

# PRESS KIT CASHARE



## FACTS

Cashare Crowd	> 52'000 User
Total credit inquiries	>1.8 Mrd.
Financed loans	> 3'700
Yield	~ 6.5%
Default rate	~ 1.2%
Fees	0.75%
Interest as of	4.4%
Loan types	Private, SME and real estate

## FACTSHEET

The fair lending marketplace where investors and borrowers meet to cleverly profit from attractive interest rates.

**Crowdlending:** In crowdlending, also known as peer-to-peer lending (P2P lending), a large number of investors extend loans to private individuals or companies.

## ADVANTAGES INVESTORS

- ⊕ No hidden fees
- ⊕ Attractive yields
- ⊕ Strong and proven credit ratings
- ⊕ Diversification
- ⊕ Access to a new asset class for Consumer loans
- ⊕ Low volatility: stable and relatively predictable cash flow

## ADVANTAGES CREDIT PAYERS

- ⊕ Interest from 4.4% p.a.
- ⊕ Transparent fees
- ⊕ No connection fees
- ⊕ Fast online application process
- ⊕ All contracts and payments digitally available on «My Cashare».

## CONTACT

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Founded in January 2008, Cashare is the Swiss fintech pioneer. With its crowdlending platform, Cashare has revolutionized the lending business and brought it into the digital age. With a broad product range of loans, the company enables simple and efficient financing solutions for individuals and SMEs. The stock corporation under Swiss law with headquarters in Hünenberg (ZG) has a lender license, is a financial intermediary within the meaning of the MLA and a member of the FINMA-recognized self-regulatory organization PolyReg. Since its founding, the company has been audited by PricewaterhouseCoopers (PWC) and is a member of the IKO and ZEK.



«Wie die Digitalisierung beim Kostensparen hilft»



«Cashare geht Kooperation mit Axa Versicherungen ein»



«Ein Feiertag für Anleger, die in Kredite investieren»



«Direkte Kredite als Zinsträchtige Anlageform»



«Ausbildung fair finanziert mit Cashare»



«Cashare: Sensationelle Rendite mit Grundpfand als Sicherheit»

# BACKGROUND INFORMATION

## What is crowdlending?

Crowdlending, also known as peer-to-peer lending (P2P lending), is where a large number of people extend a loan (crowd = group of people, lending = granting of credit) to private individuals or companies. The borrowers then pay back the loan with interest within the agreed term. The amount of interest depends on the risks (creditworthiness and term) associated with the loan.

The Internet platform, on which borrowers and lenders find each other, acts solely as an intermediary and takes care of the loan transactions. Banks are no longer for this new type of financing.

## Advantages for investors:

- ⊕ No hidden fees
- ⊕ Attractive returns
- ⊕ Long-proven credit rating from the Swiss original
- ⊕ Diversification: Smaller amounts are invested in a range of loans in order to spread the risk
- ⊕ New asset class: access to credit as an investment, which was previously practically reserved for banks and institutional investors
- ⊕ Low volatility to traditional asset classes with stable and relatively predictable Cash flow

## Advantages for borrowers:

- ⊕ Interest rates starting at 4.4% p.a
- ⊕ Transparent fees
- ⊕ No origination fees
- ⊕ Fast online loan application process
- ⊕ All information on contract and payments available digitally in the „My CASHARE“ cockpit
- ⊕ Additional insurance products from AXA available

## Risks:

If a borrowing private individual or company is no longer solvent for various reasons, there is a risk for investors of a total loss of the loan. In order to reduce this risk, it makes sense to spread your money as widely as possible (diversification). That means investing in many different loan projects instead of just a few.

# CROWDLENDING SURVEY 2022

The latest Crowdfunding Monitor 2022 from the Lucerne University of Applied Sciences and Arts provides detailed information on developments ranging from crowdsupporting/crowddonation to crowdinvesting and crowdlending.

In the case of crowdfunding - i.e. the various forms of financing via the Internet - the volume in Switzerland grew in 2021 from 606.6 million Swiss francs in the previous year to a new 791.8 million Swiss francs or +31% (see Figure 1). After a Corona-related slump, strong growth is now being recorded again. Since the founding of the first crowdlending platform Cashare 14 years ago, around three billion francs have been brokered via the digital route in Switzerland.

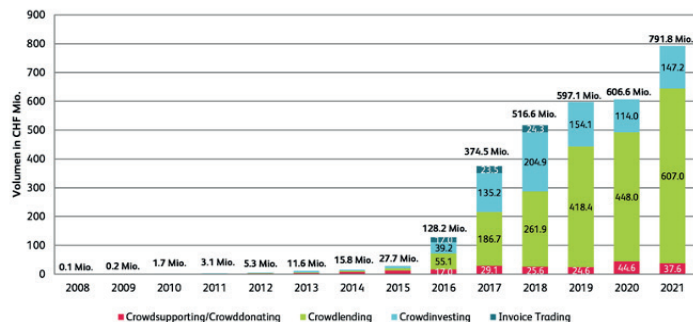


Figure 1: Development of successfully financed campaigns by volume from 2008 to 2022

The largest growth from 2020 to 2021 was in crowdlending (+35%, to CHF 607.0 million). With the end of the Corona crisis, corporate and personal lending growth has also returned.

Real Estate Crowdlending grew by a high 40.9% to CHF 418.0 million in 2021. Loans to companies in the real estate business were a key driver here. Real estate financing - typically subordinated - will continue to grow strongly (see Figure 2).

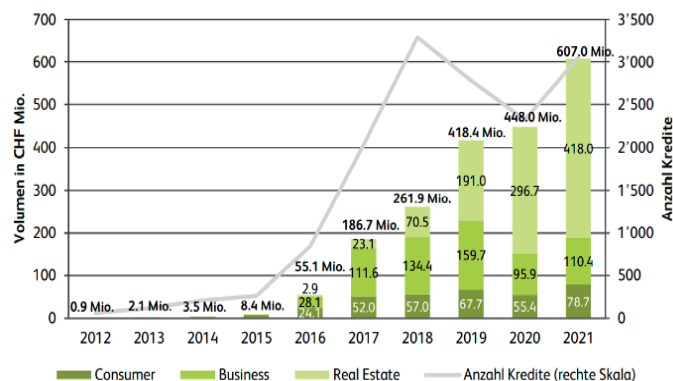


Figure 2: Crowdlending volume Switzerland 2012-2021.

Large differences can be seen in the purposes for which loans are used. In business crowdlending, the focus is on project financing, debt restructuring or short-term loans for liquidity management. In Consumer Crowdlending, loans are mainly needed for debt restructuring, education, cars, travel or weddings. In the real estate crowdlending sector, mortgages are usually granted to private individuals as well as interim financing for real estate developers.

Although financing with crowdlending is growing strongly year after year, the volume is still modest compared to banks. For example, the volume of consumer loans through crowdlending is just 2% of the total consumer loan market in Switzerland.

Positively speaking, crowdlending still has enormous potential to further increase its market share at the expense of banks in the coming years.