

## Quantrom P2P Lending DAC – Monthly Report

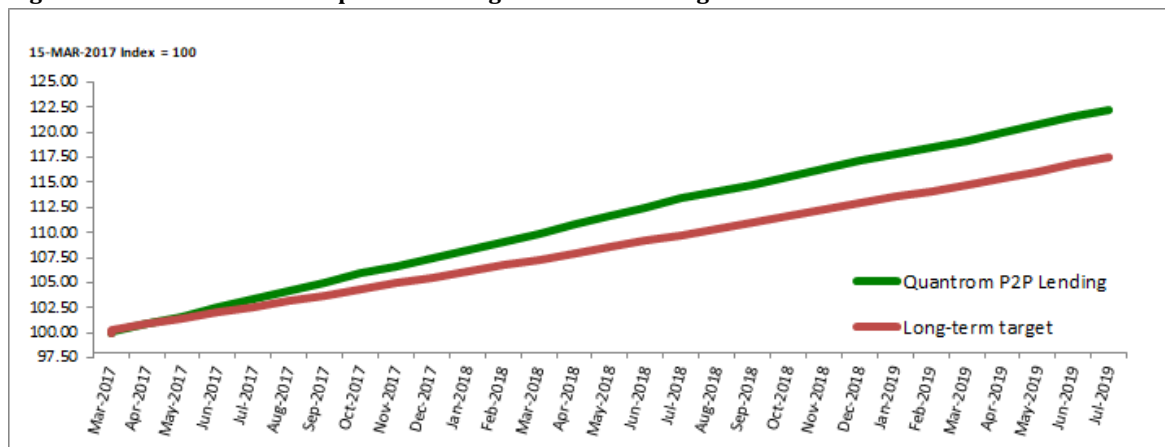
Quantrom P2P Lending DAC	Note price	<b>EUR 1.222464</b>
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### Year-on-Year returns

Period	Note Price	Note Price previous year *)	Year-on-Year Return
31 July 2019	1.222464	1.133600	7.84%

\*) Share price until December 2018

**Figure 1 Performance of Note 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 July, interest received was a bit higher than our expectation given that we have entered into the holiday period, where borrowers tend to be slightly behind on their payments. The overall result was a return of 0.63% for the month of July 0.07% - point higher than the long-term return target.

In July we have taken a provision of 0.005% on loans in default.

Since inception, Quantrom P2P Lending has given a return of 22.24% and outperformed the long-term return target by 4.82%-points.

Loans late more than 60 days has fallen below 1.5% of the value of the portfolio in July. Current loans were at the end of July down 3%-point to 70.6% of the value of the portfolio as an effect of the previously mentioned holiday period. Current loans and loans less than 30 days late are more than 94% 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%	<b>7.48%</b>
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%	<b>8.96%</b>
2019	0.65%	0.52%	0.61%	0.67%	0.67%	0.57%	0.63%						<b>3.14%</b>

## 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%	<b>2.15%</b>
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%	<b>1.82%</b>
2019	0.08%	-0.05%	0.04%	0.10%	0.10%	0.01%	0.07%						<b>0.35%</b>

## Portfolio

The portfolio at the end of July 2019 consisted of more than 7,200 loans. The weighted average interest rate on the portfolio was 12.32% with an average weighted maturity of 35 months.

The main exposure in value is still towards Car Loans with 66% of the value of the portfolio at the end of the month.

Exposure towards property loans is at 21% of the value of the portfolio. At the end of July, personal loans represented 11%, while business loans were at 2% of the value of the portfolio.

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

Figure 2

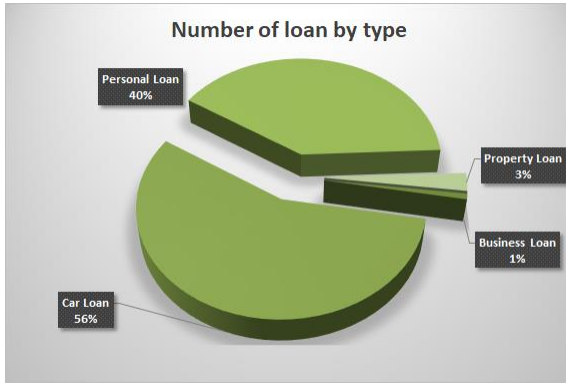


Figure 3

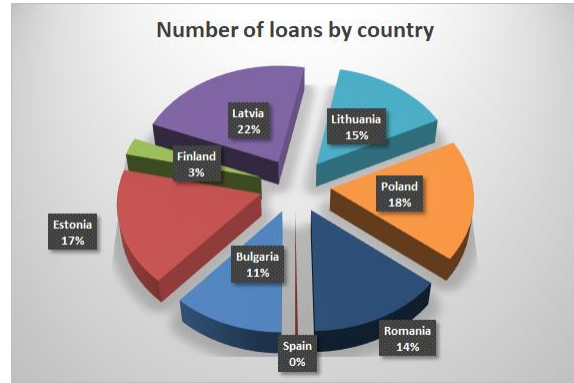


Figure 4



Figure 5



Figure 6

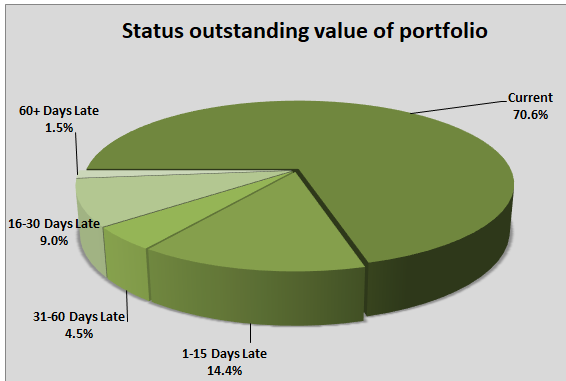


Figure 7

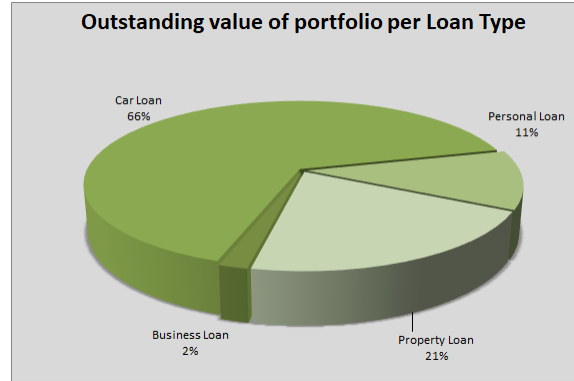


Figure 8

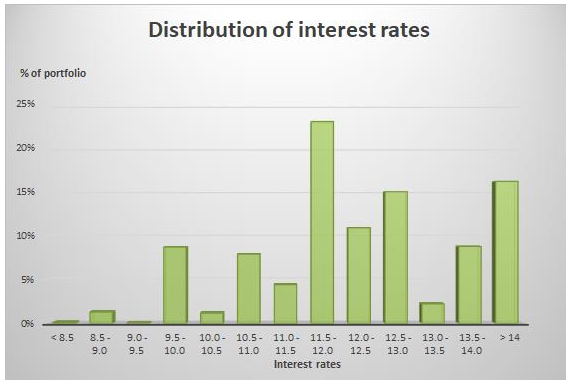
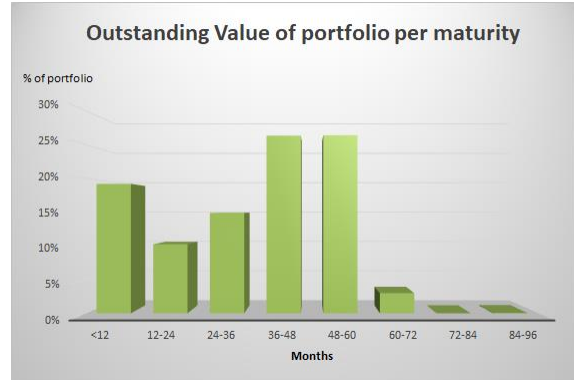
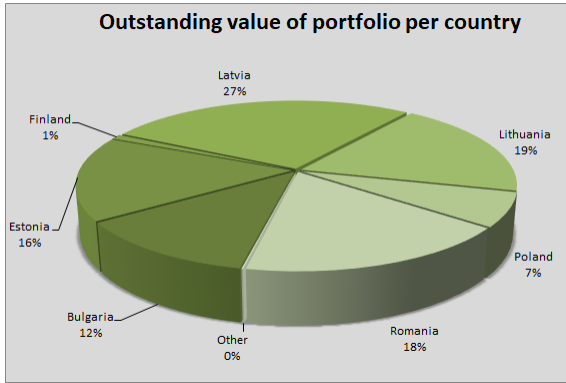


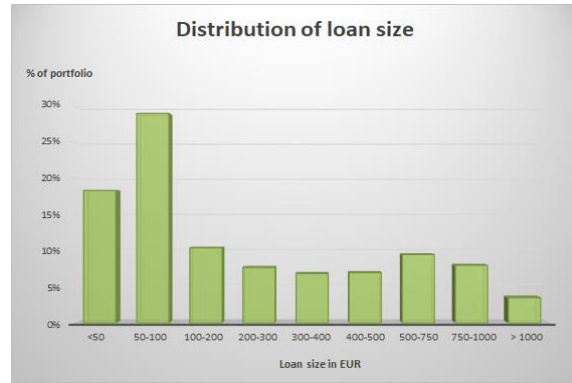
Figure 9



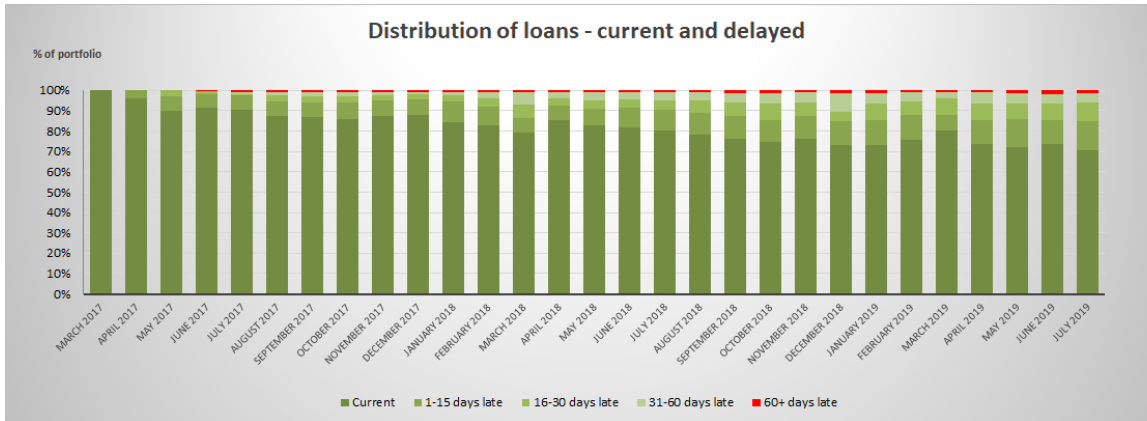
**Figure 10**



**Figure 11**



**Figure 12**



**Figure 13**



Quantrom Limited, Limerick  
August 2019