

(U) LIME





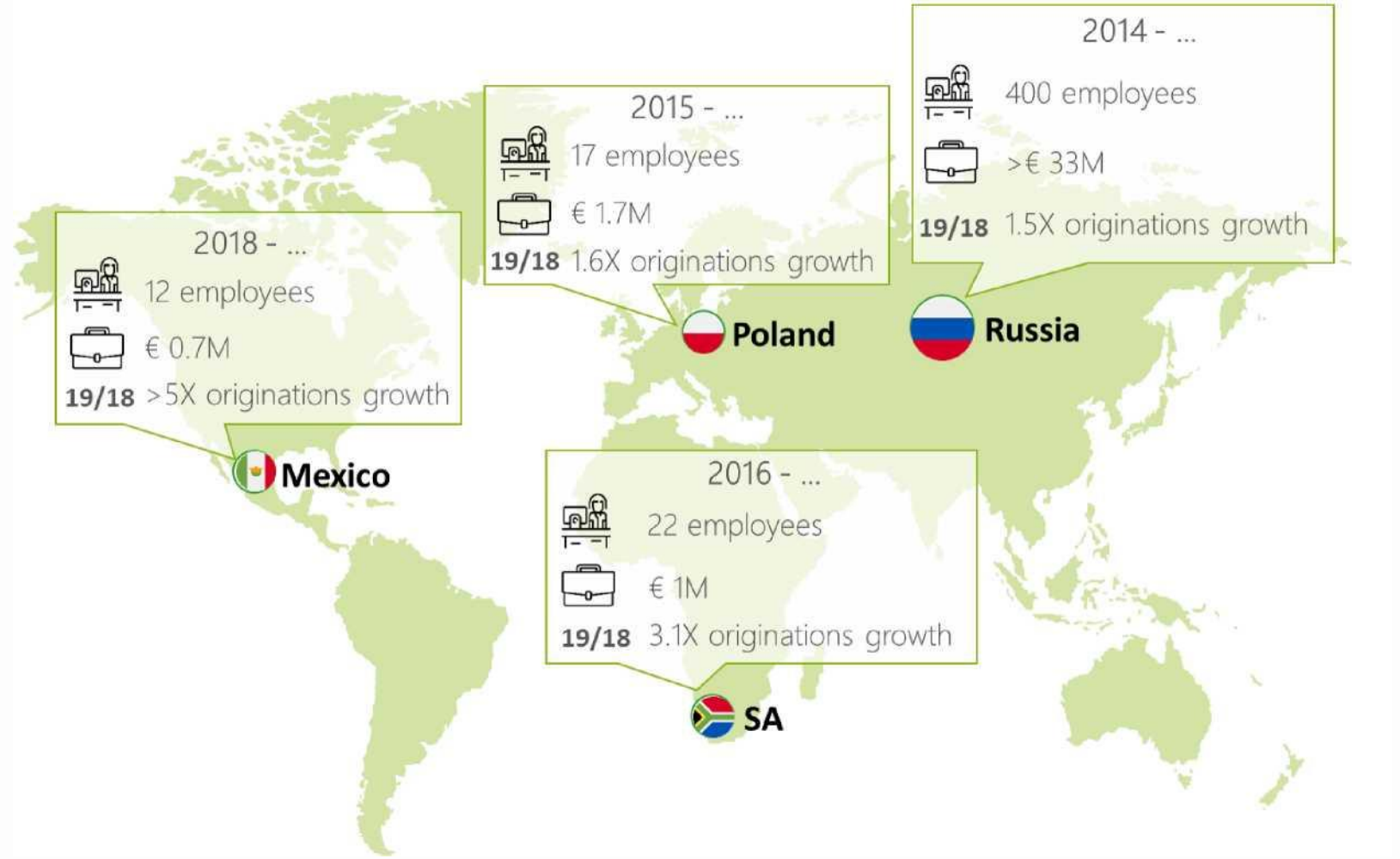
About LCP

Lime Credit Group

Utilizing advanced algorithms and machine learning capabilities, we create a platform for a customized approach towards lending.

We help connect our customers with opportunities, reinvent themselves and help them realize their ambitions.

- **5 years** in industry
- **4 countries**, 8 office around world
- **>106MM\$** of issued loans since 2014
- **x6** company's growth in 2018

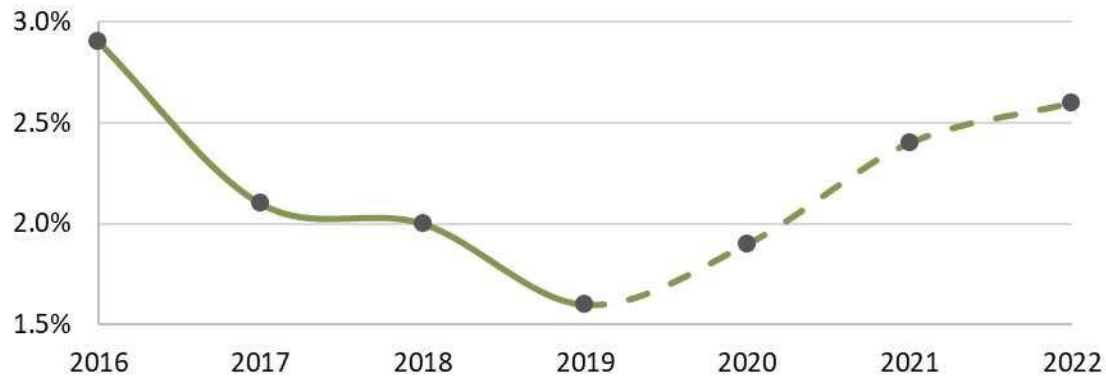


Market Analysis: Mexico



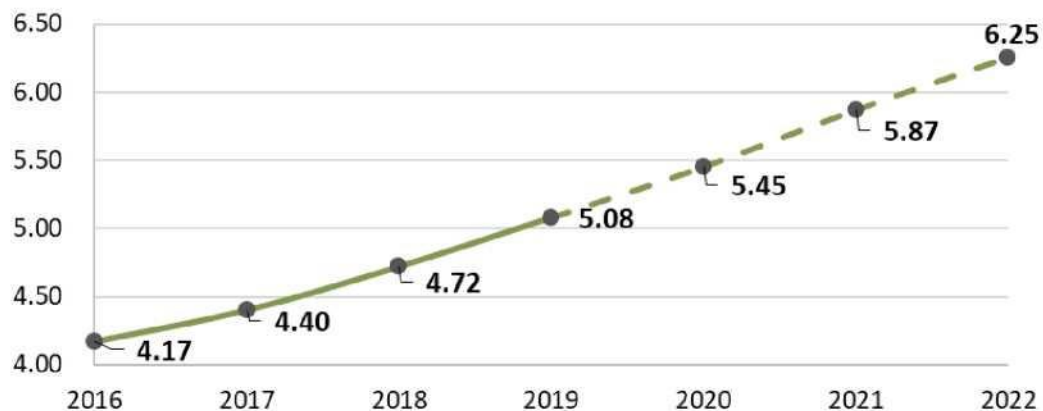
Mexican market has significant growth potential & provides the necessary experience for further expansion

GDP growth rate of Mexico with forecast, %



- After long economic growth, a slowdown in the Mexican economy was observed, the peak of which will be passed in 2019
- Mexican economy is heavily exported to the USA. Isolationism policy of US creates new risks for Mexico

Mexican MFIs portfolio, Billions \$



- MFI sector is developing steadily - CAGR=5%¹
- Relatively low growth rates due to development of Mexican MFI market
- Top-4 worldwide by the number of borrowers in the MFI market

Welcome to LimdMexico

Designed to meet the financial needs of customers the platform allows us to be flexible under any circumstances. The result new upgraded digital loan lending platform **@lime24.mx**

The screenshot shows the lime24.mx website interface. At the top, there's a navigation bar with the LIME logo and links for 'Mi Perfil/Soy Cliente' and 'Regístrate'. Below this, a banner features a cartoon lime character holding a credit card, with a speech bubble saying '¡Que la cuenta no te cueste!'. To the right of the character is a 'Calcula tu préstamo' (Calculate your loan) widget. This widget has two sliders: '¿Qué monto necesitas?' (What amount do you need?) ranging from \$1,000 to \$14,000, and '¿Por cuánto tiempo?' (For how long?) ranging from 7 to 30 days. Below the sliders is an 'Aplicar ahora' (Apply now) button. The widget also displays 'Monto del préstamo: \$3,000' and 'Tu pago será de: \$4,461.60', with a note 'Tasa fija anual simple 100% - GAT Promedio 48.70% en IVA'. Below the banner, a section titled 'Tu Préstamo en 3 Sencillos Pasos' (Your loan in 3 simple steps) shows three steps: 1. 'Crea tu Perfil' (Create your profile) with a person icon, 2. 'Configura tu Préstamo' (Configure your loan) with a computer icon, and 3. 'Transferencia en Minutos' (Transfer in minutes) with a wallet icon. Each step has a brief description of what to do.

Platform KEY advantages



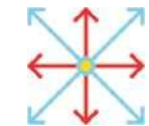
Automation

- Scoring
- Credit Robot & AntiFraud
- Collection



Cost optimization

- Accounting



Easy product line & geographic expansion

Other important platform components

End to end modules working universally but tailor-made for each country's unique requirements



Accounting

- Proprietary in-house technology
- Quick setup according to the laws of different countries



Collection

- Algorithm for automatic distribution of debtors
- Automatic voice calls, SMS, e-mail



UI/UX

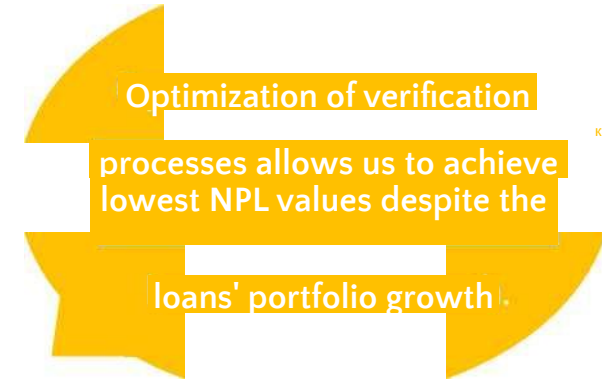
- Based on the international experience
- Up to date web analytics
- Special tool for hypothesis testing

Ongoing Products B2C Segment

Payday Loans (PDLs)

The facts:

- Pay day loans from **7 to 35** days
- Loan principal from **1,000 to 14,000 MXN**
- Over **+\$40M MXN (1.9M USD)** volume originated since 2019
- Annual loan rates between **540-720%**
- **+23K** loans delivered to our clients since 2018



Team LimdMX



Outstanding professionals run our key processes



■ Sandra Munoz
Data Analytics



■ Martha Gonzalez
Product & Client Service



■ Luis M. Trejo
Managing Director



■ Juan Ramirez
Operations



■ Francisco Resendiz
Compliance & Legal

Team LimdMX



Our operations team (underwriting & collection) are top of the line – and really fun too



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