

(U) LIME





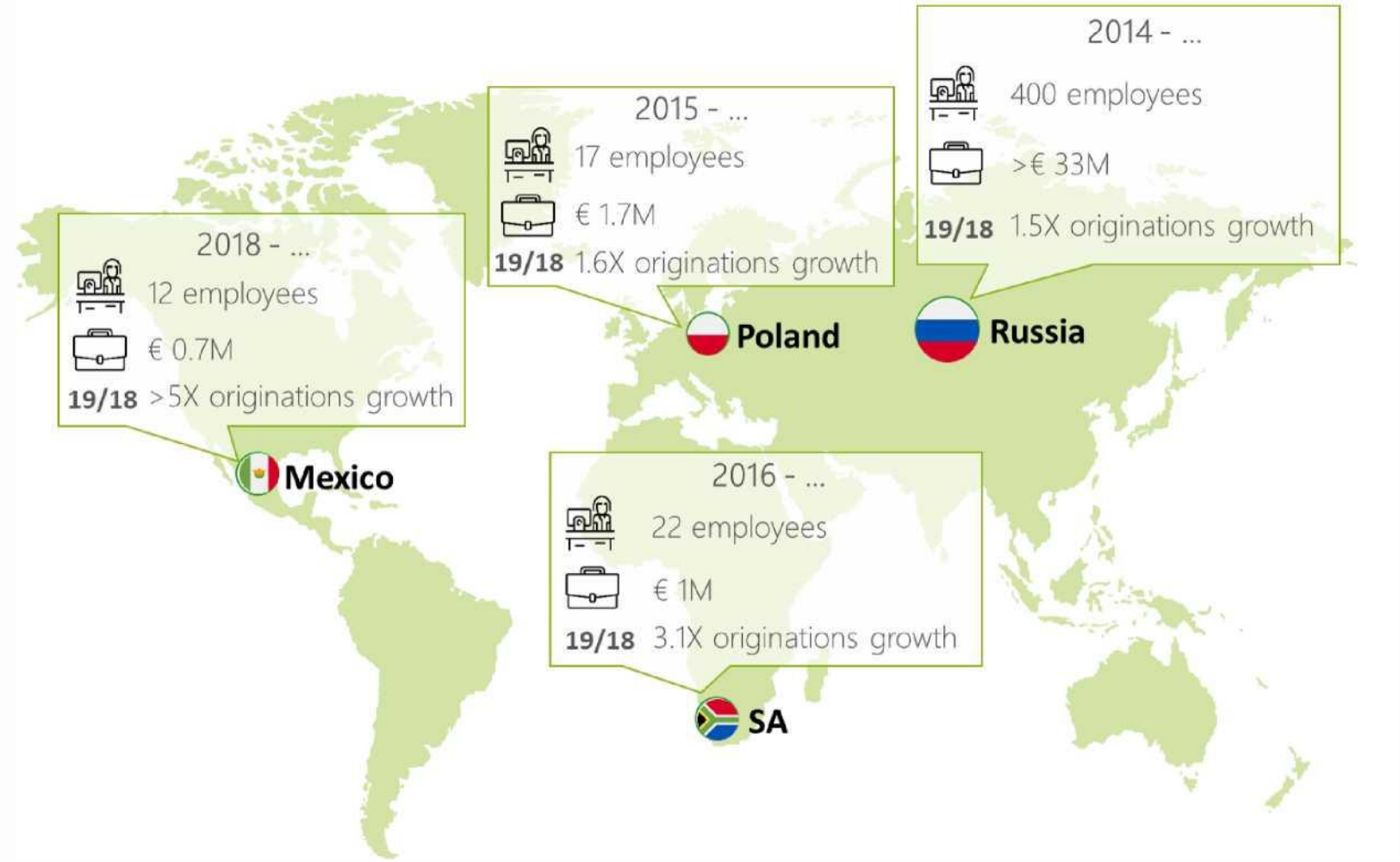
About LCP

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

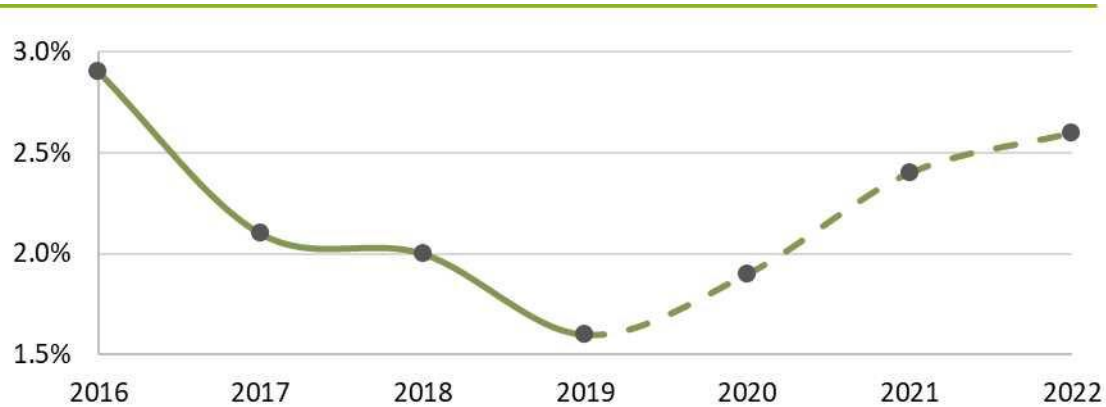




Market Analysis: Mexico

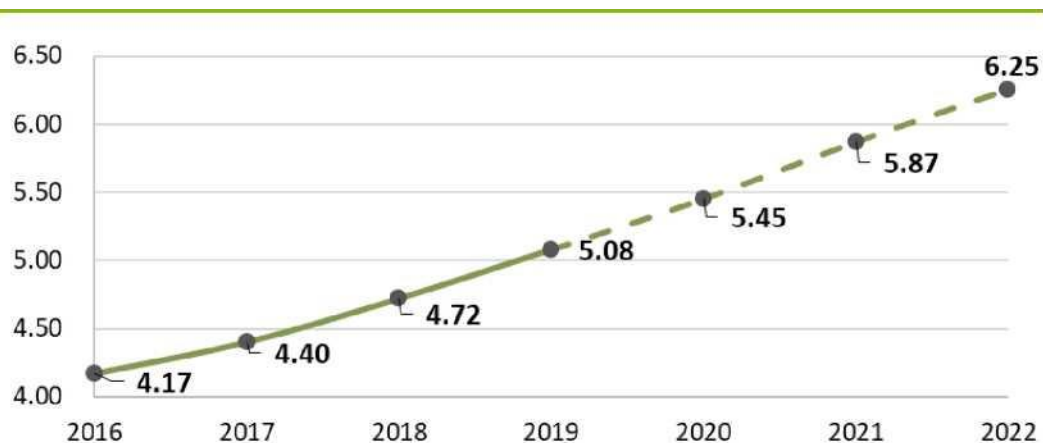
Mexican market has significant growth potential & provides the necessary experience for further expansion

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

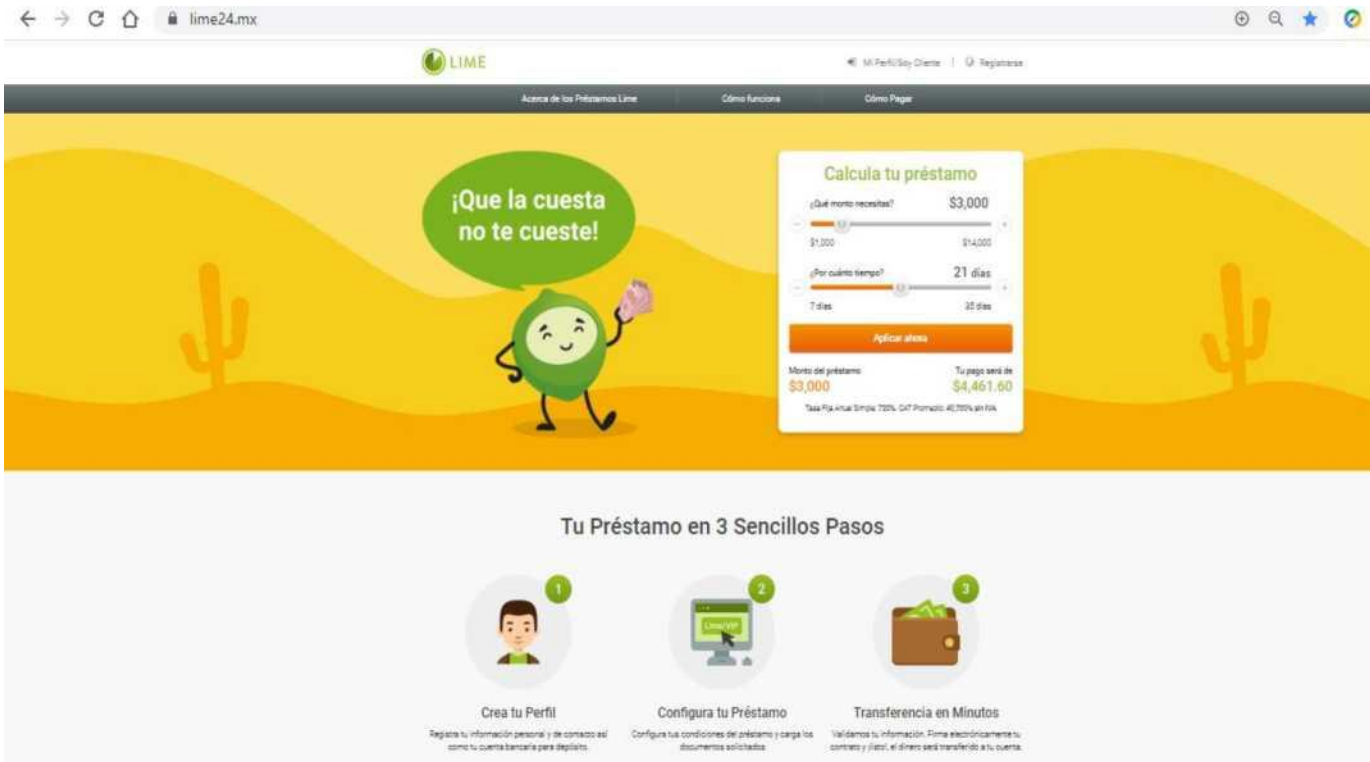
Mexican MFIs portfolio, Billions \$



- 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



Platform KEY advantages



Automation

- Scoring
- Credit Robot & AntiFraud
- Collection
- Accounting



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

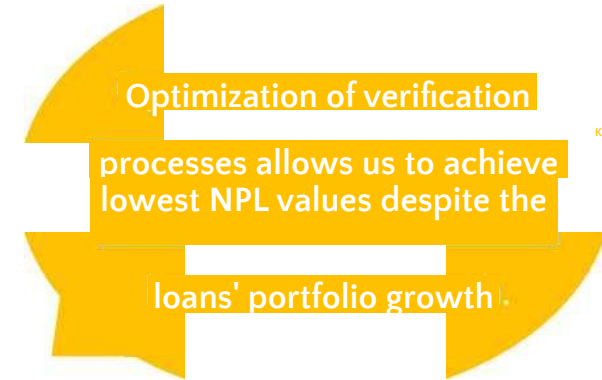
- Based on the international experience
- Up to date web analytics
- Special tool for hypothesis testing

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

- **Web:**

www.lime24.mx

- **Address:**

Av. Presidente Mazaryk 191

Polanco V Seccion 11560

Miguel Hidalgo, Mexico City

Mexico

