

PROVIDING CLARITY AND EFFICIENCY FOR COMPLEX ABL PORTFOLIOS

Increasingly, Non-Bank Financial Institutions and Institutional Investors are allocating capital to Asset-Based Loans (ABLs) backed by both real and financial assets such as inventory, marketplace loans, merchant cash advances, trade receivables, etc. While these investments typically have relatively higher yields, they also come with greater risk management and operational challenges due to their dynamic collateral pools and complex structural features.

Oak Branch offers a suite of services backed by its proprietary technology platform that provides ABL lenders and investors **full transparency down to the most granular levels** of their investments while allowing them to efficiently scale their portfolios and businesses.

Aligning our services with the strategic priorities of your business:

- ▶ Increased Transparency
- ▶ Cost Efficiency
- ▶ Optimized Returns & Scalability

OUR SUITE OF SERVICES



Comprehensive Transaction Onboarding

- Comprehensive onboarding and modeling of terms & conditions and collateral characteristics by credit and contract experts using original transaction documentation and collateral data feeds
- Ongoing data collection, verification/validation & normalization services
- Electronic citations/links for definitions, terms, & conditions, notices, reports



Middle Office Services

- Portfolio and loan cash flow calculations and reporting (e.g., interest/fee accruals, advances, prepayments and scheduled amortizations)
- Cash flow reconciliations with servicers, agents, etc.
- Cash flow distribution tracking among investors and funds
- Digital tracking of key portfolio, loan and collateral factors (e.g., borrower financials & ratios, collateral characteristics, delinquency/default statistics, investor/syndicate allocations, etc.)
- Ongoing independent borrowing base compliance calculations on both pro forma and actual loan and collateral characteristics



Underwriting & Due Diligence

- Independent quality control and due diligence reviews of underlying collateral assets
- Outsourced credit underwriting services: your guidelines integrated into our system



Valuation, Analytics & Reporting

- Independent third party model validation and valuations
- Cash flow/performance modeling
- Analyses including composition, trends, forecasting, gap, stress testing/"what if," etc.
- Customizable reporting packages including data feeds, business intelligence dashboards and SQL-based outputs



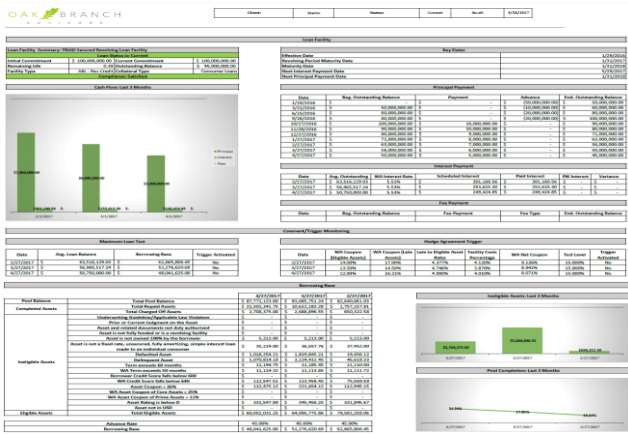
ASSET BASED LENDING

UNIQUE CHALLENGES REQUIRE UNIQUE SOLUTIONS

Oak Branch's proprietary technology platform has been designed with the flexibility and versatility necessary to meet the unique challenges faced by ABL Lenders and Investors.

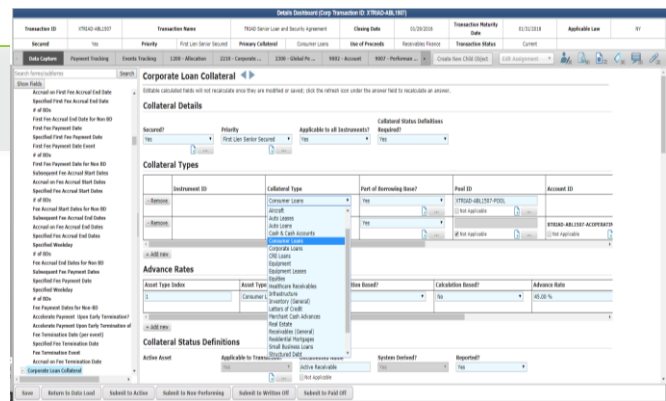
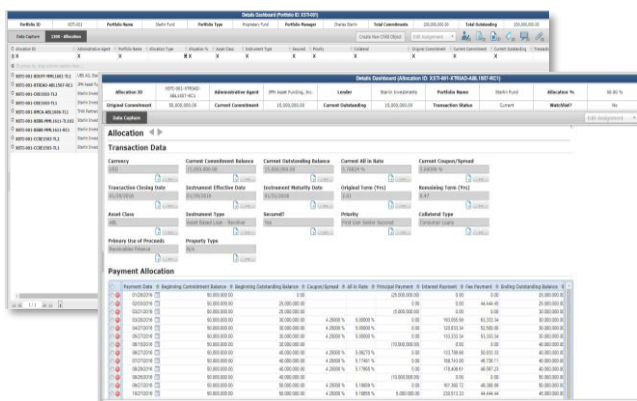
- Modular structure allowing for a variety of combinations of underlying assets with ABL structures and loan distribution mechanisms.
- Flexible configuration for easily adding new asset types & customized fields, calculations & structural features.
- Comprehensive data & document warehouse with full import/export capability for data exchange with clients and third party systems.

Full operationalization and independent verification of the bespoke terms & conditions of each ABL transaction.



Holistic view of collateral and loan level activities from a single system including accruals/cash flows, asset performance and covenant compliance.

Complete and configurable collateral information template for any underlying asset class



Allocation capability across multiple funds or investors and fund-level cash flow aggregations, terms/conditions and customized structures

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