

## **PRESS RELEASE**

### **Kapilendo and Venturate merge**

### **First crowd financing platform for debt and equity created**

Frankfurt/Berlin, April 21, 2016. The Berlin fintech startup, Kapilendo AG, together with Venturate AG, a subsidiary of exchange-listed company FinLab AG (ISIN DE0001218063; ticker: A7A.GR), are merging under the lead of Kapilendo AG.

To finance its stake in Kapilendo, FinLab AG is contributing the whole shareholding of its crowd-funding platform Venturate AG and is also investing a significant amount for the additional growth of Kapilendo. This makes Kapilendo the first and leading German platform to combine crowd-lending with crowd-investing (or equity crowdfunding). The new products include both classic loans to small and medium-sized enterprises as well as investments in startup companies. Following this transaction, FinLab now holds 25.1% of Kapilendo.

FinLab board member Stefan Schütze: "We are delighted to be able to bring together Kapilendo and Venturate in starting up a unique platform, in which Venturate will remain, thereby providing new impetus to the financial markets. With Kapilendo, private investing will become more transparent, simple and autonomous than ever before. The demand for alternative forms of financing is growing rapidly - and it is this potential that we will capitalize on using the full bandwidth of alternative, next generation, Internet-based forms of financing."

"The digital transformation is having an effect throughout the finance industry. At the same time, the idea of crowd-funding is gaining tremendously in acceptance - on the part of both companies and private investors. Over the next few years, an incredibly exciting market will emerge - one in which we will be competing from a pole position",



emphasizes Kapilendo board member and co-founder Christopher Grätz. "As a complement to established banks, Kapilendo will allow us to offer a unique financing portfolio - from curated crowdfunding for startups as well as venture loans on through to loan investments in SMEs, so-called crowd-lending. With its financial clout and its extensive network, FinLab AG is the perfect partner for us to take the fullest advantage of all these opportunities."

Founded in January 2015 by Comvest Holding GmbH in Berlin, only a few weeks ago Kapilendo set a spectacular record for continental Europe that sent a clear signal to the sector as a whole by raising one million Euros for the Berlin football club Hertha BSC - in less than ten minutes.

Venturate was financed by FinLab in January 2015, when it acquired a majority stake. In March of this year, a full takeover was agreed with the former founders of Venturate, resulting in FinLab assuming responsibility for company management.

**About Kapilendo AG:**

Kapilendo is an innovative online loan marketplace that allows small and medium-sized enterprises to access financing cheaply, quickly and without a lot of red tape. Private investors can make their own decisions and take part in lending projects for as little as 100 euros. This fintech startup is based in Berlin and was founded in January 2015.

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**About FinLab AG:**

Stock market listed company FinLab AG (WKN 121806 / ISIN DE0001218063 / ticker symbol: A7A) is one of the first and largest company builders and investors focused on the Financial Services Technologies ("fintech") sector. FinLab focuses on developing German fintech start-ups and providing venture capital for their financial needs, whereas in each case the aim is a long-term participation and ongoing support of the investment. FinLab also invests globally, as part of venture rounds, in fintech companies, primarily in the USA and Asia.

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