

**PRESS RELEASE**

**AFLUENTA® RELEASES A NEW VERSION OF ITS PEER TO PEER PLATFORM**

***Mi Afluenta 2.0* section renders new services to investors who can now resort to an INVESTMENT SIMULATOR and a PROFITABILITY INDICATOR to assess their investments.**

BUENOS AIRES – February 18, 2013 -- Five months after its launching, **Afluenta** ([www.afluenta.com](http://www.afluenta.com)) released its revamped platform for investors called Afluenta 2.0, which renders new features to improve user experience when choosing and investing on peer to peer loans in a simple and easy way. Thus, investors can have a thorough knowledge of their investments portfolio yields, the number of loans displayed according to repayment terms and clusters, average investments, expected monthly returns and the results of the auctions they participated in, among other benefits.

**Afluenta** has also developed an easy to understand **Investment Simulator** so that those people who are not yet clients can project their funds returns based on actual averaged results obtained by current investors. In this way, prospective investors can simulate a profitability using actual information on interest rates, loan repayment terms and clusters to invest on, and they can also adjust results to fit their expectations.

*“In just 150 days, **Afluenta** was visited by over 220,000 people, built a 7,000 users community and surpassed the million pesos under management. On average, each loan was funded by 33 investors, which only 5 months ago was absolutely unconceivable. People invest their money to grant loans to other people because they obtain better financial rewards than those offered by banks and because doing so is humanly rewarding”,* comments **Alejandro Cosentino**, Founder and CEO of Afluenta, who strongly promotes the so-called “Sharing Economy” where Afluenta stands as a genuine example across Latin America.

Additionally, the company released the **Afluenta Profitability Indicator** to practically assess this investment system. It is a measurement of the Weighted Average Profitability on Invested Capital<sup>1</sup> (For its initials in Spanish, RMPCI) published monthly. The first RMPCI indicator for January 2013 reached a 32,4% profitability for investments made as of September 28, 2012. “It is no surprise the interest that **Afluenta** awoke as an investment alternative in times when interest rates on CDs are below 15%”, concluded *Cosentino*.

**Afluenta**'s system works through a regular management Trust regulated by Law Nº 24.441, on which investors are Trustors and **Afluenta** is the Trustee. Loans are granted by the Trust allocating the resources contributed by investors and complying with the terms imposed by them. **Afluenta**, pursuant Section 5 of Law Nº 24.441, is registered at the Public Ordinary Trustees Registry at the Comisión Nacional de Valores (CNV) under Nº11 in accordance with Resolution 16.895 passed on September 4<sup>th</sup>, 2012. The aforementioned resolution entitles **Afluenta** to publicly offer its trust services under the CNV supervision, but such body does not approve nor control the trust contracts entered into by the trustees.

**About Afluenta**

**Afluenta** ([www.afluenta.com](http://www.afluenta.com)) is an Argentinian peer to peer lending company which aims at

promoting a simple, safe and transparent financial culture. It develops innovative products that help people manage their money in a simple and human way. **Afluenta** seeks to become the best competitive and sustainable investment alternative to individual investors and it publishes the projects of those applicants who deserve to obtain a loan based on their correct performance.

As regulated by Financial Entities Law Nº 21.526, the role of **Afluenta** is not that of a middleman. **Afluenta** does not intermediate nor take the risks as banks do, because it is not trustee of the funds: the investors are the trustors (who are neither depositors nor creditors) who invest their money, deciding how much they want to allocate, where and when. They understand the risks involved and expect to obtain yields from the Trust.

For further information, please visit [www.afluenta.com/nosotros](http://www.afluenta.com/nosotros)

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<sup>i</sup> Weighted Average Profitability on Invested Capital (For its initials in Spanish, RMPCI) up to January 2013 for investments to grant loans to people, to be paid back in terms of 12, 24 and 36 months, to all clusters since September 28, 2012 and assuming the reinvestment of monthly yields at the same rate and to the same clusters. The RMPCI rate may vary monthly based on the system default payments. The projection comprehends current fees, taxes and a projected default rate according to each client profile. The RMPCI rate does not include initial registration charges or documents management charges. Funds withdrawal charges are not included either. Investing on loans to other people represents an activity that entails default payment risks. That is why the RMPCI rate may produce positive or negative results depending on loan repayment compliance. **Afluenta** considers the RMPCI rate to be a practical and accurate way to assess the profitability of the investing on loans system. However, by no means, does it guarantee a determined investment profitability. We advice investors to resort to the methodology of their choice.