**Company Overview**

- **Company Name:** Crowdcredit, Inc.
- **Establishment:** January 2013
- **Business:** Cross-border marketplace lending (since June 2014)
- **Registration:** Type II Financial Instruments Business registration
- **Headquarters:** Tokyo, Japan
- **Subsidiary:** Japan, Peru, Estonia and Mexico
- **Representative:** Tomoyuki Sugiyama (Founder & CEO)
- **# of Employee:** 34
- **Booked Capital:** JPY 1 bn (appx. USD 8 mn)

**Business Description**

Investors (Japan) → Crowd Funding → Crowdcredit Funds → Investment through overseas subsidiaries → Partnering with local Professional firms

Various asset class
- Overseas
  - Personal loan
  - Secured Car loan
  - Non-performing loan
  - Trade finance
  - Loan to balance sheet lenders

**Total Fund Issuance (As of November 2017)**

- **Cumulative Issuance USD 45+ mn**
- **Monthly Issuance USD 4.0mn**
**Cross-Border Transaction Structure**

**Investors**
- Individuals / Corporates

**Crowdcredit Group**
- Funding
- Group Loan
- Repayment

**USA**
- Currency hedge

**MFX Solutions**

**Borrowers**
- Financial Institutions / SMEs / Individuals
- Credit Checking, Debt Collection

**Platformers / Online Lenders**

**Fund Portfolio**

**Funding Emerging Countries**
- Former CIS, Eastern Europe, etc. 58.4%
- South America 23.3%
- Central Africa 18.3%

**Various Loan Investments**
- Loan to Balance Sheet Lenders 48.9%
- Trade Finance 18.3%
- Non-Performing Loan 23.3%
- Personal Loan 9.3%
- Secured Car Loan 0.3%

**Investor Profile (Individuals)**

**Asset-Formation Age**
- 20-29: 37%
- 30-39: 15%
- 40-49: 21%
- 50-59: 15%
- 60-69: 5%
- 70-79: 11%

**Age**
- 20-29: 11%
- 30-39: 15%
- 40-49: 2%
- 50-59: 2%
- 60-69: 11%

**Annual Income (JPY)**
- Less than 3.0 mn: 15%
- 3.0 - 4.9 mn: 45%
- 5.0 - 9.9 mn: 25%
- 10.0 - 19.9 mn: 2%
- 20.0 - 29.9 mn: 2%
- 30.0 - 49.9 mn: 11%

Please contact us at URL http://crowdcredit.jp MAIL info@crowdcredit.jp