

Smart Lenders AM's R&D activity awarded by the French status of Young Innovative Company

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Smart Lenders AM obtained the French "Young Innovative Company" (*Jeune Entreprise Innovante*) status for its research in artificial intelligence in the context of SME lending.

The Young Innovative Company status was granted to the company by the Ministry of Higher Education and Research following a comprehensive study of the research activities implemented, the resources allocated and the research contribution to the state of the art and scientific literature.

The acquisition of YIC status rewards the efforts of Smart Lenders AM in terms of research in the field of SME credit risk modelling. It is awarded to French start-up/young companies which allocate a significant part of their resources and budget to original research activities.

"We are very proud of having obtained the status of Young Innovative Company from the French State, which recognizes our research efforts and our contribution to the evolution of credit analysis techniques based on advanced algorithmic and artificial learning models" says Erich Bonnet, CEO of the company.

In the coming weeks, Smart Lenders AM will launch a French fund dedicated to European SME lending through crowdlending platforms. This new product will rely on the company's research activities and knowledge built in the US crowdlending market since its launch in 2014.

Smart Lenders AM

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 1st 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 \$280M 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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