



LIME



bondster



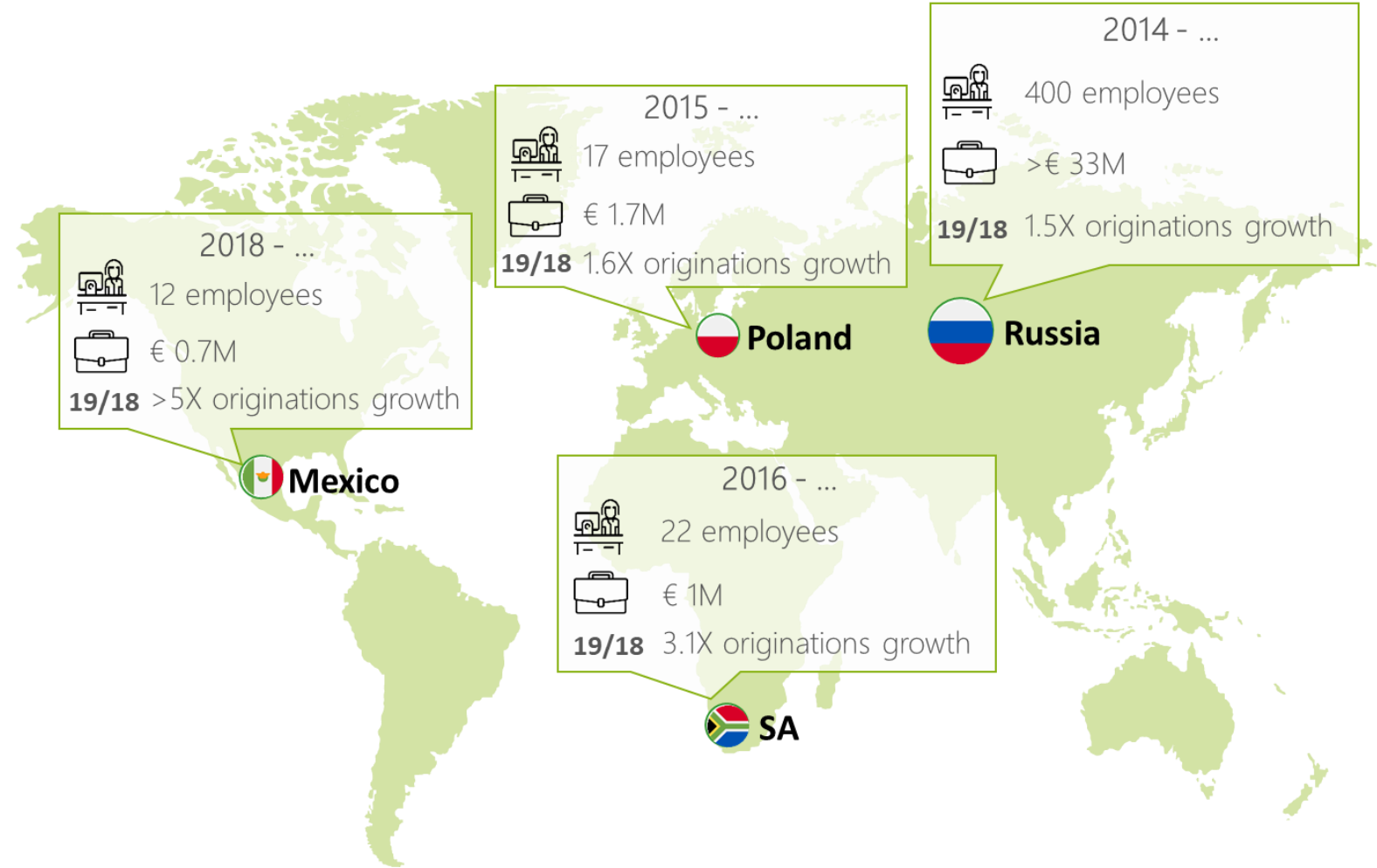
# About LCP

## 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

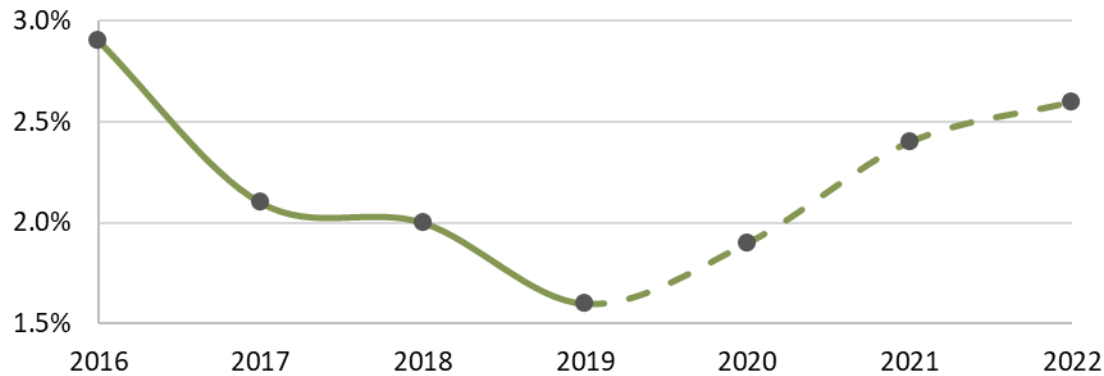


# Market Analysis: Mexico



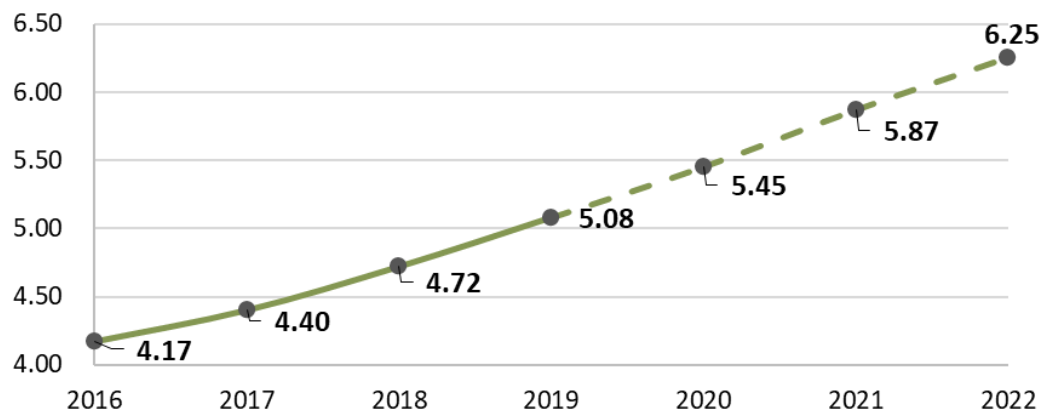
Mexican market has significant growth potential & provides the necessary experience for further expansion

### 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 \$



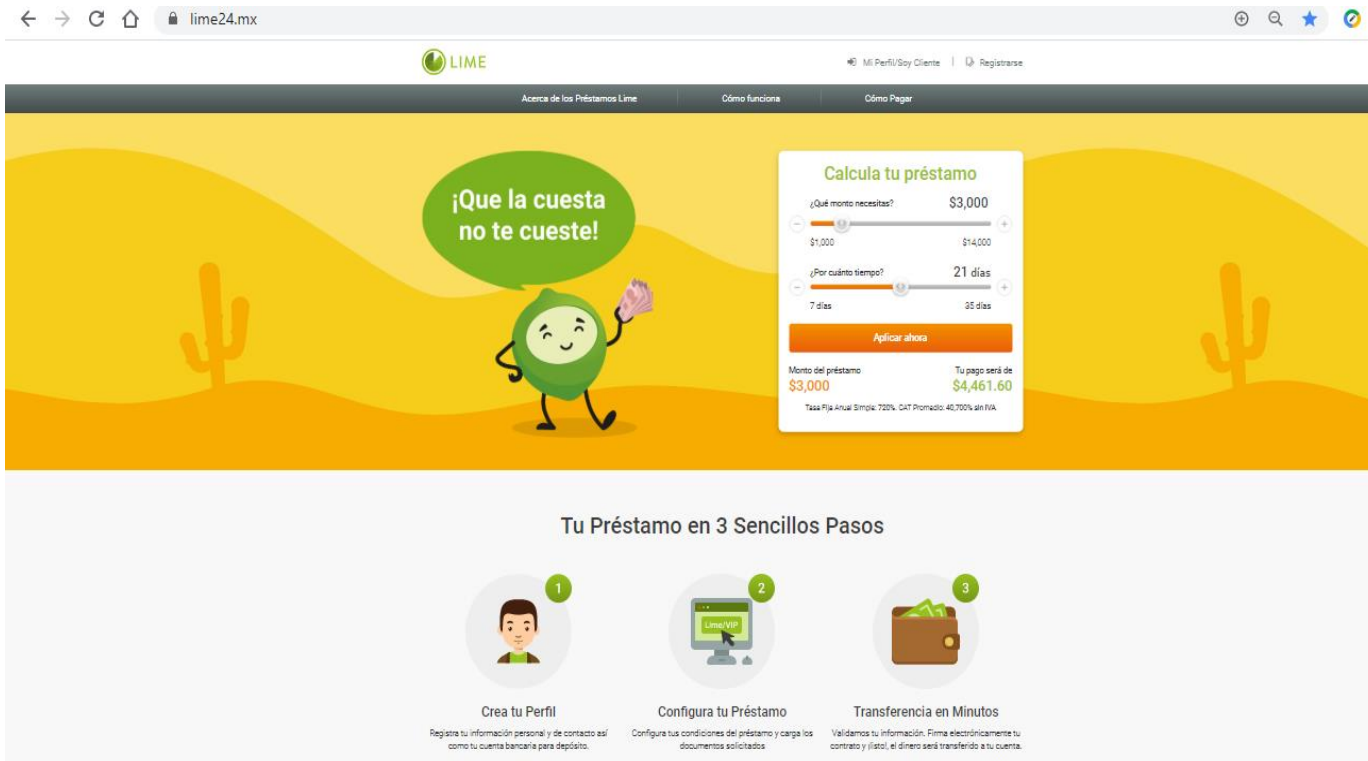
- MFI sector is developing steadily – CAGR=5%<sup>1</sup>
- Relatively low growth rates due to development of Mexican MFI market
- Top-4 worldwide by the number of borrowers in the MFI market

Sources: MFI barometer ; IMF GBP forecast ; team analysis ; 1 – CAGR from 2016 to 2019

# Welcome to Lime Mexico



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

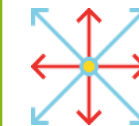


### Automation

- 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



## 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

Optimization of verification processes allows us to achieve lowest NPL values despite the loans' portfolio growth.





Outstanding professionals run our key processes



- Sandra Muñoz  
Data Analytics



- Martha González  
Product & Client Service



- Luis M. Trejo  
Managing Director



- Juan Ramírez  
Operations



- Francisco Reséndiz  
Compliance & Legal





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







# LIME

## 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 Sección 11560

Miguel Hidalgo, Mexico City

Mexico