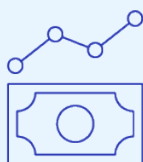


Bridge Financing

What is Bridge Financing?

Bridge financing is a short-term lending strategy that provides immediate capital to borrowers until permanent financing or a liquidity event occurs. Commonly used in real estate, corporate transactions, or special situations, these loans are typically secured by tangible assets such as real estate, receivables, or business collateral. Bridge loans aim to support transitional needs, offering investors access to short-duration, collateral-backed credit exposure.



Why invest?

- **Secured and asset-backed:** Loans are typically collateralized by real estate, receivables, or other business assets, reducing credit risk.
- **Short duration and high turnover:** Loan terms generally range from 3 to 24 months, supporting faster capital recycling.
- **Attractive yield potential:** Offers premium interest rates compared to traditional debt due to complexity and short-term nature.
- **Low market correlation:** Returns are driven by individual transactions rather than public market movements.

Risks to consider

- **Borrower credit risk:** The borrower may lack long-term financing or face operational challenges.
 - **Mitigation:** Underwriting includes borrower credit analysis, strong collateral, and sponsor guarantees.
- **Market and liquidity risk:** Adverse market conditions may impact asset values or refinance options.
 - **Mitigation:** Conservative loan-to-value (LTV) ratios, exit strategy diligence, and limited exposure to high-volatility sectors.
- **Higher interest costs:** Borrowers may face repayment challenges due to high interest costs.
 - **Mitigation:** Interest reserves, loan structuring aligned with cash flows, and covenant protections.

Conclusion

Bridge financing offers investors a short-term, asset-backed credit opportunity with attractive yield potential and low correlation to broader markets. By providing transitional liquidity across real estate and corporate sectors, it serves as a meaningful allocation within private credit and structured lending portfolios.

Common sectors or products in Bridge Financing



Real estate development: Short-term capital for acquisitions, renovations, or repositioning



Corporate transactions: Financing for mergers, acquisitions, or recapitalizations



Working capital solutions: Covering temporary cash flow needs for businesses



Distressed or special situations: Supporting companies in financial restructuring or turnaround efforts

About MA Asset Management

We have a 10+ year track record of investing in directly originated private asset-backed credit across differentiated lending strategies.

The team are focused on income generating assets that provide investors with a steady stream of monthly income. Beyond traditional private credit, we also negotiate both long-term loan flow agreements and credit facilities with originators.

MA Asset Management, LLC is a wholly owned subsidiary of MA Financial Group, a publicly listed company on the Australian Securities Exchange (ASX).

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