

Quantrom P2P Lending DAC – Monthly Report

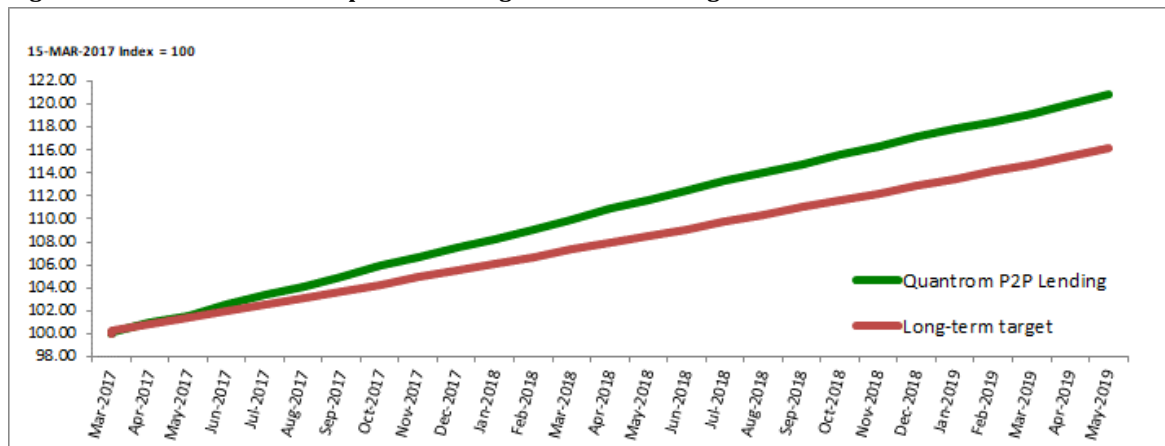
Quantrom P2P Lending DAC	Note price	EUR 1.207876
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Year-on-Year returns

Period	Note Price	Note Price previous year *)	Year-on-Year Return
31 May 2019	1.2079	1.1169	8.15%

*) Share price until December 2018

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



Annual returns

Period	Note Price *)	Return on Note	Monthly Return
April 2017 - March 2018	1.0990	9.90%	0.79%
April 2018 - March 2019	1.1920	8.46%	0.68%

*) Share price until December 2018

Monthly comments

In May, interest received was in line with expectation and the return for the month was 0.67% outperforming the long-term return target with 0.10%-point.

Since inception, Quantrom P2P Lending has given a return of 20.79% and outperformed the long-term return target by 4.67%-points.

In May 2019 a small provision for non-performing loans were taken.

Loans late more than 60 days was 1.5% of the portfolio. Current loans were at the end of May down at 72.1% of the portfolio. Current loans and loans less than 30 days late are more than 93% of the value of the portfolio.

Monthly returns

	J	F	M	A	M	J	J	A	S	O	N	D	Total
2017				0.92%	0.69%	0.87%	0.81%	0.76%	0.86%	0.82%	0.75%	0.76%	7.48%
2018	0.68%	0.73%	0.83%	0.87%	0.75%	0.72%	0.77%	0.64%	0.64%	0.66%	0.68%	0.64%	8.96%
2019	0.65%	0.52%	0.61%	0.67%	0.67%								3.14%

Monthly performance to long term target

	J	F	M	A	M	J	J	A	S	O	N	D	Total
2017				0.35%	0.13%	0.30%	0.24%	0.20%	0.30%	0.25%	0.18%	0.19%	2.15%
2018	0.11%	0.16%	0.26%	0.31%	0.18%	0.16%	0.20%	0.07%	0.07%	0.10%	0.12%	0.08%	1.82%
2019	0.08%	-0.05%	0.04%	0.10%	0.10%								0.28%

Portfolio

The portfolio at the end of May 2019 consisted of more than 7,500 loans. The weighted average interest rate on the portfolio was 11.84% with an average weighted maturity of 33 months.

The main exposure in value is still towards Car Loans with 63% of the value of the portfolio at the end of the month.

Exposure towards property loans is up at 22% of the value of the portfolio. At the end of May, personal loans represented 11%, while business loans were at 4% of the value of the portfolio.

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

Figure 2

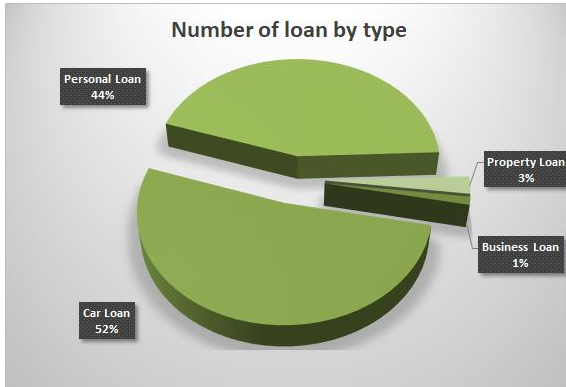


Figure 3

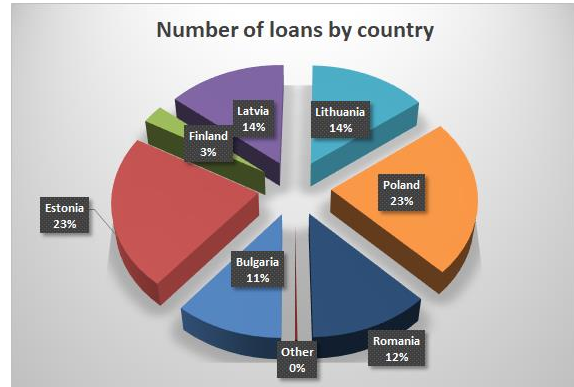


Figure 4



Figure 5



Figure 6

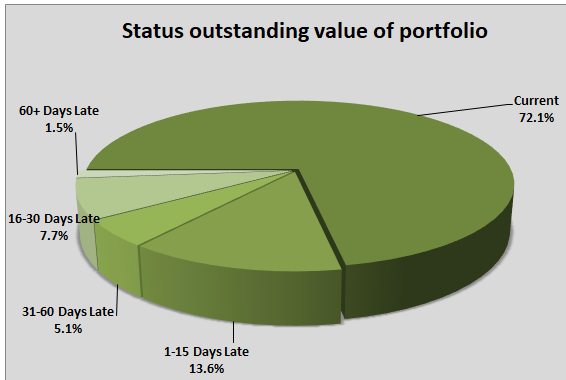


Figure 7

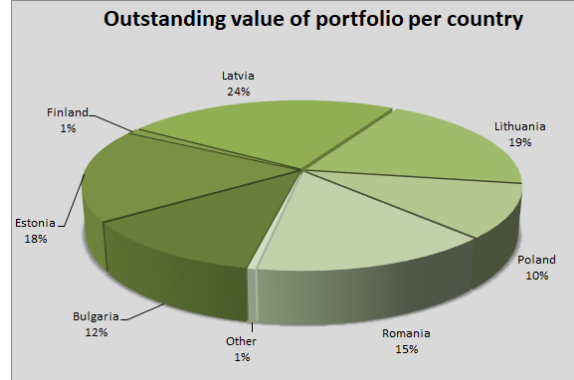


Figure 8

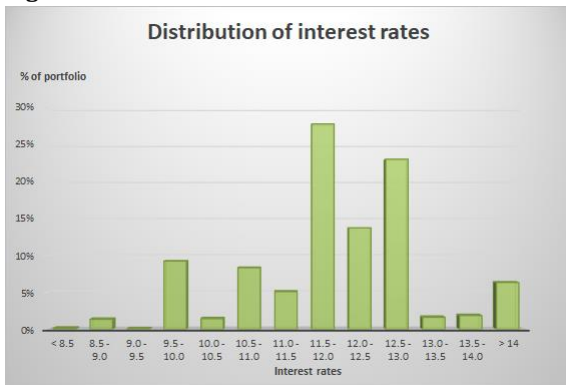


Figure 9

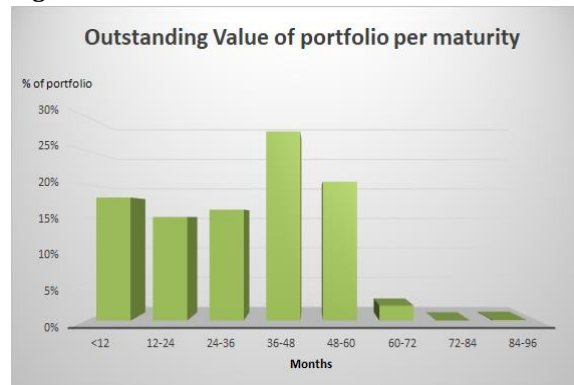


Figure 10

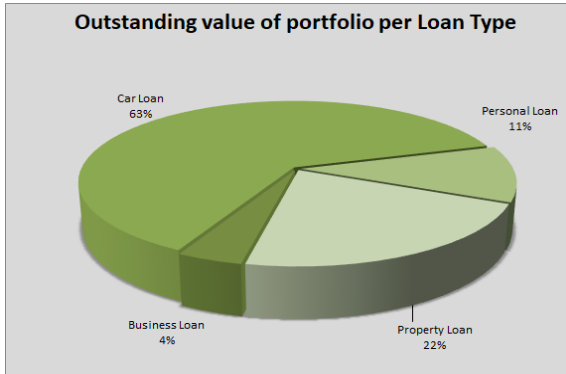


Figure 11

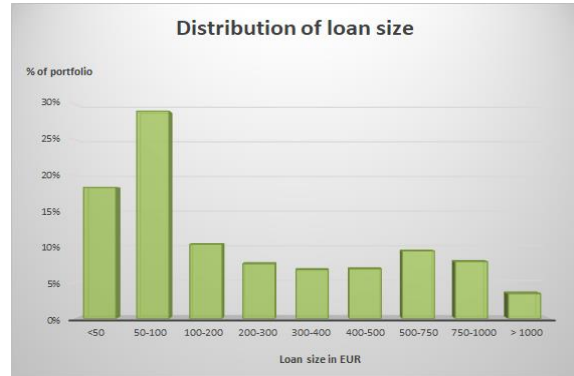


Figure 12

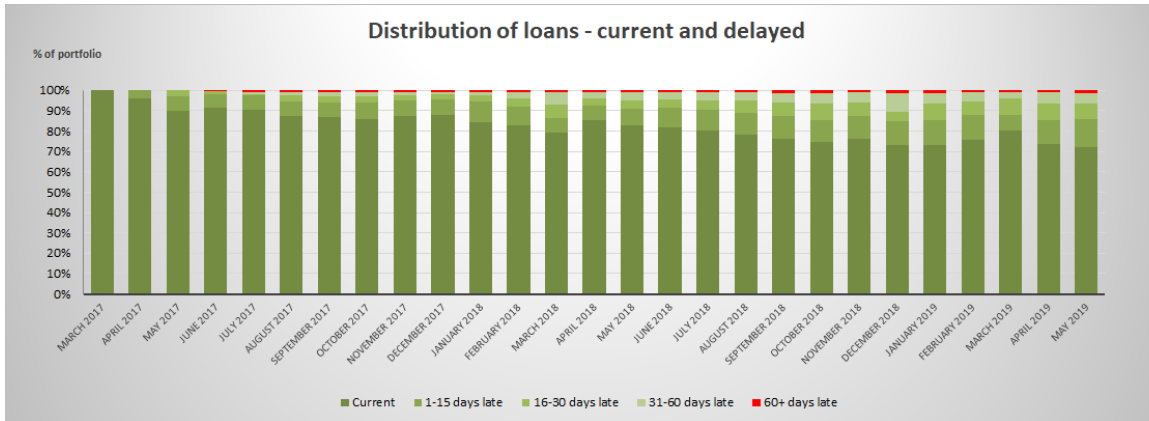


Figure 13

