

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





Financial institutions



Private investors



Institutional investors



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

kredd	· الله الله الله (10)
Kiedd	
ktive lån	
an du finne oversik ive lån.	t og status þ.
u har ingen utestående betalinger.	
/talegiro er aktiv.	
n neste betaling på 609 kr forfaller	
en 0I/03/2019.	
anse	LAI-0000I352
S	\bigcirc
3	7,99%
dlig beløp	609,l8 kr
se	29 248,46 kr
tående løpetid	60 mnd
tående løpetid	60 mnd

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 <u>low-risk</u> investments with positive real <u>return</u>

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

Kredd connects borrowers and lender <u>directly</u> - 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

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



Regulation on lending practice

May 15, 2019

transparency

Possible to check all outstanding unsecured debt in other banks

Open banking

- Account history improves credit decision
- Transactions directly between accounts

Debt register

June I, 2019

PSD2 Sept 14, 2019

kredd.

The best risk-adjusted investment in Norway?



Probability of I,2 or 3 loans default



kredd.

Risk F-category

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

10 Ioans, one Ioss 20 Ioans, one Ioss 30 Ioans, one default 10 Ioans, two defaults 20 Ioans, two defaults 30 Ioans, three defaults 20 Ioans, three defaults



Thank you