

# MarkitLend US Consumer Finance Fund, LP

Consumer Loans Selected for High Income  
and Principal Stability



## Fund Overview



MarkitLend US Consumer Finance Fund (USCF) invests in a well-diversified portfolio of US consumer loans originated and serviced by [Prosper.com](https://www.prosper.com) and [LendingClub.com](https://www.lendingclub.com). These are the leading US alternative lending platforms. They are audited and subject to periodic filing with the US Securities and Exchange Commission.

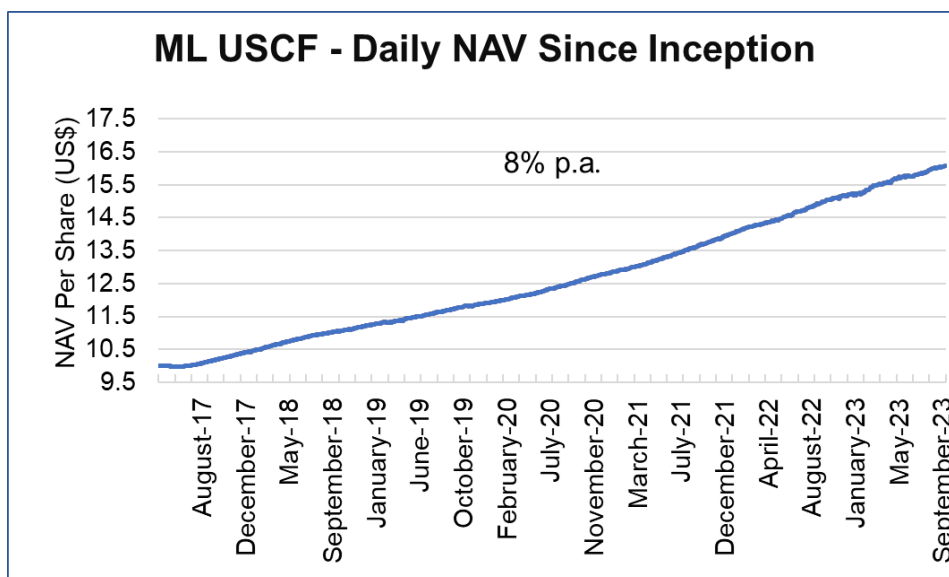
The Fund seeks to achieve a high level of income as well as return of principal with low volatility. The Fund focuses its investment on loans with the stated purpose of refinancing credit card debt or debt consolidation. MarkitLend applies a proprietary software tool parametered with loan selection criteria which continuously reviews and purchases loans.

Weighted average maturity of the portfolio is 3 years. The continuous flow of income and principal enables the fund to reinvest continuously and compound returns. Further, the relatively short duration of the portfolio effectively lowers overall volatility in response to changes in interest rates.

The Fund NAV is calculated daily, based on the underlying cash flows and daily accruals for loan loss provisions and fund fees.

The Fund was formed in 2017 and opened to external investors in 2023. Since inception the Fund has generated a steady annual return of about 8%.

## Fund Return Profile



Source: MarkitLend Investment Advisors, LLC. Future performance may differ from past performance. Actual results among investors in the partnership will vary depending on Partnership Class specifications.

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## Fund Statistics



### Portfolio Statistics

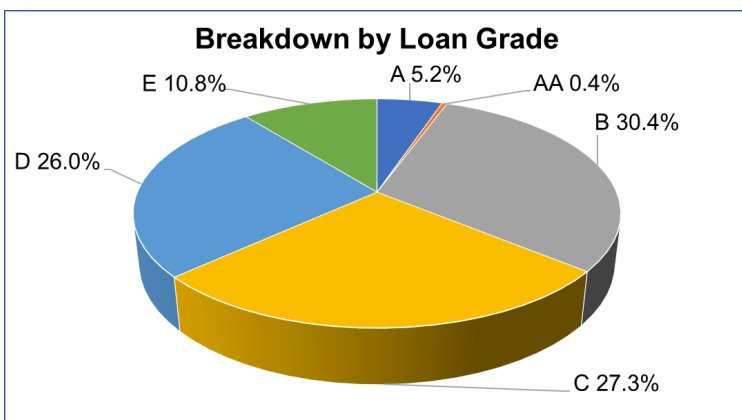
Weighted gross yield	16.57%
Average annual net return	7.8%
Number of loans	1326
Maximum exposure	2.06%
Weighted maturity (years)	3.05
Modified Duration	0.56

### Loan event statistics

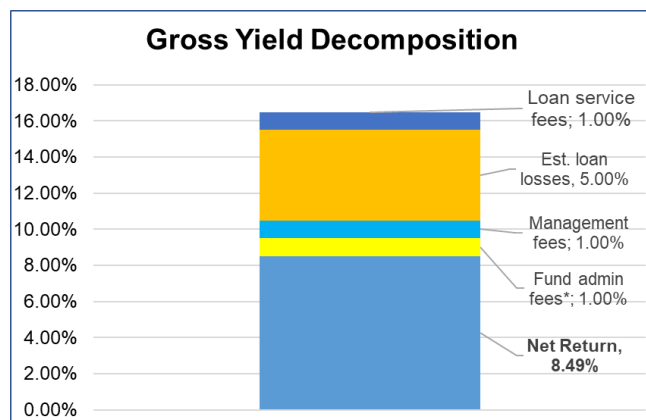
Paid in full	26.1%
Current performing	59.3%
Late	5.3%
Defaulted	8.4%
Average default loss (value of loan)	65.9%

## Portfolio Composition and Yield Breakout

### Breakdown by Loan Grade



### Gross Yield Decomposition



## Further Information & Contacts

Asset class	US Consumer Loans – Debt Consolidation
Structure	US LP
Category	Fixed Income   Alternative Assets
Pricing	Daily
Management fee	1%
Fund expenses*	1%
ISIN (CUSIP)	#US5706501013
Manager SEC Info	#805-8789336804
Website	<a href="http://www.markitlend.com">www.markitlend.com</a>
E-mail	<a href="mailto:investor@markitlend.com">investor@markitlend.com</a>
Telephone	+1 512 470 0010

*\*Fund expenses are limited to maximum of 1% of fund assets.*