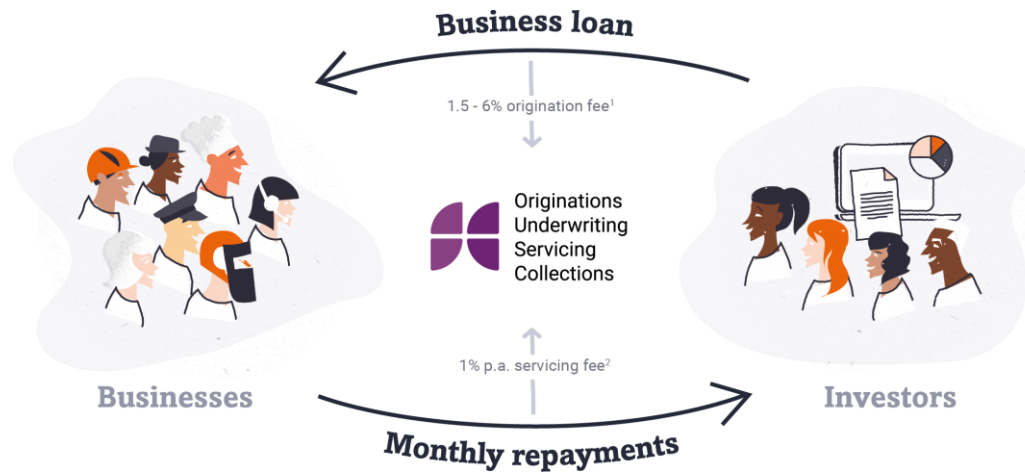


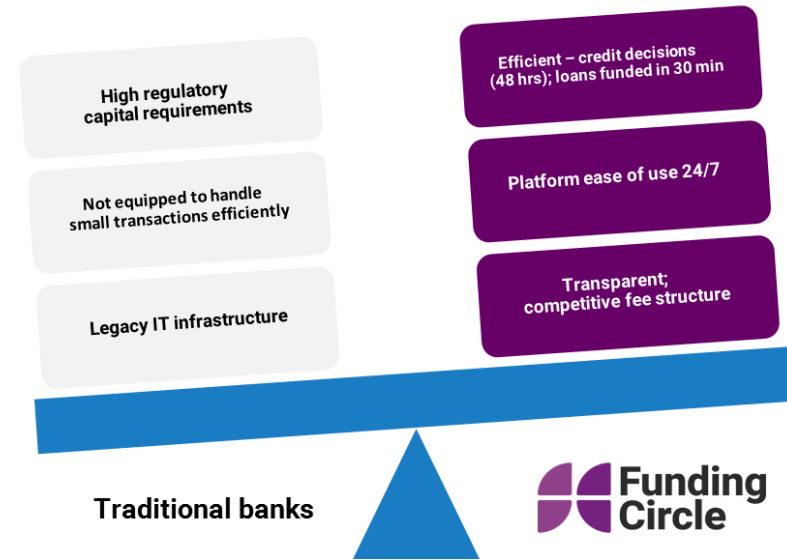


Funding Circle: Credit risk management and collection strategies

The Business Model



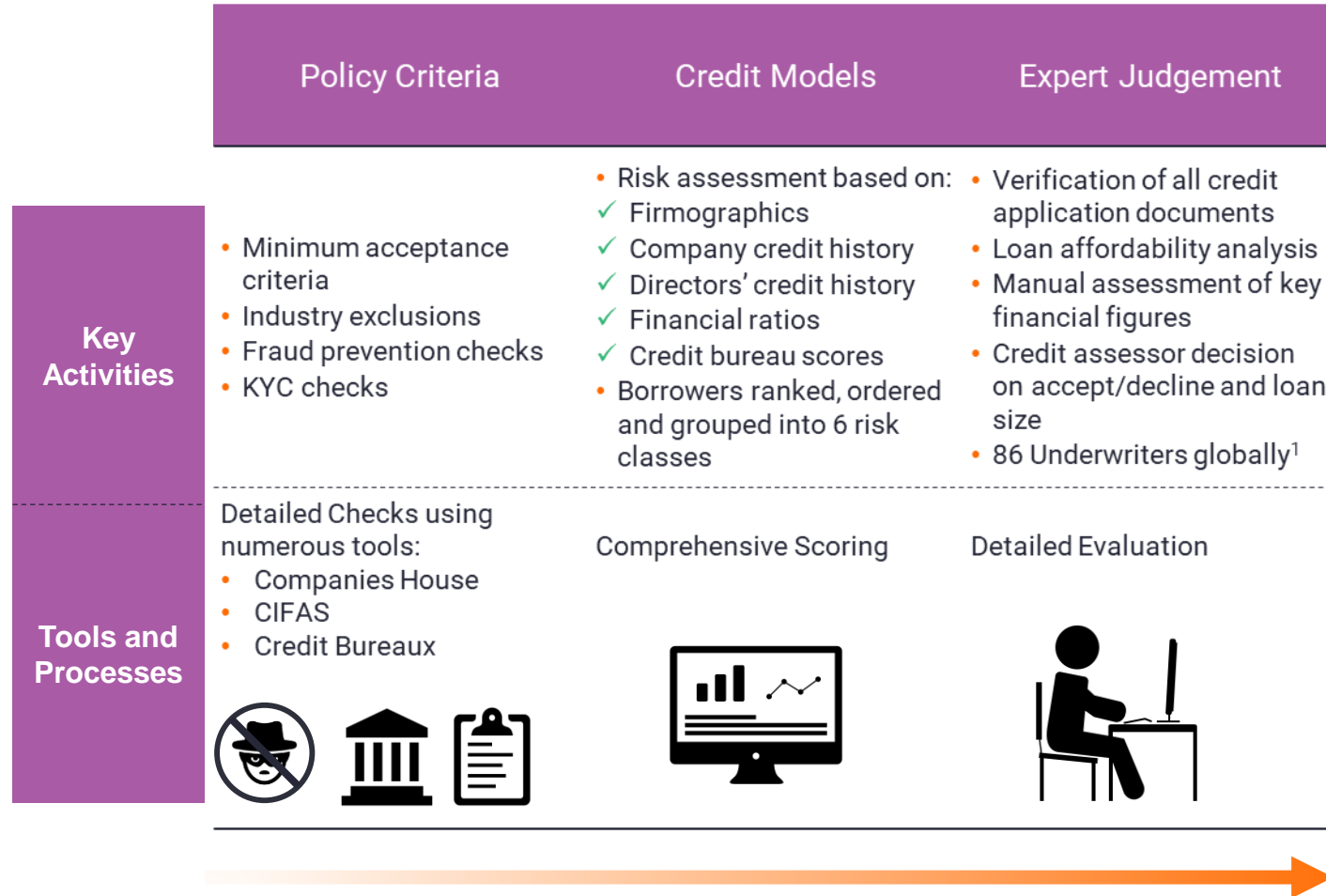
94% of our borrowers would come back us first in the future



25% of our UK borrowers have taken more than one loan



Our Credit Assessment Approach Combines The Best Of Statistical Models and Expert Judgement



We apply the same approach globally, adjusted to the specifics of each market



1. Source: Funding Circle; as at September 2017

Our Approach to Collections & Recoveries

Global strategy implemented across all geographies

Key Objectives



Take all reasonable steps to maximise recoveries for investors



Establish fair and affordable solutions for borrower (Survival for Revival)



Communicate clearly with all stakeholders as to the status of loans and recoveries

Key Stages

1

On-going late loan monitoring

2

Collection & Recoveries



