

smartika people to people credit



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Who Are We



The largest P2P company in Italy



Fully regulated and licenced



Operating in a large, underserved market

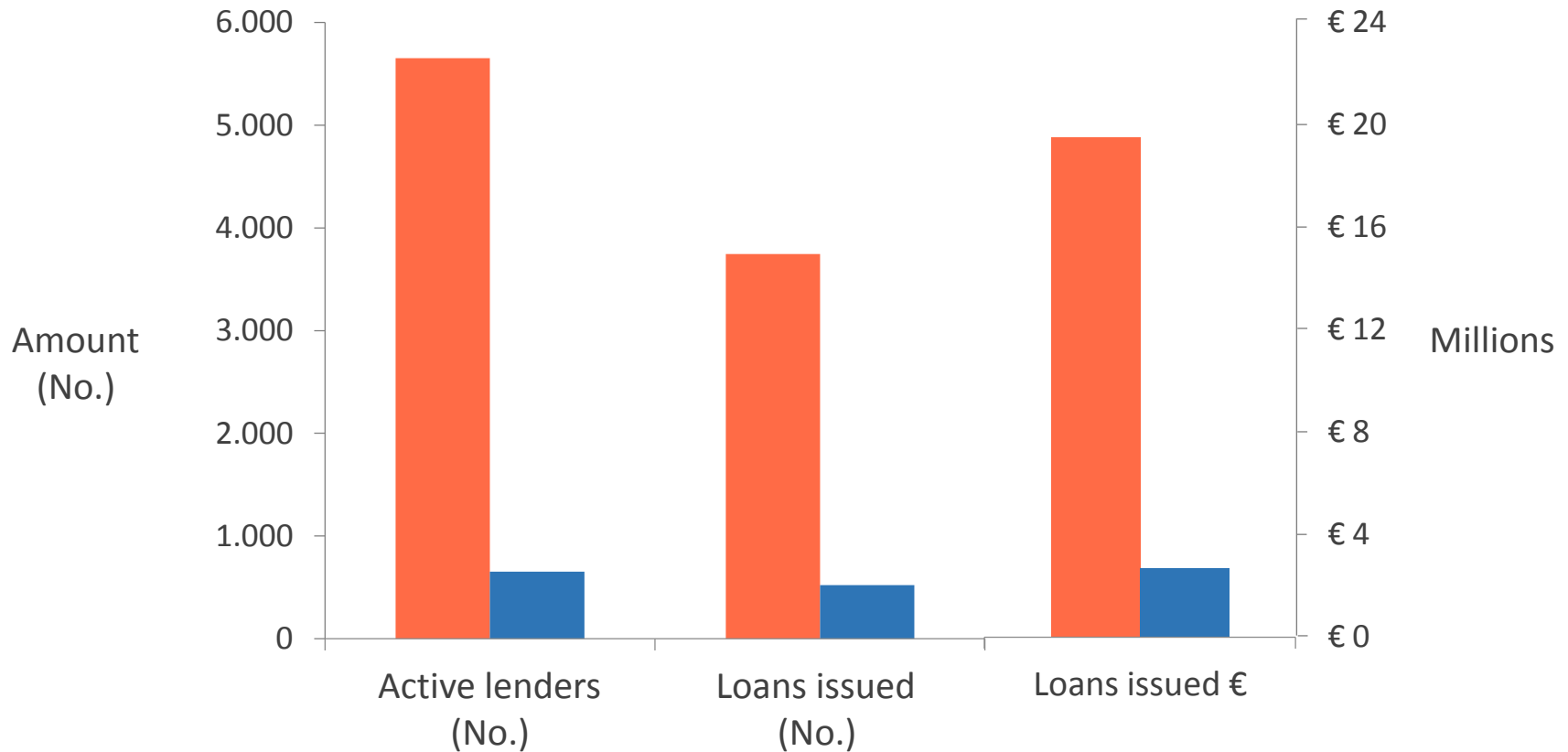


Providing attractive risk-adjusted returns

P2P Players in Italy



vs



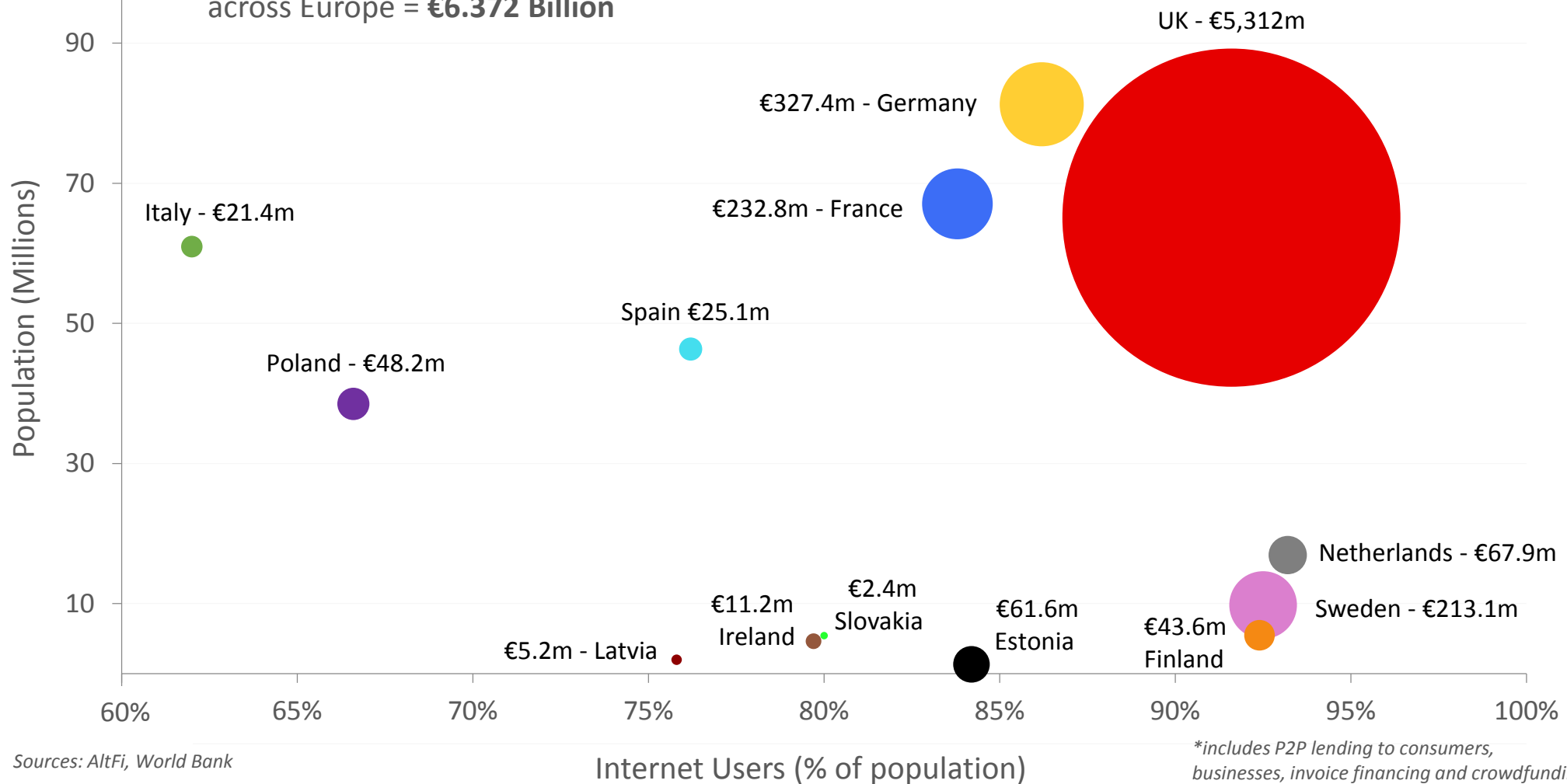
Fully Regulated Business

- Smartika is a Payment Institution licenced by the Bank of Italy since 2012
- Able to passport its licence across EU member states
- Robust & compliant organisational structure
- Subject to regular audits & reporting requirements
- Mandatory daily accounts reconciliation
- Clients money legally protected from creditors in segregated accounts



Italian Growth Opportunity Relative to Europe

Total Alternative Finance* lending
across Europe = **€6.372 Billion**

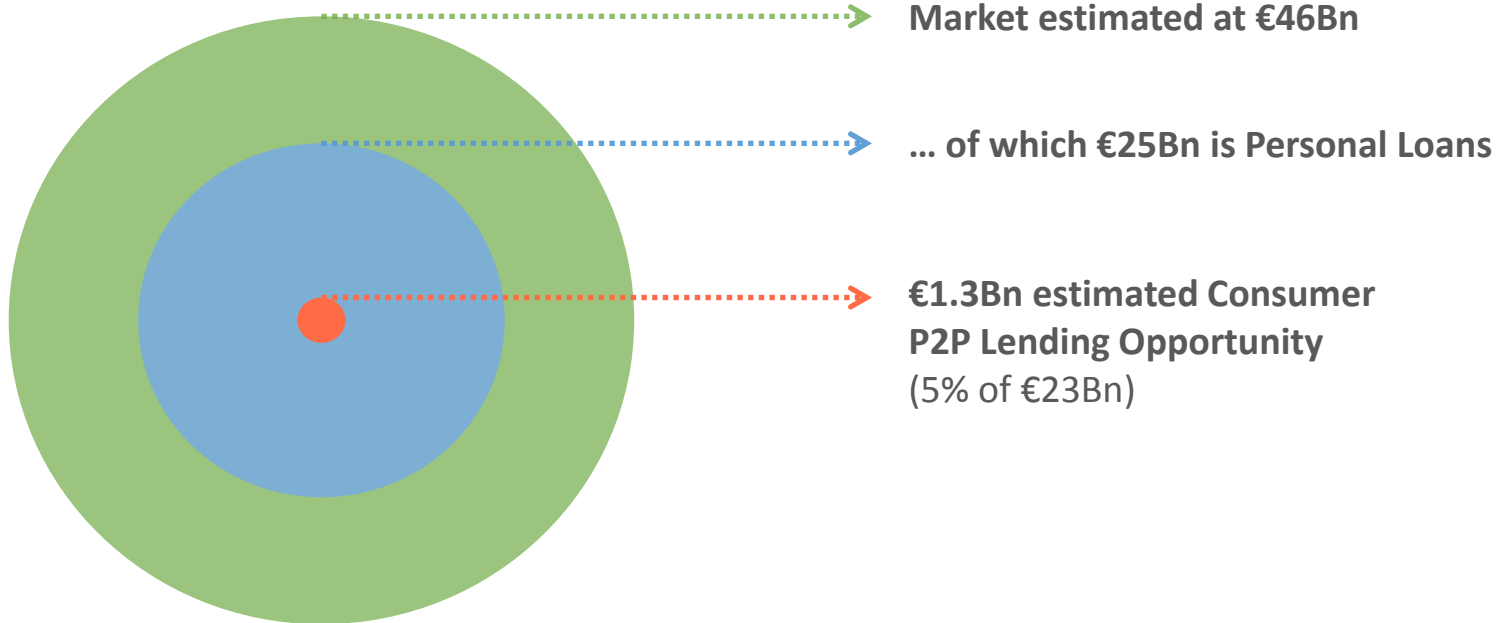


Sources: AltFi, World Bank

*includes P2P lending to consumers, businesses, invoice financing and crowdfunding

Italian Market Opportunity Today

Italian Consumer Credit Market



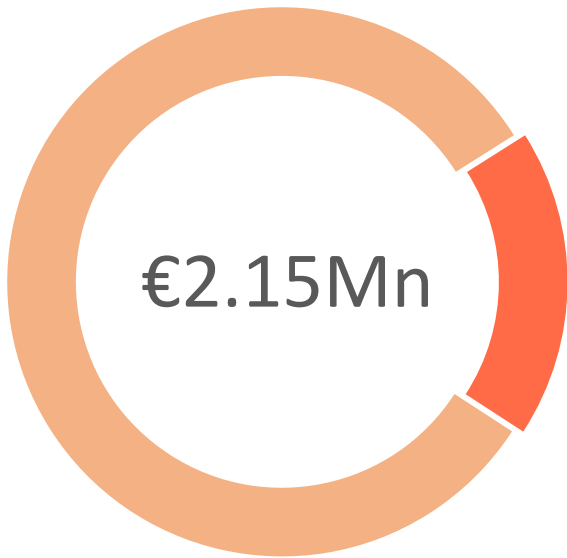
Google Barometer study finds that 5% of all consumer credit in Italy is researched & purchased online

Italian Consumer Credit Market set to grow in two ways:

- Higher penetration of internet connectivity
- Higher penetration of P2P lending in the Italian consumer credit market

Smartika's Immediate Opportunity

Approved loans
(waiting for funds to be issued)



Available credit
through the platform:

€390,000

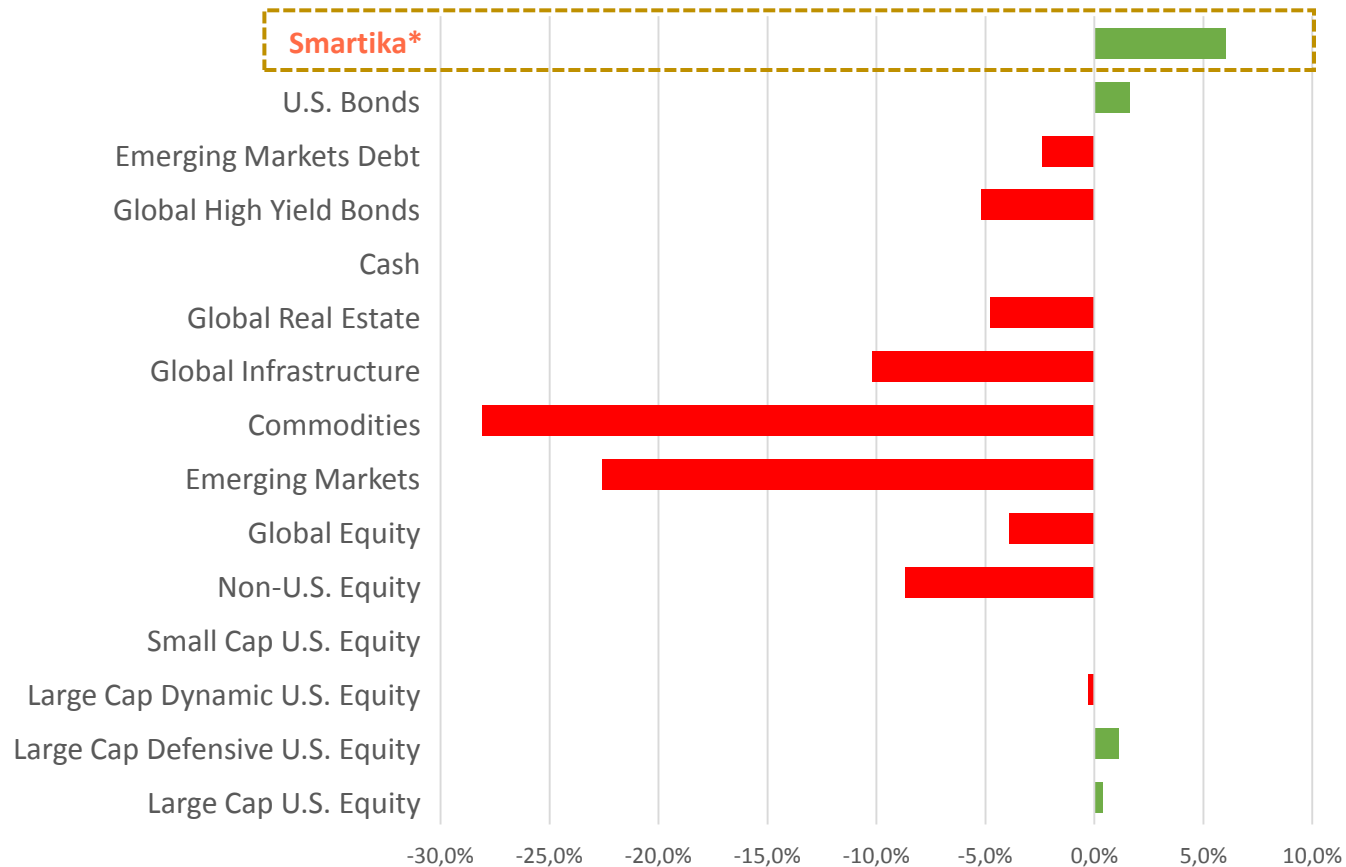


We need lenders !

Higher Returns / Lower Volatility

1 Year Comparative Returns (As at 31/08/2015)

*Smartika returns assuming auto re-lend is activated



Source: Russell Investments

Smartika Lender Protection

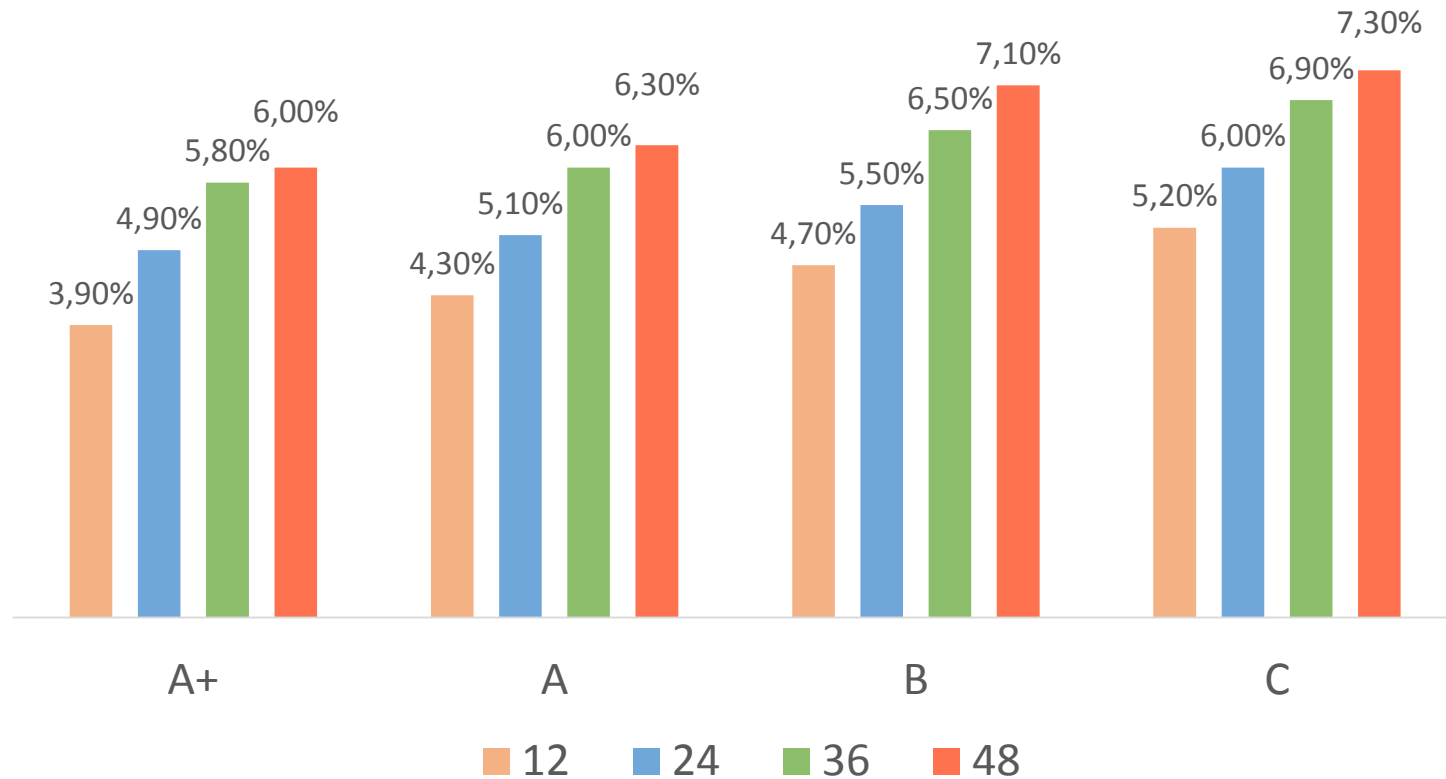
➤ Designed to intervene at the end of the credit recovery process



➤ Funded by a commission paid by borrowers
(based on expected default ratio of asset classes)

➤ Expected to cover loan losses based on historic default rate
(lowers exposure to potential defaults)

Maximum Returns by Asset Class



We regularly monitor and update cap rates

Our Performance



Attractive returns based on solid risk management



Italian consumer Default Ratio > 7%

Smartika default Ratio: < 2.5%



Lower default rates mean higher average returns

The Opportunity: Banks – P2P?



Lending Club :

Alliance Partners
Citibank

Prosper :

Western Independent Bankers
Citibank largest Lender



Zopa:

Metro Bank

Funding Circle:

Royal Bank of Scotland




Smartika:

?

Disclaimer

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Process

 In order to evaluate this opportunity more fully, details of the process going forward and more detailed information on the project will be made available to interested parties at a later stage.

Interested parties should under no circumstances contact directly the target company, any of its respective directors, officers, personnel, shareholders, consultants or affiliated companies mentioned herein.

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