



Loan Participation Note for Capital Raise

LPN



Private Debt

AYMONE Platform Advisors utilize Loan Participation Notes to help clients raise capital through the issuance of private debt securities.

By converting private loans into loan participation notes, including convertible structures, they enable access to a broad base of global institutional fixed-income investors.

This approach enhances liquidity, diversifies funding sources, and supports more effective debt portfolio management.



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AYMONE Securitization Platform

Advisors on the AYMONE platform leverage Loan Participation Notes (LPNs) to help clients raise capital by securitizing private credit assets into marketable debt securities. This flexible off-balance-sheet solution enables efficient access to capital markets for issuers while providing attractive risk-adjusted returns to investors.

By transforming illiquid loan assets into structured notes, LPNs enable streamlined funding solutions for corporates, lenders, and originators under a secure and transparent legal framework.

What is a Loan Participation Note?

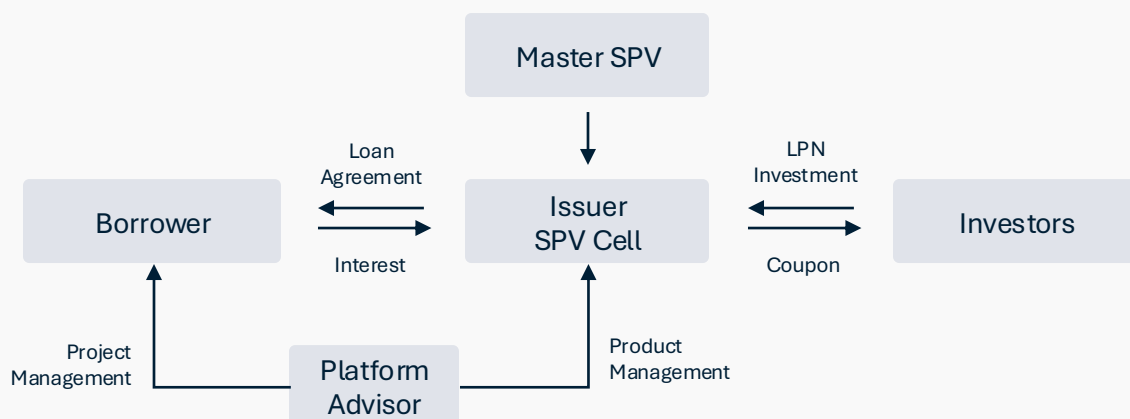
A Loan Participation Note (LPN) is a structured financial instrument that allows investors to participate in a private loan or a pool of loans issued by a borrower. These notes provide exposure to the underlying loan's cash flows—interest and principal—without requiring direct ownership of the loan.

LPNs are issued via Special Purpose Vehicles (SPVs), ensuring legal ring-fencing and enabling cross-border distribution through ISIN-labeled securities.

How Loan Participation Note work?

A borrower or loan originator extends a private loan, such as a corporate or real estate loan, which is then acquired by a Special Purpose Vehicle (SPV) structured as a legally ring-fenced cell under AYMONE PCC. The SPV issues Loan Participation Notes (LPNs) backed by the underlying loan exposure, assigning an ISIN for marketability.

Investors subscribe to these Notes and receive interest and principal payments directly through the SPV. AYMONE's platform ensures end-to-end support, including valuation, servicing, and legal compliance throughout the note's lifecycle.



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How clients access LPN securities issued on the AYMONE platform?

Securitized private debt instruments, such as Loan Participation Notes (LPNs) carry an ISIN code and are eligible for trading and settlement through global systems such as Euroclear and Clearstream. This enables investors to access LPNs seamlessly via their existing brokerage or private banking accounts. The Notes are held in custody with the investor's preferred financial institution, ensuring that all redemptions and income distributions are delivered directly to their bank or brokerage account.

Investors access these securities from their existing brokerage or bank accounts, imposing no additional KYC or AML requirements.

How AYMONE Securitization Process look like?

The AYMONE securities flow comprises five key steps designed to streamline product issuance and management. Platform advisors, **Join the Platform** by signing up and completing the KYC and onboarding process.

Once completed, Advisors advised to **Choose the Jurisdiction** best suited for their product formation, ensuring compliance and strategic alignment. Once the jurisdiction is defined, Platform Advisor **Issue Products** by submitting a formal issuance request through the platform product enquiry section.

Following the issuance, product then can be **Distributed to Investors**, via DVP settlement facing investors preferred financial institution.

Finally, users can **Track Product Performance** by monitoring their products directly on the platform, enabling informed decision-making and ongoing oversight for investors.

01

Join the Platform

Sign-up to proceed with KYC and onboarding

02

Chose your Jurisdiction

Chose right jurisdiction for your product formation

03

Issue Products

Submit the request for the product issuance

04

Distribute to Clients

Distribute your products to clients and investors

05

Track Performance

Track your product performance on the platform

Disclaimer. For Qualified Investors Only.

Prior to any investment in the Notes described herein (the “Notes”), investors in the Notes (“Investors”) should make their own appraisal of the risks from a legal, tax and accounting perspective, without relying exclusively on the information with which they were provided, by consulting, if they deem it necessary, their own advisors in these matters or any other professional advisors. Subject to compliance with legal and regulatory requirements, the Issuer may not be held responsible for the financial or other consequences that may arise from the investment in the Notes.

Investors are deemed to be aware of any applicable law regarding the sale of the Notes in their country of residence and it is the responsibility of any person wishing to take up any entitlement or to make an application hereunder to satisfy themselves as to full observance of the laws of the relevant territory in connection therewith, including the obtaining of any government or other consents which may be required, the satisfaction of any other formalities needing to be observed and the payment of any issuance, transfer or other taxes requiring to be paid in such territory.

The Notes are subject to restrictions with regard to certain persons or in certain countries under national regulations applicable to said persons or in said countries. It is each Investor’s responsibility to ensure that it is authorized to invest in the Notes. This presentation is not intended as an offer or solicitation for the purchase or sale of any financial instrument or intended to provide the basis for any evaluation of any issue of notes. For certain Notes there is no liquid market on which these Notes can be easily traded, and this may have a material adverse effect on the price at which these Notes might be sold.

When simulated performance or past performance is displayed, the figures relating thereto refer to past periods and are not a reliable indicator of future results. Finally, when simulated performance or performance (whether past or future) are displayed, the potential return may also be reduced by the effect of commissions, fees or other charges. The Final Terms relating to the Notes may provide for methods of adjustment or substitution in order to take into account the consequences on the Notes of extraordinary events which may affect one or several of the underlying collateral on which they are based or, as the case may be, the early termination of the Notes.

For certain Notes with a capital protection, such capital protection is only ensured on the Maturity Date. No investor should make an investment decision with regard to a series of notes issued by AYMONE without having obtained and read the base prospectus relating to the AYMONE program, any relevant supplements thereto and the applicable Final Terms for such series. Each arranger shall only be liable with respect to a cellular note for which it was the arranger.

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