

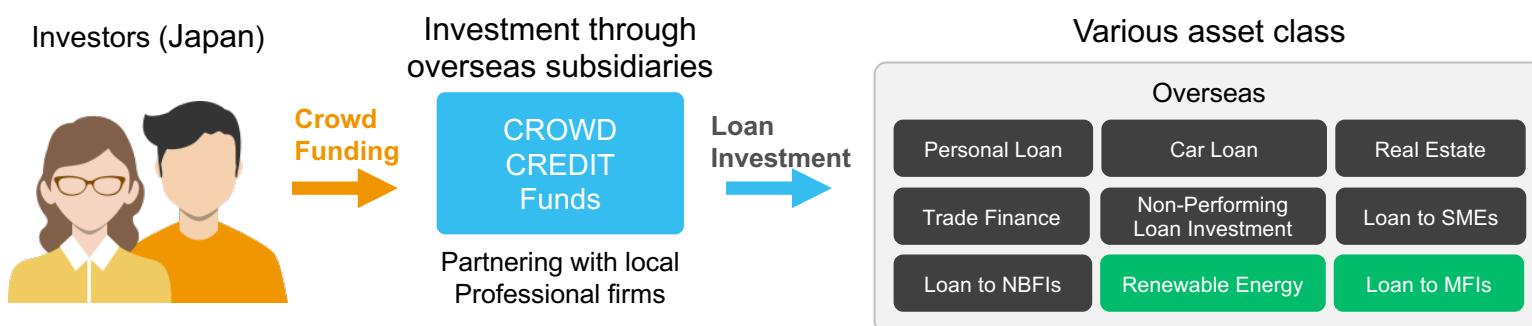
Company Overview (As of the end of December 2020)

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	70
Booked Capital:	JPY 2.7bn (appx. USD 25 mn)



Founder & CEO
Tomoyuki Sugiyama

Business Description



Global Partners

CROWD CREDIT collaborates with 42 global partners

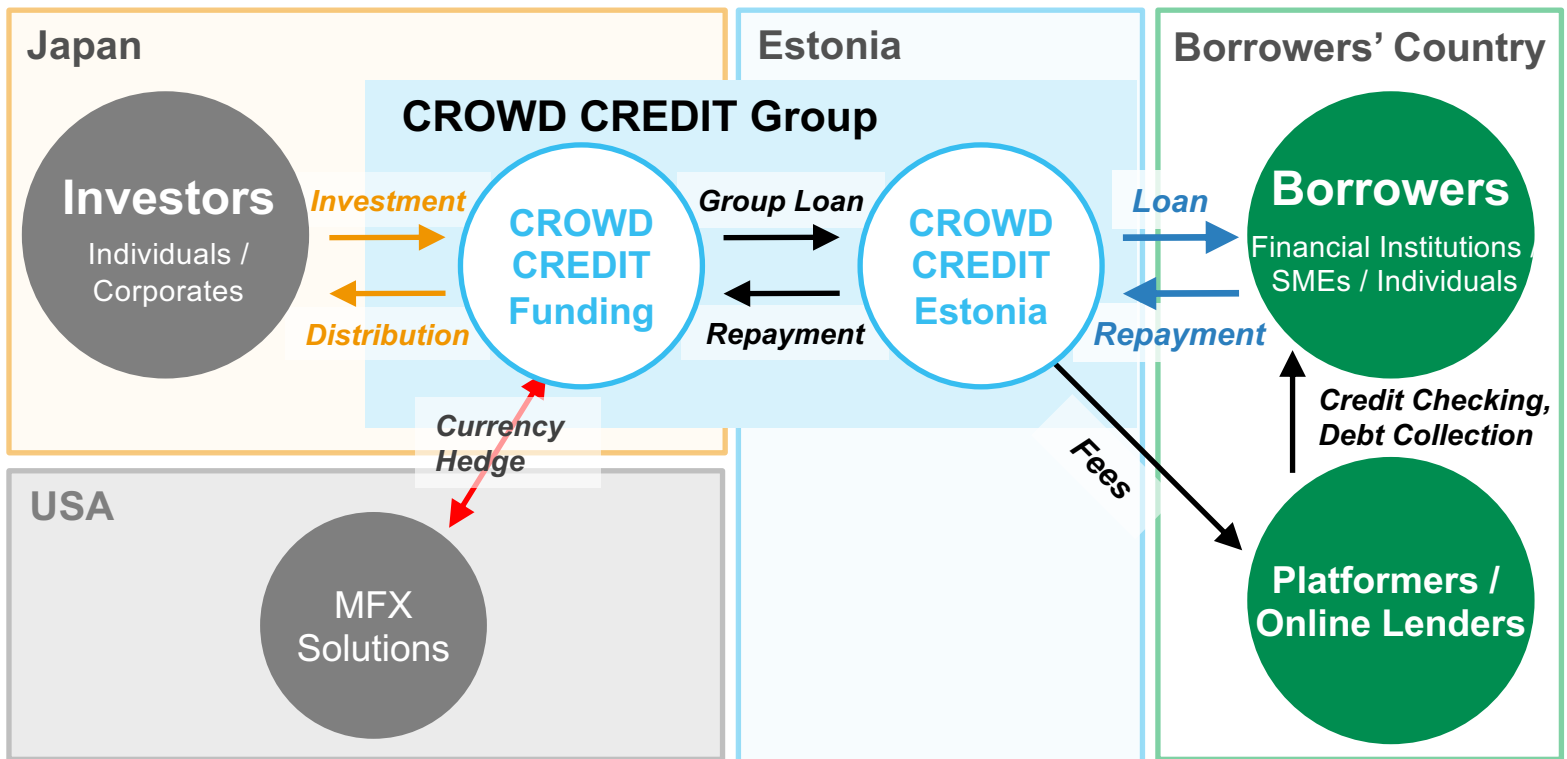


Fund Portfolio (As of the end of December 2020)

Funding Emerging Countries	
Eastern Europe, CIS etc.	69.0%
Asia	11.8%
Africa	10.6%
Central/South America	7.0%
North America	1.7%

Various Loan Investments	
Non-Bank Financial Institutions	65.4%
SMEs	13.2%
Renewable Energy	9.7%
MFIs	5.2%
Trade Finance	4.4%
Personal loan	1.0%
Non-Performing Loan Investment	0.7%
Real Estate	0.3%
Car Loan	0.0%

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 December 2019

Total Fund Issuance (As of the end of December 2020)

