

# (U) LIME





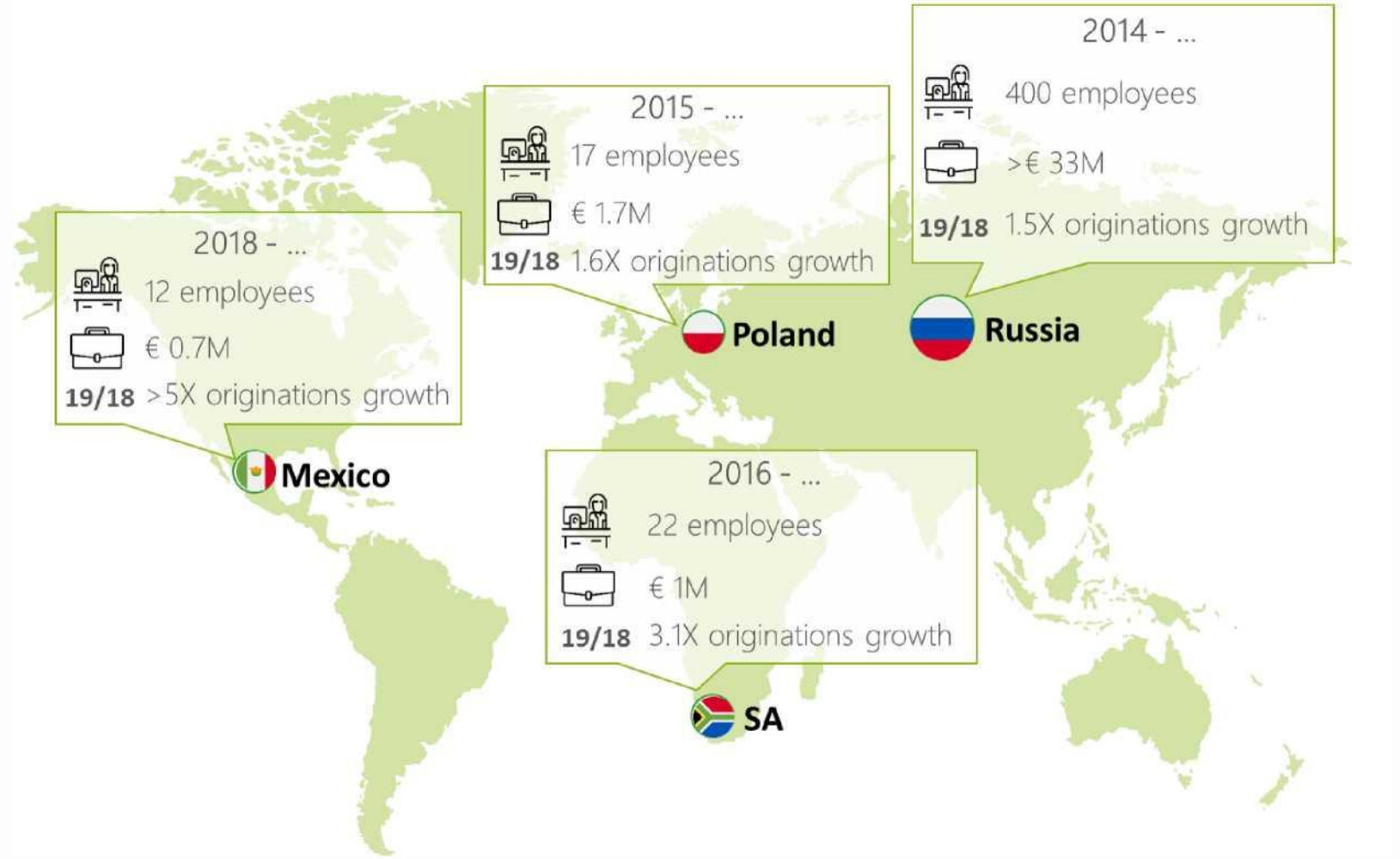
# About LCP

## 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

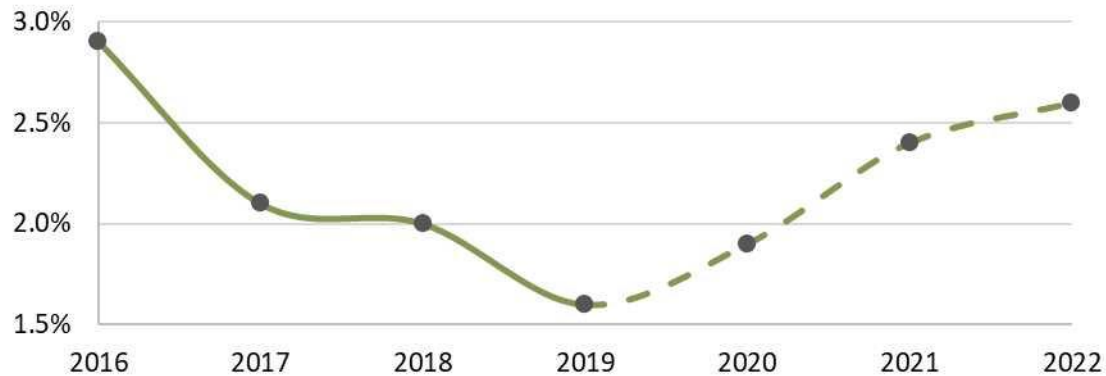


# Market Analysis: Mexico



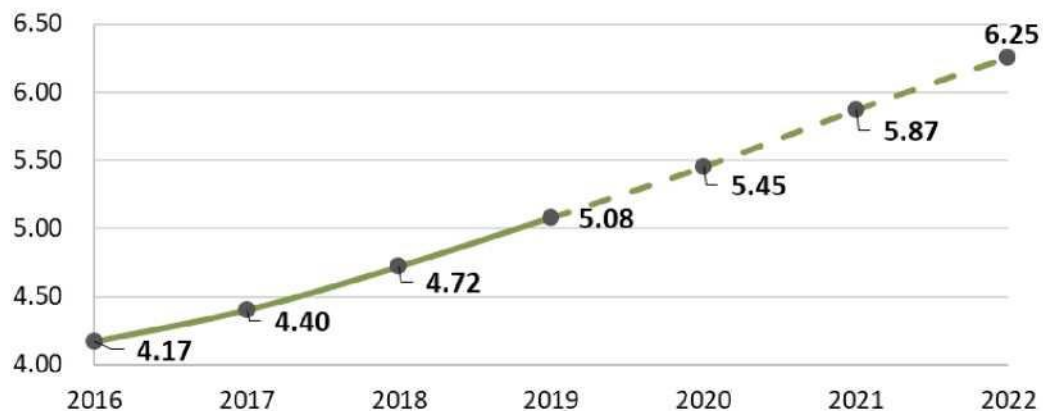
Mexican market has significant growth potential & provides the necessary experience for further expansion

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%<sup>1</sup>
- 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 the navigation bar, there's a main banner with a cartoon lime character holding a credit card and a speech bubble that says '¡Que la cuenta no te cueste!'. To the right of the character is a 'Calcula tu préstamo' (Calculate your loan) form. The form 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 days to 30 days. Below the sliders is an 'Aplicar ahora' (Apply now) button. Underneath the button, it shows 'Monto del préstamo: \$3,000' and 'Tu pago será de: \$4,461.60'. At the bottom of the banner, there's a section titled 'Tu Préstamo en 3 Sencillos Pasos' (Your loan in 3 simple steps) with three numbered icons: 1. 'Crea tu Perfil' (Create your profile), 2. 'Configura tu Préstamo' (Configure your loan), and 3. 'Transferencia en Minutos' (Transfer in minutes).

## Platform KEY advantages



### Automation

- Scoring
- Credit Robot & AntiFraud
- Collection



### Cost optimization



### 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

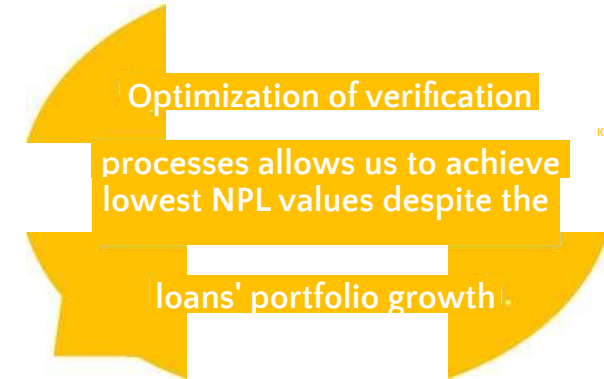
- Based on the international experience
- Up to date web analytics
- Special tool for hypothesis testing

# 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



## Contact

- Email:

[l.trejo@limecreditgroup.com](mailto:l.trejo@limecreditgroup.com)

- Web:

[www.lime24.mx](http://www.lime24.mx)

- Address:

Av. Presidente Mazaryk 191

Polanco V Seccion 11560

Miguel Hidalgo, Mexico City

Mexico

