



Annual Meeting 2015

Technology Driven MSME Credit



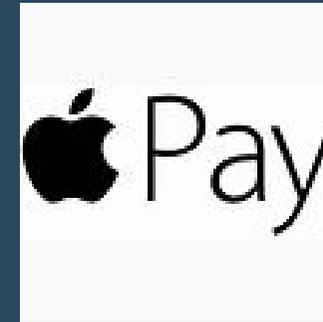
Thomas J. DeLuca, CEO

Back to the Future?

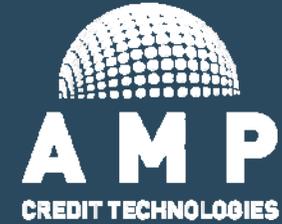


Top Myths of Fintech, v2:

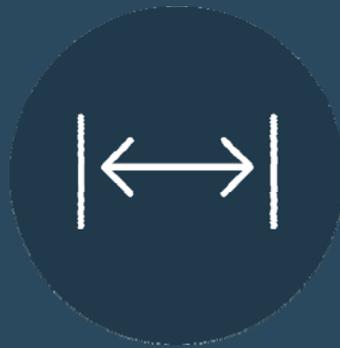
- 1. This time is different...*
- 2. It's about users, not profit...*
- 3. You just don't get it!!!*



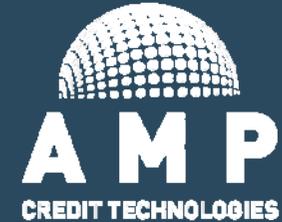
What does AMP do?



*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



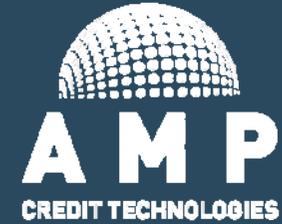
The opportunity is in improving efficiency and accuracy of underwriting processes.

Why does it matter?

- ✓ SMES account for:
 - 9 out of 10 businesses
 - Half of GDP
 - 2/3rds of jobs worldwide
- ✓ US\$3.1 trillion unmet credit need
- ✓ 200 million MSMEs lack credit
- ✓ 80% of women-owned SMES are underserved



Traditional Underwriting Still Works



Character



Capacity



Collateral



Conditions



Capital

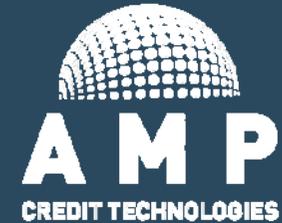


Communication



... fintech allows us to apply it in new ways!!!

What does it look like?



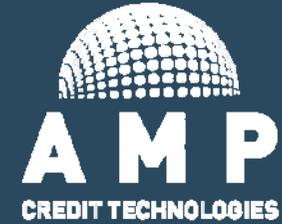
“Aling Tonya’s Seafood Palutuan started in the early 1960’s as a modest fast-food type eatery in the streets of Baclaran, Parañaque. The business started growing in the 1990’s and the business was able to expand to several branches over the years. Business was doing well until several bad decisions put the business in financial trouble and we found ourselves owing money from people who charged a large percentage in exchange for easy availability of cash. This set-up continued for several months and there was no relief in sight.

Prior to meeting AMP, we had always been a cash business. AMP helped us set up a credit card facility and bank account, which gave our customers an option to dine in cashless and, best of all, helped us secure a loan with much lower interest and enabled us to pay off our existing loans from other entities.”



–*Sherwin Luna, Business Manager (Aling Tonya’s Seafood Palutuan)*

What are policy implications?



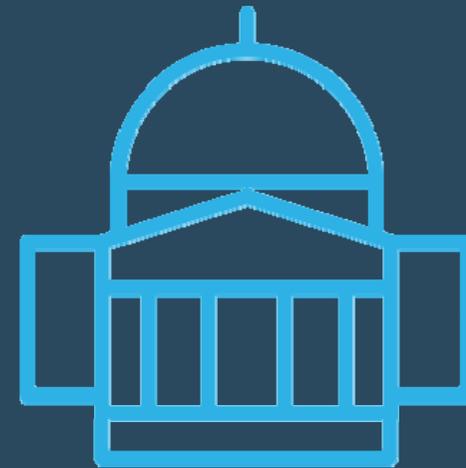
Cashless economy?



Data privacy and ownership?



Responsible Lending?





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Thank you