



MarkitLend
Managers / Track Record

Sept 2024

An Experienced Team



- Fernando Sanchez – 30 years career history in finance and management
- Michael Sonenshine – 30 years career history in finance and investment management
- Investing in consumer loans for 10 years
- Investment managed through several economic cycles
- Comprehensive understanding of risk and risk/reward tradeoff



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



Fernando Sanchez: CEO, MarkitLend Investment Advisors LLC

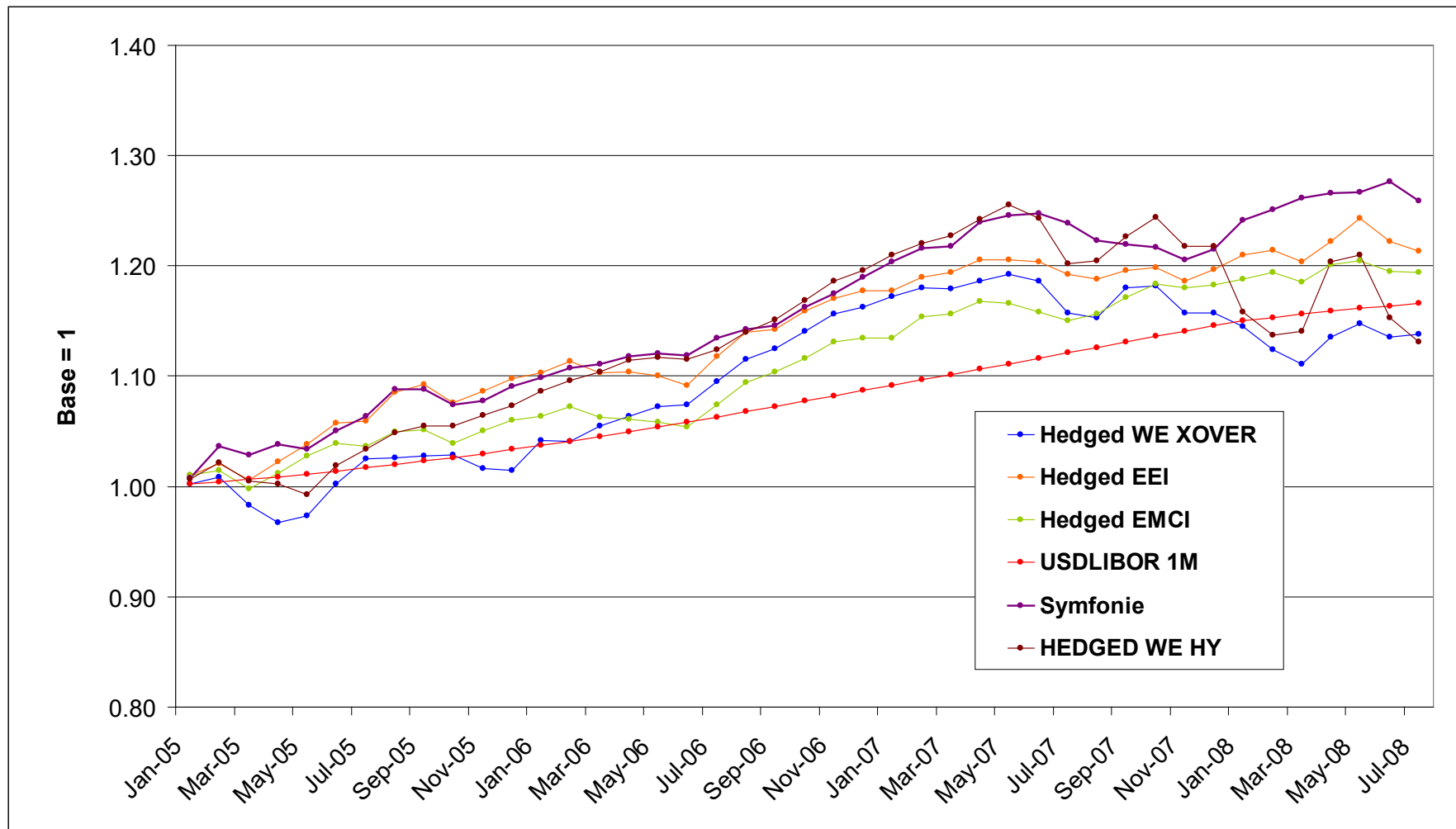
Mr. Sanchez More than 30 years of experience in finance. Over the last seven years he has systematically developed and refined the MarkitLend loan selection tool and developed a track record of successful P2P platform lending investments.

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.

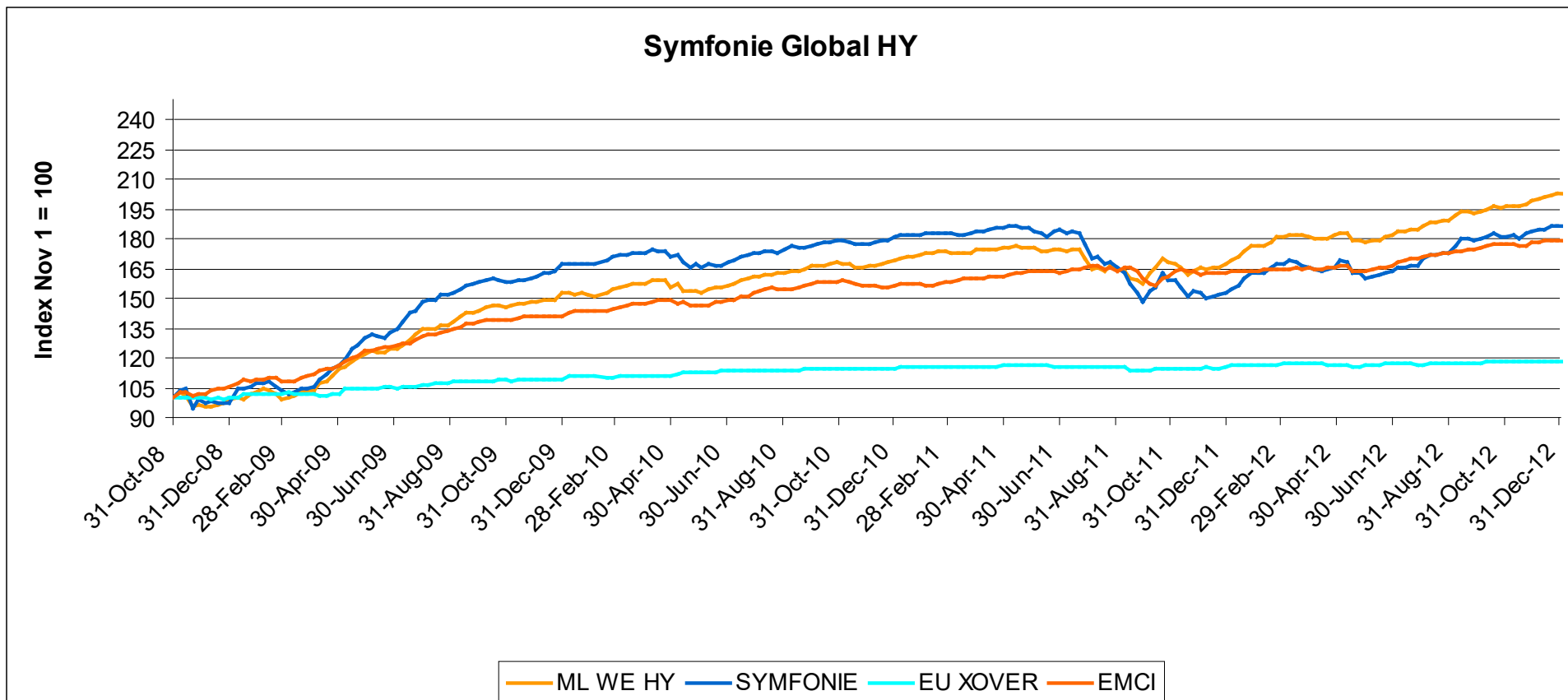
- MBA University of Michigan
- B.A. University of Miami

Sonenshine - EM Credit – Consistent Outperformance

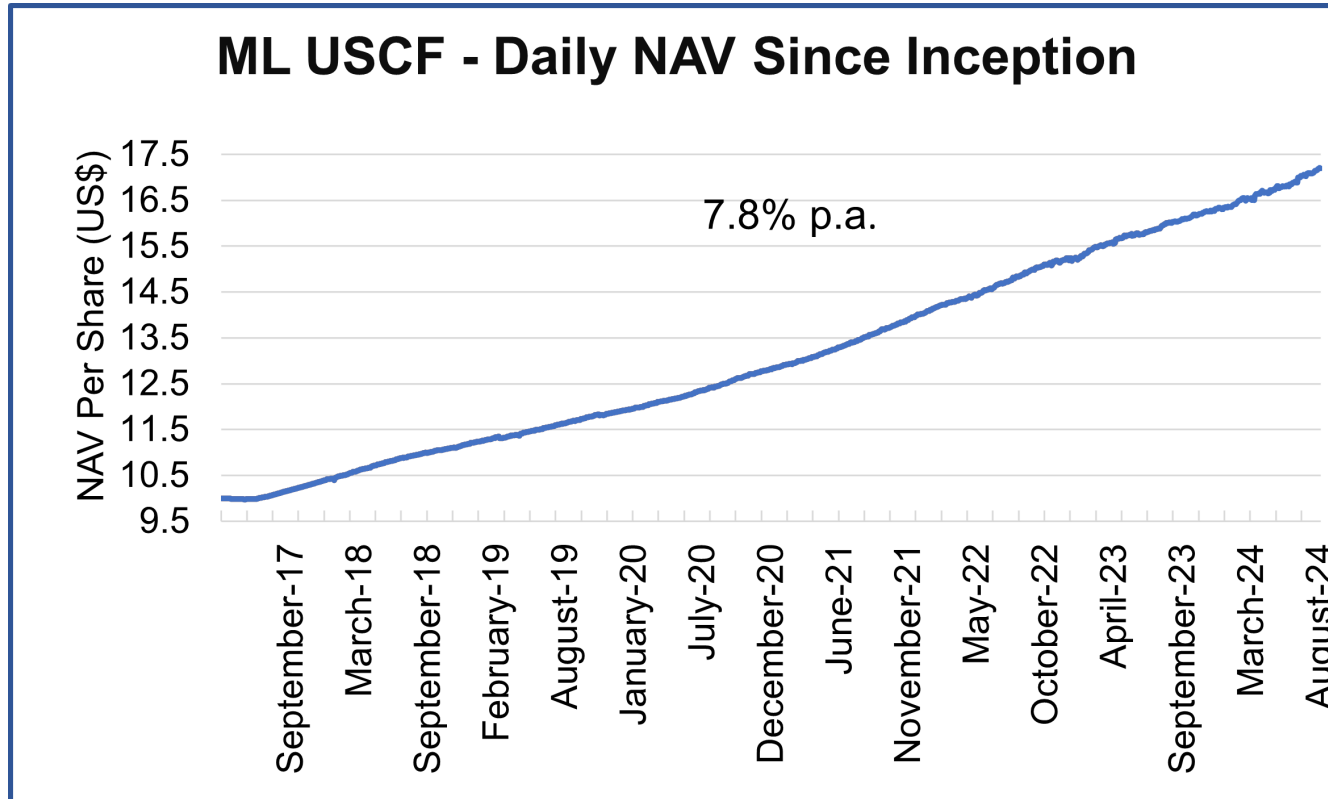


Source: Symfonie. Chart above reflects the performance of the credit strategy implemented within the MT Thaler New Europe Fund during the time Symfonie principal Michael Sonenshine was responsible for the Fund's investments in credit instruments.

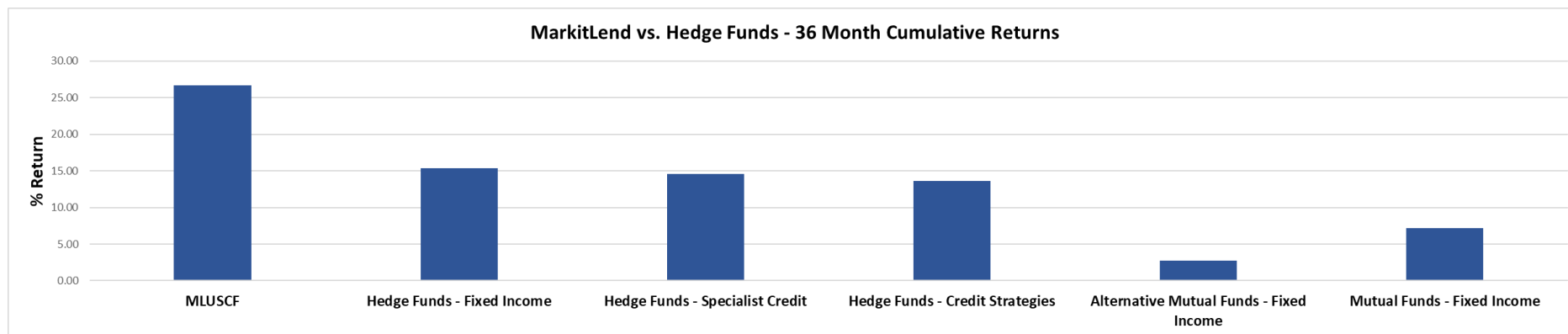
Sonenshine - Global High Yield –Track Record



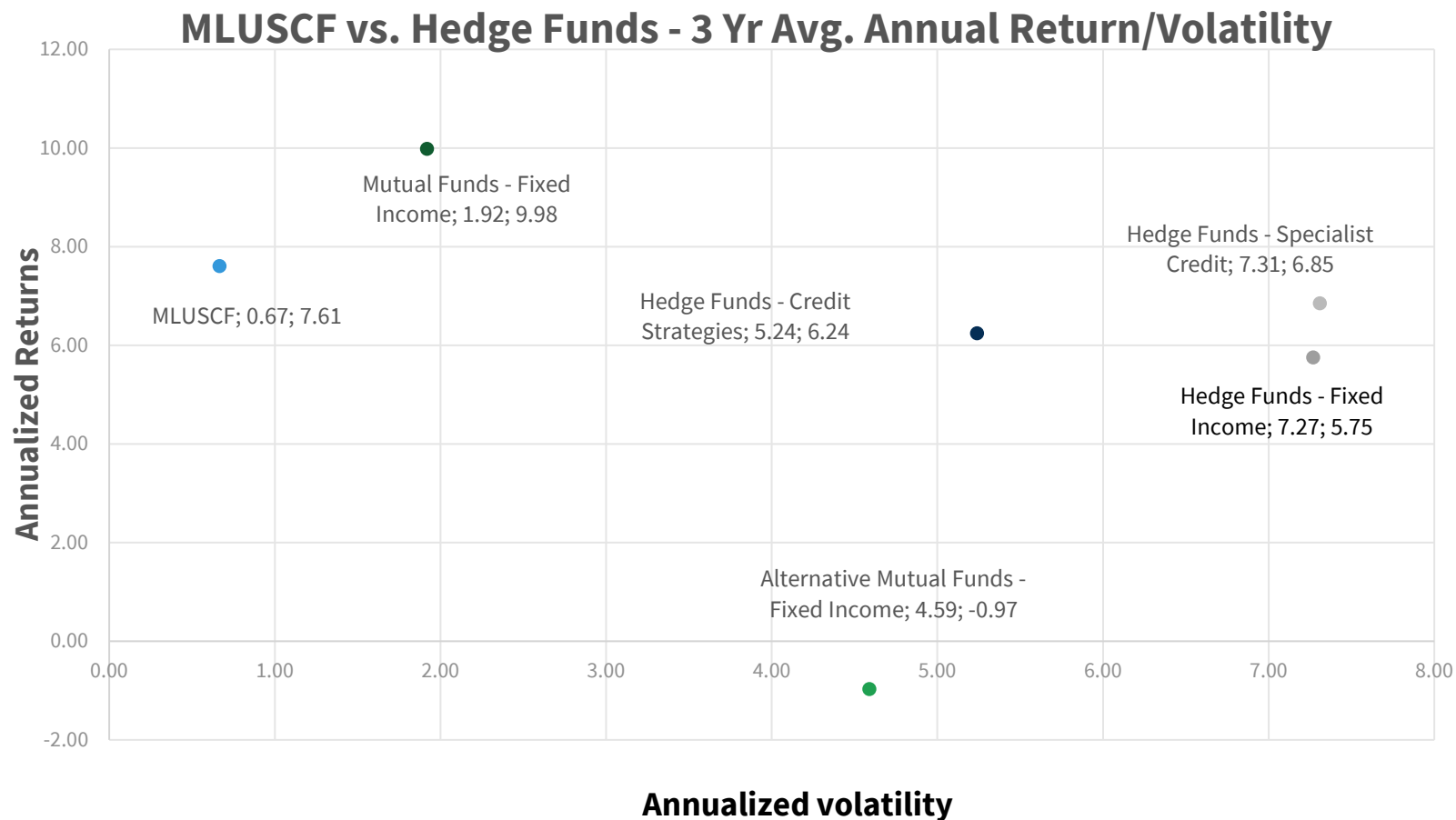
Source: Symfonie. Chart above reflects the performance of the Ceska Sportelna High Yield Fund during the time Symfonie principal Miichael Sonenshine was responsible as investment advisor to the Fund.



Source: MarkitLend.

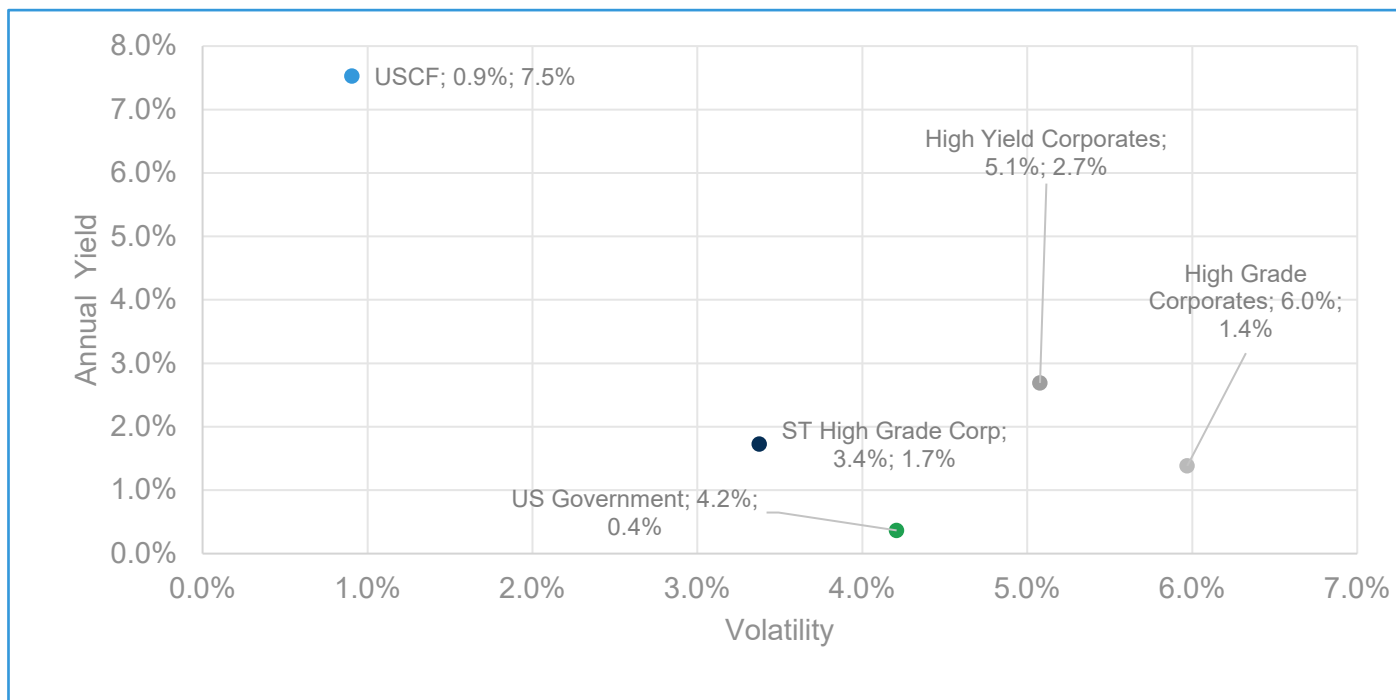


Source: Preqin database, MarkitLend.



Source: Preqin database, MarkitLend.

MarkitLend vs. Public Debt Markets



Source: MarkitLend data and estimates

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