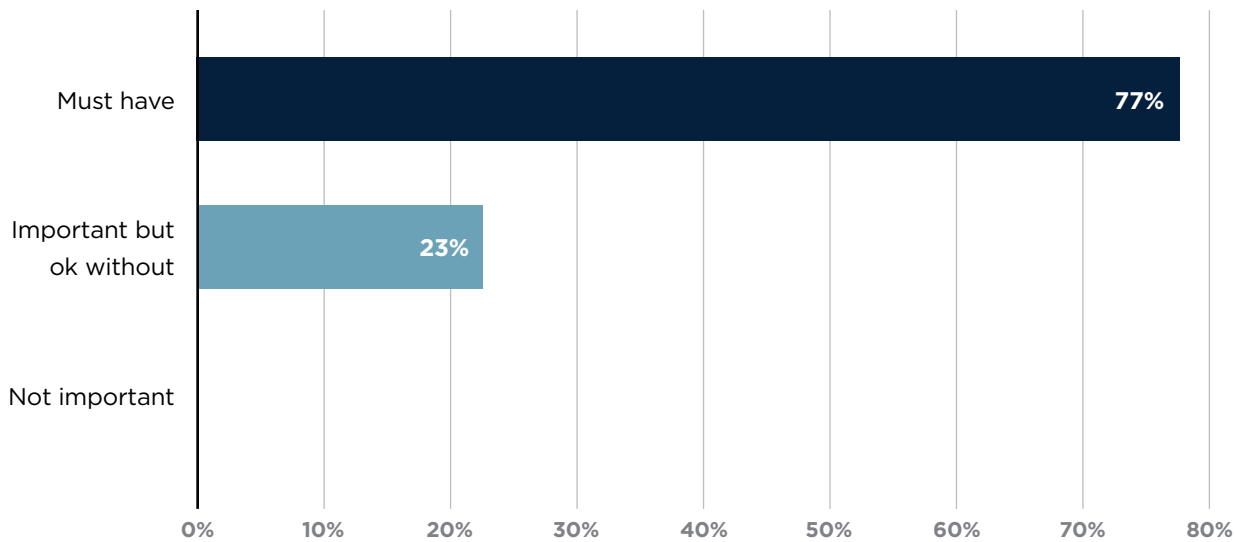




## Survey Results

### How important is it that your private credit manager has an in-house credit workout/restructuring team?



The latest Eye on Private Credit survey results reveal that 77% of investors believe that their private credit manager must have an in-house credit workout/restructuring team, while 23% believe it is important, but not mandatory.

Given the complex nature of workout situations, NXT Capital agrees that having an experienced in-house team is a critical component of managing a middle-market private credit portfolio. Off-track loans are both time sensitive and time intensive and having dedicated in-house resources makes it more efficient to manage these accounts. In addition, knowledgeable professionals that not only have specific expertise, but also have longstanding relationships with third party advisors that positions a lender to quickly explore the range of restructuring options and quickly take appropriate actions to preserve capital in off track situations.

Thank you to all who participated in the survey. Keep an eye out for the next question in January 2021.

Happy Holidays!

If you have any other recommendations, comments or feedback you would like to share please e-mail [marketing@nxtcapital.com](mailto:marketing@nxtcapital.com).

Survey was conducted in November/December 2020.

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