



Lendity

November 2017



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Disclosure and Confidentiality

Lendity uses proprietary models to evaluate the potential performance and risk of investments, as well as allocation or diversification. These models have not been verified by an independent third party and may not accurately reflect the quality of an investment.

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The information contained herein is generally believed to be reliable, but no representation or warrant is given with respect to its accuracy or completeness. Past performance is no guarantee of future results. Investments may lose value over time and no return is guaranteed. You should review the risk and uncertainties regarding Lendity prior to investing.

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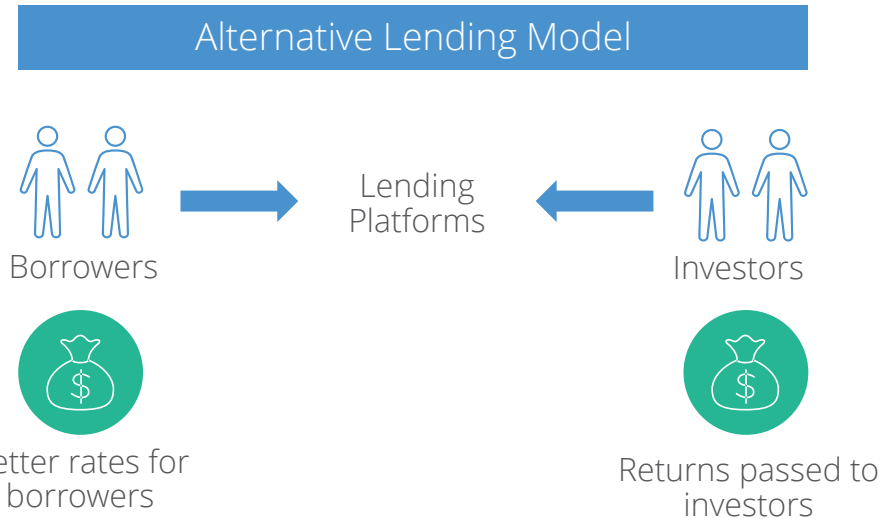
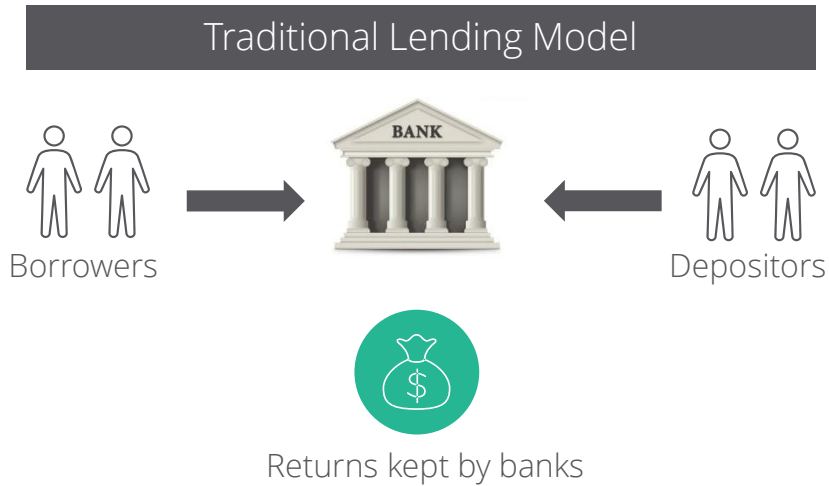


Lendity's
Edge



Alternative Lending

What is Alternative Lending?



CHF +200 bn

Loans Originated Globally

Why Alternative Lending?

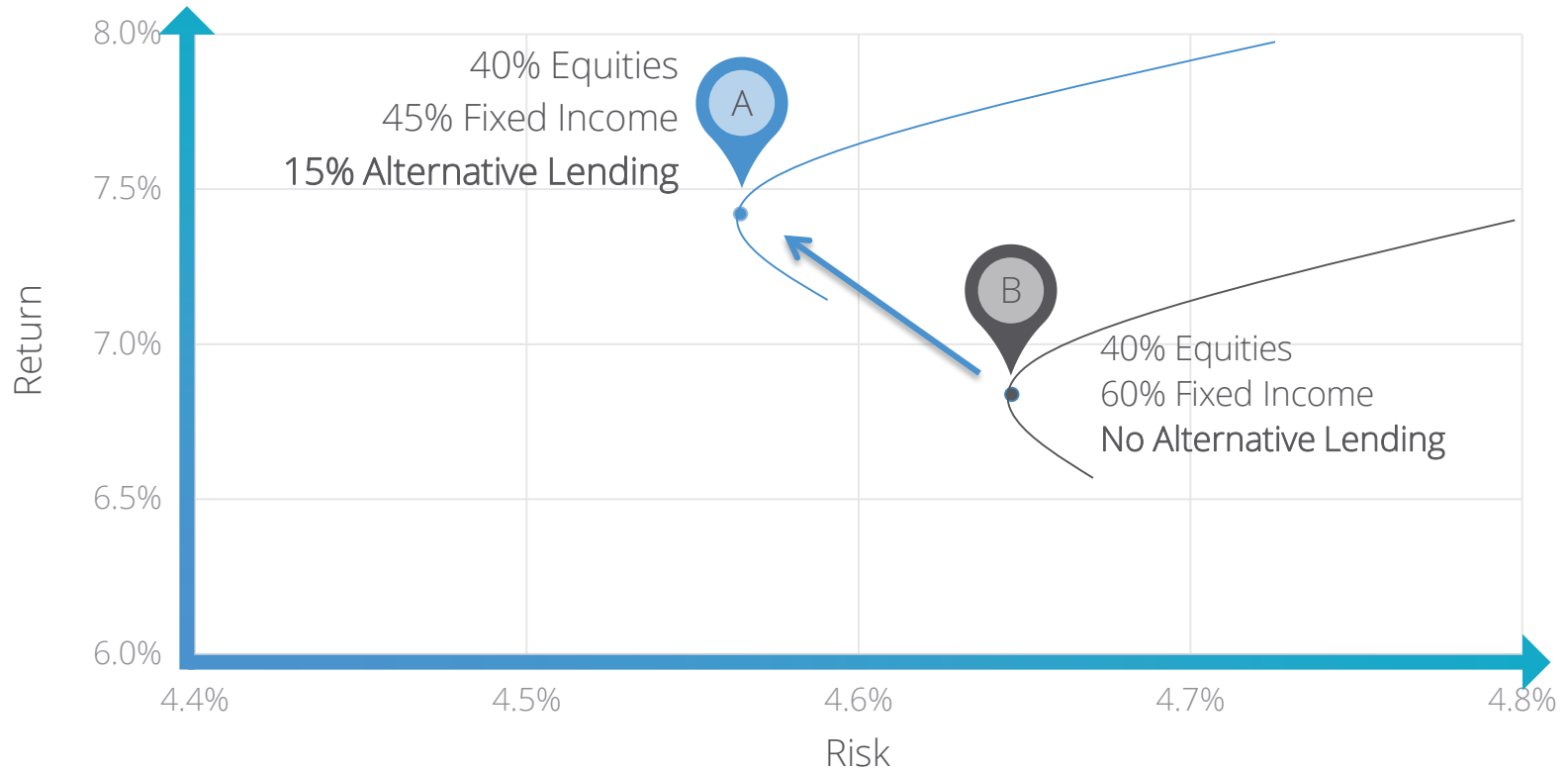
Low Correlation to Traditional Financial Markets

	Alternative Lending	Investment Grade Debt	High Yield	S&P 500
Alternative Lending	-	0.18	0.03	0.07
Investment Grade Debt		-	0.53	-0.05
High Yield			-	0.73
S&P 500				-

- Analysis based on 6-year period from January 2011 to December 2016
- Alternative Lending: US Consumer Online Lending Index which tracks the performance of the aggregate amount of loans to consumers originated and funded on US-based online lending platforms
- Investment Grade Debt: USD Liquid Investment Grade Index (LQD)
- High Yield: US High Yield Index (HYG)
- S&P 500 Index: Prices are adjusted for stock splits with dividends re-invested (SPY)

Why Alternative Lending?

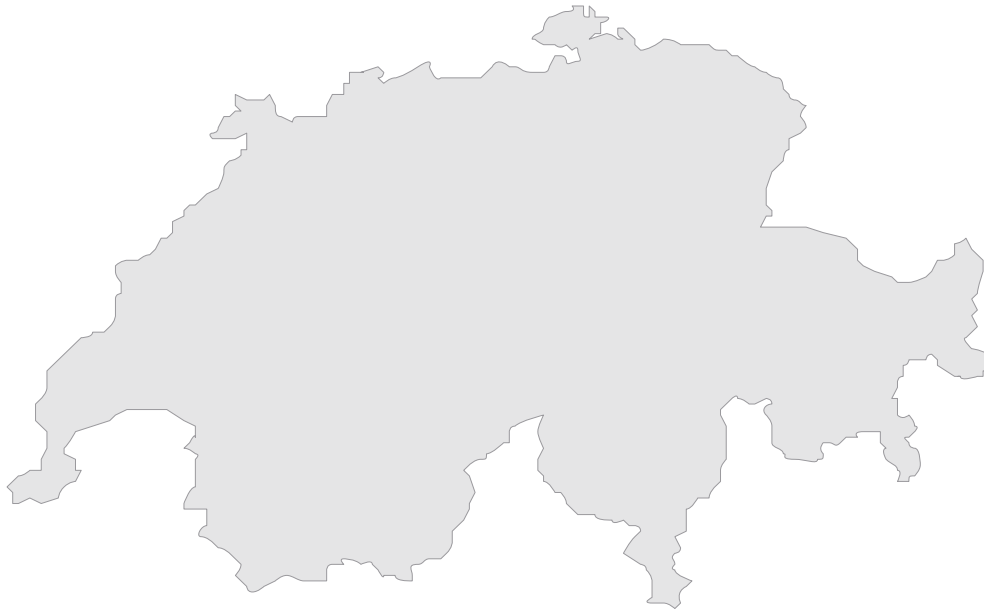
Improvement of Risk/Return by adding 15% of Alternative Debt to a Portfolio



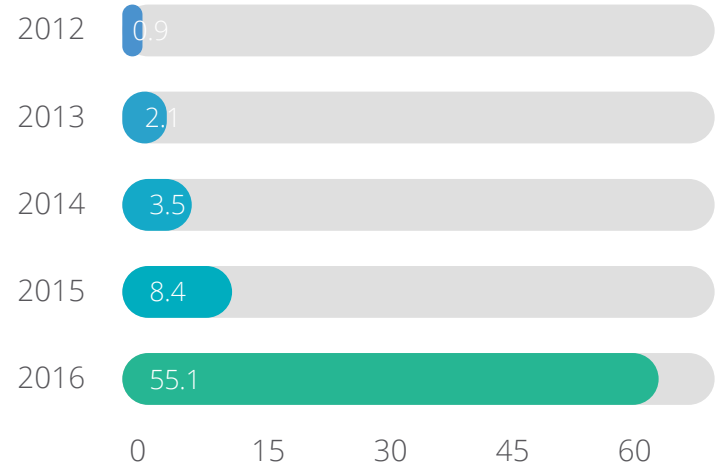
- Analysis based on 6-year period from January 2011 to December 2016
- Equities: S&P 500 Index (SPY) price adjusted for stock splits and dividends re-invested
- Fixed Income: Barclays U.S. Aggregate Bond Index (AGG)
- Alternative Lending: US Consumer Online Lending Index which tracks the performance of the aggregate amount of loans to consumers originated and funded on US-based online lending platforms

Swiss Marketplace Lending Landscape

Switzerland



Origination Volume in million CHF



~ 600%

Year over year
growth rate

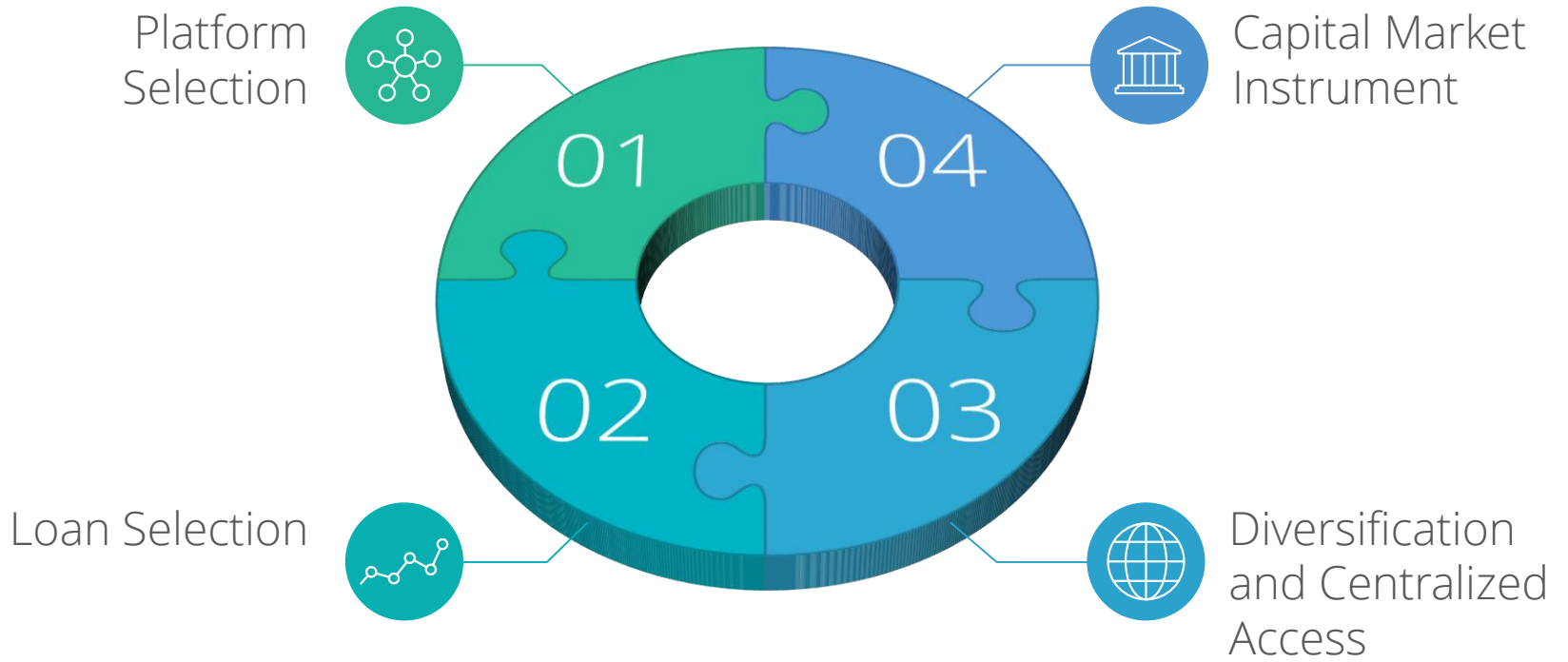
Swiss Marketplace Lending Landscape

	Current Swiss Credit Volume	597% growth year over year in 2016	If 2% penetration by 2020
	Total Market Volume	Crowdlending Volume 2016 (% penetration)	Crowdlending Volume 2020E
Consumer	7'000 mn	24.1 mn (0.6%)	140 mn
SME	291'000 mn	28.1 mn (0.01%)	5'820 mn
Combined	298'000 mn	52.2 mn (0.017%)	5'960 mn

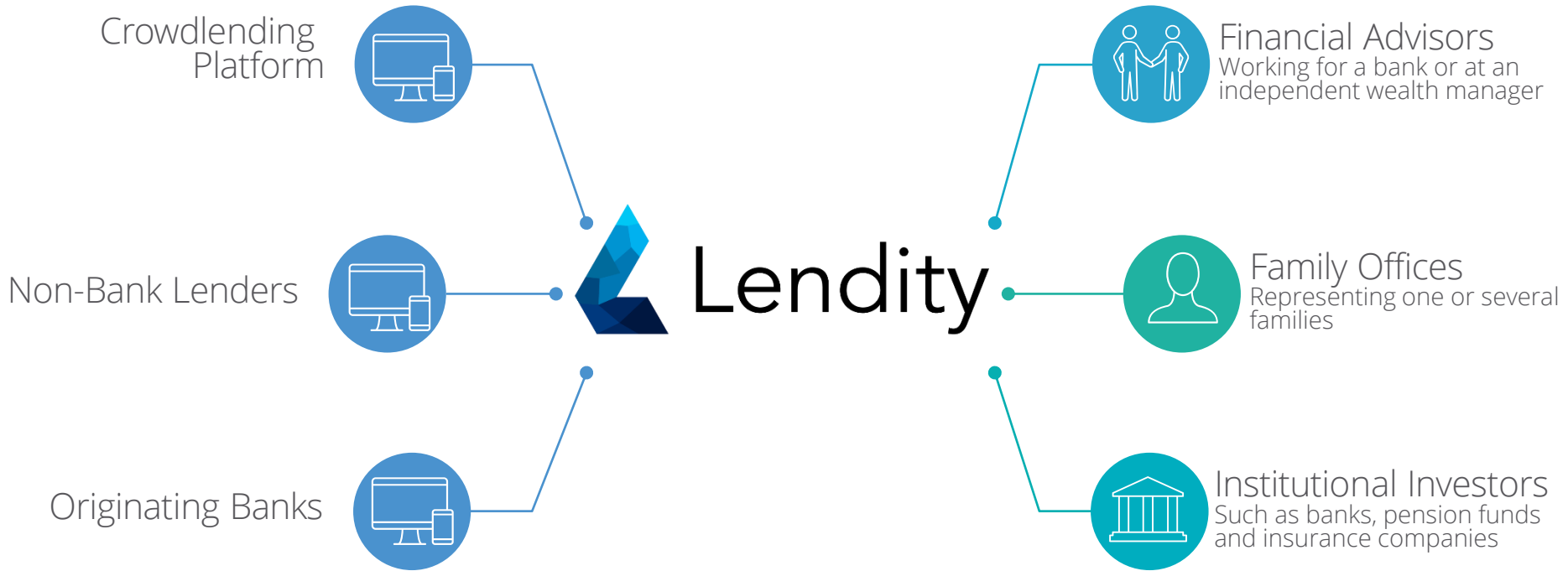


Lendity's Solution

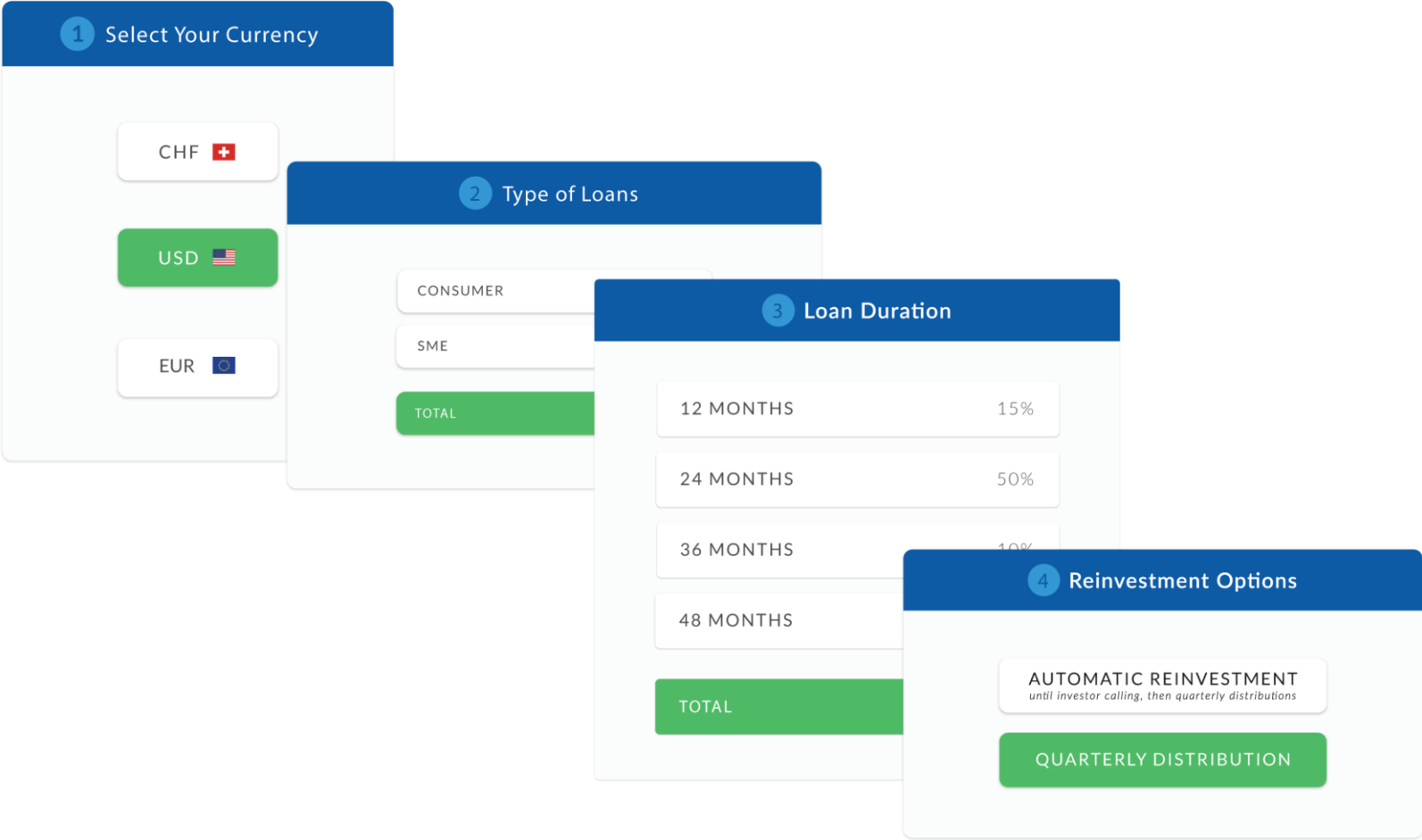
Institutional Investors Needs



Institutional Grade Access to Alternative Lending



Custom Mandates





Lendity's Edge

Lendity's Edge



Specialized Focused Manager

Lendity is a specialized manager in alternative lending and private debt



Experienced Team and Advisors

Leaders in the investment management, risk management and lending space are part of the Lendity team



Empowered by Unique Partners

We are empowered by a top-notch partners who support the development of Lendity and the refinement of its products



Incubated by Industry Leaders

Several large Swiss financial institutions have been supporting Lendity since its origins through the F10 accelerator



Lendity Educational Series



Zurich Switzerland, 10 May 2017

Swiss Alternative Lending Conference

Lendity and SIX extend their collaboration and together will host the first Swiss Alternative Lending Conference on May 10th 2017 at 17:00 hs at SIX Swiss Exchange, Selnaustrasse 30, Zurich.

The conference is tailored to financial advisors, family offices and institutional investors interested in learning more about the opportunities and risks of investing in peer-to-peer lending, marketplace lending, crowdlending and factoring. Chris Landis, Division CEO of SIX Swiss Exchange, will be the opening speaker.

Attendees will have an opportunity to ask questions and to network during the Apero afterwards.

This free conference is by invitation only. Please visit www.altlendingconference.com to request an invitation.

Lendity and SIX

An ongoing collaboration with one of the leading global exchanges

Lendity: ideal marketplace lending exposure for pension funds, asset managers, family offices, private banks

Posted by [efiptylarinou](#)



A sea of 300 suits is what I faced last week at the first Swiss Alternative Lending conference hosted at SIX and in partnership SIX and Lendity. I was privileged to know the inspiration driving the founders of Lendity, as they had shared their vision with me early on. The Karamanian brothers, Rafael and Armen, combine experience from the Sell and the Buy side and are full of passion about solving the problem for institutional investors that don't have the size and the risk management analytics to access the marketplace lending marketplace sector in a compliant way and more importantly, in a way that optimizes their taxes and offers diversification across the multiple sectors and platforms.

Alternative Lending Conference


First and only industry wide event about the Alternative Lending industry by Lendity

Introduction to Marketplace Lending

Lendity Educational Series

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Armen Karamanian, Ph.D.
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Lendity White Papers

Quality educational content for the financial marketplace

Team and Advisors



Armen Karamanian, PhD
Partner



Armen is founding partner at Lendity where he leads the efforts of platform due diligence, platform selection, risk management and loan selection.



Rafael Karamanian, MBA
Partner



Rafael is a founding partner at Lendity where he leads business development and strategic partnerships.



Dr. Guenther Dobrauz, MBA
Advisor



Guenther is a Partner within PwC Zurich and Leader of its Legal FS Regulatory & Compliance Services practice.



Dr. Ioannis Akkizidis
Advisor



Dr. Ioannis Akkizidis designs and implements advanced solutions in risk-management and profitability analysis fields for the financial industry including Fintech in Marketplace Lending.



Stephan Gerwert
Advisor



Stephan Gerwert is an Ambassador (sales, business development and product development) at FLYNT, a fintech company that provides high net worth individuals a technology platform to consolidate and manage their bankable and non-bankable assets in one place.



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