



USING DATA TO PREDICT SUBPRIME AUTO PERFORMANCE

Auto Intel Summit

Chad Stilwell

CTO – Agora Data, Inc.

April 12, 2022 | 1:30 PM – 2:00 PM





Why Subprime Auto?

Subprime auto is a lucrative market, generating high yield at the cost of more risk.

PRIME

Low risk customers

Low delinquency

Low default rate

Low interest rates

Lower arbitrage opportunity

SUBPRIME

High risk customers

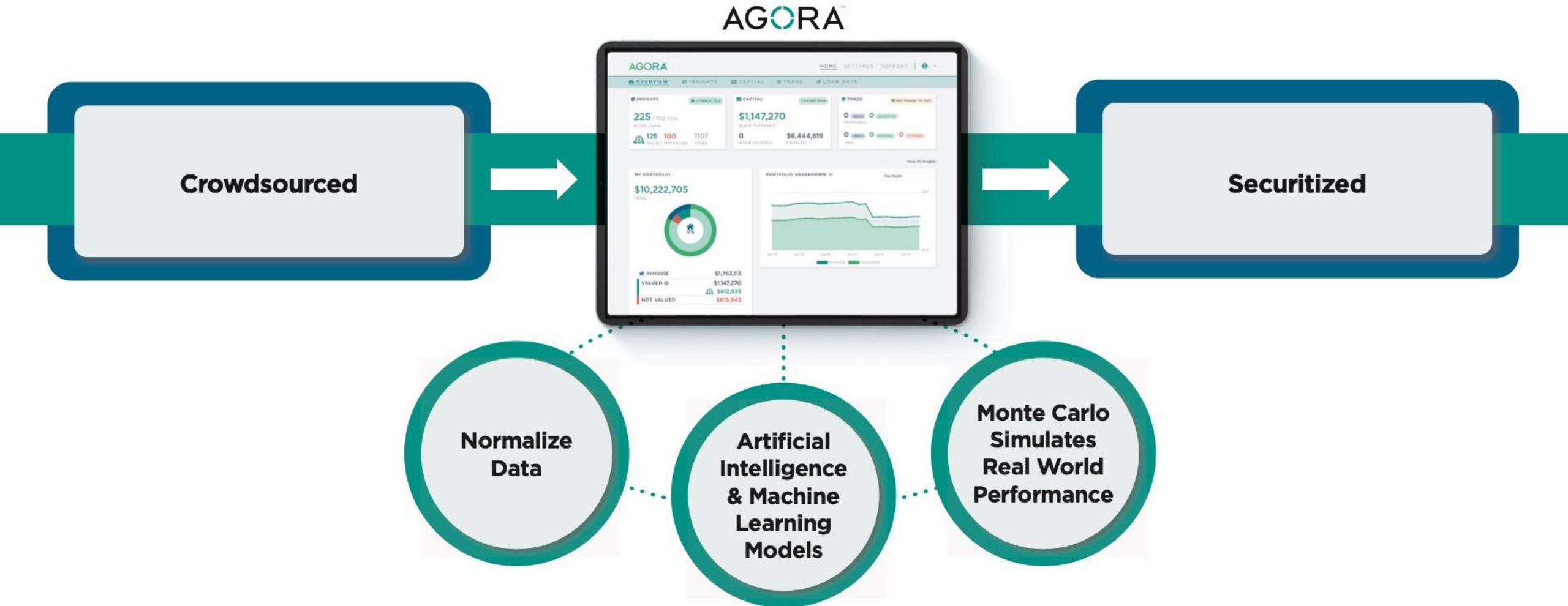
High delinquency

High default rate

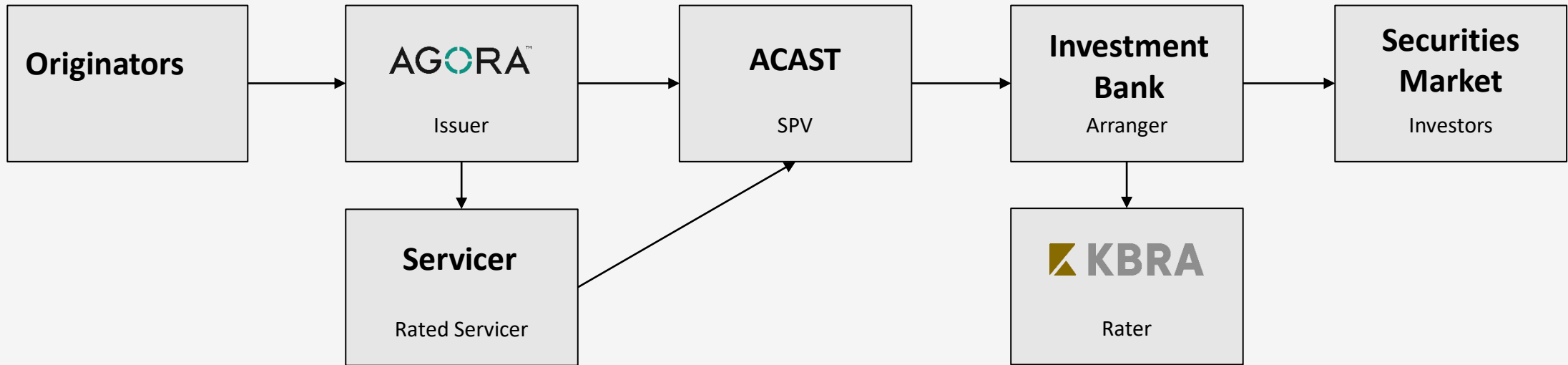
High interest rates

Higher arbitrage opportunity

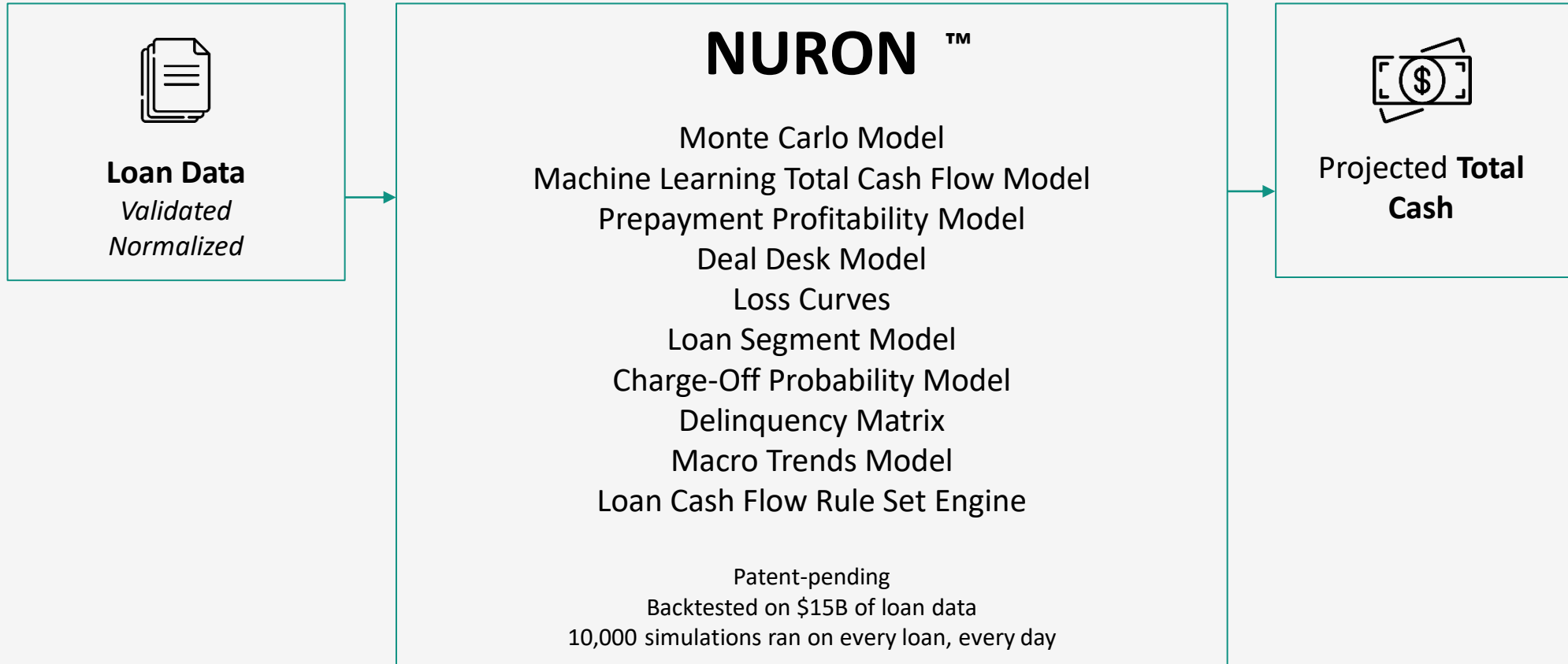
**In December 2020, Agora Completed the First Crowdsourced Securitization of Subprime Loans... Ever.
The Second Crowdsourced Securitization Was Completed in May 2021.**



Agora developed and completed the auto finance's first ever **crowdsourced securitization**

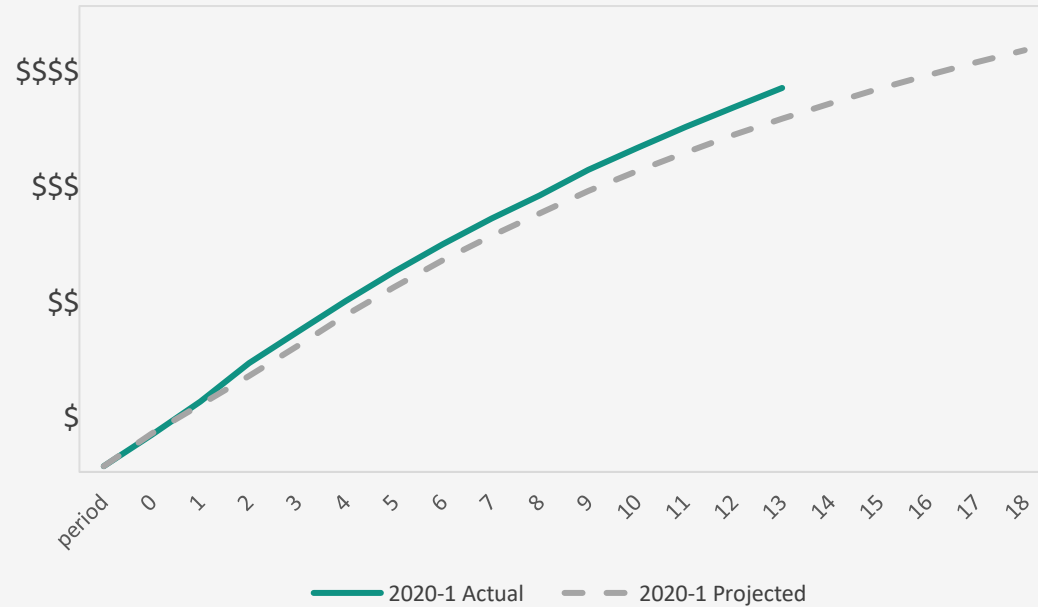


Agora delivers an arsenal of ML/AI modeling **to accurately price and minimize the risk of subprime.**

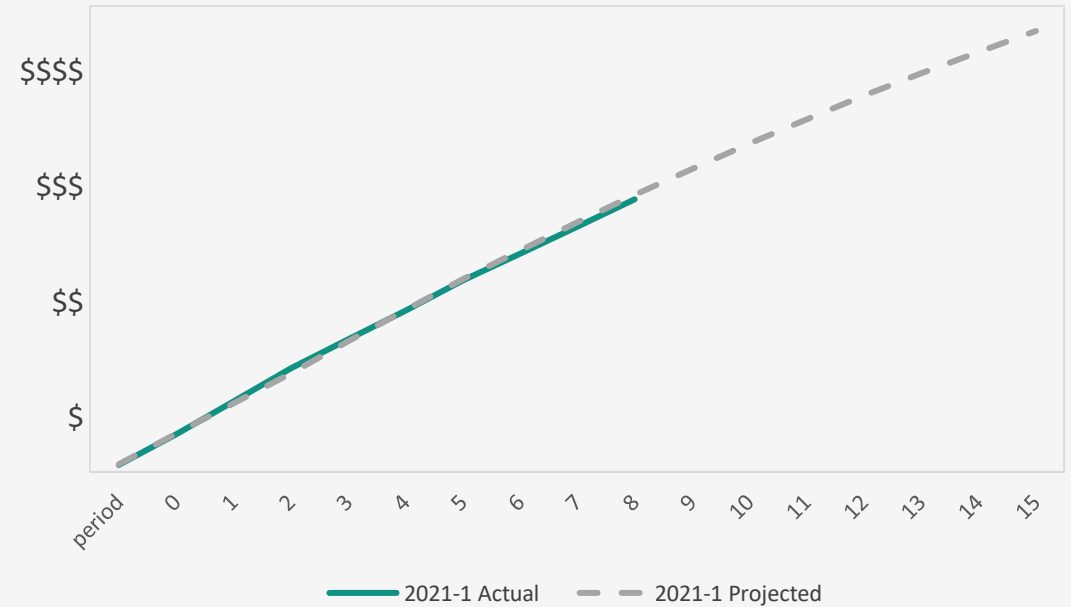


Nuron can predict with **careful precision**, minimizing the risk and maximizing the reward.

ACAST 2020-1 Projected vs Actual Cash



ACAST 2021-1 Projected vs Actual Cash



Projected vs Actual Cash in Agora’s two auto finance securitizations in 2020 & 2021
93% and 99% average monthly accuracy, respectively

Loan Strats

<p>\$10.7B</p> <p>total principal balance</p>	<p>\$1.5K</p> <p>average down payment</p>	<p>\$12.9K</p> <p>average amount financed</p>
<p>45.1</p> <p>WAT</p>	<p>19.6%</p> <p>WAC</p>	<p>49%</p> <p>WA monthly</p>

Integrated DMS



Agora Data Milestones

\$15 Billion in UPB · \$9 Billion in Offers · 7,150 Offers · 900 Originators with an API Connection · 3,000 Agora Members

2017 Released MVP

2018 Created Nuron

2019 Closed Series A & transacted \$1B

2020 Closed first securitization & created proprietary SPV structure

2021 Closed Series B & second securitization

2022 Expecting to close \$250M+ in securitizations

Question?



Thank You

We are Revolutionizing the
Auto Finance Industry.

Visit us at
agoradata.com

Chad Stilwell
Chief Technology Officer
chad.stilwell@agoradata.com

 /company/agora-data-inc.

 /AGORADData

 /AGORA_Data

