

# kredd.

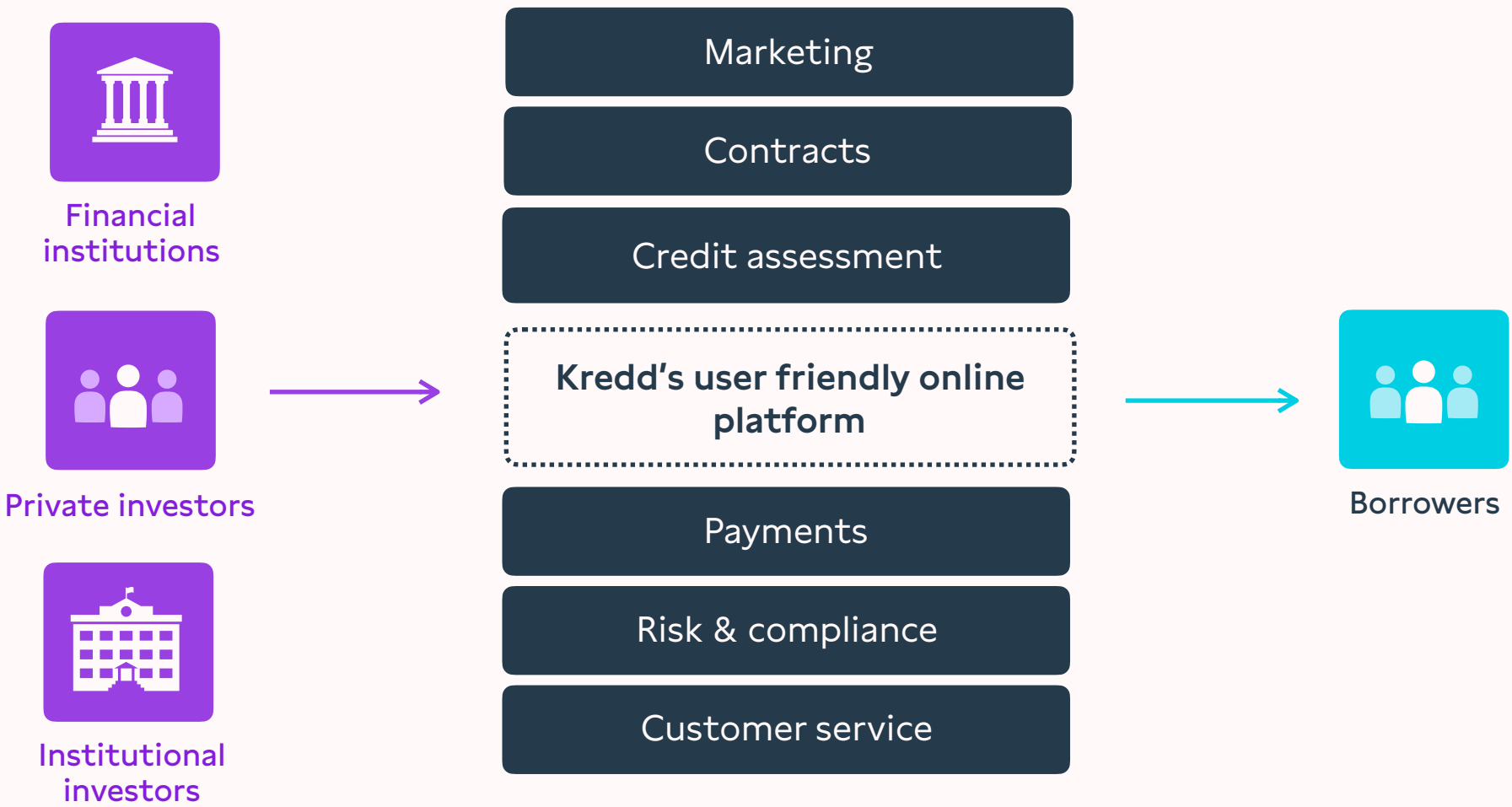
Presentation Agder University

05.09.2019

# Kredd in brif

## Our mission is to create more efficient Financial markets

- Kredd is a Norwegian peer-to-peer lender facilitating fairly priced consumer loans to the prime segment
- By connecting lenders and borrowers directly through our user friendly platform, lenders get access to a new low-risk asset class with a positive real return, while prime borrowers are offered fair interests on consumer debt
- Our main mission is use new technology to reduce inefficiencies and frictions in financial markets - providing both sides with better terms
- Since launch in November 2018 Kredd has facilitated 90 loans for a total value of NOK 9 million



## Timeline



# Highly competent and motivated team and BOD

## Team



**Knut U. Jacobsen**  
CEO & co-founder

**Experience:** Credit consultant for Experian, Conecto, Sergel



**Andreas M. Talseth**  
CMO & co-founder

**Experience:** Corporate Finance Analyst in Cleaves Securities



**Thomas Thorsen**  
CTO

**Experience:** 12 years experience as CTO for Conecto



**Fredrik Gundersen**  
Digital Marketing

**Education:** BA from Norwegian Business School BI



**Petter Meland**  
Administration

**Education:** MA in Economics from NTNU

## Board of Directors



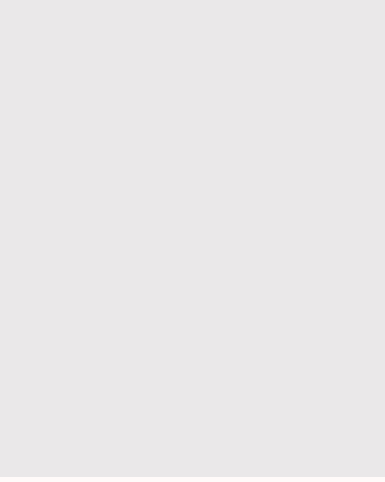
**Geir U. Jacobsen**  
Chairman

**Experience:** Modevo AS( clients inc. Experian, Norsk Gjenvinning), Telenor, Canal Plus



**Knut N. Kjær**  
Board Member

**Experience:** FSN Capital, Sector Asset Management, Trient Asset Management, NBIM, Storebrand



**Stine Halla**  
Board Member

**Experience:** Norrøna, Schibsted, VG, Bergens Tidene ,PwC



**Tore Bang**  
Board Member

**Experience:** Skagen Fondene, Smart Club ,Kapital

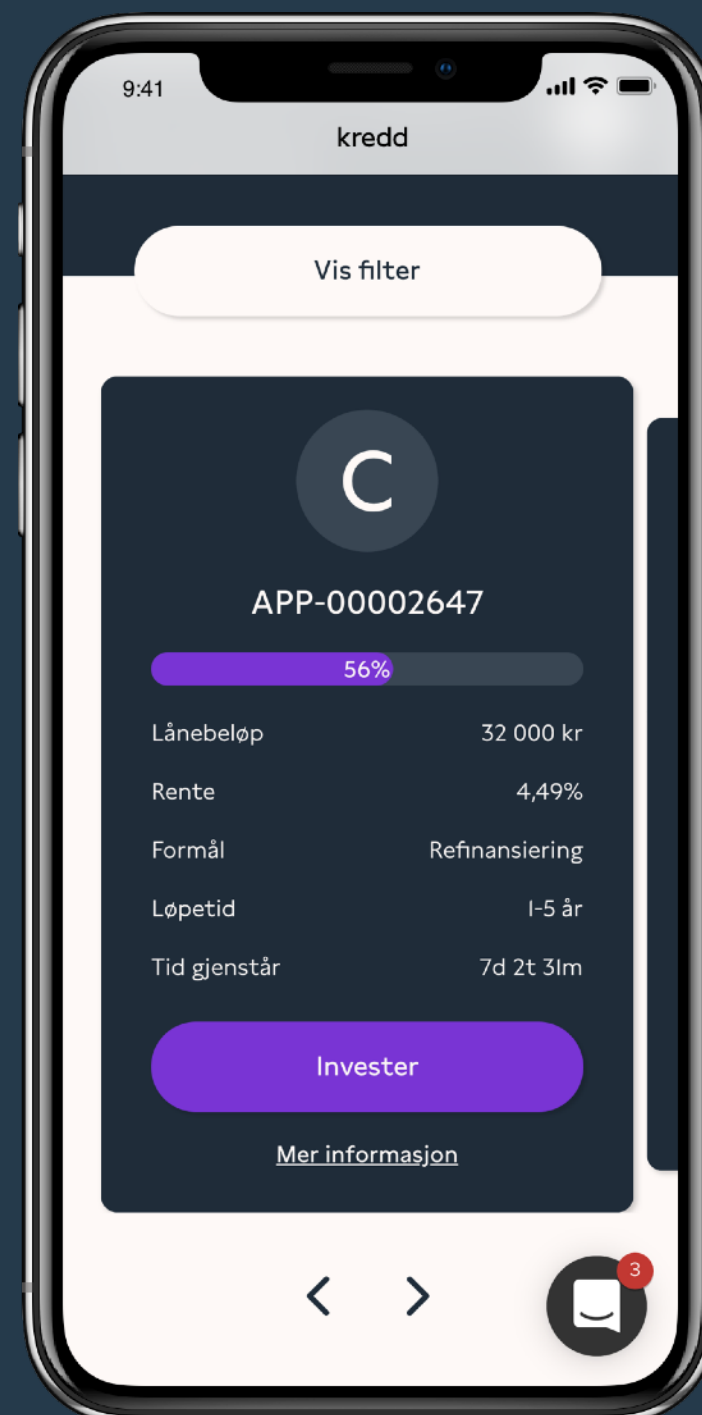


**Håkon Knappskog**  
Board Member

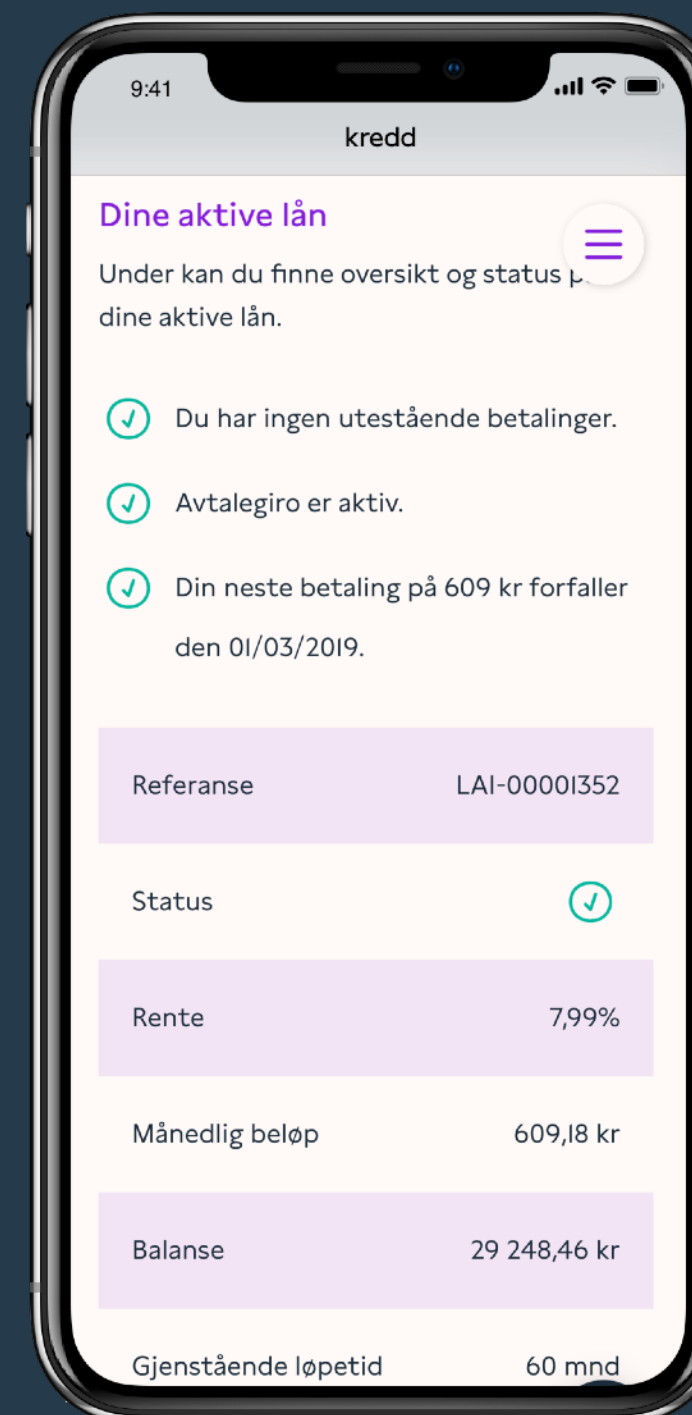
**Experience:** Arbaflame, Pemco Energi, Color Line

# Our platform

Investor portal



Invest



Nettside





# Kredd solves two important problems in the financial markets



*No alternatives for borrowers in the prime segment looking for fairly priced consumer loans*

- Avg. interest rates of 16%
- Little or no risk pricing
- High marketing cost



*Lack of alternatives for investors looking for a low-risk investments with positive real return*

- Stock market is volatile
- Price growth in housing market has tapered off
- High yield bonds risky



*Kredd connects borrowers and lender directly - providing both parties with better terms*

## Investors

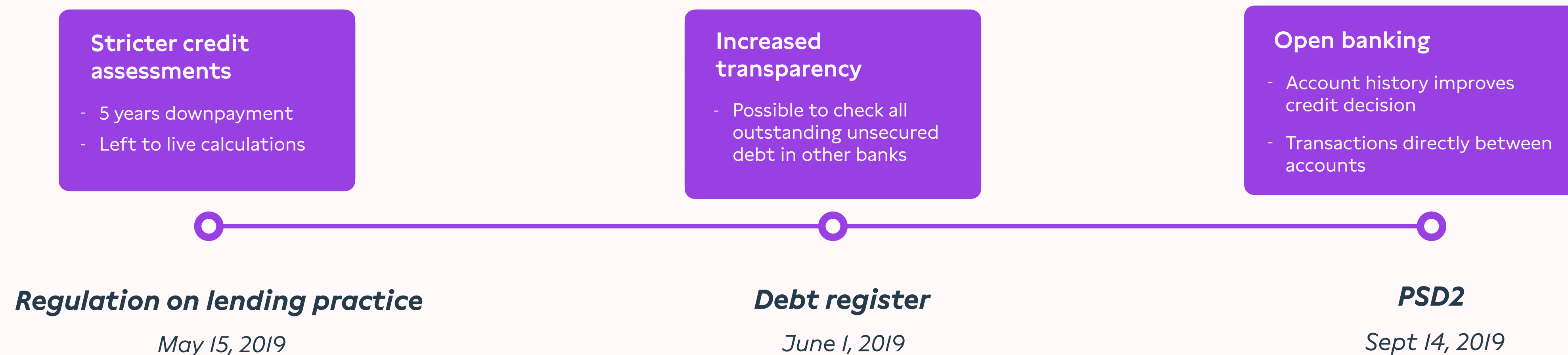
- Expected avg. net return of 7%
- 72-90% of investment secured
- Uncorrelated with stock market

## Borrowers

- Market leading rates (4-12% eff.)
- Risk based pricing
- Transparency and convenience

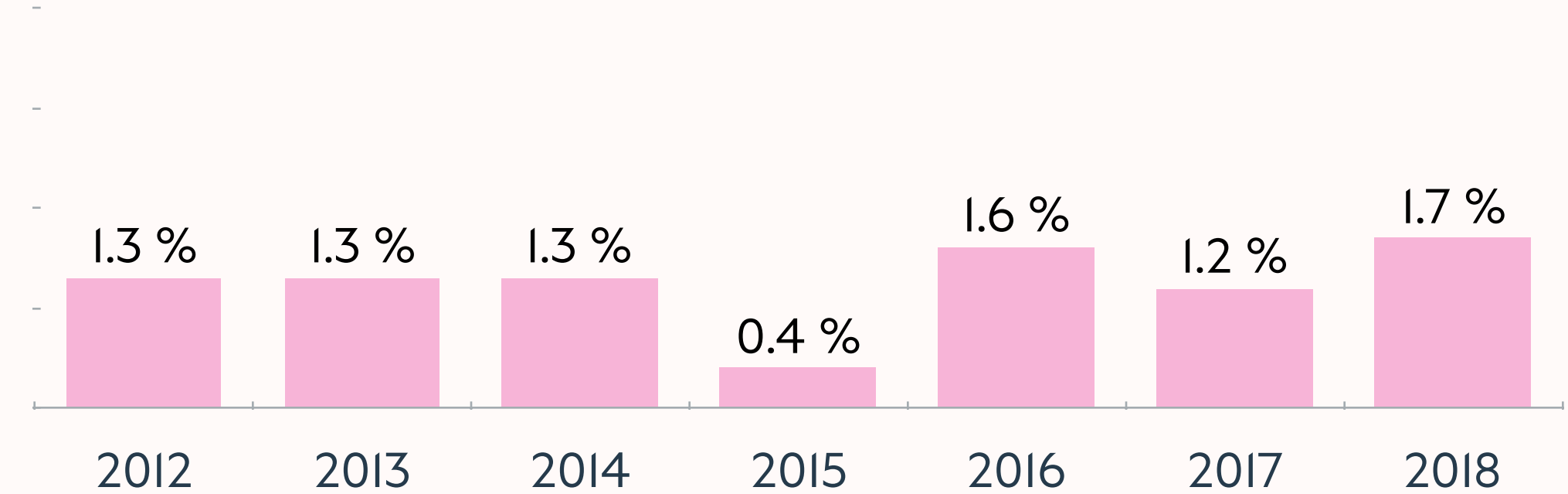
# And takes advantage of arising opportunities

- 1) With more data about the customers credit decisions improves drastically
- 2) Market moving from strong growth to refinancing of existing debt
- 3) PSD2 solves one of the big hurdles for Norwegian crowdfunding platforms

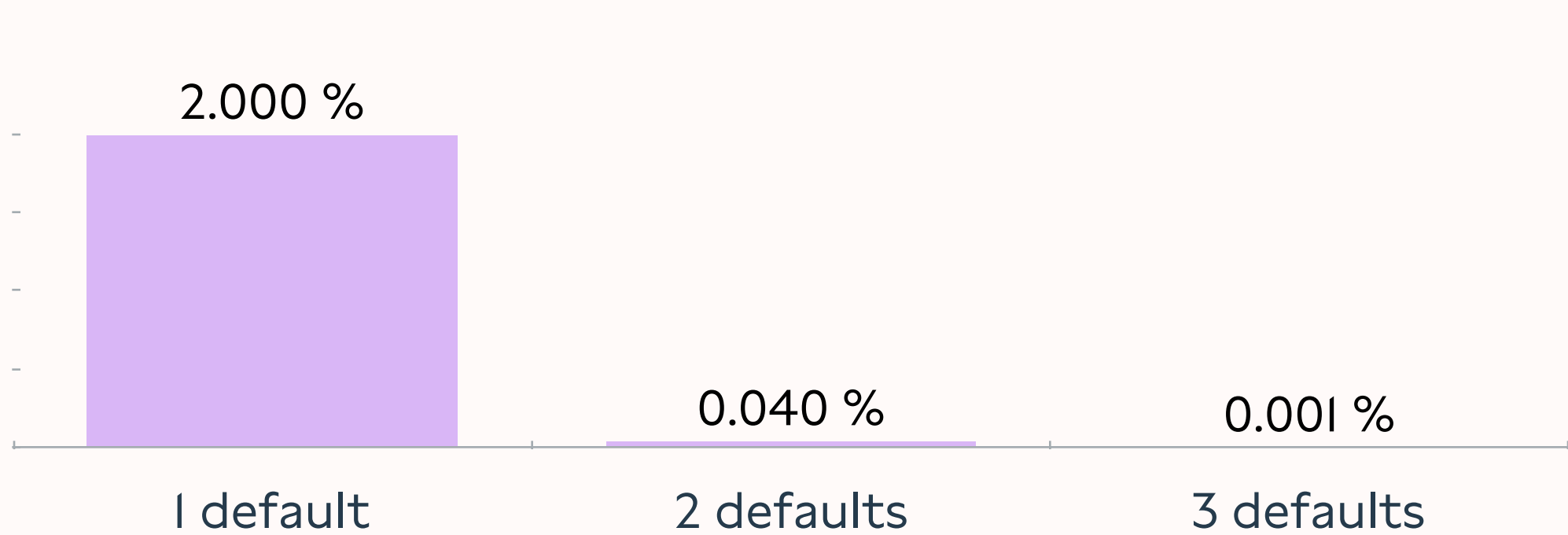


# The best risk-adjusted investment in Norway?

Historical loss consumer loans

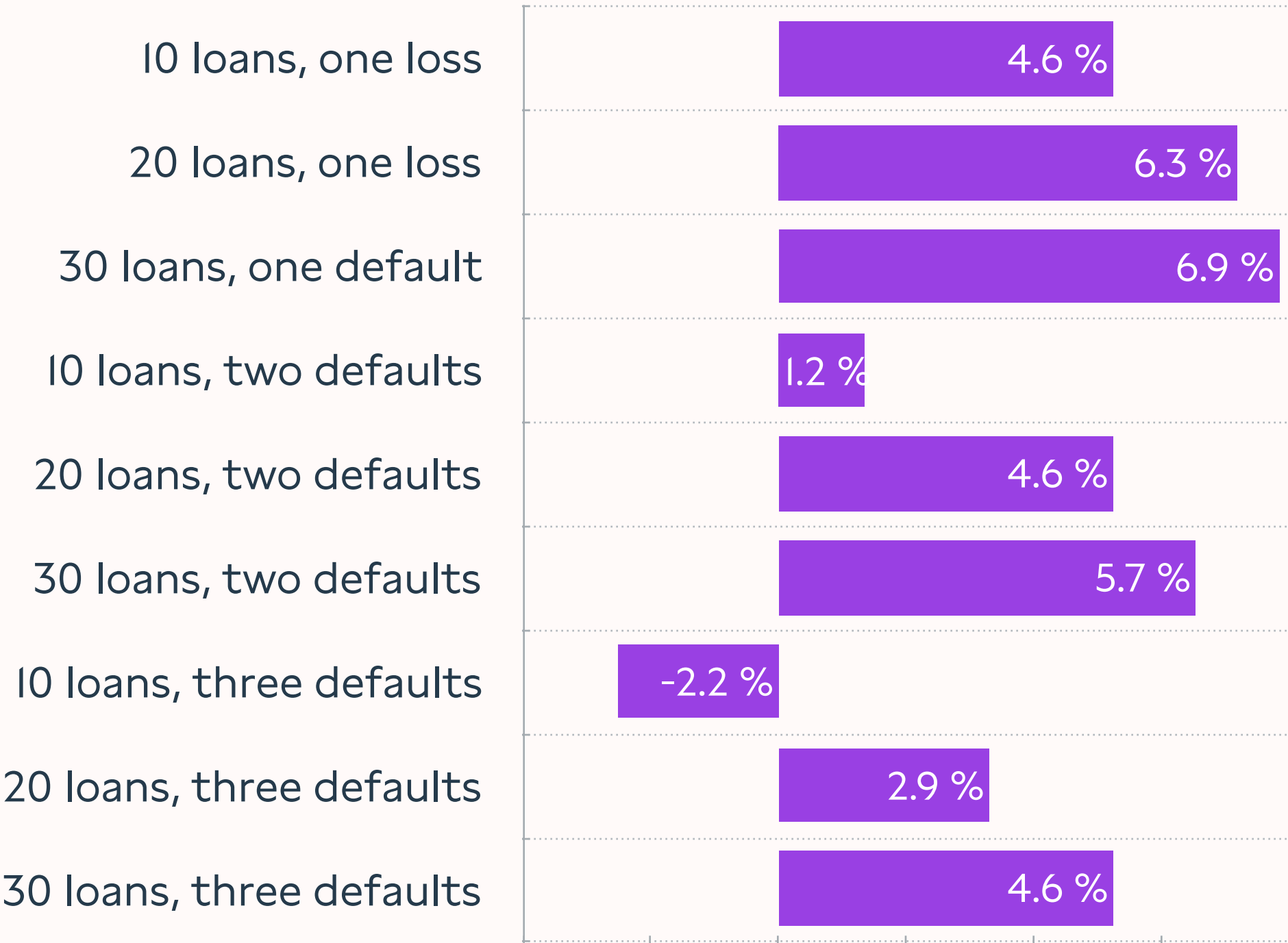


Probability of 1,2 or 3 loans default



Risk F-category

- Rente: 7,99%
- Recovery: 74%



# Thank you