

Question & Answers

Zopa: The Power Peer-to-peer lending, Spanish version
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The lower interest rates for private businesses
 =
 the higher return for investors

What are we going to discuss today?

- Why has this concept emerged?
- What is p2p lending and how does it work?
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Why has this concept emerged?

- Financial crisis
- Banking system
- Regulation
- Technology
- Consumer behavior

What is p2p lending and how does it work?

History

- 2005: Lending Club
- 2006: Prosper
- 2007: Zopa
- 2008: P2P
- 2009: Lending Club
- 2010: Prosper
- 2011: Zopa
- 2012: P2P
- 2013: Lending Club
- 2014: Prosper
- 2015: Zopa
- 2016: P2P
- 2017: Lending Club
- 2018: Prosper
- 2019: Zopa
- 2020: P2P
- 2021: Lending Club
- 2022: Prosper
- 2023: Zopa
- 2024: P2P

Commercial bank vs p2p portal

Commercial bank	p2p portal
Highly regulated	Less regulated
Highly secure	Less secure
Highly liquid	Less liquid
Highly transparent	Less transparent
Highly efficient	Less efficient
Highly reliable	Less reliable
Highly flexible	Less flexible
Highly innovative	Less innovative
Highly competitive	Less competitive
Highly customer-focused	Less customer-focused
Highly socially responsible	Less socially responsible
Highly environmentally friendly	Less environmentally friendly
Highly ethically sound	Less ethically sound
Highly community-oriented	Less community-oriented
Highly inclusive	Less inclusive
Highly diverse	Less diverse
Highly multicultural	Less multicultural
Highly global	Less global
Highly international	Less international
Highly cross-cultural	Less cross-cultural
Highly multi-cultural	Less multi-cultural
Highly multi-ethnic	Less multi-ethnic
Highly multi-racial	Less multi-racial
Highly multi-religious	Less multi-religious
Highly multi-lingual	Less multi-lingual
Highly multi-cultural	Less multi-cultural
Highly multi-ethnic	Less multi-ethnic
Highly multi-racial	Less multi-racial
Highly multi-religious	Less multi-religious
Highly multi-lingual	Less multi-lingual

What if something goes wrong?

The contract is written in the spirit of the law. Most differences are settled between borrower and the assigned investment fund.

The process of getting money from a defaulted borrower varies depending on the portal.

Many users of peer-to-peer investments. A very popular approach is creating a safe fund.

What is safe fund?

- Each investor invests in a safe fund from the start of the loan.
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peer 2 peer market in Slovakia

- 4 p2p portals
- Platform B
- Platform C
- Platform D
- Platform E

Investor

1. Creating an account
2. Sign up for account
3. Funding, borrowing and investing
4. Accepting the contract
5. Getting involved in the market (including interest)

Borrower

1. Creating account
2. Application
3. Credit check and rating category (A, B, C, D)
4. Getting the loan
5. Getting the loan
6. Getting the loan
7. Getting the loan
8. Getting the loan
9. Getting the loan
10. Getting the loan

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What are we going to discuss today?

- why has this concept emerged?
- what is p2p lending and how it works?
- history
- commercial bank vs. p2p portal
- what if something goes wrong
- p2p market on Slovakia

- Q&A and discussion

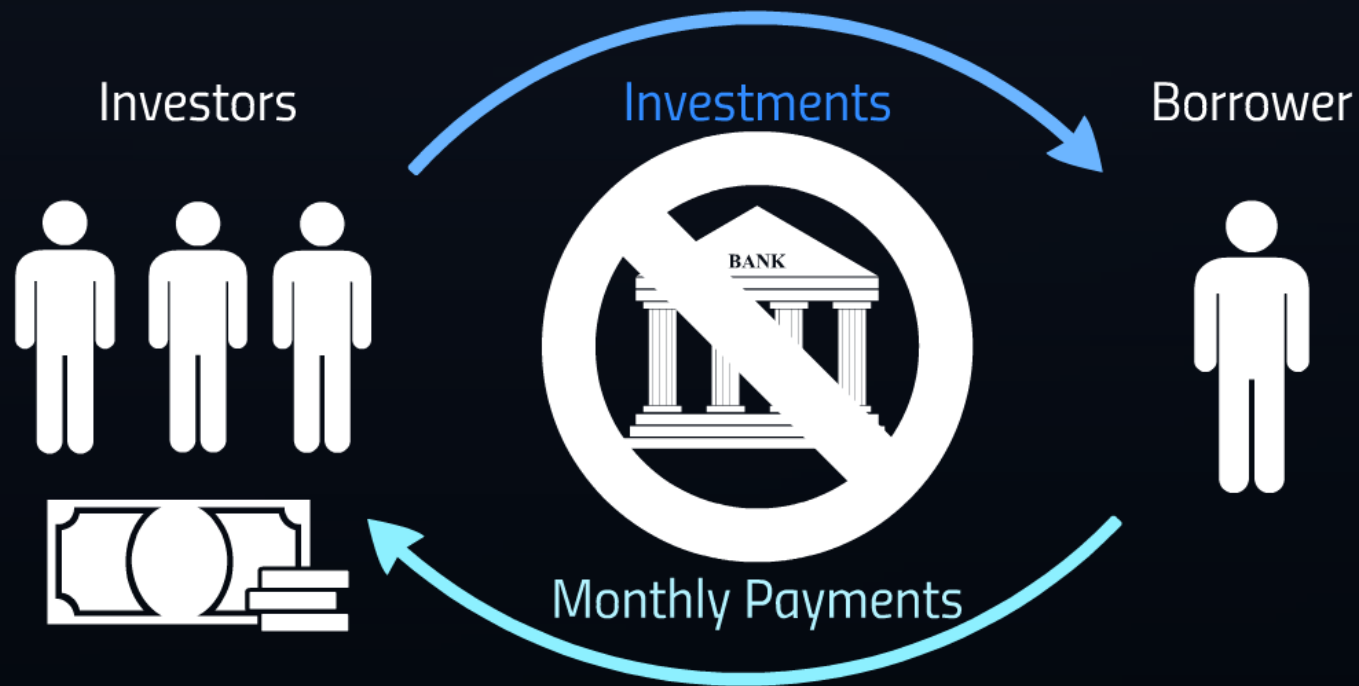


Why has this concept emerged?

- financial crisis
- online commerce trend
- investors want to **choose** their portfolio and define the risk by **themselves**
- *bypassing* the banking industry
- demand for refinancing of existing loans & credit cards

- **Win - Win** situation

What is p2p lending and how does it work?





History

- 📍 United Kingdom
 - Zoppa (520m GBP)
 - Funding Circle (267.5m GBP)
 - RateSetter (220.8m GBP)
- 📍 United States
 - Lending Club (4,034m USD)
 - Prosper (1,000m USD)

Commercial bank



vs p2p portal



- usually low interest rates for investors
- high interest rates for borrowers
- high fees
- bureaucracy
- lack of flexibility

- + regulated sector
- + traditional approach (personal contact)
- + complex services (bank account, etc.)

- investors choose the interest rate
- lower rates for borrowers (in average)
- clear and fixed fees
- mostly online process
- easy access and control
- clear payment breakdown



What is safe fund?

- p2p portals make most of the profit from charging borrowers(4-7% from a loan principal)
- one part of this fee is "risk payment" directly sent to the safe fund
- this fund is then used to refund investors facing default of the borrower they invested in