



CREDIGY



Credigy is a global business-to-business specialty finance company with flexibility across the capital structure to acquire or finance a diverse range of assets. We invest in existing consumer-related assets within multiple asset classes and geographies. We are the partner of choice when financial institutions face complex challenges and strategic changes.

ADAPTABLE.

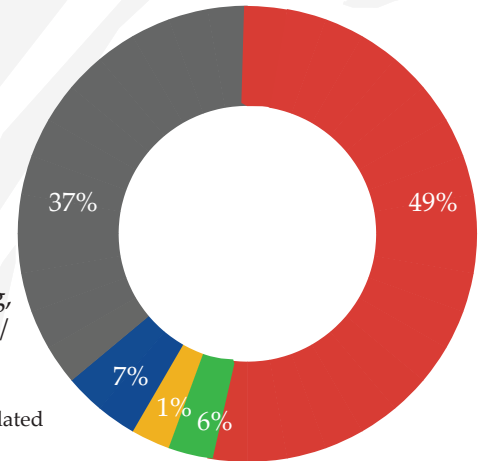
We understand rapidly changing market conditions and collaborate with our clients to deploy creative solutions.

BOOK OF ASSETS

(as of 10/31/2023)

Our performing, prime portfolio is diversified across a wide variety of consumer-related assets.

- US\$ 7.2B
- 99% Performing
- 54% Collateralized Lending, 46% Portfolio Acquisitions / Investments



- Structured Mortgage Credit Investments
- Insurance Related
- Consumer - Secured
- Consumer - Unsecured
- Other

QUICK FACTS

- Founded 2001
- Wholly-owned subsidiary of National Bank of Canada (TSX: NA)
- Global headquarters: Atlanta, GA
- US\$ 25.9B+ Life-to-date investments (370+ Deals)
- US\$ 2.8B+ Investments (FY 2023)

TRANSACTION EXPERTISE

- Structuring
- Due diligence
- Valuation
- Global
- Asset/equity deals
- Growth capital
- Legal

OPERATIONAL EXPERTISE

- Analytics and scoring
- Portfolio management
- Credit facility administration
- Portfolio conversions
- Compliance and regulatory
- Master servicing operations
- Legal recovery

TARGET PORTFOLIO

- Target investment US\$ 100-500MM
- Minimum investment US\$ 50MM+
- Single deal capacity US\$ 2B+
- Consumer-related

REPRESENTATIVE TRANSACTIONS

\$230MM Home Improvement Investment	\$400MM Small Business/E-Commerce Financing	\$1.4B Auto Lease Acquisition	\$100MM Student Loan Financing
\$290MM 2nd Lien Residential Investment	\$575MM Vehicle Service Contracts Financing	\$340MM Reverse Mortgage Investment	\$890MM Auto Lease Financing
\$100MM Student Loan Financing	\$220MM Non-Qualified Mortgage Investment	\$291MM RPL/NPL Mortgage Financing	\$1.3B Marketplace Loan Acquisition
\$230MM Life Settlements Financing	\$100MM Solar Loan Acquisition	\$480MM Prop Reverse Mortgage Financing	\$800MM Mortgage Servicing Rights Financing

Footnote: Credigy does not originate any consumer loan products/assets.

Our disciplined, yet adaptable investment strategy is built upon three guiding principles:

- Emphasizing model risk over credit risk
- Leveraging a flexible model for servicing portfolios
- Maintaining the perspective of a long-term, value investor and growth partner

WWW.CREDIGY.NET

CREATIVE SOLUTIONS FOR CONSUMER FINANCE

COMPETITIVE ADVANTAGE

- Significant capital available for investment
- Data analysis and asset valuation
- Core operational expertise in servicing consumer-related assets
- Flexible servicing model
- Transparent, partnership-focused approach

KEY RISKS & MITIGATION FACTORS

Supply & Economic / Market Conditions

- Adaptable model to capture market opportunities
- Diversification offsets dependence on a single market or asset class

Pricing & Valuation

- Disciplined pricing strategy
- Continuous refinement of loan-level pricing models

Reputation & Regulatory

- Robust compliance policies, procedures, and monitoring
- Ability to operate in complex regulatory environment



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DIVERSIFIED.

CAPITAL STRUCTURE | ASSET CLASSES | GEOGRAPHIES

Credigy has the flexibility to deploy senior, mezz and sub debt, acquire assets on our balance sheet, utilize hybrid structures, and participate in syndications. We have broadened our expertise each year by investing in new consumer-related asset classes. Our geographic diversification strategy includes partnering with local experts to maximize our understanding of unique market variables and leverage market know-how.

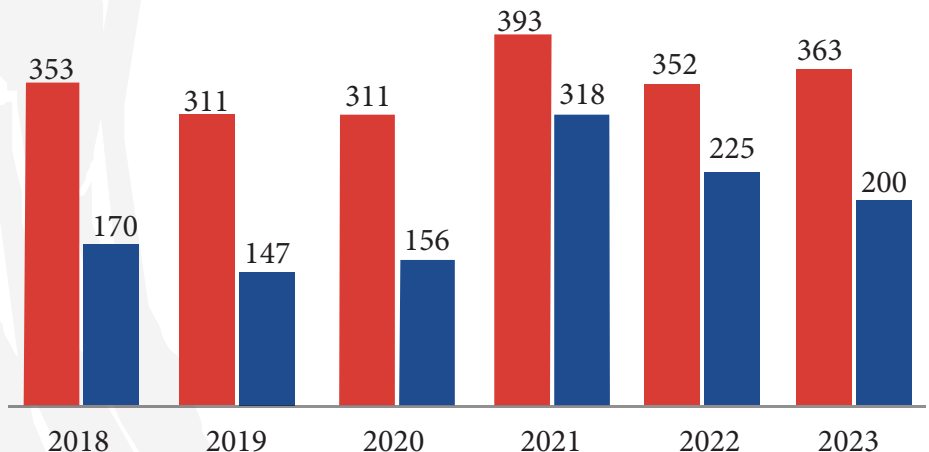
ESTABLISHED.

Diverse portfolio of performing assets that have delivered multi-year double-digit CAGR.

We have the unique privilege of leveraging significant capital availability from a supportive parent company and the ongoing commitment, alignment, and creativity of a cohesive leadership team.

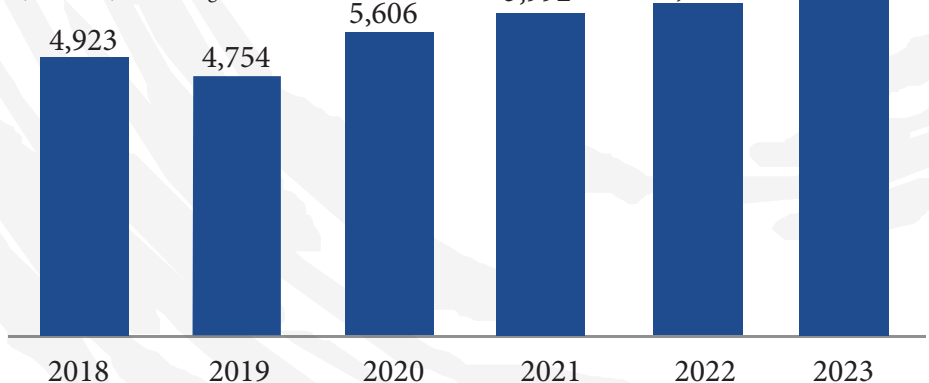
FINANCIAL PERFORMANCE: PRE-TAX NET INCOME

(USD MM) ■ Revenue ■ Pre-Tax Net Income



FINANCIAL PERFORMANCE: ASSET GROWTH

(USD MM) ■ Average Assets



Footnote: See NBC Quarterly Results for publicly disclosed consolidated amounts in Canadian Dollars.

CREATIVE SOLUTIONS FOR CONSUMER FINANCE

CONSOLIDATED SUBSIDIARY OF



CERTIFICATIONS & RECOGNITION

