

Press Release

Wednesday 29th March 2017

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AltFi Data Announces the Addition of Lendix to the AltFi Data Analytics Platform

AltFi Data has today announced that the historic origination data of Lendix, the leading European SME lending platform, has been added to the AltFi Data Analytics platform. This allows all the information relating to loans originated by Lendix to be represented into AltFi Data's established standards. Investors can now review a track record of net return, together with all supporting metrics, and perform like-for-like analysis against the other marketplace lending platforms that make up AltFi Data Analytics - including Zopa, Funding Circle, Ratesetter and MarketInvoice in the UK, and Prosper Marketplace in the USA. This represents the first time that standardised comparison has been made available outside of the UK and USA.

The availability of standardized data facilitates due diligence and is expected to drive adoption of this asset class. Furthermore, Lendix recognizes the alignment with investors that can be created by facilitating verified disclosure to a common standard.

Olivier Goy, Founder and CEO of Lendix, commented:

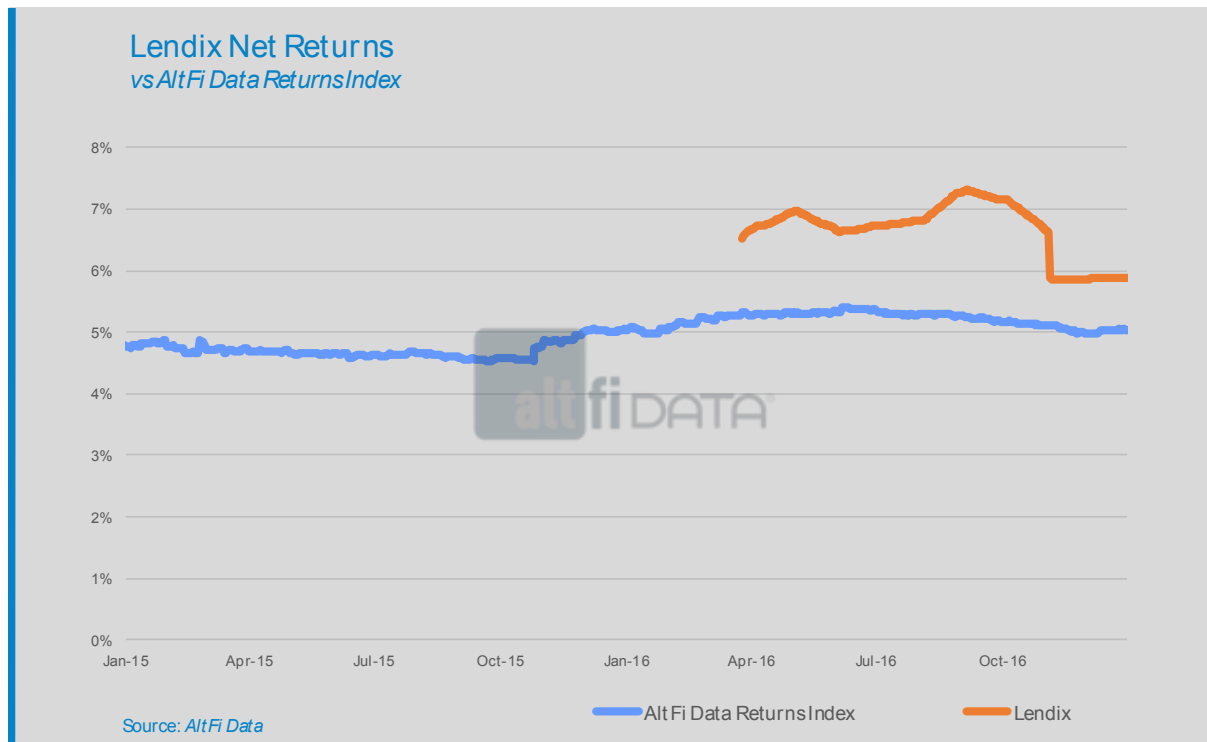
"At Lendix, we know that effective disclosure underlines our commitment to originate high quality loans. We want to be held accountable for the quality of our origination. This kind of disclosure can facilitate the due diligence process. But equally importantly it reminds the lenders on our platform that their economic destiny is intertwined with our own. This combination will further increase the attraction of the assets we originate in all our countries of operation to investors."

Rupert Taylor of AltFi Data explained:

"Lendix, and the existing originators represented in AltFi Data Analytics, should be commended for pushing the boundaries of transparency by facilitating verified disclosure to a common standard. Investors, including big institutions, increasingly recognize that this sector is originating high yielding assets with low expected correlation to other asset classes. But investors rely on effective disclosure to allow them to perform thorough due diligence. This tool can facilitate that process and encourage investors to increase deployments or establish new relationships"

Lendix Net Return to the AltFi Data Marketplace Lending Returns Index methodology

The 12 month trailing net return that investors have achieved from investing via Lendix can now be reviewed to the same standard as the major UK platforms.



In addition to analysis of net return, AltFi Data also provides further analytics covering:

- gross origination, net lending, change in outstanding principal
- lending rates
- bad debt rates, recovery rates and net loss rates
- arrears
- term
- loss coverage ratios

All analysis can be segmented by risk grade, borrower type, security type etc.

About the AltFi Data Marketplace Lending Returns Index:

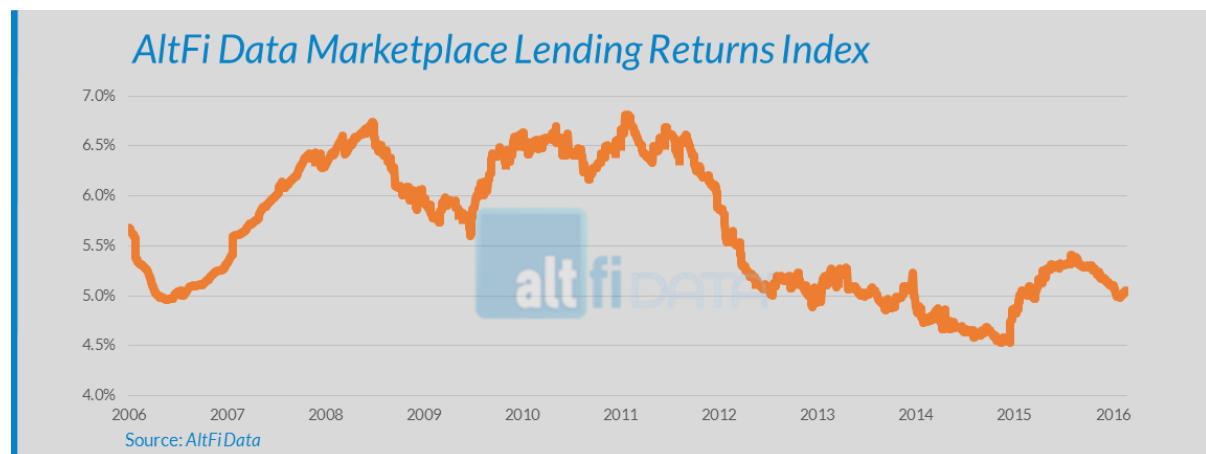
The AltFi Data Marketplace Lending Returns Index measures the returns generated from marketplace lending. Index values are time-weighted and published as aggregate annualized returns. As such the series expresses what an equal time-weighted exposure to every loan would have returned over the preceding 12-month period. The Index is updated on a monthly basis. Index calculations are based on aggregated data from the 4 largest UK platforms by origination volume. Together, these four platforms represent over 70% of the market in the UK and over 60% across Europe:

- [Zopa](#)
- [Funding Circle](#)
- [RateSetter](#)
- [MarketInvoice](#)

To ensure accuracy and transparency, the Index is constructed using the cash flows from every loan made through the eligible platforms. The Index is updated at the end of each month to reflect daily changes in loan cash flows. Platforms are eligible for inclusion if they satisfy specific eligibility criteria relating to:

- origination volume
- standards of disclosure
- maturity

Further details can be found in the [index methodology](#).





About Lendix:

[Lendix](#) is a European online marketplace for business loans. It operates in Spain, soon in Italy and is the #1 platform in France. On Lendix, SMEs can borrow directly from private and institutional lenders. Lendix creates an efficient, transparent and customer-friendly alternative to the traditional banking system, and offers creditworthy SMEs faster and simpler access to financing. Lendix is backed, amongst others, by Partech Ventures, CNP Assurances, Matmut and Decaux Frères Investissements. In October 2016, Lendix was awarded the 32nd position in the global ranking of the 2016 FINTECH100 by KPMG & H2 Ventures. Lendix has already enabled over €65 million of loans to 200 development projects from SMEs of all sizes and sectors.

About AltFi Data:

[AltFi Data](#) is the market-leading independent provider of performance verification for technology enabled capital. The company publishes indices and analytics which track the growth and returns of marketplace lending across the UK, Europe and the USA. The company allows originators to provide the market with verified performance data. Meanwhile AltFi Data Analytics provides due diligence, analysis, and real time market analytics to investors and other interested parties.

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