

## Quantrom P2P Lending DAC – Monthly Report

Quantrom P2P Lending DAC

Share/Note price

**EUR 1.163595**

### Monthly returns and performance

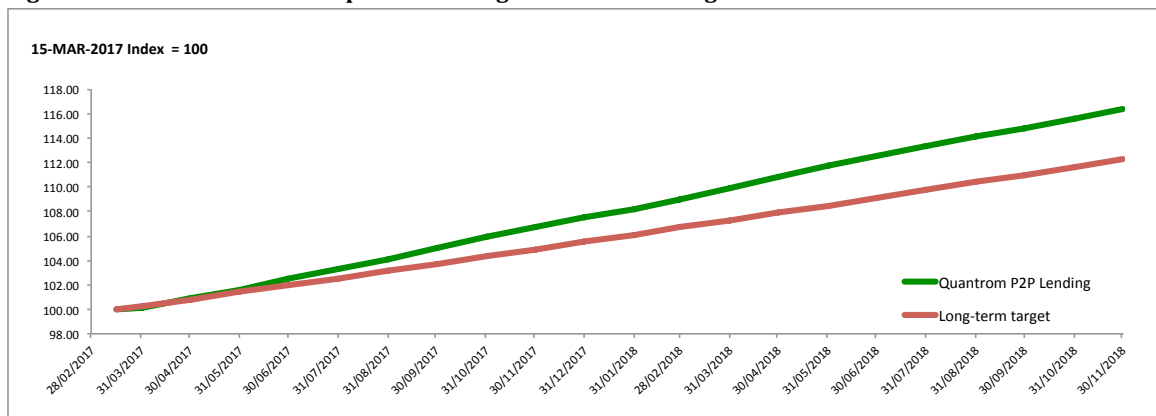
Period	Monthly performance	Share price	Long Term Return Target*)	Relative performance
15 March 2017		1.0000	1.0000	
31 March 2017	0.100%	1.0010	1.0028	-0.177%
30 April 2017	0.819%	1.0092	1.0084	0.254%
31 May 2017	0.694%	1.0162	1.0141	0.128%
30 June 2017	0.866%	1.0250	1.0199	0.301%
31 July 2017	0.810%	1.0333	1.0256	0.244%
31 August 2017	0.765%	1.0412	1.0314	0.199%
30 September 2017	0.864%	1.0502	1.0373	0.299%
31 October 2017	0.819%	1.0588	1.0431	0.253%
30 November 2017	0.746%	1.0667	1.0490	0.181%
31 December 2017	0.759%	1.0748	1.0550	0.194%
31 January 2018	0.679%	1.0821	1.0609	0.114%
28 February 2018	0.730%	1.0900	1.0669	0.165%
31 March 2018	0.826%	1.0990	1.0730	0.260%
30 April 2018	0.874%	1.1086	1.0790	0.308%
31 May 2018	0.749%	1.1169	1.0851	0.183%
30 June 2018	0.723%	1.1250	1.0913	0.158%
31 July 2018	0.766%	1.1336	1.0974	0.201%
31 August 2018	0.635%	1.1408	1.1036	0.070%
30 September 2018	0.639%	1.1481	1.1099	0.074%
31 October 2018	0.662%	1.1557	1.1162	0.097%
30 November 2018	0.684%	1.1636	1.1225	0.119%
<b>Average</b>	<b>0.724%</b>			<b>0.173%</b>

\*) 7% return per year or 0.5654% per month

### Year-on-Year returns

Period	Share Price	Share Price previous year	Year-on-Year Return
30 November 2018	1.1636	1.0667	9.08%

**Figure 1 Performance of share price and Long-Term Return Target**



## Profit Participation Note open

On 1 November 2018 Quantrom P2P Lending opened its Profit Participation Notes for investors. We are very grateful for the positive response to our Note and saw a solid inflow of more than EUR 400 thousand in the month of November.

## Monthly comments

In the month of November 2018, the return on the share was 0.684%, i.e. an outperformance of the Long-Term Return Target by 0.119%-point for the month.

Since inception, Quantrom P2P Lending has given a return of 16.36% and outperformed the Long-Term Return Target by 4.11%-points.

We continue following our cautious approach and have made a small provision in the monthly result of less than 0.01% for “defaulted” loans in November 2018.

Loans in default fell to 1.0% of the portfolio. Current loans were at the end of November at 76.2% of the portfolio, 1.5%-point higher than the previous month.

## Portfolio

The portfolio at the end of November 2018 consisted of more than 7,400 loans. The weighted average interest rate on the portfolio was 11.4% with an average weighted maturity of 34.6 months.

The main exposure in value is still towards Car Loans, which has fallen to 64% of the value of the portfolio at the end of the month.

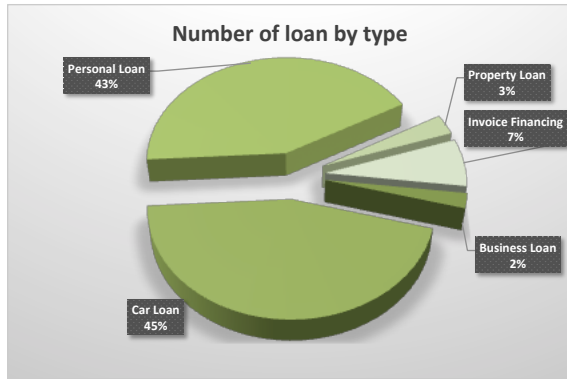
Exposure towards property loans is at 16% of the value of the portfolio. At the end of November, personal loans represented 10%, while business loans were at 8% of the



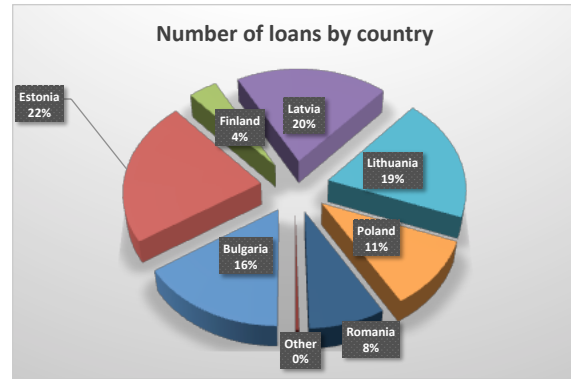
value of the portfolio. During the month of November, we increased Invoice financing to 2% of the value of the portfolio.

Figures 2-12 provide more details on the composition of the loan portfolio.

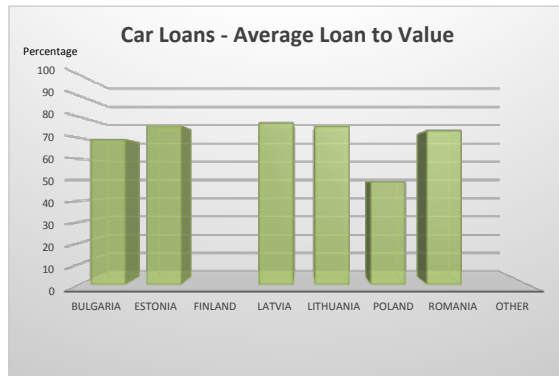
**Figure 2**



**Figure 3**



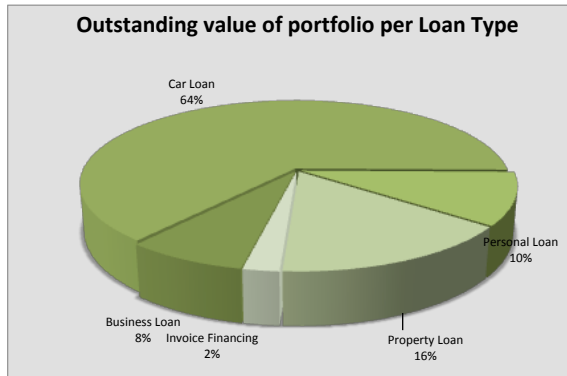
**Figure 4**



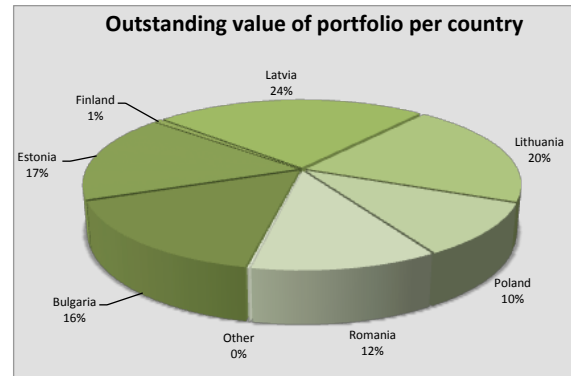
**Figure 5**



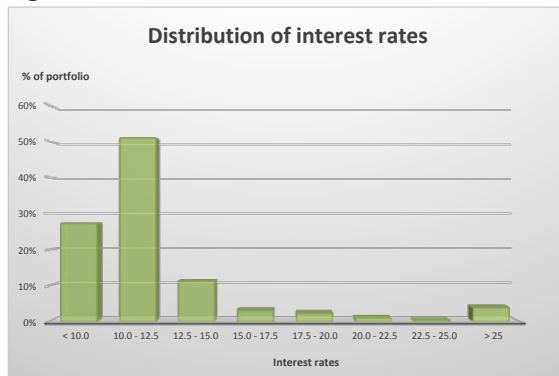
**Figure 6**



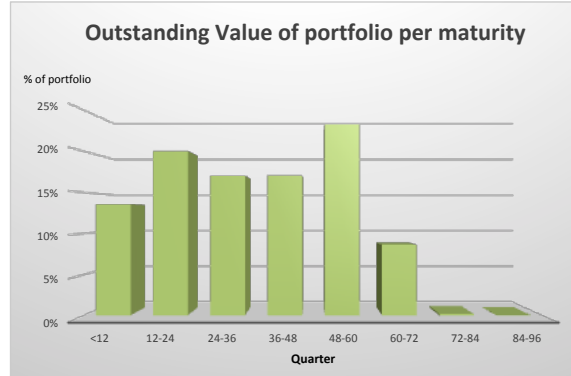
**Figure 7**



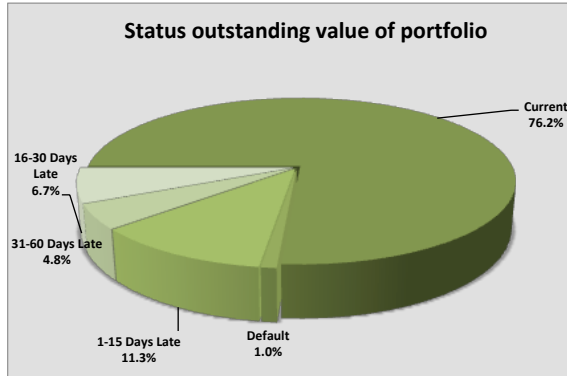
**Figure 8**



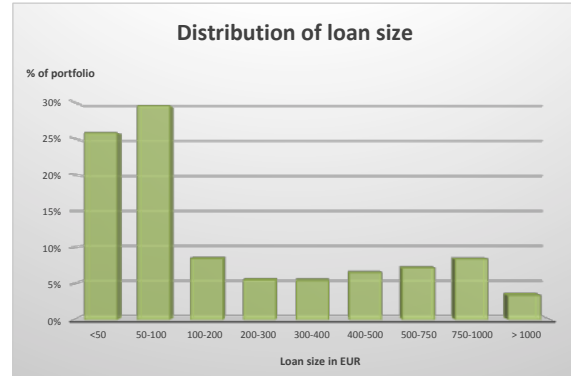
**Figure 9**



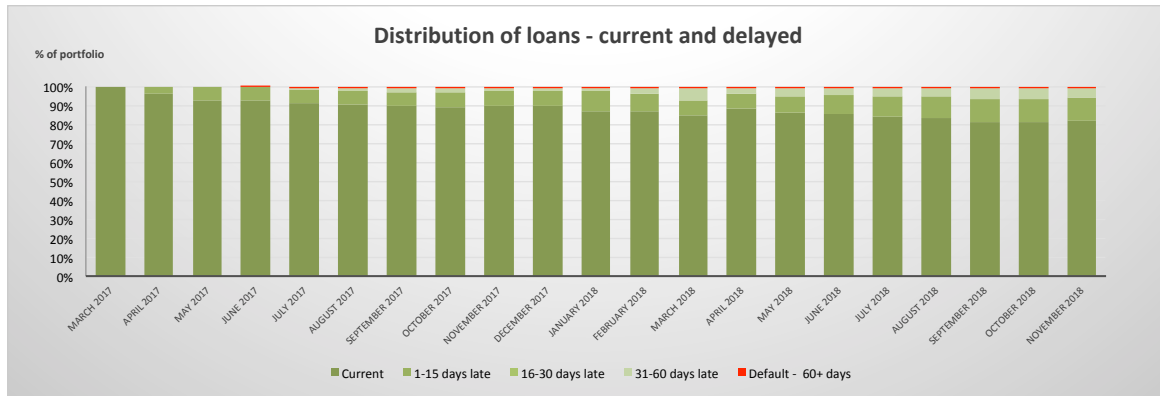
**Figure 10**



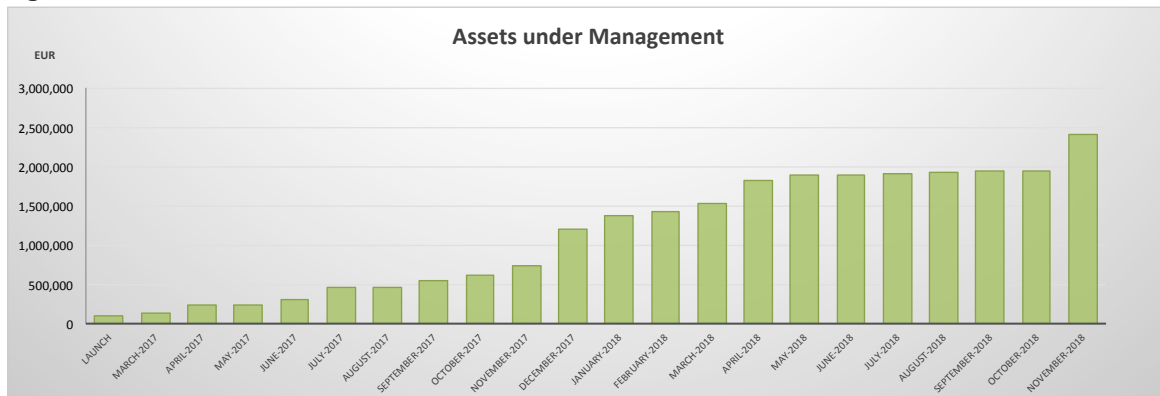
**Figure 11**



**Figure 12**



**Figure 13**



Quantrom Limited, Limerick  
December 2018