

**VIVUS**

Operating in Mexico *since 2015*

**SOFOM license** granted by Central Bank.

60+ employees

**1M+ satisfied customers**

**24/7 fully online financial service provider** in Mexico

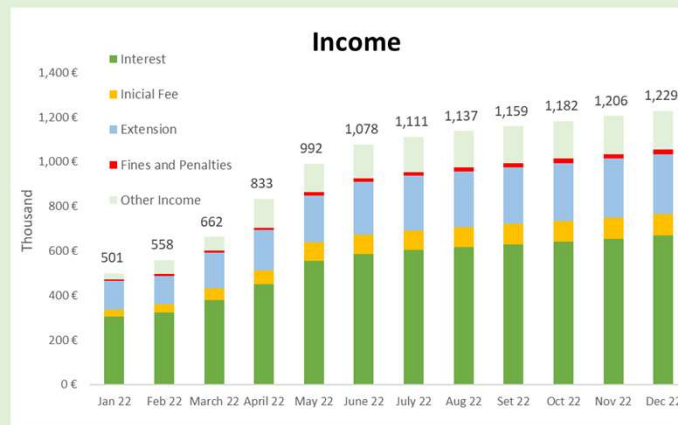
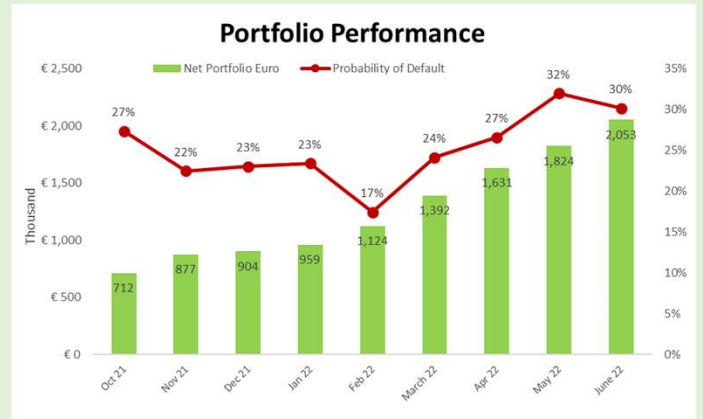
Part of **Digital Finance Group** (23 markets with consumer finance products)

New management team with **international experience** (México, U.S.A, Argentina, Malaysia, Vietnam, Philippines, Indonesia, Russia)

**Mexican Market**

- ✓ Population – 126 M
- ✓ Urban Population - 80%
- ✓ Median Age- 30
- ✓ Languages – Spanish.
- ✓ Average Salary - \$420
- ✓ Unemployment rate – 9.1%
- ✓ Internet users penetration – 69%
- ✓ Credit Card Penetration – 9.5%
- ✓ Concentration of assets by top 5 banks – 70.6%
- ✓ APR restrictions – no
- ✓ **Half of Mexican population under 30 y.o. and has no access to traditional loans and required salary bridge financing**

**Operations**



- We keep more than **10% growth of originations** MOM with marketing costs below 6 usd per loan originated. Conversion into repeat sales keeps at level 80% +
- We are constantly working with existing risk models and data sources to **keep risk indicators improving**

**Financials**

**Income statement EURO**

	1Q22 Actual	2Q22 Actual	3Q22 Estimate	4Q22 Estimate
REVENUE	1,705,296	2,669,810	3,109,621	3,300,380
GROSS PROFIT/(LOSS)	928,957	1,254,410	2,035,561	2,223,209
DIRECT OPERATING EXPENSES	(342,713)	(483,376)	(493,390)	(589,736)
Offline channel	-	-	-	-
Online channel	(342,713)	(483,376)	(493,390)	(589,736)
INDIRECT OPERATING EXPENSES	(397,848)	(466,561)	(466,852)	(479,179)
OPERATING PROFIT/(LOSS)	188,396	304,473	1,075,320	1,154,294
Other income	715	17,543	-	-
Other expense	(19,191)	(13,868)	(4,513)	(6,280)
EBITDA	169,919	308,148	1,070,807	1,148,015
NET PROFIT/(LOSS) before Corporate expenses	82,289	202,694	868,858	927,642
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Profit before interest (PBI)	162,676	294,176	977,521	1,041,263