AltFi Data Analytics

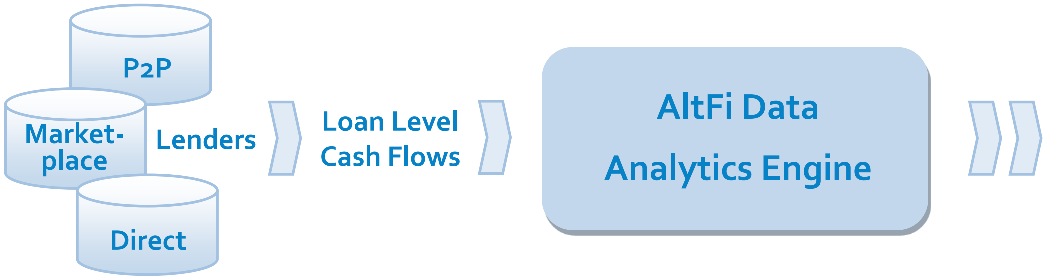
Investor Tools for Platform Lending

Monitoring Lending Performance

AltFi Data Analytics provides investors with an essential set of tools to track the performance of lending platforms by sourcing loan-by-loan cash flows from originators. This allows analysis to be applied uniformly across originators and compared within an institutional grade analysis package. As an independent third-party analytics vendor, investors can have confidence in the credibility of the resultant asset performance metrics.

Net Return

AltFi Data has created a bespoke methodology to track market place lending returns using the Liberum AltFi Returns Index. This same methodology is used to generate platform –level net returns and enable investors to make like-for-like comparisons. This time-weighted series is adjusted for fees, defaults and recoveries.



Due Diligence

Ultimately, any asset class must be viewed through the lense of both risk and return. AltFi Data Analytics provides investment managers with a critical tool to facilitate due diligence.

Credit Metrics

Because AltFi Data uses loan level cash flows, it is able to analyse the underlying credit performance of the loan book. This allows investors to scrutinise metrics like arrears , defaults and recoveries. For the first time investors have access to independently-verified quantitative credit metrics covering the sector in aggregate, or segmented by platform, borrower type, security type and vintage.

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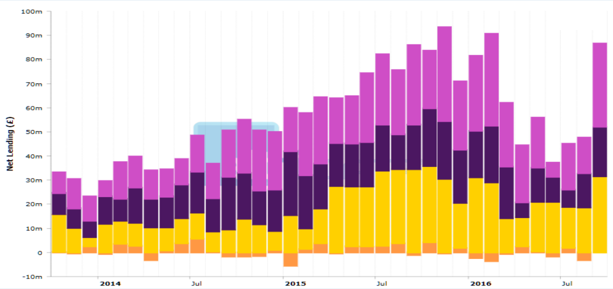
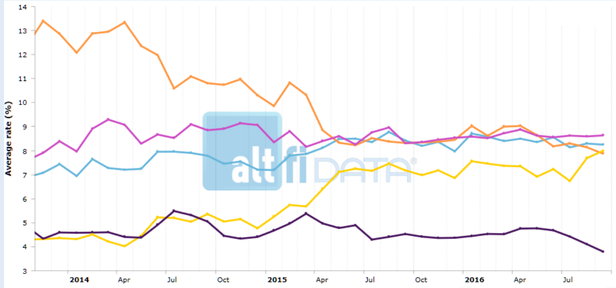
Net Volume



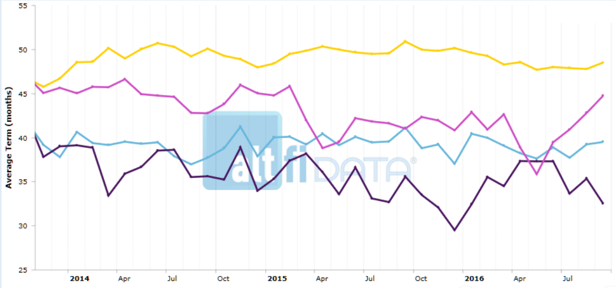
Monthly origination volume net of repayments. Illustrates change in outstanding principal.

Gross Yield



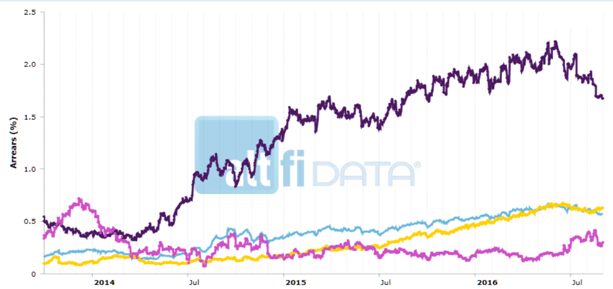
Weighted average interest rate net of platform fees. Represents initial yield to investors.

Average Term



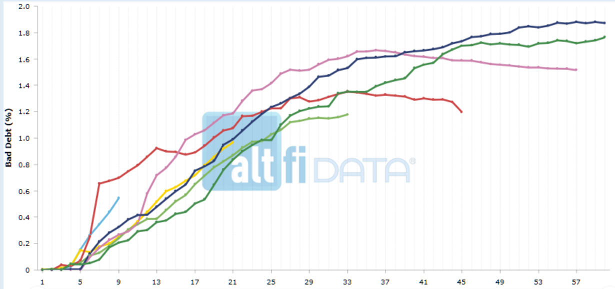
Average term of loans at origination weighted by origination amount.

Arrears



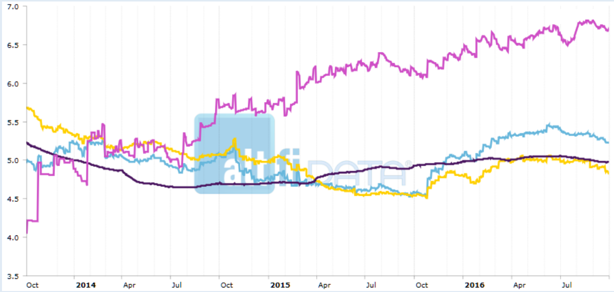
Percentage of loans with late payments, by outstanding principal amount.

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 time series from 2006
- returns provided as a daily series
- other metrics provided as a monthly series
- over 75% coverage including Zopa, Funding Circle, RateSetter and MarketInvoice

Key Features

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

Delivery

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

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