

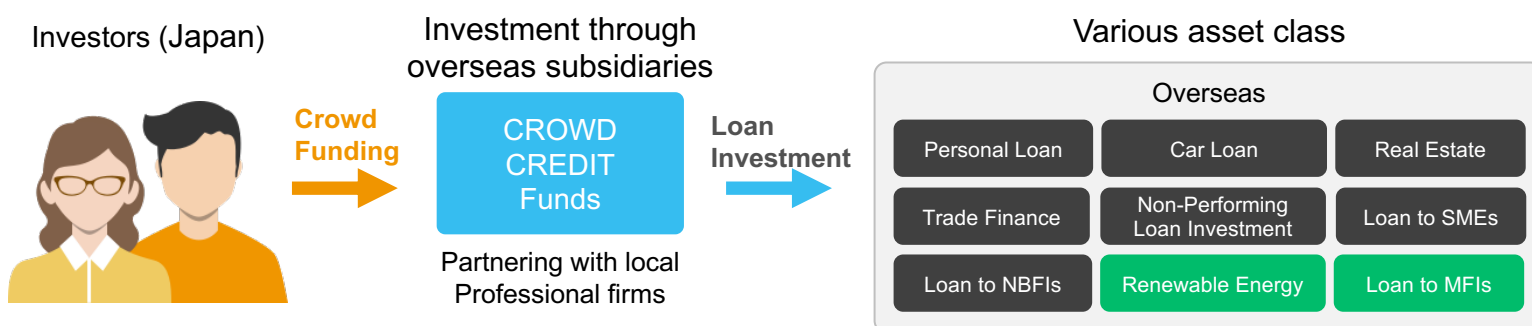
Company Overview (As of the end of August 2019)

Company Name:	CROWD CREDIT, Inc.
Establishment:	January 2013
Business:	Cross-border marketplace lending
Registration:	Type II Financial Instruments Business registration
Headquarters:	Tokyo, Japan
Subsidiary:	Japan, Peru, and Estonia
Representative:	Tomoyuki Sugiyama (Founder & CEO)
# of Employee	65
Booked Capital:	JPY 2.0bn (appx. USD 18 mn)



Founder & CEO
Tomoyuki Sugiyama

Business Description



Global Partners

CROWD CREDIT collaborates with 41 global partners

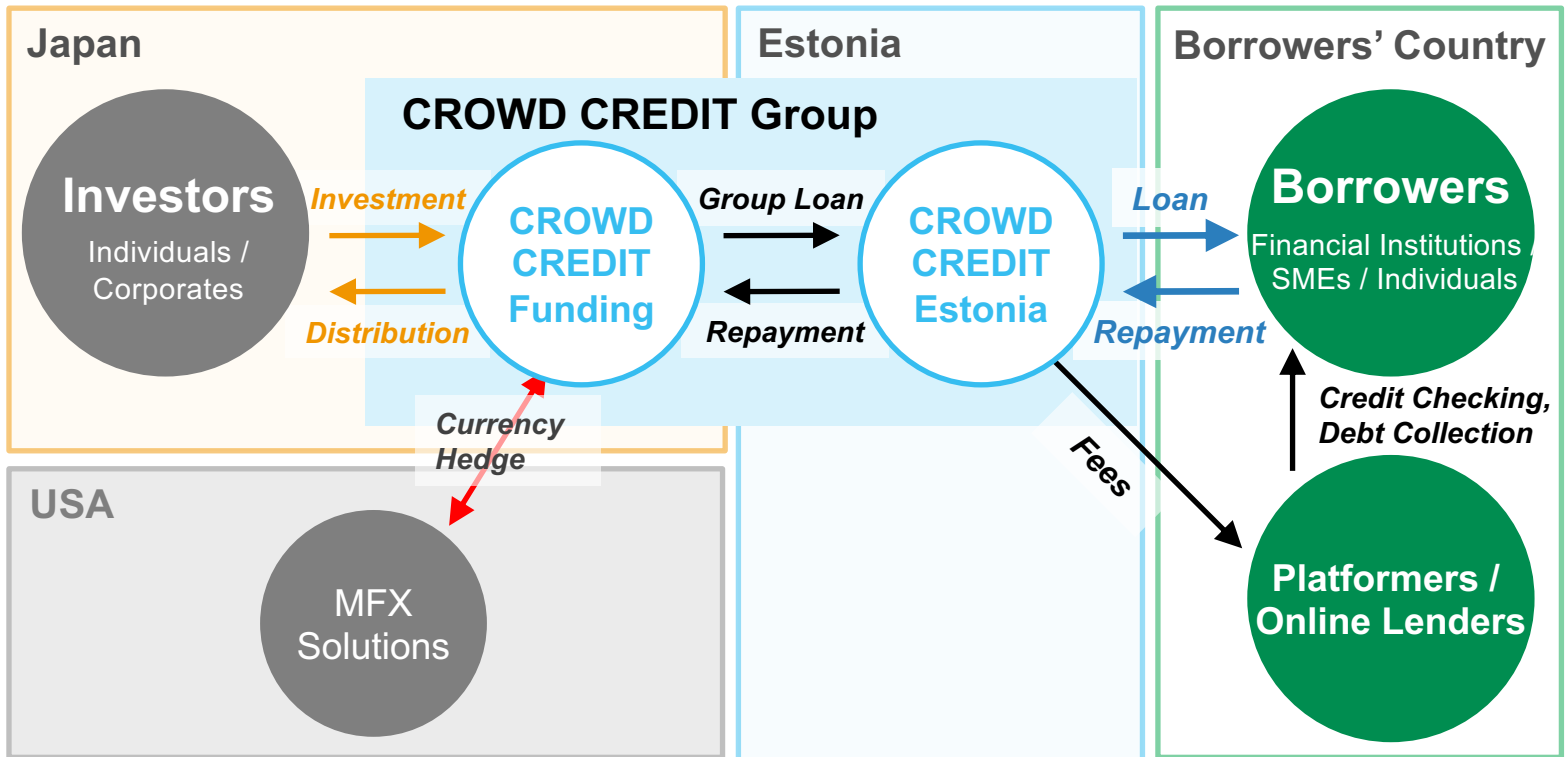


Fund Portfolio (As of the end of August 2019)

Funding Emerging Countries	
Eastern Europe, CIS etc.	70.6%
Asia	10.8%
Africa	9.5%
Central/South America	7.9%
North America	1.3%

Various Loan Investments	
Non-Bank Financial Institutions	70.0%
Renewable Energy	7.7%
SMEs	7.3%
Trade Finance	5.2%
MFIs	4.0%
Real Estate	2.4%
Non-Performing Loan Investment	1.8%
Personal Loan	1.3%
Car Loan	0.3%

Cross-Border Transaction Structure



Suitable Funding for a Growth-Stage Company

Flexible Debt Financing Structure

- USD, EUR or Local Currency
- Maturity (6 - 36 months)
- With or Without Collateral
- Repayment (Bullet, Level, Balloon)
- Seniority (Senior, Junior, Mezzanine)
- Recourse or Non-Recourse Loan
- Shorter Lead Time to Finance

Serial Loan Issuance for Roll Over

- Twice a Month Loan Issuance
- Min. USD 1.0 mn / Year
- Max. USD 3.0 mn / Month
- Max. USD 15.0 mn+ / Year*

* Historical Record As of March 2018

Total Fund Issuance (As of the end of August 2019)

