



We power next-generation lending

Kabbage started with a simple idea –

To leverage the power of real-time data automation to streamline the lending process.



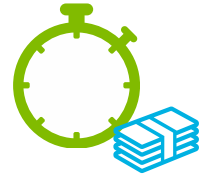
Kabbage simplified the lending process



Customer completes a simple, 100% online application



Kabbage looks at numerous data sources to *instantly qualify* customers



Capital is provided within minutes

3



Direct Business

Kabbage serves



70,000 SMBs and Counting

Who have connected



960,000 Live data points

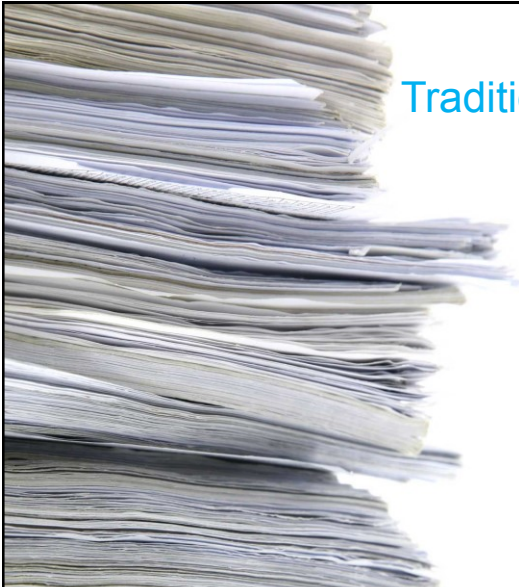
And have borrowed



\$1.5 Billion In Only 4 Years

4





Traditional FI use an outdated lending process

- Long, cumbersome and manual
- Paperwork-intensive
- Requires collateral
- Overemphasizes FICO score
- Uses legacy technology



Traditional lenders need technology to leverage readily available data, interpret it instantly and gain a full understanding of each customer.



Kabbage is to Lending what Amazon is to eCommerce

AMAZON

Powers eCommerce for thousands of merchants



Online Platform & User Experience



Order Fulfillment & Customer Service



Massive Audience & Reach

KABBAGE

Powers Lending for Financial Institutions



10 New Bank Partners Coming Online in 2016



ING is leveraging the Kabbage Platform to enable their SME lending business

Kabbage's automated loan application and approval process is both accelerated and incredibly simple for customers," ING Chief Executive Officer Ralph Hamers said in the statement. "This initiative perfectly fits our strategic priority to increase the pace of innovation." Bloomberg, 10.21.2015

Customer logs into their ING account and is shown messaging about the SME loan offering



Customer links a data source for ING to analyze for underwriting purposes



Customers can link multiple data sources and manage their account directly from their ING dashboard



The solution is seamlessly integrated into ING's existing customer experience enabling the customer to apply and manage their account in a familiar way on a trusted site.



The Future



Customers

- ✓ Greater access to financial services
- ✓ Any device at any time
- ✓ Demand similar customer experience as booking a trip



Regulators

- ✓ Financial Inclusion
- ✓ Economic Growth



Technology

- ✓ Faster pace of innovation
- ✓ Mobility



Financial Institutions Have a Clear Choice

Stay Stagnant



Quickly adopt new technology and evolve

