

INDEMO

Overview of platform features

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FOR AUTHORISED RECIPIENTS
ONLY.

BANCO DE ESPAÑA
Eurosistema


LATVIJAS BANKA
EIROSISTĒMA

idealista

THIRSA

Indemo Platform

Indemo is a licensed investment firm under the supervision of the Central Bank of Latvia. All products offered by Indemo are backed by real estate in Spain.



Regulator-approved financial instruments

Investments in asset-backed securities (ABS) - financial instruments that represent a pool of 8 NPLs (Non-Performing Loans*) or mortgage loans (Mortgage Loans).

Licensed platform

The license** provides monitoring and control of Indemo's operations by competent EU authorities.

Investor protection

Investors are protected up to an amount of 20,000 euros under the national investor protection system.

* The term Discounted Debt is used throughout the text to refer to NPLs

** license number 06.06.08.824/547

Note

A note is a security backed by credit products - discounted debts (Discounted Debts or NPL) and mortgage loans (Mortgage Loans).

Notes are issued within the framework of a unified EU prospectus format for public offerings of securities and approved by the Central Bank of Latvia.

Notes are recorded as transferable securities in the accounts of financial instruments of investors and have a 12-digit ISIN* number and are registered in the central depository NASDAQ CSD.

*ISIN (International Securities Identification Number) - an international identification code for a security.



LTV (PTV for discounted debts) — an indicator of the investment-to-market value ratio of collateral

Nominal value of the note

ISIN Number

Weighted average rate

Investment amount

 ISIN ISSUED 04.04.2023 LV0022328812	ITEMS	INTEREST RATE	LTV	NOTE AMOUNT	INVESTED AMOUNT	 Invest
	8 ✓	14,3%	54,9%	92.852	1400,00	

To diversify, a note includes 8 assets. A single note can consist of either discounted debts or mortgage loans. The note reflects the risks and returns of each of the 8 assets included in its composition.

The return on the note is generated from the difference between the purchase of the given credit product and its realization according to the agreed proportion of distribution between the investor and the servicing company in the note terms.

Note and assets

By going to the detailed screen of the note of interest, the investor will get comprehensive information about the 8 assets contained in it:

- asset metrics, such as yield, LTV, status, assessment;
- information about the asset's life cycle - detailed payment schedules for mortgage loans, flow of realization procedures for discounted debts;
- a clear display of assets on the map, including Street View and 3D modes;
- a gallery of images of the asset and much more.

The screenshot displays the INDEMO application interface. At the top, there are navigation tabs for 'Notes', 'My Notes', 'Analytics', and 'Invite friends'. A balance of €5930,00 is shown. Below the navigation, there are filters for 'DDI', 'Mortgage Loans', 'Funded', and 'Already Invested'. A map shows the location of the assets. On the right, there are three asset cards with details like 'INVESTED', 'NOTE AMOUNT', and 'YIELD'. The main content area shows a detailed view of a note (LV0022321334) with a table of 8 assets. The assets are listed with their respective metrics and a 'View' button for each. The 'Villa in Malorca' asset is highlighted in red. Below the table, there is a section for 'Object Description' with a detailed text description of the property.

ISIN ISSUED 07.09.2022	ITEMS	INTEREST RATE	LTV	TERM (M)	INVESTED	AVAILABLE TO INVEST	
LV0022321334	8	12,2%	25.3%	30	19%	323.450	Invest

Information	Objects	Flow	Map	Documents				
Note Loans								
	Flat in Badalona	12,2%	25.3%	30	12.3%	189.450	Good	View
	Flat in Barcelona	11,2%	22.3%	30	12.3%	223.450	Good	View
	Villa in Malorca	11,2%	22.3%	30	12.3%	98.220	Delay	View
	Villa in Gerona	11,3%	18.6%	30	14.3%	226.778	Good	View
	Flat in Barcelona	11,2%	22.3%	30	12.3%	223.450	Good	View
	Villa in Malorca	11,2%	22.3%	30	12.3%	223.450	Good	View

Object Description

The properties subject to this project, located at Calle Marcia 22 Barcelona (Spain), will be mortgaged by the developer as security for the loan. The developer owns the property but has a resolutory condition of 394,000 euros which expired on 31 July 2021 but which has been extended by the buyer and seller in a subsequent contract and which will be cancelled with the loan granted by the investors.

According to the valuation certificate issued by ST Sociedad de tasaciones on 20/12/2021, the current valuation of the mortgaged property amounts to 919,425,00€.

Investments

Investing functionality allows:

- Investing in multiple notes.
- Viewing notes and their contained assets on the map without leaving the investing screen.
- Filtering and sorting notes by interest, yield, and other indicators. Preview of selected notes and assets included in the notes.

The interface displays a map of a region with several location markers. A sidebar on the left lists three notes with their respective interest rates and amounts. A central panel shows details for a selected note, including its ISIN, interest rate, and a button to 'Invest'. A summary table at the bottom provides an overview of the selected notes.

Notes List:

ISIN	Interest	Note Amount, EUR	PTV
LV751514075	81.8%	50,000.00	0.0%
LV400898420	40.3%	6,517.65	0.0%
LV177800924	61.7%	1,000.00	80.4%

Selected Note Details:

- ISIN: LV0022389602
- Interest: 15%
- Note Amount, EUR: 331.480
- PTV: 25.3%

Summary Table:

NOTES	OBJECTS IN NOTES	WEIGHTED AVERAGE LTV/PTV	MINIMUM INTEREST
2	16	22%	12.0%

When selecting a note or notes of interest, the assets included in their composition will be displayed on the map.

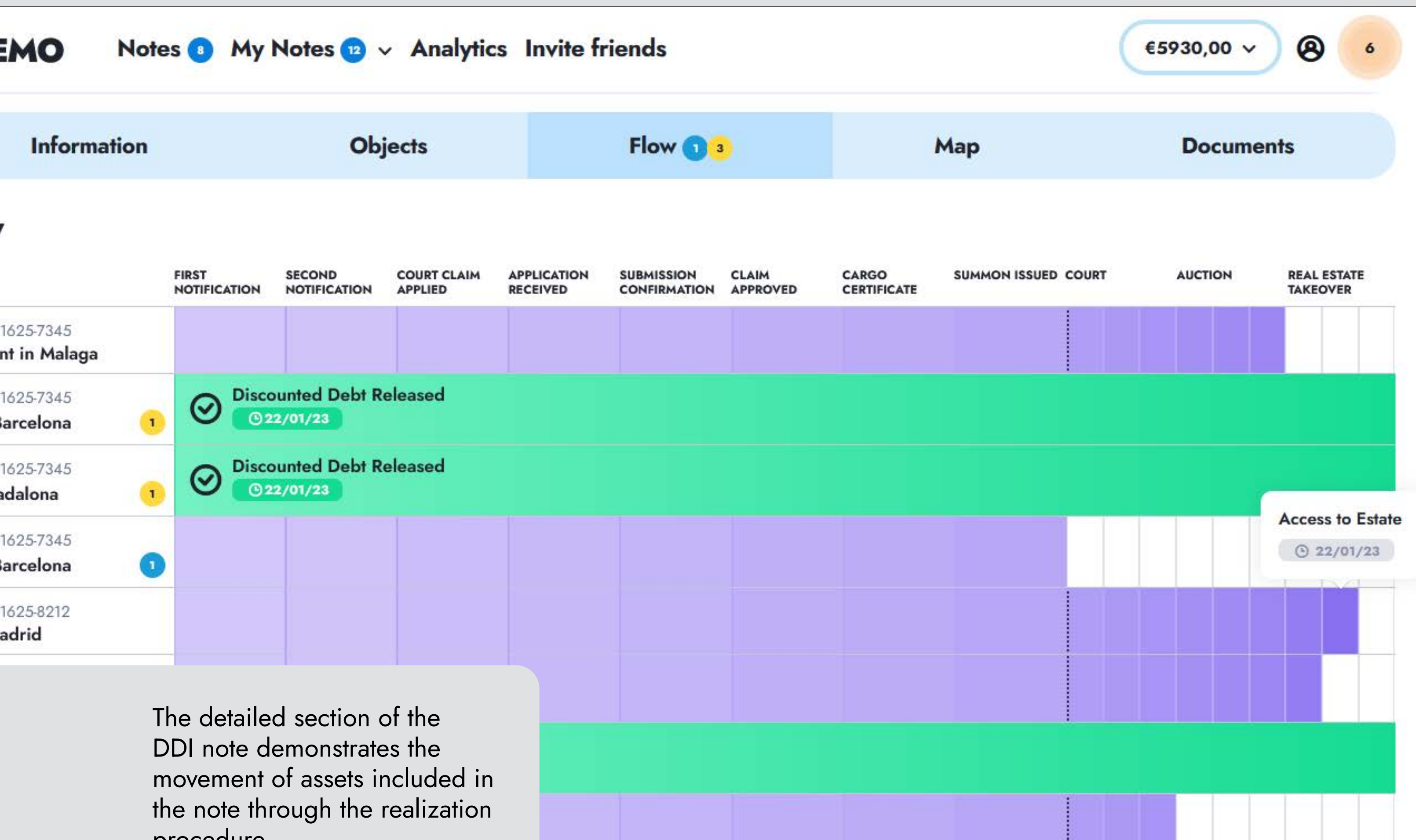
When selecting multiple notes, their weighted average values are displayed.

The 'Bulk Invest' modal displays a table of assets associated with the selected notes. It includes columns for ISIN, interest rate, LTV, term, loan repaid, appraisal, and status. A 'View' button is provided for each asset.

ISIN	Interest Rate	LTV	Term (m)	Loan Repaid	Appraisal (EUR)	Status
LV0022321334	12.2%	25.3%	30	12.3%	96.530	[Current]
LV0007616257345	12.2%	25.3%	30	12.3%	105.895	[Current]
LV0007616257345	12.2%	25.3%	30	12.3%	189.450	[Current]
LV0007616257345	12.2%	25.3%	30	12.3%	509.160	[Current]
LV0007616257345	12.2%	25.3%	30	12.3%	303.230	[Current]
LV0007616257345	8.2%	23.3%	30	12.3%	229.450	[Current]

When selecting a note or notes of interest, the assets included in their composition will be displayed on the map.

Notifications



All changes related to the life cycle of notes and the assets included in them are accompanied by visual notifications.

The system always draws the investor's attention to the most important events happening with their portfolio.

Types of notifications:

For convenience, all events are divided into groups. Each group of events is assigned an individual color:

- 21** General notifications related to the appearance of new events in Notes or Portfolio (for example, a new note for investing has appeared on the platform).
- 12** The stage has changed for DD or non-performing loan borrowers.
- 8** An NPL (DD) was realized or a loan was repaid.
- 2** New non-performing loan borrower.

Auto-invest

The auto-investment module allows for automatic investing in new notes issued on the platform.

Main functionality:

- Automatic investment in note categories chosen by the investor (Mortgage Loans, Discounted Debts).
- Distribution and prioritization of investments between note categories.
- Reinvestment settings (continue investing accumulated interest payments or withdraw funds received from investments to the investor's account on the platform).
- Functionality for stopping, replenishing the auto-invest account, and withdrawing funds.

New Autoinvest

Note Categories

 Mortgage Loans and NPLs

Amount To Invest

 600 EUR

Investment Distribution

Mortgage Percentage
39

NPL Percentage
61

Reinvest Settings

Reinvesting both returned principal and interest

invest just principal amortisations, and received return on interest to credit to uninvested amounts account

[👤 Run Autoinvest](#)

STARTED: 22/08/2022

👤 23875559-2

STATUS: WORKING | NOTES: 3 | INVESTED EUR: 600,00 | PER NOTE: 150,00 | REFILLS EUR: 350,00 | CASH OUTS EUR: 200,00

Pause | Terminate | Refill | Cash Out

Autoinvest Settings:

Note Categories	Amount to Invest	Distribution
Selected categories Mortgage Loans and NPLs	Amount EUR 600,00	Per Note EUR 150,00
		Mortgage Percentage 39% NPL Percentage 61%

Invested Notes:

LOANS	INTEREST RATE	AMOUNT EUR	INVESTED EUR	TERM (M)	LTV
LV0022321334	12,2%	123.450	150	30	25.3%
LV0022321334	12,2%	123.450	150	30	25.3%
LV0022321334	12,2%	123.450	150	30	25.3%
LV0022321334	12,2%	123.450	150	30	25.3%

👤 Run Autoinvest

ON

OFF

The control panel for the module is a "through element" and is accessible from any page of the application.

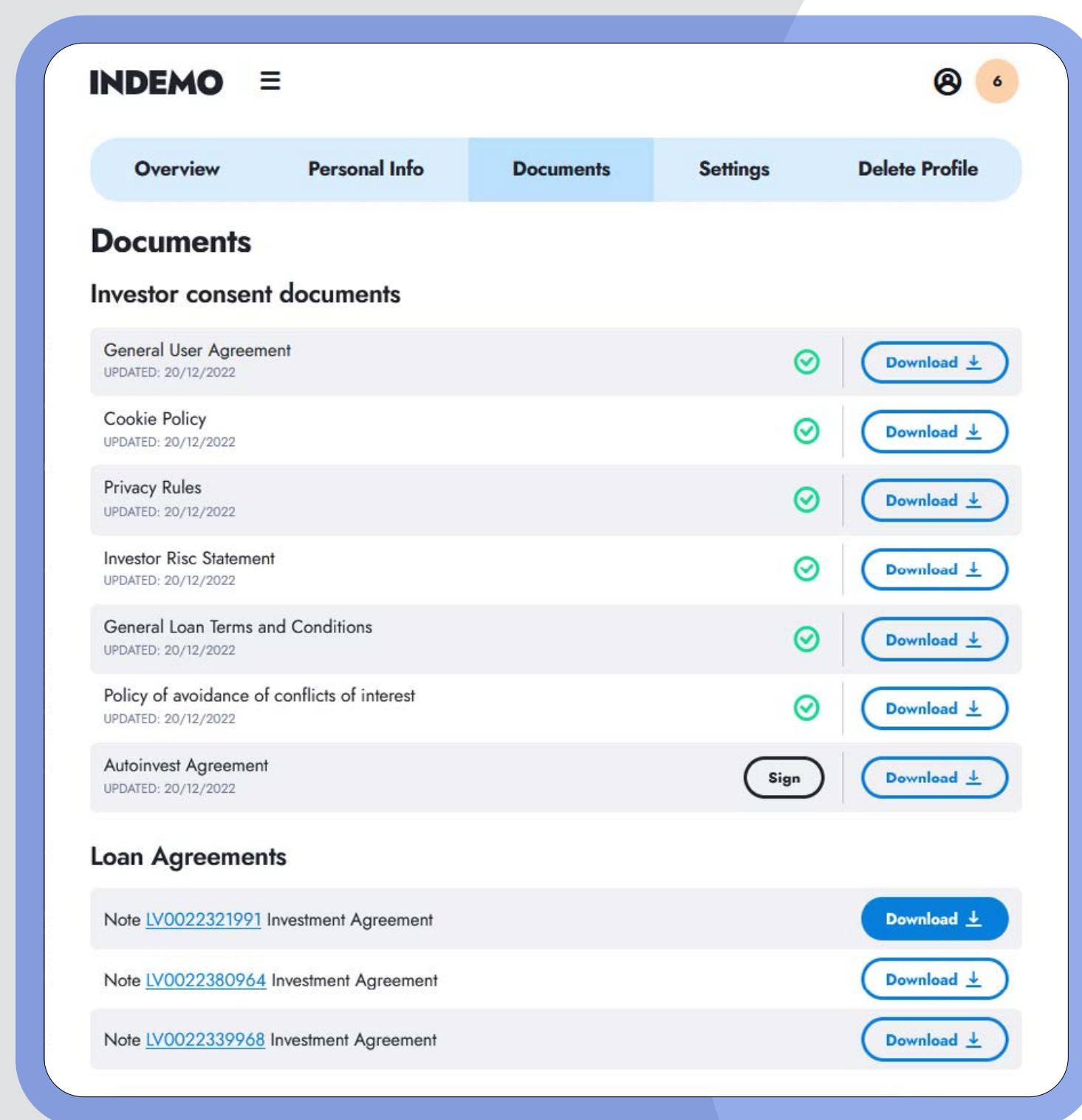
Documentation and logging

The platform automatically generates documentation and maintains a log of all changes to the investor's portfolio and account.

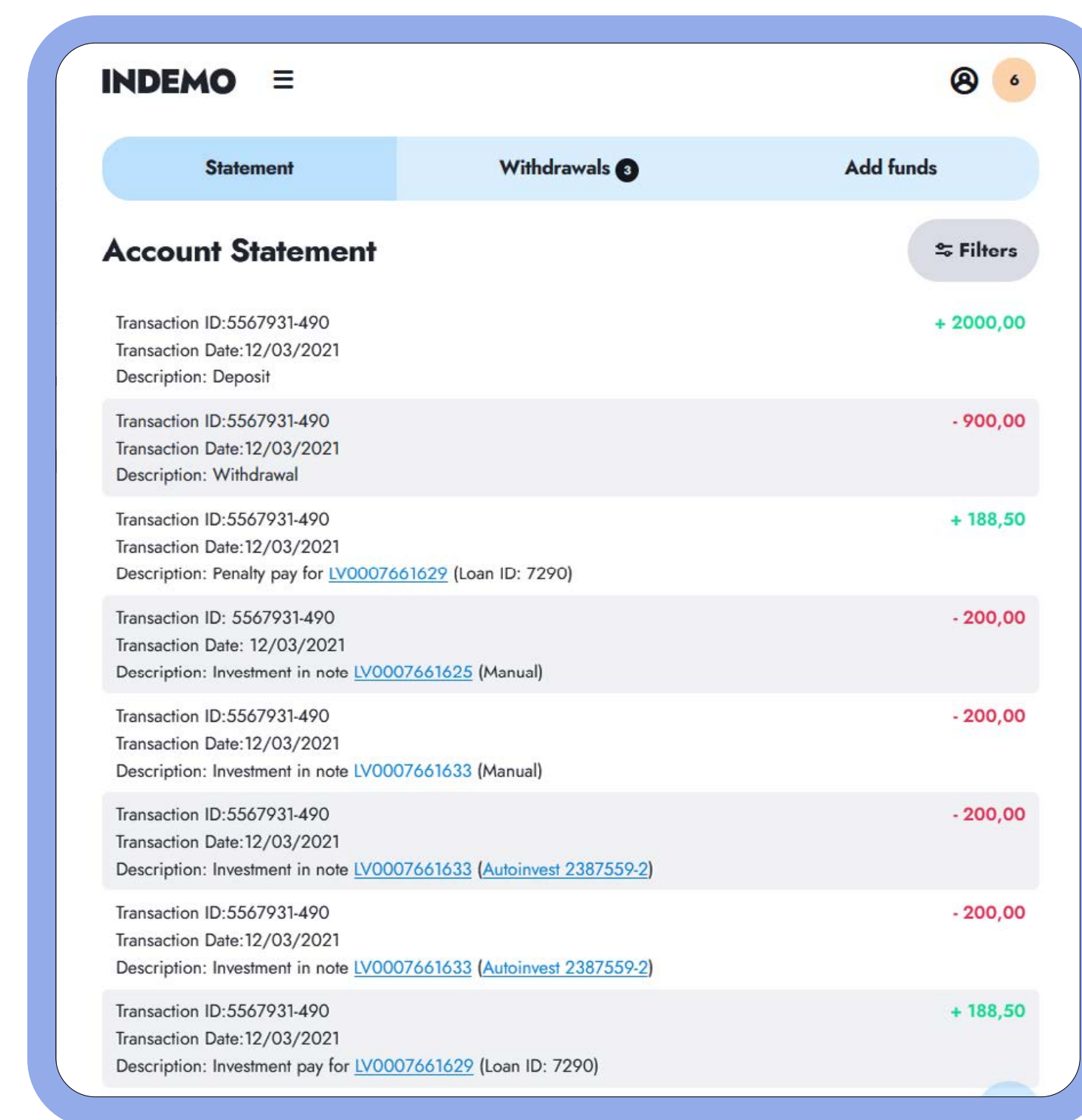
- All assets presented on the platform are accompanied by an official assessment from Tinsa or Thirsa.
- "Trade" type documents ("Trade Confirmation")
- Investor's account log "Account Statement" with the recording of all changes related to the investor's account
- Implemented the ability to obtain tax certificates for submission to competent authorities.

Download PDF

Upon request, the system can generate a portfolio presentation.



In the screenshot: The "Documents" screen in the investor's personal account, containing the main legal documents.



In the screenshot: The "Account Statement" screen - a log of all changes to the investor's account on the Indemo platform.

Disclaimer Statement

This presentation (hereinafter referred to as the “Presentation”) is provided for information purposes only and is not an offer, recommendation or invitation to invest in the investment products mentioned therein.

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Indemo draws your attention to the fact that investments in securities linked to credit products are associated with risks and require appropriate knowledge and experience. When investing in such securities, there is a risk of not being able to recover the invested funds.