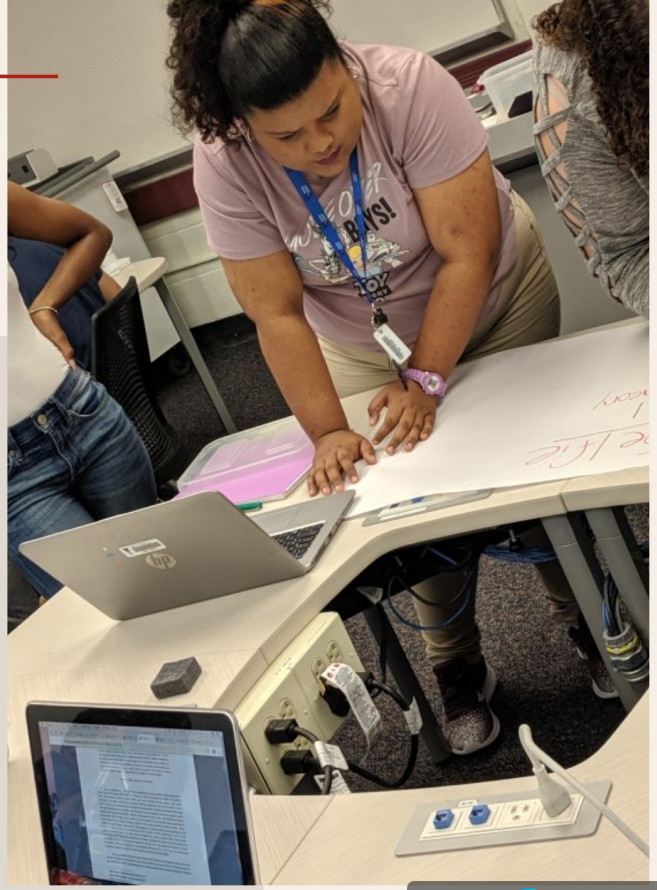
presentations.AI

Portfolio Valuation Analysis

Repayment Forecast and Present Value Comparison



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Presenter

Portfolio Valuation Analysis

Repayment Forecast and Present Value Comparison Prepared for: Internal ReviewDate: [Insert Date]

Objective

01

Calculate Present Value

Calculate the present value of forecasted cash flows based on historical repayment data.

02

Compare Portfolio Value

Compare the computed portfolio value to the client's estimate.

03

Confirm Acceptable Threshold

Confirm if the difference is within the acceptable threshold.

Data Overview

Data Source: June 2019 - December 2020

Vintages (loan originations) by month	Total loan amount per vintage	Monthly repayment data per vintage
Loan Originations	Origination Amount	Heading

Methodology

01

Historical Repayment Percentages

Calculated monthly repayments as a percentage of origination amount for each vintage.

02

Expected Repayment Percentages

Used historical data and assumptions to project repayment rates over a 30-month period for each vintage.

03

Forecasted Cash Flows

Applied expected repayment percentages to origination amounts to estimate cash flows.

04

Present Value Calculation

Discounted forecasted cash flows at a monthly rate (derived from an annual 2.5% rate) and summed discounted cash flows for each vintage to obtain the total portfolio value.

Computed Results

Computed Portfolio Value

1. Computed Portfolio Value: CHF [Insert Computed Value, rounded to two decimal places]
2. Client's Estimate: CHF 84,993,122.67
3. Absolute Difference: CHF [Insert Absolute Difference, rounded to two decimal places]
4. Relative Difference: [Insert Relative Difference Percentage]%

Computed Portfolio Value

1. Computed Portfolio Value: CHF [Insert Computed Value, rounded to two decimal places]
2. Client's Estimate: CHF 84,993,122.67
3. Absolute Difference: CHF [Insert Absolute Difference, rounded to two decimal places]
4. Relative Difference: [Insert Relative Difference Percentage]%

Acceptability of Results

Acceptable Threshold

The acceptable threshold is set at CHF 500,000.

Difference Assessment

Determine if the difference is within the threshold: [Yes / No].

Conclusion

The computed value either meets or does not meet the acceptable threshold based on Jakob's guidance.

Valuation Benchmark

The result provides the team with a validated or unvalidated valuation benchmark.

Next Steps and Insights

Data and Trends Consideration

[Include any relevant points about the data, trends, or assumptions here.]

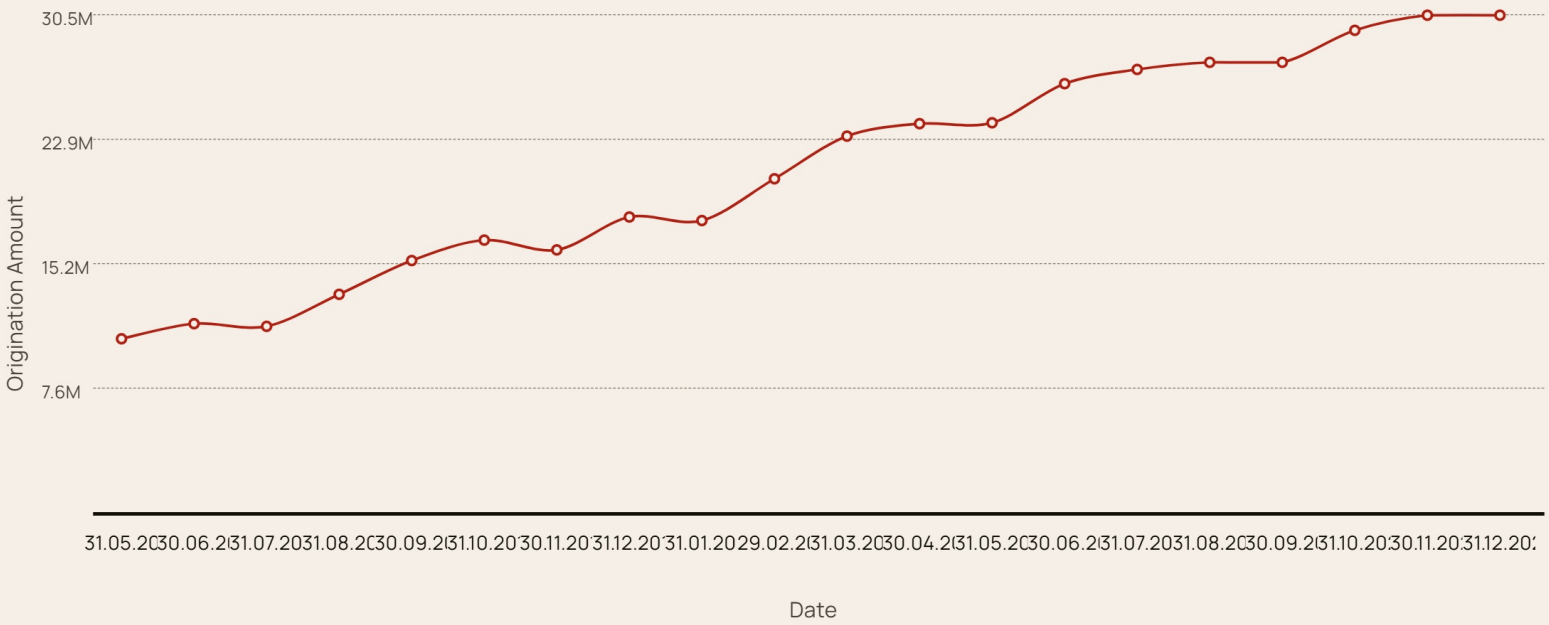
Foundation for Portfolio Valuation

This calculation approach sets a foundation for consistent portfolio valuation.

Follow-up Actions Needed

[Add any follow-up actions or considerations for further refinement.]

Origination Amount Data



Source: Companies Market Cap

Computed Portfolio Value Details

CHF 11,824,935.18

Computed Portfolio Value

The total computed value of the portfolio.

CHF 84,993,122.67

Client's Estimate

The estimated value of the portfolio as per the client.

CHF 73,168,187.49

Absolute Difference

The absolute difference between the computed portfolio value and the client's estimate.

86.09%

Relative Difference

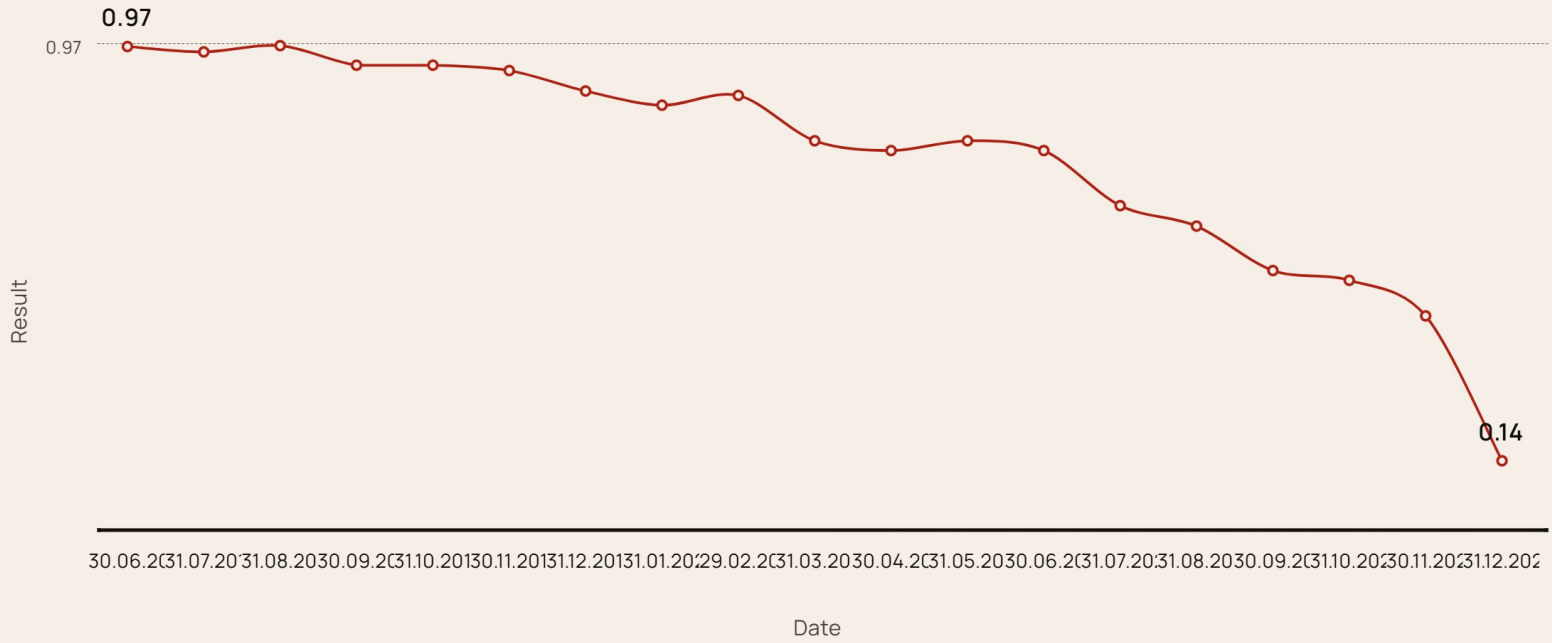
The relative difference expressed as a percentage.

False

Difference within acceptable threshold

Indicates that the difference is not within the acceptable threshold.

Row Results



Source: Companies Market Cap