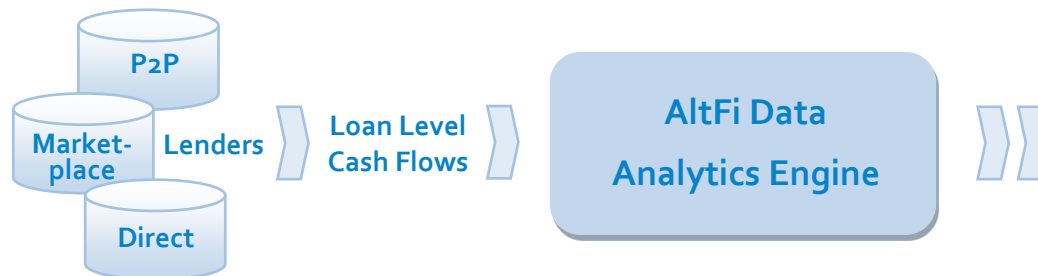


Disclosing Lending Performance

AltFi Data Analytics allows originators to present their lending track record to a consistent industry standard. Using loan-by-loan cash flows AltFi Data can derive comparable performance metrics to allow like-for-like analysis. As an independent third party analytics vendor, AltFi Data provides originators with a platform to disclose loan data for the independent verification of asset performance. In turn, investors can efficiently access a credible source of data for due diligence.

Market Profile

AltFi Data Analytics is first and foremost a platform for investors to analyse originator performance. By providing investors access to consistent and comparable analytics on AltFi Data, originators gain exposure to the wider investor community. Originators also stand to gain credibility and demonstrate a powerful alignment with investors by allowing scrutiny of their lending performance. As a further benefit, originators can themselves use the AltFi Data metrics to compare their performance against their peers.



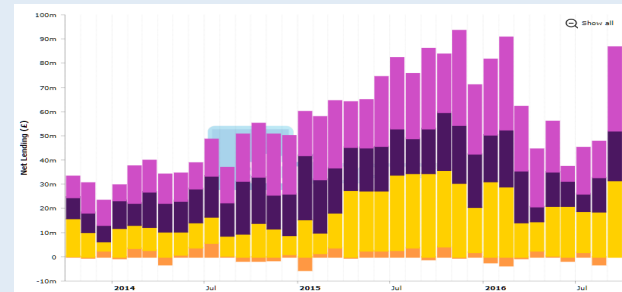
Net Return

AltFi Data has created a bespoke methodology to measure net return in a consistent and comparable way. This methodology is robust and suitable to be used in a market index which AltFi Data has created: the Liberum AltFi Returns Index (LARI). This index is designed to replicate the investor experience and is time-weighted to adjust for the effects of seasoning. It is expressed as a trailing 12-month return and is adjusted for fees, defaults and recoveries. By disclosing on AltFi Data and meeting the LARI eligibility criteria for inclusion, originators stand to gain a further boost in credibility amongst investors.

Credit Reporting

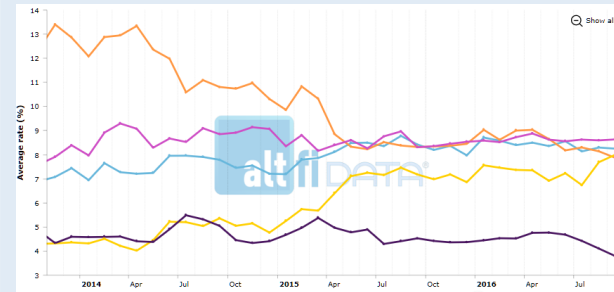
AltFi Data Analytics provides originators with a consistent set of analytics to allow reporting of their own performance metrics including arrears, defaults, recoveries, lending rates, change in principal outstanding and net returns. This enables originators to report a verified set of metrics and statistics to both internal and external stakeholders. AltFi Data has created an institutional grade analytics package for investors to access independently verified, quantitative and objective credit metrics on a portfolio of loans as well as the sector in aggregate. Additional features include segmentation by platform, risk band, borrower type, security type and vintage.

Net Volume



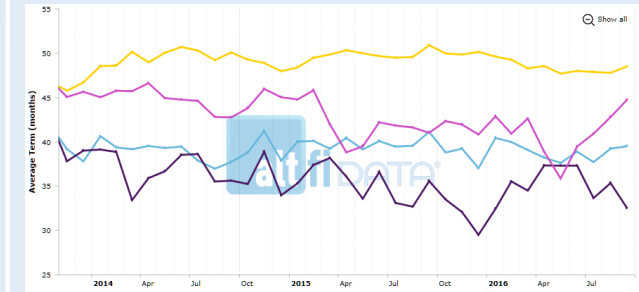
Monthly origination volume net of repayments. Illustrates change in outstanding principal..

Gross Yield



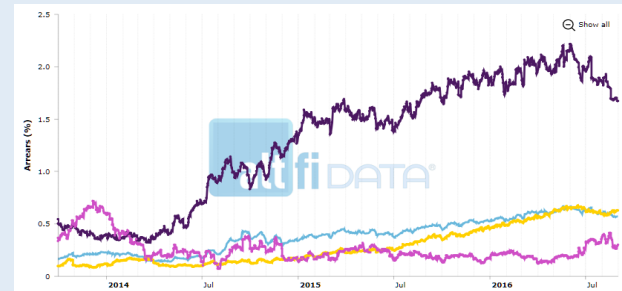
Weighted average interest rate net of platform fees. Represents initial yield to investors.

Average Term



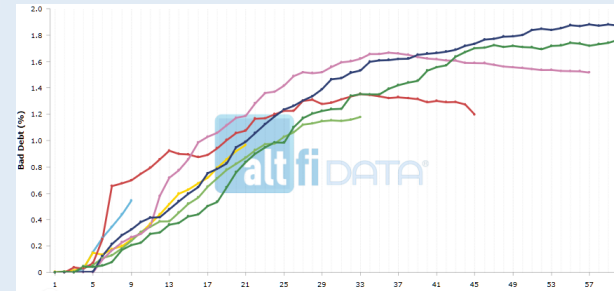
Weighted average term of loans at origination weighted by origination amount.

Arrears



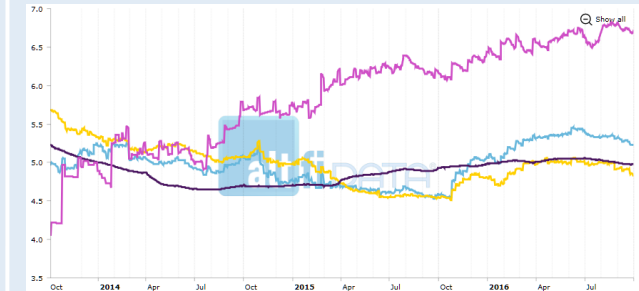
Percentage of loans with late payments, by outstanding principal amount.

Defaults



Cumulative defaulted principal net of recoveries as a percentage of original principal, by vintage.

Net Return



Return after fees and default adjusted for recoveries expressed as a 12-month trailing percentage.

Data Set

- historic data backfill available
- returns provided as a daily series
- other metrics provided as a monthly series
- platforms already on AltFi Data: Zopa, Funding Circle, RateSetter and MarketInvoice

Visit us: www.altfi data.com

Key Features

- pre-contingency fund analysis
- segmentation across security types, borrower types and risk bands
- quarterly and yearly vintage analyses

Delivery

- online charting
- csv download of chart results
- coming soon—datafeed API