



MarkitLend
US Consumer Finance Fund LP

March 2024

- Compelling return profile
 - Average annual 8% p.a.
 - Very low volatility, currently 0.50%
 - Consistent, every month return positive since inception April of 2017, almost 6 years

- Diversified portfolio of consumer debt consolidation and credit card refinance loans

- Invested via established, proven P2P platforms

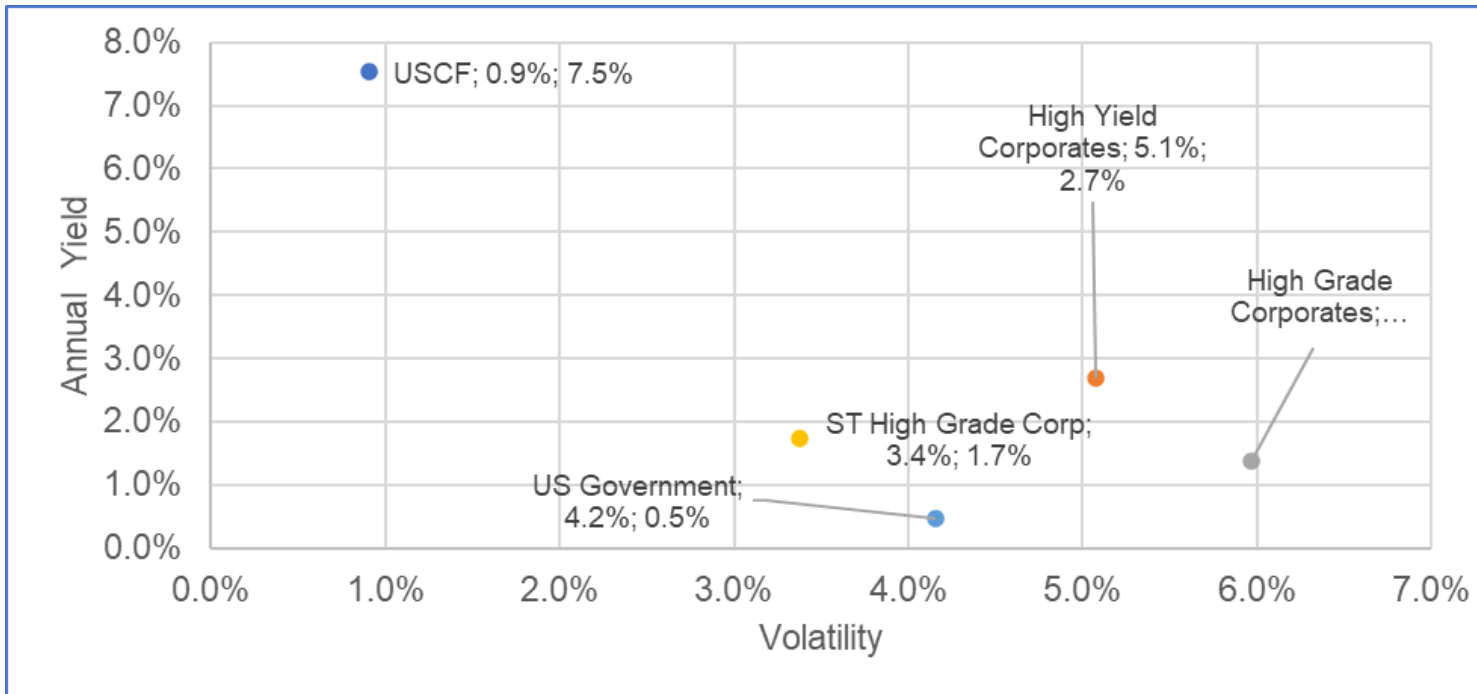
- Proprietary loan selection model and portfolio management tools

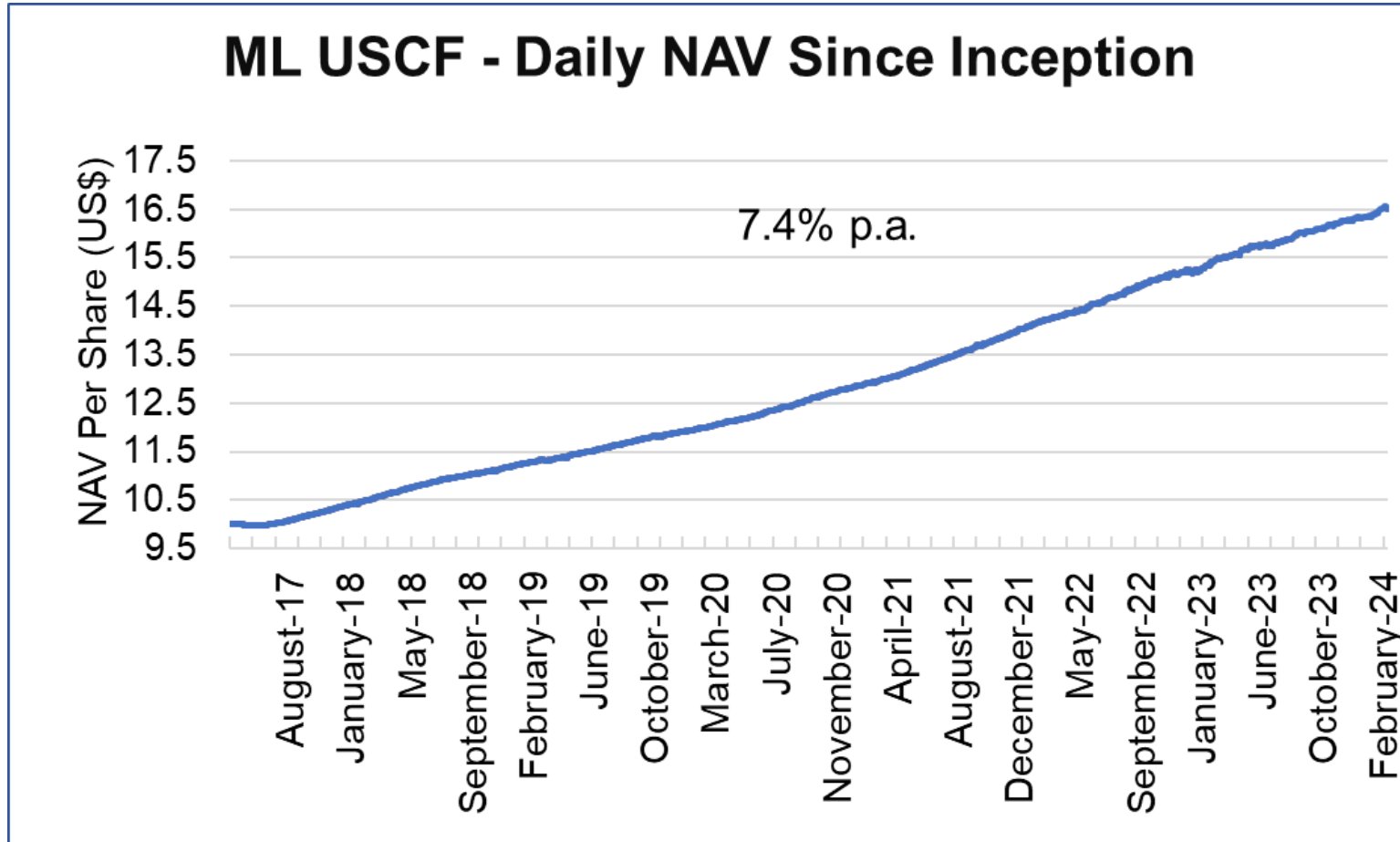
- Management team with successful track record

- Daily pricing

- Audited by PwC

Return/Risk Profile

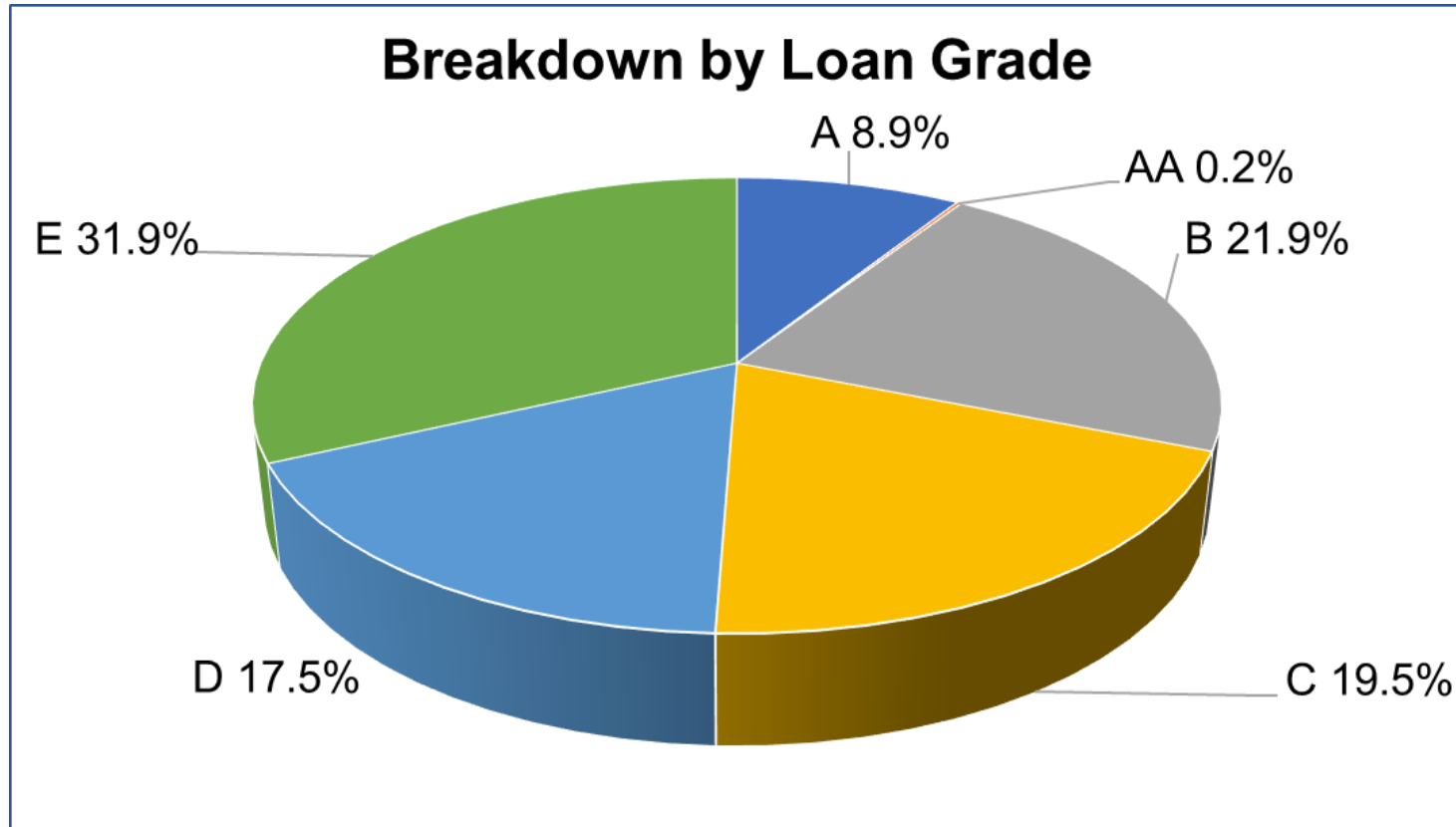


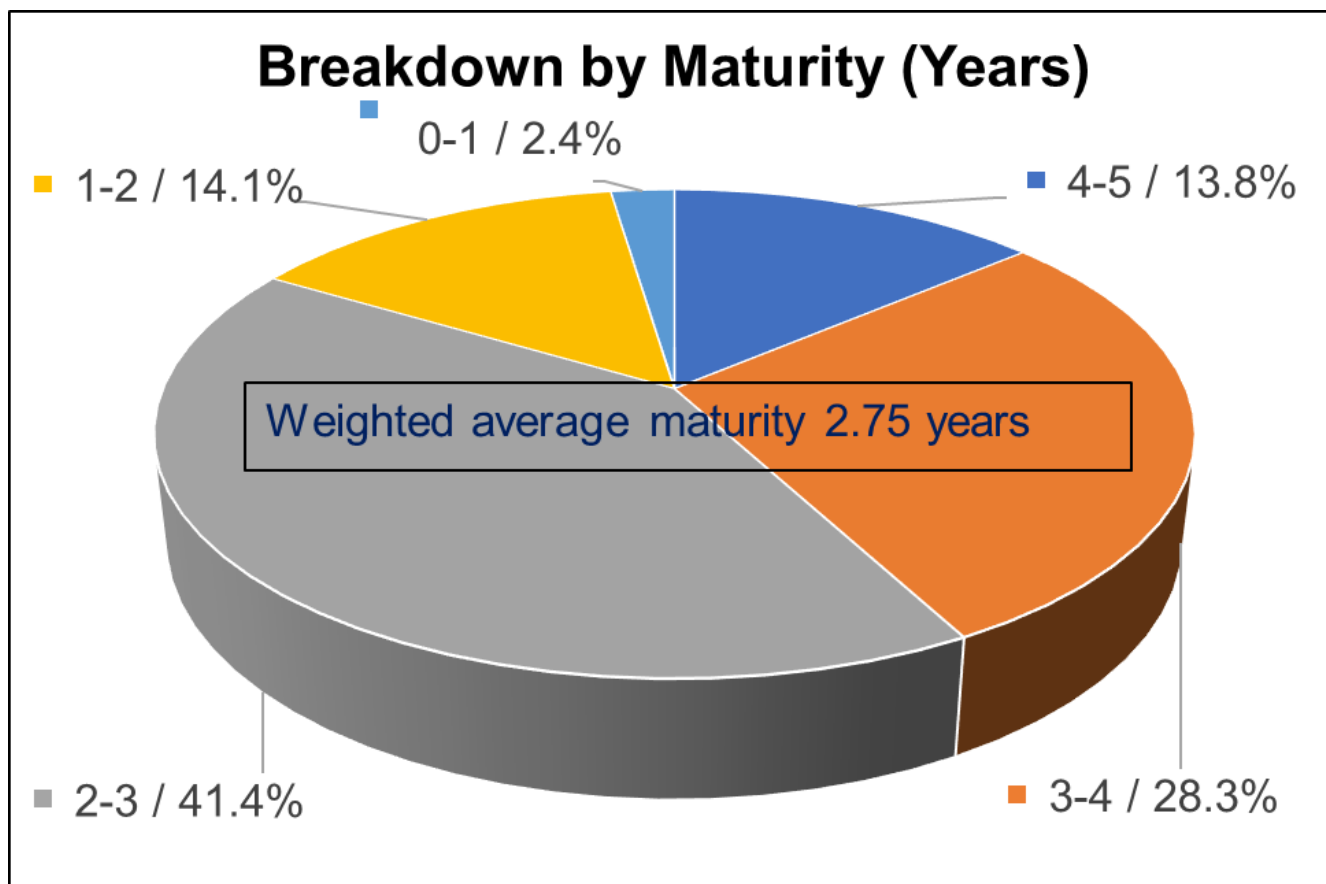


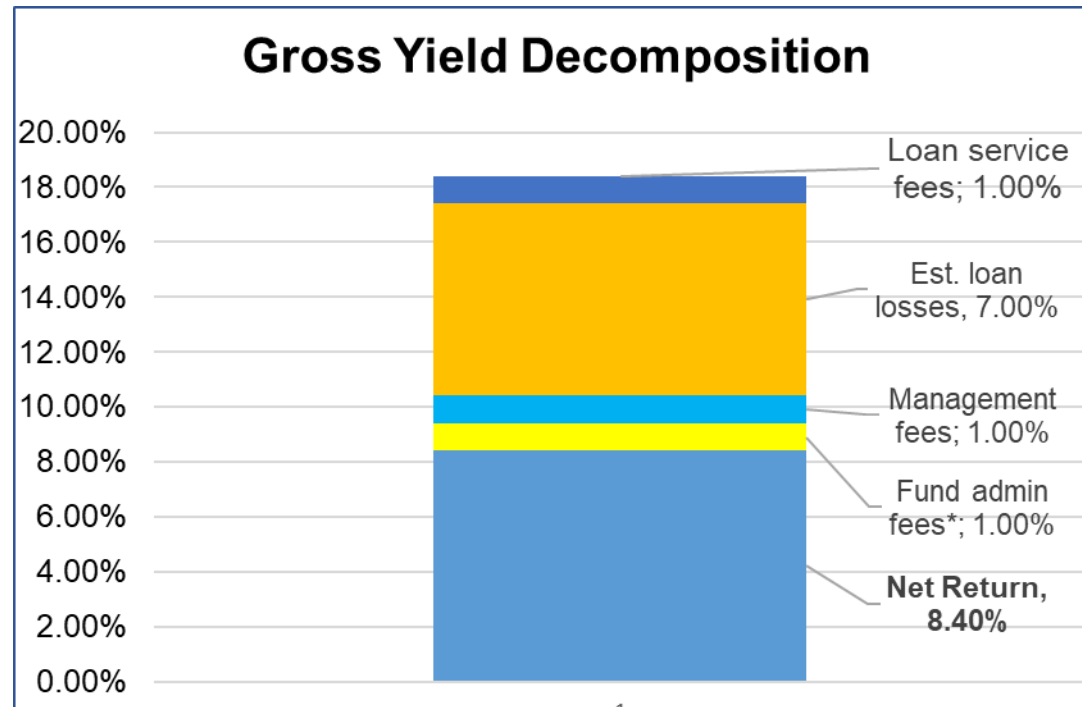
- Automated loan selection tool, runs real time, 24/7
- Automated loan portfolio management tool
 - Minimize cash in portfolio, currently 0.7%
- Analysis of daily platform loan listings
- Review of 60+ application parameters
- Automated selection and order input process

Portfolio Statistics	
Weighted gross yield	18.40%
Average annual net return	7.6%
Number of loans	1300
Maximum exposure	1.87%
Weighted maturity (years)	2.82
Modified Duration	0.62

Returns	
1 Month	0.67%
3 Month	1.56%
6 Month	3.16%
12 Month	6.57%
Annual volatility	0.63%
Sharpe ratio	2.88%



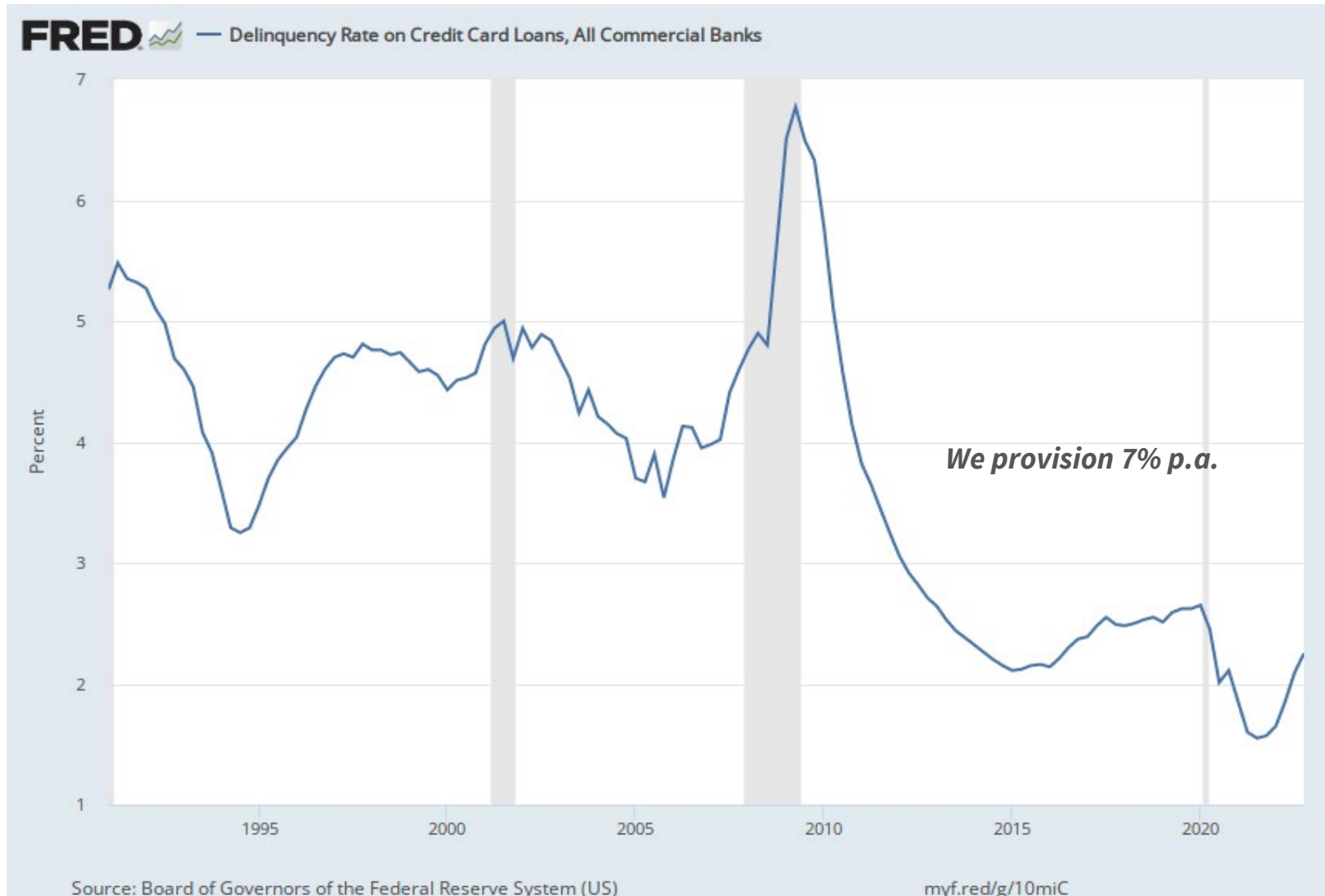




** The General Partner caps Administrative expenses at 1% of NAV*

Loan event statistics	
Paid in full	25.8%
Current performing	52.2%
Late	4.8%
Defaulted	11.6%
Average default loss (value of loan)	61.6%

Credit Card Default Risk



- Compared to historical norms, low delinquency rates, but increasing
- How we manage this and provide risk mitigation
 - Continuous review of our portfolio
 - Alter parameters, such as loan term, borrower grade or creditworthiness
 - Utilize tools, such as Volatility Skew
- Volatility Skew
 - Currently **+.626**, a tailwind, which bodes well for loan loss charge-offs
 - Volatility Skew gives us an early indication of increase in charge-offs
 - This factor was negative from June of 2022 until December 2023, when it turned positive
 - Prior to June of 2022, always tailwind or positive
 - Peak was 2.01
 - Currently improving by 3 basis points daily
 - We are maintaining loan loss provision at currently 7% annual rate but if

Asset class	US Consumer Loans – Debt Consolidation
Structure	US LP
Category	Fixed Income Alternative Assets
Pricing	Daily
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Fernando Sanchez: CEO, MarkitLend Investment Advisors LLC

Mr. Sanchez More than 30 years of experience in finance. Over the last seven years he has systematically developed and refined the MarkitLend loan selection tool and developed a track record of successful P2P platform lending investments.

Mr. Sanchez is a seasoned business executive and professional investor with more than 30 years of experience. Prior to co-founding MarkitLend, Mr. Sanchez developed SMpL, which uses a sophisticated set of algorithms to select consumer loans from peer to peer platforms. Mr. Sanchez's algorithm and software have produced consistent returns over the last several years of more than 7% per annum with a volatility as measured by standard deviation of 0.5%. Mr. Sanchez has a long and varied career delivering results in enterprises ranging from private to public and start-ups to multinational enterprises. Appropriate experience include CEO of a business credit portfolio, much like GE Capital, of \$300 million.

Mr. Sanchez was born in Cuba and emigrated to the United States at an early age. He is a naturalized US citizen (1975). He has a B.S.M.E. from the University of Miami and an MBA, specializing in Finance, from the University of Michigan.

- MBA University of Michigan
- B.A. University of Miami



Michael Sonenshine, CFA: CIO

Mr. Sonenshine More than 20 years of experience in banking and investment management. He specialises in credit investments. His investment process is research driven with an emphasis on fundamental analysis. He founded Markitlend Investment Advisors in 2012. He is the architect driving the establishment of a Peer to Peer lending platform in Central Europe, under the SymCredit and SymVest brands.

- 2003–2012 MT Thaler, Prague/London: CEO/Partner, Head of Research. Investment funds focused on central and eastern Europe and pan-European credit markets
- 2000–2003 CSFB, London: European High Yield Debt Research
- 1998–2000 ING Bank, London: European High Yield Debt Research
- 1995–1998 ING Investment Management, Prague: CEO, Czech Republic
- 1994–1995 ING Bank, London: Analyst
- 1993–1994 Driehaus Capital, Prague: Analyst
- 1992–1993 Evrobank, Prague: Advisor
- MBA William Simon School, University of Rochester
- B.A., Tufts University

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