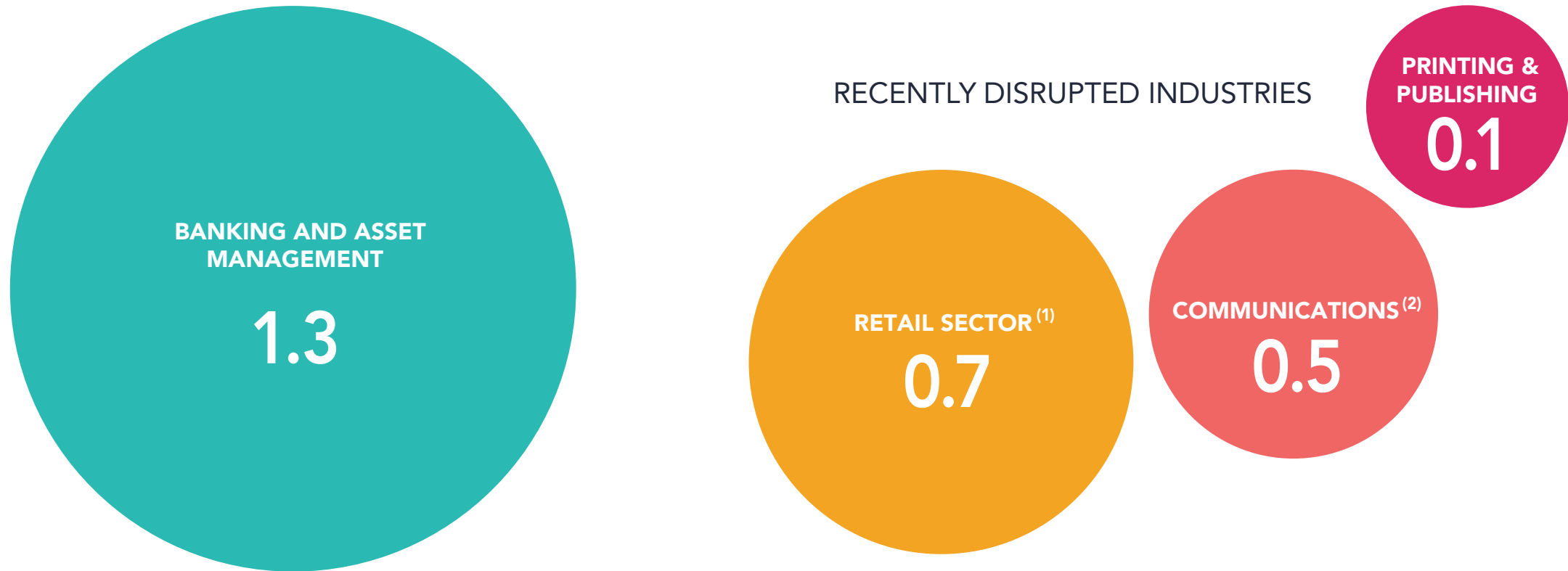




INTRODUCTION

THE FINANCIAL INDUSTRY HAS A MUCH LARGER PROFIT POOL THAN RECENTLY DISRUPTED INDUSTRIES

► 2015 global profits by industry, USD trillion



Source: The Bank of the Future, Miklos Dietz, McKinsey

(1) Excluding motor vehicles

(2) Transmission of sound, images, data or other information via cables, broadcasting, relay or satellite.

MARKETPLACE LENDING IS A MASSIVE GLOBAL TREND BUT STILL ONLY REPRESENTS 2% OF BANK CONSUMER LENDING

60 BEUR
MARKETPLACE CONSUMER LENDING ⁽¹⁾
EU & USA 2016 ⁽²⁾

30 BEUR
MARKETPLACE CONSUMER LENDING ⁽¹⁾
EU & USA 2015 ⁽²⁾

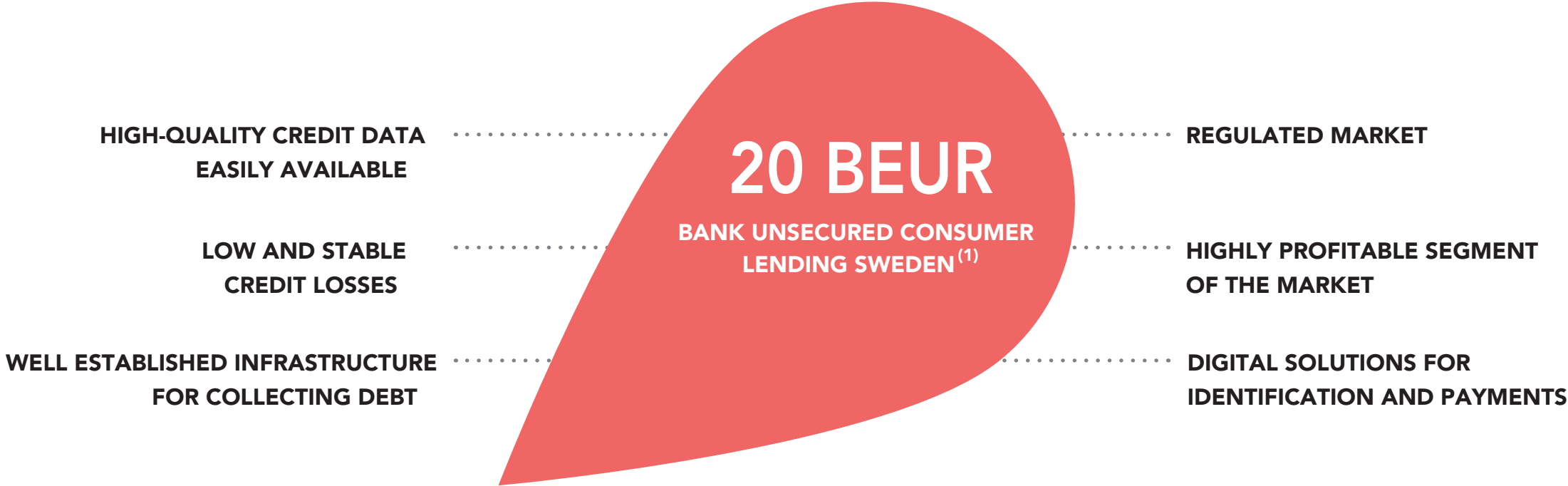
+100%
MARKET
SHARE

3000 BEUR
BANK CONSUMER LENDING
EU & USA ⁽¹⁾

(1) Unsecured Consumer Loans (2) Includes the top 5 platforms in EU and USA respectively (estimation of outstanding balances)

BANK CONSUMER LENDING IS VIRTUALLY UNTOUCHED BY MARKETPLACE LENDING IN SWEDEN...

...but the requisites for its success are very strong



1) Unsecured Consumer Lending

WHAT IS LENDIFY?

THE LEADING
**ONLINE
MARKETPLACE
LENDING PLATFORM**
IN SWEDEN

**CONNECTS
BORROWERS
WITH INVESTORS**

WELL CAPITALIZED
COMPANY:
223 MSEK
IN TOTAL
EQUITY FUNDING

LICENSED
BY THE
SWEDISH FSA
(SW.
FINANSINSPEKTIONEN)

34
EMPLOYEES

UNSECURED
CONSUMER LOANS
TO PRIME SEGMENT
(LOW RISK)

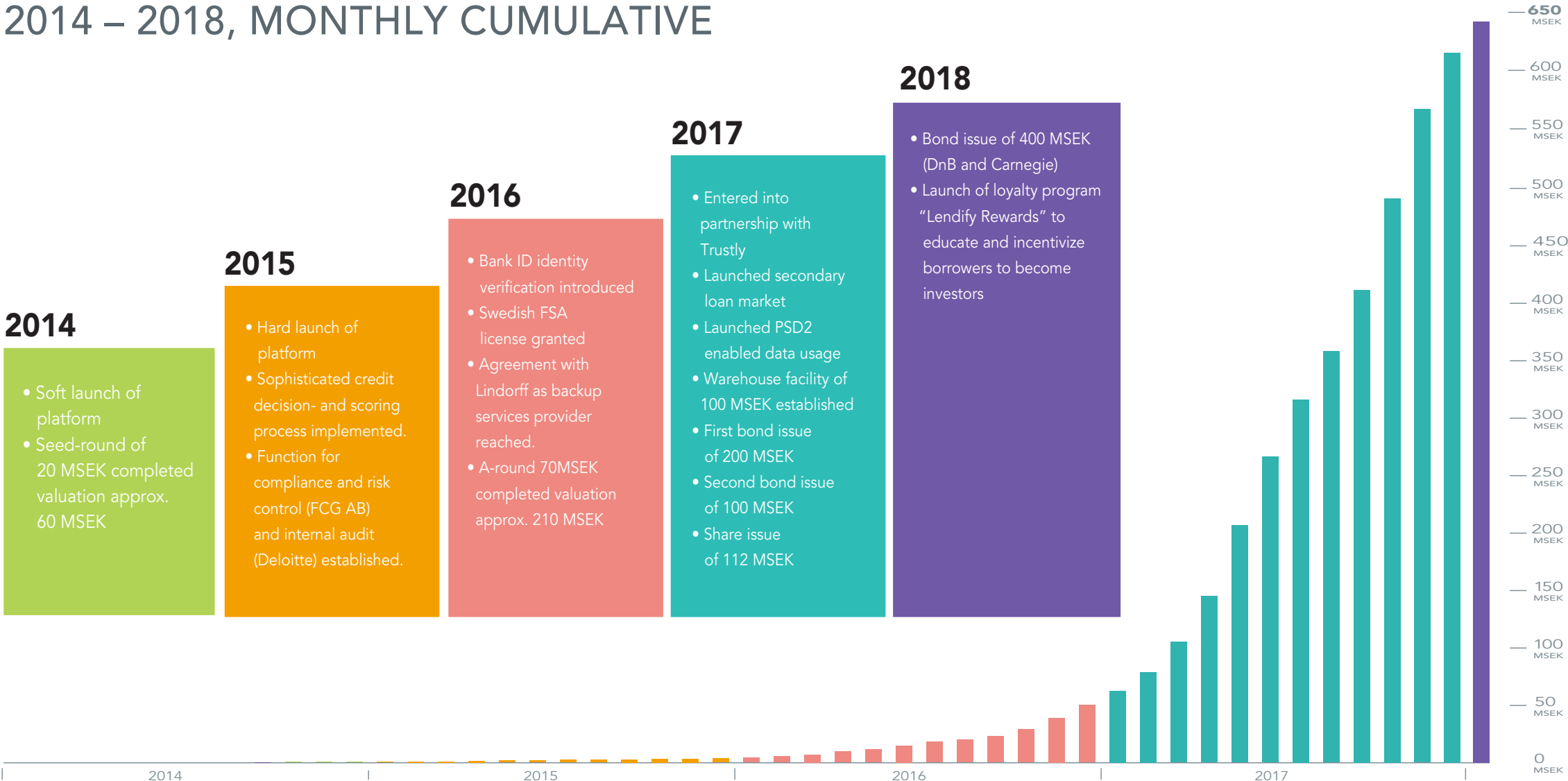
5600
ACTIVE INVESTORS
GROWTH (LTM): **200 %**
AVERAGE NET RETURN: **5 %**

648 MSEK
LENT TO BORROWERS
GROWTH (LTM): **932 %**
AVERAGE INTEREST RATE: **9 %**

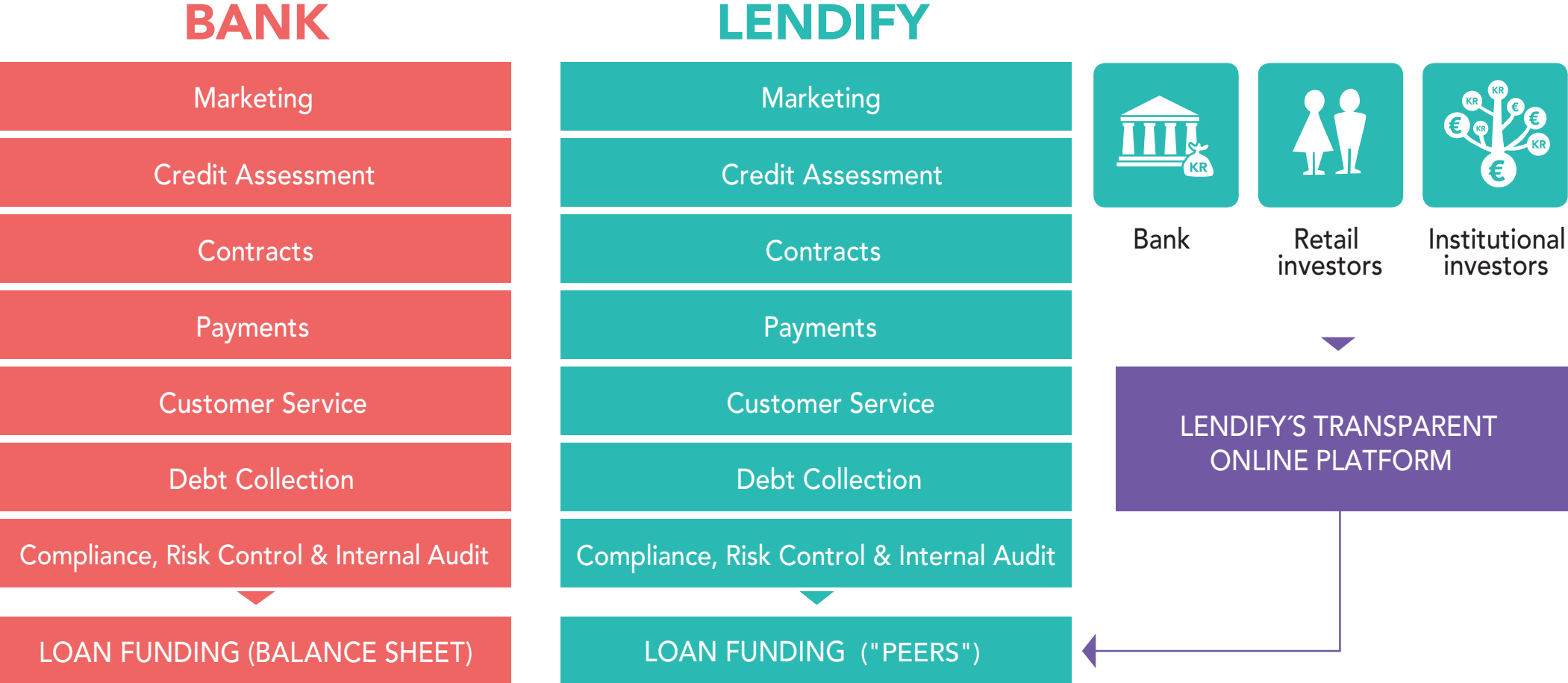
ACCESS TO:
**INSTITUTIONAL
CAPITAL**

PAID OUT LOANS

2014 – 2018, MONTHLY CUMULATIVE



HOW DOES IT WORK?



TRANSPARENT ONLINE PLATFORM FOR INVESTORS

LIQUIDITY AND
INVESTED CAPITAL

ACCOUNTS AND
INVESTMENTS

LOAN PORTFOLIO
DATA (DURATION,
RISK ETC.)



INVESTMENT
RETURN OVER TIME

CASH FLOW PLAN

SUPPORTING SERVICES

STRINGENT CREDIT DECISIONS PROCESS



~10%
Current
Approval Rate

Minimum Criteria for Borrowers

- At least **18 years old** and resident in Sweden
- **No** payment **remarks**
- No **outstanding debt** with the Swedish Debt Enforcement Authority
- **Stable** annual income of at least **SEK 180 000**
- **Swedish** bank account and Bank ID

Target approval rate to be reach by OPTIMIZATION of the channel mix and FINE-TUNING of internal processes.

AVERAGE BORROWER AND LOAN CHARACTERISTICS

44

YEARS OF AGE

SIZE

120000 SEK

CAR PURCHASE
HOME IMPROVEMENT
DEBT CONSOLIDATION

INCOME
400000
SEK P.A.

INTEREST
9%

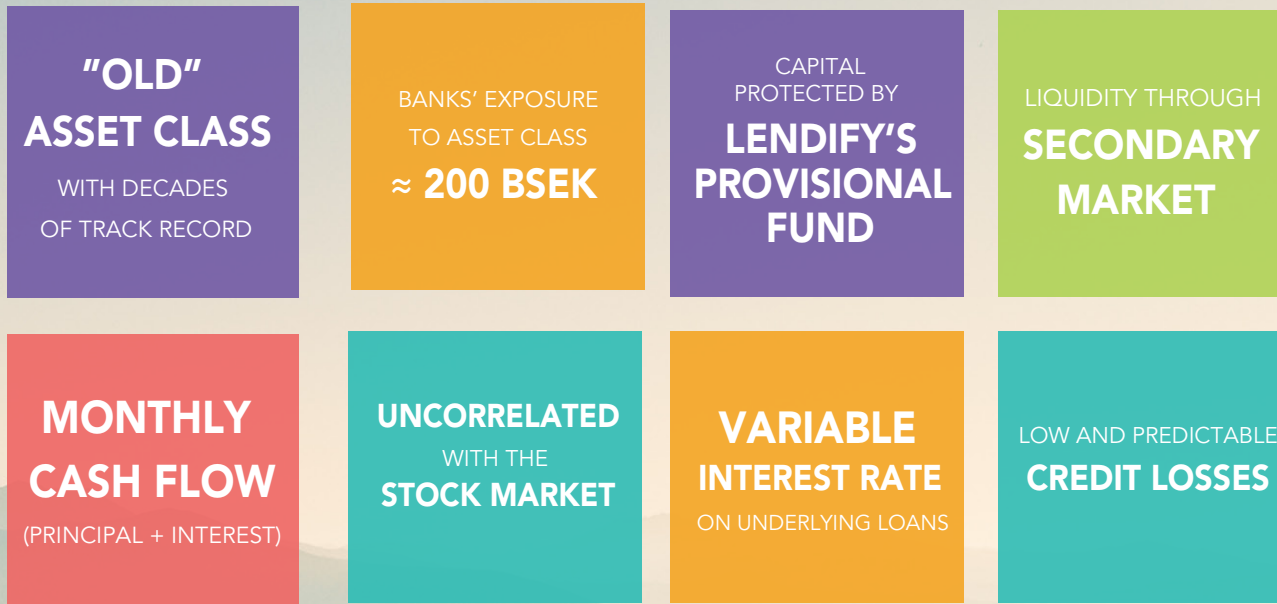
DURATION
7 YEARS

MARRIED
/COMMON LAWS

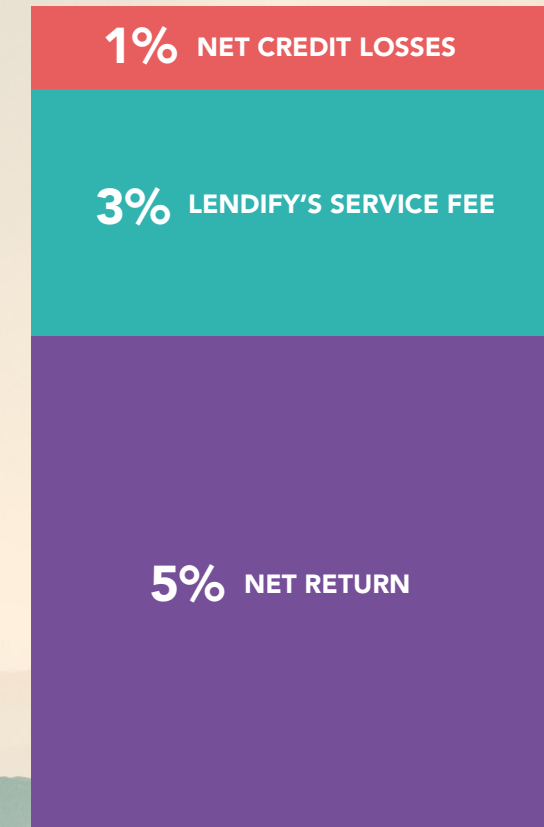
LIVES IN
RURAL AREAS

EMPLOYMENT
PERMANENT JOB

ASSET CLASS CHARACTERISTICS



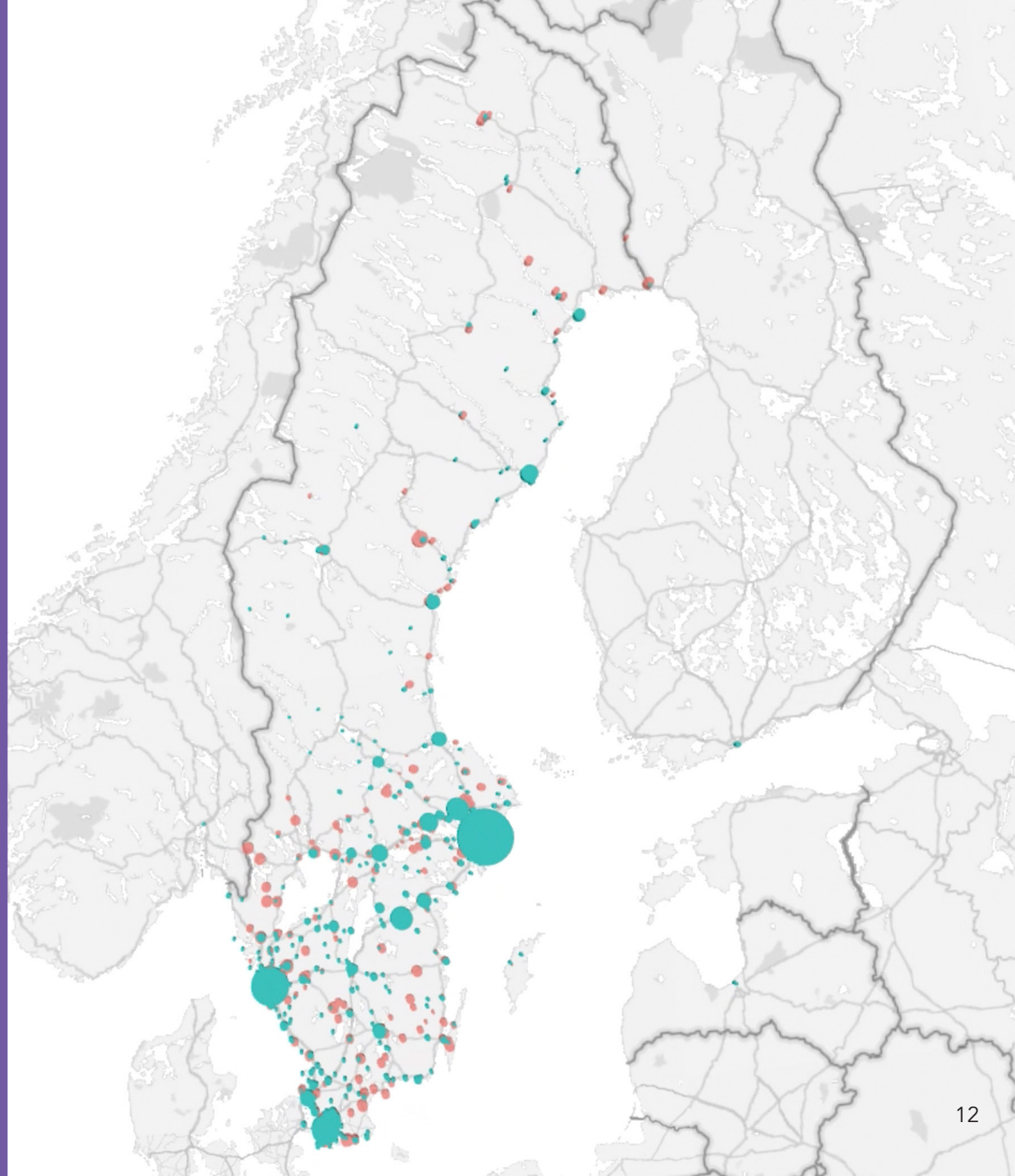
9%
INTEREST RATE
▼



DISTRIBUTION OF:

● INVESTORS

● BORROWERS



WHAT DO WE WANT TO ACHIEVE?

MARKETPLACE
WITH 5% (10 BSEK)
OF THE SWEDISH
UNSECURED LOANS
MARKET

< 5 YEARS

A **HUB** THAT OFFERS
MULTIPLE TYPES OF LOANS
AND CATERS FOR SEVERAL
TYPES OF INVESTORS

< 10 YEARS



WHO ARE THE PEOPLE BEHIND LENDIFY? BOARD OF DIRECTORS



ERLING GUSTAFSSON (Chairman)



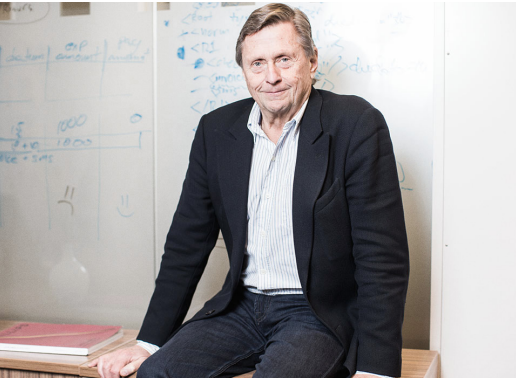
STEN SCHRÖDER



JOHN-CHRISTIAN DE CHAMPS (Founder)



MATTIAS LINDROTH



HANS WESTIN



FREDRIK WALLENBERG

WHO ARE THE PEOPLE BEHIND LENDIFY? MANAGEMENT TEAM



NICHOLAS SUNDÉN-CULLBERG (CEO)
Morgan Stanley / Stockholm School of Economics



ERIK WIKANDER (CMO)
eDreams ODIGEO, PwC / University of Stockholm



JOSÉ CARTRO (CTO)
Nordax / Royal Institute of Technology



ERIKA ELIASSON (CIRO)
Erik Penser / University of Uppsala

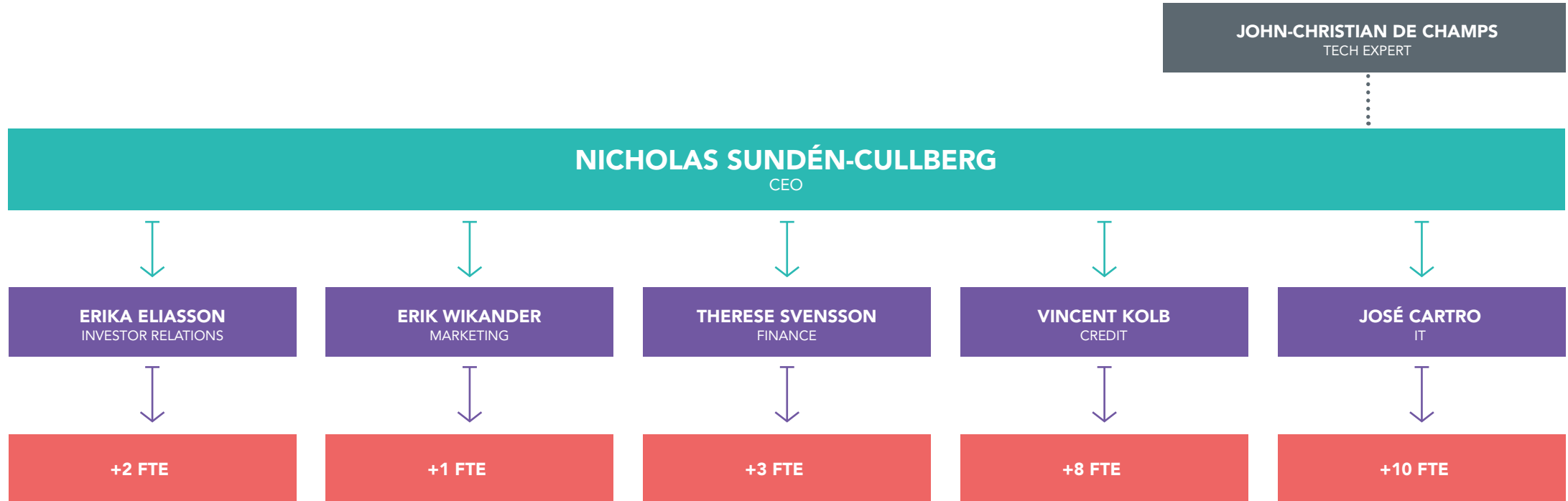


VINCENT KOLB (CCO)
Citibank, Marginalen / Stockholm School of Economics



THERESE SVENSSON (CFO)
Oliro, PwC / Stockholm School of Economics

WHO ARE THE PEOPLE BEHIND LENDIFY? ORGANIZATION



COMPLIANCE **FCG** RISK CONTROL **FCG** INTERNAL AUDIT **Deloitte.**

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