

ID FINANCE

MEXICO FINANCIALS
MAY 2020



TOP-250 FINTECH
COMPANIES



100 HOTTEST
STARTUPS IN
EUROPE



TOP-50
FASTEST GROWING
COMPANY IN
EUROPE



MEMBER OF
TECHSHARE,
PRE-IPO PROGRAMME
OF EURONEXT FOR
TECH COMPANIES



FASTEST
GROWING
FINTECH COMPANY
IN SPAIN



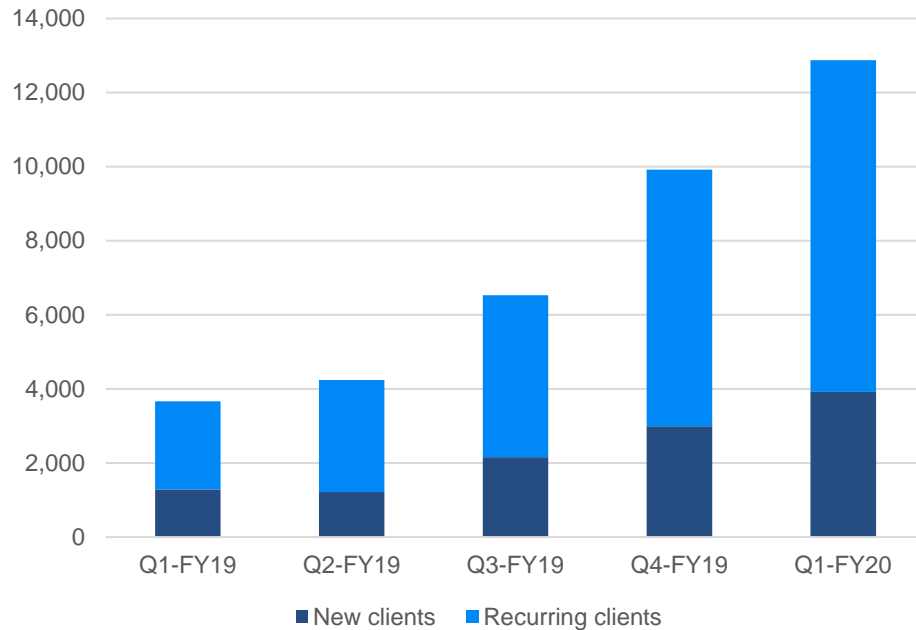
SOCIALLY
RESPONSIBLE
ENTERPRISE AWARD
BY CEMEFI



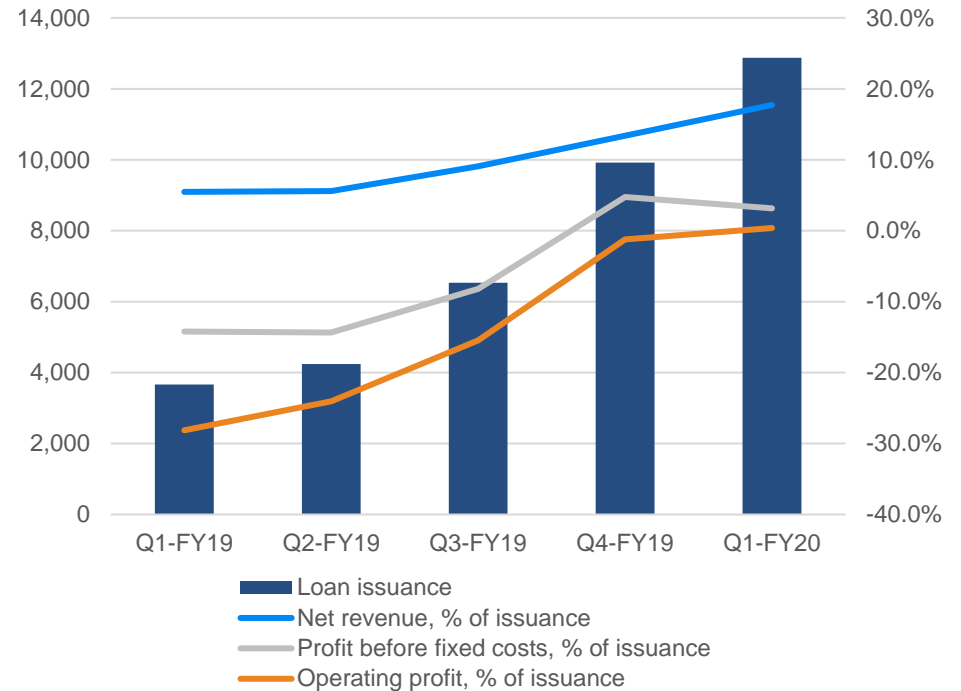
200 MOST EXCITING
TECH BUSINESSES IN
EUROPE

Expected to achieve net profitability in 2020

Loan issuance, USD'000



Profitability measures, USD'000



- Breakeven on operational level achieved in 4Q2019, and in 1Q2020 managed to cover all fixed costs. Given strong positive trend, IDF Mexico is on track to breakeven on net income level in 2020
- Aimed to diversify product range and funding sources in 2020, focusing on local funding sources

Strong improving trend - operating profitability achieved in 2019

USD'000	<u>Q1-FY19</u>	<u>Q2-FY19</u>	<u>Q3-FY19</u>	<u>Q4-FY19</u>	<u>Q1-FY20</u>
Issuance Amount	3,665	4,242	6,532	9,920	12,876
New clients	1,287	1,216	2,157	2,992	3,922
Recurring clients	2,378	3,026	4,374	6,927	8,954
<i>% recurring</i>	<i>64.9%</i>	<i>71.3%</i>	<i>67.0%</i>	<i>69.8%</i>	<i>69.5%</i>
Income statement					
Total Revenue	2,346	3,893	6,004	9,598	8,294
Net Impairment Charges	-2,146	-3,656	-5,410	-8,269	-6,013
Revenue after provision	200	237	594	1,328	2,281
Financial Interest Expenses (CoF), incl:	-86	-137	-192	-117	-346
Net revenue	115	100	402	1,212	1,935
Operating Expenses	-636	-709	-938	-739	-1,528
Operating income	-521	-609	-535	473	407
Administrative Expenses	-510	-411	-475	-593	-357
Net operating income	-1,030	-1,020	-1,010	-121	50
EBIT (for reference)	-945	-882	-818	-4	396
<i>Net revenue, % of revenue</i>	<i>4.9%</i>	<i>2.6%</i>	<i>6.7%</i>	<i>12.6%</i>	<i>23.3%</i>
<i>Operating income, % of revenue</i>	<i>-22.2%</i>	<i>-15.6%</i>	<i>-8.9%</i>	<i>4.9%</i>	<i>4.9%</i>
<i>EBIT, % of revenue</i>	<i>-40.3%</i>	<i>-22.7%</i>	<i>-13.6%</i>	<i>0.0%</i>	<i>4.8%</i>



ID FINANCE

Thank you



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