

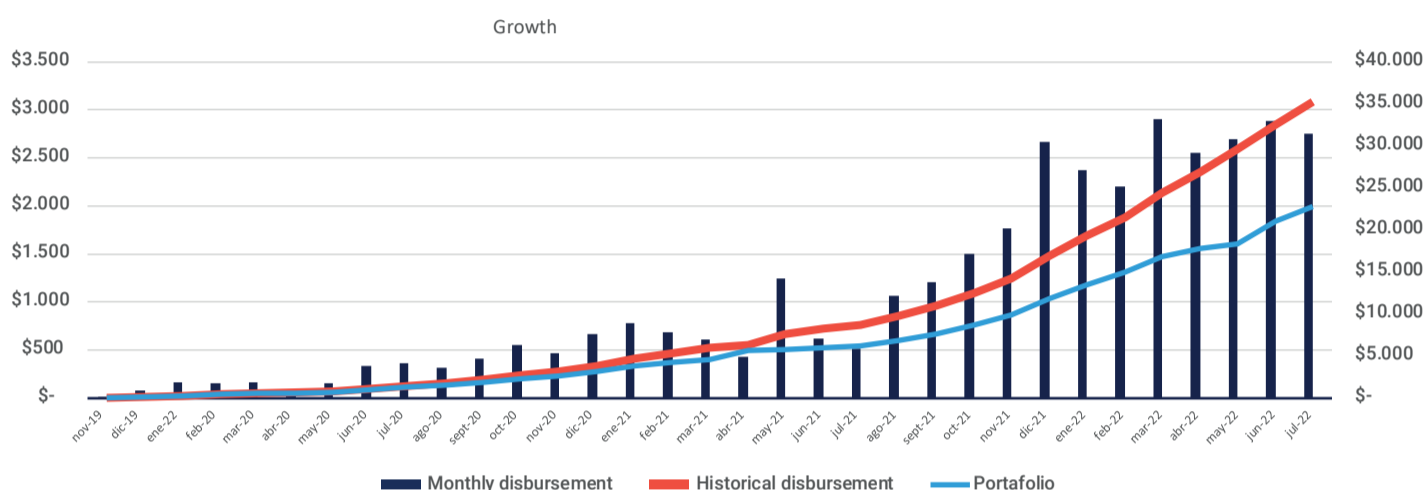


Juancho Te Presta is one of Colombia's fastest growing fintechs, that aims to increase financial inclusion through 100% digital credit solutions for women, gig workers, entrepreneurs and students. The fintech lender has disbursed over 20,000 loans since 2019, over 65% of which are to women, using state-of-the-art technology including AI, proprietary algorithms, and biometric verification to allow underbanked groups to apply for a loan in just ten minutes.

- Loans have terms of 12, 18 and 24 months from US\$250 to US\$2,500. We give women enhanced rates and conditions.
- Headquartered in Medellín, Colombia JTP uses state-of-the-art technology to allow employees, pensioners, students and especially gig workers to apply for a loan.
- We use biometric verification and integration of bank accounts for validation of income).

IMPACT FIGURES:

- Historical disbursements 35,000 millions COP
- Current Portafolio 23,000 millions COP
- Real vs Budget (underwriting) 2022 = 125%



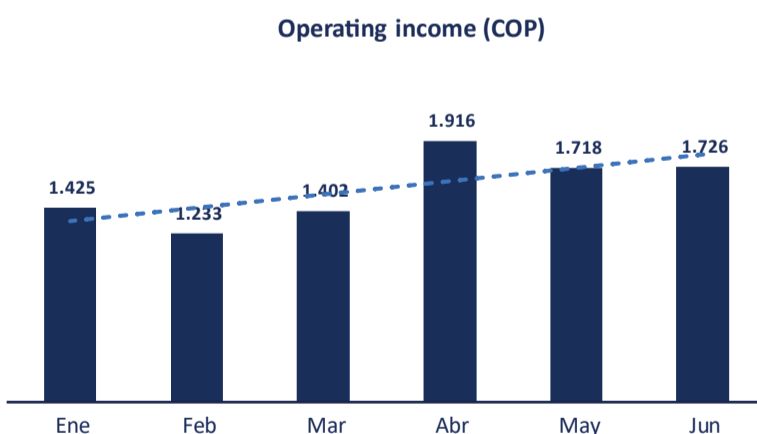
MARKETING:

Juancho Te Presta boasts a healthy conversion funnel. We disburse a loan to 1% of all site visitors, and 25% of our visitors sign up on the platform, meaning we have a strong database for remarketing, which is the building block for a sustainable growth strategy going forward.

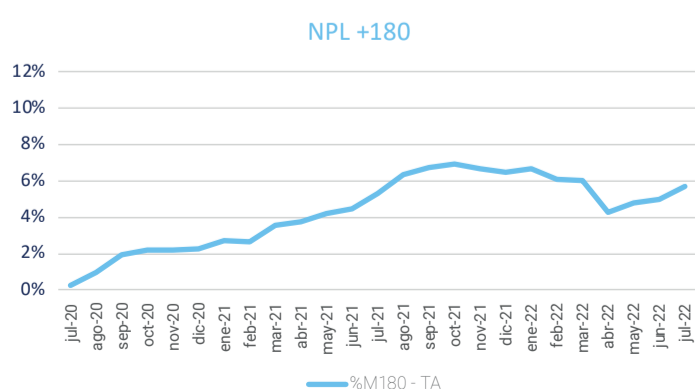


FINANCIALS:

- For the first semester of 2022, Juancho Te Presta is in break-even point. We have done this by growing our operating income in 278% YoY and with a stable gross margin of 12,2% (as for S1 2022).
- In the first semester of 2022, Juancho Te Presta has reached operating income for more than 2,2USDMM with an EBITDA margin of 19.2%. As equity to assets, we have a 36.4% ratio.
- Juancho Te Presta** has reached more than 7,5USDMM and +18K disbursements since december of 2019, and currently has an active portfolio of +5USD



PORTFOLIO FIGURES:



COLLECTION:

