

# Steward Credit LLC

## 2024 Q2 Performance Report

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Loan Portfolio Q2 2024			
<b>Outstanding Balance 6/30/24</b>	<b>\$7,906,299.27</b>	Q2 Funds Raised	\$2,590,297.37
Weighted Average Remaining Maturity	23.72	Q2 Funds Disbursed	\$1,345,108.24
Weighted Avg. Borrower Interest Rate	8.09%	Cash Balance at 6/30/24	\$3,066,756.75
<b>90+ Days Delinquent (Last 12 Months)</b>		<b>Loans Disbursed</b>	
		<a href="#">Big Picture Foods</a>	\$600,500.00
Total Delinquency	\$0.00	<a href="#">Tree-Range Farms</a>	\$200,000.00
<b>Delinquency Rate</b>	<b>0.00%</b>	<a href="#">WR Johnson &amp; Sons</a>	\$176,448.11
<b>Defaults (Last 12 Months)</b>		<a href="#">Old Salt Co-op</a>	\$368,160.13
Total Loan Loss	\$0.00	<b>Repaid &amp; Closed Loans</b>	
<b>Loan Loss Rate</b>	<b>0.00%</b>		

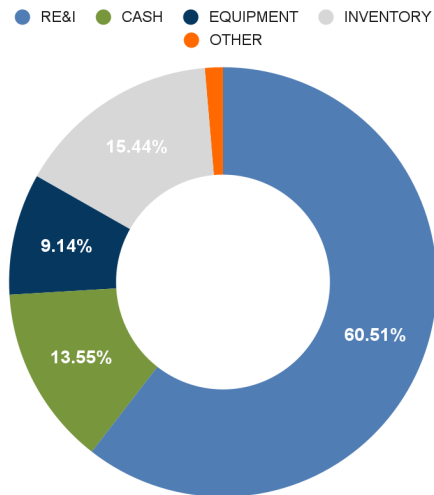
## 2024 Q2 Portfolio Loans

Borrower	Outstanding Principal 06/30/24	Origination Date	Term (Mo.)	Maturity Date	APR (%)	Loan Amount	Principal Paid To-date	Location
Amortizing Loans								
Cairnspring Mills	\$858,826.34	12/1/23	12	12/1/24	9.00	\$1,680,000.00	\$821,173.66	Burlington, WA
Lil Bucks	\$345,861.73	02/15/24	9	11/15/24	9.50	\$510,700.00	\$164,838.27	Chicago, IL
McKaskle Family Farm	\$178,443.02	02/23/24	10	12/23/24	9.50	\$292,800.00	\$114,356.98	Braggadocio, MO
Woodberry Kitchen	\$55,748.54	02/26/24	10	12/26/24	9.50	\$82,000.00	\$26,251.46	Baltimore, MD
Big Picture Foods	\$600,500.00	4/4/24	9	01/04/25	9.50	\$600,500.00	\$0.00	Barrington, RI
Tree-Range Farms	\$200,000.00	5/23/24	12	5/23/25	8.50	\$200,000.00	\$0.00	Northfield, MN
WR Johnson & Sons	\$176,448.11	6/30/24	9	3/31/25	8.75	\$176,448.11	\$0.00	Columbus, NM
Interest-Only Loans								
Astoria Food Hub	\$1,350,128.00	04/21/21	60	04/21/26	7.00	\$1,350,128.00	\$0.00	Astoria, OR
Tre-Fin Day Boat Seafood	\$1,392,000.00	11/23/22	18	05/23/24	7.25	\$1,392,000.00	\$0.00	Ilwaco, WA
Old Salt Co-op	\$2,631,143.52	11/08/23	60	11/08/28	8.00	\$2,631,143.52	\$0.00	Helena, MT
Circle Seafoods	\$117,200.00	12/29/23	12	12/29/24	10.25	\$117,200.00	\$0.00	Bristol Bay, AK

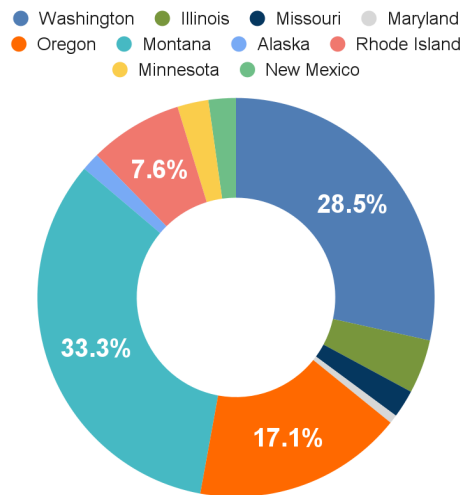
## 2024 Q2 Portfolio Collateral

Steward prioritizes issuing loans secured by hard assets (Real Estate, Infrastructure, & Equipment) to protect against loan loss in a downside scenario. A secondary focus is collateral composed of easily liquidated assets (Cash & Cash Equivalents) to mitigate some of the timing concerns surrounding liquidating hard assets. As currently comprised, 60.51% of Steward's loan portfolio is secured by hard assets, and 13.55% is secured by cash and cash equivalents. We believe the current mix of collateral provides Steward Credit LLC and our lenders adequate safety, even in a stress-test scenario where multiple loans default simultaneously.

### Collateral Diversity



### Geographic Diversity



### Product Diversity

