

# HYBRID LENDING

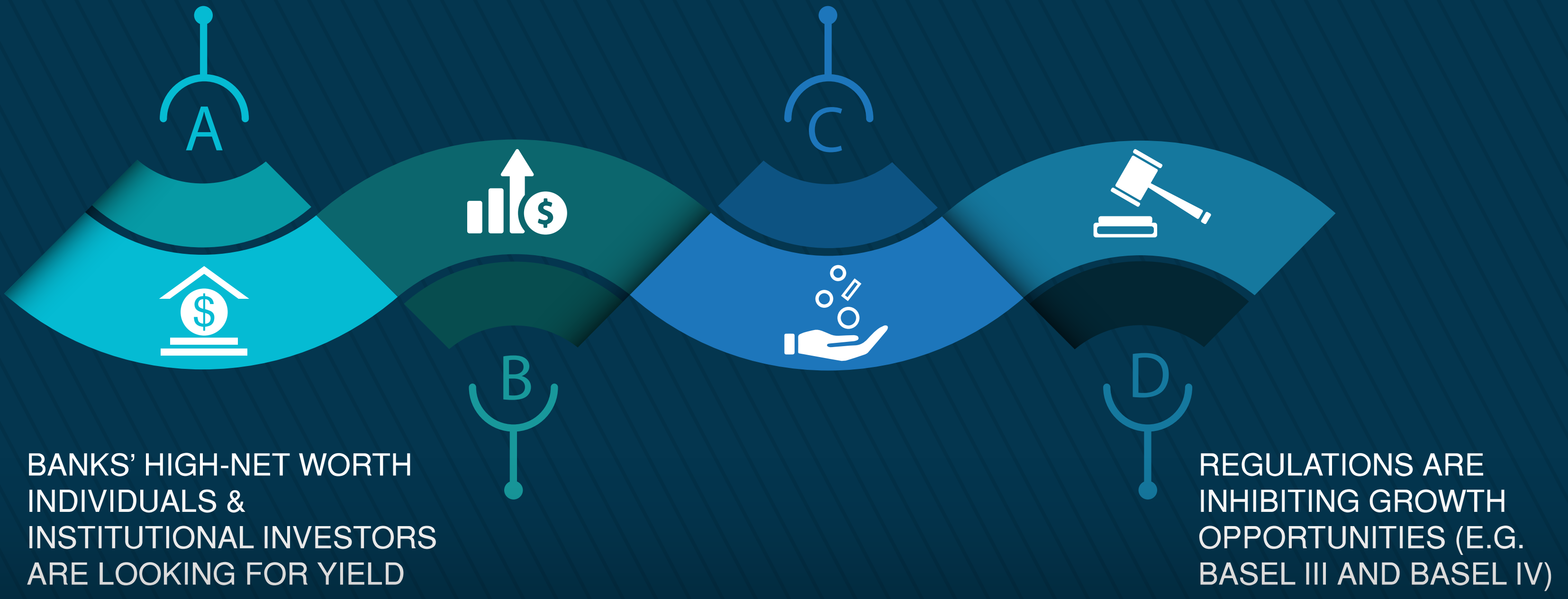
MORE LOANS. LOWER RESERVES.  
HIGHER INVESTOR RETURNS



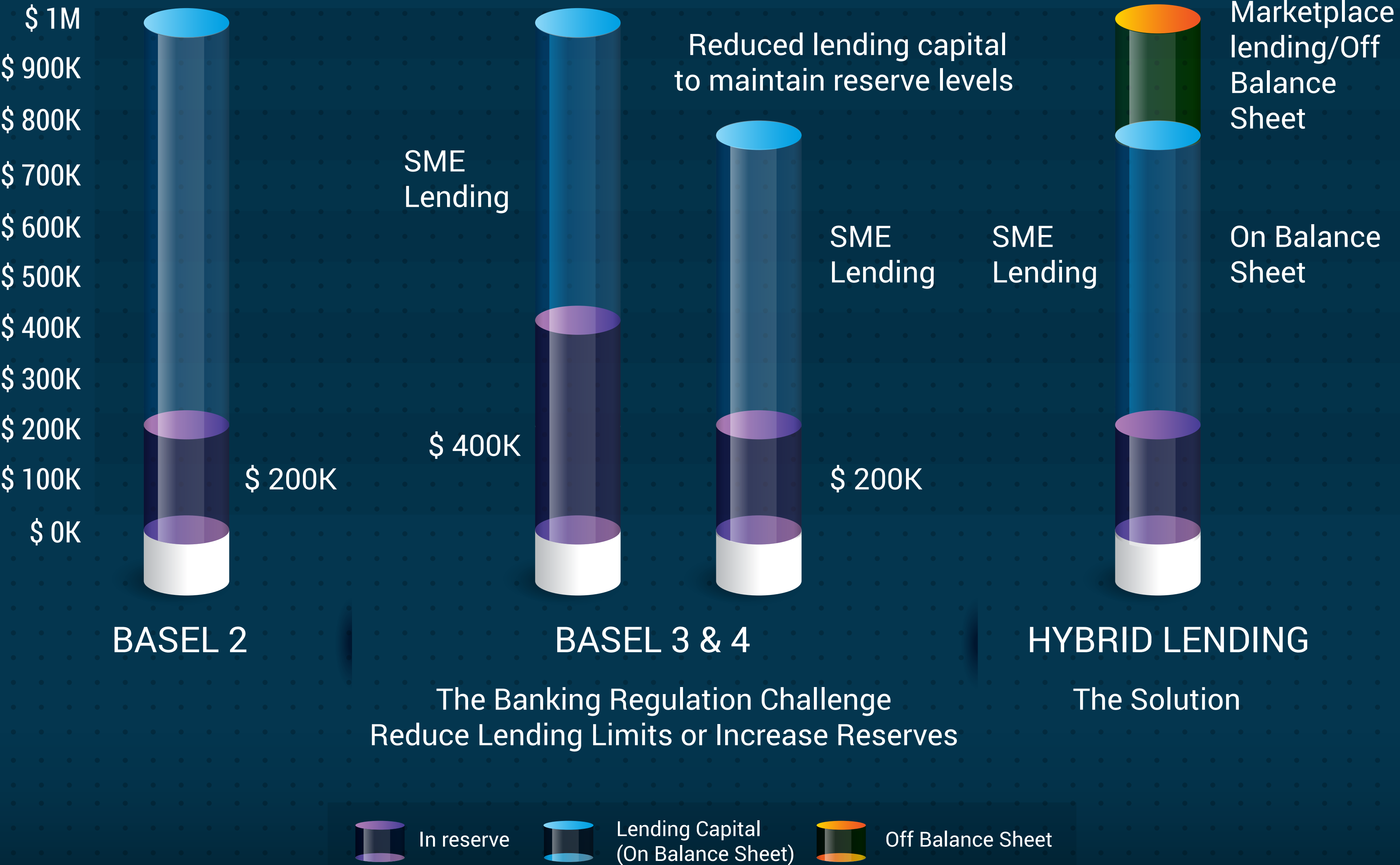
## CHANGING BANKING LANDSCAPE

THE LENDING DOMAINS ARE CHALLENGED BY NEW PLAYERS WITH BETTER LENDING EXPERIENCE AND NEW WAY OF RISK ASSESSMENT

CLOUD, BIG DATA, MACHINE LEARNING AND AUTOMATION ARE BRINGING PROCESS EFFICIENCIES AND TRANSFORMED BORROWER EXPERIENCE

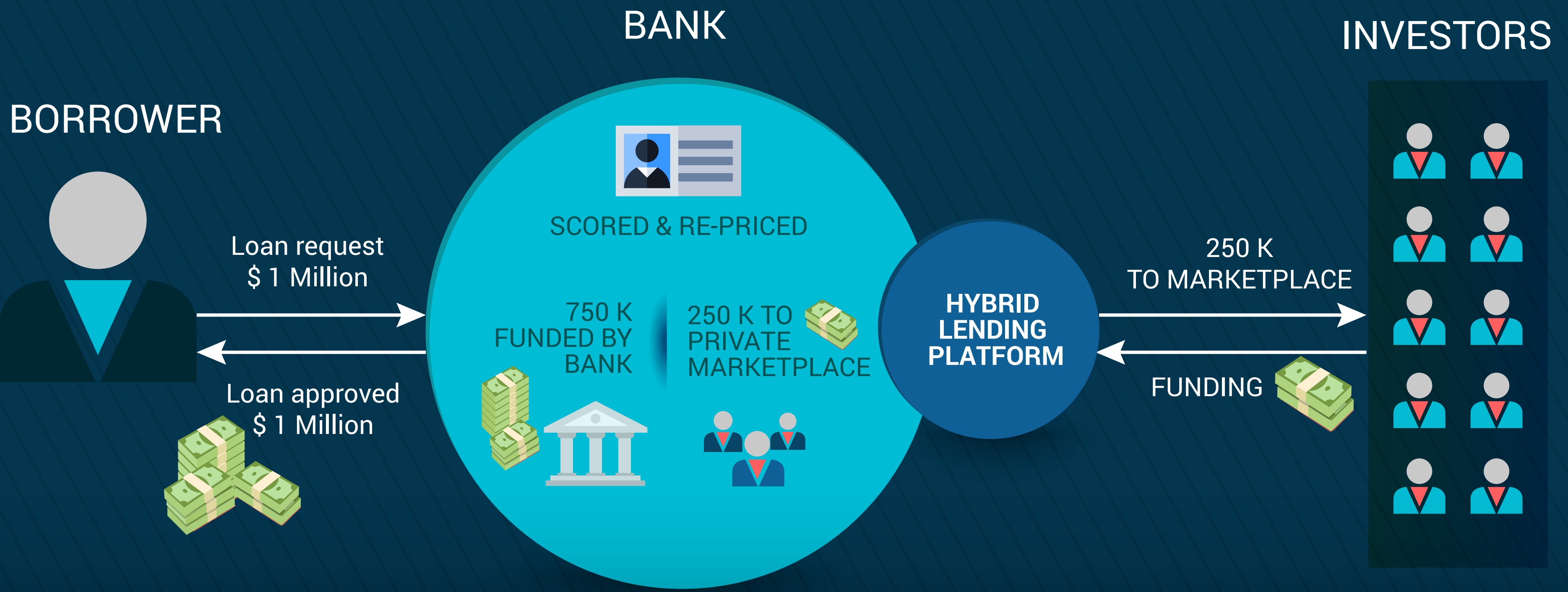


## WHY HYBRID LENDING?



## HYBRID LENDING THE NEW NORMAL

BANK PROCESS FLOW



## BENEFITS OF HYBRID LENDING

### BANKS MAINTAIN BORROWER & INVESTOR RELATIONSHIPS

- Make loans they had to turn down before
- Deliver a great borrower experience
- Investors get fully vetted loans from the bank



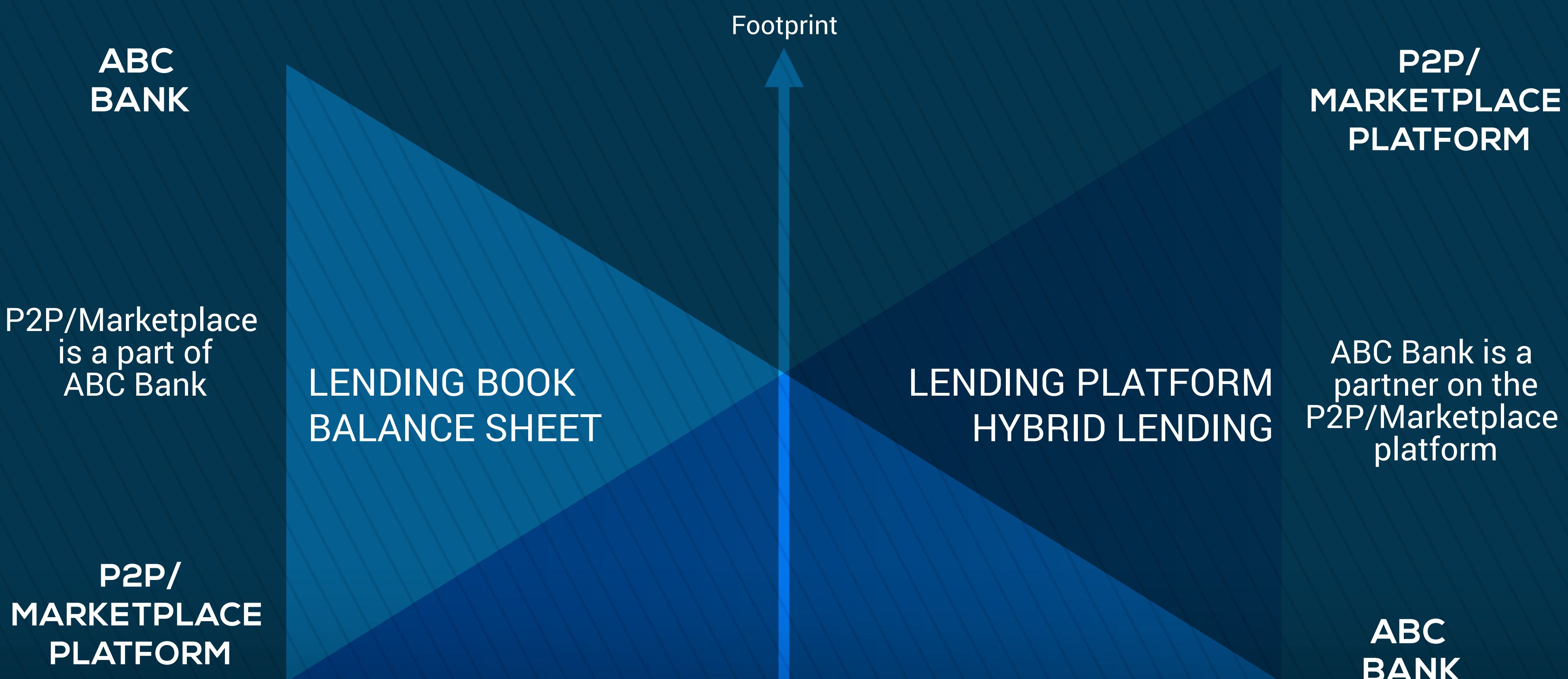
### ADDITIONAL INCOME

- Interest income on loans previously turned down;
- fees on marketplace loans

### BASEL 3 & 4

- Compliance - balance sheet optimized
- Fully productive portfolios

## TRANSFORMATION FROM A BANK TO A PLATFORM



Cloud Lending Solutions can help banks set up Marketplace Lending platforms and take advantage of the latest cloud lending strategies

To learn more

[SCHEDULE DEMO](#)

Cloud Lending Solutions, a leading cloud-based financial services technology company, empowers the global lending community to connect with their borrowers by transforming the borrower and lender experience. Built on Salesforce, the world's #1 CRM, Cloud Lending Solutions is the lending industry's only end-to-end loan and leasing software specifically designed to digitize the entire lending process; from origination, underwriting, servicing, to collections, creating a single system of record within lending operations. Clients include banks, credit unions, traditional finance companies, online lenders, and marketplace platforms.

+1 (650) 918-0499 | info@cloudlendinginc.com | www.cloudlendinginc.com