



Our mission is to empower the Hispanic consumer
to achieve the American dream

A photograph of a person sitting on a concrete ledge next to a weathered utility pole. The person is wearing a blue cap, a plaid jacket, and blue jeans. A blue and white quilted bag is resting on their lap. In the background, a yellow taxi is visible with the word "TAXI" on its roof. Other people are blurred in the background, suggesting a busy urban environment. The overall scene is dimly lit, possibly during the day with overcast weather.

31% of Hispanic households
have no or limited access to affordable credit

A young woman with long brown hair, wearing a grey knit beanie, a dark hoodie, and light blue denim jeans with a tear, is sitting on a cobblestone street. She is leaning against a brick wall and looking off to the side with a thoughtful expression. The background shows a blurred city street with buildings and trees.

Consequently, these consumers turn to alternative financial services and predatory terms at nearly double the rate of the average consumer

A woman with dark hair tied back, wearing a white t-shirt and a dark checkered apron, is smiling warmly. She is in a kitchen or food service area, with shelves of supplies and equipment visible in the background. She is holding a white plate of food, which appears to be a burrito or taco with various toppings. In the foreground, a person's hands are visible, one holding a white paper cup and the other holding a white plate of food, suggesting a customer being served. The overall scene is bright and positive, representing a food service environment.

While the US Hispanic GDP ranks
as the 8th largest in the world,
and the single fastest growing in the world

A photograph of a family of four—two children, a woman, and a man—smiling and giving thumbs up. The image is dimmed to serve as a background for text. The woman is in the center, flanked by a girl on the left and a boy on the right. The man is partially visible behind the woman. The girl is holding a pair of keys.

We deliver unsurpassed value
through a technology-powered
direct-to-consumer model

A white pickup truck is parked on a gravel path. A man and a child are standing in front of the truck, looking towards a sunset over a landscape. The man is wearing a grey jacket and the child is wearing a dark jacket. The truck has a red license plate that says "tricolor".

Providing a superior quality vehicle,
access to affordable financing,
an opportunity to build credit,
and a path to a better future.

Validation for our technology and socially-responsible approach

J.P.Morgan

CREDIT SUISSE

WELLS
FARGO

Seven well-received ABS transactions and only issuer in all of subprime auto ABS with loans backed by no-file/thin file borrowers



Finalist
Excellence in Financial Inclusion
2020

FINOVATE AWARDS

Finalist
Excellence in Financial Inclusion
2019



Auto Finance News
Excellence Award for Technology
2019



In November 2019, Tricolor was awarded certification by the Department of the Treasury as a Community Development Financial Institution recognizing its commitment to financial inclusion.

US Hispanics drive the new mainstream economy

61M

US Hispanic population,
or about 1/5 people in
the US

7.6X

Growth rate of US
Hispanic population vs.
non-Hispanics

28

Median age of
US Hispanics, or about
half of the median age
for US Whites

Source: Pew Research Center

And generate enormous impact on our economy

#8

Global rank of
the US Hispanic
GDP*

\$2.6T

Size of
the US Hispanic
GDP*

72%

Growth Rate
of US Hispanic GDP
vs.
non-Hispanic US
economy
2010-2018*

82%

Percentage of US
workforce growth
rate from Hispanics
since the financial
crisis*

* 2020 Latin Donor Collaborative U.S. Latino GDP Report, New American Economy

Our trusted brand now resonates across a broader continuum

50%

of purchasers have
a FICO score

>12%

of those purchasers
have FICO score
above 650

15

Average number of years
our customers have
resided in the US

Source: Tricolor data

Hispanics represent growing share of automotive industry

100%

Increase in vehicles
purchased by
US Hispanics from 2010
to 2020

Source: Dealer Marketing, February 2017

11%

Percentage of all vehicle
sales by
US Hispanics

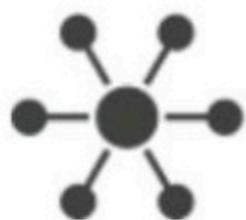
Source: National Hispanic Automobile Alliance

\$44B

US Hispanic automotive
spending power annually

Source: National Hispanic Automobile Alliance

Powerful data and insights allow us to know our customer best



100+

non-conventional
attributes collected
on each applicant



16M+

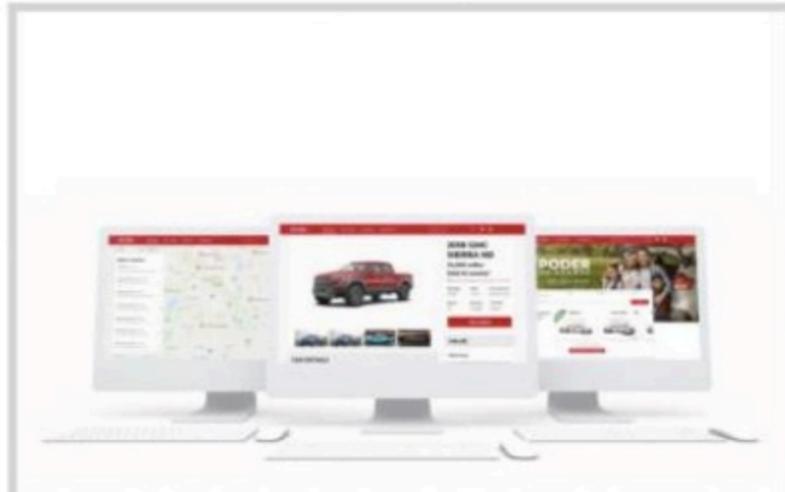
total data points
collected
on customers



75K+

loans
originated

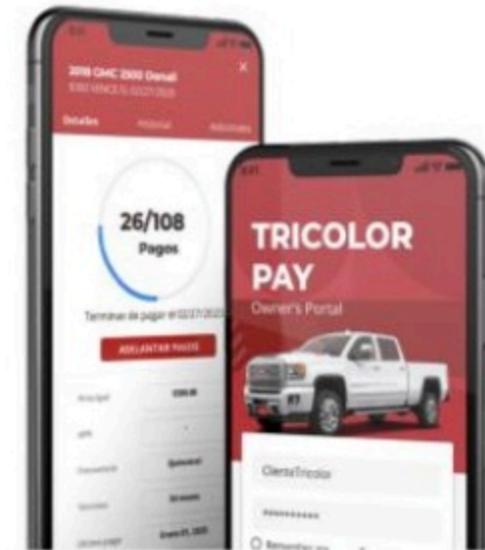
Informing a “Jobs to be Done” framework



Match me to the
vehicle I want



Help me get the
financing I need



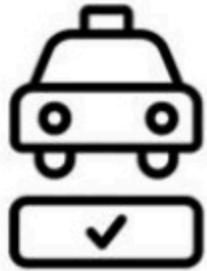
Keep me driving
and happy

Leveraging rich customer data to apply “JTBD” framework

Innovative and targeted digital campaigns generate purposeful engagement and more meaningful conversion



Shaping a compelling value proposition



Certified Vehicle Quality

- 150 point inspection
- Free 12/12 power train warranty
- Average reconditioning investment \$1,800 per unit



Affordable Credit-building Loans

- Intuitive, transparent POS tool
- Full stack finance platform
- We have established credit for 28% of our borrowers with no credit



Superior Customer Experience

- 4.5 star customer rating
- Lower prices and more affordable payments
- Path to a better future and the American dream