

Minerva for Direct Lenders: A Digital Portfolio Management Solution

Improve portfolio returns by consolidating complex debt investments on a single platform, surfacing actionable insights on portfolio composition and trends in real time

Reduce time spent on manual, excel-driven tasks through an automated self-service solution for loan set-up, monitoring and ongoing reconciliation and compliance

Control risk through automated covenant reporting and deep underlying credit analytics



Drive Performance

Minimize data entry, eliminate manual reporting and automatically generate loan statements

With your data consolidated in the cloud and auditable calculations visible on the Platform, your team can focus on portfolio management, deeper customer relationships and generating new deal opportunities



Control Risk

Confidently track risks across your portfolio, through automated watchlist monitoring and covenant tracking

Powered by Minerva's centralised data warehouse and flexible calculation engine, you will have access to interactive dashboards to run scenario analyses and to stress-test your positions across multiple variables



Create Efficiency

Effortlessly onboard, service and communicate with your clients using Minerva's secure borrower portal and auditable workflows

Minerva's online statement access, DDQs and live account views will eliminate paperwork, excel sheets and manual document tracking for improved engagement with current and prospective borrowers



Automate Reporting

Minerva's reporting platform provides bespoke loan statements and pre-populated regulatory submissions, enabling your team to focus on key strategic initiatives

Capture diverse and granular asset-level metrics (e.g. financial accounts, collateral, ESG) to provide a holistic view of investment performance

Key Features: Scalable, Flexible and Reliable

Manage complex amortisation schedules with loan terms and auditable calculations embedded in the Platform

Auto-populate regulatory submissions such as ESMA, TPT & Solvency II

Capture and standardise asset-level reporting to satisfy internal and external requirements

Generate covenant analysis and coverage ratios on a timely, automated basis

Engage with borrowers via Minerva's secure portal for both data submission and statement access

Automatically generate, approve and send investor statements on demand or on schedule

View asset performance in real-time, including interest, fees and distribution waterfalls

Effortlessly onboard new loans and clients with Minerva's self-service features



Secure, Optimised and Always Available

Cloud Native – Minerva is fully hosted in Microsoft Azure. There are no hosting or maintenance requirements or scheduled system down-time

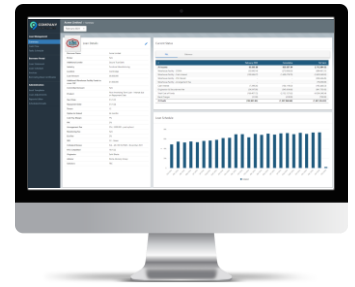
Mobile Friendly – The system is fully responsive to provide a smooth experience on mobile devices

Single Sign On – Minerva can securely integrate with your firm’s own authentication provider

Secure – Data is encrypted at rest and in transit. The system provides multi-factor authentication and fine-grain role and group-based permissions

Flexible hosting – Your data can be hosted in an Azure region of your choice

Customisable – Fully configurable software modules can be tailored to match your business needs



Drive further efficiencies by combining Loan Monitoring with other Minerva Modules



CRM / Pipeline



Investment Committee



Compliance & ESG



Investor Relations



Resource Management

We provide scalable software solutions and data analytics for a large portfolio of alternative investors across multiple jurisdictions

900K

LOANS
TRACKED

€50_{bn}

FACE VALUE OF TOTAL
ASSETS SERVICED

75K

INDIVIDUAL ASSETS
TRACKED

20+

COUNTRIES WHERE
CLIENTS ARE ACTIVE

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