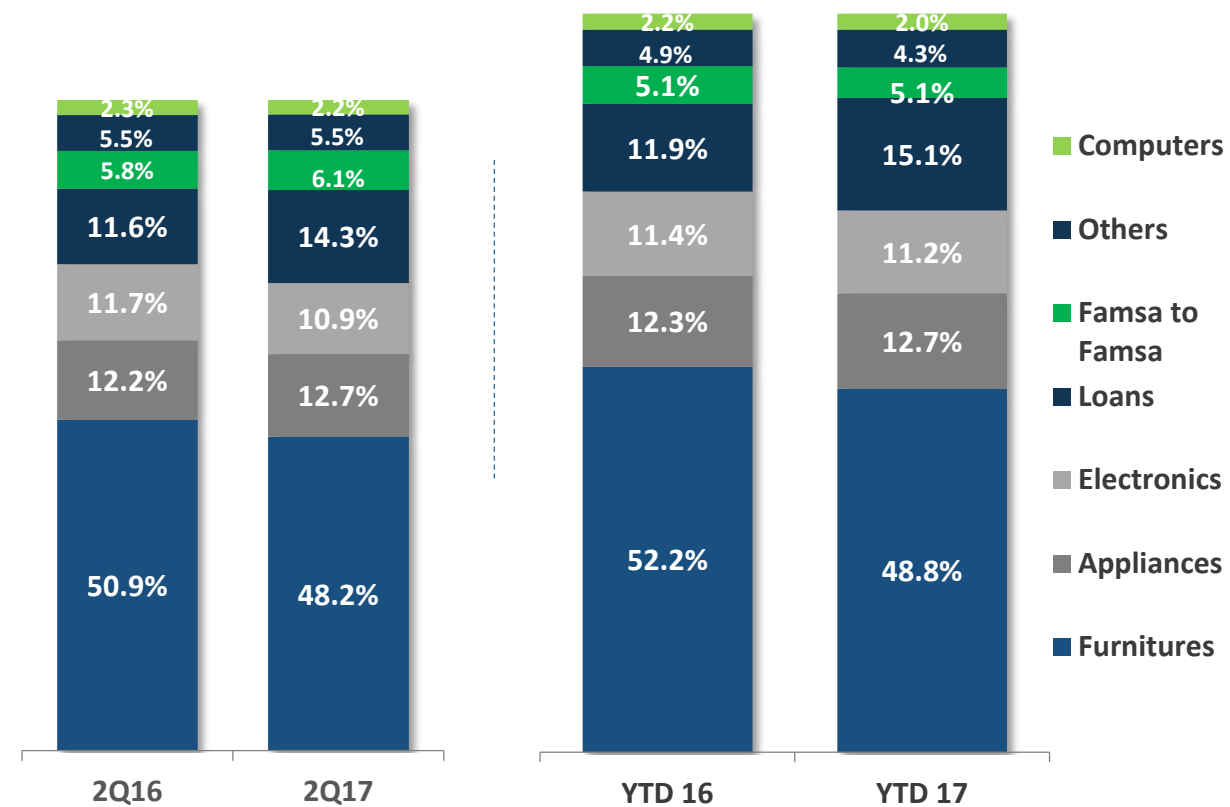
Net Sales

(Millions of MXP)



Sales by product mix

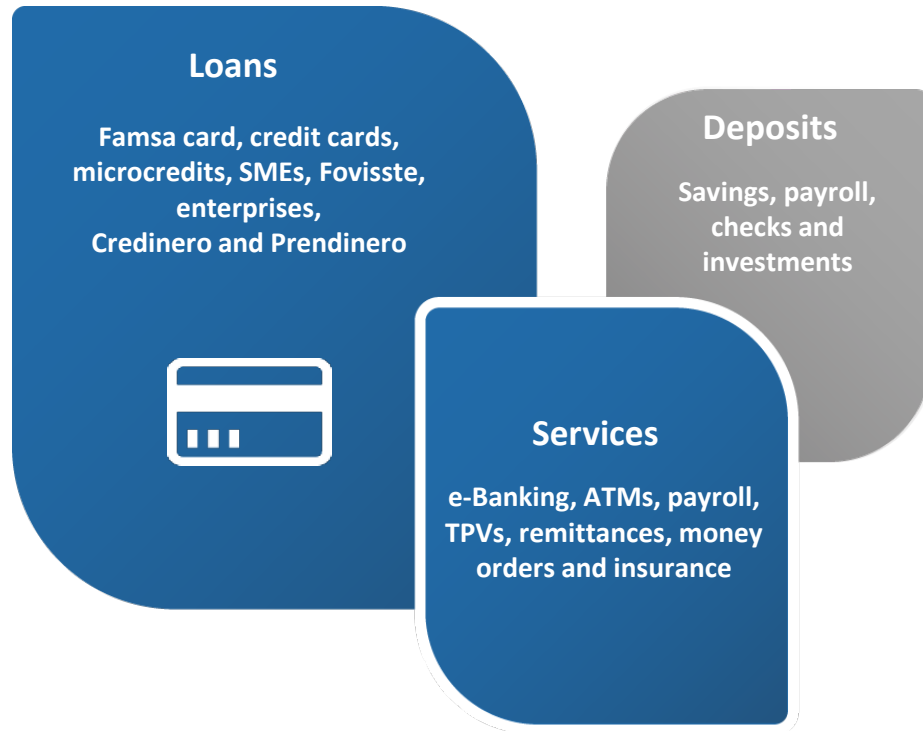
(Millions of MXP)





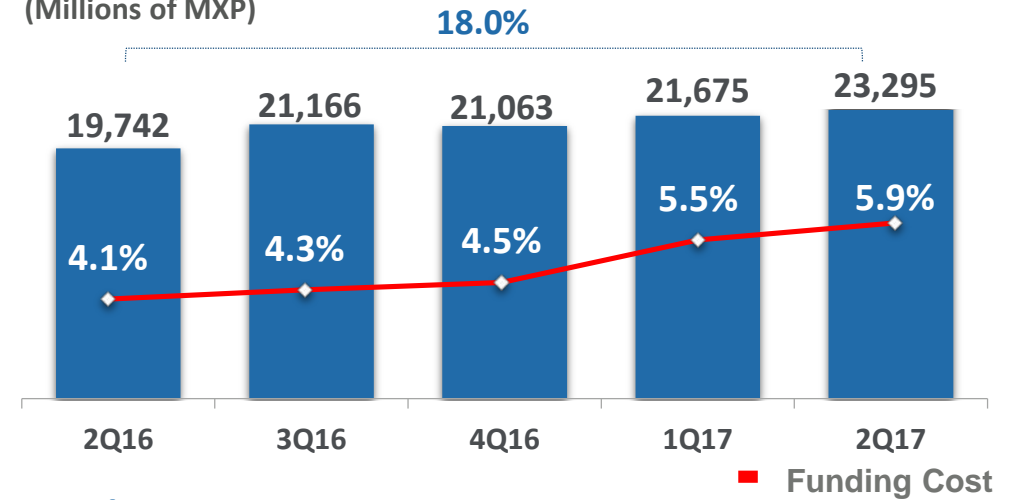
Banco Famsa

6. Banco Famsa

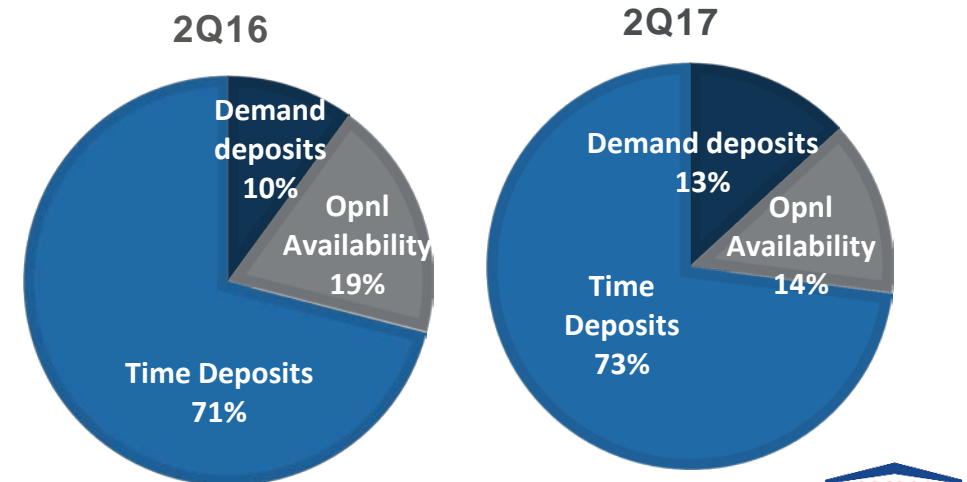


Bank Deposits

(Millions of MXP)

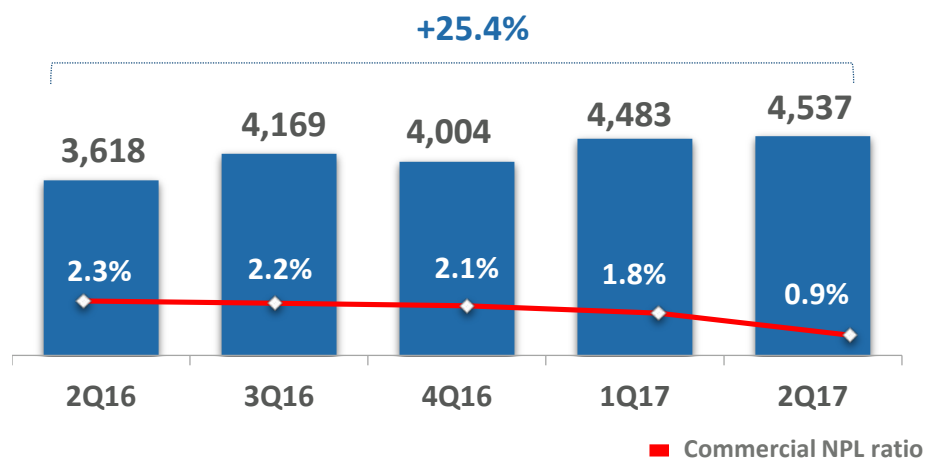


Bank Deposits Mix

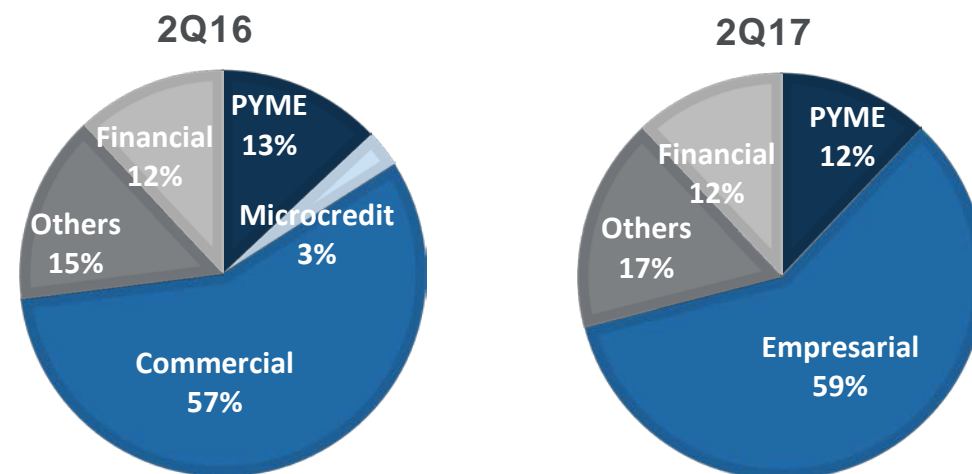


6. Banco Famsa

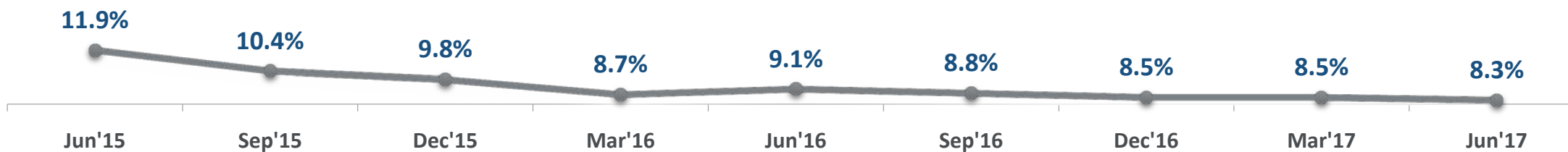
Portfolio of Loans*
(Millions of MXP)



Portfolio of Loans Mix



Non-performing Loans Ratio (NPL)**



*Gross Balance

**Includes credits discounted by payroll

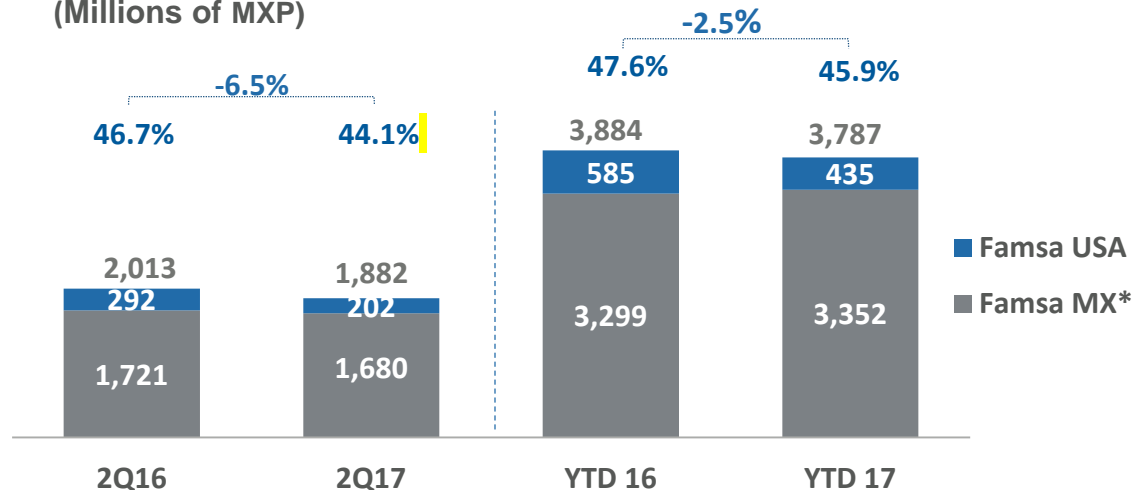
Source: Banco Famsa



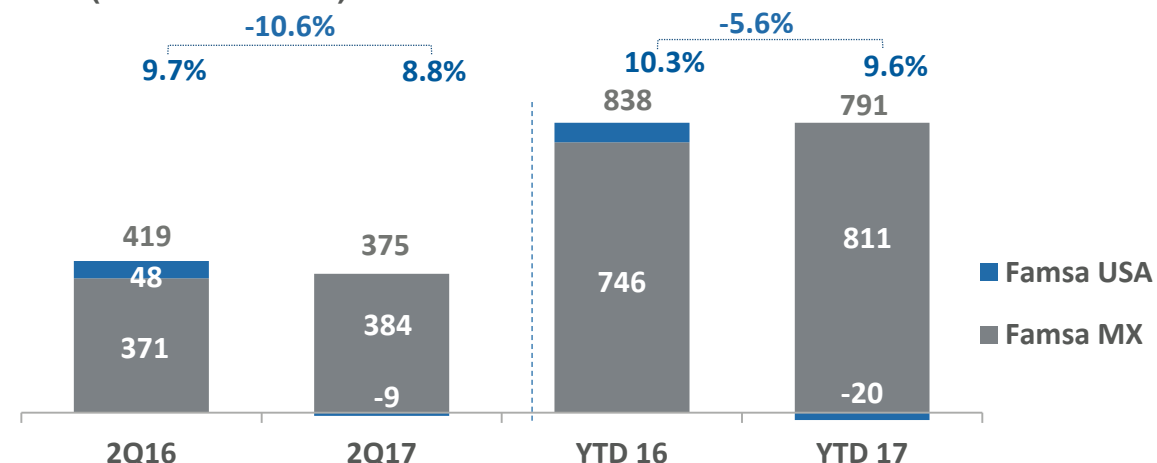
Consolidated Results

7. Consolidated Results

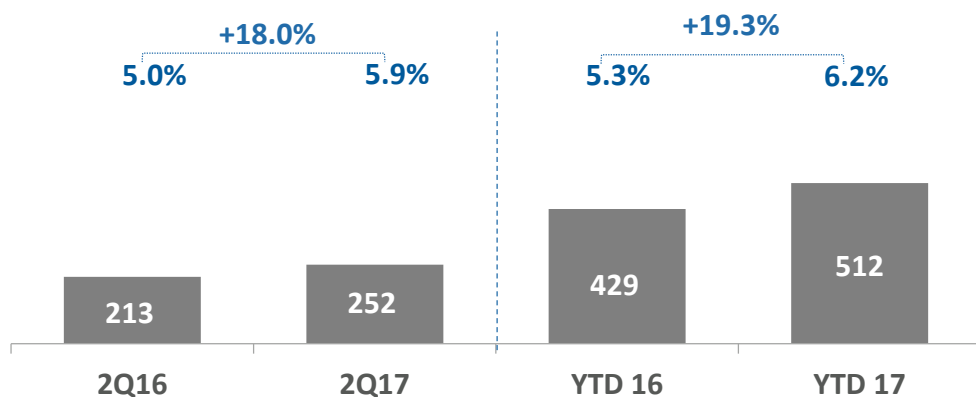
Gross Profit (Millions of MXP)



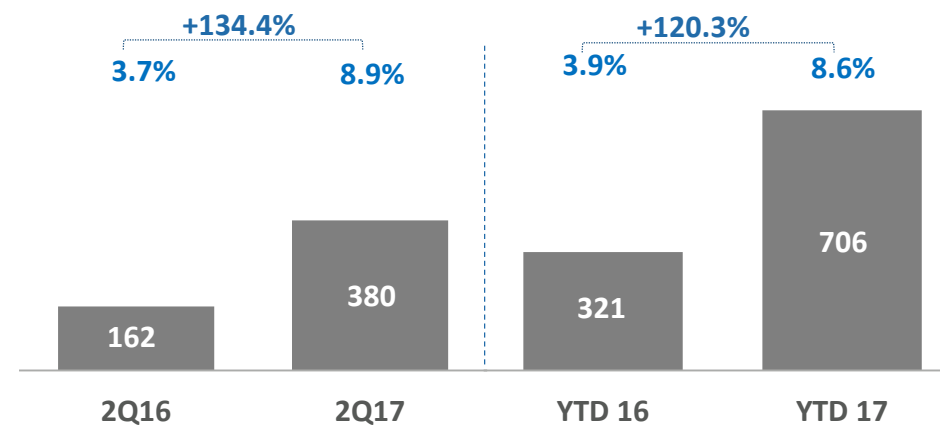
EBITDA (Millions of MXP)



Financial expenses⁽¹⁾ (Millions of MXP)



Net Income (Millions of MXP)



(1) Financial expenses= Interest paid

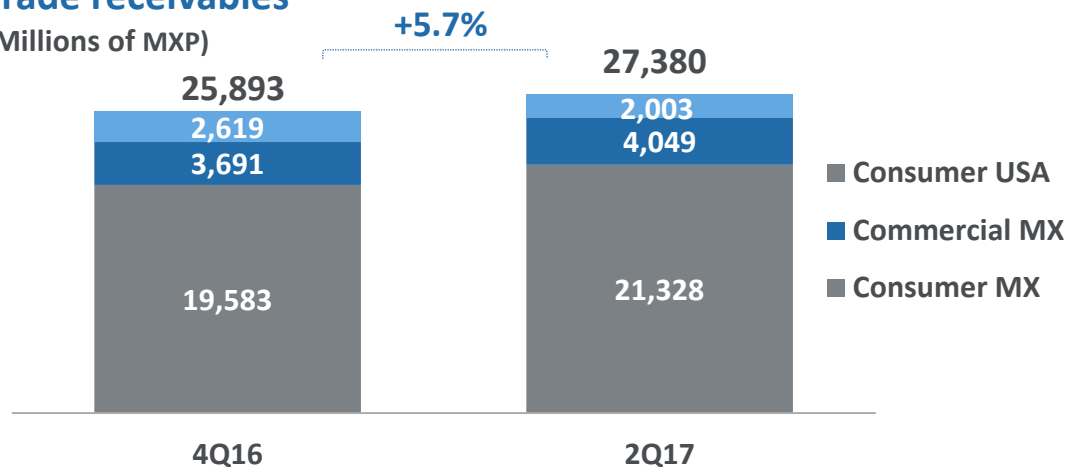


Financial Position Items

8. Financial Position Items

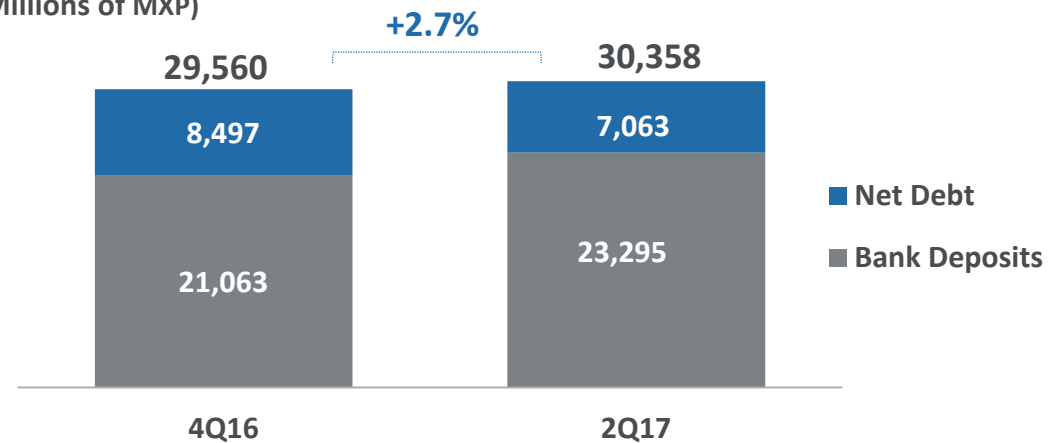
Trade receivables

(Millions of MXP)



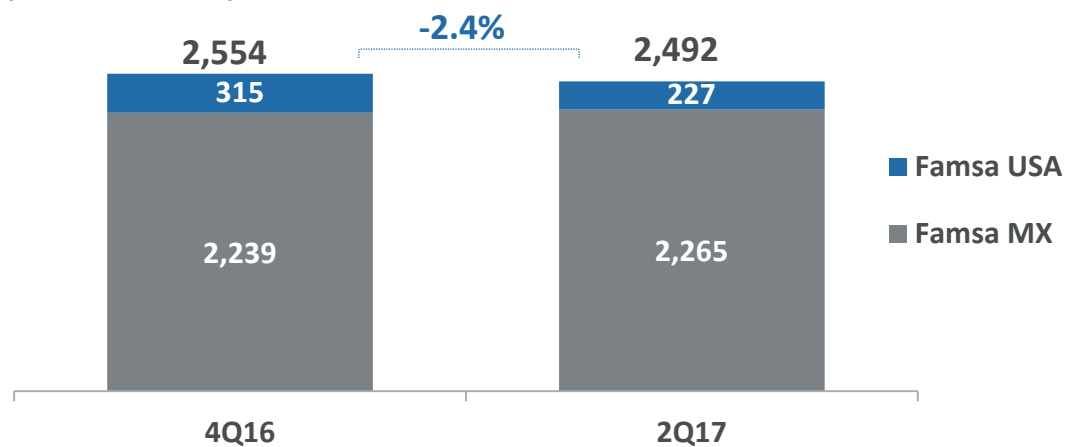
Net debt & bank deposits

(Millions of MXP)



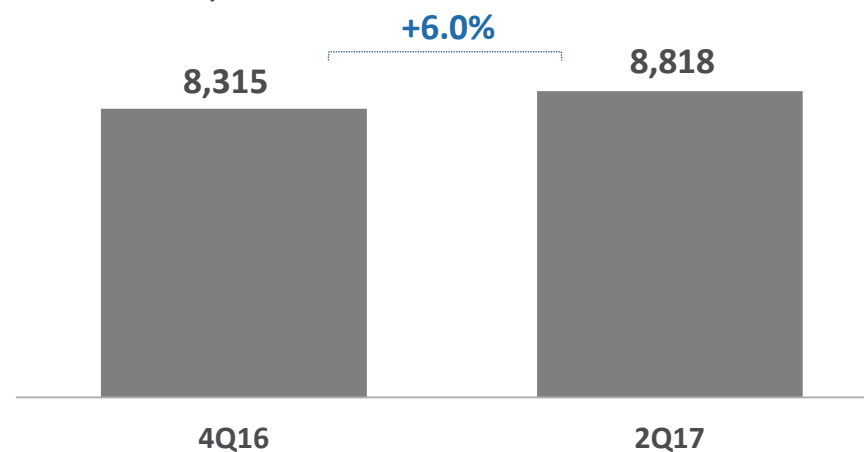
Inventories

(Millions of MXP)



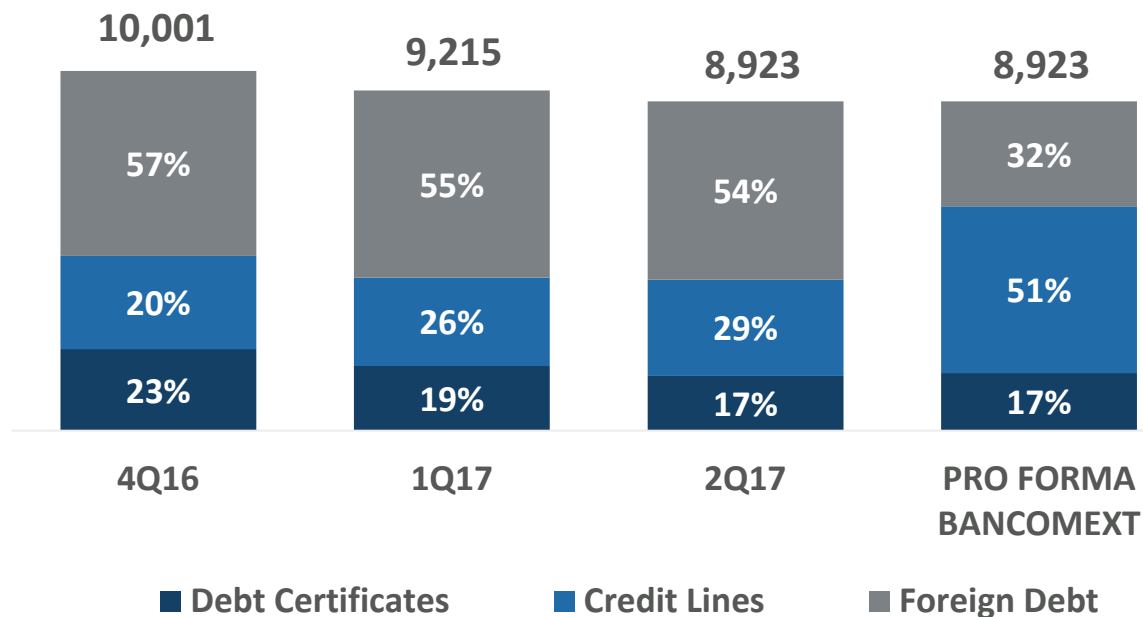
Stockholders' equity

(Millions of MXP)

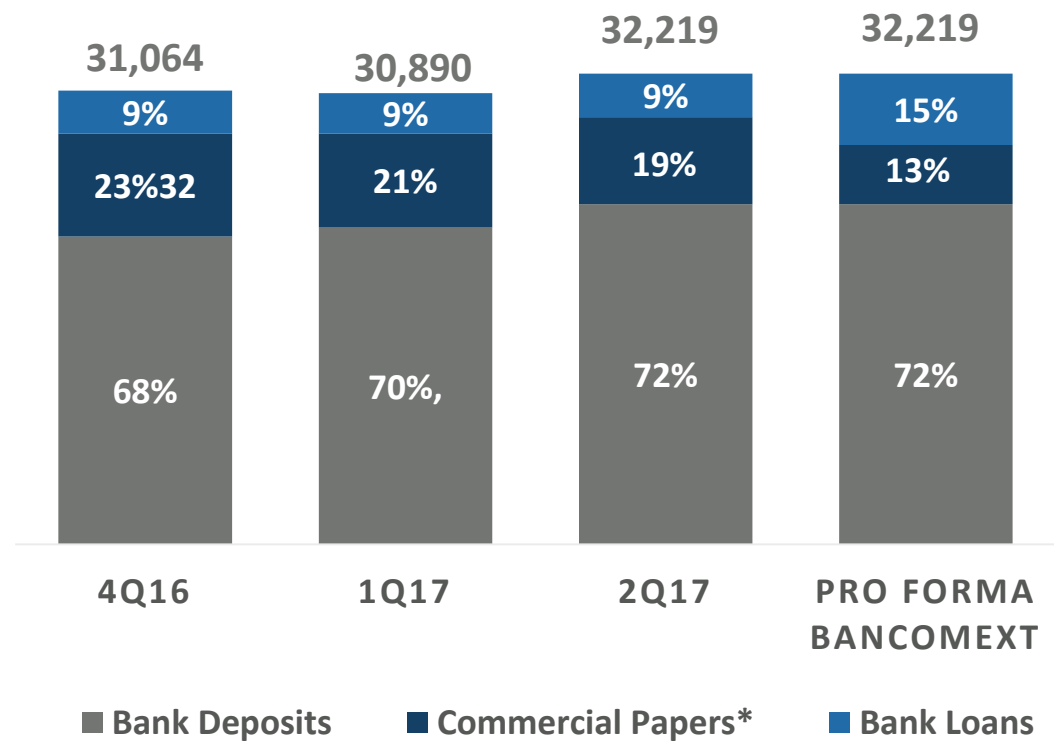


8. Financial Position Items: Debt Structure

Debt Profile
(Millions of MXP)



Funding Sources
(Millions of MXP)

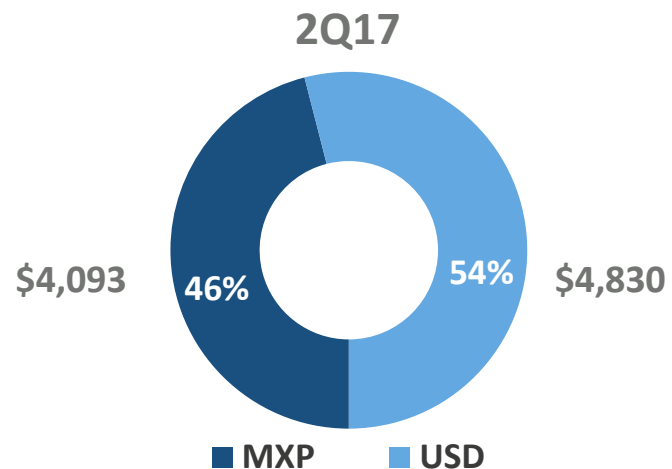


* Includes local notes and foreign senior notes.

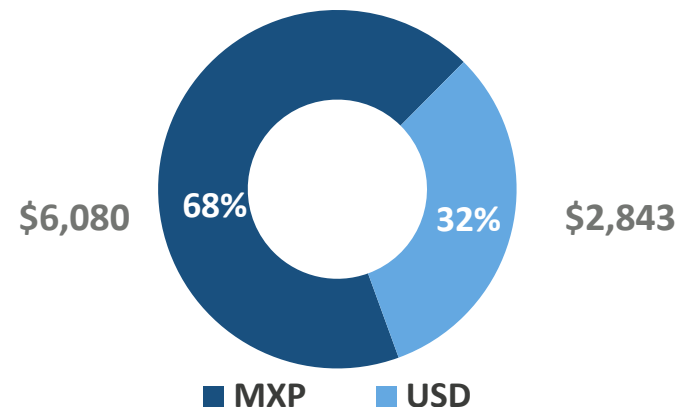
8. Financial Position Items: Debt Structure

Debt Profile: By Currency

(Millions of MXP)

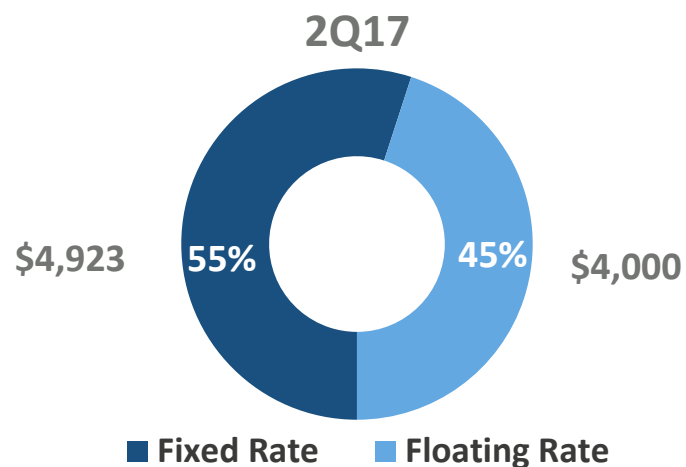


Pro forma Bancomext

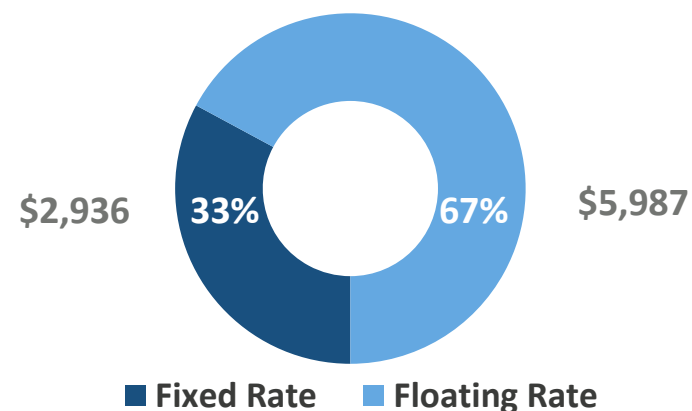


Debt Profile: By Rate

(Millions of MXP)



Pro forma Bancomext



Note on Forward-Looking Statements

The material presented below contains certain general information to date regarding Grupo Famsa, S.A.B. Of C.V. (Collectively, "Famsa Group" or the "Company"). The information is showed as a summary form and is not intended to be complete. There is no representation or warranty, express or implied, regarding the accuracy, impartiality or integrity of this information.

This presentation contains, or may be deemed to contain, forward-looking statements. By their nature, forward-looking statements involve risks and uncertainties because they relate to events and depend on circumstances that may or may not occur in the future. The future results of Grupo Famsa, S.A.B. de C.V. and its subsidiaries may differ from the results expressed in, or implied by, the forward-looking statements set out herein, possibly to a material degree.

We warn that an important number of factors could cause that the actual results to differ from the plans, targets, expectations, estimates and intentions expressed in this presentation. In no event shall neither the Company nor any of its affiliates, directors, officers, agents or employees be liable to third parties for any investment or business decision made or for the actions taken based on the information and statements contained in this presentation.

The market-related information and the competitive position of Grupo Famsa, including the market estimates used throughout this presentation were obtained from reliable public sources and the Company assumes no obligation as to the accuracy of said disclosure information.

This presentation and its contents are the property of the Company and may not be reproduced or distributed in whole or in part without the prior written consent from Grupo Famsa. Whoever receives this presentation, must comply with the applicable legal provisions and must obtain each and every one of the authorizations that apply to him. Neither the Company nor any of its affiliates, directors, officers, agents or employees shall be liable to third parties for such provisions.

All the relevant information of the issuer, in particular that relating to risk factors, is contained in the annual report of Grupo Famsa for fiscal year 2014 and in the other reports disclosed by the Company, which can be found in the websites of The Mexican Stock Exchange www.bmv.com.mx and www.grupofamsa.com.

Contact

We have a strong commitment to keeping you updated. Please do not hesitate to contact us.



Investor Relations

Paloma Arellano
paloma.arellano@famsa.com
+52 (81) 8389 3405