



3Q17 Earnings Presentation

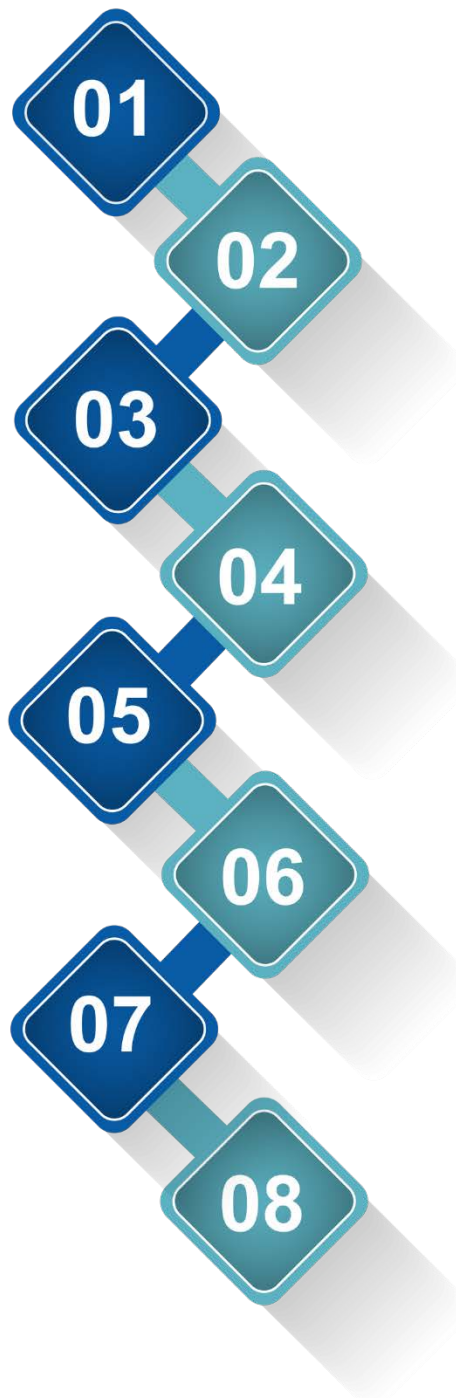
GRUPO



S.A.B. DE C.V.

3Q17

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Recent Developments

1. Recent Developments

➔ Advance payment of debt for US\$110 million

- ➔ The Company redeemed an advanced payment of its Senior Notes due in 2020, for a total amount of US \$116 million, using the resources obtained from the Ps.2,634 million credit facility subscribed with Bancomext (rate of TIIE + 300 bps., with 10-year term and a flexible amortization plan).
- ➔ Furthermore, Ps.498 million of short-term bank debt has also being paid with this credit facility's proceeds.
- ➔ Consequently, the Company has significantly reduced its exposure to foreign exchange rate fluctuations of the MXP vs. the USD.



Operational Strategies

2. Strategies 2017: Initiatives

I. Asset Monetization

- Sale negotiations of 5 properties for a total amount of Ps.630 million that is expected to be received during the 4Q17.
- Grupo Famsa expect to conclude the sales negotiations of other properties for an estimated amount of Ps.600 million before year-end.

Use of resources: amortization of short-term maturities.

II. Commercial Network

- Optimization of our commercial network, closing 1 store and 2 banking branches in Mexico, as well as 2 stores and 1 PL branch in the U.S. during the third quarter 2017. **Expected closures: MX: 2 stores, 3 banking branches, 10 pawnshop branches. USA: 1 stores**

III. Risk Management

- The participation of clients from the formal economy in 3Q17 was 66% vs 63% in 3Q16
- NPL (Includes credits discounted by payroll): 8.3%



Consolidated Results

Net Sales

3. Consolidated Results – Net Sales

Net Sales increased by 3.2% year over year in 3Q17

Net Sales by country

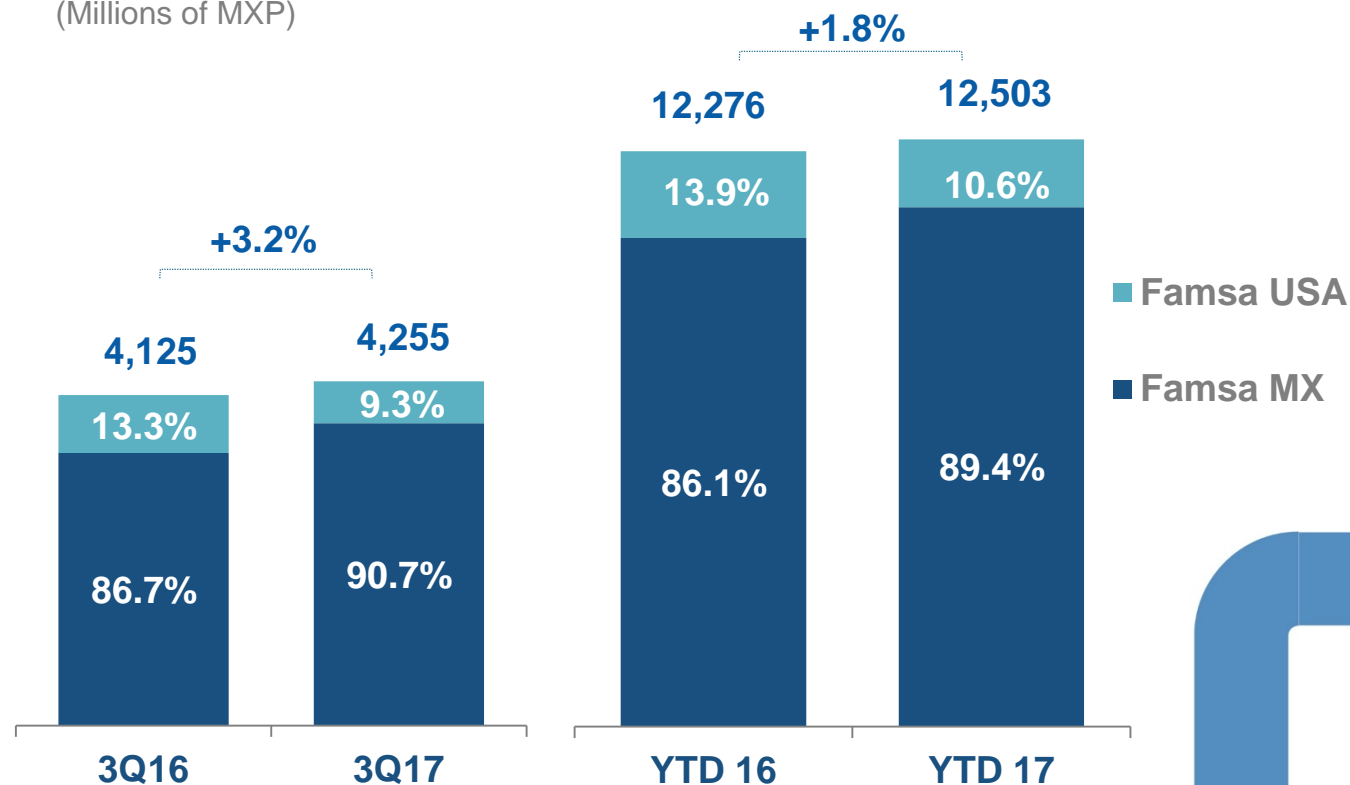
(Millions of MXP)

Same Store Sales (SSS)

	3Q16	3Q17
Total	+4.0%	+2.8%
Famsa Mexico	+6.8%	+7.2%
Famsa USA*	(14.9%)	(28.7%)

* Excluding exchange rate effect

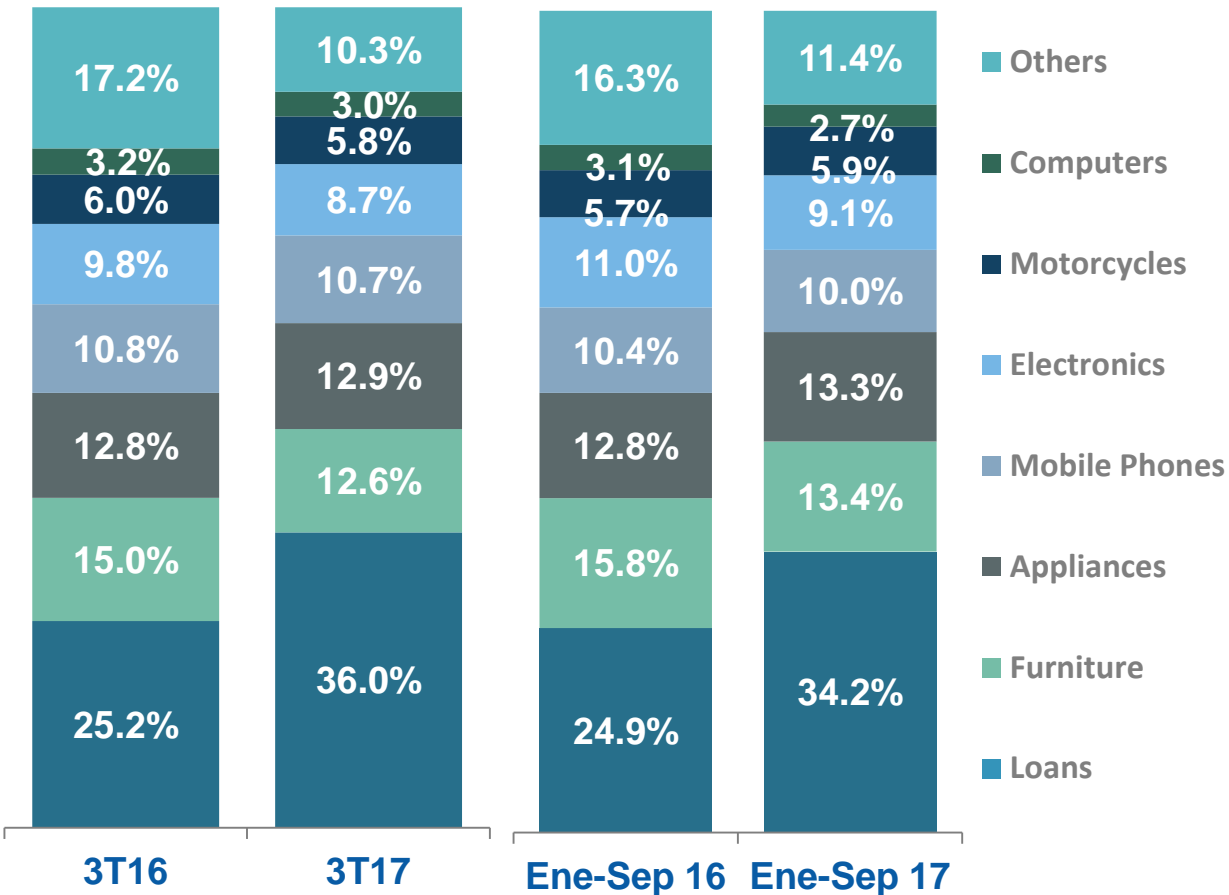
* Mexican Pesos



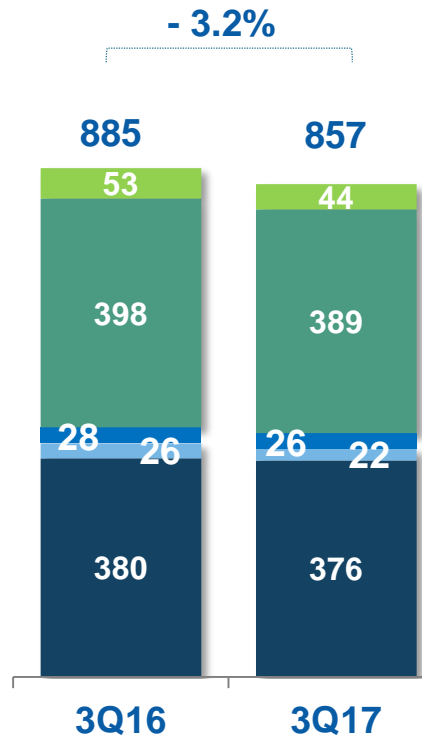
3. Consolidated Results – Net Sales

Net Sales by product mix

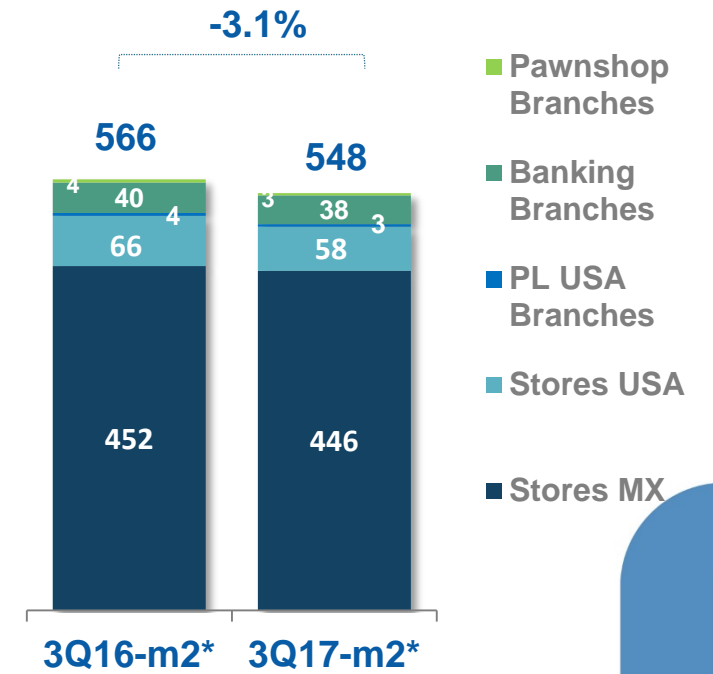
(Millions of MXP)



Business-units



Retail-area



*m² in thousands.



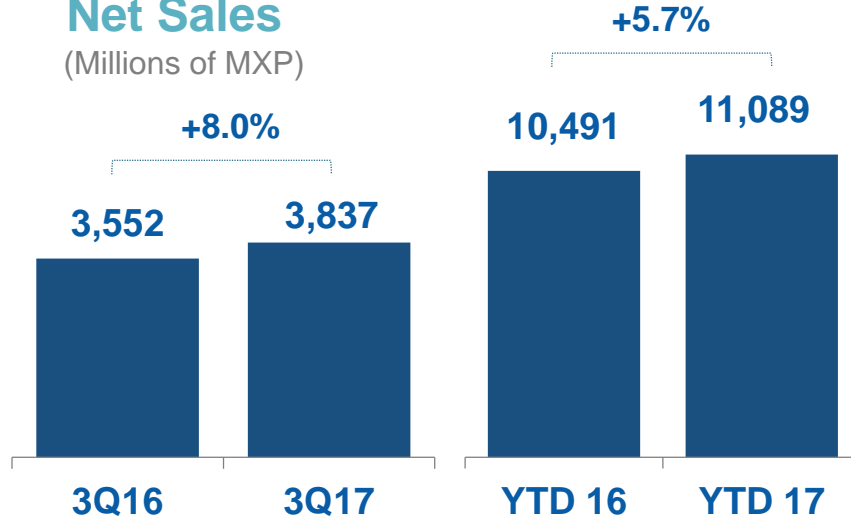
Famsa Mexico

4. Famsa Mexico

Contribution of Personal Loans and Appliances stood out in 3Q17.

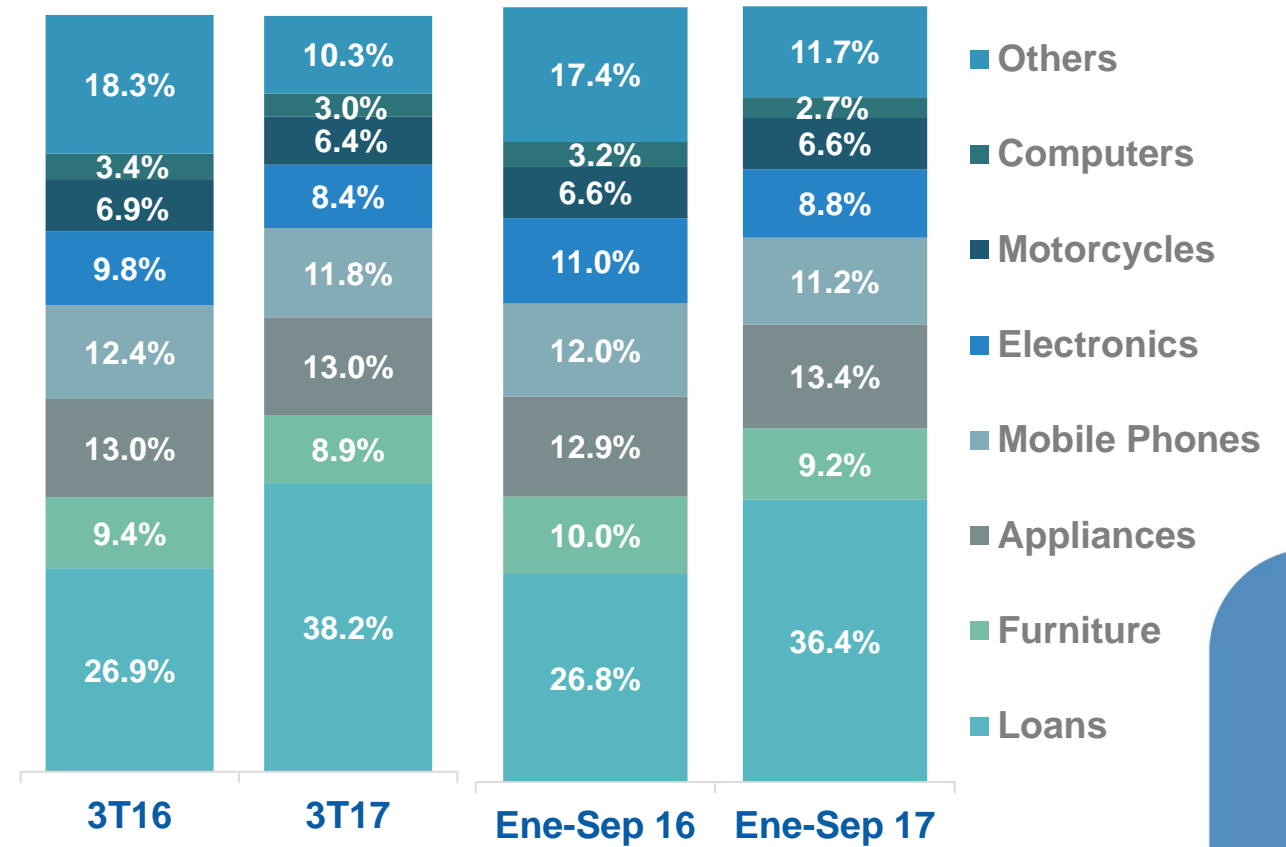
Net Sales

(Millions of MXP)

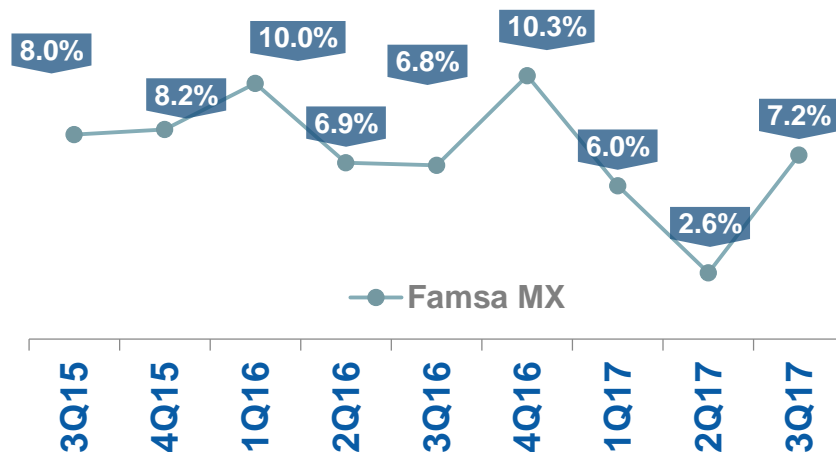


Sales by product mix

(Millions of MXP)



Same Store Sales (SSS)





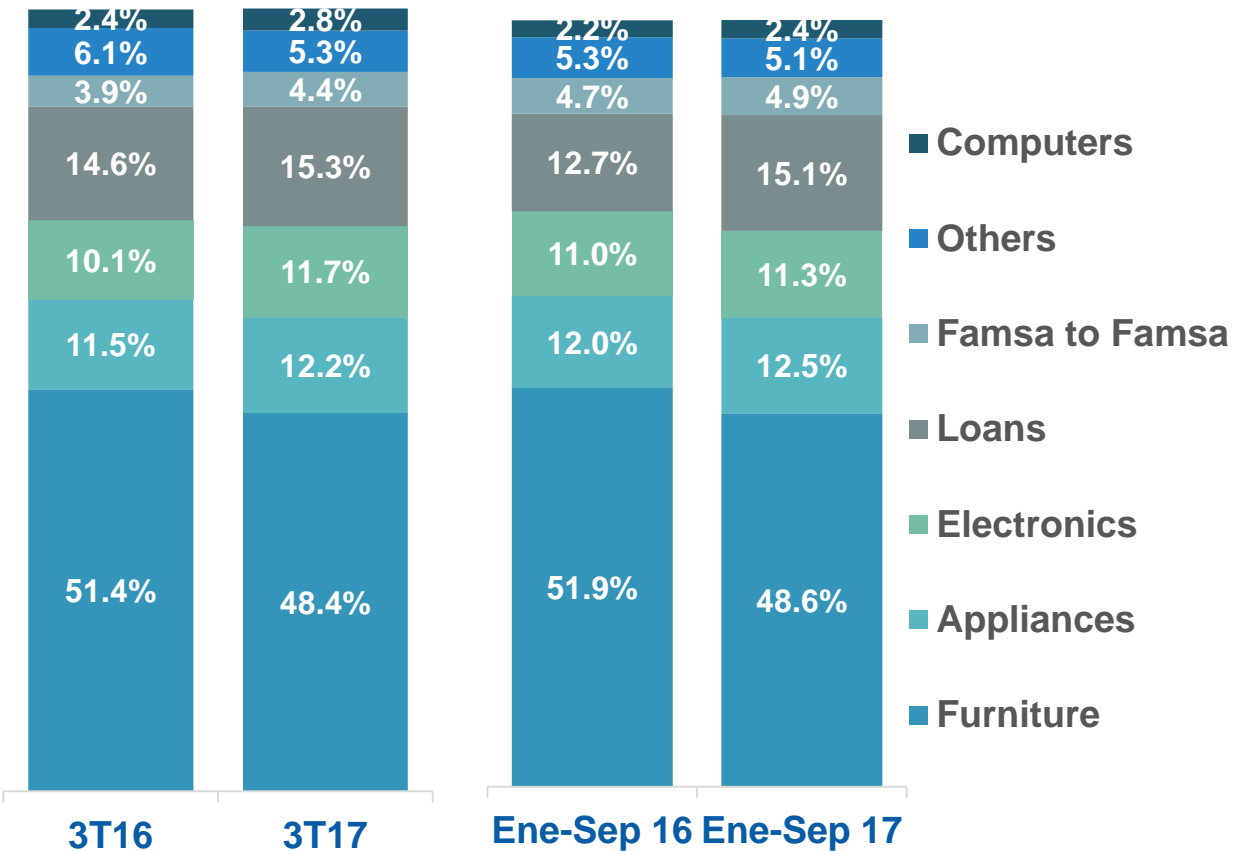
Famsa USA

5. Famsa USA

3Q17 Famsa USA Net Sales in dollars decreased by 24.1% YoY, still affected by the negative outlook for the US Hispanic population in the U.S. and the effects of the appreciation of the MXP vs. USD

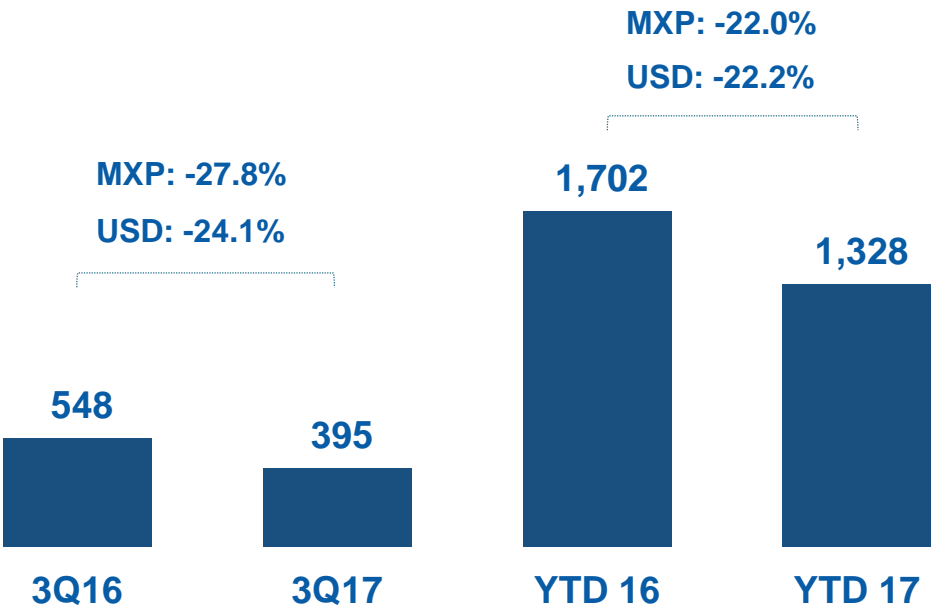
Sales by product mix

(Millions of MXP)



Net Sales

(Millions of MXP)

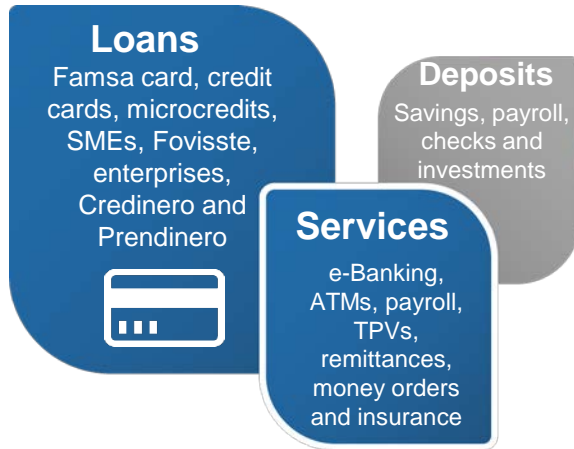




Banco Famsa

6. Banco Famsa

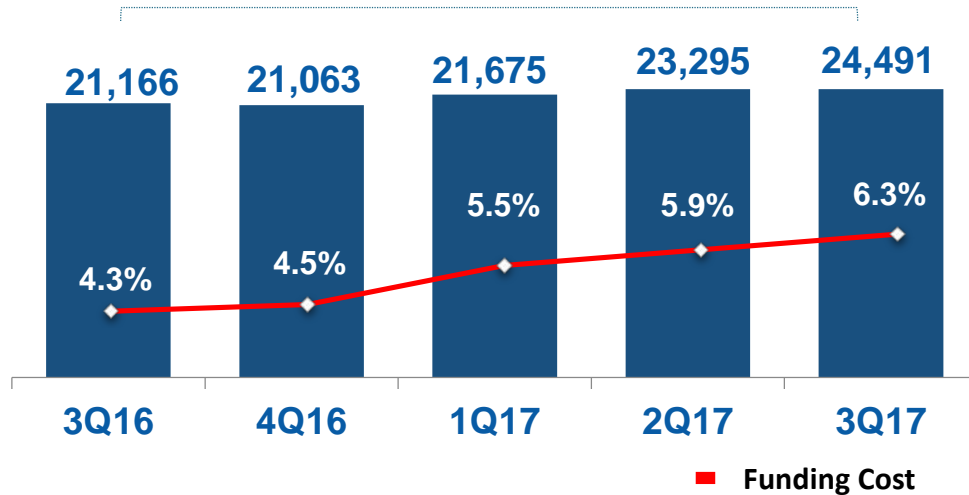
Bank deposits as of September 30, 2017 increased by 15.7% above 3Q16, amounting to Ps.24,491 million.



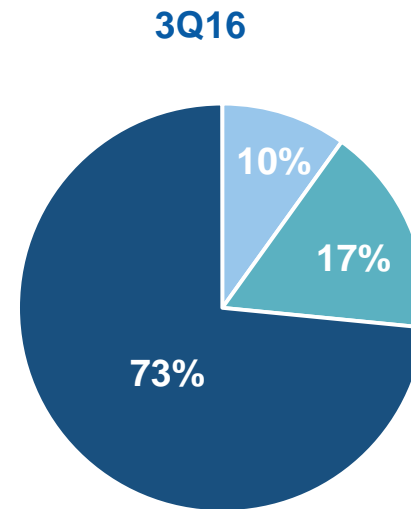
Bank Deposits

(Millions of MXP)

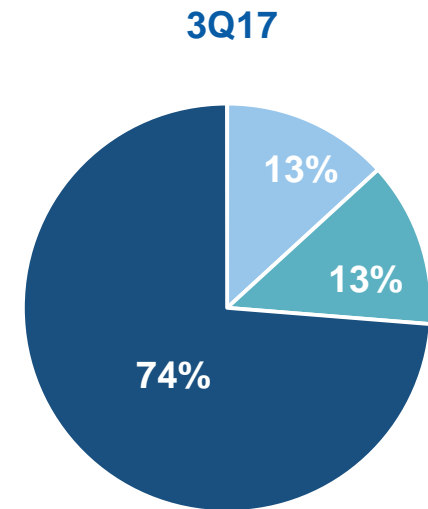
+ 15.7%



Bank Deposits Mix



- Demand Deposits
- Opnl Availability
- Time Deposits

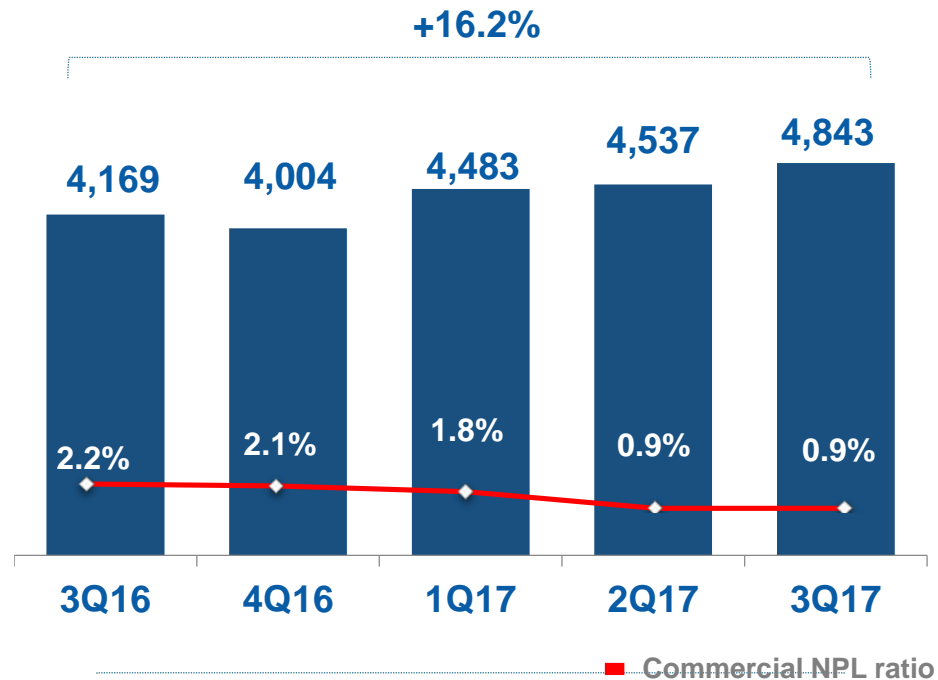


- Demand Deposits
- Opnl Availability
- Time Deposits

6. Banco Famsa

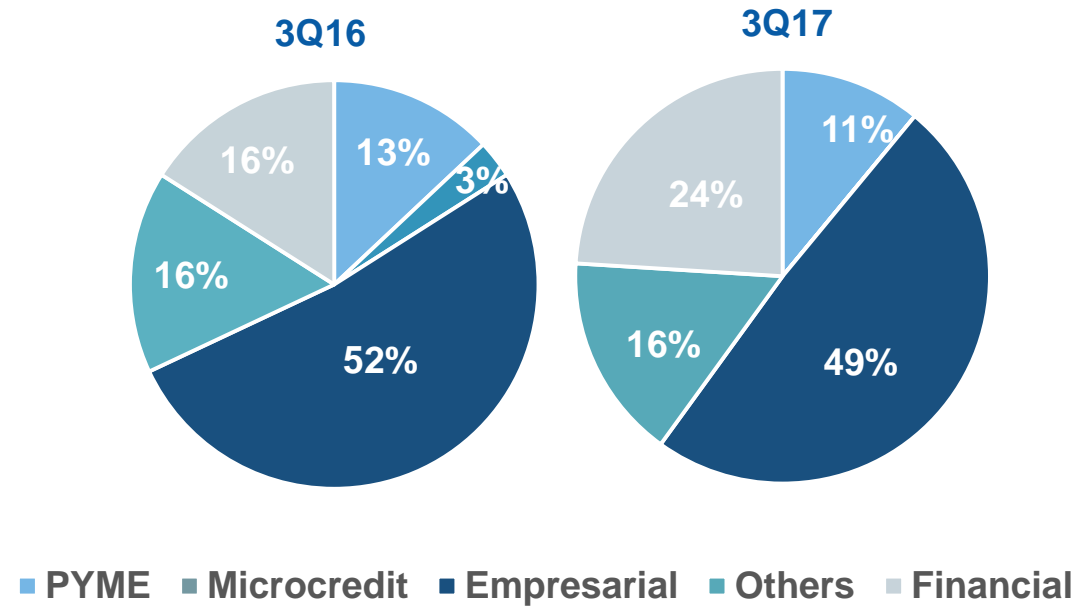
Portfolio of Loans*

(Millions of MXP)



*Gross Balance
Source: Banco Famsa

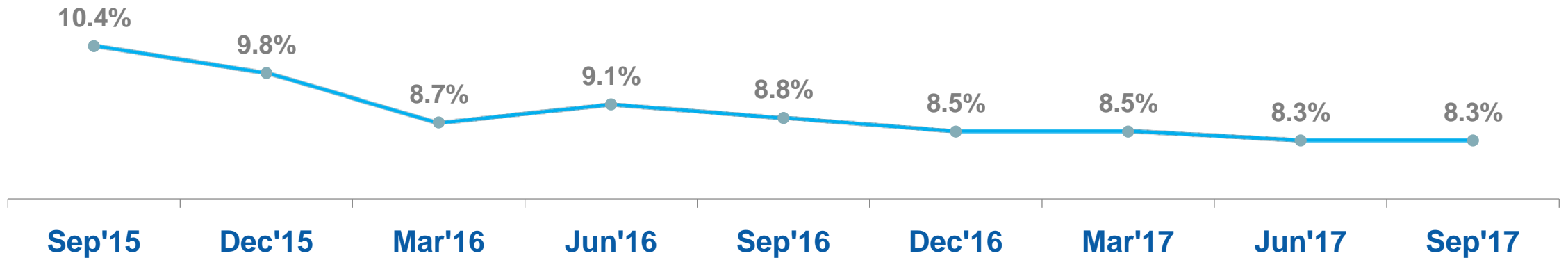
Portfolio of Loans Mix



6. Banco Famsa

The Non-Performing loans ratio (NPL) ended at 8.3%, decreasing 50 bps. vs 3Q16, given the strengthening of our credit base

Non-performing Loans Ratio (NPL)**



**Includes credits discounted by payroll
Source: Banco Famsa

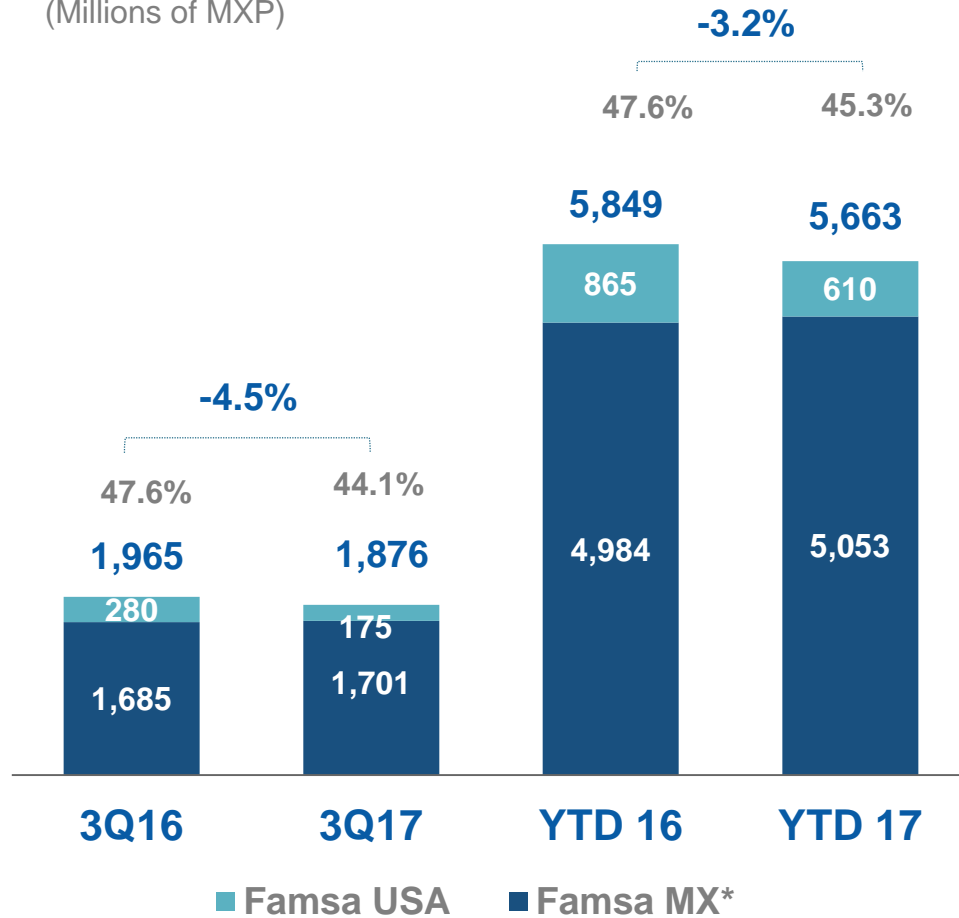


Consolidated Results

7. Consolidated Results

Gross Profit

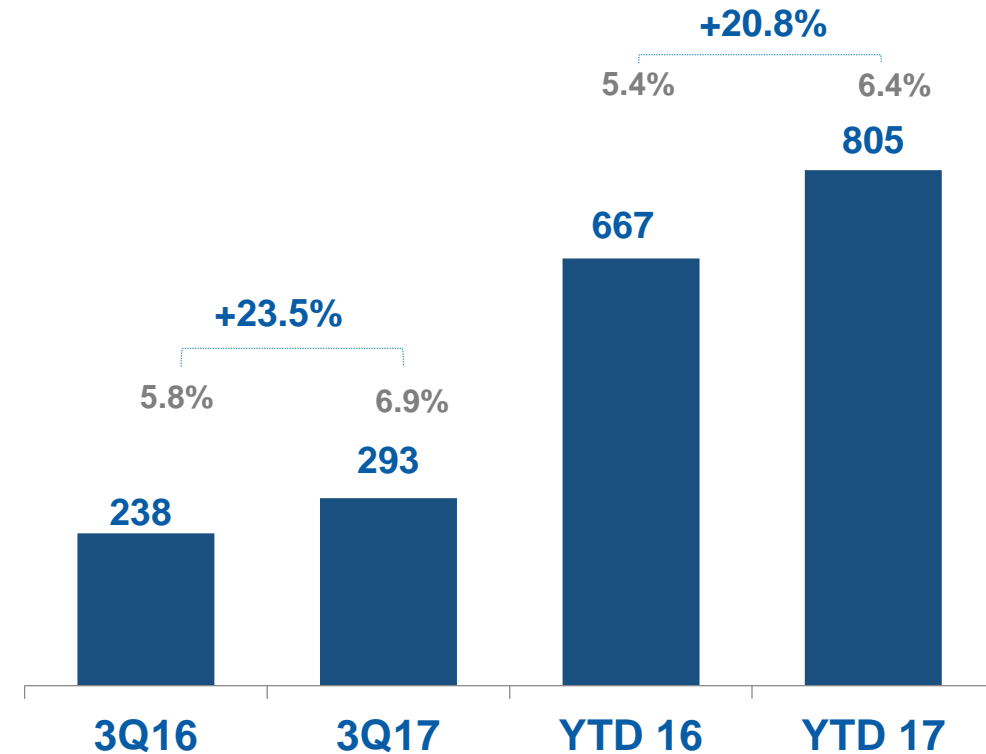
(Millions of MXP)



*Includes other segments and intercompanies

Financial expenses⁽¹⁾

(Millions of MXP)

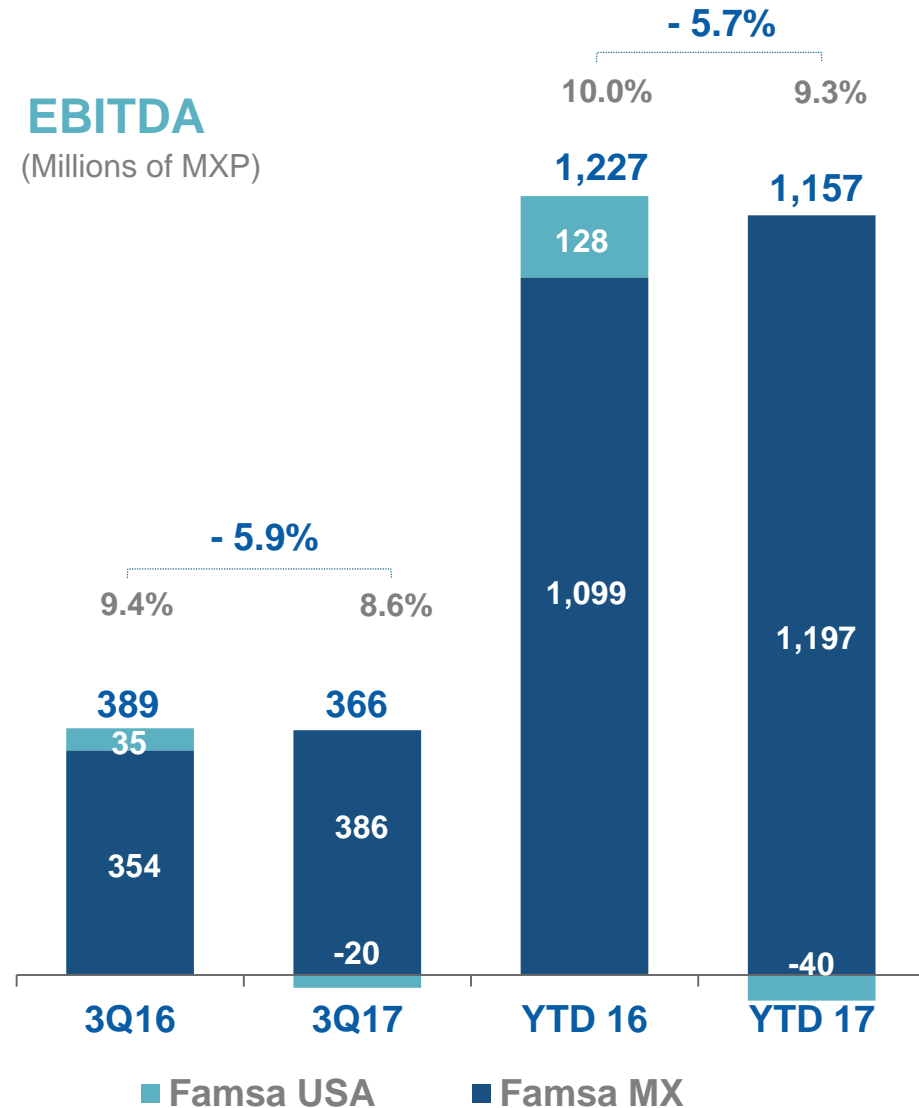


(1) Financial expenses = Interest paid

7. Consolidated Results

EBITDA

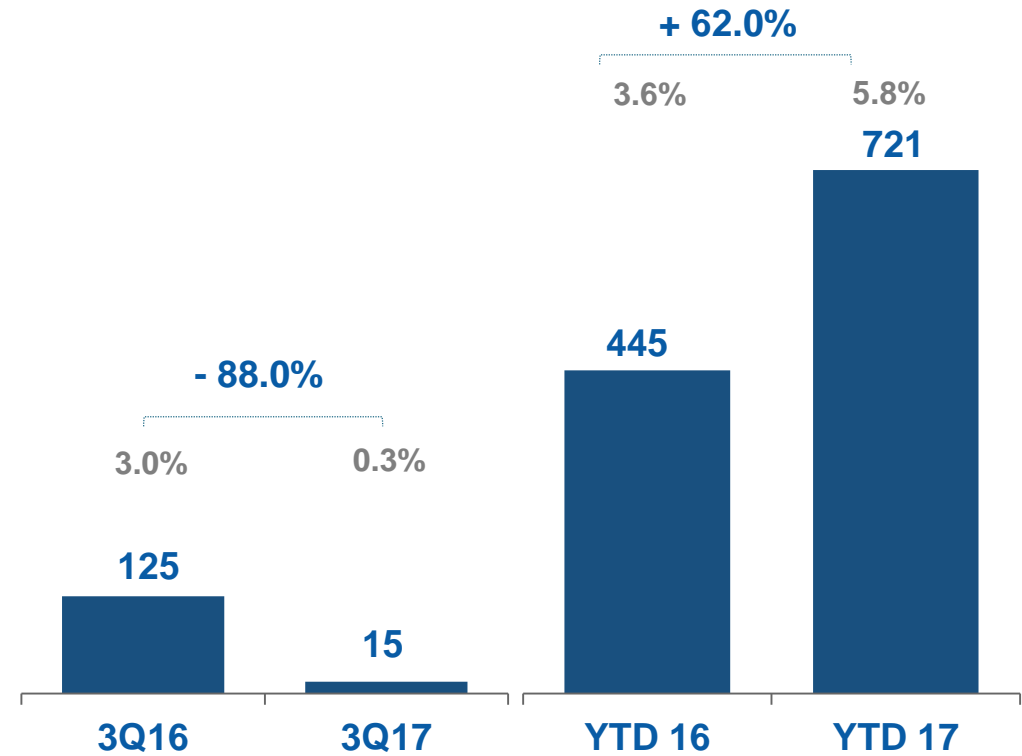
(Millions of MXP)



*Includes other segments and intercompanies

Net Income

(Millions of MXP)



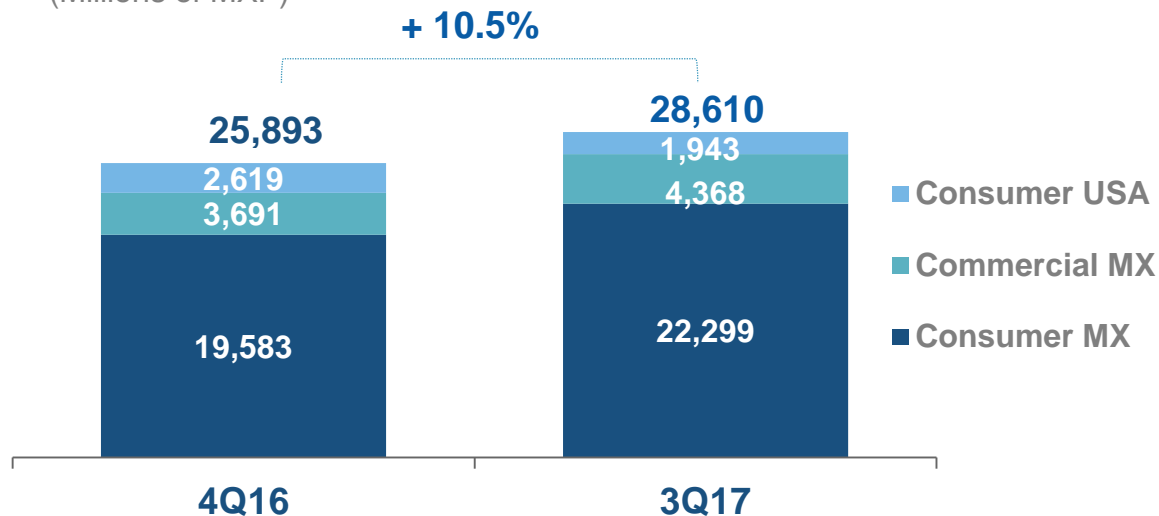


Financial Position Items

8. Financial Position Items

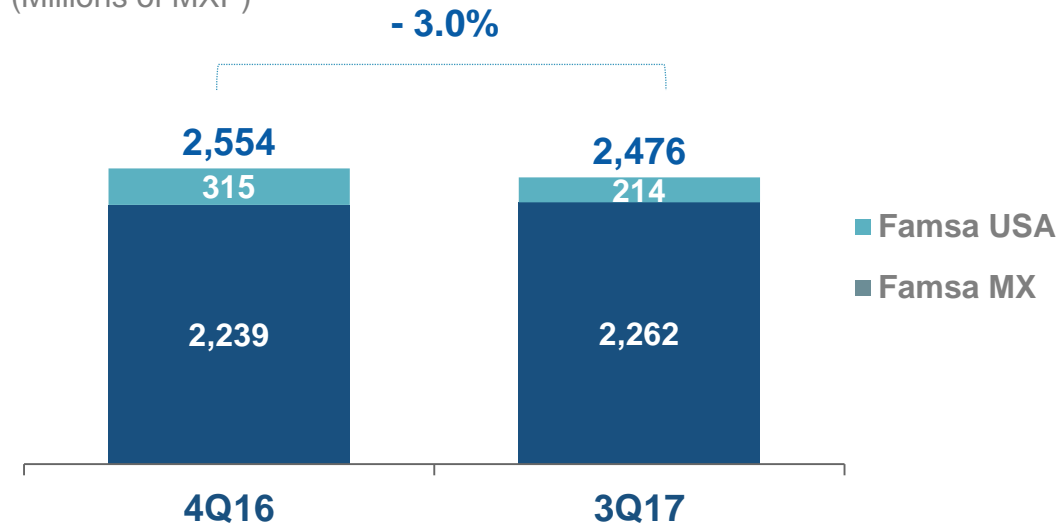
Trade receivables

(Millions of MXP)



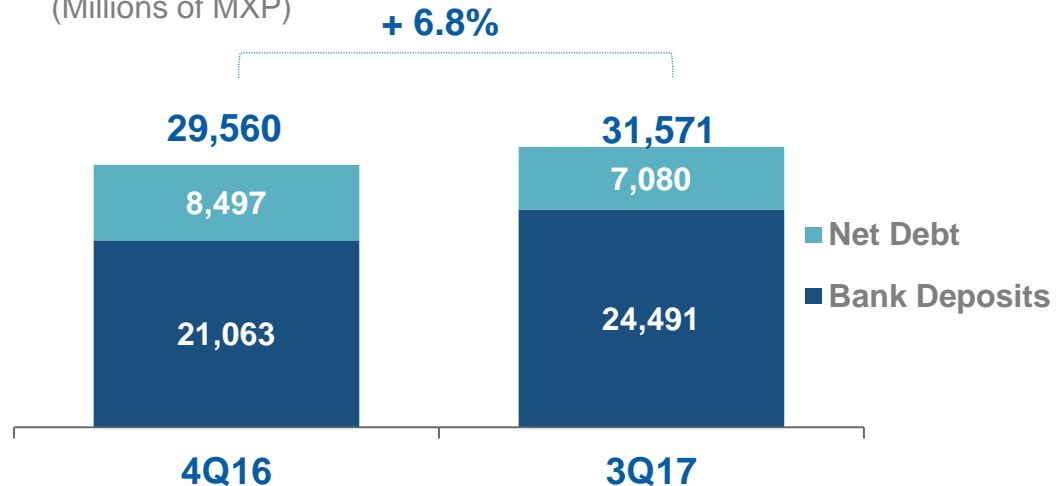
Inventories

(Millions of MXP)



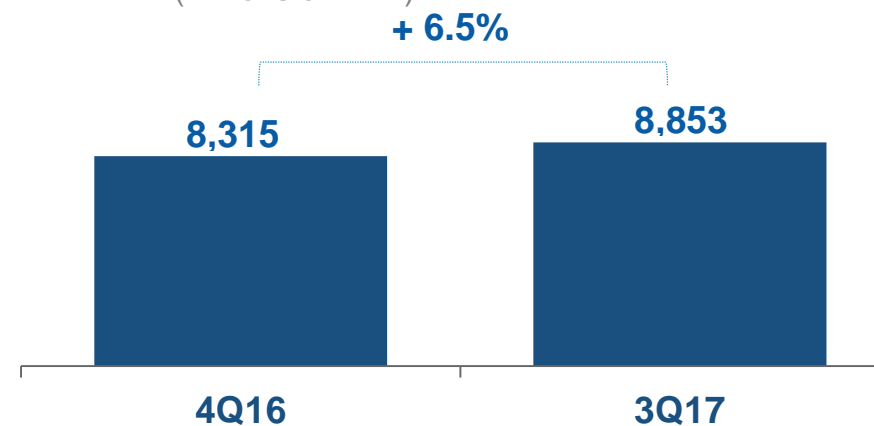
Net debt & bank deposits

(Millions of MXP)



Stockholders' equity

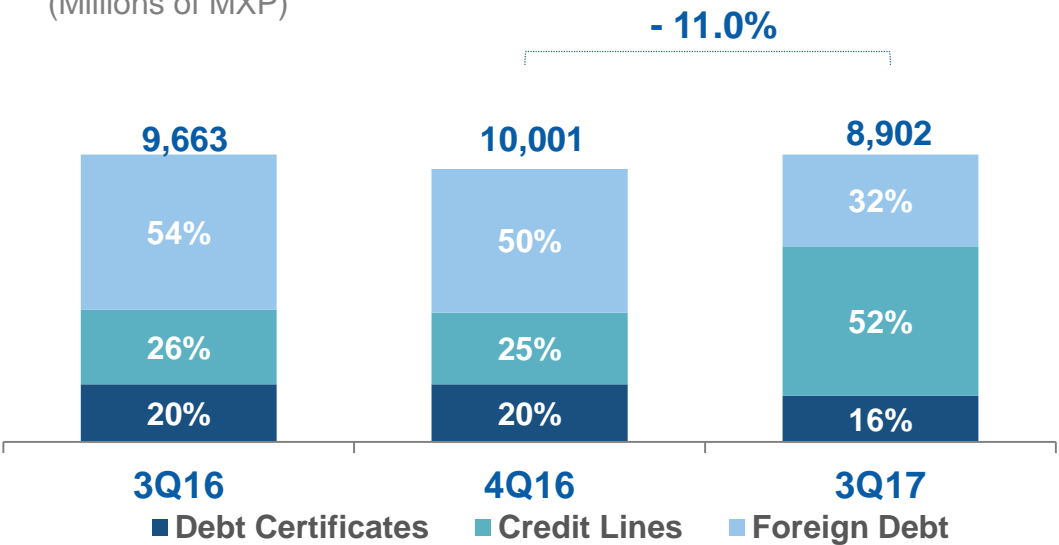
(Millions of MXP)



8. Financial Position Items: Debt Structure

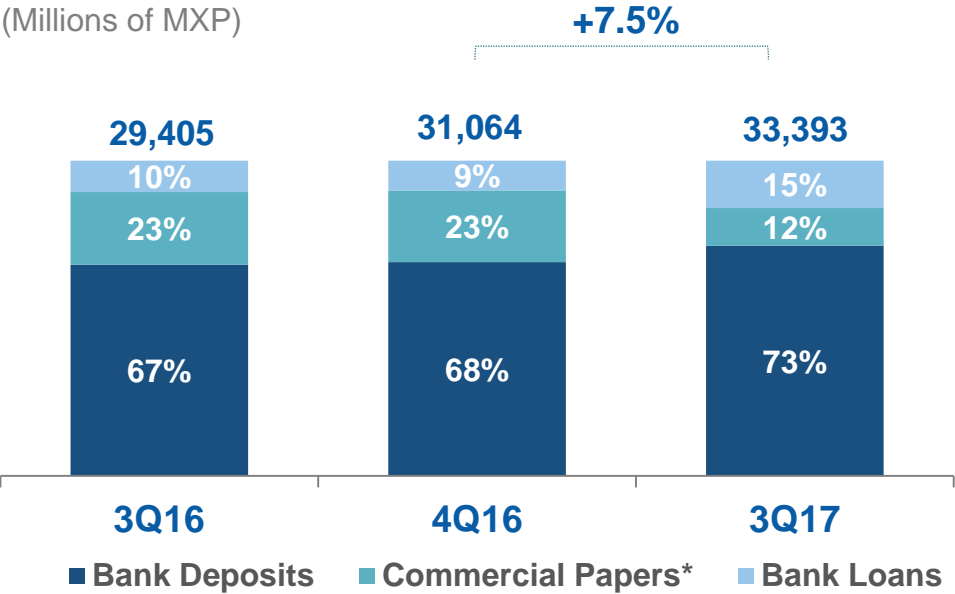
Debt Profile

(Millions of MXP)



Funding Sources

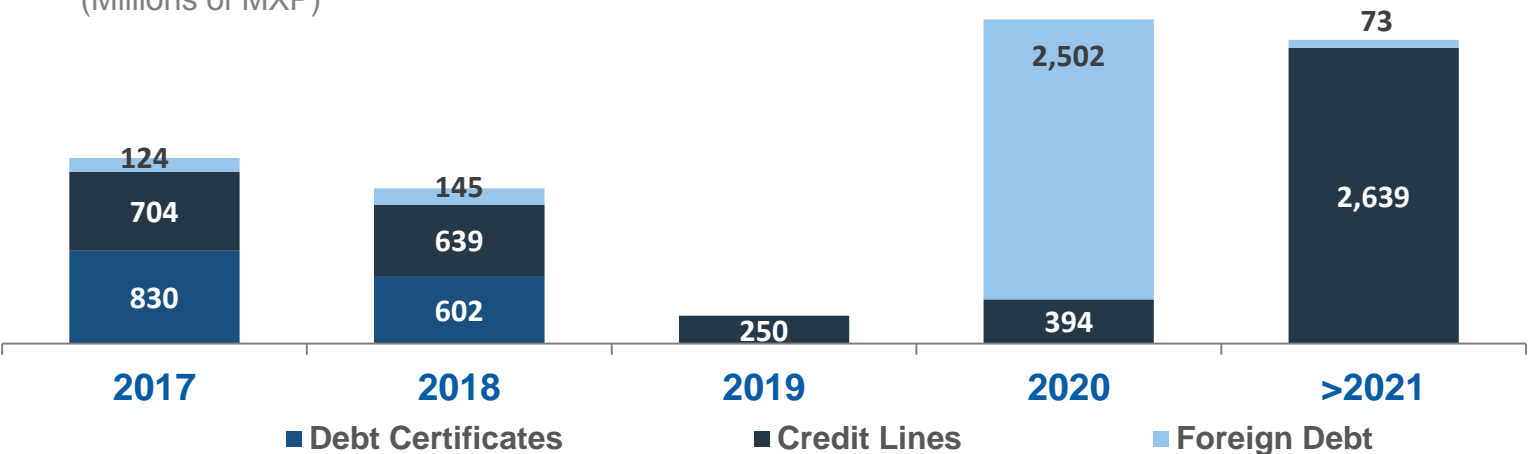
(Millions of MXP)



* Includes local notes and foreign senior notes.

Debt Maturity Schedule

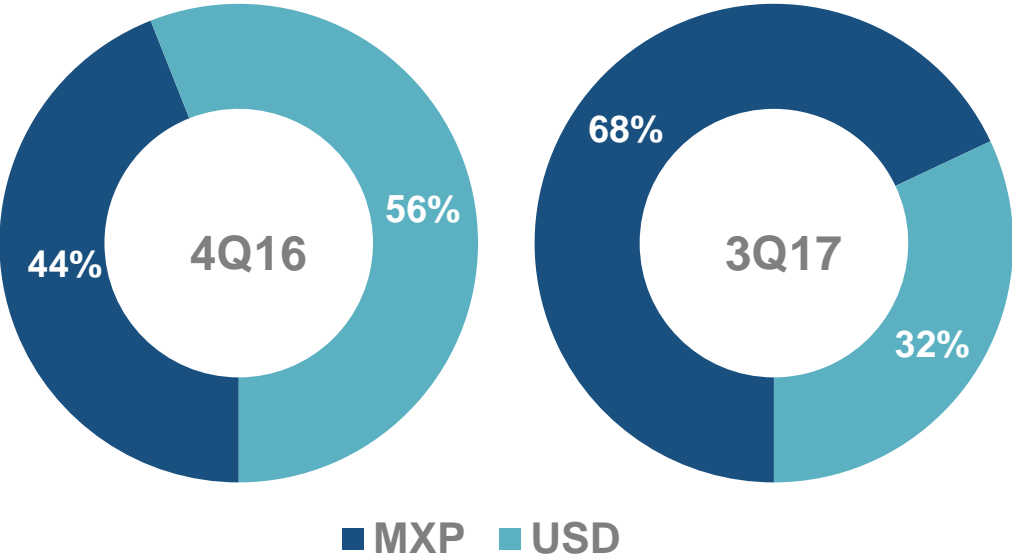
(Millions of MXP)



8. Financial Position Items: Debt Structure

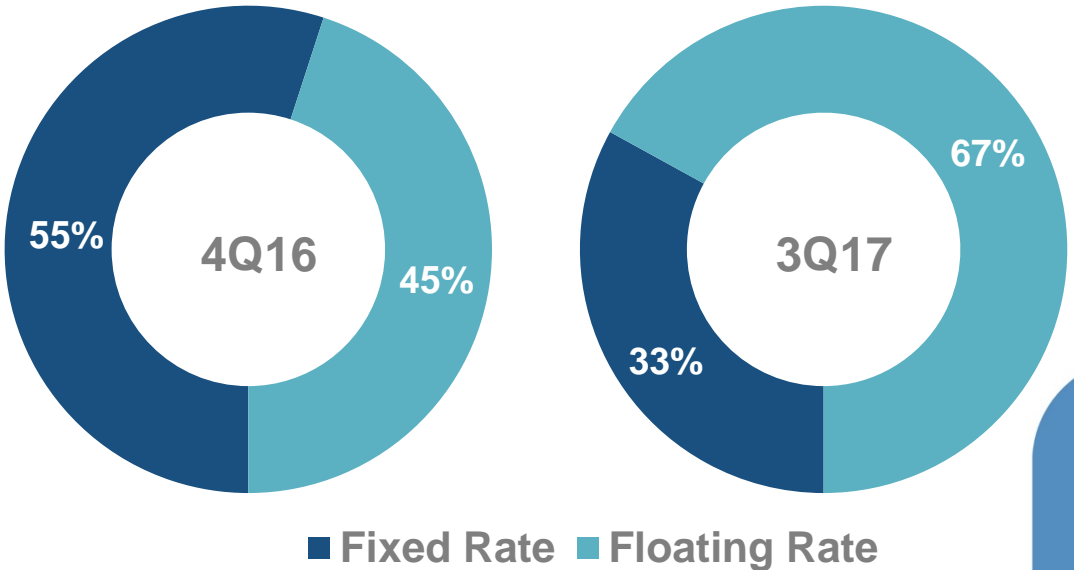
Debt Profile: By Currency

(Millions of MXP)



Debt Profile: By Interest Rate

(Millions of MXP)



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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 2016 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

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Investor Relations

Paloma Arellano

paloma.arellano@famsa.com

+52 (81) 8389 3405