



Healthcare Loans

A strong and trascendental "WHY"

Every time we do our job right,

someone gets access to a needed medical treatment or surgery



a doctor or hospital increases their business



our team members grow and succeed

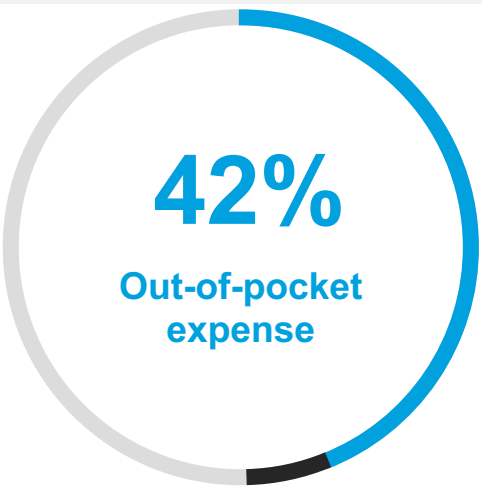


Patient's healthcare financing in Mexico is a large, underserved, growing market.

Out of pocket expensed highly geared towards private sources, with a minimal insurance coverage, lower sectors with practically null access to resources

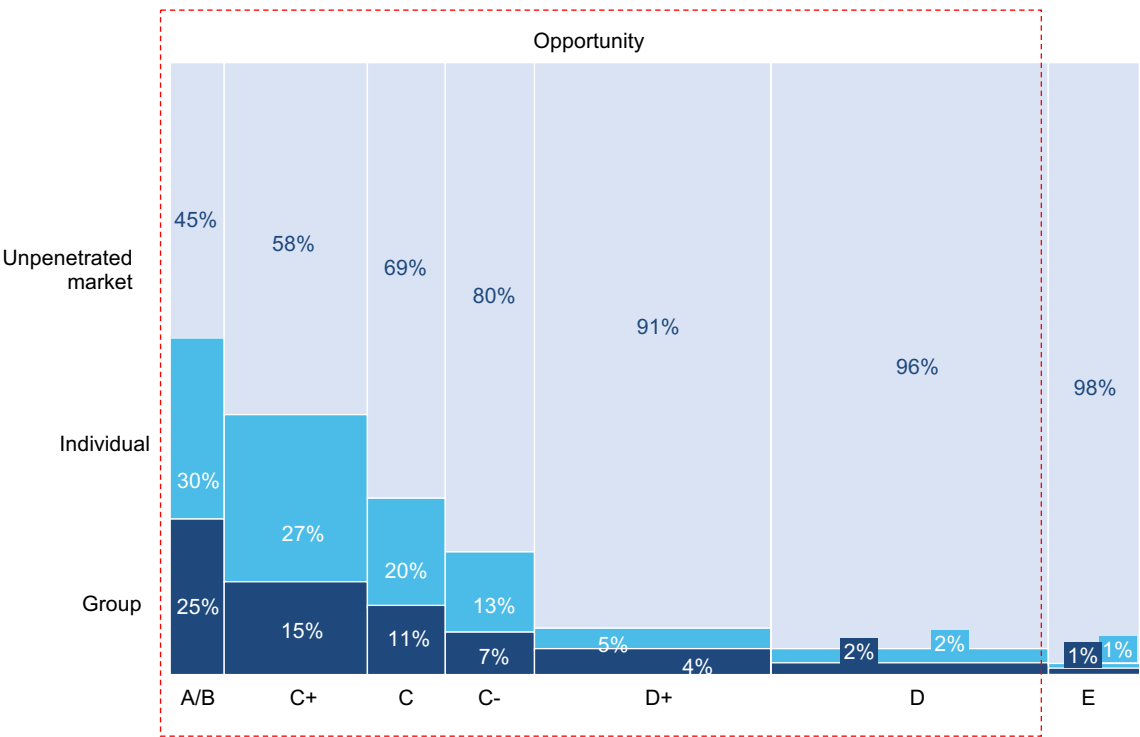
Mexico's Healthcare Market

Total Market Value: EUR \$46B



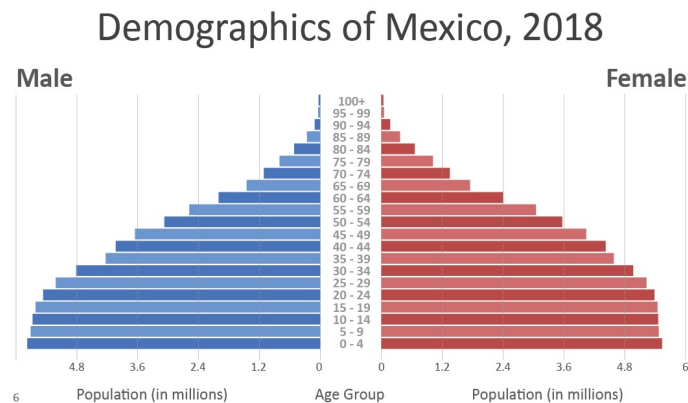
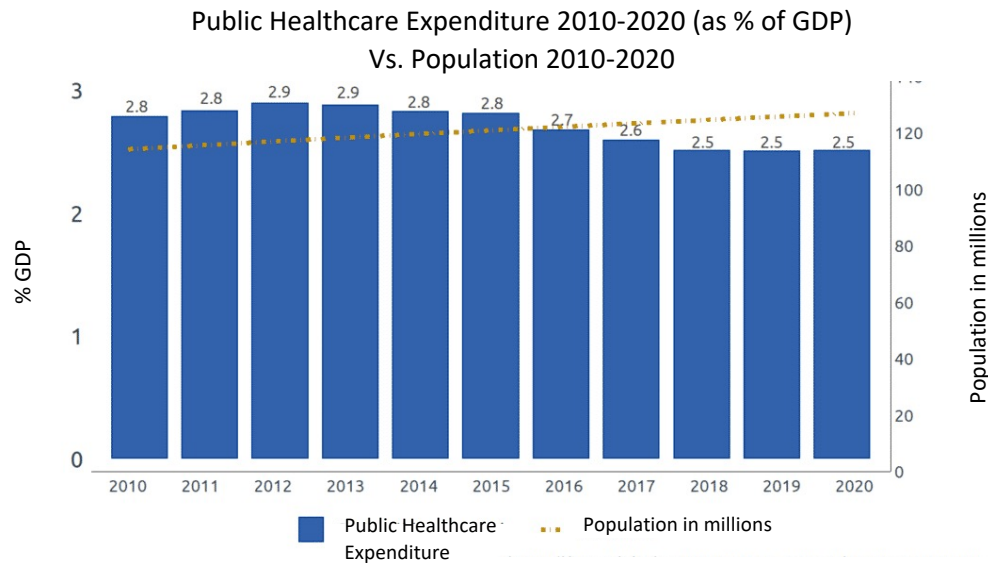
- Government-funded expense (51%)
- Private health-insurance expense (7%)

Private health insurance penetration per socioeconomic level

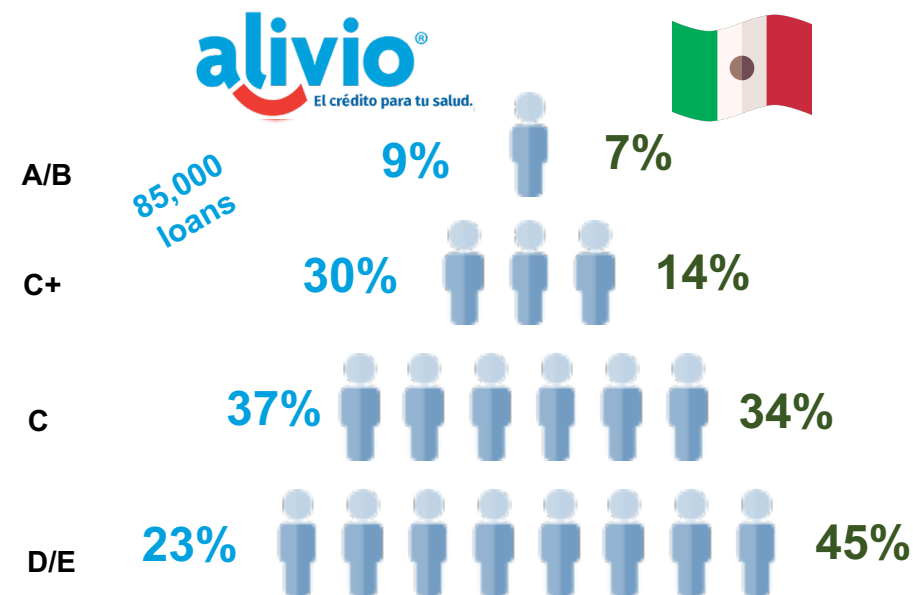


Covering patients with financial need

...the Government spends less in healthcare...



Alivio's Market Focus



Our solution: tailored healthcare loans for patients



Patient challenge areas



Quick access to financing



Avoid expensive financing alternatives



Adequate payment plan



Free choice of doctor & hospital



Provider improvement areas

Increase sales
by at least 25%



Forget over due accounts



Focus on service and
best clinical option

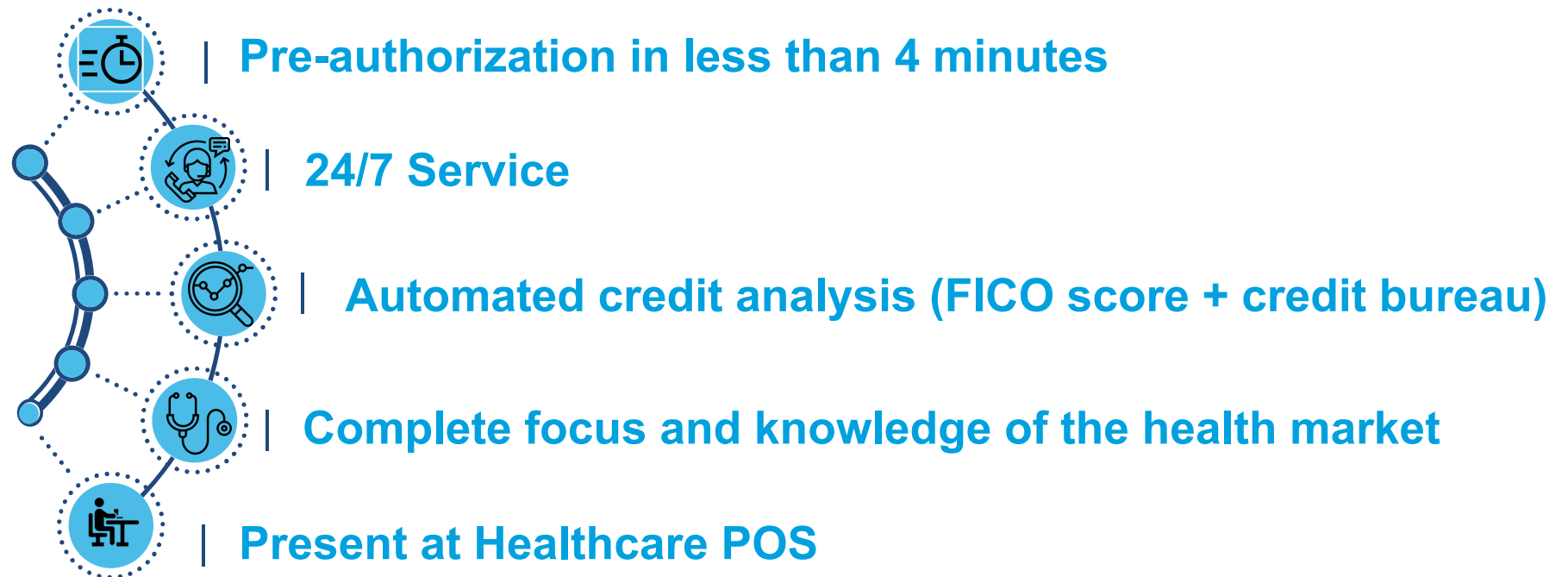
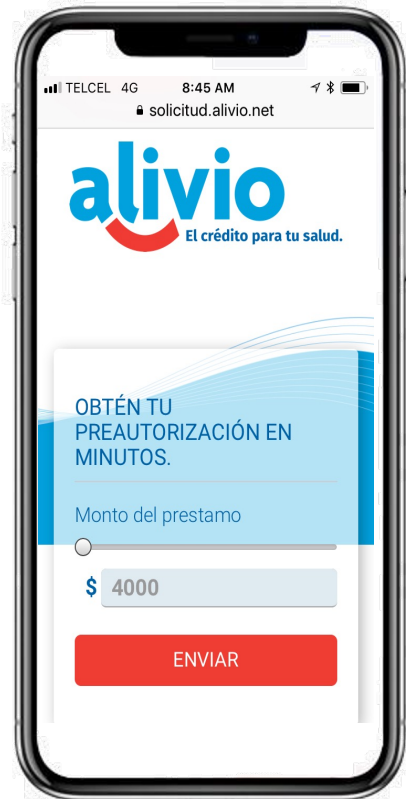


Increase market share

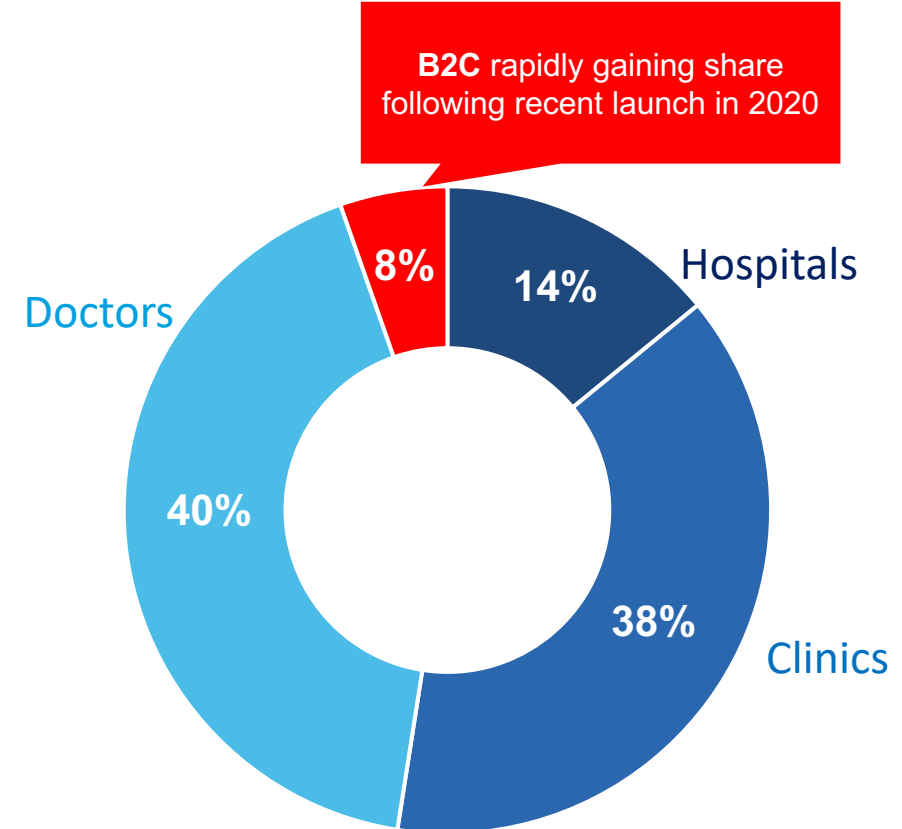
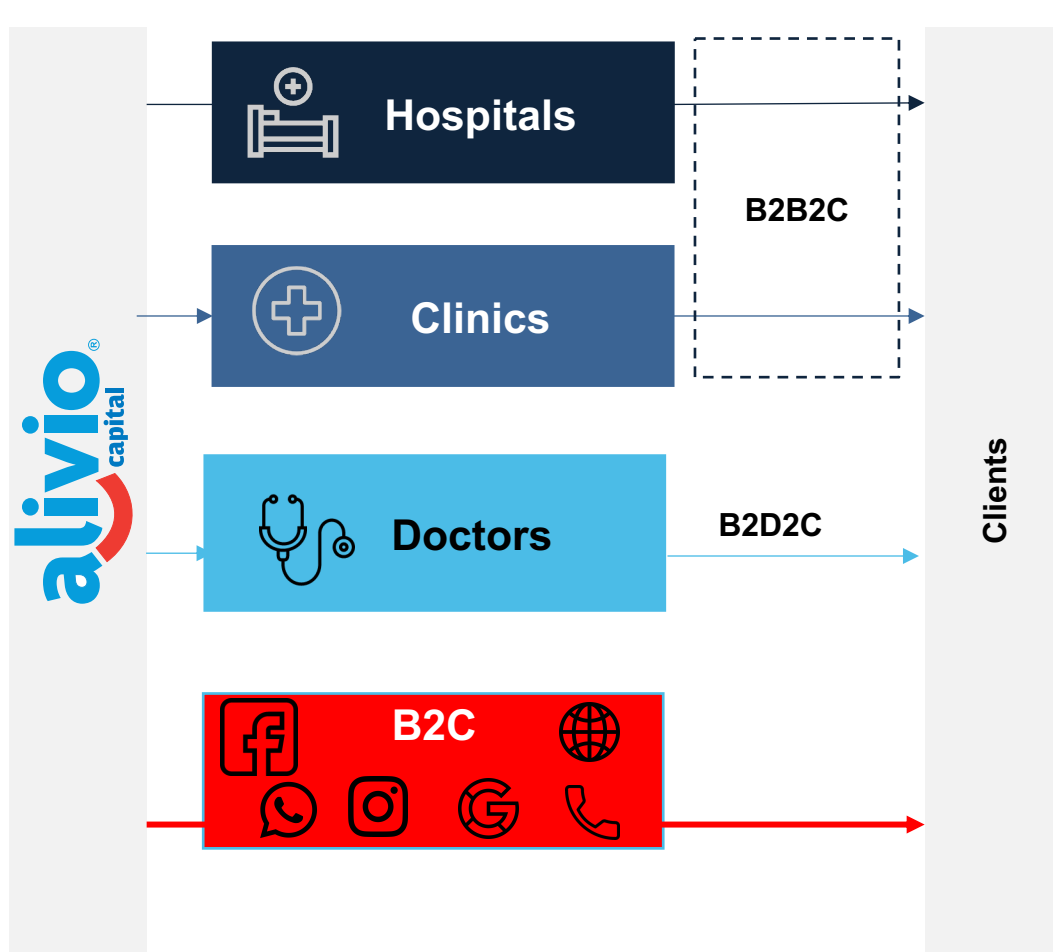


Our value proposition

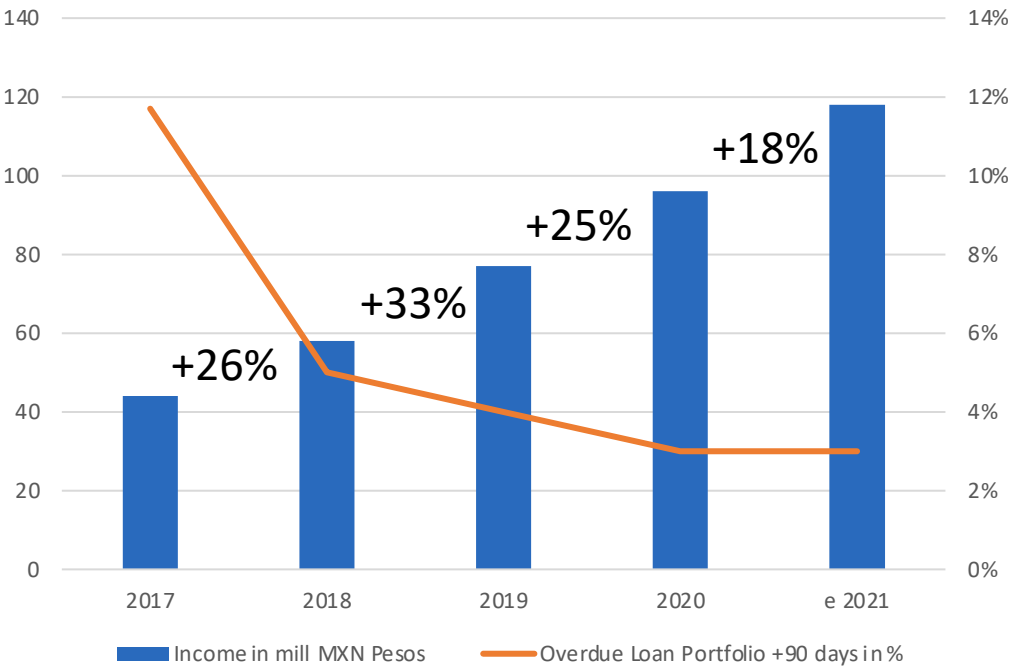
Quickly and easily provide financing to patients lacking the out-of-pocket resources to pay for medical procedures or to complement healthcare insurance payments; and execute next-day full direct payments to Hospitals, Clinics, and Doctors.



We operate in multiple channels



Double digit growth in the last three years; loan portfolio grows during pandemic while loan delinquency holds

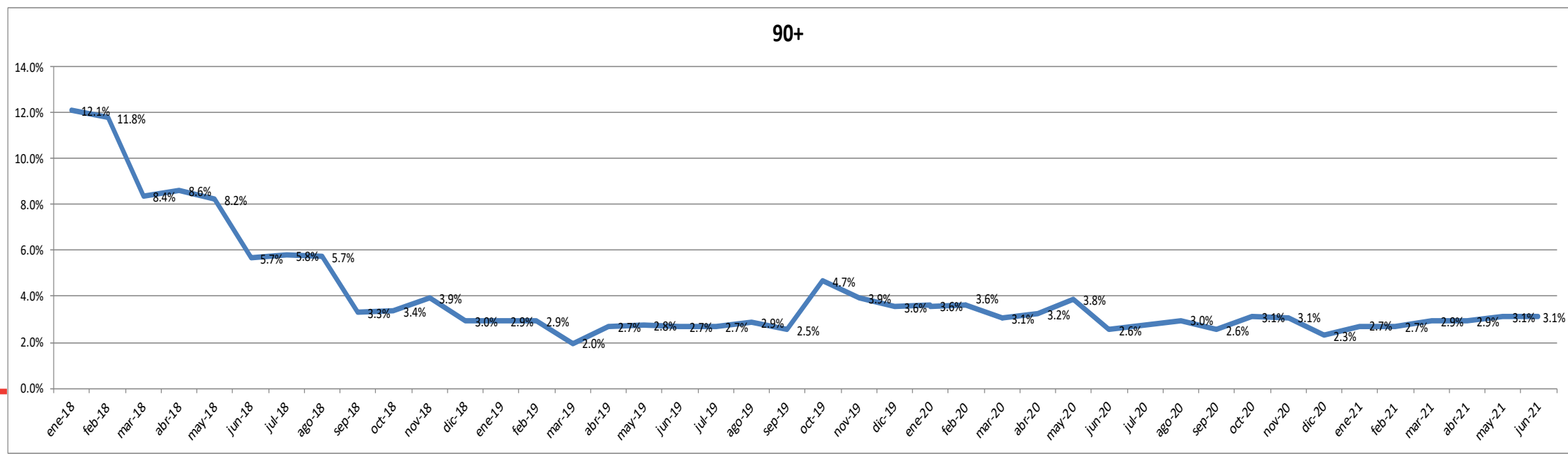


Variable	2019	2020
Adjusted financial margin	56%	56%
New Loans (units)	9,433	7,072
Net loan portfolio (million pesos)	201	220
Delinquency/Net Loan Portfolio	3.7%	3.0%
Total Assets (million pesos)	252	268

Loan Portfolio performance

MXN Pesos

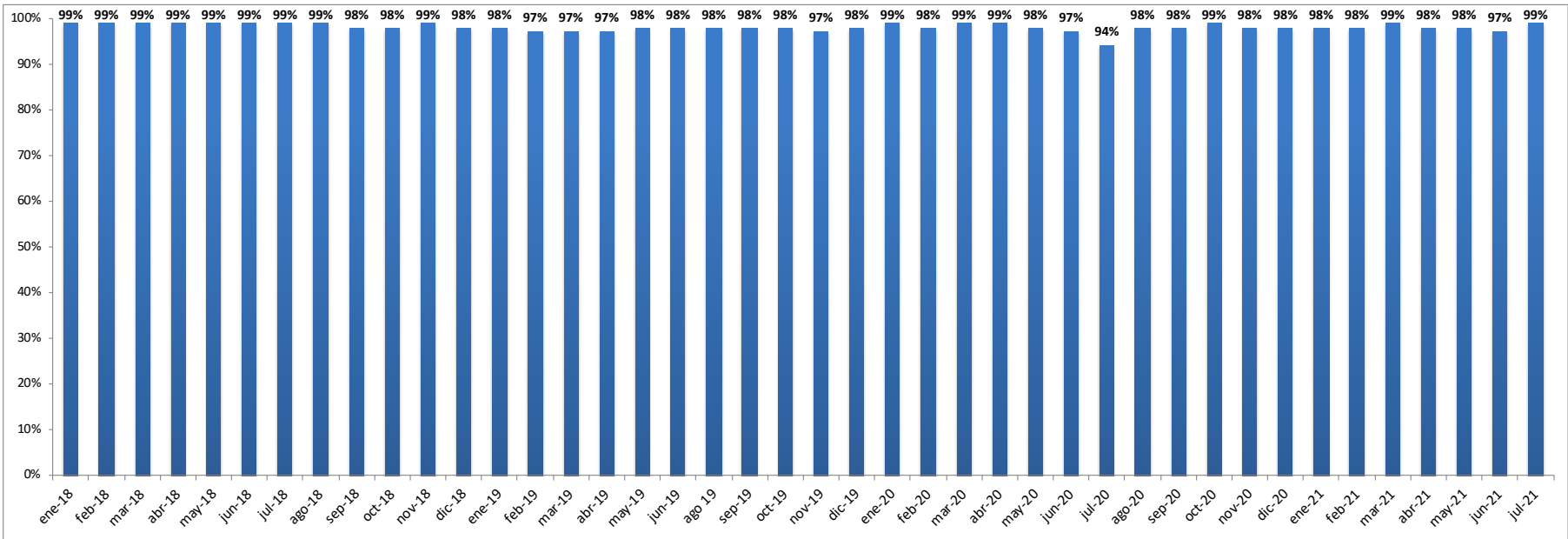
	sep-20		PtWO		dic-20		PtWO		mar-21		PtWO		jun-21		PtWO
Current	173,611,310	79%	0%		159,384,778	74%	0%		155,927,468	71%	0%		145,147,910	69%	0%
Periodo 01-29	23,415,567	11%	13%		27,516,640	13%	16%		22,376,443	10%	15%		32,865,584	16%	20%
Periodo 30-59	12,560,293	6%	56%		13,518,056	6%	68%		23,499,373	11%	83%		14,656,216	7%	85%
Periodo 60-89	5,106,344	2%	68%		10,274,257	5%	77%		11,128,320	5%	66%		11,991,957	6%	89%
Periodo 90-119	1,298,500	1%	28%		1,017,223	0%	13%		2,354,194	1%	12%		1,045,566	0%	9%
Periodo 120-149	753,007	0%	59%		1,251,595	1%	70%		846,369	0%	86%		353,138	0%	37%
Periodo 150-179	621,402	0%	72%		508,400	0%	54%		983,943	0%	96%		660,778	0%	104%
Periodo 180 +	2,961,352	1%	100%		2,158,978	1%	40%		2,194,274	1%	89%		4,559,825	2%	169%
TOTAL	220,327,776	0%	0.57%		215,629,927		0.17%		219,310,384		0.75%		211,280,974		0.84%
+90 (%)		2.56%				2.29%				2.91%					



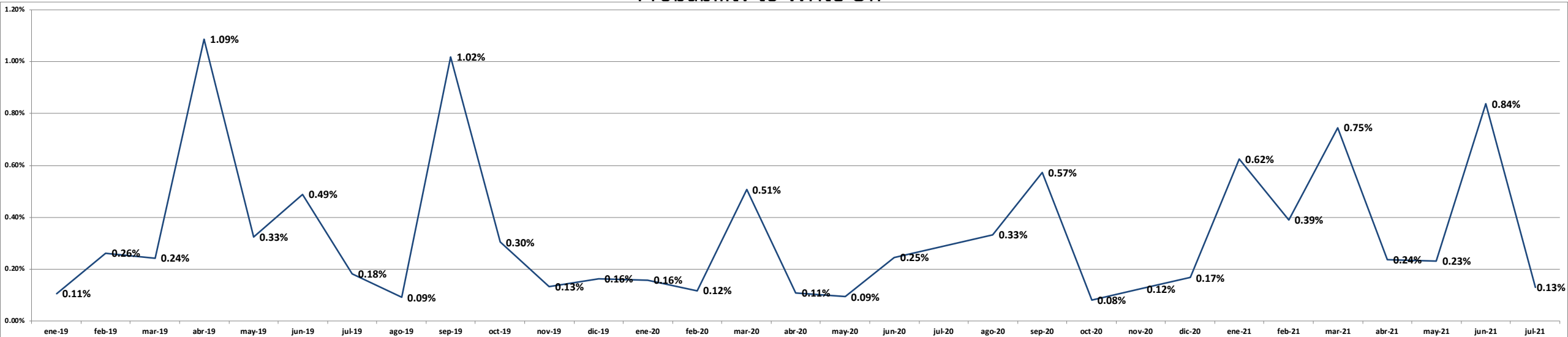
First Payment & Probability to Write-Off



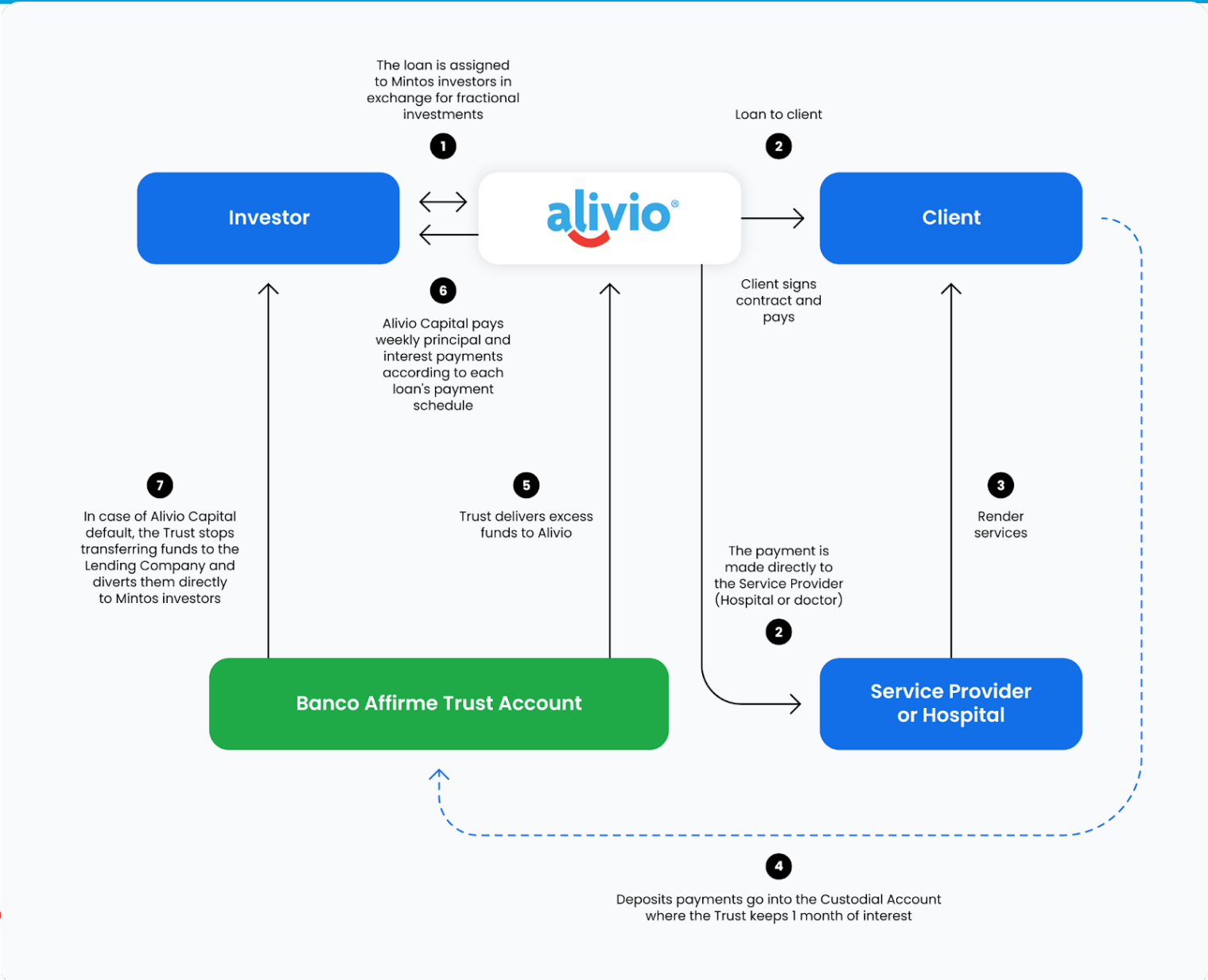
First Payment



Probability to Write Off



Funding Structure (Trust & Collateral)



Our history



2009

Founded



2015

**First
Equity Round**



2016

**Agreement with
Star Médica
Hospitals**



2019

+80,000 loans



2019

**Agreement with
Grupo Ángeles***
(Acoxpa y Linda Vista)

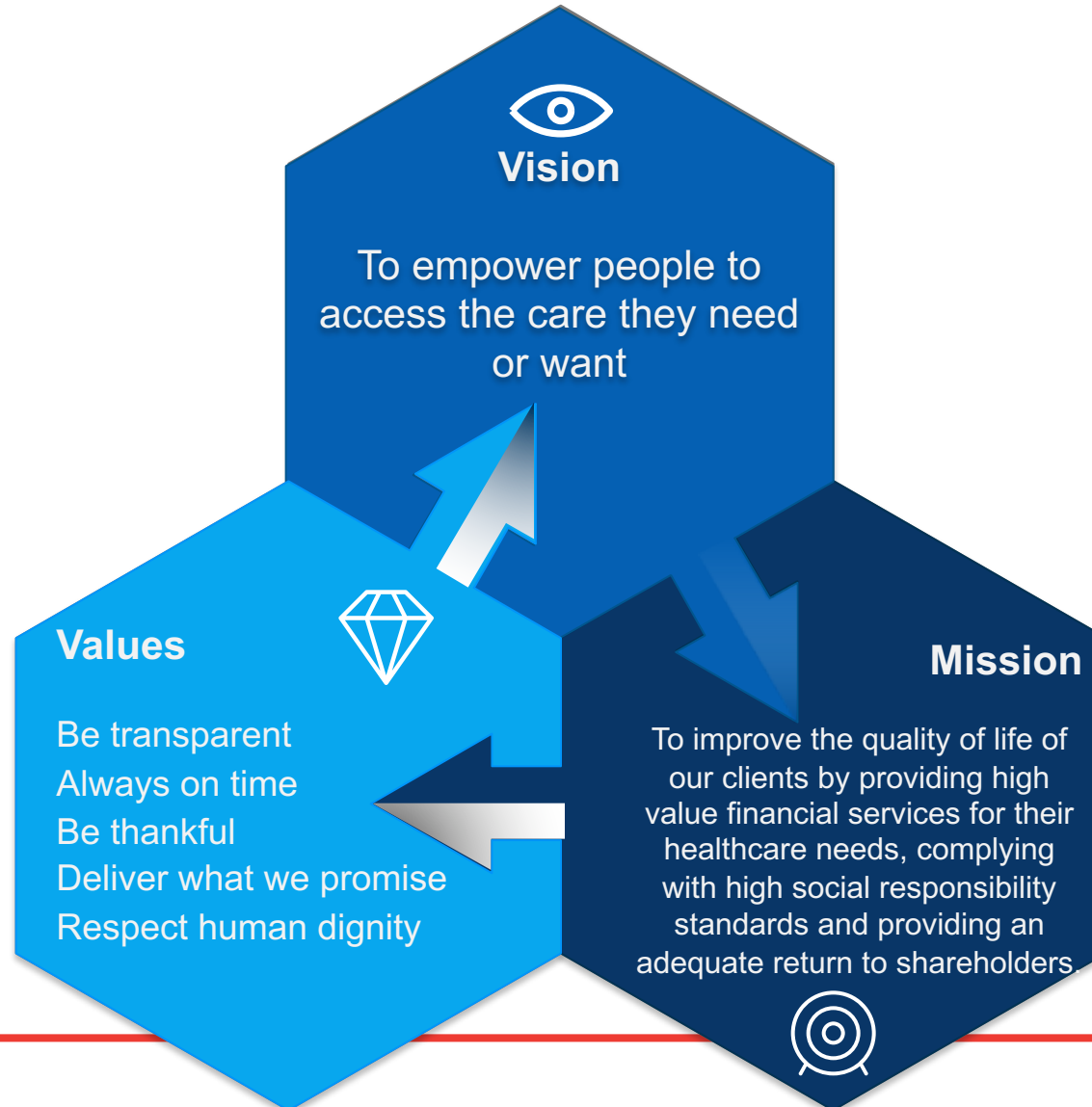
We are the market leaders in healthcare loans in Mexico

* Alivio has more than 600 Partners, Grupo Ángeles and StarMedica are Mexico's two largest Hospital Chains

Strictly confidential

We are building a strong organization with relevant fundamentals

We are a technology-enabled, non-banking financial institution (NBFI) specializing in the healthcare industry



We are an experienced , multi-disciplinary team



Patricio Villareal
CEO Alivio Capital



Shoren Ríos
Sales Director



José Luis Solís
CFO



Sonia Lozano
Marketing Director



Arturo Galván
Risk Senior Manager



Ricardo Mendoza
B.I. & Digital Platforms



Cristina Viramontes
Collections Manager



Demetrio Morales
Customer Experience

We have an experienced, industry relevant and engaged board

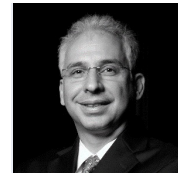


Co-Founders



Patricio Villareal

CEO Alivio Capital
Board member and
former COO Imagen Dental



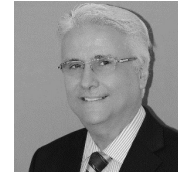
Ricardo Villareal

Chairman Alivio
CEO & Chairman Imagen Dental



José Antonio Guevara

CEO Pecan Grove Farms
Former Vice President BCG



Rogelio Zambrano

CEO Centro Dental Zambrano y
Asociados



2015 Equity Investor



Alejandro García

CEO Ambar Capital



Independent board members



Arturo Monroy

Co-CEO Investment Banking
and Structured Finance at Banorte



Jorge Ancona

CEO
Pharmaceuticals, Bayer de México



Adolfo Boisseauneau

Product Manager Paid
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¡Gracias!

