AgoraTrade Auto Loan Trust (ATALT)

A competitive yield vehicle that lets financial institutions own seasoned, fully-documented non-prime auto loans with the safety and soundness of a prime portfolio.

$1B+ UPB managed & purchased · **$500M+** annual capacity · **$20B+** receivables diligenced · **100%** collateral documentation

WHY INSTITUTIONS CHOOSE ATALT

Yield
~7% net annual return, trued-up quarterly. Agora earns its fee only after you hit your yield.

Aligned interests
The first program aligned with auto loan originators — positive selection means Agora sources better loans and shares its models up front.

You own the assets
Legal ownership of the seasoned loans or the Trust Certificate, plus the collateral securing every contract.

Built-in risk mitigation
Delaware trust, SPVs, a third-party custodian and a national-bank trustee; five loan-level controls clear before any loan is funded.

INDICATIVE KEY TERMS

Net annual return	~7% (SOFR + Basis)
Purchase rate	95% – 100%
Portfolio size	$5M – $50M+
Facility term	2 yrs, renewable
Legal structure	Delaware Statutory Trust
Trustee	Wilmington Trust (M&T)
Master servicer	Agora Data, Inc.
Agora economics	3.95% servicing fee p.a.

Eligible collateral: pre-owned auto installment contracts · ≤ 26% APR · ≤ $75k · ≤ 76 mo remaining. Indicative and for discussion only; subject to definitive documentation.