

Media release

GENTWO takes structured finance and risk expert on board

Zurich, October 20, 2020 – **Beat Hodel is joining GENTWO's Advisory Board. The graduate economist and proven expert on financing, risk and compliance issues is committed to the support of SMEs. As the former Chief Risk Officer of the Raiffeisen Group, he will advise GENTWO on risk, regulation and compliance issues and help the company develop the SME segment.**

As an innovative player in securitization, GENTWO provides its institutional clients with creative solutions that help them manage risks and fulfill the high expectations established for them in the areas of risk management and compliance. In order to adequately meet these requirements, Beat Hodel, a recognized expert on financing, risk and compliance issues, was invited to join the GENTWO Advisory Board. This gives GENTWO access to the know-how and experience of a manager with many years' experience, who is not only a proven specialist familiar with all aspects of risk management, but has also made a significant contribution to the further development of the discipline and has actively helped shape regulatory approaches in Switzerland.

"Beat Hodel is a 'bridge builder' between the financial and real economy," says Philippe A. Naegeli, CEO of GENTWO. **"He knows how to link these two areas in a committed, skillful and solution-oriented manner. His profound know-how and broad network will greatly benefit us as we open up new markets. As an experienced entrepreneur who embraces the discipline of risk, Beat will be able to advise us on a variety of regulatory issues and provide excellent support in developing and implementing effective internal compliance guidelines. We are proud to welcome such an expert to our company."**

Beat Hodel adds, **"GENTWO's off-balance sheet securitization platforms do much more than just preserve equity. They also drastically reduce transaction costs and make previously illiquid exposures tradable. This gives professional investors cost-effective access to a completely new world of investments with high diversification potential. Moreover, by removing such artificial hurdles, the ability to finance projects that a company finds sensible to pursue is hugely improved – something that provides a particular benefit to small and medium-sized enterprises (SMEs). Strengthening the economy has been a personal concern of mine for many years. GENTWO offers the most convincing solution for building bridges between investors and companies."**

Capital requirements and the costs of capital, as well as the expense and associated operational costs of balance sheet and risk management, place a burden on the balance sheet transactions of financial intermediaries. Up until now, this has meant that economically sensible transactions have either been inadequately implemented – or not implemented at all. By reducing the burden on the balance sheet, securitization solutions lower these hurdles. Until recently, however, setting up securitization solutions was complex, time-consuming, and expensive – and therefore was only within

the scope of a few large institutions. Today, though, modern securitization platforms like those from GENTWO can be set up cost-efficiently, so the advantages are available to a broader target audience. Now, small and medium-sized banks, asset managers or family offices can have an off-balance sheet securitization unit of their own, launching conventional investment products with a Swiss ISIN without the involvement of a bank issuer. This opens up significant opportunities for them to develop their client business – without any regulatory disadvantages.

About Dr. Beat Hodel

Beat Hodel is a proven finance and risk expert with many years of C-level and Board-level experience. Important positions that Beat has held during his thirty-year career in the financial industry include the positions of “Head of Risk & Compliance” and member of Executive Management of Raiffeisen Switzerland; member of the Board of Directors of “esisuisse”, the institution providing deposit insurance to Swiss banks and securities dealers; and head of Banking Consulting/Special Audits at Ernst & Young Financial Services, as well as head of its Special Assurance & Advisory Services. He is also the founder of Abovo Consulting, specializing in risk and process management, which he integrated into the IT service provider Comit at the beginning of 2004. As a structured finance and risk specialist with in-depth knowledge of the structured products segment, Beat studied finance at the University of Fribourg. After completing his doctorate, he entered the commercial banking unit of Volksbank, where he oversaw lending activities and workout positions and, as Head of Equity Banking, was involved in expanding the bank's range of financial instruments for SMEs. At the same time, he founded HPC, a financing and restructuring consultancy, which acted as a “bridge builder” between finance and the real economy and linked banks and SMEs. Beat has drawn upon this wide-ranging practical experience in his research and university teaching. Today, he also calls upon this background as a value creator in his current involvement as a consultant and startup sponsor, for example as a jury member for Venture Kick. As a member of the Executive Board of CAT Growth AG, he also builds bridges between SMEs and investors.

About GENTWO

Zurich-based innovative securitization specialist GENTWO has created a new generation of financial products. The company builds securitization platforms for its institutional clientele and enables professional investors to securitize not only bankable, but also non-bankable assets with a Swiss ISIN. The focus on so-called off-balance-sheet investment products solves the problem of declining margins and growth barriers for many financial market players. It opens up new performance potential by creating access to a theoretically unlimited world of asset classes. Financial intermediaries, including banks, can use GENTWO's setup to realize their own product and business innovations. GENTWO: www.g2fp.com, GENTWO Digital: www.g2d.io

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