



Performance Analytics for Participation Sellers

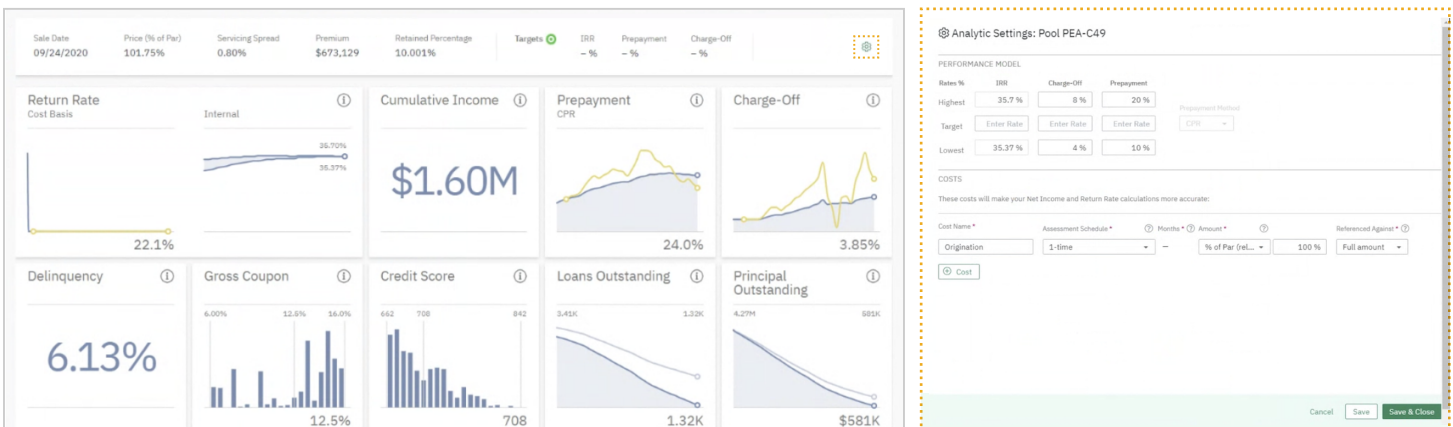
See Returns Clearly. Sell More Confidently.

Participation sellers can now incorporate origination, servicing and other operational costs into LoanStreet's analytics to gain a more accurate view of the performance of their loans. Our solution:

- Accounts for costs over time, not just the gain or loss at the time of sale
- Eliminates the need to merge internal and external data sources
- Reduces time constructing cost schedules or recalculating return metrics
- Generates exportable analytic reports quickly, efficiently and effectively

New User-Inputted Cost Feature

Sellers can now input a wide variety of costs directly into LoanStreet's Analytics platform, thereby revealing the true economic impact of loan participations on their institutions.



- Customize any costs by name, assessment schedule, percentage amount, as well as the reference quantity (e.g., outstanding syndicated balance).
- Provide your ALCO committee and other internal stakeholders with a true understanding of Net Income and Return Rate.
- Review and compare each sale along with asset-level analysis at any time or over time.

Case Study: Unsecured Credit Pool

The following example is from an unsecured consumer pool that was sold by a credit union to a group of 11 buyers across the United States. Note the variety of costs that Performance Analytics easily incorporates and the material change these costs have on performance.

Price: 101.75% par Servicing Spread: 0.80% Retained Percentage: 10%		
User-Inputted Cost	Cost Assessment Schedule	Amount
Loan Origination Fee	1 time	.6% of par
Reporting Costs	Annual	.1% of par
Remitting Expense	Monthly	\$50/month
Administrative Fee - Salaried Employee	Monthly	\$15,000

Performance Metric	Without Inputted Costs	With Inputted Costs
Internal Return Rate (Annualized %)	35%	24%
Cost-Basis Return Rate (Annualized %)	33%	22%

Performance Analytics Key Features

Scenario Analysis – Stress test and forecast performance, leveraging historical data and projected future cash flows based on your assumptions of prepayment rates and charge-offs.

Cost Basis Return – Understand the current performance of your assets by evaluating the monthly ratio of income over the amortized cost.

Amortization & Accretion Tools – Select your preferred amortization or accretion method for your expenses and income and download accounting schedules in .csv format.

Investment Expectation Analysis – Store your initial expectations for an investment's performance to visualize and examine how they compare to actual experience.

Pool-level Performance Reports – View and deliver key analytical insights in a polished, printable and presentation-ready Excel format for your key stakeholders.

Data Integration – Download underlying data in .csv format and seamlessly integrate LoanStreet's analytics data into your existing workflows.

Exportable Asset Class Performance Reports – Consolidate across transactions based on asset class, expediting your workflow and analysis.

Contact your sales representative or visit loan-street.com/performance-analytics to get started.