



## Partnership between Smart Lenders AM and Credit.fr:

### Investment and Artificial Intelligence

28 June 2018

Smart Lenders AM, a European leader in Digital Lending investment in the US (with more than \$350M lent to date) and Credit.fr, a marketplace lending platform specialised in SME lending, announce a partnership in investments in SME loans and in artificial intelligence.

Credit.fr will be the first European platform through which Smart Lenders AM will invest. Smart Lenders AM is expecting to invest a minimum of €25M over the next 3 years. Smart Lenders AM and Credit.fr will also conduct a joint research program on the applications of artificial intelligence to credit scoring and borrower selection.

Erich Bonnet, CEO of Smart Lenders AM: “We are very happy, after an extended due diligence and joint work with the teams of Credit.fr, to announce this ambitious partnership. We have been convinced of the high quality of the teams and of the processes of Credit.fr and share the same visions on the very large potential of artificial intelligence applied to credit underwriting activities.”

Thomas de Bourayne, CEO of Credit.fr: “We are very proud to welcome a crowdlending specialist like Smart Lenders AM on our platform. The commitment of Smart Lenders AM will increase our funding capacity and enable us to further finance the real and local economy by offering an increased number of projects to our community of lenders. In parallel, just like Smart Lenders AM does, we put the risk analysis at the core of our strategy and are particularly enthusiastic about collaborating with Smart Lenders AM on our R&D Scoring program about artificial intelligence.”

#### **Smart Lenders AM - [www.smartlenders-am.com](http://www.smartlenders-am.com)**

Smart Lenders AM is an asset management company specialised in managing portfolios of loans issued through online lending platforms. The asset management company moved from London to Paris on 1<sup>st</sup> January 2018. It is regulated by the AMF and has the AIFM full-scope status.

Our primary activity is to select loans and construct portfolios with a quantitative and algorithmic approach. We focus specifically on consumer and SME loans in the US. Since its launch, Smart Lenders AM has raised more than \$250M from both institutional and professional European investors.



The company aims to become the leader in online lending investment for European investors by giving them access to the US market through its Luxembourg-based SICAV.

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**Credit.fr - [www.credit.fr](http://www.credit.fr)**

Launched in March 2015, Credit.fr enables SMEs to borrow money quickly, easily and hassle free from individuals, corporate and institutional investors. To date, the platform has supplied €27.5M of funding to 375 companies thanks to its community of 18,000 lenders. Since June 2017, Credit.fr is a subsidiary of TIKEHAU CAPITAL, a leading player in France specializing in private debt and corporate direct lending.

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