

Press release

For business editors
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Commerzbank launches digital financing marketplace Main Funders

- **First major German bank to develop a peer-to-peer lending platform**
- **Planned expansion to include modern financing and investment possibilities**

As the first major German bank Commerzbank has developed a new financing platform for small- and medium-sized enterprises. The so-called peer-to-peer lending platform bears the name Main Funders. With this financing marketplace clients of Mittelstandsbank are able to present concrete investment projects to potential investors and thus acquire these for financing. As a rule the financing volumes are between €200,000 and €10 million.

“High investment requirements, for example in the wake of digitalisation and Industry 4.0, contrast with a high level of liquidity as a consequence of the ongoing low interest rates for deposits – now more than ever. This leads to a fresh need for additional offerings to conventional financing and investment business. We are addressing these with Main Funders,” says Michael Kotzbauer, divisional board member Corporate Banking at Commerzbank. “At the same time, as a platform Main Funders is an important basis in the framework of our digitalisation strategy,” adds Kotzbauer.

“Main Funders combines the competencies and long-standing experience of an established bank with those of an agile and innovative start-up,” explains Birgit Storz, Founder Director of Main Incubator and divisional head Segment Management and Development for Mittelstandsbank at Commerzbank. “We are utilising our client network, our banking know-how, and our tried-and-tested processes – which also have supervisory authority approval. At the same time, Main Funders is based on a user-friendly platform, which is easily accessible through the corporate client portal,” adds Storz.

The development of the new platform took place in close cooperation between Commerzbank and Main Incubator. The specialists from Commerzbank are active in the “backroom” at Main Funders. They also assume responsibility for the review and assessment of clients and projects – thus guaranteeing fair conditions thanks to risk-adjusted pricing depending on differing creditworthiness classes. The cornerstone for successful transactions is always a convincing project description.

Further information on this topic is to be found in the interview with Birgit Storz on the Commerzbank blog: <https://blog.commerzbank.de/produkte-und-service-nutzen/16q2/mainfunders.html>

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About Commerzbank

Commerzbank is a leading international commercial bank with branches and offices in more than 50 countries. The core markets of Commerzbank are Germany and Poland. With the business areas Private Customers, Mittelstandsbank, Corporates & Markets and Central & Eastern Europe, its private customers and corporate clients, as well as institutional investors, profit from a comprehensive portfolio of banking and capital market services. Commerzbank finances more than 30 per cent of Germany's foreign trade and is the unchallenged leader in financing for SMEs. With its subsidiaries Comdirect and Poland's M Bank it owns two of the world's most innovative online banks. With approximately 1,050 branches and more than 90 advisory centres for business customers Commerzbank has one of the densest branch networks among German private banks. In total, Commerzbank boasts more than 16 million private customers, as well as 1 million business and corporate clients. The Bank, which was founded in 1870, is represented at all the world's major stock exchanges. In 2015, it generated gross revenues of EUR 9.8 billion with 51,300 employees.

About Main Incubator

Main Incubator GmbH, main incubator for short, is a wholly-owned subsidiary of Commerzbank. Founded in October 2013, the company is domiciled in Frankfurt and commenced its business operations in March 2014. It is represented by its managing directors Birgit Storz and Christian Hoppe. When it was launched, main incubator was the first incubator for finance technology start-ups at a major bank in continental Europe. The focus is on solutions for corporate clients. With its strategic investments the company accompanies fintech start-ups through to the market launch of products. The offering for start-ups encompasses access to the clients of Commerzbank, venture capital, banking know-how, office space and infrastructure in Frankfurt. The incubator does not seek any majority stakes with its investments. main incubator has already completed six strategic participations: in Traxpay, Gini, OptioPay, ByeBuy, Bilendo and Retresco. In addition to investing in promising fintech companies, main incubator is pushing ahead with the digitalisation of Mittelstandsbank through company-building projects such as Main Funders. Further information under www.main-incubator.com