

AGORA DATA, INC. · H2 2026

AgoraTrade Auto Loan Trust

(ATALT)

Competitive Yield Auto Loan Investment, Engineered for
Banks and Credit Unions.

Leveraging technology to disrupt auto finance



KEY TERMS

Indicative terms at a glance

PURCHASE RATE

95% - 100%

NET ANNUAL RETURN

~7% / annum

SOFR+ Basis

PORTFOLIO SIZE

\$5M – \$50M

FACILITY TERM

**2 years, renewable in
1-yr periods**

PAYMENT DATE

25th of each month

AGORA ECONOMICS

3.95% servicing fee p.a.

ELIGIBLE COLLATERAL

**Pre-owned auto
installment contracts**

ELIGIBILITY LIMITS

**$\leq 26\%$ APR • $\leq \$75\text{k}$ • ≤ 76
mo remaining**

GOVERNING LAW

Texas

Indicative and for discussion purposes only; subject to definitive documentation. Size and terms are negotiable based on the yield guarantee hurdle and risk tolerance.

What is the AgoraTrade Auto Loan Trust?

ATALT enables a financial institution to own a portfolio of seasoned, non-prime auto loans inside a protective structure **with competitive yield**.

Agora structures a custom pool sized to your risk tolerance, services every loan, and stands behind the yield.

LEGAL STRUCTURE

Delaware Statutory Trust

TRUSTEE

Wilmington Trust, a division of M&T Bank

UNDERLYING ASSETS

Non-prime, performing, seasoned auto loans

PORTFOLIO SIZE

\$5M – *\$50M, structured with Yield Maintenance

*Higher UPB Trades Available

How the ~7% yield works

1

Before purchase

Agora shares detailed monthly cash-flow projections, loss curves and run-off models for your review and due diligence.

2

Quarterly yield true-up

If realized returns fall short of the target, Agora contributes its own funds to make up the difference.

3

Shared upside

If returns exceed the benchmark, the excess is retained by Agora, only after your yield is met.

Institutions yield rate **SOFR + 200-300 bps per annum** · Purchase rate **95%-100%** · *Agora profits only after you do.*

The background of the slide is a photograph of a row of silver cars parked in a lot. The cars are parked in a line, receding into the distance. The scene is captured at sunset or sunrise, with a warm, golden light illuminating the cars and the sky. Tall light poles are visible in the background, and the overall atmosphere is serene and professional.

THANK YOU

Let's build your custom portfolio.

Chris Barry

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