



MATCHINGLINK

AMAZING INSIGHT INTO MORTGAGE PORTFOLIOS

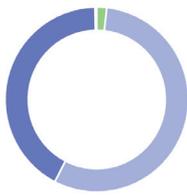
MORTGAGE MANAGER

Mortgages have been an excellently performing addition to Fixed income portfolios over the past years. Returns are higher than for other investment grade categories and credit losses have been low. With rates at an historic low it is now time to look more closely at mortgages. To make the optimal portfolio decisions.

Duration

Distribution of mortgage duration

● a: 0-5 jaar ● b: 5-10 jaar ● c: 10-20 jaar
● d: 20-30 jaar ● e: >30 jaar



Segment

Distribution of mortgage segments

● NHG ● 80% ● 100% ● 60%



Type

Distribution of types

● linear ● annuity ● bullet



INSIGHT IN RISK AND SCENARIO'S

Interest rates have been on a one way downward trend, with few defaults in mortgage debt. What is your exposure if this should change? What happens when rates go up? Or defaults? How vulnerable is the valuation of your mortgage portfolio to a fall in house prices?

The mortgage manager shows the result of multiple scenario's and enables you to monitor risk under multiple circumstances.

Key Metrics

Key metrics of this portfolio

Metric	Value
Weighted average maturity	22.51 years
Weighted average duration	9.82 years
Weighted average coupon	1.962%
Bullet	€177,854,847
Annuity	€217,780,443
Linear	€13,771,080

Distribution

Distribution of the market value (x EUR 1,000)

Duration	NHG	80%	100%	60%	TOTAL
a: 0-5 jaar	€627,339	€2,503,380	€2,270,269	€1,117,299	€6,518,287
b: 5-10 jaar	€20,512,144	€60,074,534	€134,845,439	€14,311,508	€229,743,625
c: 10-20 jaar	€13,293,321	€44,546,747	€66,662,136	€48,642,248	€173,144,452
d: 20-30 jaar	0	0	0	0	0
e: >30 jaar	0	0	0	0	0
Total	€34,432,804	€107,124,661	€203,777,844	€64,071,055	€409,405,364





GREATER INSIGHTS

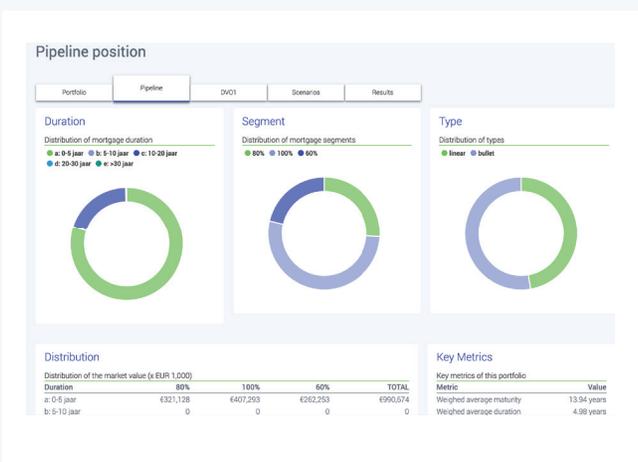
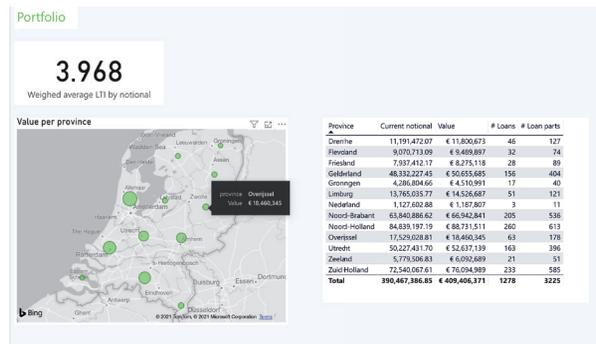


PORTFOLIO DIRECTION

So far most mortgage portfolios have been built around a general, rule of the thumb spread across LTV's and maturities. The decision to spread the portfolio this way has often not been a conscious one. The Mortgage manager allows you to optimize the portfolio using AI-tooling. Optimize for yield, ESG factors, scenario risk, or even a combination of these. Building a portfolio that supports your goals in the most optimal way.

MatchingLink, born in 2017, is a visionary start-up founded by industry insiders who want to amaze asset managers with the latest IT. MatchingLink has a simple yet powerful formula: Excitement + IT = Positive Impact. By successfully combining technologies we create all new scalable, fully digitized and high performing organizations. Focussing on the drivers of your future success:

- ✓ 100% End to End in control
- ✓ greater insight
- ✓ the best customer experience
- ✓ drastically lower costs
- ✓ better performance

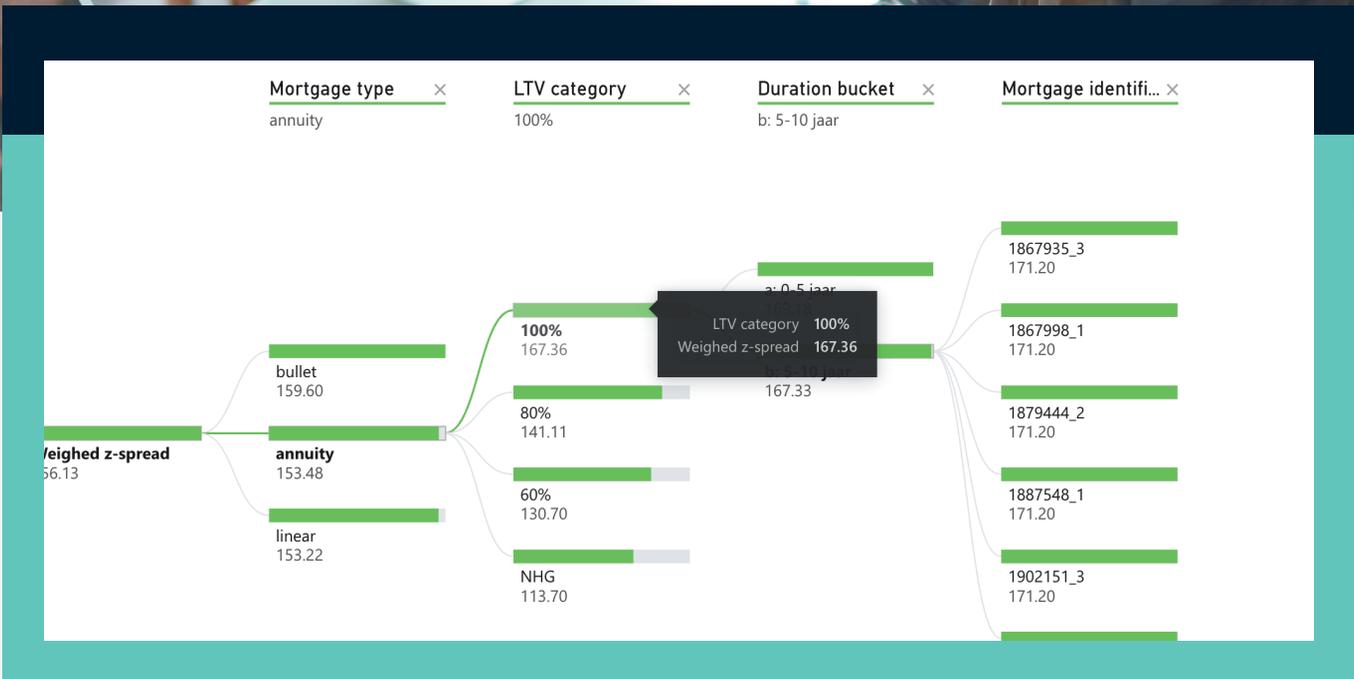
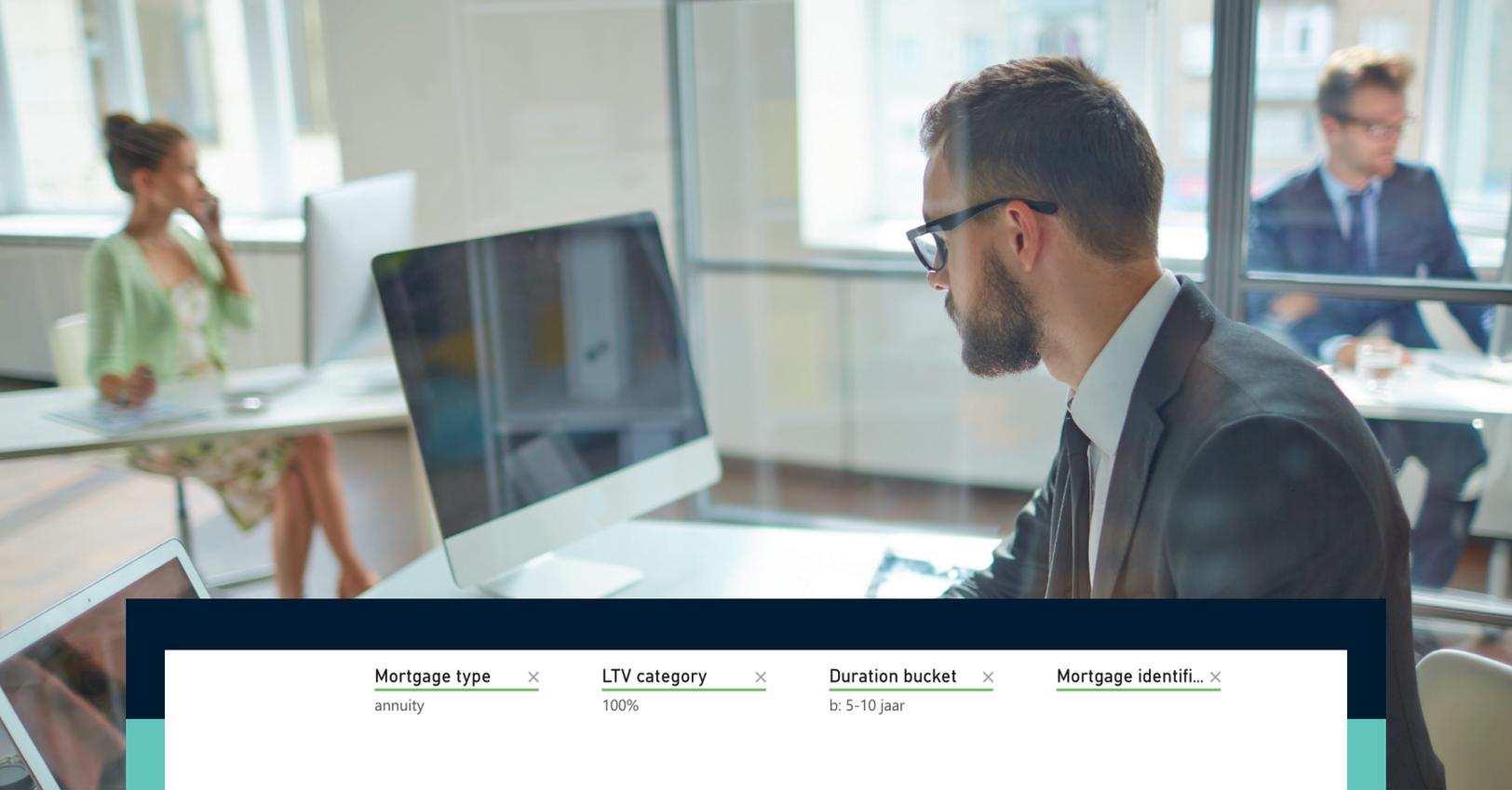


PIPELINE MANAGEMENT

Some mandates allow you to decide on which mortgages you would like to add to your portfolio. The Mortgage manager supports this with a separate analysis tool, where you can judge the optimal risk/return, see changes in z-spreads and allocate your new investment.

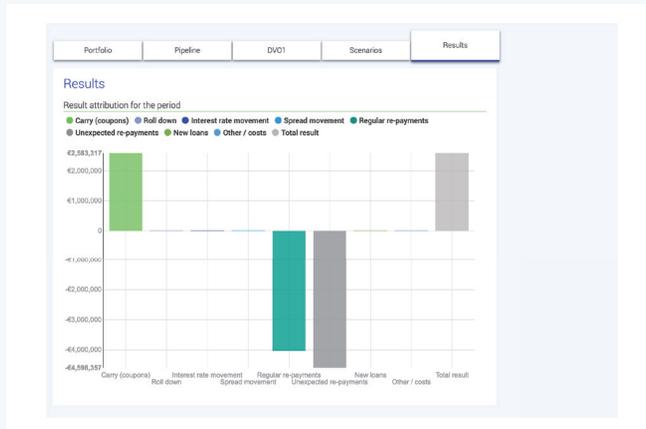
You can just as easily see the results of your previous pipeline offer. What hit ratio, what result on new production and a drilled down attribution in great detail.





FIT FOR THE NEW PENSION CONTRACT

Perhaps not instantly visible is the readiness for a more individualized pension savings contract. Our software is structured to allow for multiple portfolio's, easy data connects and data splits in many possible ways. It means that choosing the Mortgage manager provides you with a future proof platform. Whatever role mortgages should perform in your future portfolio, the Mortgage manager has been designed to deal with them.



MATCHINGLINK

ASSET MANAGEMENT MADE AMAZING

Europalaan 100
3526 KS Utrecht

+31 6 - 83 21 45 98
+31 6 - 11 20 38 77

info@matchinglink.com
matchinglink.com