

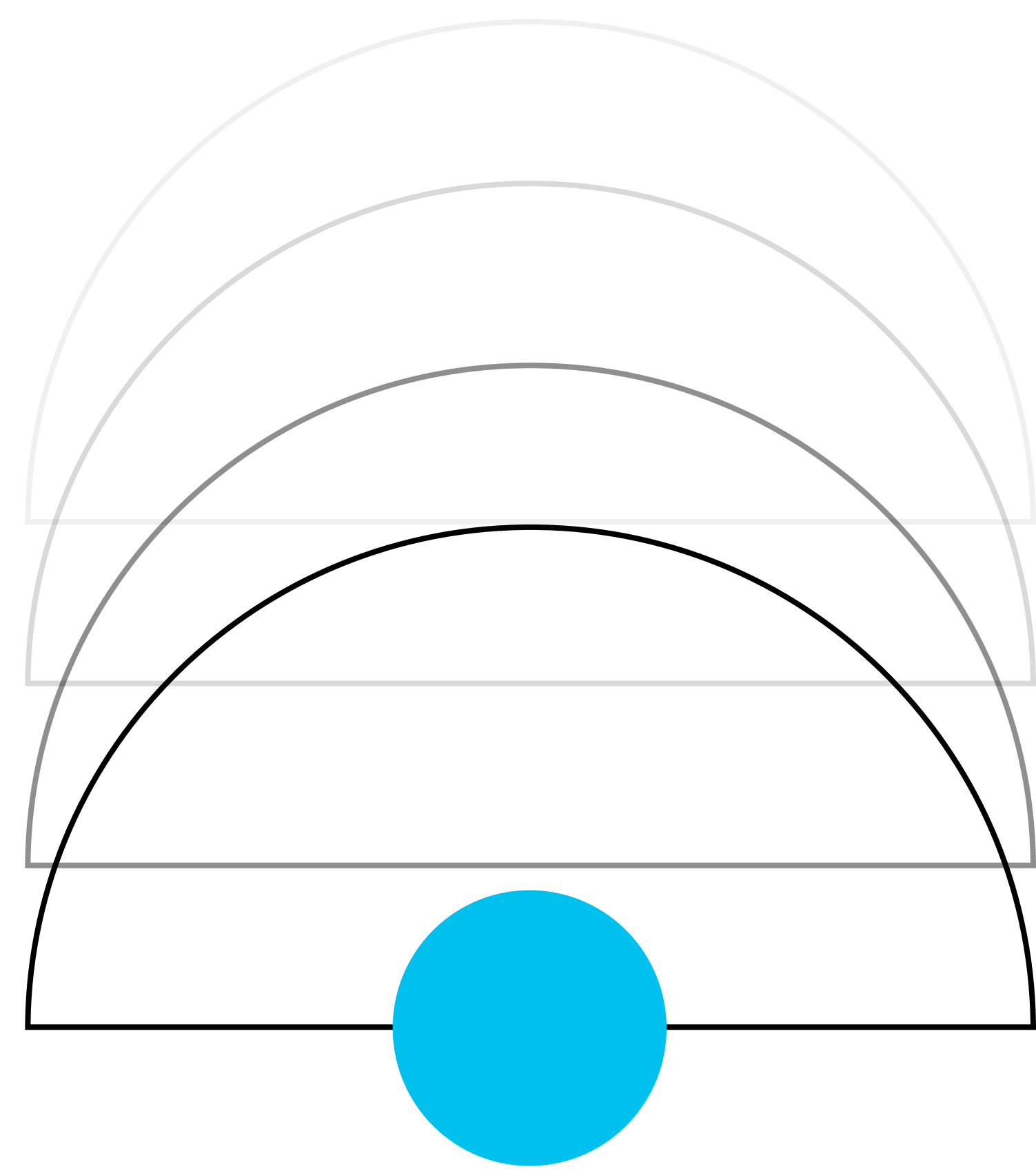


Increase the capacity of your lending staff.

Providing capital to SMBs has traditionally meant stretching lending resources thin. With Lendio Intelligent Lending, lending teams can multiply their resources to supercharge loan volume and accelerate the delivery of capital to SMBs.

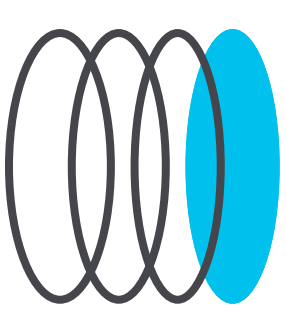
So many opportunities, so few resources.

To capitalize on revenue opportunities, financial institutions (FIs) must be able to drive returns with finite resources. With underwriting costs virtually equal between a \$25,000 loan and a \$250,000 loan, FIs reasonably choose larger loans that yield higher margins. However, there is a way to make smaller SMB loans profitable and without wearing staff members thin.



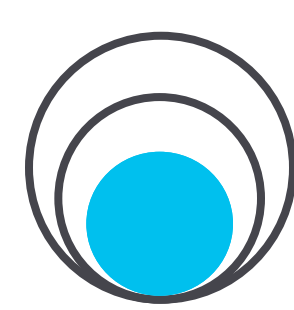
How Intelligent Lending multiplies lending staff capacity

By combining data science with high-speed automation, Intelligent Lending efficiently manages lending operations while using your risk policies to automate decisioning. This allows your lending team to do more with limited headcount within the finite hours in a day.



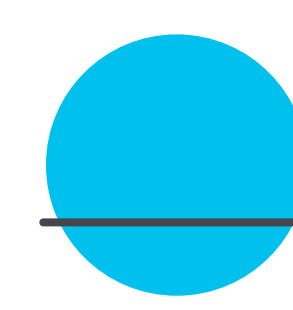
Streamlines processes to optimize margins

The solution analyzes customer bank transaction data and cash flows, and applies the lender's risk policies to prequalify borrowers. Within 15 seconds of receiving the application, Intelligent Lending will run the calculations to generate a "soft offer" with an amount that ranges up to a discrete number.



Minimizes resource demand on support teams, risk, and compliance teams

Intelligent Lending automatically applies the financial institution's risk policies to drive compliance and minimize potential for loan defaults.



Reduces lending downtime from version updates or bug fixes

Intelligent Lending is a SaaS solution that provides regular enhancements and timely bug fixes to drive minimal interruptions to business operations. This minimizes lending downtime and keeps the staff productive.

Through automation of processes, banks could save up to \$70 billion by 2025.

- Bloomberg News