



# MOVING LENDING TECH FORWARD

LendOS aims to reinvent the core-system paradigm for commercial lending.

LendOS is a modern, cloud-based enterprise lending management platform for agents of all sizes and lenders of all types (broadly syndicated, direct, club, local). We leverage the latest, fit-for-purpose technology to execute our core philosophy which is the focus on data. We model all aspects of the asset class using smart contracts, managed on a distributed ledger and deployed in various cloud models.

Our approach begins with the legal agreement by modeling core data, transactions and flows as intended. The logical way to do this is to start with the "Global" or "Agent" view. We expand from there to lending positions, trading positions and other portfolios that banks maintain. We prioritize the capture of transaction-level activity and support all complex scenarios (i.e. Cashless Roll, DIP Roll-Up, Mandatory Prepayment, Non-Pro Rata, & Unitranche).

The platform is designed with a robust Web3 foundation, utilizing Daml for smart contracts and Canton for the distributed ledger, evolving the idea of enterprise software.

At LendOS, our team of experienced professionals is dedicated to delivering exceptional technology and service to our clients. We aim to be seen as part of their team rather than simply a vendor.

## BUILT FOR USERS

LendOS has an intuitive user interface with embedded controls and interactive training. Designed to increase productivity and reduce errors, we are doing things differently. For the first time there is a solution designed for Operations Professionals who keep the Commercial Lending market running. These users are at the heart of everything we do.

## BUILT TO ADAPT

Our next-gen platform is built to transform you today while providing a system that is ready for tomorrow. It is designed to adapt to changing market conditions, ensuring that it continues to provide cutting-edge value over the long term.

## BUILT TO WORK

Our software is API-first, deployed using best practice software paradigms and designed to fit into our clients' tech stacks in the way they need it to.

# KEY DIFFERENTIATORS



## Modern Technology

**Daml Smart Contracts** modeled after golden source data (e.g. Credit Agreements & Admin Detail Forms). Directly addresses manual intervention, data quality issues and reconciliation.

**Canton Protocol** synchronizes participant nodes while ensuring robust privacy.



## Commercial Model

**Simpler Terms** with a **lower total cost of ownership** vs. market-leading platforms.



## Partner-Focused Design

Become a **design partner** to help shape the product roadmap.



## Community

**Ecosystem partner integration** to key service providers reflects collaborative industry solution design.



## Deployment and Upgrades

**Elimination of traditional upgrade** cycles utilizing the benefits of cloud and feature upgrade framework.



## Speed

**Streamlined processing** and automation facilitates faster and smoother financial transactions.



## Target Operating Model

**Enhanced Efficiency** supported by LendOS to simplify and automate processes, reducing manual work and operational costs for our customers.