



FINANCING OPPORTUNITIES FOR GREEK COMPANIES
WEDNESDAY 2ND NOVEMBER 2016

Program

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| 11.45 – 12.00 | Registration |
| 12.00 – 12.05 | Welcome Speech Konstantinos Bitsios , Executive Vice-Chairman, SEV |
| 12.05 – 12.35 | New Financing Opportunities for Greek Companies Dimitris Bilinis , Director Greece, K-Bonds AG Oliver Forder , Executive Director, K-Bonds AG Dr. Hans-Günther Nordhues , Chief Executive Officer, K-Bonds AG |
| 12.35 – 13.00 | Discussions/Q & A |
| 13.00 – 14.30 | Lunch and Networking |

K-Bonds AG – Who are we?

- Market leading corporate loan solution provider.
- Based in Frankfurt/Main, Germany with additional offices in London, England.
- Commenced business in 2012 following banking crisis.



Founder and CEO,
Dr Hans-Günther Nordhues



Executive Director,
Oliver Forder



Director Operations,
Katrina Lyle



- K-Bonds AG is the only company in its market that offers Solvency II compliant lending to commercial borrowers on standardised documentation. We provide full externally quality-controlled information on the borrower, including a rating, allowing the investors to make informed credit decisions. We provide seamless non-bank finance more quickly and less expensively than traditional sources.

K-Bonds AG – Our Story So Far

- Business initially focused in Germany.
- Now providing finance for assets and businesses in Germany, United Kingdom, The Netherlands, France, Austria, Luxembourg and Croatia.
- €300mn+ of finance provided since 2012.
- €150mn+ in current pipeline.
- 2015 – strategic decision to expand business to other EU countries, concentrating on territories where banking systems lack capacity – first Greece and Italy.

Our plans in Greece

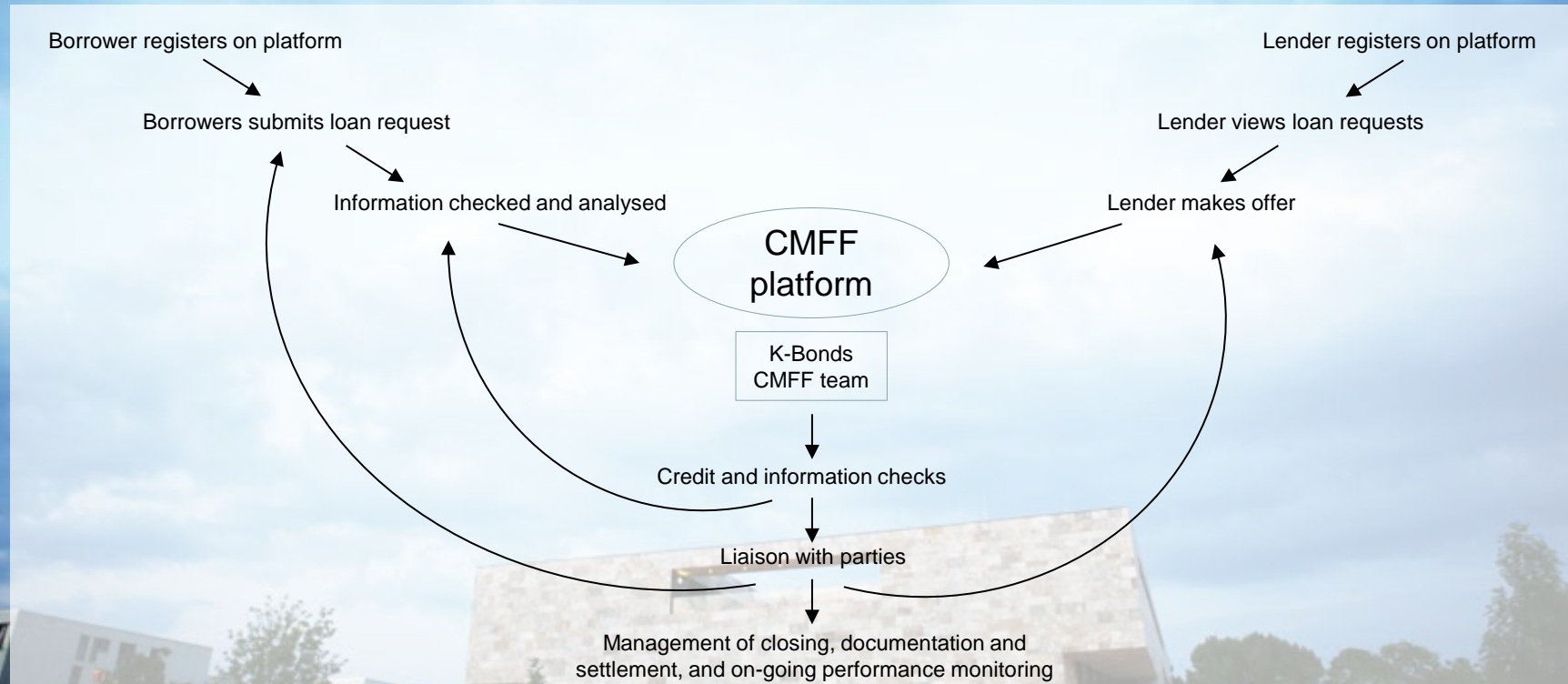
- Establish K-Bonds office in Greece.
- Country Manager identified.
- Provide non-bank finance to Greek private sector companies.
- Work alongside the borrower's existing banking arrangements where possible.
- Follow up intensive discussions with market participants. These include lawyers, the Athens Stock Exchange, Greek banks, Greek investment funds, Greek and Cypriot insurance industry contacts, EU finance providers and SEV. Study by Roland Berger has identified 157 initial potential targets.
- Open for business in 2017.

Capital Markets Finance Factory

Capital Markets Finance Factory (“**CMFF**”) is:

- a web-based lending platform owned and operated by K-Bonds, on which borrowers and lenders can place, view, offer and complete requests for unsecured corporate loans or notes;
- a direct lending or finance marketplace, cutting out any arrangers or middle-men, and associated costs;
- a marketplace lending platform developed purely for business-to-business finance, targeting corporate loans or notes in excess of €3-5m.

Operational Loan Process



Borrower Information Requirements

The following information is required for the credit package:

- Last three years audited accounts.
- Amount, term and purpose of finance.
- Management presentation.
- Corporate documents and necessary corporate actions (resolutions by the AGM, shareholders or the board).
- Financial and cash flow forecasts for the term of the loan or note.

Continuing obligations:

- Management accounts every 6 months, full reports not later than 6 months after the end of the fiscal year (audited).
- Annual rating requirement.

Costs and Obligations

- K-Bonds takes a placement fee of between 2.5 % - 4.5 % of the value of the finance raised, deducted from the settlement amount at completion. The Borrower has no other costs to pay for the finance to be completed.
- K-Bonds is responsible for:
 - Financial due diligence
 - Procuring a credit rating
 - Providing standard documentation
 - Arranging settlement and clearing
- The Borrower is responsible for:
 - Providing financial information with the application
 - After completion, providing periodic financial information and an annual credit rating



Open Forum

Contact details

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