

 **CRX**MARKETS

LLOYDS BANK



Keep Cash Flowing

Working Capital Finance – Fintechs und Banken gehen neue Wege

July 2018

Technology Drives Innovation

“ Technological innovations will be the heart and blood of the banking industry for many years to come and if big banks do not make the most of it, the new players from FinTech and large technology companies surely will. ”

- David Brear



Bank and Fintech – A Strong Partnership

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- Strong client relationships
- Broad advisory toolbox
- Credit expertise and appetite
- Natural access to funding
- Lending is core business
- WC financing attractive from regulatory capital perspective

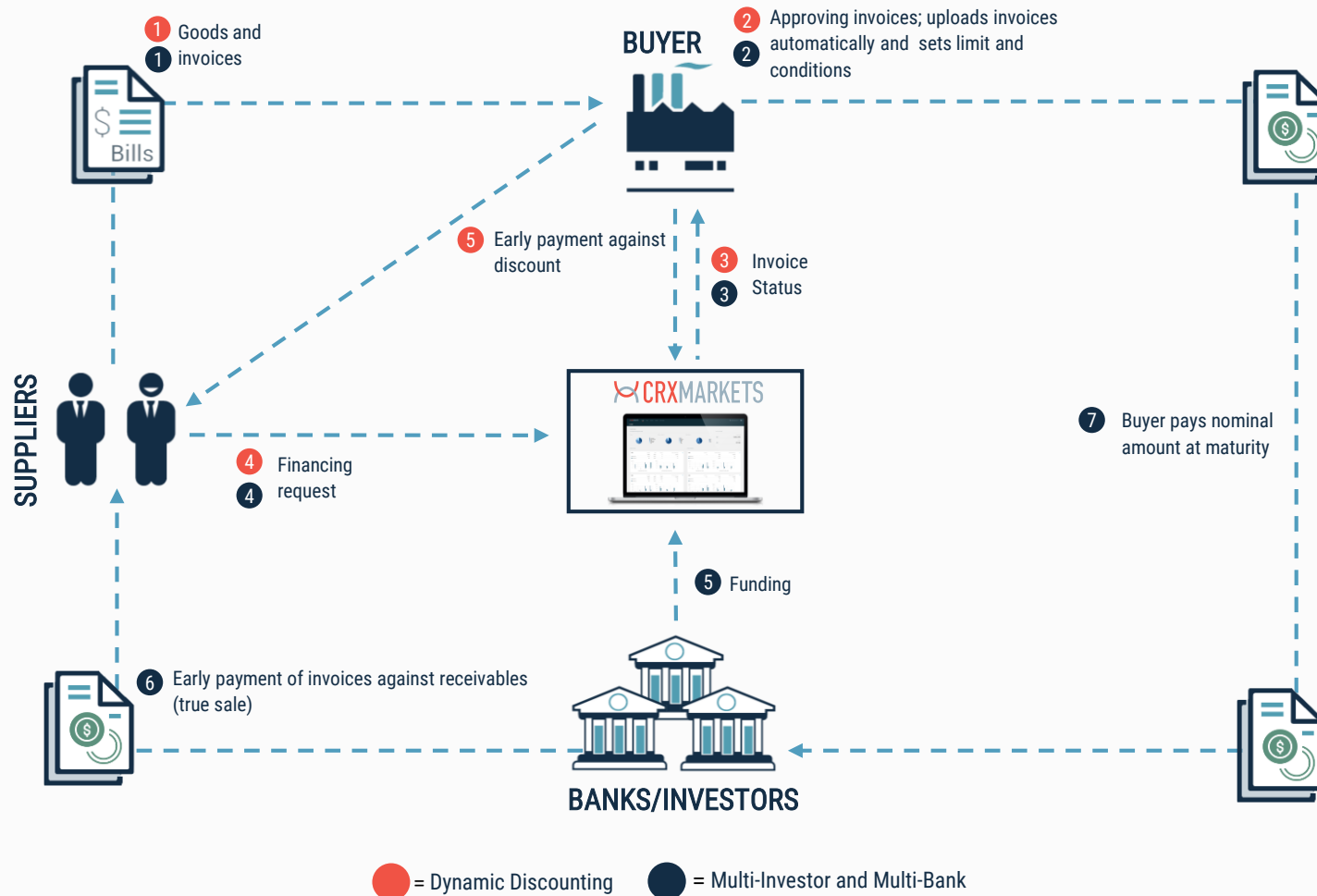
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- Technology partner
- Focus on specific part of value chain
- Strong software development with high velocity
- No dependency on any specific bank
- Long-term cooperation with key banks
- Multi-product approach for WC financing



While banks and fintechs compete in various areas of financial services, a cooperation in Working Capital Finance can be very powerful and highly beneficial to corporate clients

What is Supply Chain Finance?



Development of Supply Chain Finance

1970

Fiat started with the first „approved invoice“ solutions in the 1970s to support their supplier base



2000

„Dynamic Discounting“ started in early 2000 as a new concept in the SCF market to optimize liquidity

2008 / 2009

Financial crisis with impact on SCF market as big buying corporates wanted to protect their supply chain



1990

Santander started „confirming“ solutions beginning of the 1990s



2003

Since 2003 the first platform solutions entered the market as an extension of single-bank solutions

2015

One-stop-shop for Working Capital optimization



Case Studies – SCF as a Strategic Solution



Lufthansa



We perceive Supply Chain Finance as a crucial tool for strengthening our long-term partnership with suppliers. CRX Markets stands for a highly innovative approach very different from existing solutions offered by banks, not least because it allows for the option of bank-independent financing.



Nestlé



The platform provides for a unified approach towards our suppliers and is ideally suited for strengthening our partnerships with our suppliers. Furthermore, it allows us to keep working with our relationship banks while enhancing liquidity and transparency.

The Road Ahead



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