

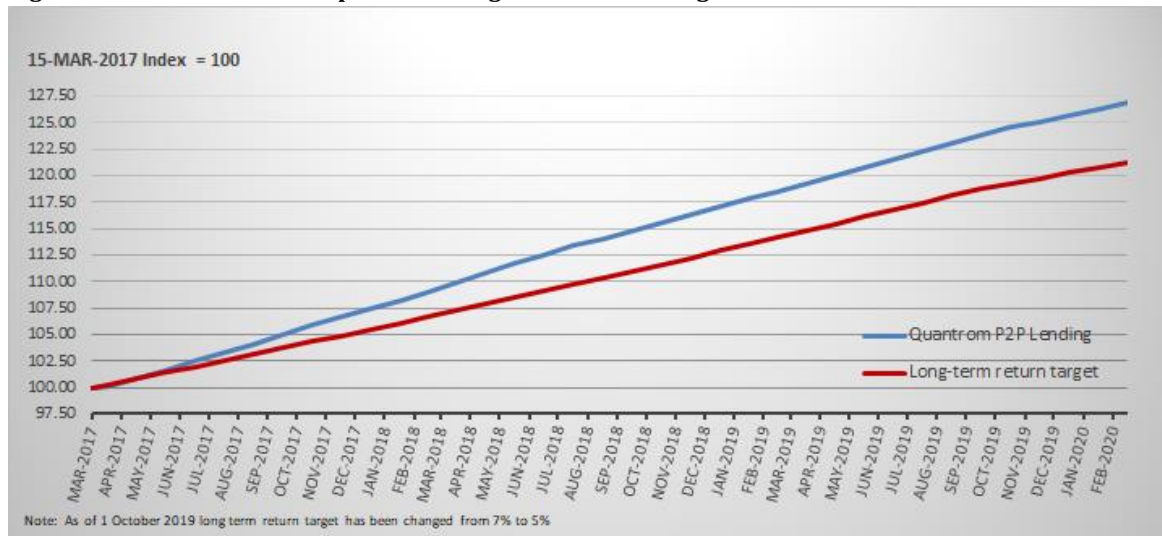
## Quantrom P2P Lending DAC – Monthly Report

Quantrom P2P Lending DAC	Note price	<b>EUR 1.268544</b>
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### Year-on-Year returns

Period	Note Price	Note Price previous year *)	Year-on-Year Return
29 February 2020	1.268544	1.184759	7.07%

**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

The interest received in February was, as expected lower than a typical month, but fully in line with our expectations. This resulted in a return of 0.51% for the month.

Since inception, Quantrom P2P Lending has given a return of 26.85% and outperformed the long-term return target by 5.68%-points.

Current loans were at the end of February 72.6% of the value of the portfolio, an increase of almost 0.6%-points. At the same time loans more than 60+ days late decreased slightly.

This month, we have not taken any additional provisions. The loan originator that is late with their transfers has entered into an agreement with Mintos on how the repayments shall be paid and according to the information we will start receiving the first payments in March. We will continue to monitor the situation closely.

## 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%	0.64%	0.67%	0.53%	0.45%	0.44%	<b>7.26%</b>
2020	0.47%	0.51%											<b>0.99%</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%	0.08%	0.10%	0.12%	0.04%	0.03%	<b>0.72%</b>
2020	0.07%	0.10%											<b>0.17%</b>

Note: As of 1 October 2019 long term return target has been changed from 7% to 5%

## Portfolio

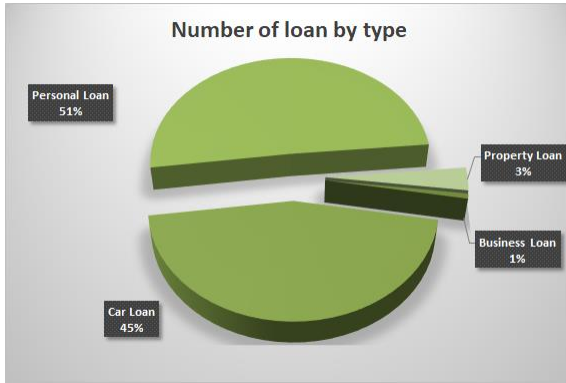
The portfolio at the end of February 2020 consisted of more than 7,400 loans. The weighted average interest rate on the portfolio is 10.77% with an average weighted maturity of 28.5 months.

The main exposure in value is still towards Car Loans with 54% of the value of the portfolio at the end of the month.

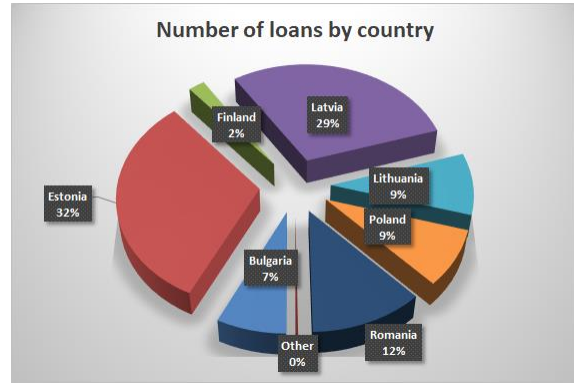
Exposure towards property loans is at 26% of the value of the portfolio. At the end of February, personal loans represented 18%, while business loans were at 2% of the value of the portfolio.

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

**Figure 2**



**Figure 3**



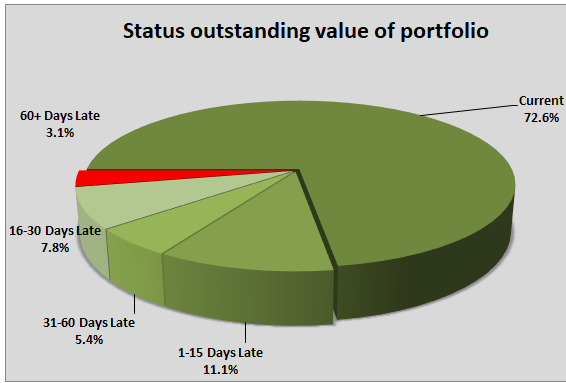
**Figure 4**



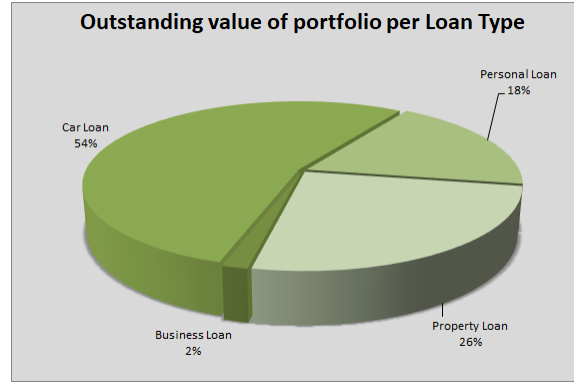
**Figure 5**



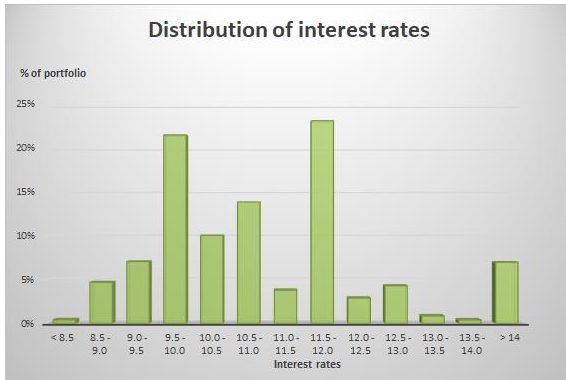
**Figure 6**



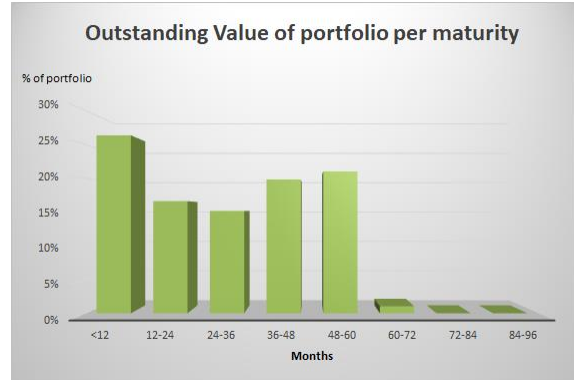
**Figure 7**



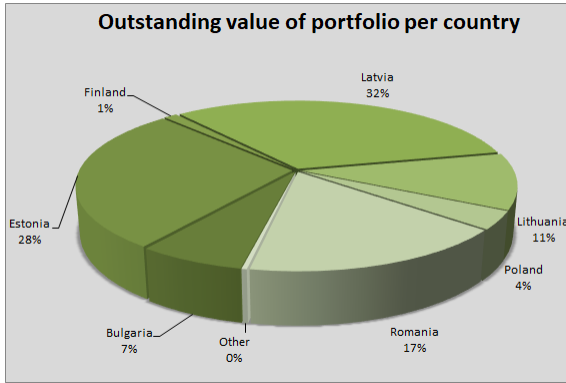
**Figure 8**



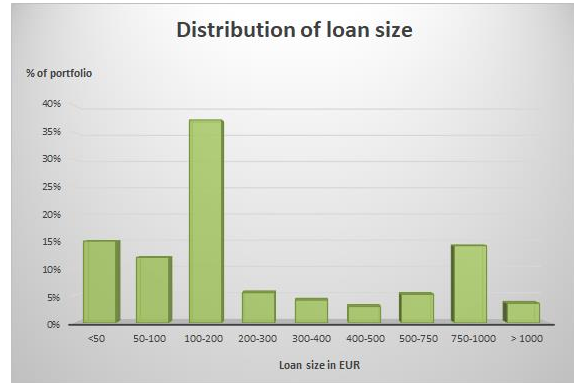
**Figure 9**



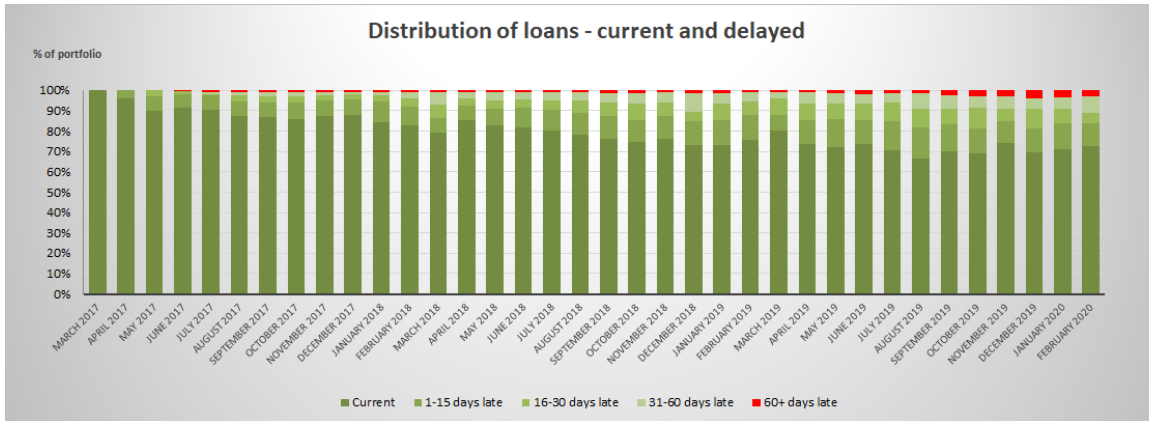
**Figure 10**



**Figure 11**



**Figure 12**



**Figure 13**

