



INTRODUCTION

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

► 2015 global profits by industry, USD trillion

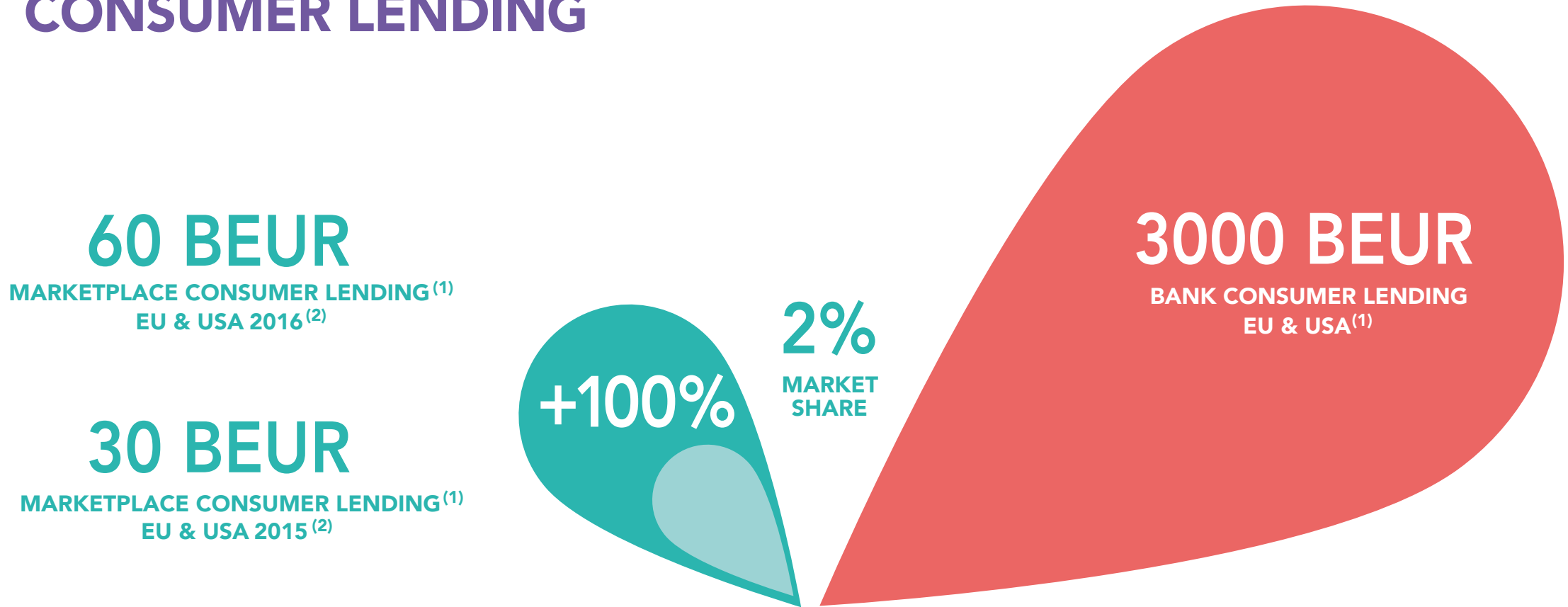


Source: The Bank of the Future, Miklos Dietz, McKinsey

(1) Excluding motor vehicles

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

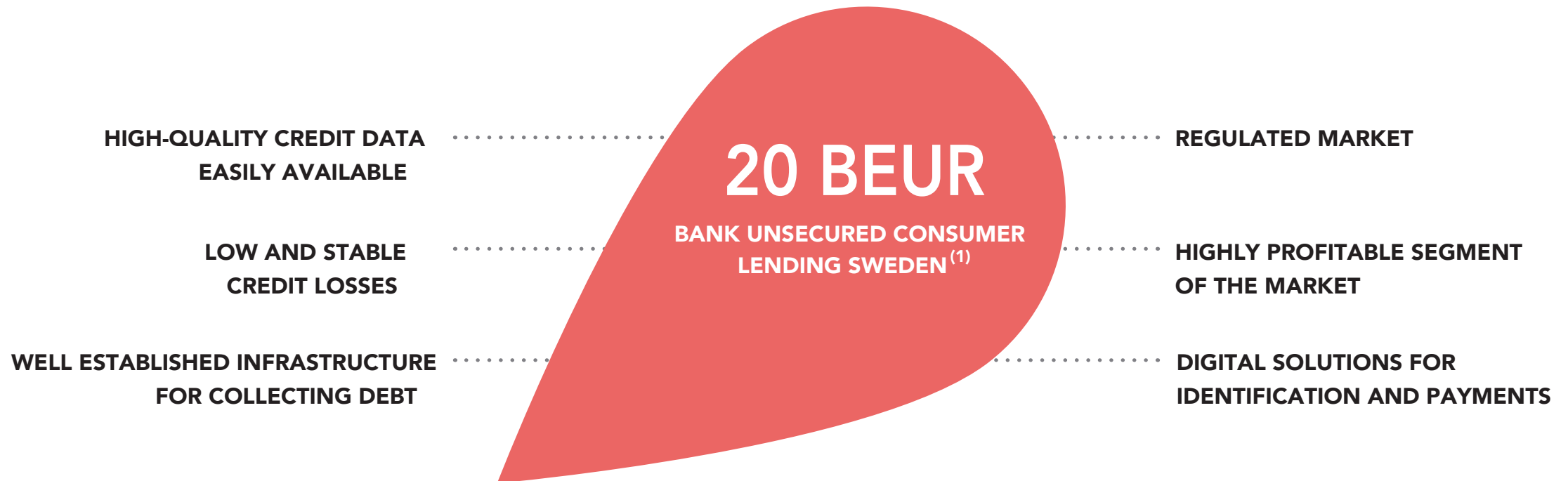
MARKETPLACE LENDING IS A MASSIVE GLOBAL TREND BUT STILL ONLY REPRESENTS 2 % OF BANK CONSUMER LENDING



(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)

35
EMPLOYEES

UNSECURED
CONSUMER LOANS
TO PRIME SEGMENT
(LOW RISK)

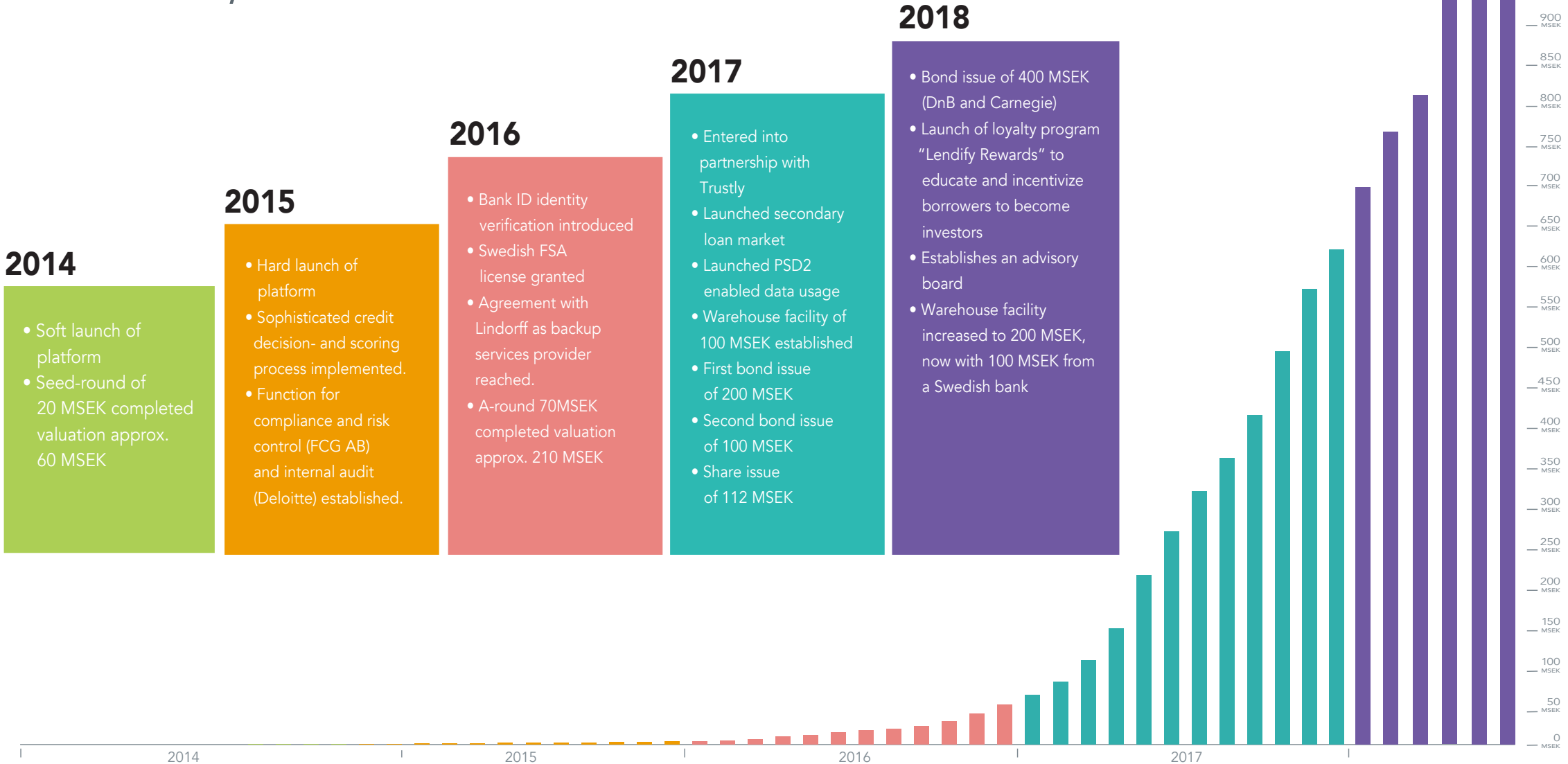
8000
ACTIVE INVESTORS
GROWTH (LTM): **144 %**
AVERAGE NET RETURN: **5 %**

1 145 MSEK
LENT TO BORROWERS
GROWTH (LTM): **350 %**
AVERAGE INTEREST RATE: **9 %**

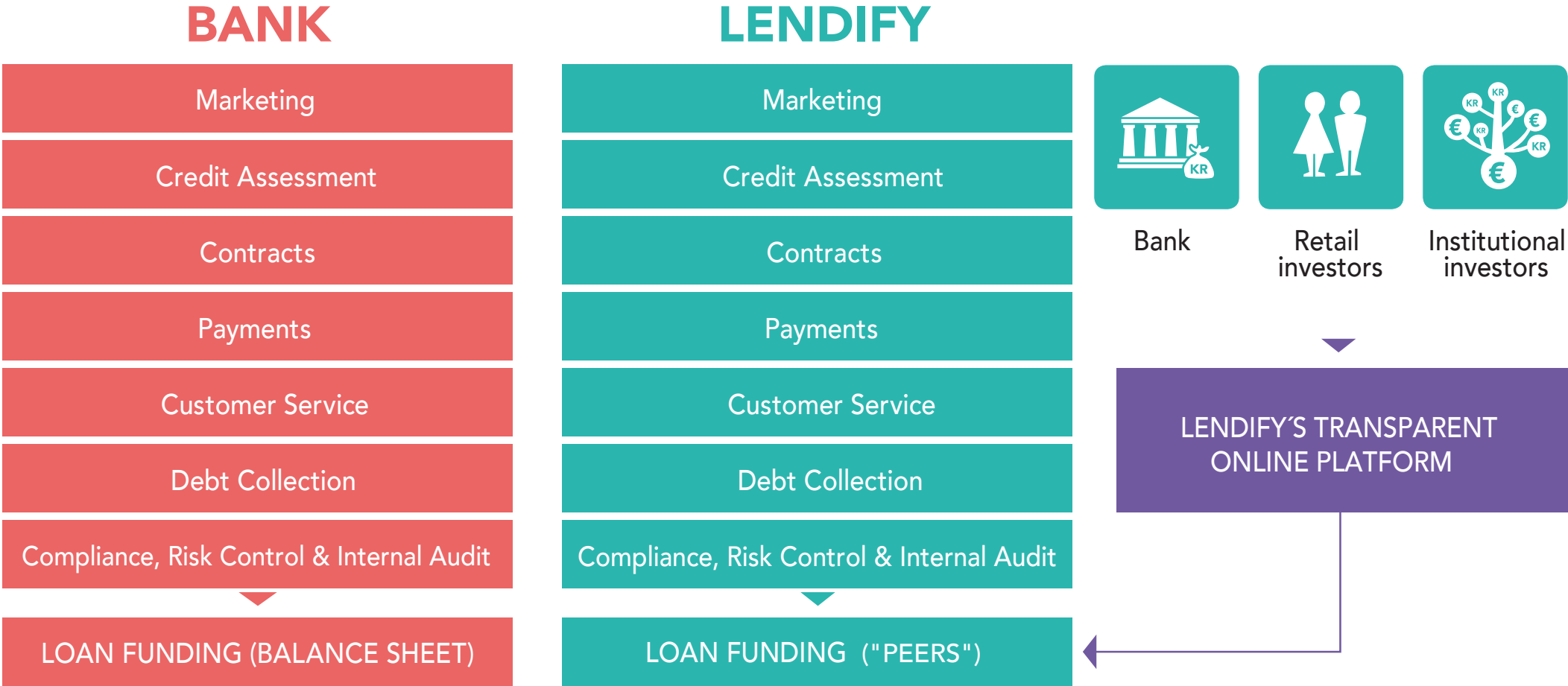
ACCESS TO:
**INSTITUTIONAL
CAPITAL**

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

42

YEARS OF AGE

SIZE

135000 SEK

CAR PURCHASE
HOME IMPROVEMENT
DEBT CONSOLIDATION

INCOME

360000

SEK P.A.

INTEREST

9%

DURATION

8 YEARS

MARRIED

/COMMON LAWS

LIVES IN

RURAL AREAS

EMPLOYMENT

PERMANENT JOB

LENDIFY REWARDS

TURNING
BORROWERS
INTO
INVESTORS

BEHAVIORAL
CHANGE
THROUGH
GAMIFICATION

LOWER
INTEREST
RATE

LOWER
CREDIT
LOSSES

UNIQUE
IN THE
INDUSTRY

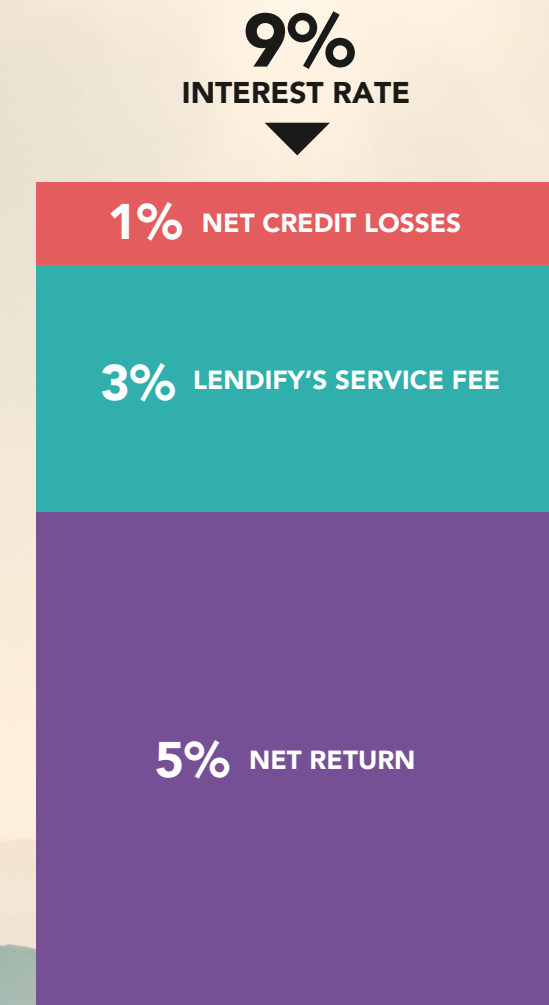
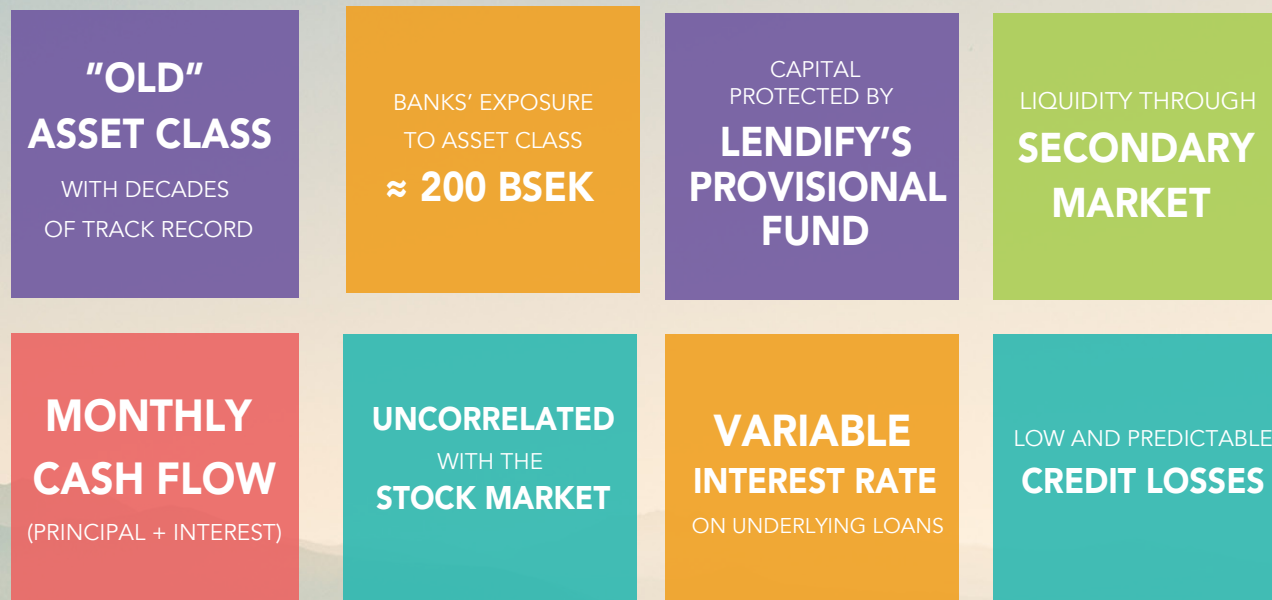
PERSONAL
FINANCE
SCHOOL

MORE
LOYAL
CUSTOMERS

INCENTIVE
TO
PAY ON TIME

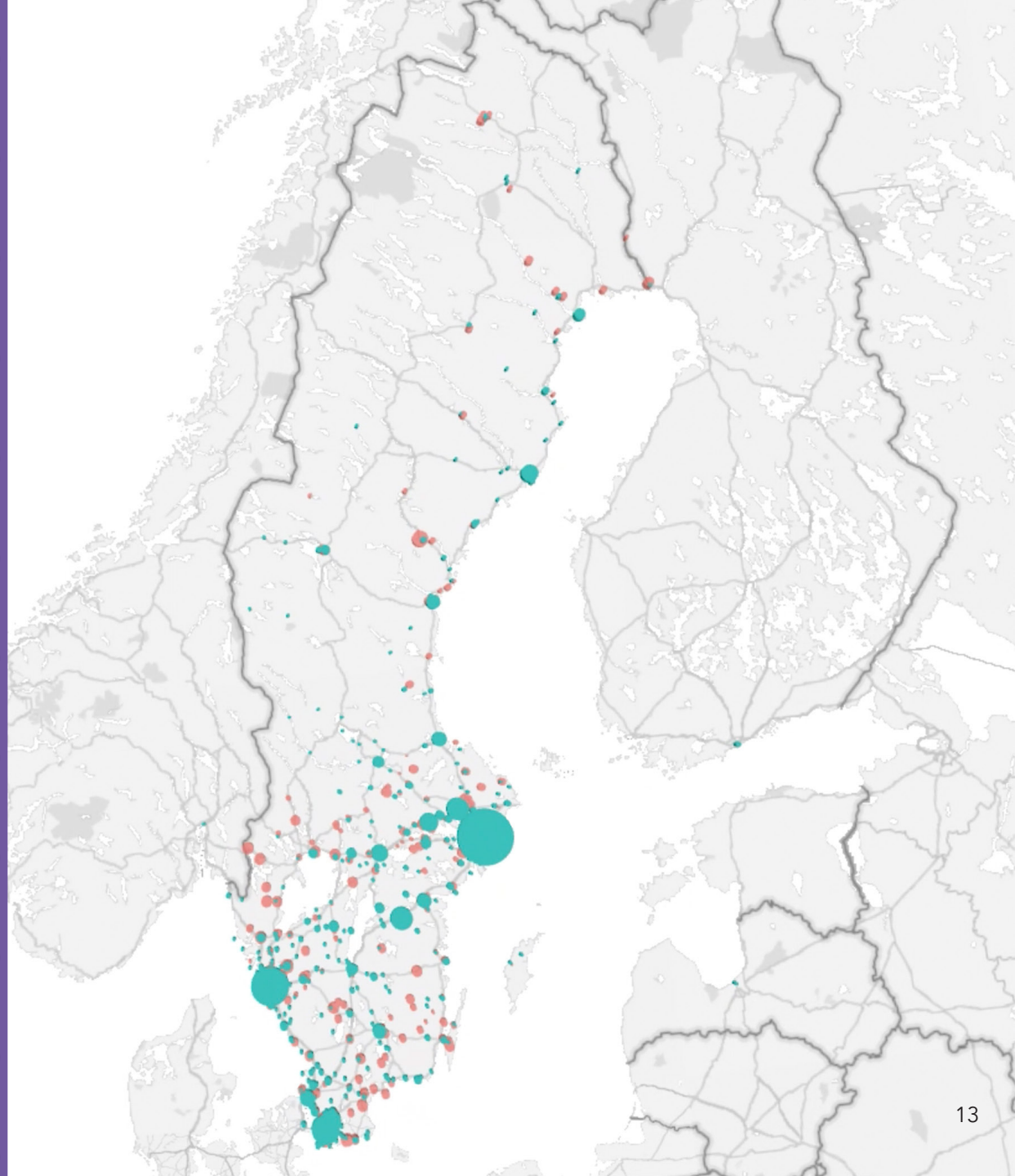
TRANSPARENCY
& INSIGHT

ASSET CLASS CHARACTERISTICS



DISTRIBUTION OF:

- INVESTORS
- BORROWERS



WHAT DO WE WANT TO ACHIEVE?

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

< 5 YEARS

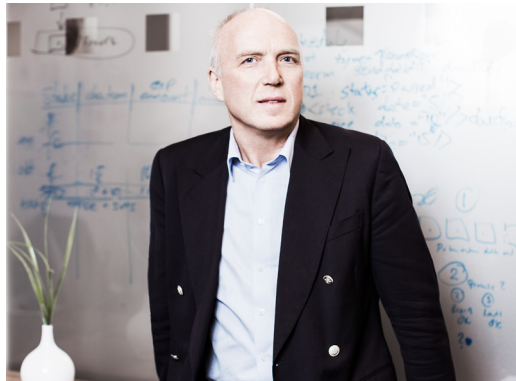
A **HUB** THAT OFFERS
MULTIPLE TYPES OF LOANS
AND CATERS FOR SEVERAL
TYPES OF INVESTORS

< 10 YEARS



WHO ARE THE PEOPLE BEHIND LENDIFY?

BOARD OF DIRECTORS



ERLING GUSTAFSSON (Chairman)



FREDRIK WALLENBERG



JOHN-CHRISTIAN DE CHAMPS (Founder)



MATTIAS LINDROTH

ELISABET LUNDGREN

MARTIN GORNE

PETER CLASON

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



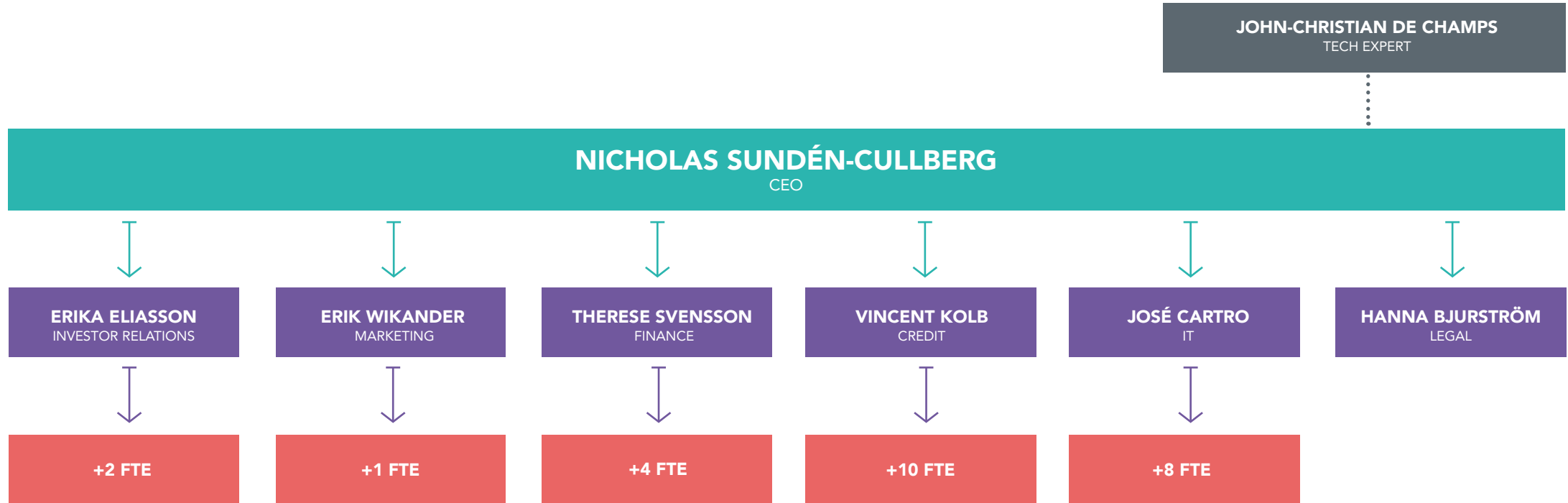
THERESE SVENSSON (CFO)
Qliro, PwC / Stockholm School of economics



HANNA BJURSTRÖM (CLO)
Lindorff, Intrum / University of Stockholm

WHO ARE THE PEOPLE BEHIND LENDIFY?

ORGANIZATION



COMPLIANCE



RISK CONTROL



INTERNAL AUDIT



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