

LoanStreet Releases Performance Analytics for Loan Portfolios

Financial institutions can leverage LoanStreet's Performance Analytics suite for their entire loan book.

NEW YORK, NY— January 25, 2024 — LoanStreet Inc., a leading technology provider for loan trading, reporting, analysis and servicing, is pleased to announce the extension of its Performance Analytics suite – previously limited to analyzing loan participations – to an institution's entire loan portfolio.

"Following the launch of Performance Analytics for loan participations, we learned clients wanted the ability to see those same performance analytics applied to their entire loan book, including return, prepayment, and charge-off rates, printable performance reports, and CECL reserve calculations," said Ian Lampl, co-founder and CEO of LoanStreet Inc. "In response to client demand, we have invested deeply in extending the scope of our analytics suite, which can now analyze the performance of a client's entire loan book, including loans directly originated or acquired in whole from third parties like fintech lenders."

LoanStreet's Performance Analytics suite delivers portfolio managers key advantages, including:

- **Data Visualization:** Compelling and intuitive visualizations that present loan performance insights quickly to busy CFOs and lending officers, allowing them to identify critical longer-term trends typically lost amid the monthly noise.
- **Presentation-Ready Reports:** With just a few clicks, configure and generate pool-level, asset-level, and portfolio-level performance reports.
- **Average Lifetime Rate of Return:** The scenario analysis engine forecasts future cashflows for a pool or vintage of loans and then calculates the Internal Rate of Return – the best figure available for an average lifetime rate of return. After inputting a range of possible prepayment and charge-off rates, receive a corresponding range of likely returns for a particular loan vintage, loan product, or asset class.
- **Monthly Return Rates:** Track the monthly ratio of income versus the holding cost of loans. Factor in costs related to origination at a discount, dealer reserves, administrative expenses, servicing, or any other cost item.
- **Monthly Prepayment Rates:** Choose to analyze prepayment rates as CPR or ABS.
- **Charge-Off Rates:** See up-to-date CDR or cumulative charge-off rates.
- **CECL Reserve Adjustments:** Make astute adjustments to CECL reserves informed by LoanStreet's Performance Analytics metrics related to loan prepayment, charge-off, and delinquency.

- CECL Module: LoanStreet’s CECL module can provide monthly-updated calculations of your CECL reserves, without any additional effort or onboarding required.

Drawing upon its deep experience onboarding loan portfolios of all sizes, LoanStreet can quickly onboard an institution’s entire loan portfolio for analytics, no matter how large or complex.

“Many credit unions do not meaningfully track the performance or return rates of their participations, and they are often very surprised by what our analytics suite reveals. Supposedly bad deals are forecast to deliver returns significantly above the risk-free rate, while supposedly good deals struggle to surpass the risk-free rate,” said Doug Callahan, Vice President of Data and Analytics. “As we extend our performance analytics beyond participations to organic loans and wholly-owned indirect loans, I predict that credit unions will be amazed by what they see.”

About LoanStreet

LoanStreet is a financial technology company that helps lenders optimize their balance sheets by buying and selling loans, analyzing performance, and servicing commercial and corporate credits. Over 1,300 institutions leverage LoanStreet’s innovative solutions, from credit unions and community banks to private direct lenders. To learn more, visit www.loan-street.com.

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