



FINANCIAL INNOVATION AND GROWTH

FINPROSPERA S.A.P.I. DE C.V. SOFOM E.N.R.

OUR HISTORY

- We achieved our second agreement.
- It was our first federal agreement in Education.
- We obtained our first bank loan on August 30, 2019.



2018

2019

2020

2021

- We experienced exponential growth.
- We consolidated as the leading Financial Institution in Mexico City in the payroll loan market.
- We achieved a placement of over \$400 million pesos annually in loans.



2022

2023

- We obtained 12 agreements.
- We obtained certification with HR Ratings to qualify as a primary servicer.



2024

- We obtained our first agreement with the Government of Mexico City.
- The opening of our first branch.
- We started with 10 employees.



- We worked with 5 agreements in three different states.
- We achieved a placement of over \$300 million pesos in loans.
- Structured credit line with collateralized loans in a private securitization.



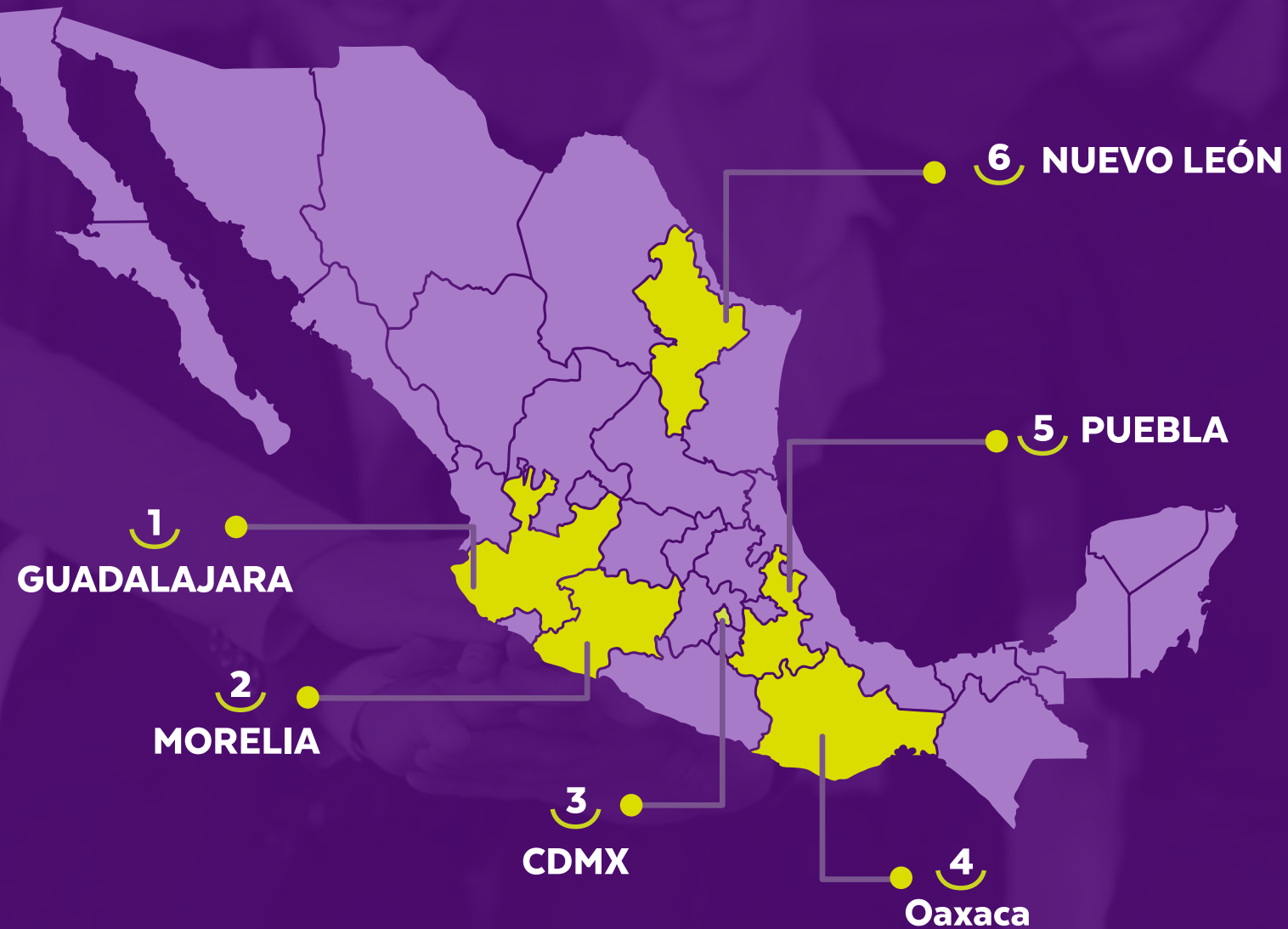
- We worked with 7 agreements in 4 different states of Mexico.



- We have 13 active agreements.
- We have 6 branches in Mexico.



WE HAVE PRESENCE IN 6 STATES OF MEXICO



PAYROLL CREDIT

Operating in 6 states of Mexico, our team of over 300 employees is committed to delivering exceptional service, resolving issues within 48 hours.

Benefits of payroll loan

- Simple: No credit check and no collateral required.
- Amounts: From \$3,000 to \$300,000 MXN (Average 1,250EUR).
- Terms: From 18 to 60 months.
- Reliable: No opening commission and free processing.
- Accessible: Interest rates below market average.

- We innovate by solving the financial needs of our clients, offering a variety of loans for any situation.
- Our goal is to be a trusted financial partner for our clients, helping them achieve their goals.
- We provide an additional service to public employees, offering a quick and secure solution to cover their economic needs.



MISSION, VISION AND VALUES

VISION

We see ourselves happily earning the loyalty and trust of our customers.



MISSION

To provide workers in Mexico with the most accessible and fastest credits for their well-being.

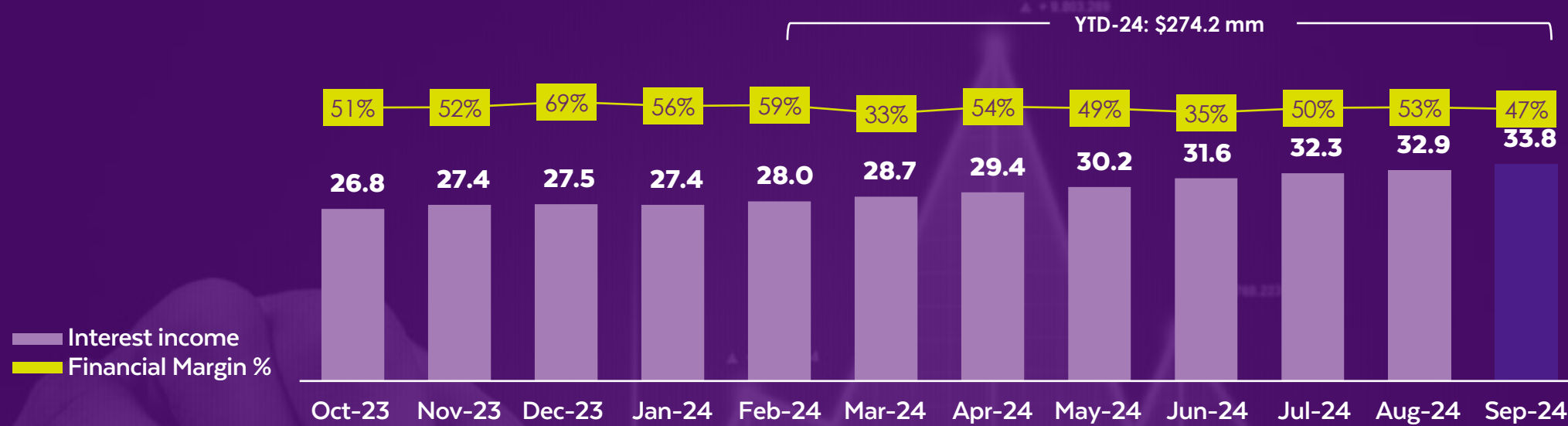
VALUES

- Gratitude
- Honesty
- Humility
- Respect
- Tenacity

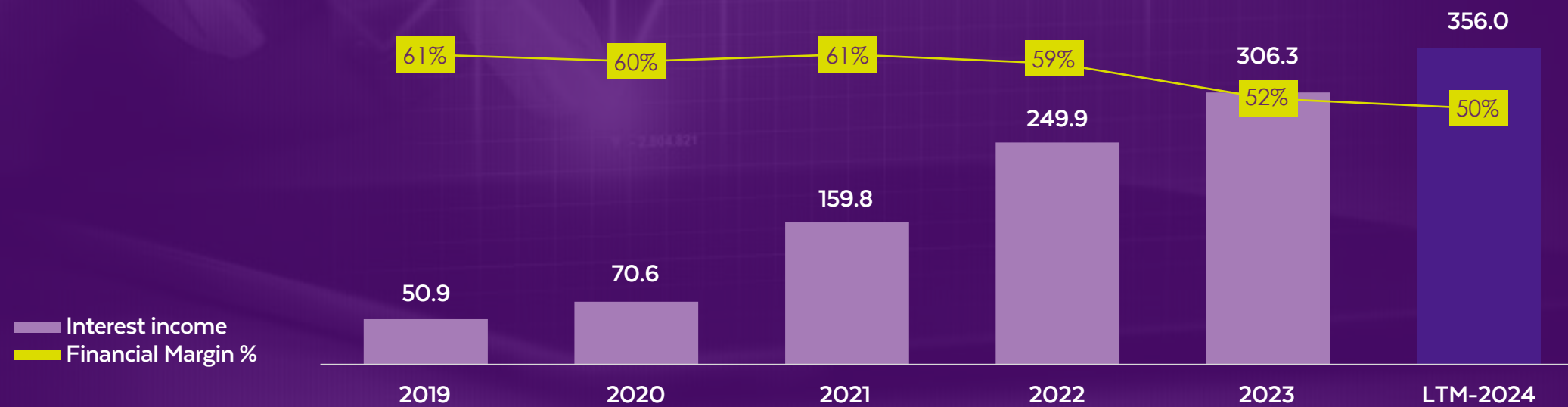
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KPI's						
Info in MX\$ mm	2019	2020	2021	2022	2023	LTM-24
Disbursements (in millions)	153.8	21.3	467.3	355.1	301.5	393.6
Loan portfolio	199.4	212.6	539.1	699.9	842.1	1,084.9
Delinquency rate (% of portfolio)	7.1%	6.7%	2.6%	1.6%	1.2%	15.8%
Accrued interest	50.9	70.6	159.8	249.9	306.3	356.0
Net interest margin	61.1%	59.7%	61.1%	59.3%	52.4%	50.5%
Operating income	(16.5)	3.4	(4.3)	4.4	10.7	(6.0)
Operating margin	(32.5%)	4.8%	(2.7%)	1.8%	3.5%	(0)
Equity	4.8	8.0	61.6	65.8	92.1	205.3
Debt	201.0	204.4	526.0	701.1	809.1	946.7
Debt/ Loan Portfolio	1.0x	1.0x	1.0x	1.0x	1.0x	0.9x
Equity + Debt / Loan portfolio	1.0x	1.0x	1.1x	1.1x	1.1x	1.1x

Interest income | Info in MX\$ mm

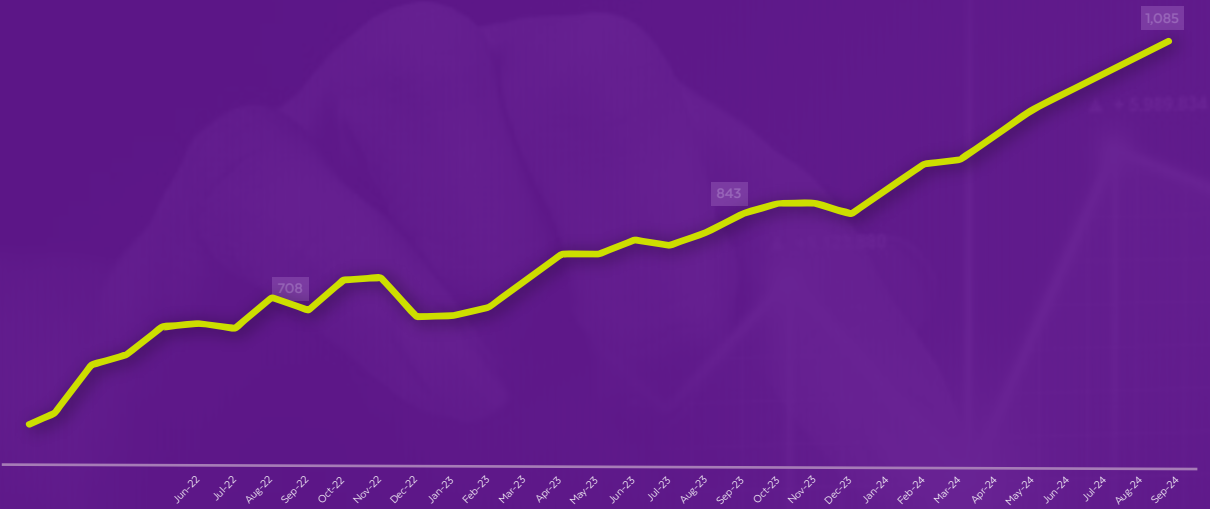


Interest income | Info in MX\$ mm



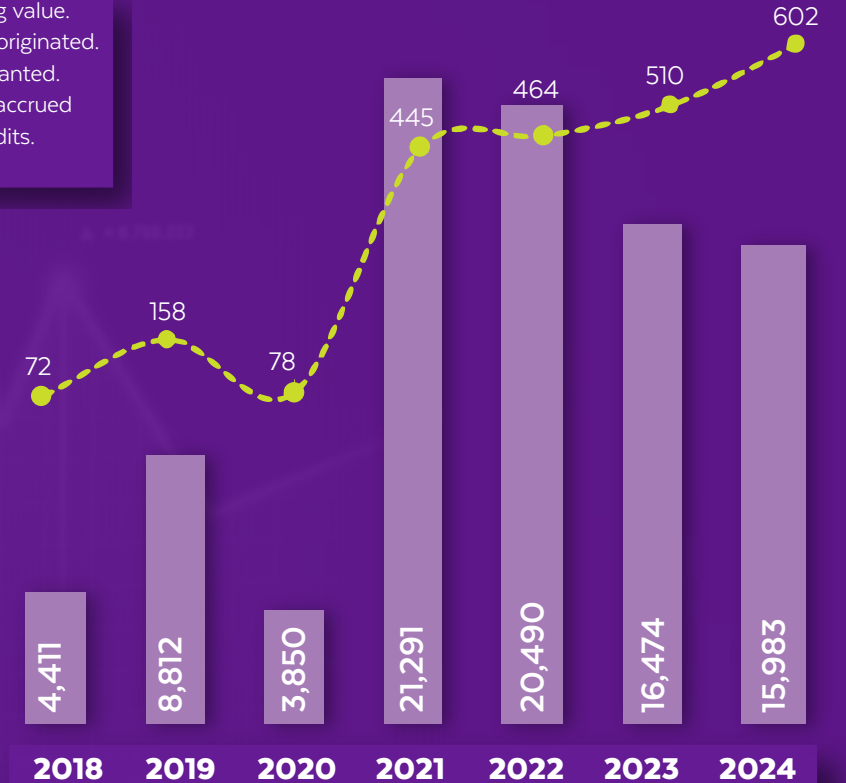
MI DINERITO ANALITYCS

Portfolio growth analysis



Historical Placement as of Sep' 24

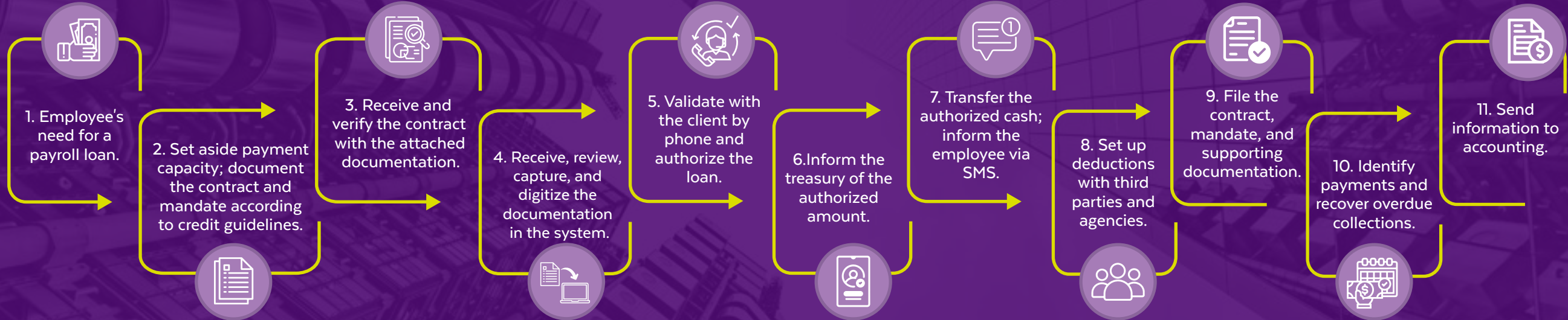
- 7 years creating value.
- MX \$ 2,329 M originated.
- +90 K loans granted.
- 20% CAGR in accrued number of credits.



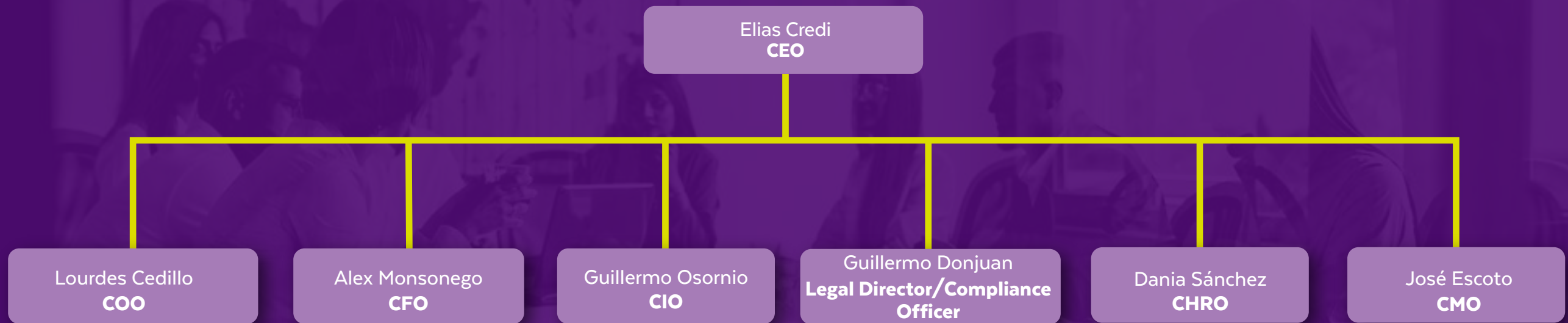
Accounts
Placement in \$ MX Million

MACROPROCESS: GRANTING PAYROLL LOANS FOR GOVERNMENT EMPLOYEES

Agreements formalized by government agencies.



ORGANIZATION CHART



Elias Credi Zetune

CEO since December 2017. He studied at Anáhuac Norte University, where he graduated as a Finance and Actuarial professional. In 2013, he founded his first financial company, Tacrefin. He worked at Financiera Faprei from 2014 to 2017 and began operations at Finprospera in 2018.

Ma. De Lourdes Cedillo Rivas

COO since December 2017. She studied corporate finance at ITAM and graduated with a degree in Public Accounting from Ibero-American University. With 35 years of managerial or executive experience, she has worked at G.A. Ingenieros, Electrodo Infra, Rotoplas, Grupo Cirbi, Nisha Club and Finprospera to date.

Alex Monsonego Sitton

CFO since September 2021. He holds a degree in Business Administration from Anáhuac University/West Hill Institute and has completed diplomas in Digital Transformation from MIT Professional Education and Corporate Finance from ITAM. He began his professional career at Finprospera.

Guillermo Cuitláhuac Osornio Alcauter

CIO Since May 2023. He has a technical degree in Hospitality and Gastronomy from Conalep and has 20 years of experience in creating logistics and business processes in legal, operational, and administrative areas. He has worked at PepsiCo (KFC and Pizza Hut), Operadora Perosi (Nisha Bar), Sansu Restaurants (Sushi Bar Masayuki), Bar Janis, Walther, Terraza Roma, Mojito Room, Restaurante Galea, and Finprospera.

Guillermo Donjuan Aguirre

Legal Director and Compliance Officer Since September 2021. He holds a law degree from the Universidad del Valle de México and a diploma in Money Laundering Prevention from Universidad Anáhuac Puebla. He has 30 years of experience in the National Financial System, having worked as the Director of Money Laundering Prevention at Trust Management, S.A.P.I. de C.V., and as Compliance Officer at Siempre Creciendo, S.A. de C.V. Sofom E.N.R., currently at Finprospera.

Dania Isabel Sánchez Martínez

CHRO Since March 2022. She studied Psychology at the Universidad del Valle de México, Tlalpan Campus, and has 5 years of experience. She has worked at Seguidores Solares Soltec, ETMN (Oracle IT consulting), Baus & Jackman Leasing, and Banamex.

José Escoto Solis

CMO Since October 2023. He holds a degree in Business Administration from Universidad Nuevo Mundo and has 27 years of experience in sales. He has worked at Banco Santander, Baus & Jackman Leasing, Asociación Mexicana de Uniones de Crédito, DXN Express, and Finprospera.



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