

# CORPORATE NEWS

## creditshef on strong growth path

Frankfurt am Main, Germany, 04 July 2019 – creditshef Aktiengesellschaft, a pioneer in digital SME financing in Germany, managed to more than double its arranged loan volume in the first half 2019 compared with the same period of the previous year. The positive development of its loan business in the first half 2019 is reflected in the following numbers:

### Highlights

- The volume of arranged loans was EUR 35.8 million in the first half 2019, and therefore 132 % higher year-on-year (H1 2018: EUR 15.4 million).
- June 2019 was the strongest month in creditshef history with arranged loans of EUR 12.2 million.
- The pipeline for the second half of the year is well filled.
- As a reliable partner to Germany's small and medium-size enterprises (SMEs), creditshef arranged total accumulated loans of more than EUR 138.1 million since its launch in 2015.
- The volume of requested loans was EUR 606.8 million, and therefore 20 % higher in year-on-year comparison (H1 2018: EUR 507.3 million).
- The average ticket size in the first half of 2019 was EUR 731 thousand (H1 2018: EUR 530 thousand).
- The average loan tenor in H1 2019 has increased to 26.9 months (H1 2018: 18.2).
- Outstanding loans amounted to EUR 61.3 million on 30 June 2019.

### Dr Tim Thabe, CEO of creditshef, stated:

"At creditshef all signs are pointing to growth. We managed to again more than double the volume of arranged loans compared to the first half 2018, and we start with a well filled pipeline into the second half of 2019. The cooperations with Commerzbank and finleap set the course for the future."

The complete H1 release will be published by creditshef on 19 September 2019.



## Overview of alternative KPIs

	H1 2019	H1 2018	+/-
Volume of requested loans (in EUR million)	606.8	507.3	+20 %
Volume of arranged loans (in EUR million)	35.8	15.4	+132 %
Number of arranged loans	49	29	+69 %
Average ticket size (in EUR thousand)	731	530	+38 %
Average tenor (in months)	26.8	18.2	+47 %
Average interest rate (in %, value-weighted)	8.2	10.1 <sup>1</sup>	-19 %

<sup>1</sup> Mainly driven by two loans in Q1 2018 with coupons of 13 % and 14 % respectively. By comparison: The value-weighted average in fiscal 2018 was 8.54 %.



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## About creditshelf – [www.creditshelf.com](http://www.creditshelf.com)

creditshelf is a pioneer in the field of digital SME financing in Germany that enables loans via its easy-to-use online platform [www.creditshelf.com](http://www.creditshelf.com). creditshelf, founded in 2014 and based in Frankfurt am Main, sees itself as a market and technology leader in the fast-growing business of digital SME financing in Germany. It has developed its platform to meet the specific financing needs of German SME borrowers by means of loans provided by investors interested in this particular asset class. In this process, creditshelf offers to broker corporate loans and therefore enables small and medium-sized companies to access highly attractive financing alternatives. At the same time, creditshelf offers professional investors looking for attractive investment opportunities access to SME financing. creditshelf's core competencies include the selection of suitable credit projects, analysis of potential borrowers' creditworthiness, and the provision of credit scoring and risk-adequate pricing. It receives fees for its services from both SME borrowers and investors.

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