



*JULY 16TH, 2025*

SICREAC

## COMPANY OVERVIEW

SISTEMA DE CRÉDITO AUTOMOTRIZ, S.A. DE C.V.

## KEY HIGHLIGHTS

July 16th, 2025

SISTEMA DE CRÉDITO AUTOMOTRIZ, S.A. DE C.V. IS A MEXICAN COMPANY OPERATING IN THE NON-ESSENTIAL CONSUMER GOODS AND SERVICES SECTOR. IT BELONGS TO THE AUTOMOTIVE AND COMPONENTS SUBSECTOR WITHIN THE BROADER AUTOMOTIVE INDUSTRY. ITS CORE BUSINESS ACTIVITY IS THE PURCHASE AND SALE OF DURABLE GOODS, PRIMARILY VEHICLES. THE COMPANY WAS FOUNDED IN 1980.

MAIN BUSINESS LINES

	AUTO-FINANCING	<ul style="list-style-type: none"><li>SICREAC offers products designed for clients who wish to optimize their financial resources—forward-thinking individuals open to planning the acquisition of a vehicle without a down payment or interest charges.</li></ul>
	CREDIT	<ul style="list-style-type: none"><li>The company offers traditional vehicle loans with terms of up to 84 months, as well as competitive credit options for pre-owned vehicles of any brand under accessible conditions.</li></ul>
	INSURANCE	<ul style="list-style-type: none"><li>SICREAC has agreements with insurance companies to provide exclusive preferred rates and services for active credit and auto-financing clients.</li></ul>

Auto-Financing Highlights

Auto-financing is a car acquisition model based on forming saver groups, where members make monthly contributions. This structure allows customers to drive away with their selected vehicle while enjoying:

- No down payment.
- Zero interest.
- Flexible plans tailored to individual needs.
- Locked-in prices.
- Discounts on the first installment.
- One year of free insurance.
- Low payments and quick delivery under the Cronos M Plan.
- New plan offering: Cronos Pro.

Credit Highlights

SICREAC’s credit plans are tailored for clients seeking immediate vehicle delivery, offering:

- Loan terms up to 84 months.
- Interest rates starting from 16.5%
- Credit availability for pre-owned vehicles.

Notable Distinctions



**“Top Company” Recognition (Since 2023)**  
Ranked #88 in the list of best companies with fewer than 500 employees.



**Fintech Company (Since 2022)**  
Committed to ongoing innovation and enhanced client services.



**Best Mexican Companies 2024**  
Honored in the “New Companies” category, reflecting its dedication and forward-looking vision.

July 16th, de 2025

*Management Commentary and Analysis*

Executive  
Summary

As it celebrates 44 years of operation, Grupo Sicrea continues to evolve. By combining outstanding human capital with advanced technological development, the Group has positioned itself as a market differentiator. A key goal is to promote a better understanding of auto-financing and make programmed saving accessible to a wider population.

Business  
Model

SICREAC offers clients auto-financing schemes through a commercial system that forms groups of 125 members. These members make regular contributions that are managed by the company and used to finance the purchase of new vehicles (the “Commercial System”).

Strategic  
Objectives

The company is committed to exploring and developing new strategies to overcome market challenges and meet evolving customer needs. SICREAC maintains a strong focus on innovation, financial inclusion, and excellent customer service. The management extends sincere appreciation to its employees, partners, and customers for their continued support.

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