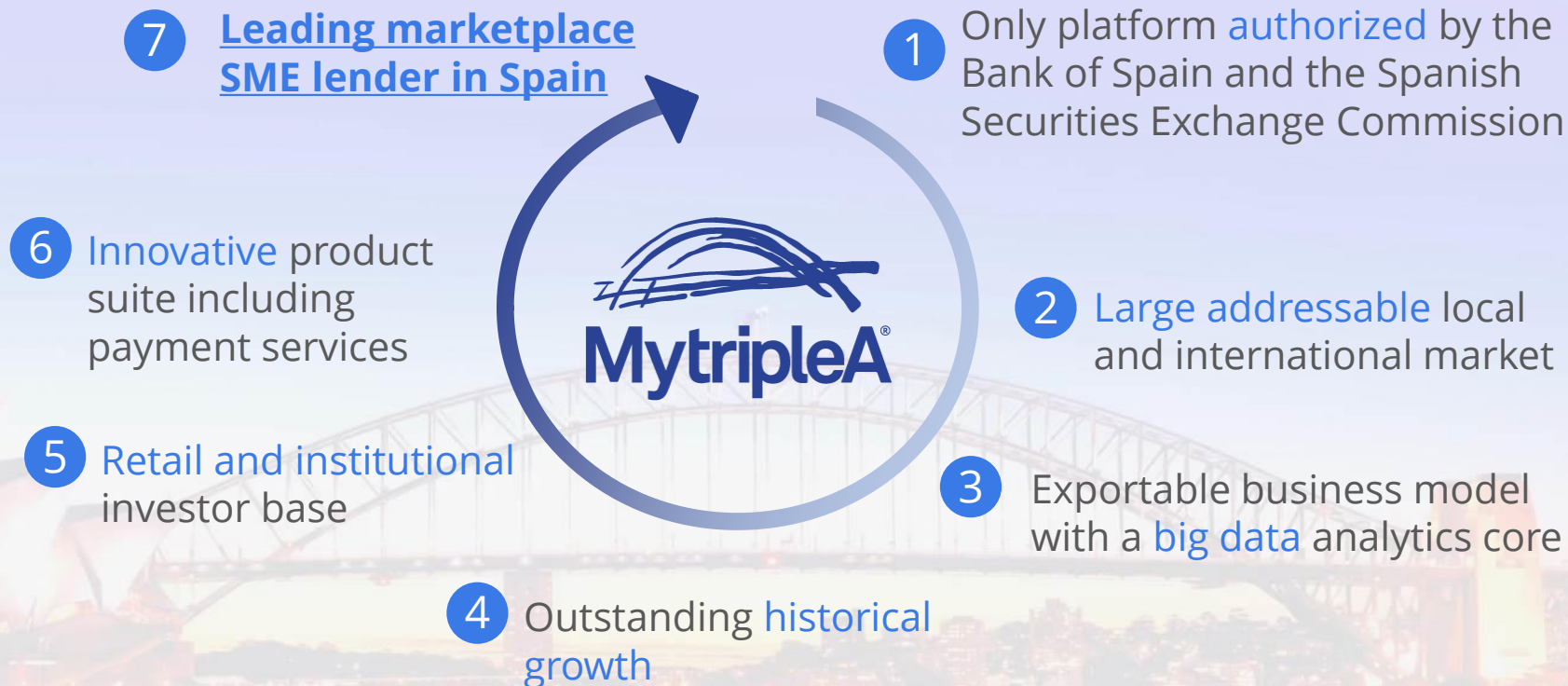




# The who



# The opportunity

Technology and marketplaces are changing the world



Twitter, biggest media company. Content provided by:

- Individuals
- Media companies



Uber, biggest «taxi» company. Cars provided by:

- Individuals
- Fleet companies



Alibaba, biggest market place. Inventory provided by:

- Individuals
- Department stores



AirBnb, biggest «hotel» company. Rooms provided by:

- Individuals
- Hotel operators



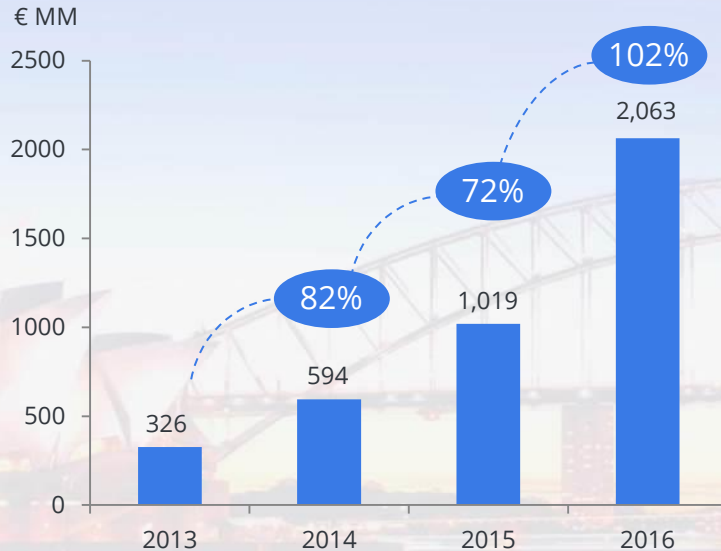
Leading marketplace lender. Capital provided by:

- Individuals
- Institutional investors

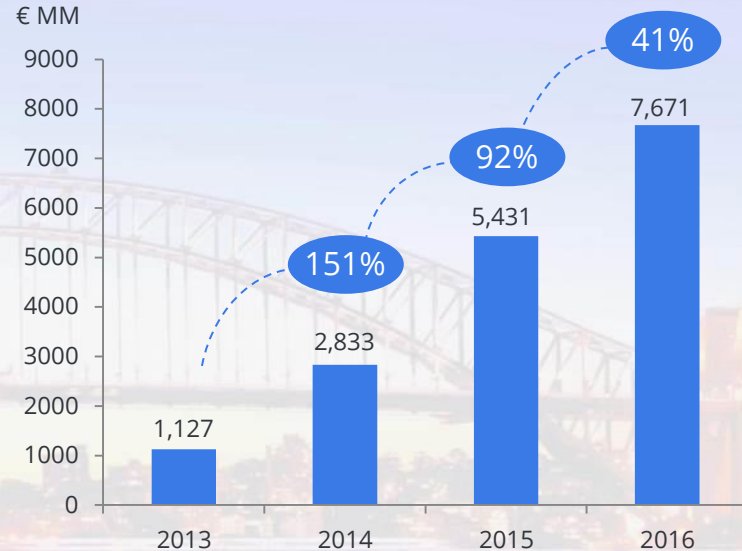
# The opportunity

**The lending market, although lagging other industries, is also being disrupted by fintech companies and growing significantly.**

European Online Alternative Finance Market Volumes 2013-2016 in € (Excluding the UK)



European Online Alternative Finance Market Volumes 2013-2016 in € (Including the UK)



Source: The 3rd European Alternative Finance Industry Report. University of Cambridge

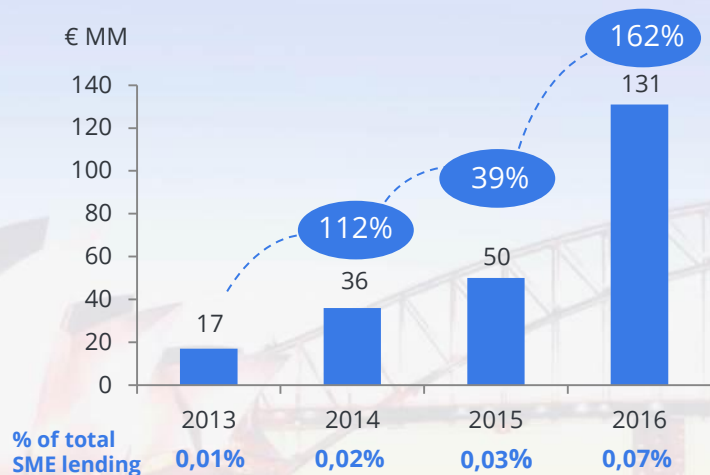
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# The opportunity

Volumes growing at triple digit rates in Spain, while still representing a very small proportion of overall market. At UK levels, volume would be €12 bn.

Spain Online Finance Volumes



Source: The 3rd European Alternative Finance Industry Report. University of Cambridge

## Spain

- i) 2017 SME loan market amounts to €183,000mm (8% YOY increase). (1)
- ii) 2017 factoring and confirming market amounts to €209,159mm (12,58% YOY increase). (2)
- iii) There are **2.5 MM SMEs in Spain** (1,4% YOY increase)

## UK trend

Lending platforms are facilitating already 6,6% of all new loans to SMEs. (3)

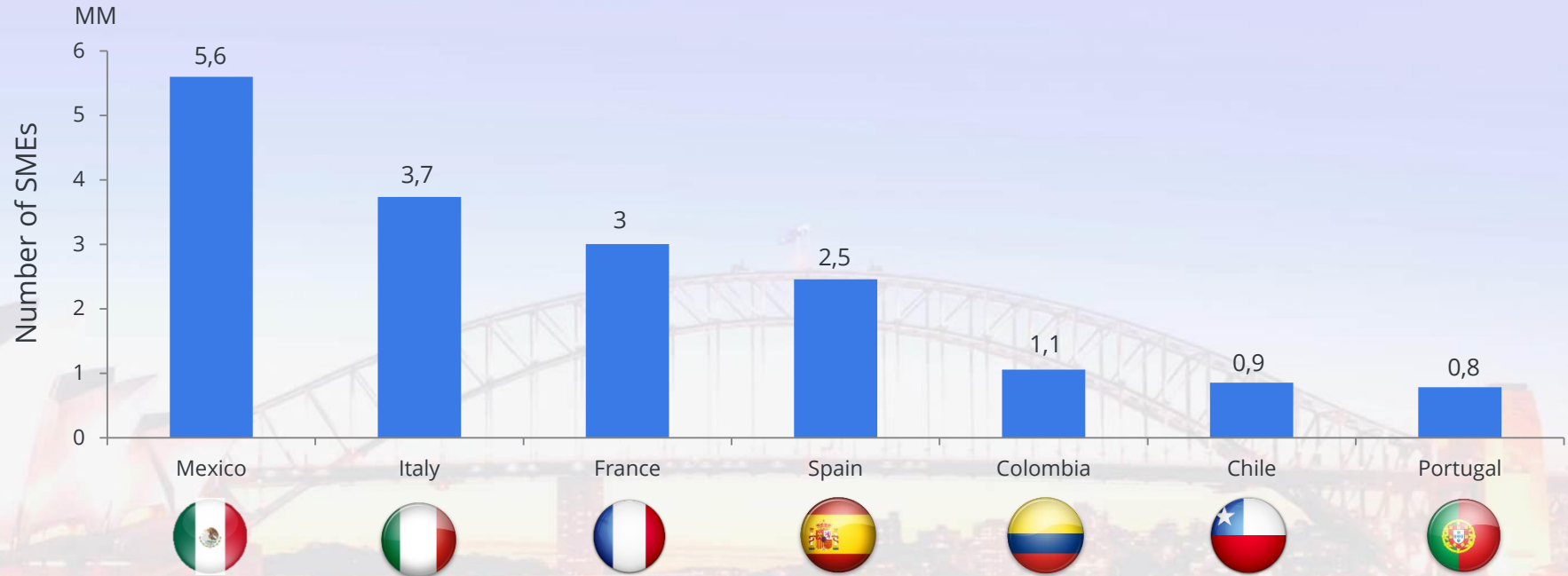
1. Source: BCE and INE

2. Source: Spanish Factoring Association

3. Source: The 3rd European Alternative Finance Industry Report. University of Cambridge

# The opportunity

Technology enabled business model is exportable to markets similar to Spain.





# The team



## Jorge Antón, Founder and CEO

Previously with E&Y, Peugeot, Grupo Lar. BA in Business, CUNEF. PhD in Economics, Thesis on Microfinance. University of Valladolid. As an experienced whitewater kayaker and back country skier, Jorge knows how to navigate tumultuous markets and can find his way anywhere.



## Sergio Antón, Founder

Previously partner at Gómez Acebo & Pombo law firm and Simpson Thacher & Bartlett (NYC). Member of Expert Group of the EU on Crowdfunding. JD from San Pablo CEU University. LLM from Nebrija University. Sergio's winning percentage in tennis is higher than you'd think at first sight. He attributes his success to strategic flexibility. His hero: Rafa Nadal.



## Ricardo Yagüe, CTO

20 years developing technology for start ups. Computer engineer from UNED University. As a passionate science fiction reader, Ricardo loves to imagine the future. And as an expert in mycology he pays a lot of attention to detail. You can't eat the wrong mushroom!!!



## Jesús Sanz, Business Development

Previously director for SME lending at Caja Rural de Soria. BA in Business from the University of Valladolid. Jesús loves to travel off the beaten path and thus he left banking for the far more exciting MytripleA.

## Advisory board



## Francisco Rey

MS in Economics and Law from Deusto. MBA from Columbia Business School. Ex head of investment banking at BBVA. Previously with Merrill Lynch and Blackstone. Non executive director of Wells Fargo Securities International



## Andrés de la Morena

BBA from Comillas University and MBA from the Wharton School. Founder of Idealista.com, leading Spanish real estate portal.



## Farid Fleifel

Computer Engineer from Valencia University. PhD in AI from Politecnica Madrid. Ex CTO of Amazon/Buy Vip and Cofounder of BillionLabs.

# The team

**Awesome team. More than 250 years of experience in finance.  
More than 50 years of experience in tech and 40 university degrees**





# The technology

5 Big data and machine learning focused on market penetration and credit risk management.

4 Automated payment platform open to third parties through proprietary API.

3 Credit underwriting response in 2 hours (factoring) and 24/48 hours (loans). Integration with Experian, Dun & Bradstreet, Crédito y Caución, Logalty, SGR Soft, ERP, banks, SABI.



1 Proprietary technology platform with multi product capability.

- Housed at AWS, flexible and scalable.

2 100% online process for both SMEs and investors.

- Developing mobile UI 2.0.

# The technology

Commercial strategy firmly grounded on big data analytics



- Online and offline origination strategy
- Big data analytics has increased efficiency in sales 173% vs last year
- Great partnership ecosystem (10 mutual guarantee companies, Crédito y Caución, banks, private banking institutions, brokers, etc...) which represents a big moat to competition

# The products

Only multiproduct marketplace.  
Product suite attracts wide range of investors

## Fully guaranteed Loans by Mutual Guarantee Companies (MGC)

Net Yield  
**(1,5% - 2,5%)**  
**+ Euribor**

Partners:



## Unsecured Loans

Net Yield  
**(4% - 10%)**  
**+ Euribor**

MytripleA rating:



## Invoice financing with credit insurance

Net Yield  
**(2%-8%)**  
**+ Euribor**

Partners:



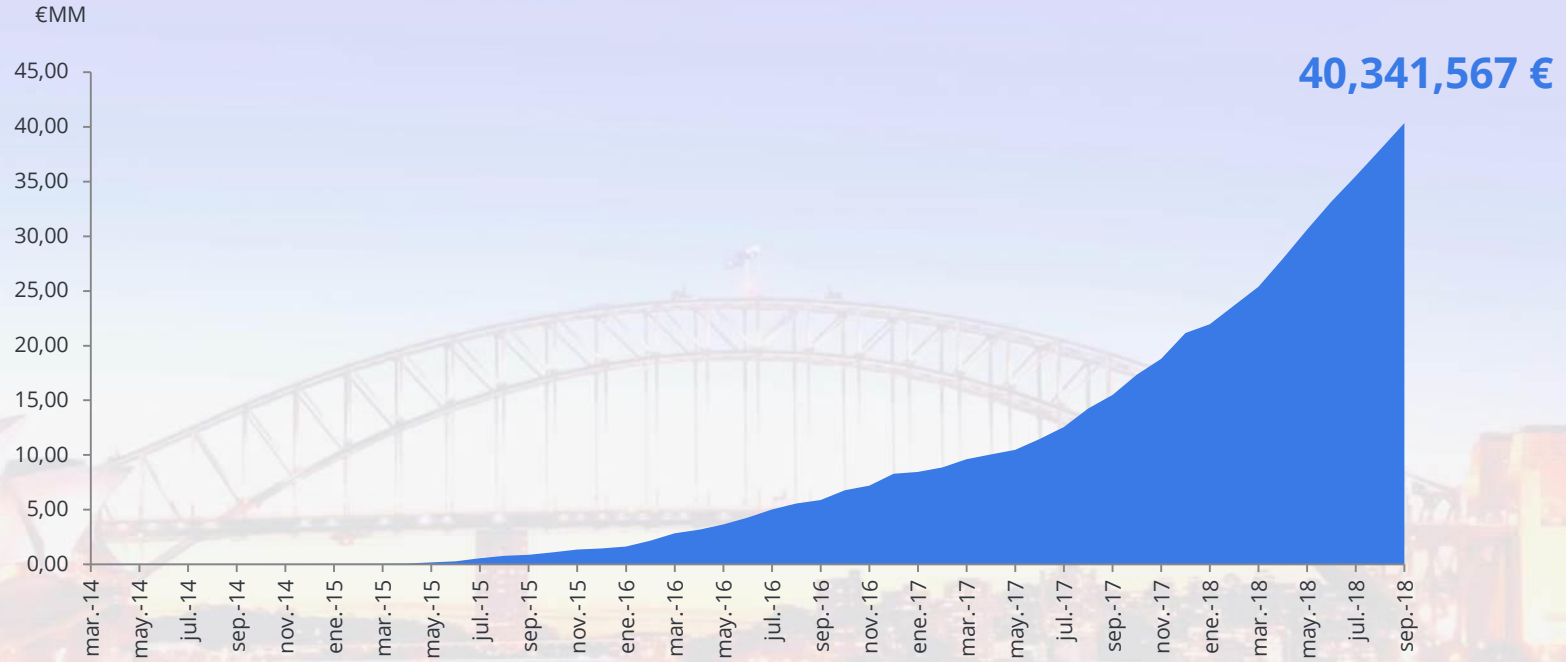
## Payments Services

Automated payment  
platform open to third  
parties through  
proprietary API



# The performance

Cumulative volume growing at a healthy rate providing solid base for recurring revenues



# The performance

3 years running and still growing at triple digit rates

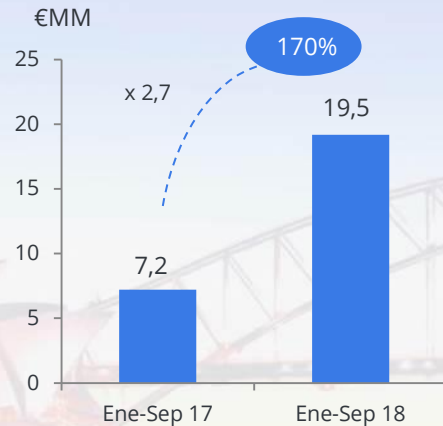




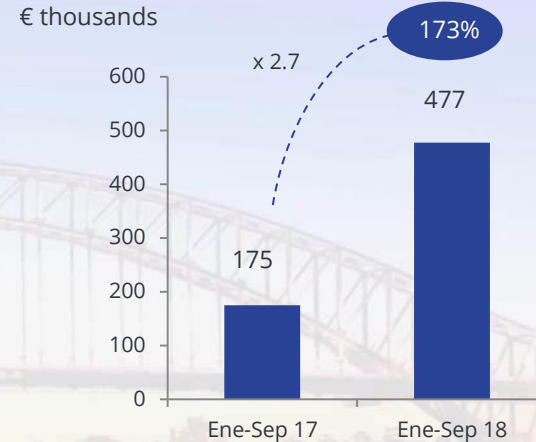
# The performance

Accelerating growth in 2018

Volume



Revenue



# The punchline

Wise people back us because...

## We like what we do

Pleasure in the job puts  
perfection in the work.  
**Aristotle.**

## We are imaginative

Logic will get you from A  
to B. Imagination will take  
you everywhere.  
**Albert Einstein.**

## We are hard-working

There are no secrets to  
success. It is the result of  
preparation, hard work  
and learning from failure.  
**Colin Powell**

## We are focused

Wherever you go, go  
with all your heart.  
**Confucius**

## We are resilient

If you are going through  
hell just keep going.  
**Sir Winston Churchill**

## And above all... We are artistic

Making money is art,  
working is art and good  
business is the best art.  
**Andy Warhol**

# Invest with us

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# Thank you

