

AMP

CREDIT TECHNOLOGIES

***Technology-enabled
SME lending for Banks***

Thomas J. DeLuca, CEO

What do we do?



*We help banks to provide
unsecured loans to under-served
small business customers*



What is the problem?

Bank loan origination & servicing processes
are not cost-effective for loans of:

Smaller
size



Shorter
duration



Higher
perceived risk



Where is the market gap?

Retail Banking

Commercial Banking



Personal
[credit score]

Poor personal credit scores
New business / not profitable
Incomplete financials
No security / collateral

SMEs
[asset-based]

Fast access to bridge financing



Size & complexity of business / financing needs

What is the impact?

MSMEs turn to
**informal &
“alternative”
lenders**



**Lost
wallet share**



**Reduced
customer
loyalty**



**Risk of
disintermediation**

What can banks do?

Leverage their competitive advantages...



**Cost of
Capital**



Distribution



Information



Regulation

...by availing of AMP's Platform Solution

What is our platform solution?



Targeting



Automated origination



Portfolio Servicing



Reporting & Risk Management



Ease and speed of implementation



Bank is always in control

What is our proposition?

AMP offers a white-label, outsourced licensing model



Priced based on platform usage i.e. number of applications and loans to be processed



Risk sharing option available

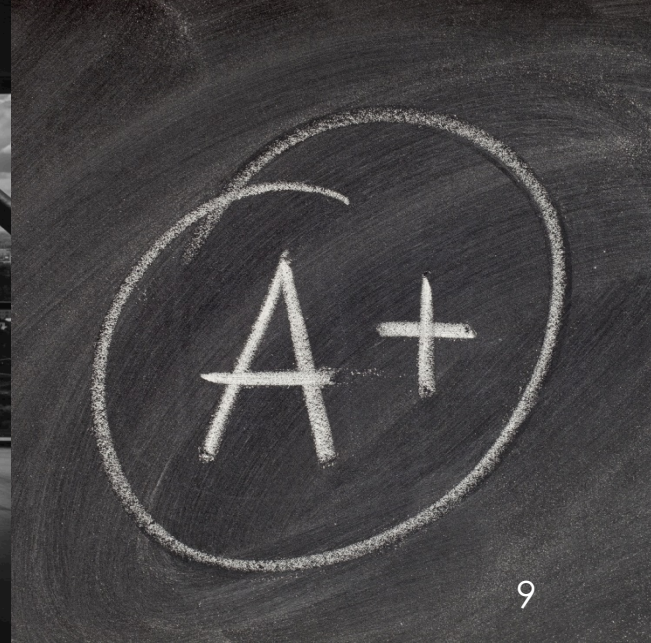


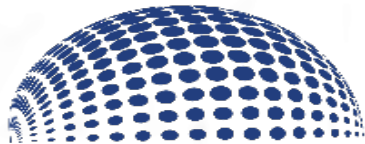
Why us?

**Directly proven
model**

**Team
track record**

**Recognition &
validation**





AMP

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Thank you



#smefinance2015