

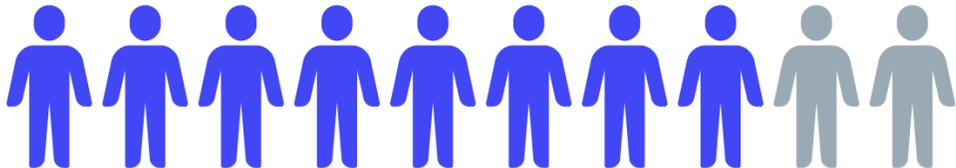
# RapiCredit

Contigo siempre

Septiembre 2025

# RapiCredit Colombia

## Traction figures



**80%** Our clients are recurring

On average, **4** credits are granted per recurring customer per year

We have a monthly growth in origination between **8%** and **10%**

**+5.9MM**

Originated credits

**+760k**

Clients

**+\$400MM**

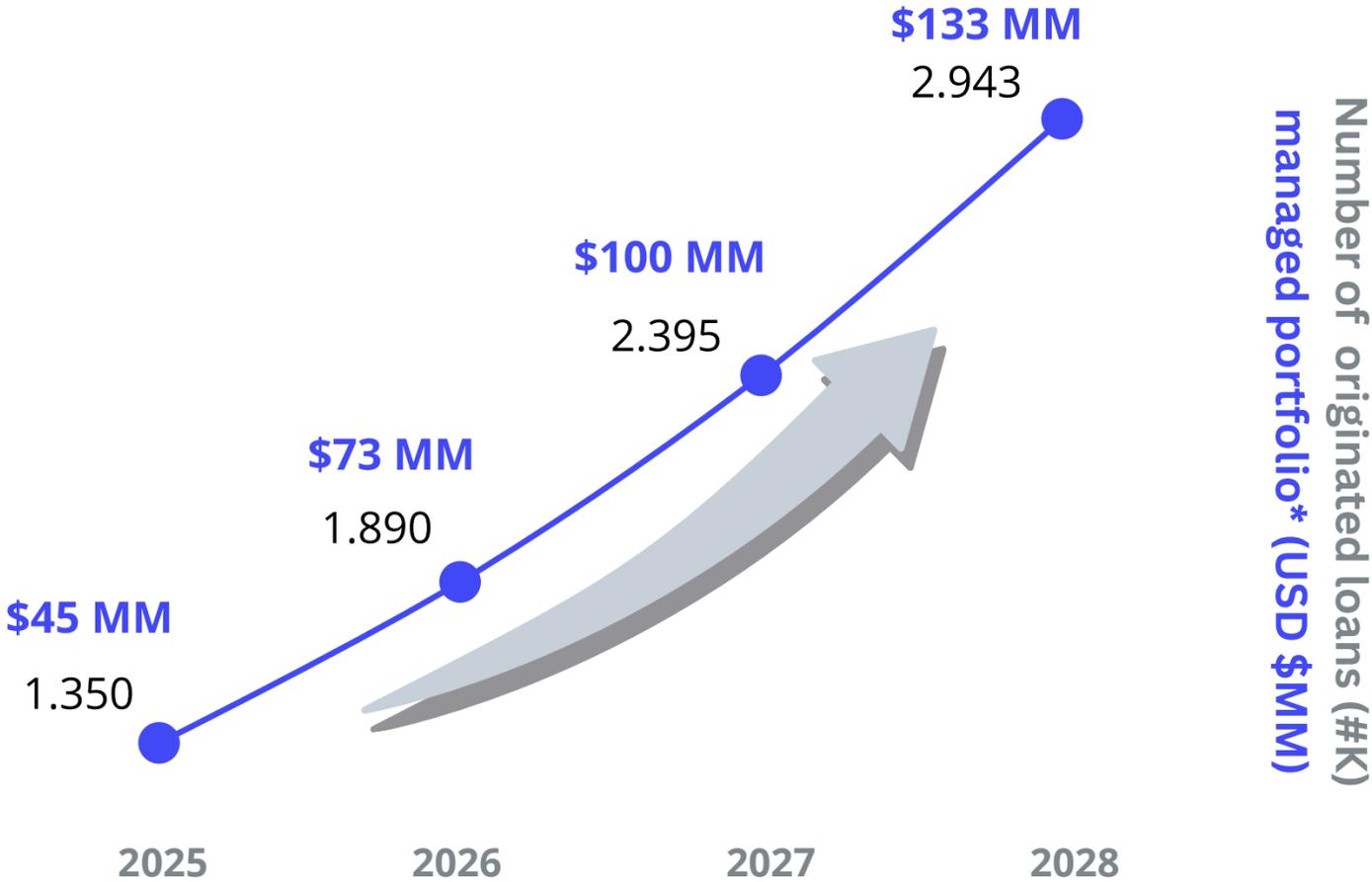
Of dollars disbursed

**2014**

Start of operations

## Operating performance projection

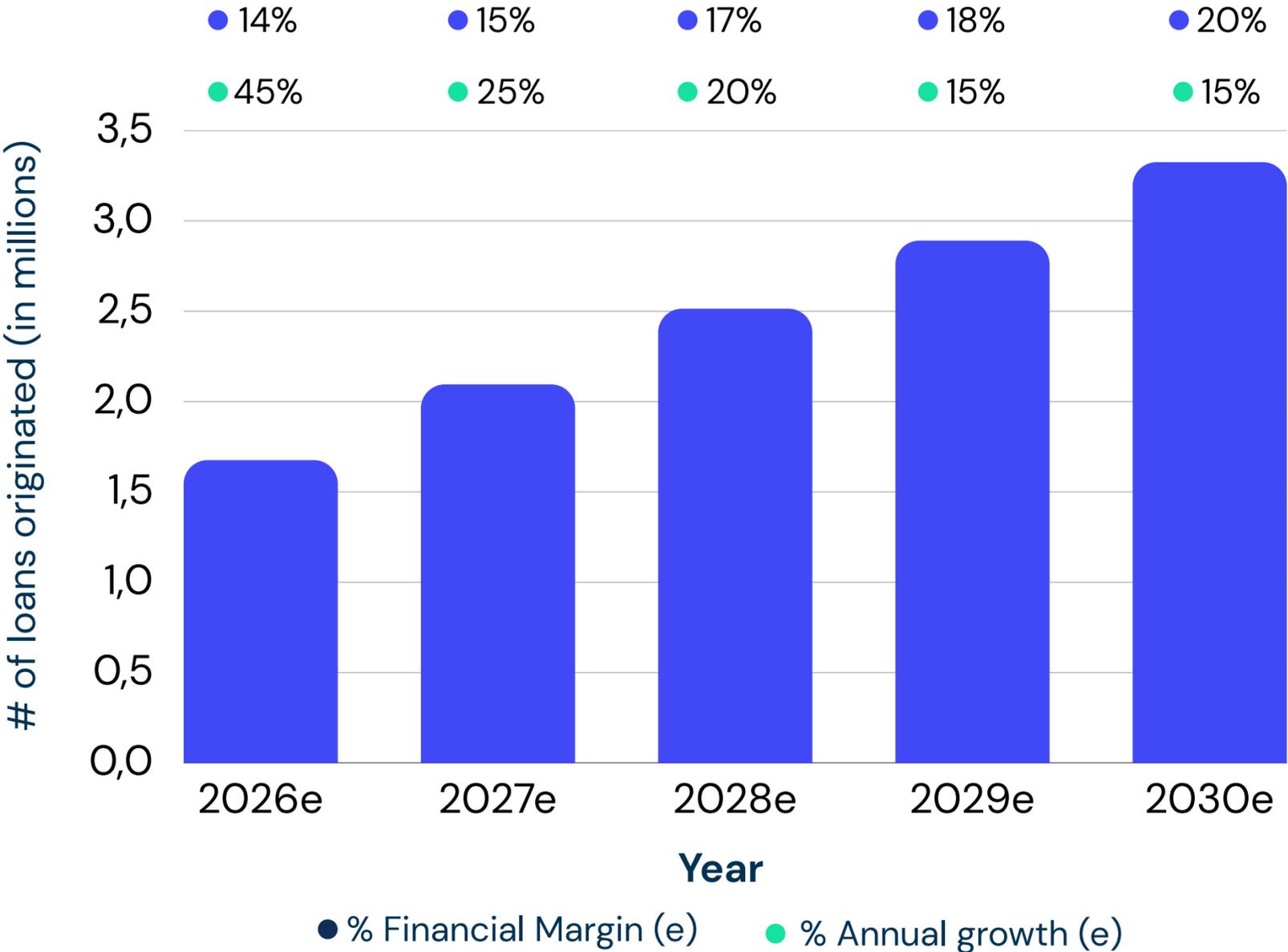
We project significant growth in our loan originations, driven by our current, market-focused products that we have consistently served successfully in Colombia.



*\*Net managed portfolio after provisions. This figure does not include portfolio turnover (approximately three times per year).*

# RapiCredit Colombia

## Financial performance projection (USD \$ MM)



Our projections demonstrate a clear path to **profitability growth**, which we have successfully sustained over the past five years. We estimate significant growth in our financial margin, rising from USD\$3M in 2025 to USD\$25M by 2030. **This increase reflects the efficiency of our business model and our proven ability to consistently generate revenue**, consolidating our position as a profitable company.



# Innovation drives RapiCredit's accelerated growth

01

We consolidate our success in Colombia

We have achieved demonstrable success. Over the past five years, we have delivered exponential growth in credit originations, reaching a CAGR of 129%. This strong performance has allowed us to generate positive net income every year since 2019 and consistently expand our portfolio.

02

We arrived in Spain!

With a proven and successful business model in Colombia, we're taking a strategic leap to consolidate our presence in Ibero-America. In November 2025, we will launch operations in Spain, a strategic step to position ourselves as a leading and growing multi-Latin fintech company.

# Investment opportunity in the fintech that is **revolutionizing** financial inclusion in Ibero-America.

**+100 K**  
Originated credits

**+30k**  
Clients

**+\$33.1MM**  
Of dollars disbursed

**2020**

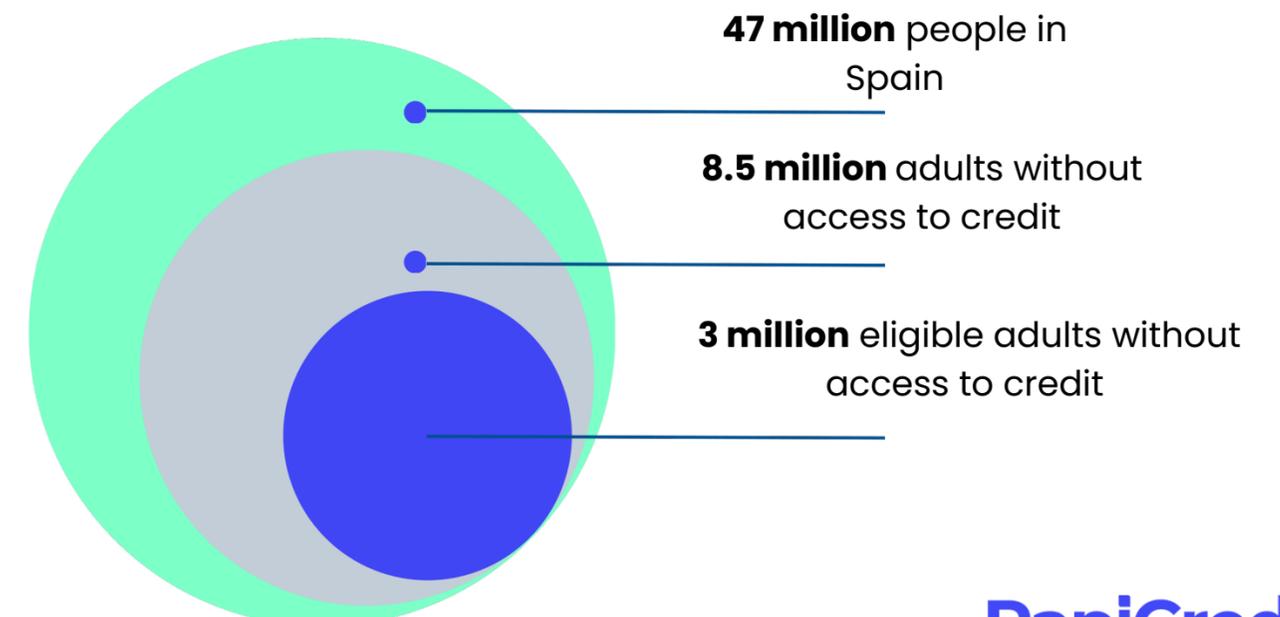
Start of operations

**2025**

RapiCredit Acquisition

- The Spanish market offers superior profitability, projected to be **two to four times more profitable per unit than our operation in Colombia**. Opening in Spain is not only a strategic milestone, but a financially sound decision that allows us to capitalize on this profit potential.
- RapiCredit has significant growth potential in Spain through the development of its business model and new product strategy, given that 70% of Spanish employees earned less than USD \$2,900 in 2023.

Source: INE



# Ecosystem

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- Spain is the European country that grants the most microcredits, channeling around **40% of the total volume** of this type of credit on the continent.
  - The Spanish Microloan Association (AEMIP), which represents 85% of the volume of quick loans in Spain, reported that **2.6 million contracts were signed and USD\$1.45M in quick loans were granted in 2024.**
- Disbursements are designed to **offer customers quick and flexible access to liquidity** when they need it most.
- This agility is key to covering unexpected expenses, managing emergencies, or reliably seizing opportunities. The business model is based on providing an immediate solution that enhances consumers' financial resilience.

# Rapicredit revolutionizing financial inclusion



- **Capital raising:** The company seeks to raise USD \$3.5 million to finance loan origination and strengthen operations in the Spanish market.
- **Projected Breakeven:** Expected to reach breakeven within 3 years, with operations expected to start in November 2025.
- **Growth projection:** The company estimates it will issue 10.000 loans in its first year, demonstrating the strength of the proven model in Colombia and the market's high potential.
- **Technological innovation:** We continue to optimize the platform through an integrated decision-making model, accompanied by a digital marketing strategy and an efficient collection scheme.
- **Validated risk model:** Rapicredit Iberica will implement in Spain a model tested in Colombia, based on identity validation, debt capacity, and employability.

# Products

## RapiCredit

- ✔ Product on a single installment.
- ✔ Amount: Between USD\$200 and USD\$400.
- ✔ Ticket promedio USD\$285.
- ✔ Term: 5 to 30 days

## Extension

- ✔ Product designed to provide flexibility and fidelity.
- ✔ Possibility of extending the term up to 8 times

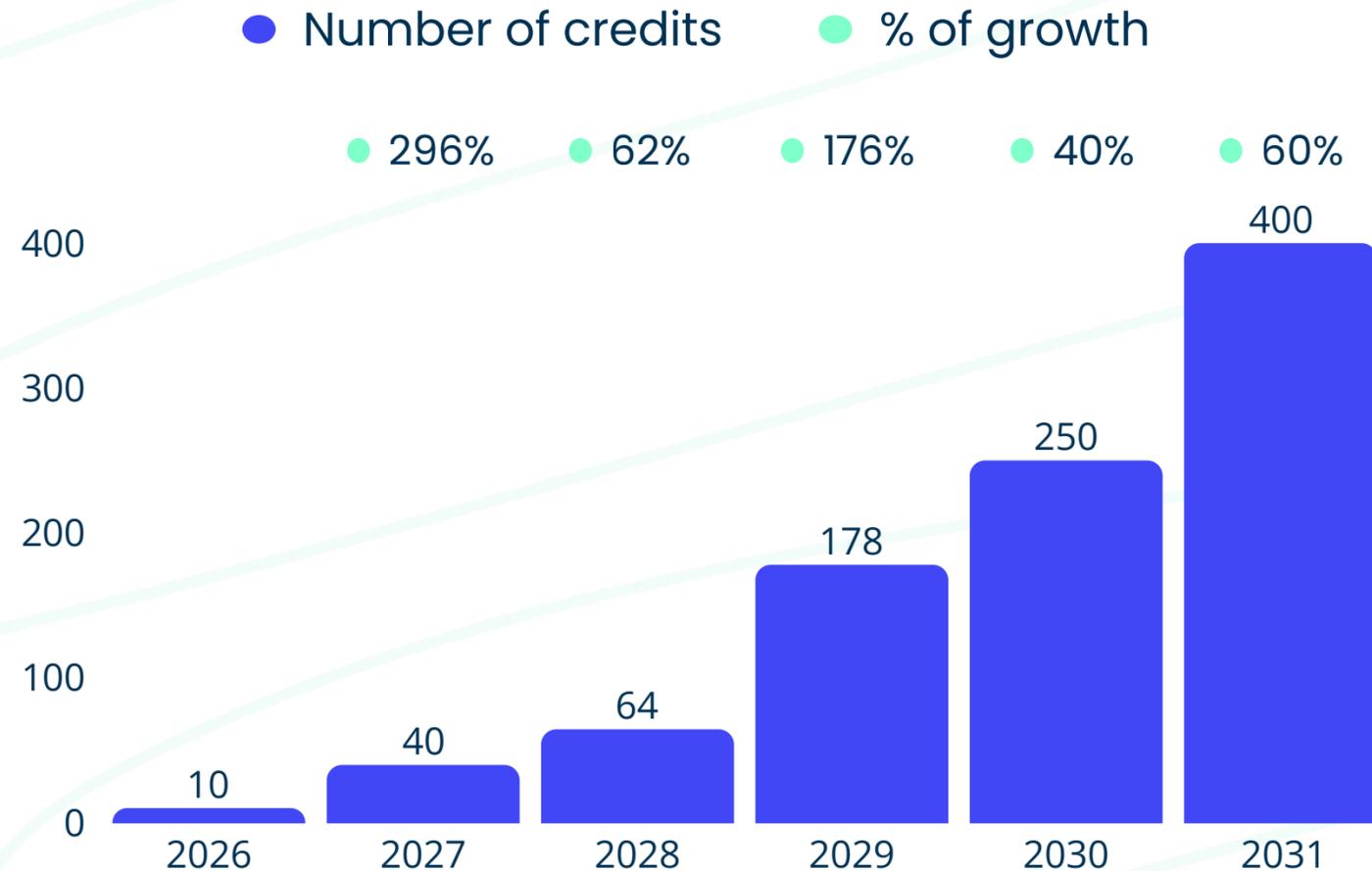
# Requirements

- 1 Be a citizen or legal resident in Spain
- 2 To be of legal age
- 3 Have a cell phone number
- 4 Have an email address
- 5 Have a bank account

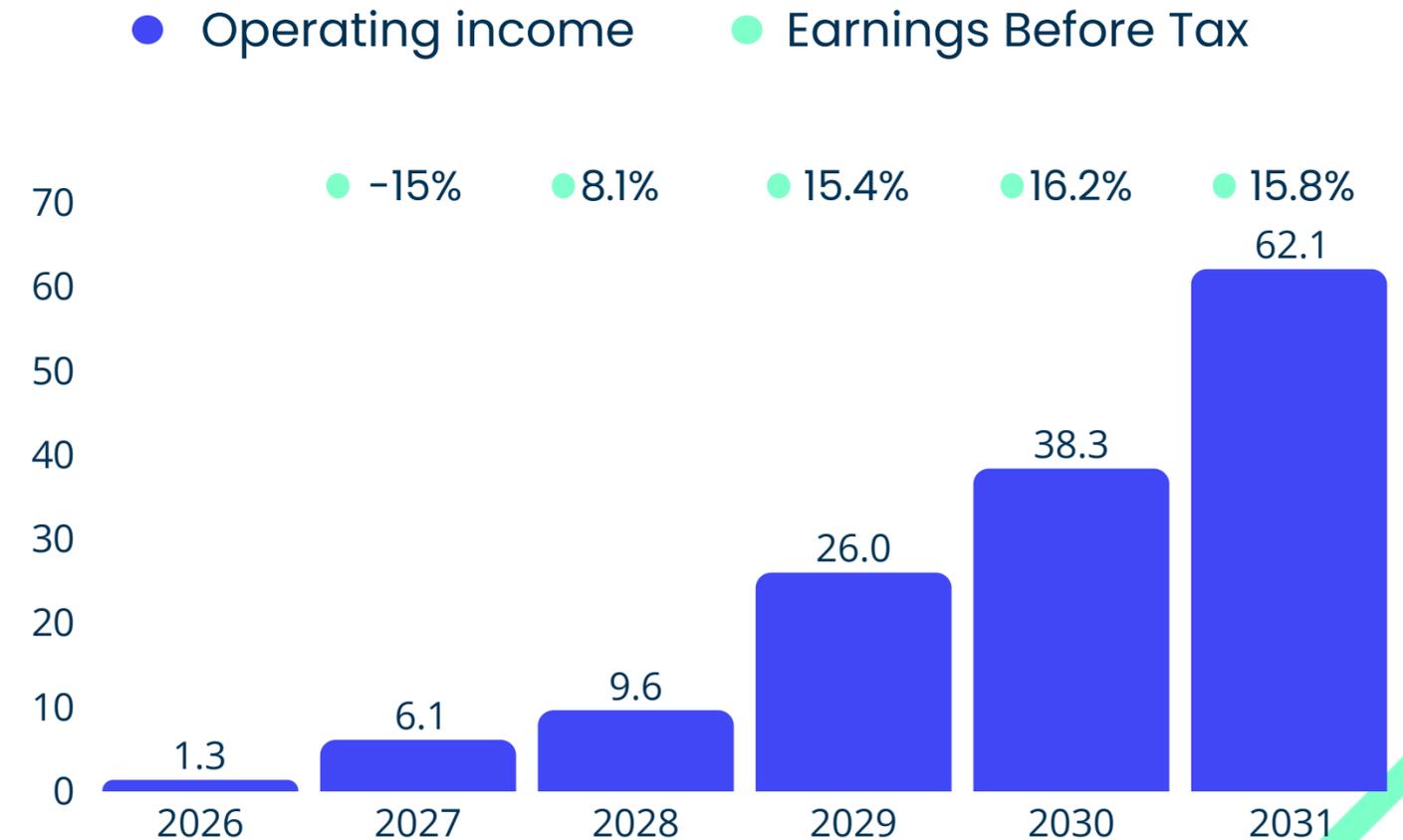


# Financial Forecast

## Number of credits to be originated (figures in thousands)



## Revenue and Earnings Before Tax (figures in USD million)



We are leveraging the proven, successful model of RapiCredit Colombia to execute an ambitious market penetration strategy in Spain. Our six-year roadmap projects exponential growth in credit originations, scaling from 10 thousand to over 400 thousand loans annually. **Year three will mark our break-even point and the start of positive net income**, escalating to USD\$62M in revenue by 2031 with a strong margin of 16%.



**RapiCredit**  
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