

**Subject:** Indicina January 2022 Investor Update  
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Dear Investors and Advisors,

January was very focused on execution along agreed strategic initiatives. We continue to see strong demand and customer acquisition for Decide - our financial analytics API.

More enterprise customers are joining the sales pipeline with non-credit use cases such as new customer acquisition and product development. We've been successful in re-pricing renewals upwards as well as for new client sign-ups. This will start to flow through as the year progresses.

### Monthly Metrics

|                         | Jan-22         |
|-------------------------|----------------|
| <b>Revenues</b>         | <b>\$2,325</b> |
| <i>One-off</i>          | <i>\$0</i>     |
| <i>Others</i>           | <i>\$2,325</i> |
|                         |                |
| Credit Decision Engine  | 66%            |
| Decide                  | 2%             |
| Originate               |                |
| Integration Fees        | 0%             |
| Monthly Fees            | 17%            |
| Application Fees        | 8%             |
| Interest Commission     | 7%             |
|                         |                |
| New Client Sign-ups     | 7              |
| Total Customers         | 89             |
| <i>Banks</i>            | <i>5</i>       |
| <i>Non-bank Lenders</i> | <i>75</i>      |
| <i>Tech Start-ups</i>   | <i>9</i>       |
| Clients Billing         | 30             |
|                         |                |
| Transaction Volume      | 2,918          |
| Transaction Value       | \$377,438      |
| Collections             | \$52,124       |
| Decide API calls        | 354            |

### Growth

We're experiencing demand for new use cases beyond credit and positioning Decide as a foundational analytics API to build on. This includes deeper customer insights to drive product development and eligibility. There's also demand for new customer acquisition and contactability.

Lastly, we have more partnerships in the works for the BNPL segment - both for Consumers and SMEs.

### What else?

Standing Ask: (1) Customer referrals within your network – Banks, Non-bank financial services, and Technology SaaS clients.

We'll also appreciate referrals for a VP, Product and Head of [Growth](#).

**Yvonne Johnson**



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