



Press release September 4th , 2023

Smart Lenders AM announces the signing of an exclusive partnership with the Triple Dragon platform via its fund The Lending Smart Fund 1

The Lending Smart Fund 1 continues its development with the signing of a new partnership.

This third partnership comes after financing <u>Silvr</u>, a European champion of non-dilutive financing of e-merchants and SaaS on the basis of their future revenues ("Revenue-Based Financing") and StudentFinance a platform with social impact, offering loans for professional training (upskilling and reskilling).

UK-based <u>Triple Dragon</u>, a player specialized in financing the video game and mobile app industry, relies on Smart Lenders AM to develop its unique lending model in the *gaming sector*.

Financing the video game sector and mobile applications

The company, founded in December 2016 by Charles Brooke, Pieter van der Pijl and Diederik van Lede, has developed a unique funding model in the *gaming* industry that allows video game developers and publishers to significantly increase their user base and increase revenue, without opening up their capital.

Triple Dragon acts on two levels:

- 1. User acquisition: loans are granted based on an analysis performed on a game or applications recurring revenue and/or a stable revenue history.
- 2. WCR funding: Triple Dragon may fund receivables and recurring revenue streams from the appstore, platform, or ad network revenue related to the app or game.

The originality of the financing (apart from advance on tax credit) comes from the finesse of the data analysis and the predictive capacity of the model, tested and improved over the past 6 years.





"Thanks to this collaboration with Smart Lenders AM, Triple Dragon is definitely positioning itself as a key and emerging player in the financing of the digital video game and mobile application industry at European level. We have already issued more than USD 40m in loans to more than 50 different borrowers."

Pieter van der Pijl, co-founder of Triple Dragon

"These new high value-added financings offer attractive returns and allow us to set up an original investment structure benefiting from credit risk protection coupled with participation in the valuation of the shares of this platform through warrants allocated to the fund."

Erich Bonnet, President of Smart Lenders AM

The Lending Smart Fund 1, a fund dedicated to new financing platforms in Europe.

The investment strategy of this fund, launched in 2022, is to build a portfolio composed of **5 to 7 financing partnerships** with online lending fintechs. The credits in the portfolio are essentially depreciable and over periods of a few weeks to 6 years.

This new fund, which aims for an AUM of €150 million in several closings, due in 2030, will accelerate the development of these new financing players. It is an innovative and powerful tool to support the economy and the European fintech ecosystem.

The Lending Smart Fund 1, **reserved for professional investors**, will distribute a **quarterly coupon** at the end of the subscription period and can accept US investors.





About Smart Lenders AM

Smart Lenders AM is a management company specialized in the management of loan portfolios whose issuance and negotiation take place through online lending platforms, also called Marketplace Lending or Crowdlending. Created in 2014, the management company moved to Paris on January 1, 2018, transferred from London. It is registered with the AMF and has AIFM full-scope status.

Smart Lenders AM's activity is the selection of loans and the construction of portfolios according to a quantitative and algorithmic approach.

The company focuses specifically on consumer loans and small business loans in the United States and Europe. Since its launch, Smart Lenders AM has invested in over \$2bn in loans on behalf of European institutional and professional investors.

Smart Lenders AM, a leading player in online credit investment for European investors, has credit granting authorization.

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

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