

Cash Management

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31st ANNUAL CONFERENCE



Cash Management Pepper Group Limited

Jimmy Zhang
Corporate Banking Manager

What we do

		AUM as at 30 Sep 2018	% INCOME as at 31 Dec 17
	Lending Residential Mortgages Prime, near prime and non conforming Small ticket Commercial Real Estate Consumer Lending <ul style="list-style-type: none"> • Auto and Equipment Finance • Point-of-Sale Finance • Personal Loans • Credit Cards 	\$13.5b	63%
	Asset Servicing Management and administration of loans <ul style="list-style-type: none"> • Own Originated • Third Party (other banks and financial institutions) • Performing and Non-Performing Loans • Residential, Commercial and Consumer Loans 	\$49.1b	31%
	Advisory Occupier Advisory and Capital Solutions Increasing Global reach driving CRE opportunities into Servicing and Lending business units	N/A	5%

Where we operate

Ireland Est 2012	Residential mortgages Asset servicing
United Kingdom Est 2013	Residential mortgages Asset servicing
Spain Est 2013	Residential mortgages Personal loans Auto finance
South Korea Est 2013	Point of sale finance Personal loans Asset servicing
China & Hong Kong* Est 2014	Personal loans Credit cards
Australia & NZ Est 2001	Residential mortgages Auto & equipment finance Personal loans Asset servicing
New markets Cyprus, Portugal, Greece	Consumer finance Auto and equipment finance Asset servicing



*Pepper has a 12% stake in Prime Credit – a specialist consumer finance business, offering consumer loans and credit cards, located in China & Hong Kong.

The challenges we face currently with multibank cash management and payments

1
Lack of visibility
on cash globally

2
Multiple login to
various banking
system

3
Increased
operating risks

4
High operational
costs to move
between banks

What do we want to achieve



Ability to view cash globally through a single platform



Ability to process payment through a single, secure, multibank channel platform



Ability to switch banks efficiently





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