



Press Release

Paris, July 7th 2016

Lendix, the #1 SME lending marketplace in France, received regulatory accreditation to operate in Spain

- *Lendix, the N°1 SME lending marketplace in France, received its official accreditation from the CNMV (Spanish Financial Regulator) to launch operations in Spain.*
- *Lendix will recruit 6 persons in Spain in 2016 and consider 10 additional hires over 2017. The launch of the Spanish platform is scheduled for Q4 2016.*

Spanish accreditation process for crowdfunding platforms

On April, 27th 2015 the Spanish government voted a specific regulation (ley del 5/2015) dedicated to P2P financing for SMEs. With this regulation Spain became one of the leading European country in building a clear and favorable environment to support the development of this Fintech sector.

One of the key elements of the new regulation was to implement a complete and fair accreditation process for all platforms willing to launch or to continue operations in Spain. End of June 2016, the CNMV completed its first round of accreditation allowing the development of crowdfunding platforms on the Spanish market.

Lendix received regulatory accreditation to operate as a SME lending marketplace in Spain

Lendix, the N°1 SME lending marketplace in France, announces today that it received its formal CNMV accreditation to operate as a P2P lending platform in Spain.

In April 2016, Lendix completed a Series B financing round of 12 million euros led by major institutional investors including CNP Assurances, with the objective to become a leading Continental Europe actor of P2P SME financing with major ambitions in France, Italy and Spain.

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The Spanish entity will be the first Lendix international market to open. It will target financing of credits to SME, for amounts ranging from €30'000 to €2'000'000, duration of 18 to 60 months and at interest rates comprises between 5.5% et 12%. Companies presented on the platform will be selected and analyzed by Lendix credit analysis team and will need to generate a turnover of at least €400'000. Non accredited private investors* will be able to lend up to €3'000 per project with a total maximum yearly amount of €10'000, while no limit will apply to accredited private investors nor institutional investors.

"We're delighted that Lendix is authorized to operate as a crowdlending marketplace under the new regulated environment in Spain." said Olivier Goy, founder and president of Lendix. "For Lendix, working in a clear regulatory environment is paramount and we are even more honored, as an international platform, to be allowed to operate in Spain."

"Spain is a high potential market with a network of companies that benefit from the rebound in the economy. Crowdlending as a new source of funding for SMEs, has the ability to contribute further to this dynamic. Thanks to the green light from the Spanish regulator, Lendix is now in position to put in motion its launch plan with the creation of a Spanish entity and the recruitment of a local team", commented Olivier Goy.

Lendix will recruit 6 persons in Spain in 2016 and consider 10 additional hires over 2017. The launch of the Spanish platform is scheduled for Q4 2016.

* "non accredited investors " are individuals whose annual income are less than € 50,000 or own financial assets below € 100,000.

**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 the #1 SME lending marketplace in France and is supported by renowned investors such as Partech Ventures, CNP Assurances, Matmut or Decaux Frères Investissements.

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

Lendix has already enabled €28 million of loans to 114 development projects from SMEs of all size and sector.

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