

FT PARTNERS FINTECH INDUSTRY RESEARCH

January 4, 2018



MoneyLion

Featuring:



Exclusive CEO
Interview

Diwakar Choubey

MoneyLion Raises \$42 million in Series B Financing led by Edison Partners



edisonpartners

The Only Investment Bank Focused Exclusively on FinTech

San Francisco • New York • London

MoneyLion Raises \$42 million in Financing



Transaction Summary

Transaction Summary

- On January 4, 2018 MoneyLion announced it completed a \$42 million Series B financing round during Q4 2017
 - The investment was led by existing investor Edison Partners with participation from new investors Greenspring Associates, DHVC and prominent Family Offices
 - Existing investors FinTech Collective, Veronorte, Grupo SURA, & Broadhaven also participated
 - Edison Partners also led MoneyLion's Series A financing
- The latest financing brings MoneyLion's total equity funding to date up to \$67 million
- The Company intends to use the capital to scale marketing, further development on its latest product MoneyLion Plus, and to develop additional products to be launched in 2018
 - In the past 12 months, MoneyLion has grown originations and registered users nearly 2.5x
 - The Company has scaled to nearly 200 people across New York, San Francisco, Salt Lake City, and Kuala Lumpur, Malaysia
 - With close to 50 engineers and data-scientists (and growing), MoneyLion intends to build cutting edge capabilities in predicting the next financial inflection point for consumers first in the US, and then in select international markets

Transaction Commentary

"We set out in 2013 with the mission to empower all Americans to take control of their financial lives with uniquely personalized financial products. We're bringing private banking-like services to the middle class to address their toughest financial challenges, like fluctuating monthly income and expenses, access to affordable credit, and improving savings."

"From the outset, MoneyLion's thesis has been centered around the digital rebundling of consumer financial services. We're excited to be an invaluable financial companion for our users and empower them to tackle their biggest financial challenges."



MoneyLion

Diwakar Choubey
Founder, CEO



"We're excited to continue to partner with MoneyLion as it disrupts the financial services industry and broadens access to the financial toolkit traditionally available only to the affluent. MoneyLion's continued user and revenue growth is a testament to how its approach is resonating with consumers."



edisonpartners

Chris Sugden
Managing Partner



MoneyLion Raises \$42 million in Financing

FT PARTNERS RESEARCH

Overview of MoneyLion



Company Overview



Founder & CEO: Diwakar Choubey

Headquarters: New York, NY

Founded: 2013

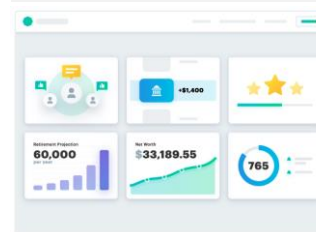
- MoneyLion, a digitally native personal finance platform, is building the operating system of the financial middle class
- Through the Company's web and mobile platform, consumers can conveniently borrow money, manage and aggregate finances, as well as invest in future goals through a proprietary digital advisor
- MoneyLion's edge is in its proprietary data source, which benefits from both credit outcomes and broad consumer decisions around everyday financial inflection points
- The Company leverages this superior access to proprietary behavior data to build a comprehensive view of users' personal financial lives
- Using a system of literacy, referrals, nudges, points and rewards, the Company endorses positive financial habit building

Selected Equity Financing History

Date	Size (\$ mm)	Investor(s)
12/27/17	\$42	
12/05/16	\$25	

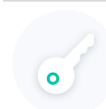
Products & Services Overview

The Operating System of the Financial Middle Class



Since 2013...

- 1.8 million registered users
- 250K thousand loans originated
- 1.2 million bank accounts linked
- 400K credit monitoring enrollees



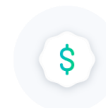
MoneyLion Plus

- Borrow (5.99% APR), Save & Invest for one monthly fee
- Creating the private bank for Middle America



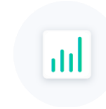
Credit Score

- Track, monitor and simulate TransUnion credit score for free
- 85% of users increase their credit score by an average of nearly 35 points



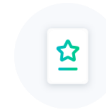
Personal Loans

- Personal loans from \$500 - \$35,000
- Reduce rates, increase borrowing power and repay anytime without fees



Track Spending

- Manage borrowings, savings and investments all in one place
- Step-by-step directions to improve finances



Rewards

- Users earn rewards for staying on top of finances



Ways to Save

- Step-by-step directions to increase daily savings
- Real-time alerts through mobile notifications

MoneyLion Raises \$42 million in Financing

Interview with MoneyLion – CEO, Diwakar Choubey



Diwakar Choubey

Founder & Chief
Executive Officer



MoneyLion

Bio: After beginning his career in investment banking, Dee co-founded MoneyLion in 2013 with the goal of combining AI, machine-learning technology and behavioral science to bring consumer finance into the future. During his time on Wall Street, Dee held senior positions at leading financial firms including Goldman Sachs, Citadel and Barclays Capital, where he advised M&A and capital raising deals with a specific focus on payments and specialty finance companies. Dee holds a Bachelor of Arts in Economics with Honors from the University of Chicago.

1. **MoneyLion is touching a number of areas of financial services including PFM, lending, investing, financial wellness, etc. What is the best way to describe the company and its mission?**

MoneyLion is the operating system for the American financial middle class. The Company empowers consumers to take control of their financial lives through better products for borrowing, saving, and investing.

Through MoneyLion's award-winning platform, consumers can rely on one platform to deliver a holistic view of their financial life. MoneyLion is built for the 138 million Americans that self-identify as struggling with finances. Because the company sits on a rich repository of behavior data, it is equipped to better tailor financial products that feel much more like private banking products than what is typically available to the middle class. Through a simple and intuitive user-interface, MoneyLion's users can both borrow money in months where there is a need, as well as easily invest for future goals like a wedding, college or a family vacation in months when there is an income surplus. The entire borrow, save, invest value proposition is wrapped under an approachable, fun conversation with demystifying money and financial services.

Interview with MoneyLion – CEO, Diwakar Choubey (cont.)

2. What do you see as the problems with traditional financial services offerings that you are trying to solve?

Banks have left a huge segment of the population un- or underserved primarily due to regulations. Most of the FinTech entrants that have emerged cater to adjacent parts of the market as well, going after either the mass affluent or a primarily millennial audience. Additionally, most players in the market have built very siloed solutions that only touch on one side of the consumer balance sheet. MoneyLion is about the rebundling of financial products and services, serving as a holistic platform for all consumer retail financial needs. Our latest product, MoneyLion Plus, not only equips customers with the tools they need to stay on top of their finances (budgeting, credit monitoring, personalized advice, etc.), but provides them with constant access to affordable credit (5.99% APR) and a free digital-financial-advisor, so they can start saving and building assets, even as they need access to short-term credit.

3. What products are you currently offering today? What do you plan on adding in the near future? What differentiates MoneyLion from other financial service providers?

The company's origins are as a pure-play balance sheet lender. But we recognized the need in the market for smart personal finance advice around loans. Today, we are digital finance platform that is able to offer full-credit-spectrum loans (\$500 to \$35K), intuitive savings recommendations, as well as avenues to invest for future goals through our own proprietary digital-financial-advisor capabilities. Our platform now has nearly 2M users on it and it has enabled us to make nearly 250K loans since our inception in 2013, with industry-leading key metrics at all levels. We recently launched MoneyLion Plus, which bundles all of our products, consistent access to credit (at a low, 5.99% APR) and a free roboadvisor all for one monthly fee. We will continue to wrap more services into MoneyLion plus over time.

4. You just launched an investing offering called MoneyLion Plus – walk us through the conception and launch of the product.

MoneyLion Plus is the culmination of the company's last four years of servicing the Middle America segment. We've conducted over 4,000 one-on-one customer surveys and we've taken those learnings and reimagined how this population should consume financial products and services, with the ultimate goal of bringing a private bank-level of personalization and service to the Middle America consumer.



5. Can you please discuss your customer acquisition strategy? Do you plan on white labeling any of your products or will you stick to a direct-to-consumer strategy?

Our platform serves as a great way of building the top of the funnel. By driving very low single-digit CPIs to our platform at scale, we have a wide and engaged audience that we can more efficiently market our products to when the timing is right. For example, we can notice a spike in a user's expenses and if they have a big upcoming recurring payment coming, but their direct deposit doesn't hit until a week and a half after, so we can make hyper-targeted and far more competitive offers to our users and at each inflection point. We acquire customers for our platform as well as directly for loans through a bevy of traditional digital marketing channels (search, social, etc.), but we also acquire nearly a third purely by organic WOM.

We don't have plans to move out of D2C anytime soon, but have had multiple international institutions come to us to white label various aspects of our IP. While we will not proactively build a B2B strategy, we will field one-off inbound opportunities if they make sense.

6. How do you think about competing against and partnering with traditional financial institutions? How are you funding your loans today and will this change over time?

We tend to not see much competition from the traditional institutions, as they have largely neglected the Middle America population. From a credit and wealth standpoint, there is a lot of greenfield, but we expect to see more overlap as we add additional products to the fold, especially within MoneyLion Plus. Today we have a bench of credit providers that we work with that range from credit funds to major banks and even our own in-house fund. All in, the company has more than \$700M in funding capacity that has been committed.



7. How are you leveraging technology to deliver your services?

I touched on this quite a bit earlier, especially on the customer acquisition side, but the amount of product and technology we've built and put into consumers' hands is also a tremendous asset for risk management. Our PFM and credit monitoring solutions provide us with a trove of active data that powers more than 50 AI models deployed and running in production. For example, we can notice macroeconomic themes playing out before the wider market, such as when a wave of missed direct deposits hits a particular geographic area with very concentrated sources of labor, we can infer widespread layoffs in a region and taper down our marketing and origination efforts as a result. This also allows us to see when we should proactively reach out to a consumer even before they might miss a payment.

8. What are the biggest day-to-day challenges you face in running a fast-growing, venture funded company?

Managing which opportunities to pursue, especially given the amount of in-bound inquiries around adjacent product opportunities. Making the right bets on tangential movements and managing distractions has been extremely important. We're very fortunate to have ~170 world-class individuals on board, but continuously finding talent that meets that bar proves more and more difficult with each new level of scale.

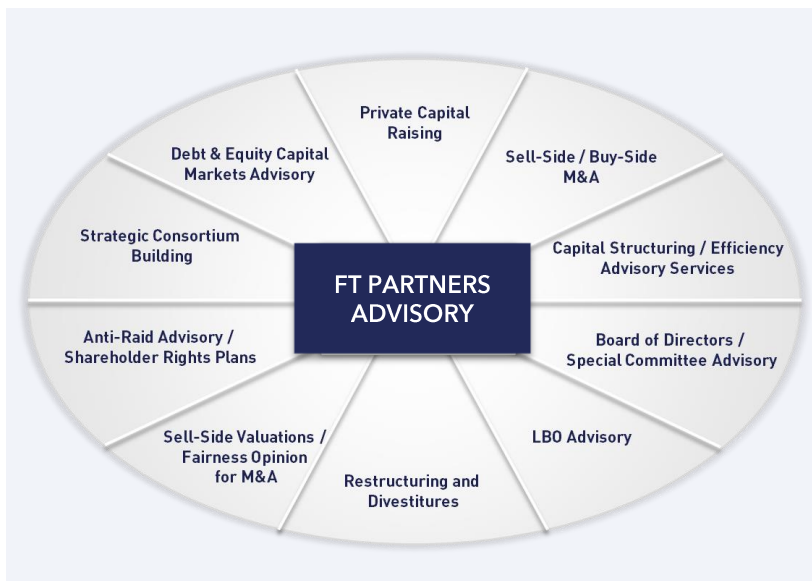
9. What is the long-term vision for MoneyLion?

The long-term vision is again around this idea of bringing the private bank to the masses and becoming the operating system for the financial middle class. Becoming the one-stop shop for all consumer retail financial needs and delivering them in a hyper-personalized format that is unmatched by current alternatives. While we may acquire them originally because they want to monitor their credit, or they may need a loan, we want to turn that into an 6, 7, 8+ year customer relationship where they can have all of their current and long-term financial needs serviced in one place.

FT Partners Overview

- Financial Technology Partners ("FT Partners") was founded in 2001 and is the only investment banking firm focused exclusively on FinTech
- FT Partners regularly publishes research highlighting the most important transactions, trends and insights impacting the global Financial Technology landscape. Our unique insight into FinTech is a direct result of executing hundreds of transactions in the sector combined with over 15 years of exclusive focus on Financial Technology

FT Partners' Advisory Capabilities



FT Partners' FinTech Industry Research

In-Depth Industry Research Reports

Proprietary FinTech Infographics

Monthly FinTech Market Analysis

FinTech M&A / Financing Transaction Profiles



The Information

Named Silicon Valley's #1 FinTech Banker (2016) and ranked #2 Overall by *The Information*



Ranked #1 Most Influential Person in all of FinTech in *Institutional Investors* "FinTech Finance 35"



THE M&A ADVISOR

Numerous Awards for Transaction Excellence including "Deal of the Decade"

FT Partners – Focused Exclusively on FinTech

FT PARTNERS RESEARCH

Significant Experience Across the Banking / Lending Tech Space

<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its exclusive role as financial advisor to</p> <p>GreenSky™</p> <p>in its minority investment from</p> <p>DST ICONIQ</p> <p>TPG WILLINGHAM MANAGEMENT</p> <p>for total consideration of</p> <p>\$ 300,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its exclusive role as financial advisor to</p> <p>nav</p> <p>in its Series E minority financing led by</p> <p>experian</p> <p>with participation from</p> <p>宜信 POINT72 ENTERPRISE KPCB Tencent</p> <p>for total consideration of</p> <p>\$ 38,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its exclusive role as advisor to</p> <p>Kabbage</p> <p>in its Series E minority financing led by</p> <p>ING Scotiabank</p> <p>for total consideration of</p> <p>\$ 135,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its exclusive role as sole strategic and financial advisor to</p> <p>SWIFT FINANCIAL</p> <p>in its sale to</p> <p>PayPal</p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its exclusive role as sole strategic and financial advisor to</p> <p>MARQETA</p> <p>in its minority financing led by</p> <p>VISA</p> <p>with participation from</p> <p>COMMERCE VENTURES 83NORTH 宜信 CreditEase</p> <p>for total consideration of</p> <p>\$ 25,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its exclusive role as sole strategic and financial advisor to</p> <p>credit scout</p> <p>in its growth financing with participation from</p> <p>MENLO ICIVENTURES CLARENDON CAPITAL PARTNERS la capital group SF CAPITAL</p> <p>for total consideration of</p> <p>\$ 42,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its exclusive role as financial advisor to</p> <p>optimalblue</p> <p>in its sale to</p> <p>GTCR</p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>
<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its exclusive role as sole strategic and financial advisor to</p> <p>WebEquity solutions™</p> <p>in its sale to</p> <p>Moody's</p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its exclusive role as Capital Markets & IPO Advisor to</p> <p>ELLIE MAE™</p> <p>in its</p> <p>\$45,000,000 Initial Public Offering</p> <p>valuing the equity at approximately</p> <p>\$ 146,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its exclusive role as financial advisor to</p> <p>GreenSky™</p> <p>in its minority investment from</p> <p>FIFTH THIRD BANK</p> <p>for total consideration of</p> <p>\$ 50,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its exclusive role as sole strategic and financial advisor to</p> <p>F2ST P2Y</p> <p>in its growth financing from</p> <p>OAK HC/FT</p> <p>for total consideration of approximately</p> <p>\$ 15,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its exclusive role as sole strategic and financial advisor to</p> <p>CORILLIAN</p> <p>in its sale to</p> <p>CheckFree</p> <p>for approximately</p> <p>\$ 245,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its exclusive role as financial advisor to</p> <p>borro</p> <p>in its growth financing for total consideration of</p> <p>\$ 19,500,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its exclusive role as advisor to</p> <p>CIBC</p> <p>in its strategic investment in</p> <p>Bain Capital Ventures</p> <p>with additional participation from</p> <p>for total consideration of approximately</p> <p>\$ 70,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>
<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its exclusive role as sole strategic and financial advisor to</p> <p>customcredit systems</p> <p>a portfolio company of</p> <p>Triton Pacific Capital Partners, LLC</p> <p>in its sale to</p> <p>MISYS</p> <p>a portfolio company of</p> <p>Vista Equity Partners</p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its exclusive role as sole strategic and financial advisor to</p> <p>L2C inc</p> <p>in its sale to</p> <p>TransUnion</p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its exclusive role as financial advisor to</p> <p>Upstart</p> <p>in its Series C financing led by</p> <p>THIRD POINT VENTURES</p> <p>with additional participation from</p> <p>khosla ventures</p> <p>for approximately</p> <p>\$ 35,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its exclusive role as sole strategic and financial advisor to</p> <p>BlueTarp Financial</p> <p>in its financing, including investment from</p> <p>HIGHLAND CAPITAL PARTNERS Longbridge TRINITY CAPITAL</p> <p>for approximately</p> <p>\$ 15,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its exclusive role as sole strategic advisor to</p> <p>lighter capital</p> <p>in its growth financing for total consideration of</p> <p>\$ 9,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its exclusive role as sole strategic and financial advisor to</p> <p>FLEET ONE</p> <p>in its cash sale to</p> <p>wex</p> <p>for total consideration of approximately</p> <p>\$ 369,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its exclusive role as sole debt capital advisor to</p> <p>jack henry & ASSOCIATES INC.</p> <p>in its acquisition of</p> <p>iPay Technologies</p> <p>for total consideration of approximately</p> <p>\$ 300,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>

FT Partners – Focused Exclusively on FinTech

FT PARTNERS RESEARCH

FT Partners is the Advisor of Choice for Leading Consumer FinTech Brands

Online Consumer Warranty Products

Financial Technology Partners LP
FTP Securities LLC

is pleased to announce its role as
exclusive strategic and financial advisor to

**square
trade**

in its sale to

Allstate

for total consideration of

\$ 1,400,000,000

FINANCIAL
TECHNOLOGY
PARTNERS

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Connected Car Solutions

Financial Technology Partners LP
FTP Securities LLC

is pleased to announce its exclusive role as
sole strategic and financial advisor to

AUTOMATIC

in its sale to

SiriusXM
SATELLITE RADIO

for total consideration of approximately

\$ 115,000,000

FINANCIAL
TECHNOLOGY
PARTNERS

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Digital Money Remittance

Financial Technology Partners LP
FTP Securities LLC

is pleased to announce its exclusive role
as strategic and financial advisor to

AZIMO

in its Series B financing led by

frog
capital

for approximately

\$ 20,000,000

FINANCIAL
TECHNOLOGY
PARTNERS

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Focused Exclusively on Financial Technology

Robo-Advisor

Financial Technology Partners LP
FTP Securities LLC

is pleased to announce its
exclusive role as advisor to

BLACKROCK

in its 100% acquisition of

FutureAdvisor

FINANCIAL
TECHNOLOGY
PARTNERS

The Only Investment Bank
Focused Exclusively on Financial Technology

Digital Money Remittance

Financial Technology Partners LP
FTP Securities LLC

is pleased to announce its exclusive role as
sole strategic and financial advisor to

Remitly

in its growth financing led by

STRIPE GROUP

for total consideration of

\$ 38,500,000

FINANCIAL
TECHNOLOGY
PARTNERS

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Digital Gift Cards

Financial Technology Partners LP
FTP Securities LLC

is pleased to announce its exclusive role as
sole strategic and financial advisor to

GiftCards.com

in its sale to

**BLACKHAWK
NETWORK**

for total consideration of

\$ 120,000,000

FINANCIAL
TECHNOLOGY
PARTNERS

The Only Investment Bank
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Consumer Marketplace Lending Platform

Financial Technology Partners LP
FTP Securities LLC

is pleased to announce its exclusive role as
sole strategic and financial advisor to

PROSPER

in its Series G financing from
an investment fund co-managed by

**FinEX
ASIA**

for total consideration of

\$ 50,000,000

FINANCIAL
TECHNOLOGY
PARTNERS

The Only Investment Bank
Focused Exclusively on Financial Technology

Tech-Enabled Consumer Lending

Financial Technology Partners LP
FTP Securities LLC

is pleased to announce its exclusive role
as sole strategic and financial advisor to

earnest

in its Series B minority financing led by

BV **maveron** **ADAMS STREET**
Battery Ventures

for total consideration of

\$ 75,000,000

FINANCIAL
TECHNOLOGY
PARTNERS

The Only Investment Bank
Focused Exclusively on Financial Technology

Track Record of Success in the Alternative Lending Value Chain

Credit & Loan Management Tools

Financial Technology Partners LP
FTP Securities LLC

is pleased to announce its exclusive role as sole strategic and financial advisor to



in its growth financing with participation from



for total consideration of

\$ 42,000,000



The Only Investment Bank
Focused Exclusively on Financial Technology

Consumer Home Improvement Financing

Financial Technology Partners LP
FTP Securities LLC

is pleased to announce its exclusive role as financial advisor to



in its minority investment from



for total consideration of

\$ 300,000,000



The Only Investment Bank
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Consumer Marketing / Credit Lead Generation

Financial Technology Partners LP
FTP Securities LLC

is pleased to announce its role as advisor to



in its lead investment in



with additional participation from



for approximately

\$ 85,000,000



The Only Investment Bank
Focused Exclusively on Financial Technology

SMB Credit Tools / Financing

Financial Technology Partners LP
FTP Securities LLC

is pleased to announce its exclusive role as financial advisor to



in its Series B minority financing led by



with participation from



for total consideration of

\$ 38,000,000



The Only Investment Bank
Focused Exclusively on Financial Technology

Marketplace Lending

Financial Technology Partners LP
FTP Securities LLC

is pleased to announce its exclusive role as sole strategic and financial advisor to



in its loan purchase agreement with a consortium of institutional investors
Affiliates of



for up to

\$ 5,000,000,000



The Only Investment Bank
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SaaS-based Loan Origination

Financial Technology Partners LP
FTP Securities LLC

is pleased to announce its exclusive role as sole strategic and financial advisor to



in its sale to



The Only Investment Bank
Focused Exclusively on Financial Technology

SMB Financing

Financial Technology Partners LP
FTP Securities LLC

is pleased to announce its role as advisor to



in its Series E minority financing led by



for total consideration of

\$ 135,000,000



The Only Investment Bank
Focused Exclusively on Financial Technology

Supplier Finance Solutions

Financial Technology Partners LP
FTP Securities LLC

is pleased to announce its exclusive role as financial advisor to



in its investment from



for total consideration of approximately

\$ 65,000,000



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Focused Exclusively on Financial Technology

FT Partners – Focused Exclusively on FinTech

FT PARTNERS RESEARCH

FT Partners has Advised on Many of the Largest Alt. Lending Transactions

Company	Investor(s)	Amount Raised
PROSPER	Affiliates of New Residential Jefferies THIRD POINT	\$5,000,000,000 Loan Commitment
GreenSky™	FIFTH THIRD BANK	2,000,000,000 Loan Commitment
GreenSky™	TPG DST ICONIQ WELLINGTON MANAGEMENT	50,000,000 Investment
GreenSky™	PIMCO	300,000,000
Kabbage	RCP REVERENCE CAPITAL PARTNERS ING Santander InnoVentures Scotiabank	200,000,000
earnest	ADAMS STREET BATTERY VENTURES BV m maveron	135,000,000
taulia	QUESTMARK PARTNERS zouk BBVA edbi	75,000,000
INSIKT	Coppel FIRSTMARK revolution Colchis CAPITAL	65,000,000
PROSPER	Fund Co-Managed by: FinEX ASIA	50,000,000
credit sesame	ICP INVENTUS CAPITAL PARTNERS Menlo ia capital group GLOBESPAN CAPITAL PARTNERS SF CAPITAL GROUP	50,000,000
nav	CreditEase KPCB Tencent experian POINT72 VENTURES Clocktower Technology Ventures	42,000,000
		38,000,000

In addition to these large rounds, FT Partners has advised on a number of other prominent Lending Tech / Alt Lending transactions

<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its exclusive role as advisor to</p> <p>capitalG</p> <p>in its lead investment in</p> <p>credit karma</p> <p>with additional participation from</p> <p>TIGER SIG Ribbit Capital</p> <p>for approximately</p> <p>\$ 85,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its exclusive role as advisor to</p> <p>FST</p> <p>in its growth financing from</p> <p>OAK</p> <p>HC/FT</p> <p>for total consideration of approximately</p> <p>\$ 15,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its exclusive role as advisor to</p> <p>lighter capital</p> <p>in its growth financing for total consideration of</p> <p>\$ 9,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its exclusive role as advisor to</p> <p>Upstart</p> <p>in its Series C financing led by</p> <p>THIRD POINT</p> <p>with additional participation from</p> <p>khosla ventures</p> <p>for approximately</p> <p>\$ 35,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>
<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its exclusive role as advisor to</p> <p>bluelight</p> <p>in its financing, including investment from</p> <p>HIGHLAND TRINITY</p> <p>for approximately</p> <p>\$ 15,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its exclusive role as advisor to</p> <p>borro</p> <p>in its growth financing for total consideration of</p> <p>\$ 19,500,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its exclusive role as advisor to</p> <p>L2C inc</p> <p>in its sale to</p> <p>TransUnion</p> <p>for total consideration of approximately</p> <p>\$ 47,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its exclusive role as advisor to</p> <p>oakam</p> <p>in its debt financing from</p> <p>VICTORY PARK</p> <p>CAPITAL</p> <p>for total consideration of approximately</p> <p>\$ 47,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>
<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its exclusive role as advisor to</p> <p>ELLIE MAE</p> <p>in its</p> <p>\$45,000,000</p> <p>Initial Public Offering</p> <p>valuing the equity at approximately</p> <p>\$ 146,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its exclusive role as advisor to</p> <p>CIBC</p> <p>in its strategic investment in</p> <p>Bain Capital Ventures</p> <p>for total consideration of approximately</p> <p>\$ 70,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its exclusive role as advisor to</p> <p>customcredit</p> <p>systems</p> <p>aportfolio company of</p> <p>Triton Pacific</p> <p>Capital Partners, LLC</p> <p>in its sale to</p> <p>MISYS</p> <p>aportfolio company of</p> <p>Vista Equity Partners</p> <p>for total consideration of approximately</p> <p>\$ 70,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>is pleased to announce its exclusive role as advisor to</p> <p>WebEquity</p> <p>solutions</p> <p>in its sale to</p> <p>Moody's</p> <p>FINANCIAL TECHNOLOGY PARTNERS</p> <p>The Only Investment Bank Focused Exclusively on Financial Technology</p>

Award-Winning Investment Banking Franchise Focused on Superior Client Results

Institutional Investor
Institutional Investor
Annual Ranking

2017
2015 - 2016
2006 - 2008

- Ranked #1 Most Influential Executive on Institutional Investor's FinTech 35 List
- Steve McLaughlin Ranked Top 5 on Institutional Investor's FinTech 35 List
- Consecutively Ranked (2006, 2007 and 2008) among the Top Bankers on Institutional Investor's "Online Finance 40"

I The Information

2016

- Ranked #2 Top Technology Investment Banker on The Information's "Silicon Valley's Most Popular Dealmakers"



M&A Advisor
Awards

2015 - 2017

2010 - 2014

2004 - 2007

- Investment Banker of the Year – 2017
- Investment Banking Firm of the Year – 2016
- Cross Border Deal of the Year - 2016
- Dealmaker of the Year – 2015
- Technology Deal of the Year – 2015
- Equity Financing Deal of the Year - 2014
- Professional Services Deal of the Year, Above \$100 mm – 2014
- Dealmaker of the Year – 2012
- Professional Services Deal of the Year, Above \$100 mm – 2012
- Boutique Investment Bank of the Year – 2011
- Deal of the Decade – 2011
- Upper Middle Market Deal of the Year, Above \$500 mm – 2010
- IT Services Deal of the Year, Below \$500 mm – 2010
- Cross-Border Deal of the Year, Below \$500 mm – 2010
- Dealmaker of the Year – Steve McLaughlin – 2007
- Business to Business Services Deal of the Year - 2007
- Computer and Information Technology Deal of the Year, Above \$100 mm – 2007
- Financial Services Deal of the Year, Above \$100 mm – 2007
- Investment Bank of the Year – 2004



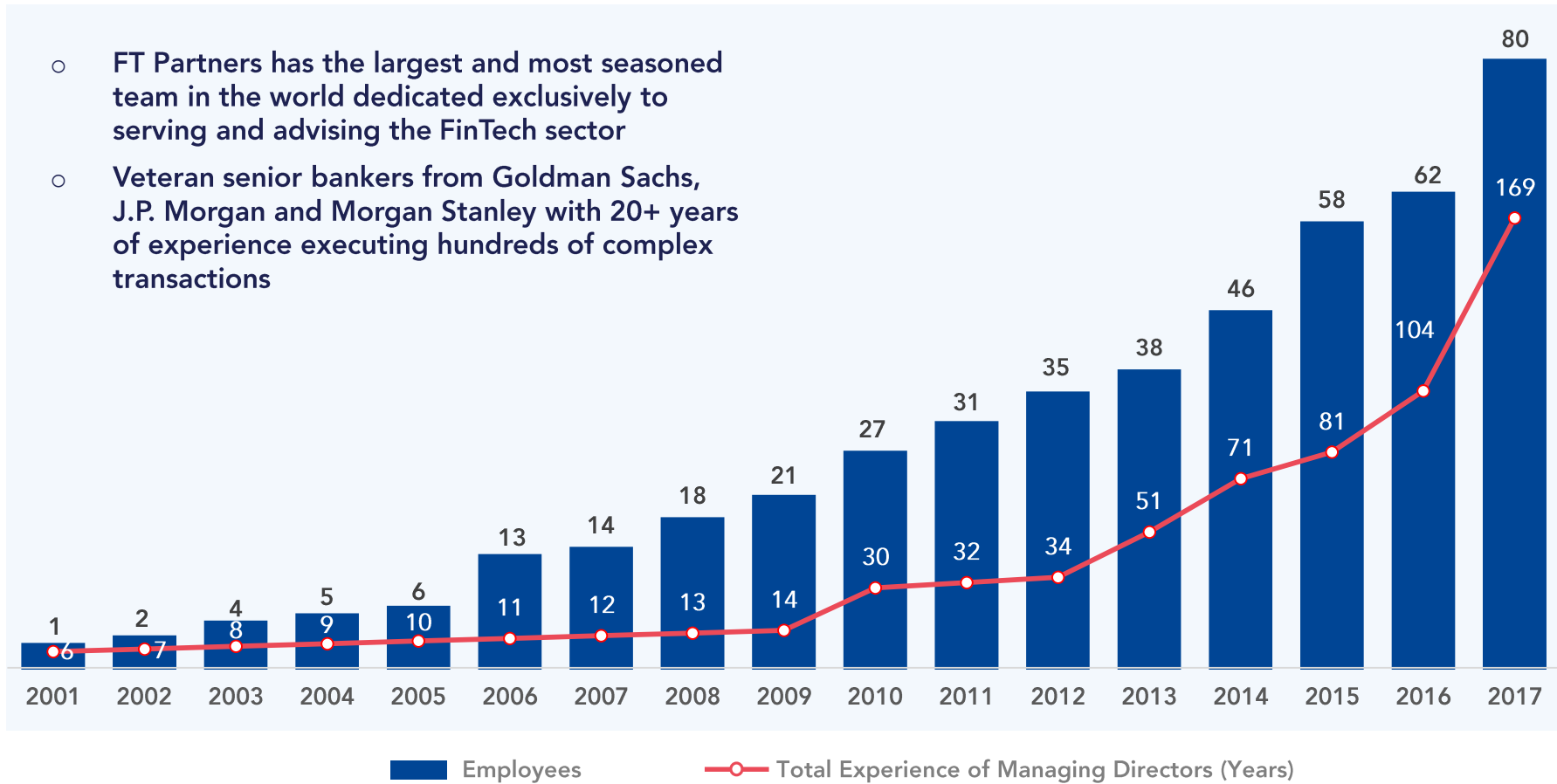
Middle Market
Financing Awards

2006 - 2008

- Equity Financing Dealmaker of the Year – Steve McLaughlin – 2008
- Information Technology Deal of the Year – 2008
- Financial Services Deal of the Year – 2008
- Financing Professional of the Year – Steve McLaughlin – 2006

Platform of Choice for Clients and Bankers Alike








- FT Partners has the largest and most seasoned team in the world dedicated exclusively to serving and advising the FinTech sector
- Veteran senior bankers from Goldman Sachs, J.P. Morgan and Morgan Stanley with 20+ years of experience executing hundreds of complex transactions



Average Experience of Managing Directors (Years)



The FT Partners Senior Banker Team

Name / Position	Prior Background	Experience / Education	Years of Experience
Steve McLaughlin <i>Founder, CEO and Managing Partner</i>		<ul style="list-style-type: none"> Formerly with Goldman, Sachs & Co. in New York and San Francisco from 1995-2002 Former Co-Head of Goldman Sachs' Financial Technology Group (#1 market share) Wharton M.B.A. 	23
Larry Furlong <i>Managing Director</i>		<ul style="list-style-type: none"> Formerly with Goldman, Sachs & Co. in New York, London and Los Angeles beginning in 1995 Wharton M.B.A. 	23
Greg Smith <i>Managing Director</i>		<ul style="list-style-type: none"> Formerly award winning Equity Research Analyst at Merrill Lynch / J.P. Morgan / Hambrecht & Quist 20+ years of experience covering FinTech as both an Analyst and Investment Banker 	22
Osman Khan <i>Managing Director</i>		<ul style="list-style-type: none"> Former Managing Director / Head of FIG M&A at Alvarez & Marsal 15+ years FIG deal, consulting and assurance experience at PwC 40 Under 40 M&A Advisor Award Winner in 2013 LSE (BSc w/Honors), MBS (MBA w/Distinction), ICAEW (FCA) 	21
Steve Stout <i>Managing Director</i>		<ul style="list-style-type: none"> Former Global Head of Strategy at First Data Formerly Led J.P. Morgan Payments Investment Banking Former Equity Research Analyst on #1 ranked team at UBS and Economist at the Federal Reserve Bank 	20
Tim Wolfe <i>Managing Director</i>		<ul style="list-style-type: none"> Formerly with Goldman, Sachs & Co. beginning in 2000 Started at FT Partners in 2002 40 Under 40 M&A Advisor Award Winner 2013 Harvard M.B.A. 	16
Timm Schipporeit <i>Managing Director</i>		<ul style="list-style-type: none"> 11+ years with Morgan Stanley, Senior Executive Director of European Technology Investment Banking Team in London Formerly a Venture and Growth Investor focused on FinTech at Index Ventures 	15
Andrew McLaughlin <i>Managing Director</i>		<ul style="list-style-type: none"> 20+ years experience executing / implementing financial and operational strategy Formerly with Deloitte Consulting 	12