

Lendify

EVENING OUT THE ODDS IN BANKING



A “Lending first” future retail banking platform

- Awarded the best lender in Sweden 2019 and 2020 (voted by customers!)



LENDIFY IN SHORT.

- “Lending first” future retail banking platform currently offering loans and P2P savings in Sweden
- **ESG frontrunner** through digital, data-rich and consumer protecting credit assessment and servicing as well as through regulatory discussions
- Awarded the **best lender in Sweden** 2019 and 2020 (voted by customers!)
- Culture defined by **respect, transparency, innovation and joy!**
- Founded in 2014 with offices in Stockholm
- Regulated as a payment institution by the Swedish FSA since 2016
- **40 000 active customers** including both borrowers and savers
- Unique loyalty program (“**Lendify Rewards**”) incentivizing customers to learn more about household economy
- Organization **centered around technology** with 50 employees split across IT, credit, product, market, finance and LCR
- Loan book of SEK 3bn on **highly scalable technology platform** and net revenues in excess of SEK 100m in 2020 **growing 50-100%** per year
- **Institutional funding** for lending primarily from Insight Investment, a leading global asset manager with over EUR 800bn in AUM
- Strong and committed shareholders with more than SEK 900m of equity raised to date

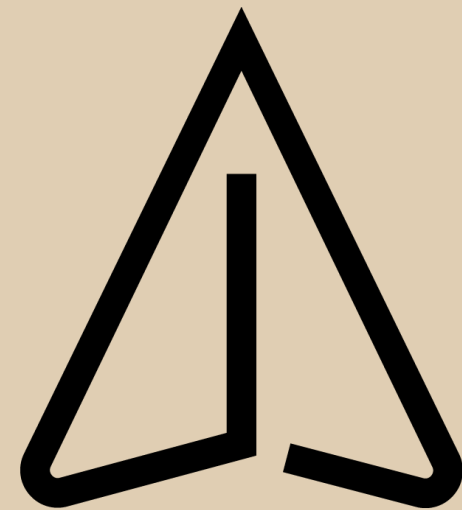


OUR VALUES.



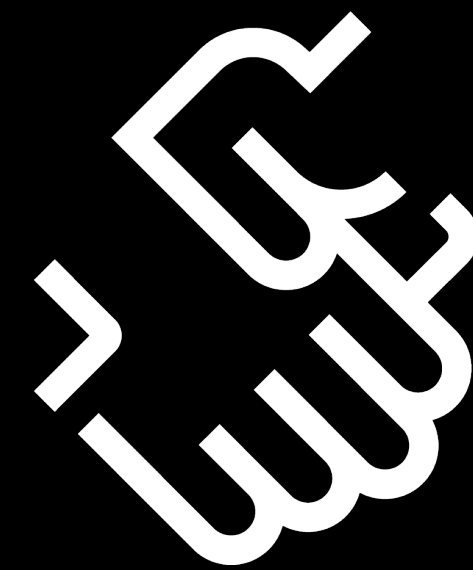
DATA THE FOUNDATION

With data-driven decision making, we enable the many to help each other get the financial reality they deserve.



TECH THE TOOL

We are challenging the banks and tech does the heavy lifting, talent helps us excel, and people make it work.



FAIRNESS THE GOAL

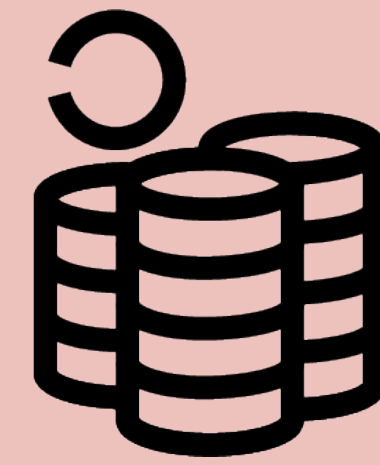
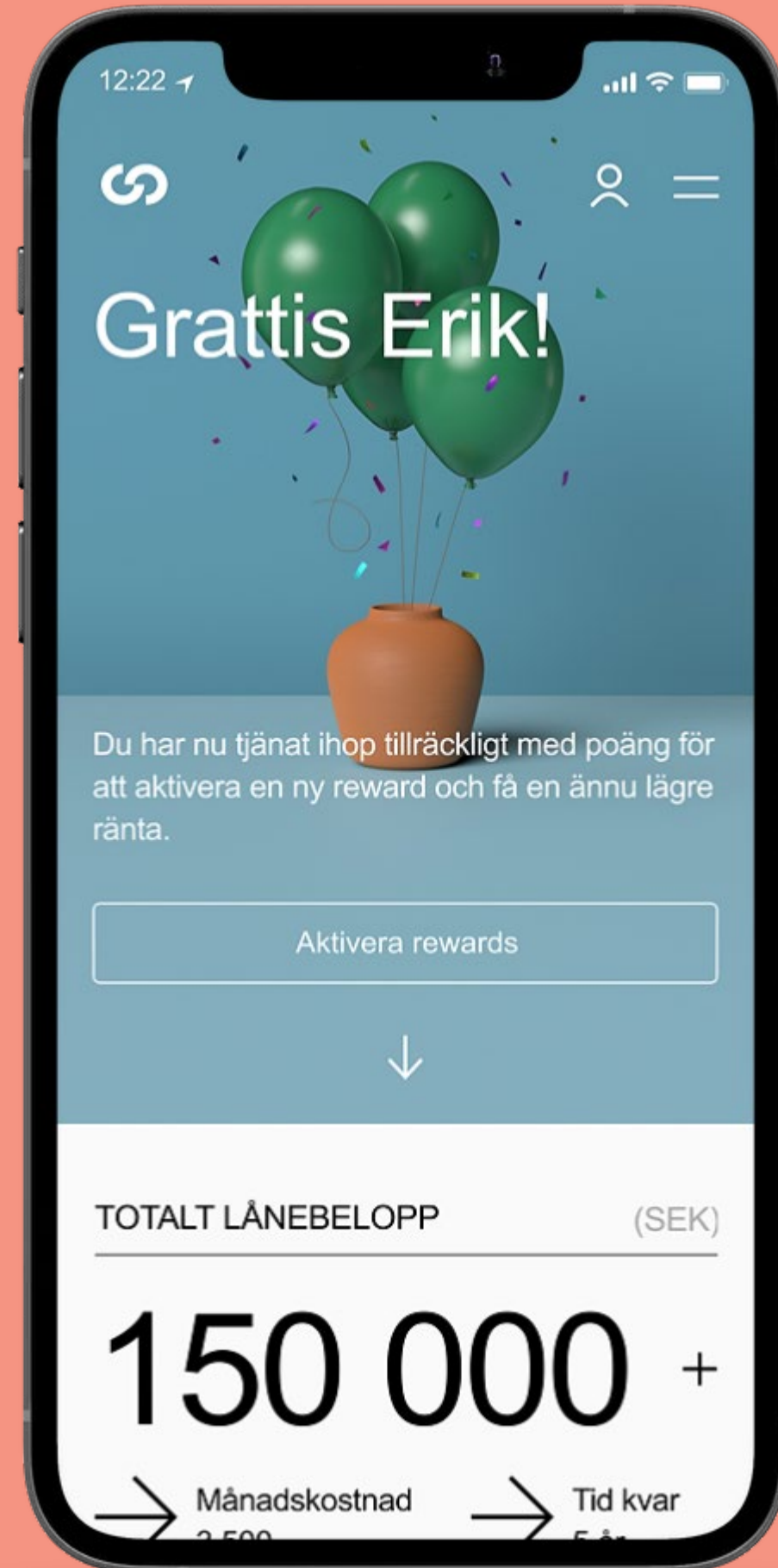
We hire the best and inspire them to be at their best. We do it for their sake, for our sake, and for the sake of our customers.



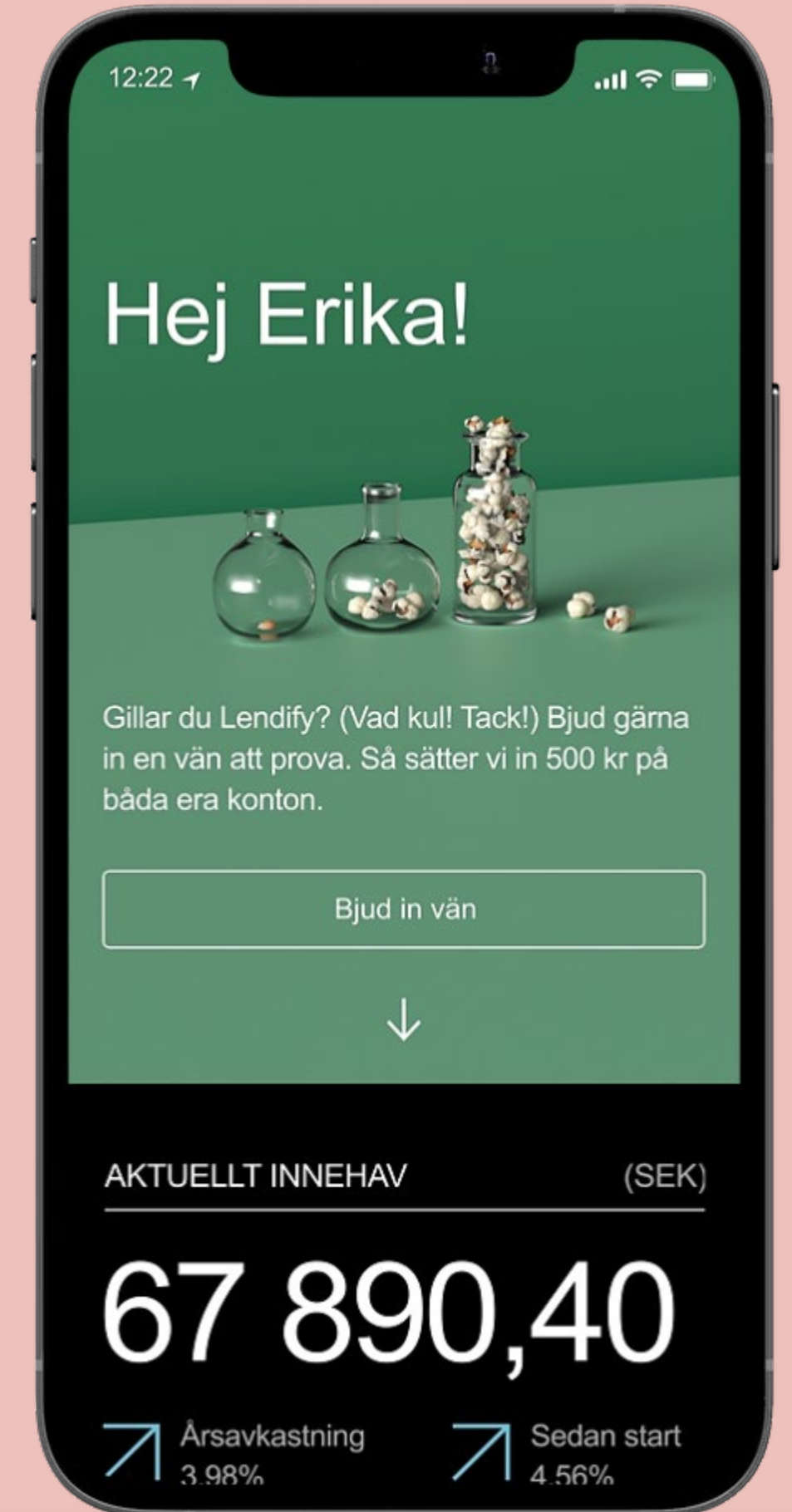
OUR LOOK.



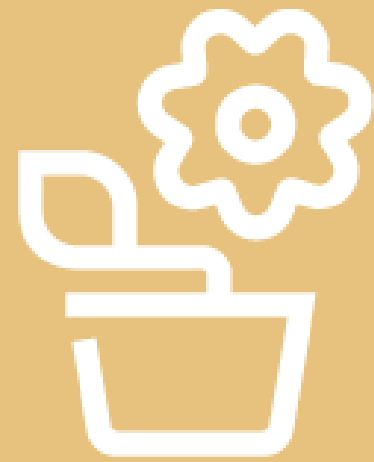
LOANS.



SAVINGS.

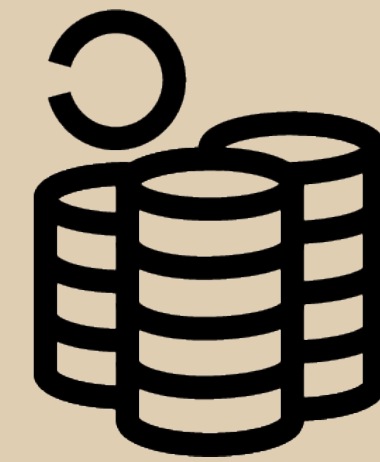


PRODUCT OFFERING.



LOANS.

- Size SEK 20 000 – 500 000
- Tenure 1 – 15 years
- Interest rate average of 9%
- Possibility to improve terms / lower interest rate by 1/6 via Lendify Rewards



SAVINGS.

- Risk adjusted annual average return of around 5%*
- Perfect alternative to low-interest savings accounts with banks
- Full transparency via online interface
- Possibility to trade savings portfolios via secondary market



* Calculated as the average of all investors' returns (after credit losses and fees, but before tax). Investors bear the credit risk and are not covered by the government deposit guarantee ("Statliga insättningsgarantin") Historical returns are not a guarantee of future returns.

LENDIFY REWARDS. – THE UNIQUE LOYALTY PROGRAM

- Incentive to do good and learn more about household economy
- By finishing steps with our digital personal finance coach and paying on time, you are rewarded with a lower interest rate each month
- Get 1/6 lower interest rate over the lifetime of your loan
- Long term goal: help borrower turn saver



MANAGEMENT TEAM.



Magnus Linnarsand
CEO & Chief Financial Officer

Experience: Hoist Finance (Head of Group Treasury) & Kaupthing Bank (Head of Asset Management)

Education: MBA from Stockholm School of Economics & MSc from Stockholm University



Hanna Bjurström
Deputy CEO &
Chief Legal Officer

Experience: Intrum (Legal Director) & Lindroff (Corporate Counsel)

Education: Legal degree from Stockholm University



Jan Tägtström
Chief Technology Officer

Experience: Hoist Finance (Head of Business Applications) och Folkefinans (Development manager)

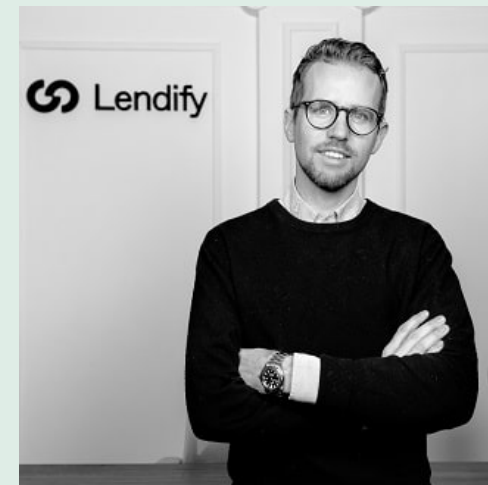
Education: Dalarna University



Vincent Kolb
Chief Credit Officer

Experience: Citibank (Credit Policy Manager) & Marginalen Bank (Head of Credit Risk Consumer)

Education: MBA from Stockholm School of Economics



Erik Wikander
Chief Product Officer

Experience: eDreams ODIGEO/Travellink (Country Director Nordics) & PwC (Management consultant)

Education: Double degree bachelor Economics/System Science (Uppsala/Stockholm University)



BOARD OF DIRECTORS.



Elisabet Lundgren
Chairman

Lawyer and global partner at Linklaters. Board member Swedish American Chamber of Commerce NY.



Mattias Lindroth

Consultant through MKL Enköping AB. Previously active in Swedbank Private Banking.



Fredrik Wallenberg

Board member Junibacken AB. PhD in Information Management from UC Berkeley and MSc in Economics from Stockholm School of Economics.



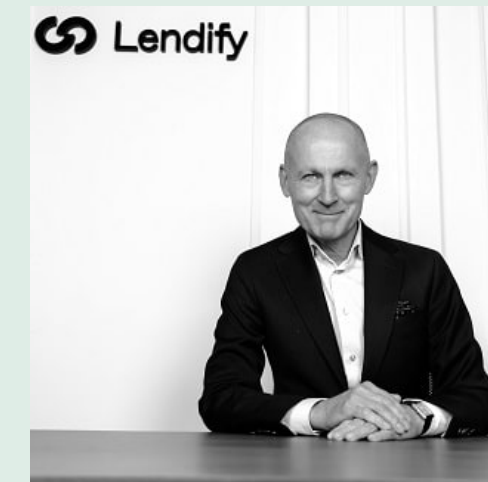
John-Christian de Champs
Founder

Founder of Vidici Ventures and Altus AB (SEO).



Håkan Berg

30 years experience from the financial industry. Founder and owner of Montaro AB and Chairman of the Board of LEXLY AB, Transcendent Group AB and Board member and chairman of the Audit Committee of ICA-Banken.



Peter Clason

Inquiry secretary in the Ministry of Finance's inquiry into grassroots financing (SOU 2018: 20). Former General Manager at American Express and board member of Billhop AB.



Christina Falk

CIO for AB SKF. Former CEO of Transcendent Group West and Deputy CEO of Transcendent Group Sweden and Regional Head of IT Strategy, risk & compliance at DBSchenker.



Urban Ottosson

Founder and owner of Predictus Family Office, CFO & Investor relations at GPXMedical. Previous roles as CFO at Höganäs Group, Lamhults Design Group, Hexpol Group and Beijer Electronics as well as Chairman of the Board of Modity Energy Trading.



Jens Ismunden

Investment manager for Roosgruppen and Grenspecialisten. 10 years of experience from various positions at Danske Bank and Danske Bank Markets.



SELECTED SHAREHOLDERS.

Anders Borg

Former Minister of Finance in Sweden
2006-2014

Inbox Capital

Family owned investment company. Other
holdings include Min Doctor, Fishbrain,
Truecaller

Ashley Happenstall

Lundin Petroleum

Martin Gren

Founder of Axis

Back in Black Capital

Investment company with support by
Swedish
Lundin family

Per Brillioth

CEO Vostok New Ventures

Bo and Ulf Eklöf

Founders of Stadium

Richard Göransson

Göransson family founded Intrum Justitia



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