

BEDROCK'S SINGLE POINT OF ACCESS TO FUNDS WITHIN THE P2P CREDIT SPACE

OrchardWay P2P Credit Fund Ltd provides access to the expertise of HCG Fund Management, a firm at the forefront of investing in Peer-to-Peer credit.

The Fund targets a 8 -11% annual net return on equity from reputable asset classes which were until now reserved for established banks and lending institutions.

OrchardWay gives exposure to diversified profiles of underlying borrowers (e.g., consumer, real-estate, small businesses)

The fund offers low duration, low volatility, and low correlation to other asset classes.

ORCHARDWAY PERFORMANCE

OrchardWay launched in March 2015. Prior returns from Mar'13 to Mar'15 are HCG CCI

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year	ITD
2016	0.63%	0.65%*											1.3%	25.7%
2015	0.72%	0.66%	0.70%	0.80%	0.67%	0.68%	0.63%	0.66%	0.56%	0.57%	0.55%	0.56%	8.0%	24.2%
2014	0.64%	0.63%	0.74%	0.71%	0.75%	0.63%	0.72%	0.72%	0.71%	0.72%	0.71%	0.75%	8.8%	15.1%
2013	**	**	0.00%	0.21%	0.61%	0.75%	0.75%	0.75%	0.65%	0.68%	0.64%	0.68%	5.8%	5.8%

*This figure has been estimated by the Portfolio Manager and should be used for information purposes only

Note: HCG CCI (HCG Consumer Credit I LP) is now part of HCG Digital Finance LP, the U.S. partnership into which the Fund is investing.

Returns are net returns after all fees and expenses. Past performance is not an indicator of future results

KEY FACTS

Inception date	April 2015
Base Currency	USD
Hedged Classes	EUR, CHF, GBP
Fees	2%/20% (w 6% Hurdle)
Domicile	Cayman
Liquidity	Monthly notice/ pay out within 120 days
Investment Advisor	HCG Fund Management
Management Company	Kinetic Partners (LUX) S.a.r.l
Portfolio Manager (Feeder)	Bedrock Asset Mgmt. (UK) Ltd.
Promoter & Distributor	Bedrock Asset Mgmt. (UK) Ltd. Bedrock Advisors SA.
Fund Counsel	Conyers Dill & Pearman (Cayman) Limited
Administrator	SS&C GlobeOp
Auditor	Ernst & Young LLP

HCG DIGITAL FINANCE

HCG, through its four portfolio funds, works exclusively with the highest quality Peer-to-Peer platforms:

- Portfolio Fund 1**
 Consumer Credit I: U.S. consumer credit purchased from LendingClub
- Portfolio Fund 2**
 Real Estate: U.S. "fix-to-flip" mortgages purchased from LendingHome
- Portfolio Fund 3**
 Consumer Credit II: U.S. consumer credit purchased from LendingClub
- Portfolio Fund 4**
 Small Business I: U.S. small bus receivables purchased from P2B Investor

HCG looks for "outside market" investment opportunities that exhibit low volatility and that are uncorrelated to the behavior of public market securities. The firm was founded in 2009, and since 2012, has been a pioneer in formulating investment programs around Peer-to-Peer platforms. HCG Funds strives to identify and develop strategic relationships early on with the platforms that will become tomorrow's leaders in their market segment. The firm's philosophy is to work with the *highest quality* platforms rather than *all* platforms.

HCG launched its first program, HCG Consumer Credit I LP ("HCG CCI"), in March 2013. In 2015, the firm launched its second investment program, HCG Digital Finance LP.

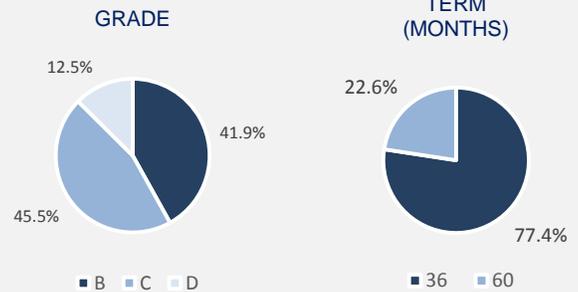
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PORTFOLIO FUNDS OF HCG DIGITAL FINANCE

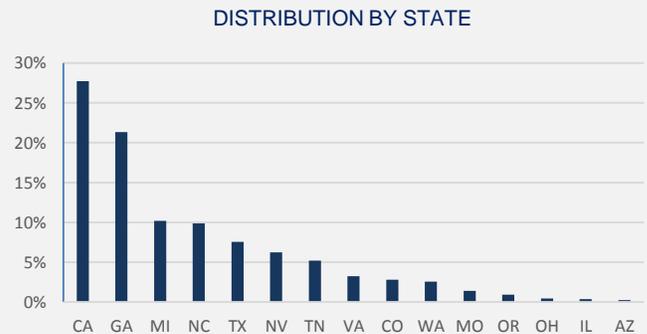
HCG Consumer Credit I

- Portfolio size: \$84 million*
 - Unsecured Revolving Consumer Credit – U.S.
 - Weighted average gross yield: 12.8%
 - Notes outstanding: 64,411
 - Average size: \$1,300/loan
 - Loan terms: 36/60 months
 - 88% in Grade B/C
 - Low duration: 1.4, Average life 20 months
 - Fractional interest only
 - Platform: **LendingClub**
 - Levered with senior loan from CapitalSource Bank (PacificWest Bancorp)
- *Includes limited partners invested directly in HCG CC I LP*



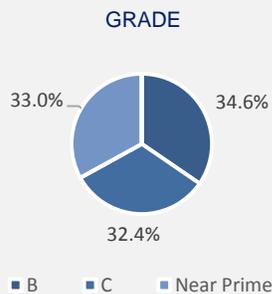
HCG Real Estate

- Portfolio size: \$22 million
- Secured first-lien residential mortgages- U.S.
- Weighted average gross yield: 11.8%
- Loans outstanding (net of payoffs): 133
- Average size: \$160,000/loan
- Loan terms: 6/12 months
- Low duration: < 1, Average life 9 months
- Non-judicial states
- Average LTV (drawn/"as-is" value) ~70%
- Whole loans
- Platform: **LendingHome**
- Currently unlevered



HCG Consumer Credit II

- Portfolio size: \$59 million
- Unsecured Revolving Consumer Credit – U.S.
- Weighted average gross yield: 23.3%
- Loans outstanding: 6,266
- Average size: \$9,250/loan
- Loan terms: 36/60 months
- Grade Prime B/C and Near Prime E/F/G
- Low duration: 1.4, Average life 19 months
- Whole loans
- Platform: **LendingClub**
- Levered with senior loan from CapitalOne Bank



HCG SME I

- Portfolio size: \$2.3 million
- Secured small business invoices and receivables – U.S.
- Weighted average gross yield: 14%
- Loans outstanding: 26
- Average size: \$88,000
- Loan term: generally 60 days
- Fractional loans
- Platform: **P2BInvestor**

This document constitutes an unofficial support of the fund.

All subscriptions must be made on the basis of the Offering Memorandum of the fund which constitute the only official document.

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Place of Performance and Jurisdiction

In respect of the Shares/Units distributed in Switzerland, the place of performance and jurisdiction is at the registered office of the Representative in Switzerland.