LoanStreet Launches Performance Analytics for Loan Participations

*Portfolio managers can now instantly view, report and forecast loan performance benchmarked against their initial investment expectations*

NEW YORK, NY— December 13, 2022 — LoanStreet Inc., the provider of the leading platform for loan sharing, reporting and analysis, is pleased to announce the launch of Performance Analytics for loan participations.

“Understanding precisely how pools purchased in the secondary market are performing and then forecasting forward has been very challenging for institutions managing a loan participation program,” said Ian Lampl, co-founder and CEO of LoanStreet Inc. “Now, for the first time, financial institutions are able to quickly analyze investment performance versus their initial expectations, as well as anticipate future results.”

“Our participation program is a critical part of our overall financial performance. With LoanStreet, we have confidence in our ability to respond to a changing economic environment with information and insights to adapt and actively manage our balance sheet,” said Kelley Harwood, Vice President at SECU Maryland.

Performance Analytics enhances LoanStreet’s existing analytics suite by enabling loan portfolio managers and financial analysts to apply a powerful scenario analysis engine that forecasts the future Internal Rate of Return, along with future prepayment and charge-off rates. When existing portfolio data is used together with LoanStreet’s new income ratios and other advanced metrics, firms can better optimize their portfolio, maximize profitability, and oversee their participation program with ease.

“Our goal is not only to strengthen our balance sheet and income statement via loan participations, but to manage the ongoing risk,” said Gary Fishlock, Consultant to the CEO and Board of Tremont Credit Union. “To help accomplish this task to a level that is commensurate with safety and soundness, Tremont leverages LoanStreet’s analytics, producing a concise record for each purchase and helping to validate the expectations of the overall performance. The analytics are a valuable resource in our evaluation of future loan participation opportunities by collateral type and institution.”

Key features of LoanStreet’s Performance Analytics solution include:

* Scenario Analysis: Enables portfolio managers to stress test and forecast performance, based on one’s assumptions of future prepayment and charge-off rates, combining historical data with projected future cash flows.
* Pool-level Performance Reports: Delivers actionable analytical insights to key stakeholders in a polished, printable and presentation-ready report in Excel format.
* Premium Amortization Tools: Allows users to select a preferred premium amortization method and download amortization schedules in .csv format.
* Investment Expectation Analysis: Stores initial expectations for an investment’s performance to allow analysts to visualize how those expectations compare to actual results.
* Cost Basis Return: Tracks the current performance of an asset by calculating the monthly ratio of income over the amortized cost of the investment.

About LoanStreet Inc.

LoanStreet is the first fully integrated, online platform that streamlines the process of sharing, administering and analyzing loans for credit unions, banks and direct lenders. Our mission is to provide the most efficient, transparent and robust suite of tools for financial institutions to manage their balance sheets, connect with partners and effectively share risk. More than 1,300 financial institutions rely on LoanStreet to access a nationwide network of lenders and investors, track the performance of their loan portfolio, and more profitably grow and diversify their loan portfolios. To learn more, visit [www.loan-street.com](http://www.loan-street.com)

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