

Monterrey, N.L. March 2016

To whom it may concern,

BANREGIO has 135 branches throughout the country providing financial services to businesses as well as private customers. As part of the bank's improvement culture we carried out along with **London Consulting Group** the project called "**Speed 2**" with the objective of improving the Credit Approval processes in our Business and Consumer areas.

Some of the main activities that were carried out were:

- Simplification of the process of credit application while improving the client's experience.
- Redesign of credit approval authorization to improve response time.
- Elimination of low value added activities at the credit factories (workflow).
- Design and implementation of indicator panels to manage the fulfillment of objectives.

The implementation of the new work system, in conjunction with the areas commercial plans have generated the following results:

- **Business**
 - A **74% reduction** in the total process time for credit approval.
 - A **28% increase** in the area's credit placement.
- **Credit Card segment Creditworthiness**
 - An **84% reduction** in time of approval.
 - A **77% increase** in placement.
- **Credit Card segment Investors and Shareholders:**
 - An **79% reduction** in time of approval.
 - A **87% increase** in placement.
- **Business Auto:**
 - An **50% reduction** in time of approval.
 - A **13% increase** in placement.

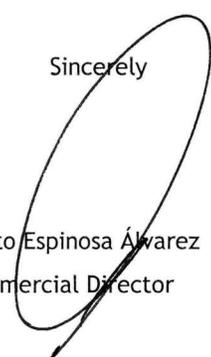
The project's economic benefits have surpassed our expectations obtaining at the end of the project an **annual return on investment of 4.9 to 1.**

Based on the above, we would like to highly recommend London Consulting Group as a professional company that focuses on results.

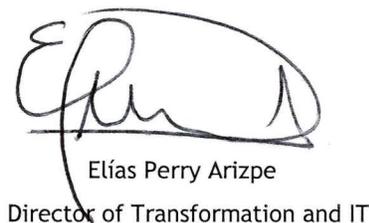
Sincerely



Manuel Rivero Zambrano
General Director



Roberto Espinosa Álvarez
Commercial Director



Elías Perry Arizpe
Director of Transformation and IT