



 **RapiCredit**

CRÉDITO CUANDO LO NECESITAS

RAPICREDIT TEAM



Daniel Materón
Chief Executive Officer
30 years Experience



Juan Esteban Saldarriaga
Business Development
30 years Experience



Luisa Martinez
Chief Marketing Officer
20 years Experience



Juan Sebastian Arenas
Chief Technology Officer
15 years Experience



José Fernando Belalcázar
Chief Financial Officer
20 years Experience



Johanna Sanchez
Product Manager
8 years Experience



María Cecilia Castro
Chief Customer Relationship Officer
10 years Experience

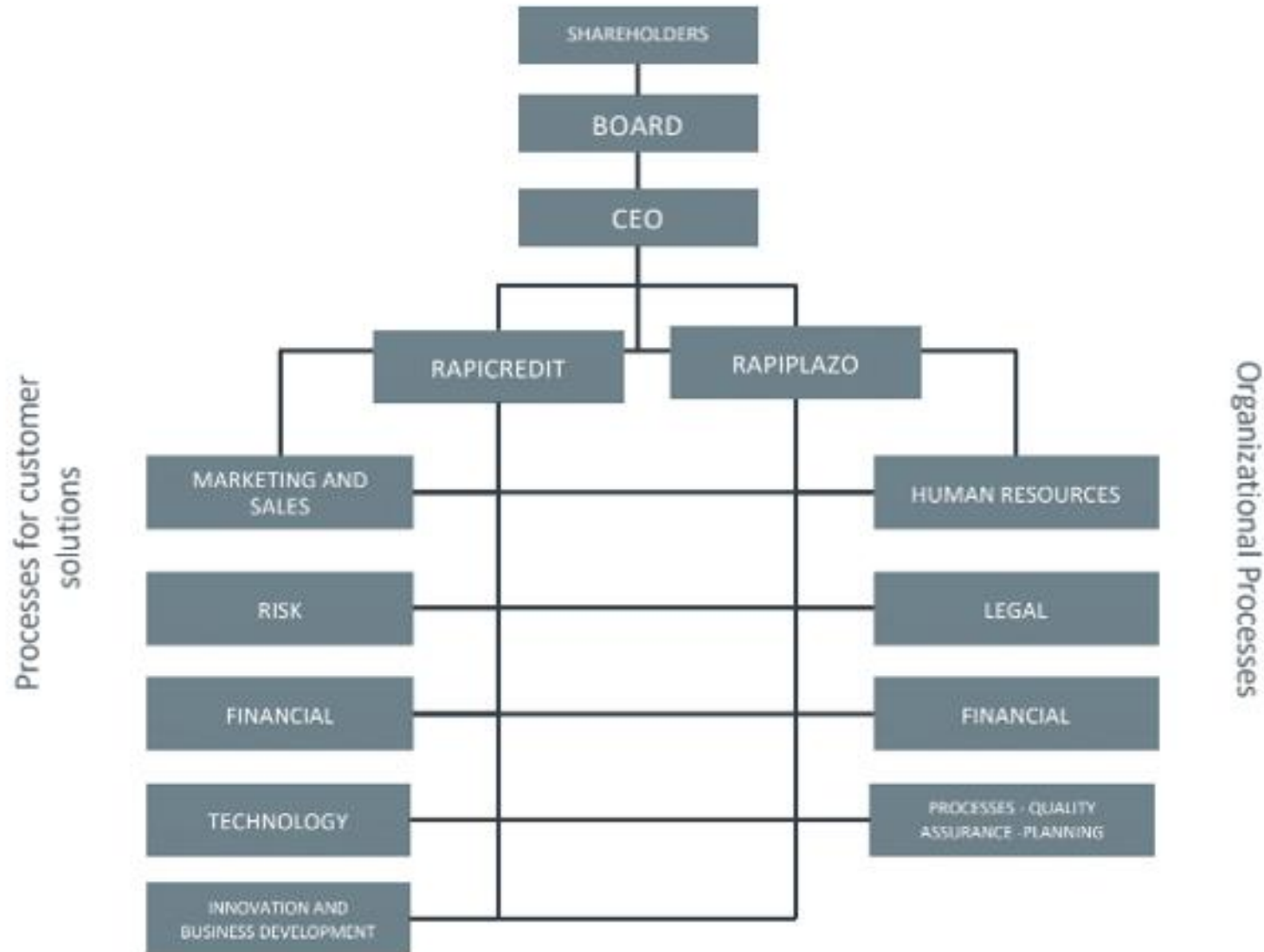


Ysamar Meza
Chief Risk Officer
7 years Experience



Alejandro Velez
Chief Relationship Officer
15 years Experience

RAPICREDIT STRUCTURE



PHILOSOPHY

We aim to be a fintech company focused on financial inclusion for Colombian population through quick, convenient, innovative, easy and inclusive credit solutions via smart technology use, good practice and continuous improvement, having the best team and the best suppliers and partnerships delivering zero complaints. Our mindset aims to do things in a way that produces as few complaints as possible.

RAPICREDIT CATEGORIES CUSTOMERS

NEW CUSTOMERS

Customers who apply for a loan for the first time and it disbursed.

REPEATING CUSTOMERS

Customers who have applied for two or more loans; they are our most valuable customers.

REFINANCING CUSTOMERS

They fall into the category of both new and repeating, and are customers who decide to extend or refinance their loan (a service you can request up to 15 days after maturity date and the interest, guarantee and platform fees, and VAT on the current loan have been paid) incurring fewer expenses than paying and taking out a new loan.

RAPICREDIT PRODUCTS

Rapiflex

+1,000,000

Loans Achieved by Jul/21

Characteristics:

30 days loans.
€ 56 Average Ticket.
Possible to extend up to 5.



Target:
Middle income individuals



Immediate approval
< 5 sec



100% Digital
20% Desktop
80% Mobile



Automated disbursements
in less than 3 hours.

Rapiplazo

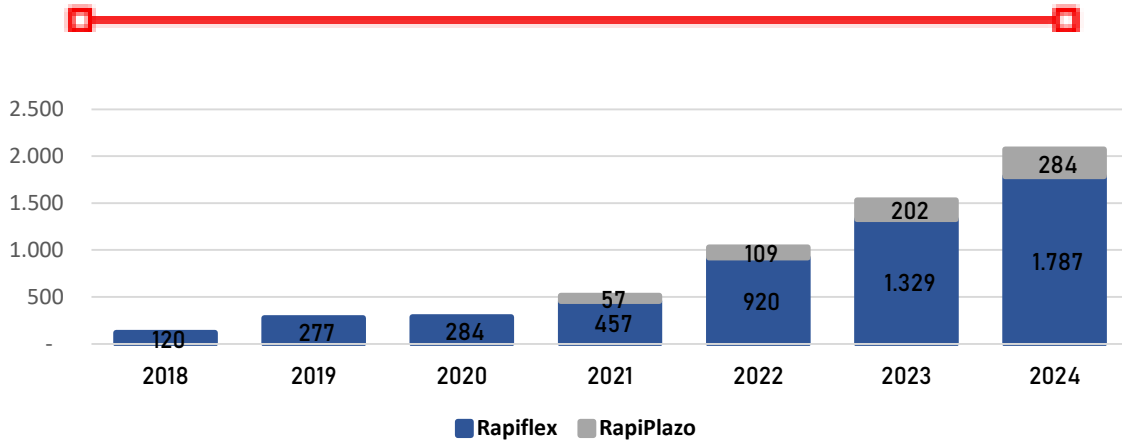
Characteristics:

+90 days loans.
Loans over € 62

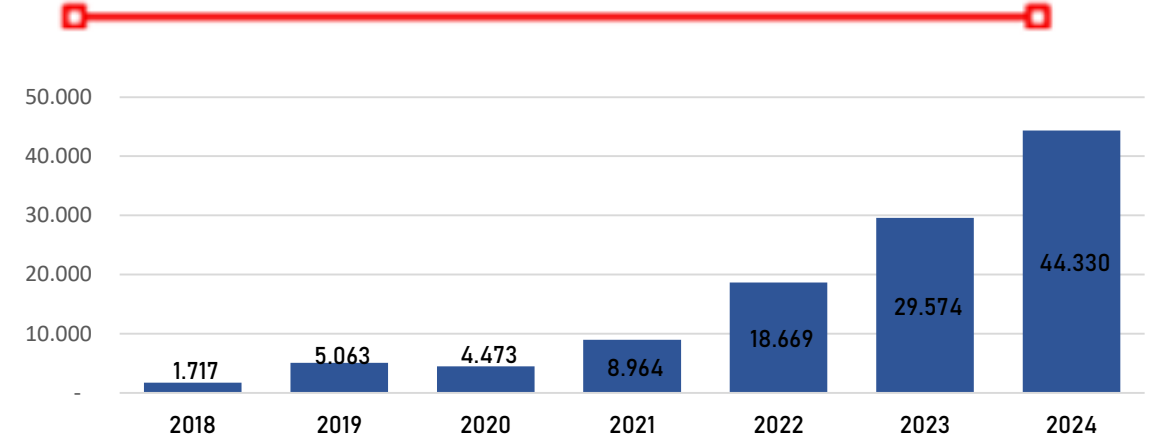
- Product launched on October 2020.
- Targeting our actual customers
- RapiPlazo has a great opportunity to capture a percentage of the market that has not yet managed to carry out online transactions, as the level of domestic banking is still low.

RAPICREDIT FINANCIALS

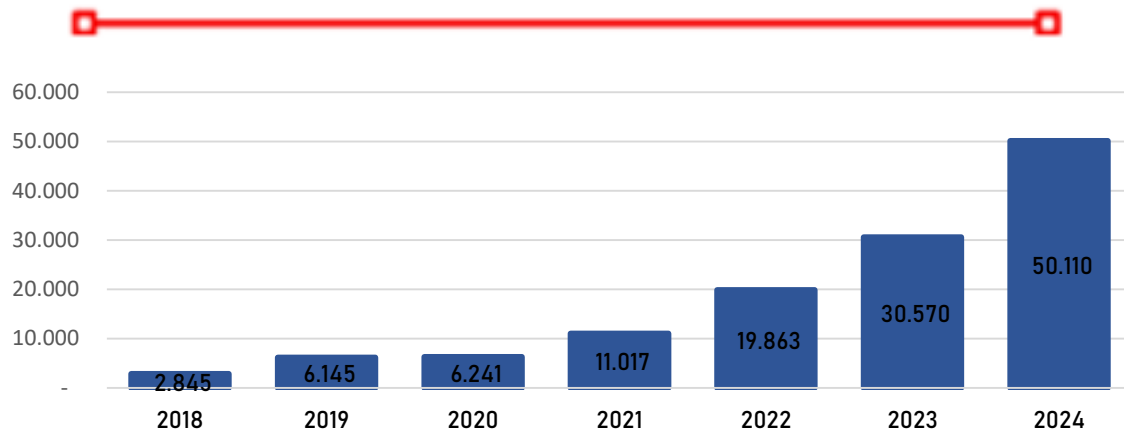
Credits (# 000)



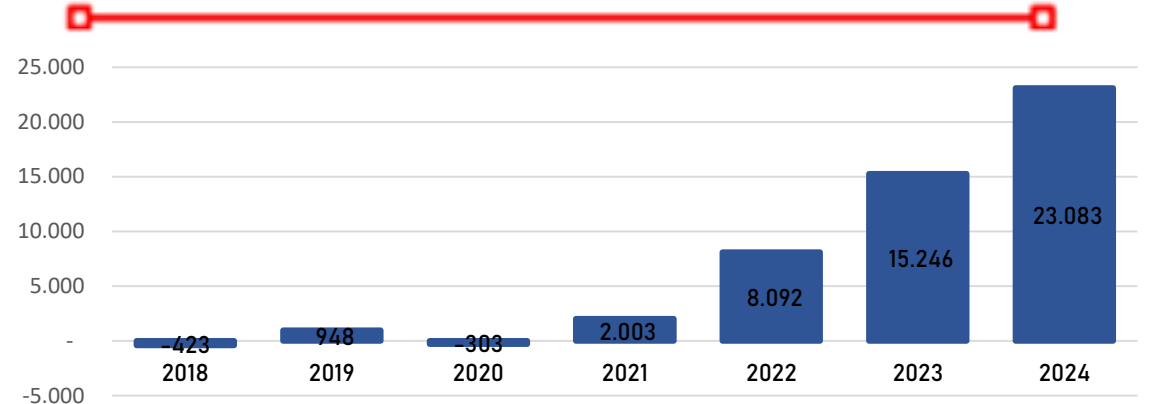
Operating Income (EUR000)



Portfolio (EUR000)

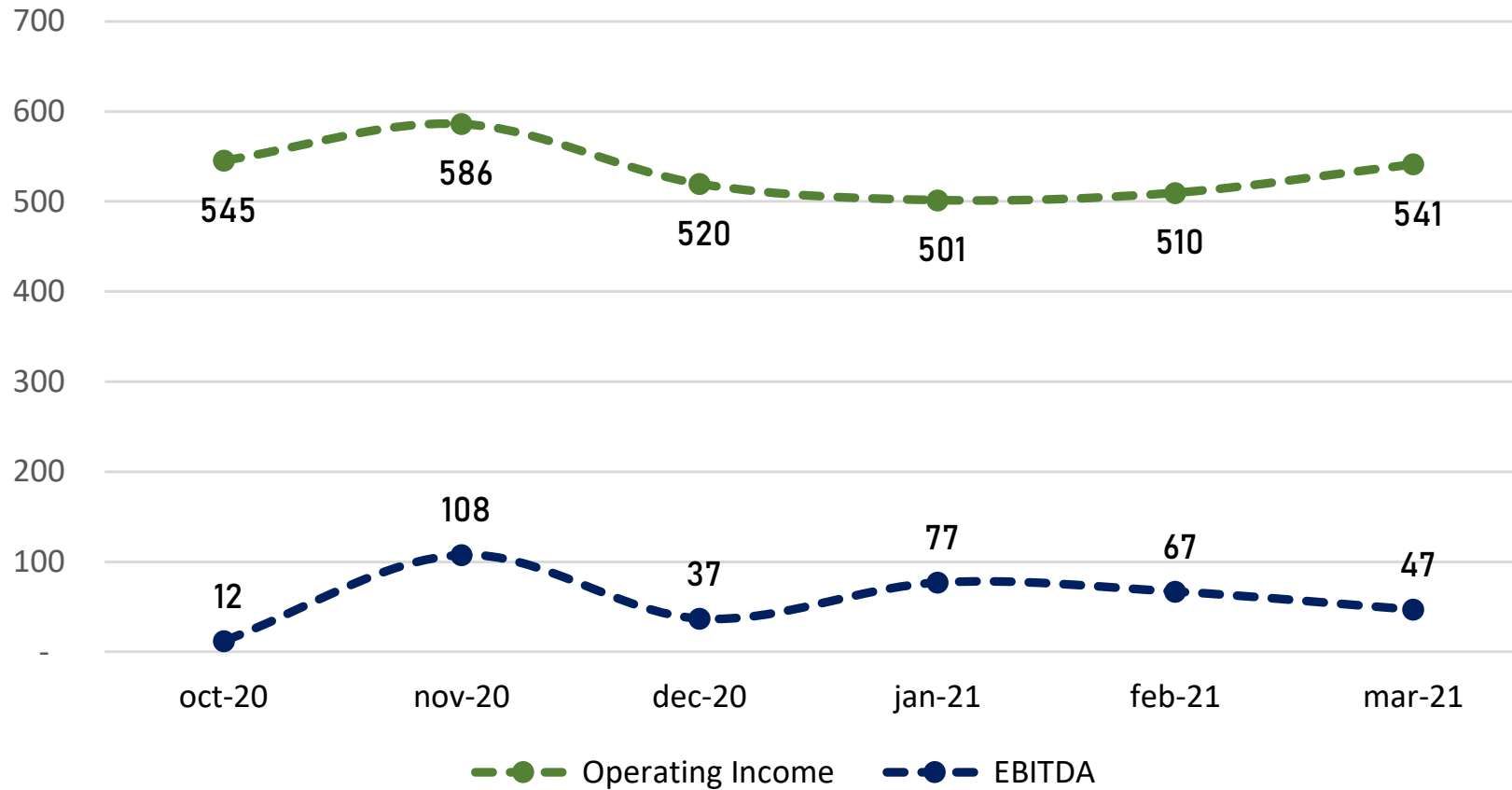


EBITDA (EUR000)

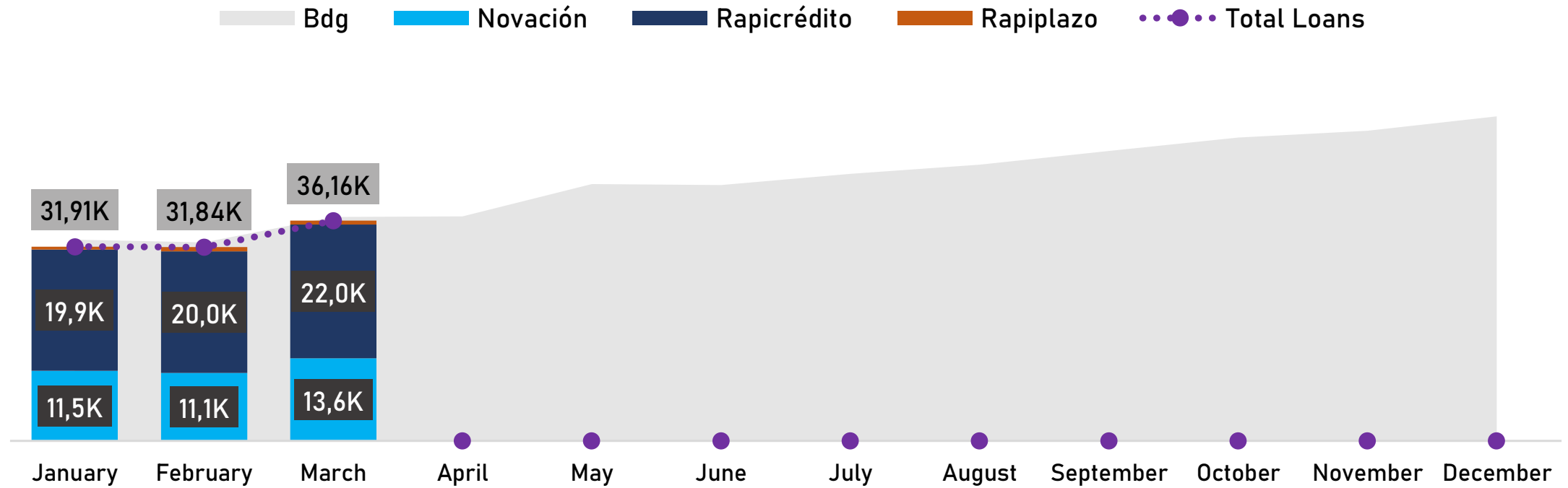


RAPICREDIT FINANCIALS

Last 6 months performance



RAPICREDIT ORIGINATION





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