

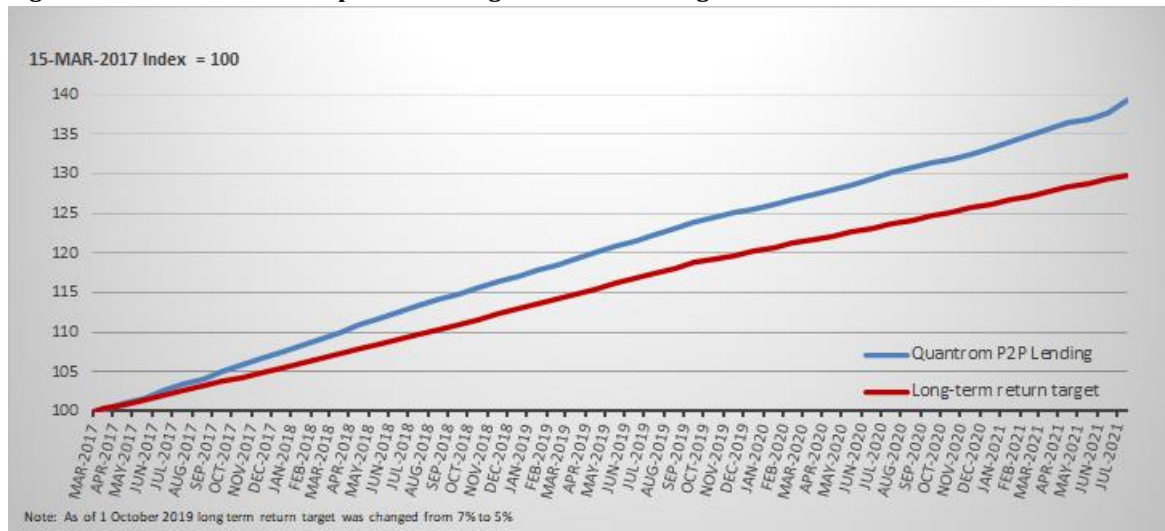
## Quantrom P2P Lending DAC – Monthly Report

Quantrom P2P Lending DAC	Note price	<b>1.394269</b>
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### Year-on-Year returns

Period	Note Price	Note Price previous year	Year-on-Year Return
31 July 2021	1.394269	1.301362	7.14%

**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

Quantrom P2P Lending had a return in July of 1.21%, giving a year-on-year return of 7.14%.

The result was affected by two events, which both had a one-off positive effects on the profit-loss of Quantrom P2P Lending.

Quantrom P2P Lending had taken a provision on one of the loan originators and the entire amount of outstanding loans has been recovered including late interest payments. This provisions has been reversed.

Furthermore, the tax situation of Quantrom P2P Lending has also changed. After seeking tax advice Quantrom P2P Lending has received a refund from the Irish Revenue Commissioners for corporation tax paid.

The net effect of these two events has been recorded as gains in the result in July.

Interest payments received in July were slightly lower than we normally would expect.

Current loans were almost unchanged in July at 75.8% of the value of the portfolio. Loans delayed more than 60+ days decreased to 3.1% of the value of the portfolio.

Quantrom P2P Lending has taken some provisions in July 2021 as well as reversals related to the events mentioned above.

Since inception, Quantrom P2P Lending has given a return of 39.4% and outperformed the long-term return target by 9.56%-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%	<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%	0.35%	0.61%	0.47%	0.60%	0.54%	0.48%	0.55%	0.32%	0.39%	0.66%	<b>6.12%</b>
2021	0.60%	0.61%	0.61%	0.51%	0.37%	0.60%	1.21%						<b>4.60%</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%	-0.06%	0.20%	0.06%	0.19%	0.13%	0.08%	0.15%	-0.09%	-0.01%	0.25%	<b>1.06%</b>
2021	0.19%	0.20%	0.21%	0.10%	-0.04%	0.19%	0.81%						<b>1.66%</b>

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

**Portfolio**

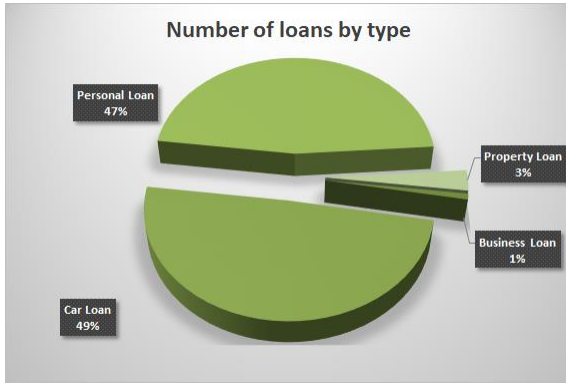
The portfolio at the end of July 2021 consisted of more than 9,350 loans. The weighted average interest rate on the portfolio was 10.24% with an average weighted maturity of 32 months.

The main exposure in value is still towards car loans which represent 62% of the value of the portfolio at the end of the month.

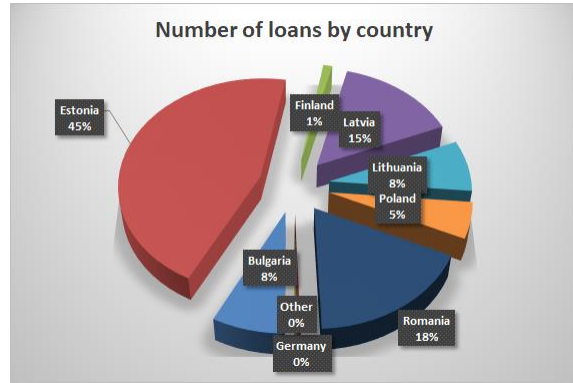
Exposure towards property finance is 20% of the value of the portfolio. At the end of July, personal loans decreased to 13%, while business loans with collateral in property increased to 5% of the value of the portfolio.

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

**Figure 2**



**Figure 3**



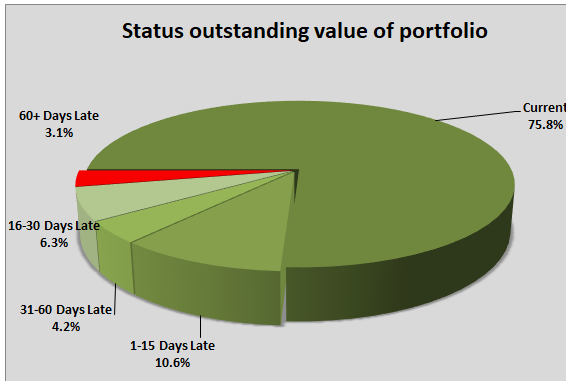
**Figure 4**



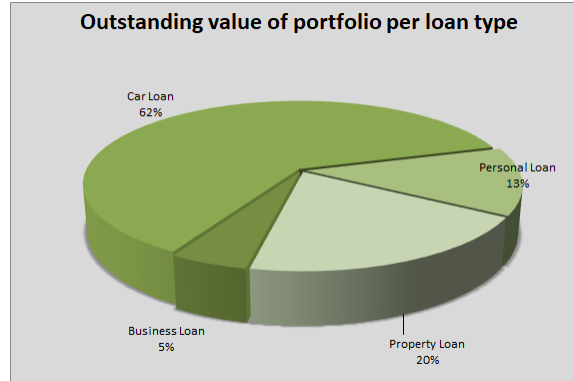
**Figure 5**



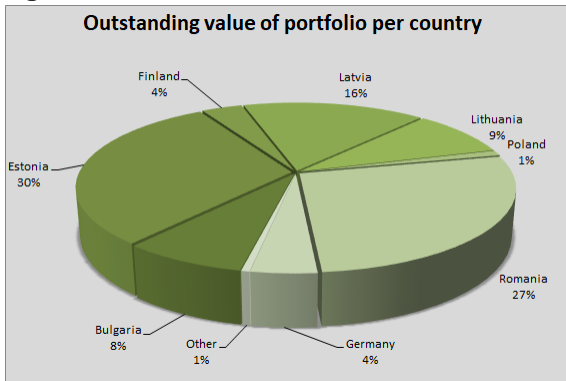
**Figure 6**



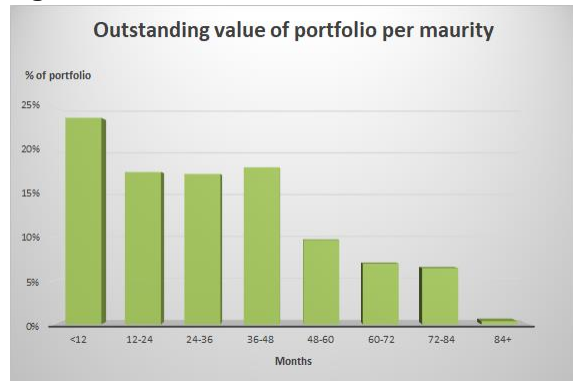
**Figure 7**



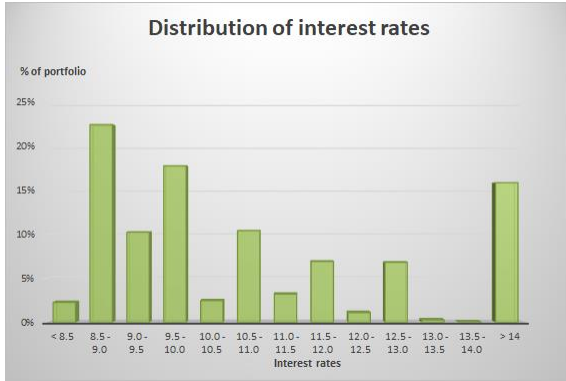
**Figure 8**



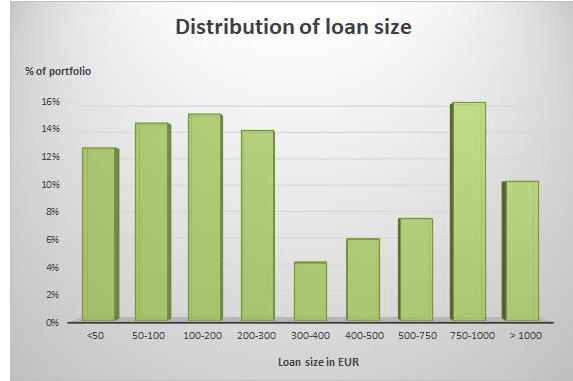
**Figure 9**



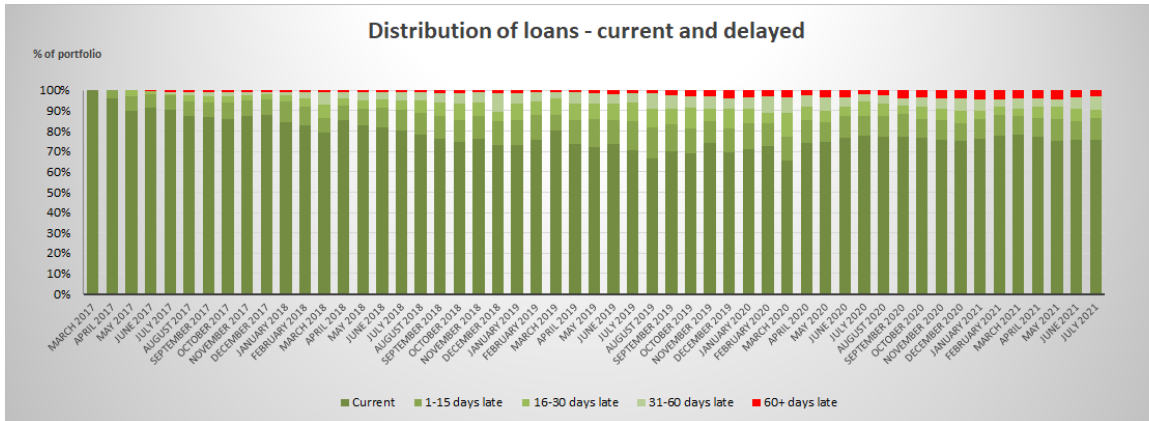
**Figure 10**



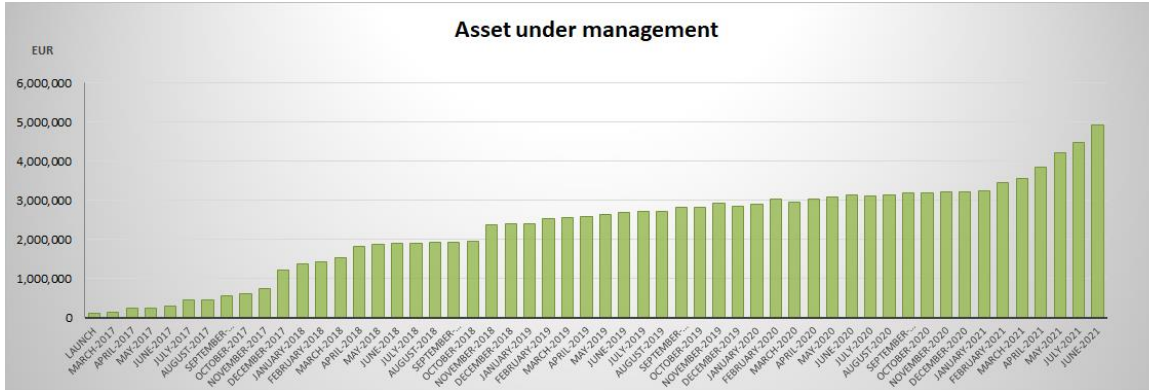
**Figure 11**



**Figure 12**



**Figure 13**



Quantrom Limited, Limerick  
August 2021