

**COMPAÑÍA DE CREDITOS RAPIDOS S.A.S**  
**PRELIMINAR BALANCE SHEET**  
**As of December 31:**

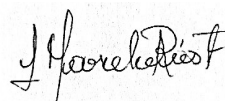
ASSETS	2020		2019		VARIATION	
	\$	%	\$	%	\$	%
<b>CURRENT ASSETS</b>						
CASH AND CASH EQUIVALENTS	1.152.246.538	4%	5.126.850.675	16%	-3.974.604.137	-78%
DEBTORS	23.800.271.472	78%	22.271.074.739	71%	1.529.196.733	7%
CURRENT TAX ASSETS	453.515.403	1%	471.929.690	1%	-18.414.287	-4%
TOTAL CURRENT ASSETS	25.406.033.413	83%	27.869.855.104	88%	-2.463.821.691	-9%
<b>LONG-TERM ASSETS</b>						
DEBTORS	10.322.637	0%	9.996.000	0%	326.637	3%
PROPERTY AND EQUIPMENT	20.644.692	0%	13.609.117	0%	7.035.575	52%
OTHER ASSETS	5.098.133.190	17%	3.627.886.134	12%	1.470.247.056	41%
TOTAL LONG TERM ASSETS	5.129.100.519	17%	3.651.491.251	12%	1.477.609.268	40%
<b>TOTAL ASSETS</b>	<b>30.535.133.933</b>	<b>100%</b>	<b>31.521.346.355</b>	<b>100%</b>	<b>-986.212.422</b>	<b>-3%</b>

LIABILITIES	2020		2019		VARIATION	
	\$	%	\$	%	\$	%
<b>SHORT-TERM LIABILITIES</b>						
FINANCIAL OBLIGATIONS	856.796.145	3%	227.324.116	1%	629.472.029	277%
OTHER OBLIGATIONS	15.509.018.566	56%	13.278.601.826	51%	2.230.416.740	17%
CURRENT TAX LIABILITIES	1.188.487.720	4%	1.264.968.169	5%	-76.480.449	-6%
COMPULSORY EMPLOY BENEFITS & OBLIGA	454.574.633	2%	244.586.949	1%	209.987.684	86%
OTHER LIABILITIES	418.059	0%	1.903.663.143	7%	-1.903.245.084	-100%
TOTAL SHORT-TERM LIABILITIES	18.009.295.123	65%	16.919.144.203	64%	1.090.150.920	6%
<b>LONG-TERM LIABILITIES</b>						
OTHER OBLIGATIONS	9.807.003.790	35%	9.362.858.059	36%	444.145.731	5%
TOTAL LONG-TERM LIABILITIES	9.807.003.790	35%	9.362.858.059	36%	444.145.731	5%
<b>TOTAL LONG-TERM LIABILITIES</b>	<b>27.816.298.913</b>	<b>100%</b>	<b>26.282.002.262</b>	<b>100%</b>	<b>1.534.296.651</b>	<b>6%</b>

EQUITY	2020		2019		VARIATION	
	\$	%	\$	%	\$	%
CAPITAL	279.333.333	10%	279.333.333	5%	0	0%
CAPITAL SURPLUS	4.039.169.125	149%	4.039.169.125	77%	0	0%
FUTURE EQUITY CONTRIBUTION	2.583.500.000	95%	2.583.500.000	49%	0	0%
INCOME FROM PREVIOUS YEARS	-1.662.658.365	-61%	-4.151.235.152	-79%	2.488.576.787	-60%
FIRST TIME ADOPTION FROM COL-GAP TO I	0	0%	247.481.518	5%	-247.481.518	-100%
REEXPRESSION EEFF SUPER SOCIEDADES	0	0%	-488.771.070	-9%	488.771.070	-100%
<b>CURRENT INCOME</b>	<b>-2.520.509.073</b>	<b>-93%</b>	<b>2.729.866.339</b>	<b>52%</b>	<b>-5.250.375.411</b>	<b>-192%</b>
<b>TOTAL EQUITY</b>	<b>2.718.835.020</b>	<b>100%</b>	<b>5.239.344.093</b>	<b>100%</b>	<b>-2.520.509.072</b>	<b>-48%</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>30.535.133.933</b>	<b>100%</b>	<b>31.521.346.355</b>	<b>100%</b>	<b>-986.212.422</b>	<b>-3%</b>



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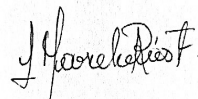
**LUZ MARCELA RIOS FORERO**  
**CONTADOR PUBLICO**  
TP 90.249-T

**COMPANIA DE CREDITOS RAPIDOS SAS**  
**PRELIMINAR P&L**  
**AS of December 31:**

	2020		2019		VARIATION	
	\$	%	\$	%	\$	%
<b>Operational</b>						
Income from Technology and financial ac	16.735.705.471	87,00%	15.922.783.440	83,87%	812.922.031	5%
Income from Commission	1.623.038.401	8,44%	682.208.404	3,59%	940.829.997	NA
Income from Technology fee	1.327.940.510	6,90%	2.444.958.161	12,88%	-1.117.017.651	-46%
Return on sales	(450.958.024)	-2,34%	65.512.242	-0,35%	-385.445.782	588%
<b>TOTAL OPERATING INCOME</b>	<b>19.235.726.358</b>	<b>100,00%</b>	<b>18.984.437.763</b>	<b>100,00%</b>	<b>251.288.595</b>	<b>1%</b>
Cost of sales	4.219.657.789	21,94%	3.504.943.502	18,46%	714.714.287	20%
Amortization	429.580.233	2,23%	327.964.746	1,73%	101.615.487	31%
Provisions	2.566.203.292	13,34%	1.551.779.161	8,17%	1.014.424.131	65%
<b>GROSS PROFIT</b>	<b>12.020.285.044</b>	<b>37,51%</b>	<b>13.599.750.354</b>	<b>28,36%</b>	<b>-1.579.465.310</b>	<b>-12%</b>
<b>OPERATING EXPENSES</b>						
Administration						
Services	8.139.351.438	42,31%	5.084.160.369	26,78%	3.055.191.069	60%
Staff Expenses	3.625.627.601	18,85%	3.231.114.203	17,02%	394.513.398	12%
Fees	1.102.242.589	5,73%	1.122.784.481	5,91%	-20.541.892	-2%
Taxes	220.830.584	1,15%	214.863.000	1,13%	5.967.584	3%
Leases	372.575.211	1,94%	213.924.206	1,13%	158.651.005	74%
Memberships	39.482.978	0,21%	6.200.000	0,03%	33.282.978	537%
Insurance	1.532.400	0,01%	742.584	0,00%	789.816	106%
Legal Expenses	10.736.223	0,06%	2.794.791	0,01%	7.941.432	284%
Maintenance and Repairs	15.341.557	0,08%	1.002.426	0,01%	14.339.131	1430%
Trip Expenses	46.402.497	0,24%	159.343.612	0,84%	-112.941.115	-71%
Depreciation	8.383.025	0,04%	2.784.881	0,01%	5.598.144	201%
Miscellaneous	39.722.524	0,21%	100.086.245	0,53%	-60.363.721	-60%
<b>TOTAL EXPENSES</b>	<b>13.622.228.627</b>	<b>28,50%</b>	<b>10.139.800.798</b>	<b>26,63%</b>	<b>3.482.427.829</b>	<b>34%</b>
<b>OPERATING PROFIT</b>	<b>-1.601.943.583</b>	<b>-8,33%</b>	<b>3.459.949.556</b>	<b>18,23%</b>	<b>-5.061.893.139</b>	<b>-146%</b>
<b>NON-OPERATING INCOME</b>	536.214.660	2,79%	461.672.534	2,43%	74.542.126	16%
<b>NON-OPERATING EXPENSES</b>	1.785.690.489	9,28%	1.110.257.434	0,40%	675.433.056	61%
<b>PROFIT BEFORE TAX</b>	<b>-2.851.419.412</b>	<b>-14,82%</b>	<b>2.811.364.657</b>	<b>14,81%</b>	<b>-5.662.784.068</b>	<b>-201%</b>
<b>INCOME TAX AND EQUITY TAXES</b>	(330.910.339)	-1,72%	81.498.318	0,43%	-412.408.657	-506%
<b>NET PROFIT</b>	<b>-2.520.509.073</b>	<b>-13,10%</b>	<b>2.729.866.339</b>	<b>14,38%</b>	<b>-5.250.375.411</b>	<b>-192%</b>



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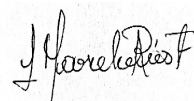
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**PRELIMINAR P&L**  
**December 31**

	2020		2019		VARIATION	
	\$	%	\$	%	\$	%
<b>Operational</b>						
Income from Technology and financial c	1.964.263.799	87,91%	1.436.214.024	81,96%	528.049.775	37%
Income from Commission	200.068.242	8,95%	267.572.569	15,27%	-67.504.327	NA
Income from Technology fee	163.692.198	7,33%	58.934.896	3,36%	104.757.302	178%
Return on sales	- 93.657.309	-4,19%	- 10.365.440	-0,59%	-83.291.869	804%
<b>TOTAL OPERATING INCOME</b>	<b>2.234.366.930</b>	<b>100,00%</b>	<b>1.752.356.049</b>	<b>100,00%</b>	<b>482.010.881</b>	<b>28%</b>
Cost of sales	358.001.735	16,02%	456.751.851	26,07%	-98.750.116	-22%
Amortization	45.752.534	2,05%	25.635.695	1,46%	20.116.839	78%
Provisions	370.808.641	16,60%	56.347.801	3,22%	314.460.840	558%
<b>GROSS PROFIT</b>	<b>1.459.804.020</b>	<b>34,67%</b>	<b>1.213.620.702</b>	<b>30,74%</b>	<b>246.183.318</b>	<b>20%</b>
<b>OPERATING EXPENSES</b>						
Administration						
Services	832.960.080	37,28%	759.049.668	43,32%	73.910.412	10%
Staff Expenses	350.588.370	15,69%	348.069.591	19,86%	2.518.779	1%
Fees	62.350.440	2,79%	170.846.452	9,75%	-108.496.012	-64%
Leases	42.978.463	1,92%	22.734.869	1,30%	20.243.594	89%
Taxes	37.141.591	1,66%	213.924.206	12,21%	-176.782.615	NA
Miscellaneous	14.158.626	0,63%	6.571.389	0,38%	7.587.237	NA
Trip Expenses	5.520.600	31,30%	9.524.551	31,30%	-4.003.951	-42%
Memberships	4.000.000	0,18%	5.300.000	0,30%	-1.300.000	-25%
Maintenance and Repairs	3.603.400	0,16%	-	0,00%	3.603.400	NA
Depreciation	757.378	0,03%	162.819	0,01%	594.559	365%
Insurance	127.700	0,01%	742.584	0,04%	-614.884	NA
Legal Expenses	-	0,00%	40.950	0,00%	-40.950	-100%
<b>TOTAL EXPENSES</b>	<b>1.354.186.648</b>	<b>91,66%</b>	<b>1.536.967.079</b>	<b>118,47%</b>	<b>-182.780.431</b>	<b>-12%</b>
<b>OPERATING PROFIT</b>	<b>105.617.372</b>	<b>4,73%</b>	<b>-323.346.377</b>	<b>-18,45%</b>	<b>428.963.749</b>	<b>-133%</b>
NON-OPERATING INCOME	144.107.022	6,45%	29.273.911	1,67%	114.833.111	392%
NON-OPERATING EXPENSES	257.058.238	5,95%	143.362.189	6,50%	113.696.049	79%
<b>PROFIT BEFORE TAX</b>	<b>-7.333.844</b>	<b>-0,33%</b>	<b>-437.434.655</b>	<b>-24,96%</b>	<b>430.100.812</b>	<b>-98%</b>
<b>INCOME TAX AND EQUITY TAXES</b>	<b>- 348.438.844</b>	<b>-15,59%</b>	<b>81.498.318</b>	<b>4,65%</b>	<b>-429.937.162</b>	<b>0</b>
<b>NET PROFIT</b>	<b>341.105.000</b>	<b>15,27%</b>	<b>-518.932.973</b>	<b>-29,61%</b>	<b>860.037.974</b>	<b>-166%</b>



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