



Press Release

Paris, April 26th 2016

Lendix announces \$13.5m investment, CNP's H el ene Falchier joins the board

- *Lendix, the #1 SME loan platform in France, will use the funding to expand into Spain and Italy and increase its product range*
- *Lead Investor CNP Assurances makes its first investment in the Fintech sector*

Lendix, the #1 SME loan platform in France, announced today it has raised \$13.5m in a series B funding round led by CNP Assurances. Its existing shareholders (notably Decaux Fr eres Investissements, Partech Ventures, Sycomore Factory, Weber Investissement et Banque Wormser Fr eres) also took part in the round, together with institutional investors Matmut and Zencap AM (a subsidiary of OFI AM). This capital raise also comes with significant commitments (in excess of \$22m) to lend on the platform via its new fund, Lendix SME Loan Fund II.

H el ene Falchier, head of Private Equity Investments at CNP Assurances, will become a member of the board. She joins Xavier Anthonioz (CEO of 123Venture), Philippe Citerne (director, Accor and Edenred), Philippe Collombel (managing partner of Partech Ventures), G erard Degonse (chairman of JC Decaux SA's supervisory board), Christian Gueugnier (Executive Vice President of Financiere de l'Echiquier) and Pascal Oddo (chairman of LBO France's supervisory board).

« We're delighted to welcome such prominent investors; their partnership with Lendix is a strong expression of trust in our ambition to revolutionize SME lending. » said Olivier Goy, founder and president of Lendix. *« We have many streams of collaboration with them in France, Spain and Italy which will benefit our lenders and our borrowers ».*

« This first investment in the Fintech sector is based on our confidence in Lendix's ability to expand its leading position in France but also in other markets in Continental Europe » added H el ene Falchier, head of Private Equity Investments at CNP Assurances.

« With our OPEN CNP program, we are bringing the firm's capabilities to new partners, primarily to identify innovative companies. This operation, which is the first in the program, fits particularly well with our Digital Transformation strategy » said Magali No e, chief digital officer of CNP Assurances.

Nicolas Gomart, Chief Executive Officer of Groupe Matmut, said: *« Growth in the SME insurance market is a strategic imperative for the Group. We're also very focused on the impact of new technologies, and the transformation they bring to businesses and society. Finally, Groupe Matmut*



has always kept a strong focus on the development of the « real economy ». These are the main drivers of our investment in Lendix».

« We're very impressed by the development of Lendix - confirming our view on the quality of the team, held even before the company launched. It has become leader within 12 months while producing safe returns for lenders. It has the right setup for rapid international growth, which we're pleased to support. » said Philippe Collombel, managing partner of Partech Ventures and a seed investor in Lendix. *« We have increased our participation with a \$3.5m investment in this round».*

Creating a leader in Continental Europe

Since completing its first loan in April 2015 to Alain Ducasse Entreprise, Lendix has taken a solid leadership position in the SME marketplace space by becoming #1 in France with 40% market share. Without including the recent acquisition of short term loans specialist platform Finsquare, the Lendix community has financed \$22m worth of loans to close to 100 SMEs.

« The French market is experiencing rapid growth, but our ambition is to create a leader in Continental Europe. We have recently created our Spanish and Italian subsidiaries and we are building our teams on the ground » said Patrick de Nonneville, COO of Lendix.

Growth over the next 12 months

Lendix plans to reach the milestone of \$56m lent during the next 12 months. *« As it has been the case since our launch, those loans will be financed by our community of 10,000 private lenders and by institutional investors, co-lending to SMEs »* said Olivier Goy.

To achieve this growth, a new fund, Lendix SME Loan Fund II, will be launched next month; and 20 new team members will be hired across France, Spain and Italy to expand the current 30-strong team.

WARNING /
LENDING TO SMES REQUIRES COMMITTING YOUR SAVINGS OVER A PERIOD OF TIME
AND MAY LEAD TO THE FULL LOSS OF ALL THE AMOUNTS LOANED

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About Lendix

Lendix is an SME lending marketplace.

Lendix lets private, professional and institutional investors target attractive returns, and helps SMEs find simple and efficient funding beyond what banking institutions offer.

Lendix is the #1 SME loan platform in France.

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About CNP Assurances

CNP Assurances creates and manages personal insurance products in Europe and Latin America; its distribution model is multi-channels and multi-partnerships. Its solutions are distributed through banks and mutual companies.

With a net profit of €1.13 billion in 2015, the Group employs over 4,700 people; worldwide it has 36 million insureds under personal risk and protection contracts and 13 million savings and pensions policyholders. The Group is France's leading provider of life insurance and term creditor insurance, and the fifth largest insurance company in Brazil via its subsidiary Caixa Seguradora. It's the 4th largest insurer in Europe with €325 billion in assets.

Listed on the Paris Stock Exchange's Main Market since October 1998, CNP Assurances enjoys the backing of a core group of stable shareholders, Caisse des Dépôts, the French State, and two major banking partners (La Banque Postale and BPCE), united by a shareholders' agreement.

To protect all our futures, that is the ambition of CNP Assurances in accordance with its history and its values.

www.cnp.fr ; @CNP_Assurances
