

Smart Lenders AM passes the \$2 billion lending milestone and strengthens its position as European leader in the sector

- **Smart Lenders AM, the European crowdfunding specialist, has announced that it has passed the \$2 billion mark in lending via online lending platforms in Europe.**
- **The company has developed a unique investment model in lending to platforms in the US and Europe and has built up portfolios of loans to consumers and SMBs.**

Founded by Erich Bonnet in 2014, Smart Lenders AM specialises in Crowdlending, an alternative lending model that competes with traditional banks.

This model provides faster access to credit while generating considerable savings for borrowers as well as improved returns for investors.

Since its creation, Smart Lenders AM has provided institutional investors with access to this asset class through its two funds: **Moonstone Lending Fund SICAV SIF**, the largest marketplace lending fund in Continental Europe, and **The Lending Smart Fund 1**, an innovative debt fund with credit protection dedicated to supporting the European fintech ecosystem.

Today, the company has passed a new milestone on its trajectory by announcing that it has lent over \$2 billion to loans via lending platforms in Europe and the United States. This is a recognition of Smart Lenders AM's unique expertise in credit scoring, risk management, and administrative monitoring of a highly granular asset class.

"This investment volume consolidates Smart Lenders AM's experience, as our main fund Moonstone Lending Fund reaches 7 years of positive track record, and one year after the launch of our new innovative debt fund, The Lending Smart Fund 1" says Erich Bonnet, Chairman of Smart Lenders AM.

Smart Lenders AM in numbers :

- \$450m AuM
- 600,000 consumer loan transactions processed annually
- 3,000 loans to small businesses acquired since inception
- 9 years of track-record
- \$2bn of loans financed since inception

- Lending relationships in place with 25 FinTechs including online consumer and SMBs lending platforms, Buy Now Pay Later, Revenue Based Financing and Leasing.
- AMF regulation, credit granting and AIFM full scope.
- Team of 15 people with complementary skills: trading & portfolio management, quantitative finance, credit scoring, artificial intelligence & machine learning operations, marketing.

About Smart Lenders AM

Smart Lenders AM is an asset management company specialised in managing portfolios of loans issued through established marketplace lenders, online-lending platforms and Crowdlending platforms. In January 2018, the company relocated from London to Paris where it is regulated by the AMF and is accredited with the AIFM full-scope status.

Our primary activity is to select loans and construct portfolios with a quantitative and algorithmic approach focusing specifically on consumer and SMB loans in the US and Europe. Since its launch, Smart Lenders AM has invested in over \$1bn of loans on behalf of European institutional and professional investors.

Smart Lenders AM is a signatory of the United Nations Global Compact.

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