



Fintex Capital Continues to Grow at Strong Pace

10th October 2016

Fintex Capital is pleased to note higher-than-anticipated growth in its marketplace investment activity. Previously, expectations were for Fintex Capital to achieve EUR 25 million in investment assets by the end of 2016. Meanwhile, on the back of strong investment demand from existing and new institutional partners, our team now has visibility for Fintex Capital's asset base to reach more than EUR 50 million by the end of this calendar year.

Fintex Capital's initial focus has been on purchasing German consumer loans. As planned, the firm's investment remit is now expanding; the current focus is on the UK. Each new platform is subject to Fintex' rigorous due diligence process.

How Fintex works

Fintex Capital purchases sizeable portfolios of loans originated on leading marketplaces as principal. To finance these portfolios, our customers – typically large asset managers, banks, insurance companies, pension funds or family offices – purchase Bonds issued by Fintex linked to discrete loan portfolios. Fintex Bonds are capital markets friendly; they carry an ISIN and are settled through Euroclear and Clearstream, thereby eliminating time-consuming processes. In doing so, Fintex enables capital deployment on marketplaces in a hassle-free manner, with professional risk management processes in place. To manage its investments, Fintex employs proprietary risk management tools, developed in-house. These tools perform thorough cohort and vintage analysis; enabling the team to closely track the performance of each loan and provide sophisticated monitoring, reporting, valuations and projections to a top-class standard. Investors benefit from direct and privileged access to market-leading lending platforms. Fintex is highly selective of the marketplaces it invests on and the team works closely with the platforms.