



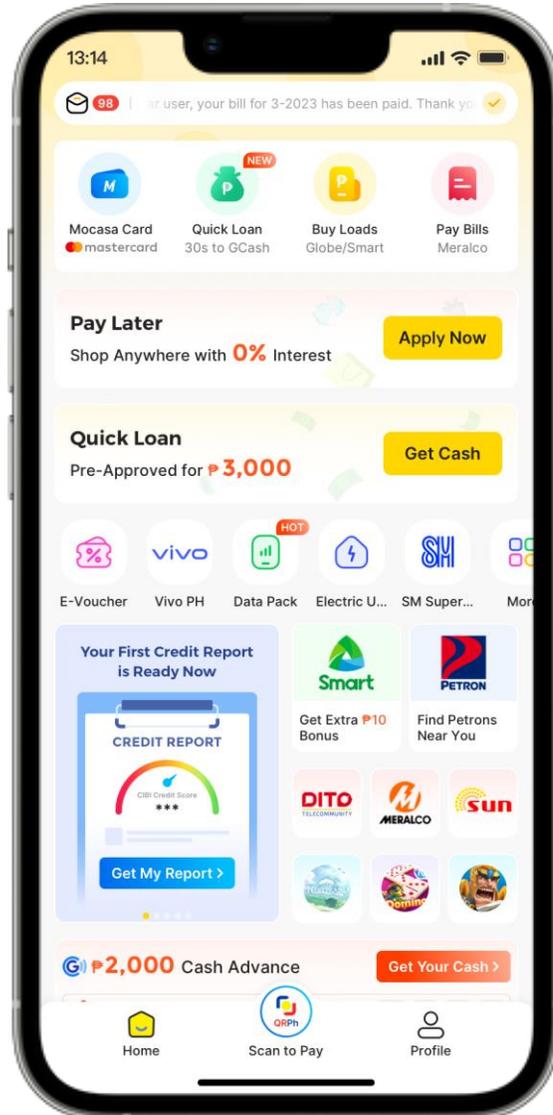
**MOCASA**

# Company Presentation





# Who We Are



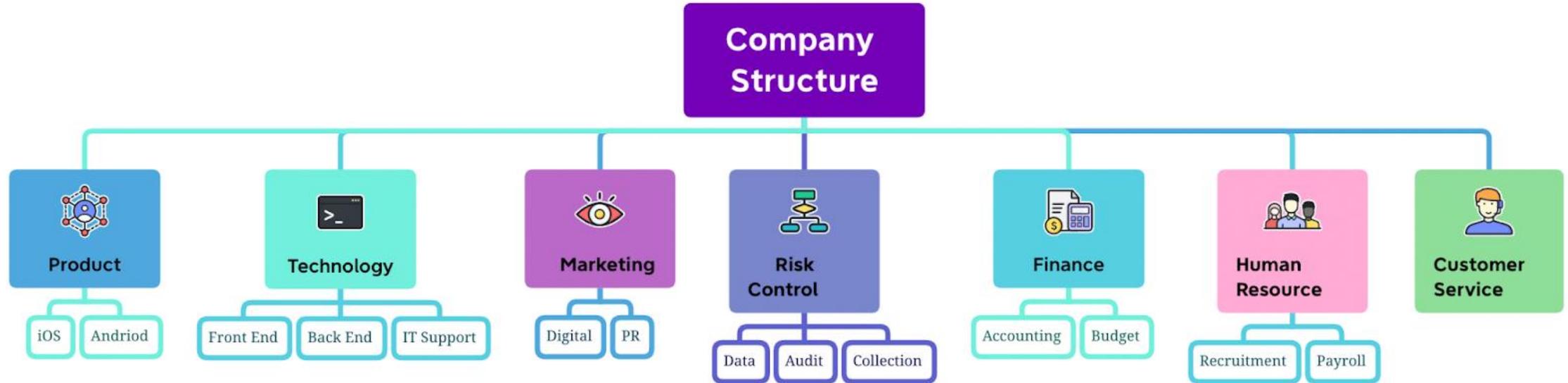
Founded in 2021, Mocasa is a fintech company focusing on providing innovative credit payment services to the Philippines market. It aims to enable Filipino users to experience the convenience of credit payment anytime and anywhere – whether online or offline – while also enjoying benefits such as zero interest when paying on time and flexible installment plans. It has also partnered with Mastercard and Asia United Bank (AUB) to provide quality credit services.

Mocasa currently has over 200,000 active users. By opening a credit account on Mocasa, users can easily make payments via QR code scanning or Mocasa Card (virtual Mastercard).

Mocasa's risk management team, led by x-Capital One risk management team leader, also uses a real-time intelligent credit assessment system combining with the top credit agencies to make sure we're serving customers with good risk performance to maintain a low bad debt rate. At the same time, it also offers users a way of building their credit history from zero via the Constructive Account.

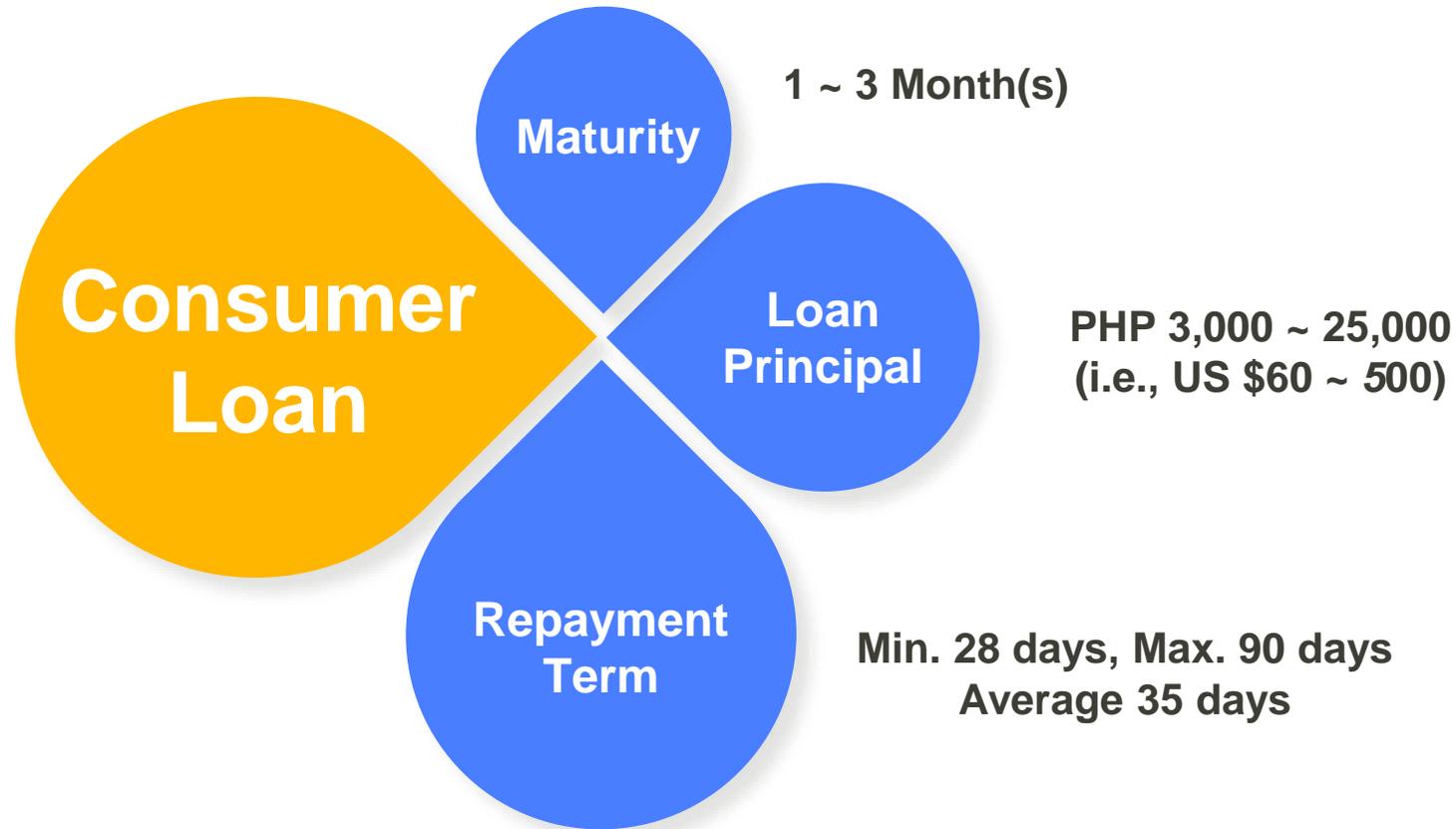


# Organizational Chart





# Our Product & Loan Portfolio



## Active Portfolio, Aug-25

**PHP 153mn**  
(i.e., US \$2.66mn)

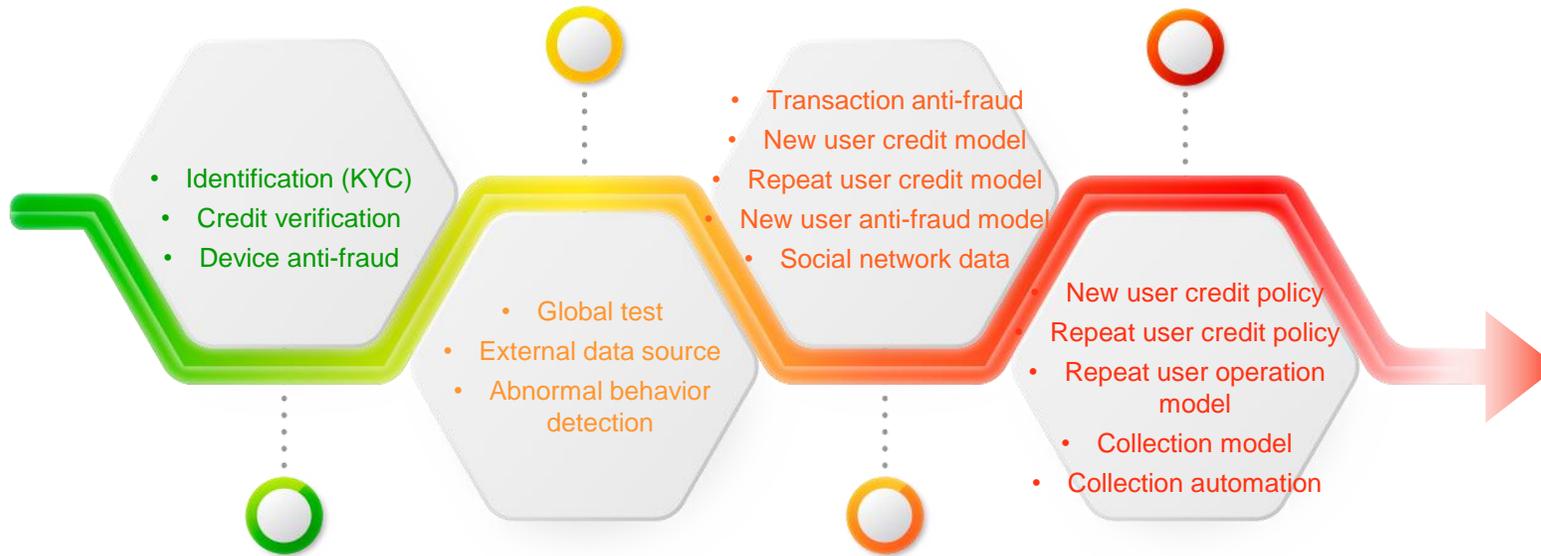
### Proportion, Aug-25

Current	74%
1-30 days	9%
31-60 days	9%
61-90 days	8%



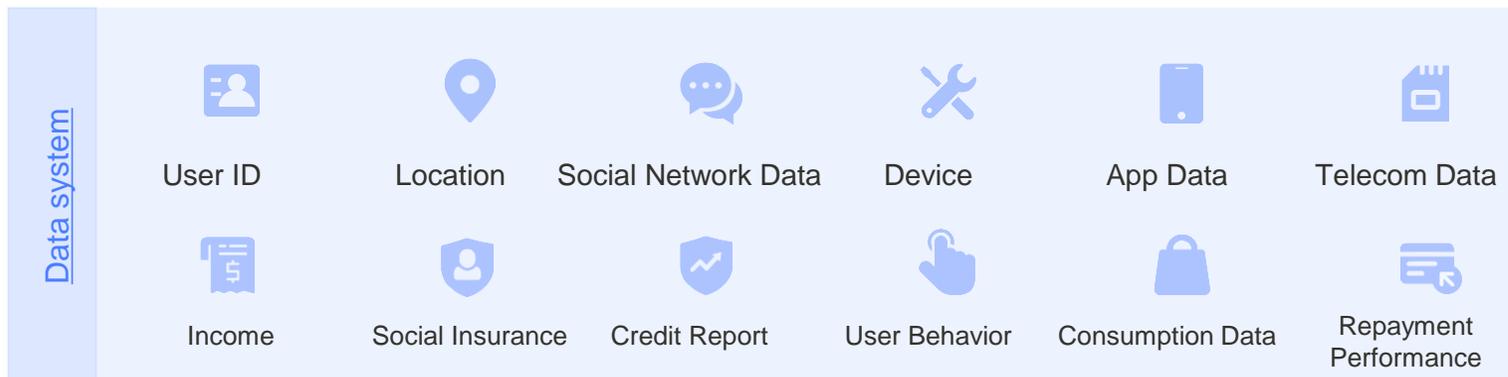
# Our Value – How our Risk Control System Works and Performs

The Philippines is actively building national infrastructures such as unified ID card, real-name system for mobile phone numbers, central bank credit investigation. These will significantly improve the industry's overdue rate in general.



## Underwriting Process

- Clients finish the information and start the application process
- Automatic anti-fraud rules in the risk system
- Call clients from credit review team and confirm some information with clients (if needed)
- Automatic credit model in the risk system
- Automatically approve or decline the applicant, and assign credit limit based on valuation model score (and other rules)





# Philippines Market and Country Situation



Home to 109.6 million people, the Philippines has the second largest population in Southeast Asia. Living in a stable political and economic environment, the Filipinos are hardworking, well educated and responsible for household life. English is one of the two official languages in the country.



The NPL (non-performing loan) rate for credit card in the Philippines market is around 4.5% and annualized default rate is around 9%, compared to annualized interest rate at 24% (will further increase to 36% as guided by regulation). This makes a good 15% annualized margin.

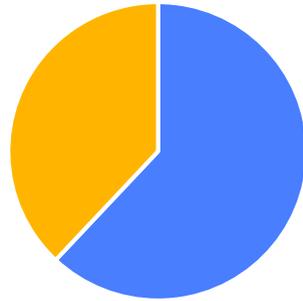


By working with the top credit assessment agencies based on our real-time credit assessment system powered by machine learning, we're able to serve customers with a good risk performance to maintain a low bad debt rate.



# Customers Distribution

Gender



■ Female ■ Male

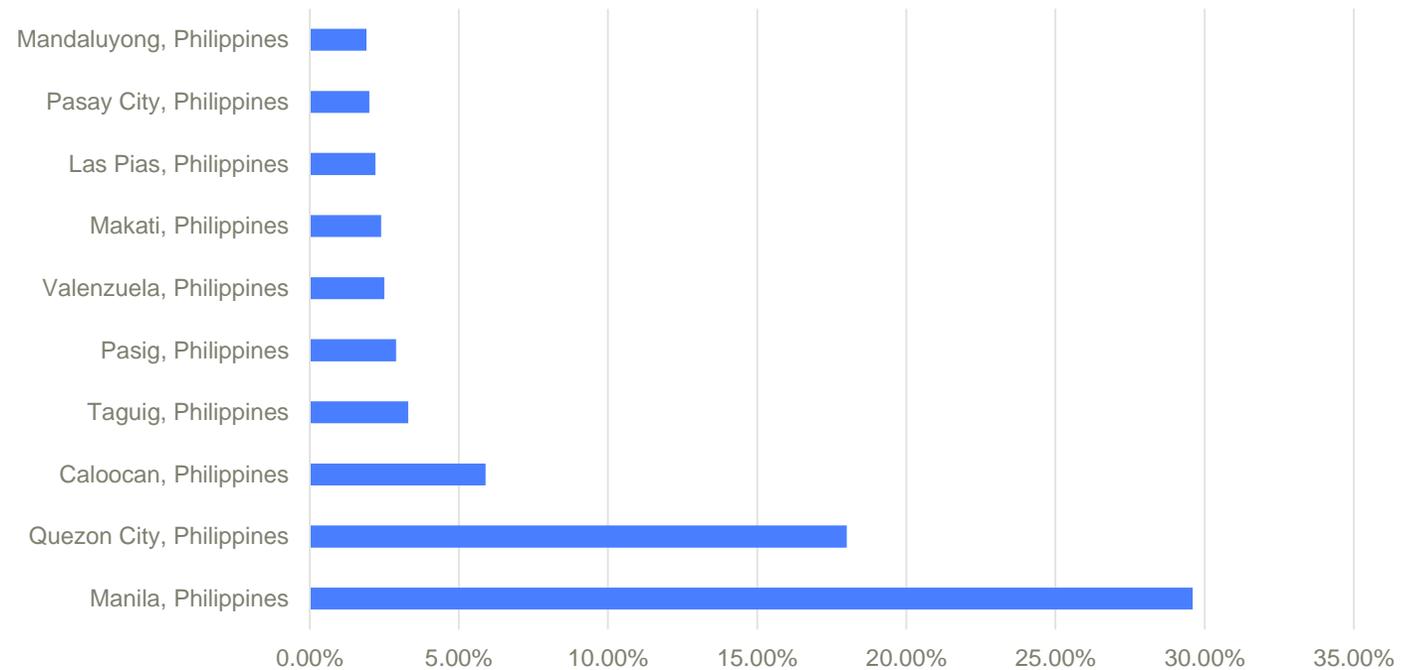
Age



■ <25 ■ 25~34 ■ 35~44 ■ >45

Our clients are concentrated in Manila and Quezon City, with a majority of female users. Half of the users are between the ages of 25 and 34.

Top cities





# Customer Feedbacks



Reinalyn Baldelomar



★★★★★ March 27, 2023

As someone who's always on the go, the convenience it provides is unparalleled. From paying bills to making online purchases, Mocasa has become my go-to app for all my financial needs. What I appreciate most about the app is its transparency. The credit report feature gives me a clear picture of my financial health, and the fact that the credit limit increases with good usage is a great motivator. Overall, Mocasa has made my life so much easier, and I can't recommend it enough.



Crystal Aura Mendoza



★★★★★ April 26, 2023

Mocasa is definitely highly recommended! It aides me in having financial flexibility. It is so flexible that I can use it anytime and anywhere without having to worry about security. The features have been greatly enhanced as initially, transactions were limited to some stores and locations. So far, I have not experienced any technical issues with it. I am a very satisfied user and I am looking forward to other great features.



Aubrey Margaret Peñaverde



★★★★★ December 16, 2022

At first, I was really hesitant to use this app because of the negative reviews I've read here & other platforms. Good thing I insisted and gave my best learning and understanding this app or else I would really miss out all the greatness they offer. Constantly explore everything on the app to be more familiar of its features. To conclude my whole experience, I'm very satisfied with their service and I'm really loving it! Please do allow us users to change our phone numbers in the near future.

572 people found this review helpful



ARLOUMAE DELA TORRE



★★★★★ August 27, 2022

Its like a credit card, the difference is it work for selected stores I hope it will be also available in all malls as well. But it's really helpful specially when you are out of budget and daily needs is really our always top concern, Mocasa provides for you. Great App.



Nogah23



★★★★★ June 3, 2023

Thank you Mocasa, this is one of the best app. Easy to use and friendly to navigate. In just one tap you can do many things in Mocasa. Excellent 🎉🎉🎉



Dara Aguillon



★★★★★ March 22, 2023

Easy to use and my credit limit increased everytime I pay on or before my due. I also experienced the unexpected decrease of my credit limit despite of my good record luckily they take actions and review my account. Now, my credit limit is back and increased as well. Thank you mocasa ❤️



## Disclaimer

This document (“Document”) and the information contained herein should be solely used by its intended recipients to (i) get a basis understanding of the MOCASA Group (“Company”) and its business, (ii) make preliminary assessment of the potential investment to the loan portfolio of the Company and (iii) determine whether to conduct a further study of the Company or the loan portfolio, and should not be used for other purposes. This Document does not constitute an offer, solicitation or an investment advice. The information contained herein may not be comprehensive, complete or up-to-date as of the date of the receipt by the potential investors, and the Company does not assume any responsibility for its accuracy or completeness. Potential investors should rely entirely on their own judgment so as to conduct the Company inspection and business analysis and make a final assessment.

This Document and the information contained herein (including but not limited to Company’s existing business, operating and financial information) are highly confidential, and any form of reproduction, printing, disclosure, copying, distribution, dissemination, or use of this Document or its contents is expressly forbidden. The recipients of this Document agree to maintain the confidentiality (whether in written or oral form) of all information in the Document and to ensure that such information shall not be disclosed to any third party without the prior written consent of the Company or its board members.

By accessing or receiving this Document, the recipient acknowledges and agrees to be bound by the foregoing confidentiality and usage restrictions.

# Thank You

