

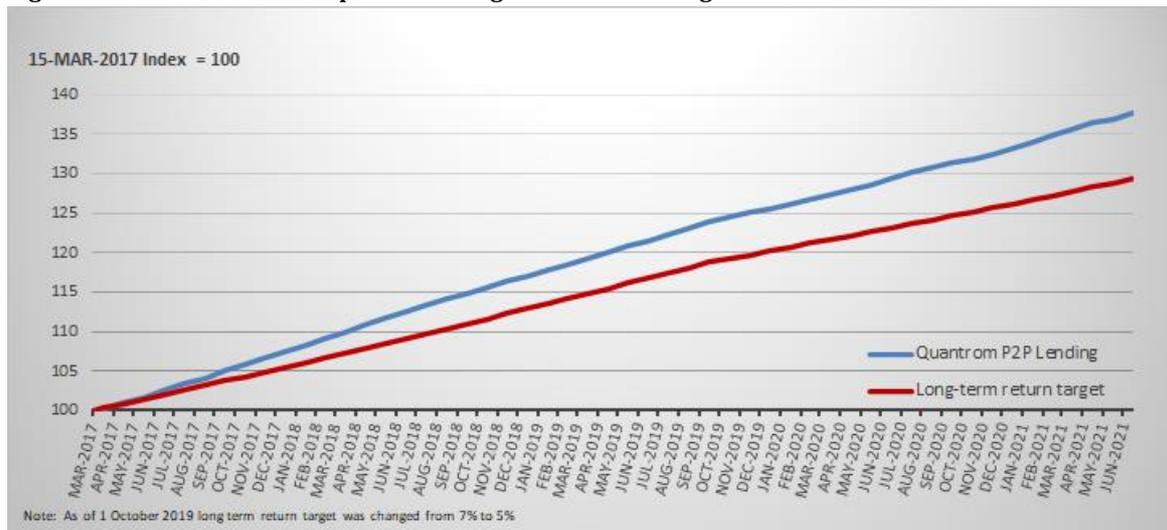
Quantrom P2P Lending DAC – Monthly Report

Quantrom P2P Lending DAC	Note price	1.377566
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Year-on-Year returns

Period	Note Price	Note Price previous year	Year-on-Year Return
30 June 2021	1.377566	1.294406	6.42%

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



Annual returns

Period	Note Price *)	Return on Note	Monthly Return
Year 1: April 2017 - March 2018	1.0990	9.90%	0.79%
Year 2: April 2018 - March 2019	1.1920	8.46%	0.68%
Year 3: April 2019 - March 2020	1.2730	6.80%	0.55%
Year 4: April 2020 - March 2021	1.3574	6.64%	0.54%
Long term return target		5.00%	0.41%

*) Share price until December 2018

Monthly comments

Interest payments received in June were back to the level which we normally would expect.

Current loans increased 0.4%-points in June and represents now 75.7% of the value of the portfolio. Loans delayed more than 60+ days decreased to 3.4% of the value of the portfolio, while 1-15 days late loans decreased more than 1.5%-point. Loan late between 31-60 days increased with 1.6%-points.

Quantrom P2P Lending has taken a small provision in June 2021. However, reversals for the month of June were larger resulting in a small net gain.

The return for the month of June 2021 was 0.60%. Since inception, Quantrom P2P Lending has given a return of 37.76% and outperformed the long-term return target by 8.41%-points.

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%	0.57%	0.63%	0.64%	0.67%	0.53%	0.45%	0.44%	7.26%
2020	0.47%	0.51%	0.35%	0.61%	0.47%	0.60%	0.54%	0.48%	0.55%	0.32%	0.39%	0.66%	6.12%
2021	0.60%	0.61%	0.61%	0.51%	0.37%	0.60%							3.35%

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%	0.01%	0.07%	0.08%	0.10%	0.12%	0.04%	0.03%	0.72%
2020	0.07%	0.10%	-0.06%	0.20%	0.06%	0.19%	0.13%	0.08%	0.15%	-0.09%	-0.01%	0.25%	1.06%
2021	0.19%	0.20%	0.21%	0.10%	-0.04%	0.19%							0.86%

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

New platform added

After conducting a thorough due diligence Quantrom P2P Lending started investing via Lendermarket, an alternative lending platform based in Ireland during the month of June.

The loans offered on Lendermarket are related to consumer loan originated from Creditstar. QP2PL have invested in loans from Creditstar via Mintos previously and we will continue to invest in these loans via their new platform - Lendermarket.

Portfolio

The portfolio at the end of June 2021 consisted of more than 9,600 loans. The weighted average interest rate on the portfolio was 10.49% with an average weighted maturity of 32.7 months.

The main exposure in value is still towards car loans which represent 58% of the value of the portfolio at the end of the month.

Exposure towards property loans is unchanged at 24% of the value of the portfolio. At the end of June, personal loans increased to 17%, while business loans were less than 1% of the value of the portfolio.

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

Figure 2

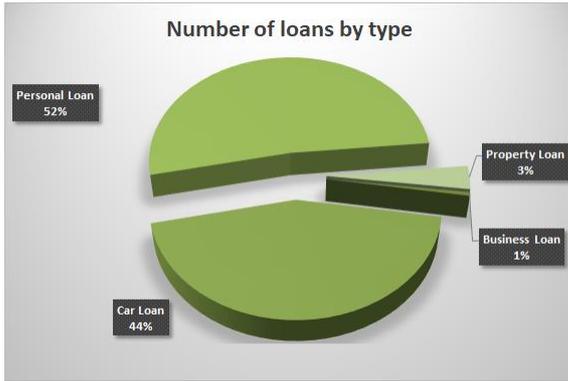


Figure 3

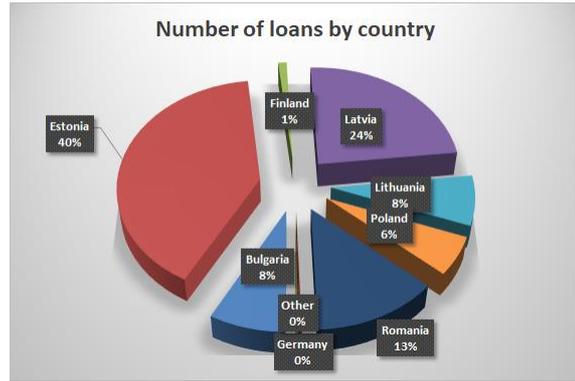


Figure 4



Figure 5



Figure 6

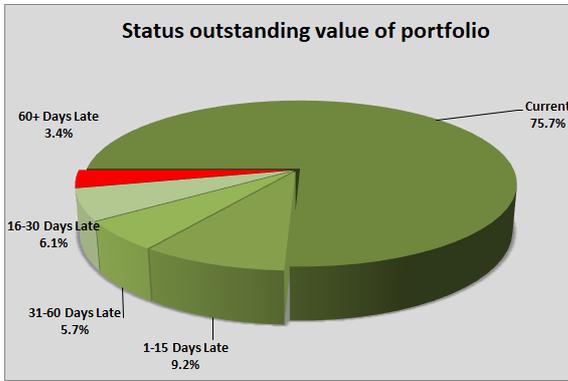


Figure 7

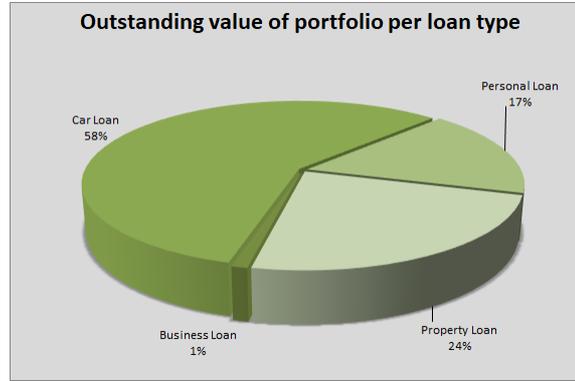


Figure 8

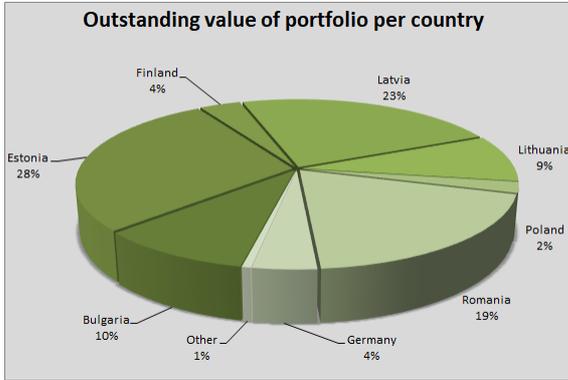


Figure 9

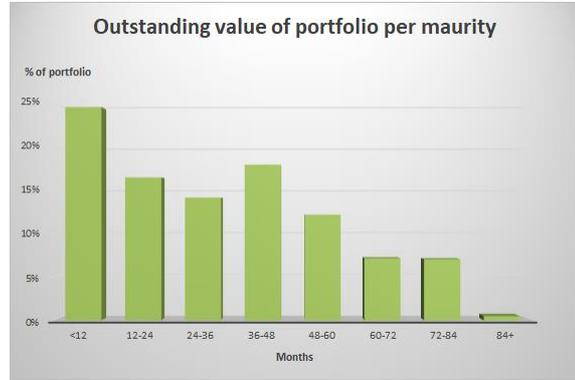


Figure 10

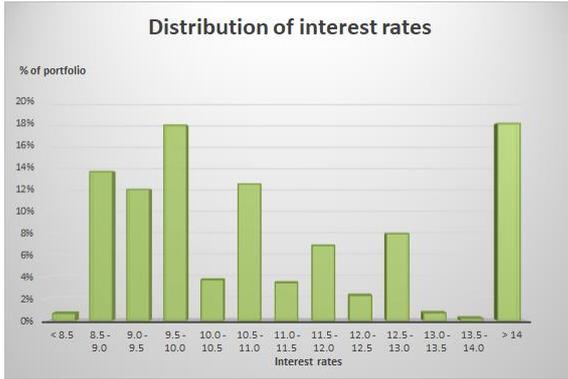


Figure 11

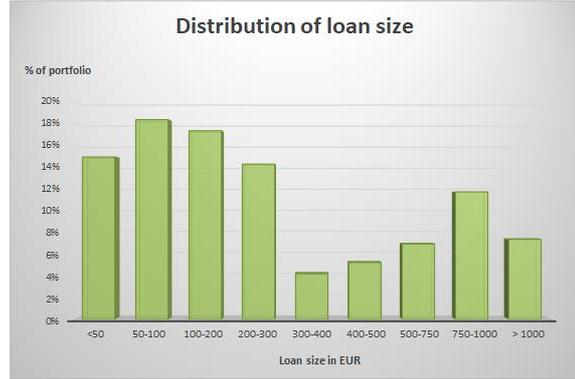


Figure 12

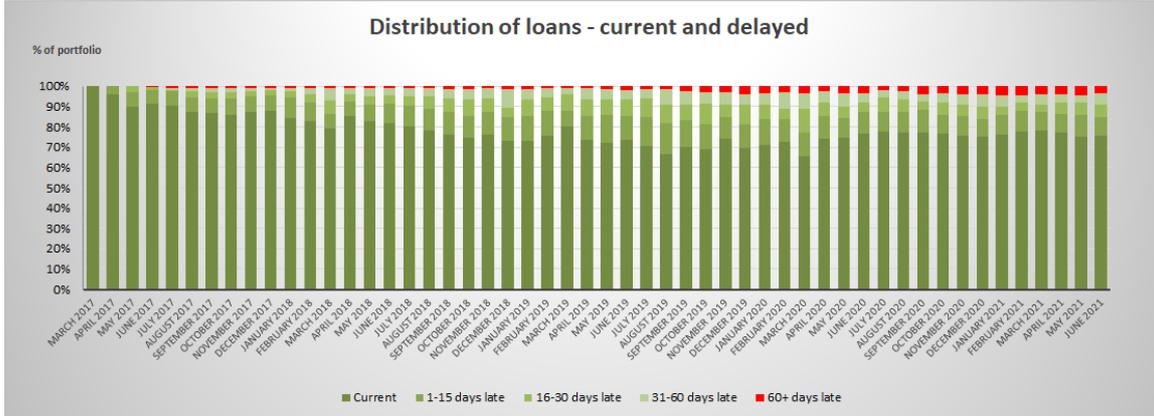


Figure 13



Quantrom Limited, Limerick
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