

CORPORATE NEWS

creditshelf – Update business development in Q3

Frankfurt am Main, Germany, October 04, 2019 – creditshelf Aktiengesellschaft, a pioneer in digital SME financing in Germany, was able to arrange a higher loan volume in the first nine months of 2019 than in 2018 as a whole. The positive development of its loan business in the first nine months of 2019 is reflected in the following numbers:

Highlights

- The volume of arranged loans was EUR 51.7 million in the first nine months 2019, and therefore 72 % higher year-on-year (9M 2018: EUR 30.0 million).
- The volume of arranged loans after the first nine months is thus already higher than for the full year 2018 (EUR 50.7 million).
- As a reliable partner to Germany's small and medium-size enterprises (SMEs), creditshelf arranged total accumulated loans of more than EUR 154.0 million since its launch in 2015.
- The volume of requested loans was EUR 944.5 million, and therefore 26 % higher in year-on-year comparison (9M 2018: EUR 750.6 million).
- At EUR 343.5 million, the volume of loan requests in the third quarter was 41.3 % higher than in the same quarter of the previous year (EUR 243.2 million) and above the volume of requests in the first and second quarters of the current financial year.
- Outstanding loans amounted to EUR 67.3 million on September 30, 2019.
- The average ticket size in the first nine months of 2019 was EUR 728 thousand (9M 2018: EUR 652 thousand).
- The average loan tenor in the first nine months 2019 has increased to 28.1 months (9M 2018: 19.1).

Dr. Tim Thabe, CEO of creditshelf, stated:

“Digital SME financing continues to gain importance in Germany and has by no means fully realized its market potential. Despite a tense economic environment, we had the highest volume of requests in the history of our company in the third quarter, in total 43% above the previous quarter. Our pipeline is well filled and marks a good starting point for a traditionally strong fourth quarter.”

The complete Q3 release will be published by creditshelf on November 21, 2019.



Overview of alternative KPIs

	9M 2019	9M 2018	+/-
Volume of requested loans (in EUR million)	944.5	750.6	+26 %
Volume of arranged loans (in EUR million)	51.7	30.0	+72 %
Number of arranged loans	71	46	+54 %
Average ticket size (in EUR thousand)	728	652	+12 %
Average tenor (in months)	28.1	19.1	+47 %
Average interest rate (in % value-weighted)	8.6	9.0	-40 bps



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About creditshelf – www.creditshelf.com

creditshelf is a pioneer in the field of digital SME finance in Germany that arranges loans via its easy-to-use online platform, www.creditshelf.com. The company, which was founded in 2014 and is based in Frankfurt am Main, sees itself as a market and technology leader in the fast-growing digital SME finance business in Germany. As a provider of SME finance, creditshelf has developed its platform to meet the financing needs of German SME borrowers through loans from investors interested in this asset class. By offering to arrange corporate loans in this way, creditshelf enables small and medium-sized companies to access highly attractive alternative finance options. At the same time, creditshelf offers professional investors looking for attractive investment opportunities access to SME finance. The company's core competencies include the selection of suitable credit projects, credit quality analysis for potential borrowers, credit scoring, and risk-adequate pricing. creditshelf receives fees for its services from both the SME borrowers and the investors.

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