

Tuesday, 1 February 2022

Quantrom P2P Lending – Monthly Report

As of 31 January 2022

Quantrom P2P Lending DAC

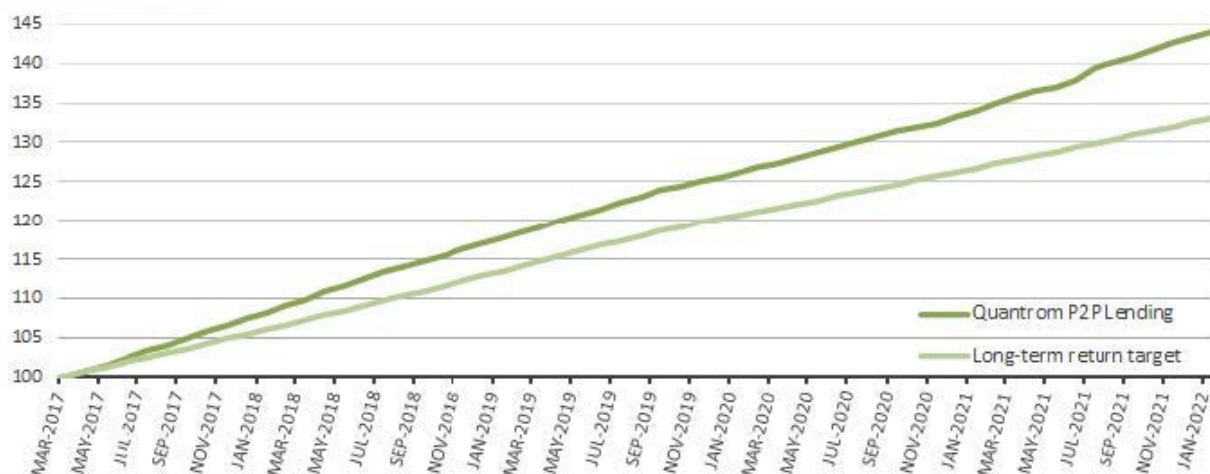
Note price

1.441235

Year-on-Year returns

Period	Note Price	Note Price previous year	Year-on-Year Return
31 January 2022	1.441235	1.340967	7.48%

15-MAR-2017 Index = 100



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

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 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%	1.21%	0.58%	0.50%	0.65%	0.60%	0.50%	7.60%
2022	0.49%												0.49%

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%	0.81%	0.17%	0.10%	0.24%	0.20%	0.09%	2.46%
2022	0.08%												0.08%

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

Monthly comments

Quantrom P2P Lending had a return in January of 0.49%, giving a year-on-year return of 7.48%.

2 Interest payments received in January were slightly lower than our expectations, as the catch-up from December was not as strong as anticipated.

Current loans increased slightly by 0.6%-points to 82.0% of the value of the portfolio. Loans delayed more than 60+ days decreased to 2.7% of the value of the portfolio.

Quantrom P2P Lending had a small provision in January 2022, which was almost offset by a number of minor reversals.

All-in-all Quantrom P2P Lending has given a return of 44.1% and outperformed the long-term return target by more than 11.0%-points.

Portfolio

The portfolio at the end of January 2022 consisted of more than 9,500 loans. The weighted average interest rate on the portfolio was 9.59% with an average weighted maturity of 32 months.

The main exposure in value is still towards car loans which represent 50% of the value of the portfolio at the end of the month. Exposure towards property loans was unchanged at 27% of the value of the portfolio. At the end of January, personal loans increased to 19%, while business loans with collateral in property were 4% of the value of the portfolio.

Figures 1-12 provide more details on the composition of the loan portfolio.

Figure 1

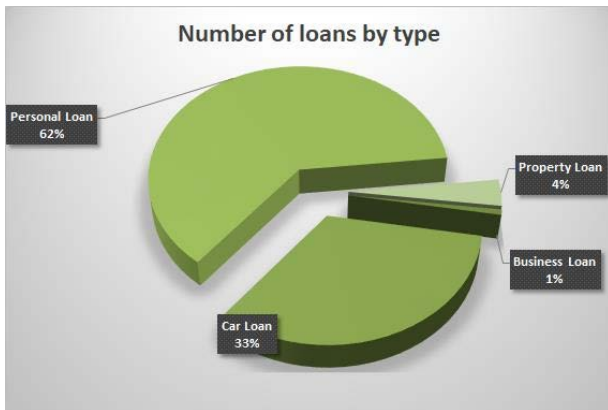


Figure 2

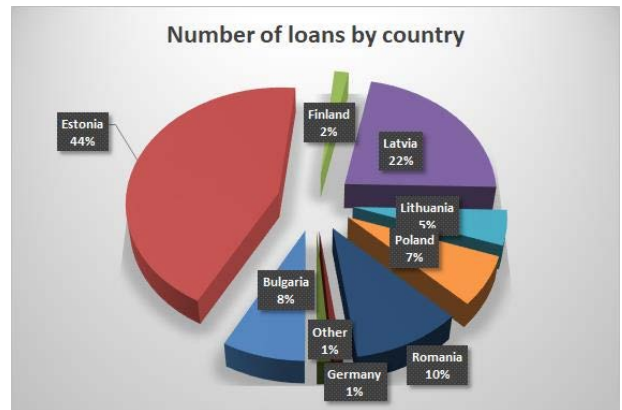


Figure 3

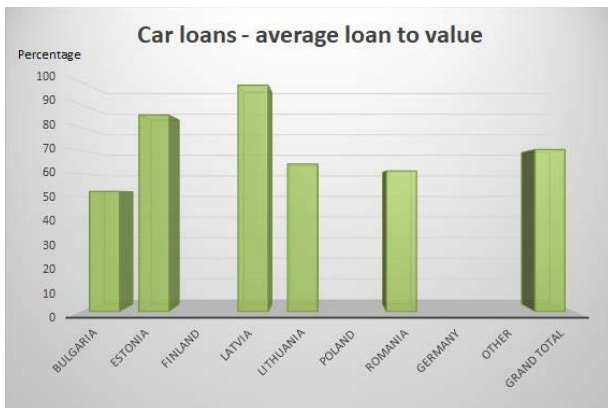


Figure 4



Figure 5

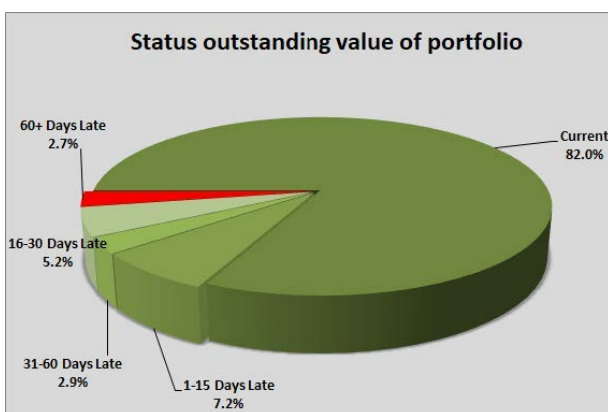


Figure 6

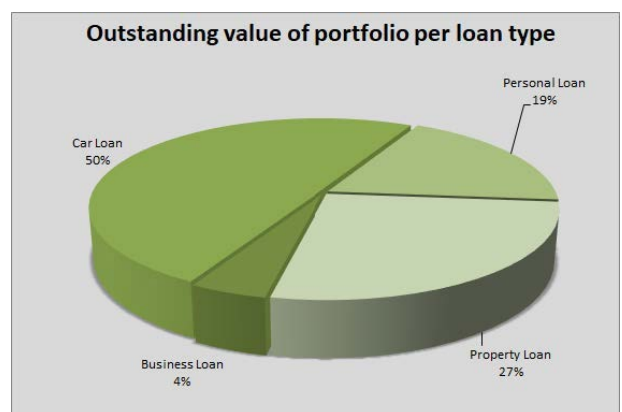


Figure 7

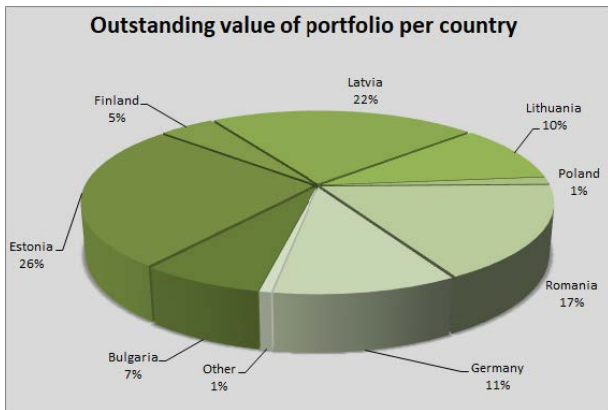


Figure 8

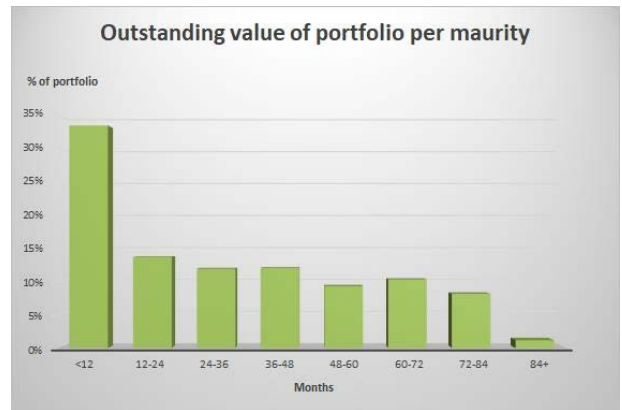


Figure 9

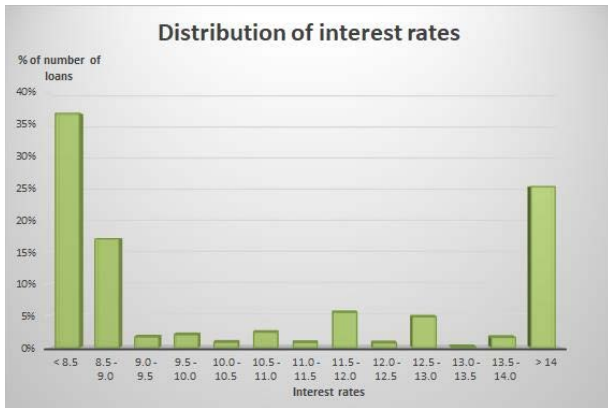


Figure 10

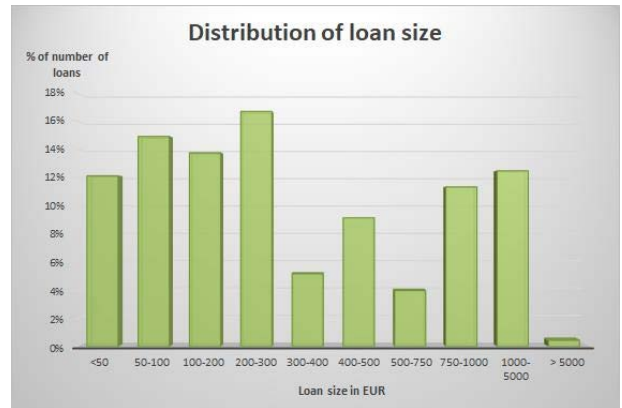


Figure 11

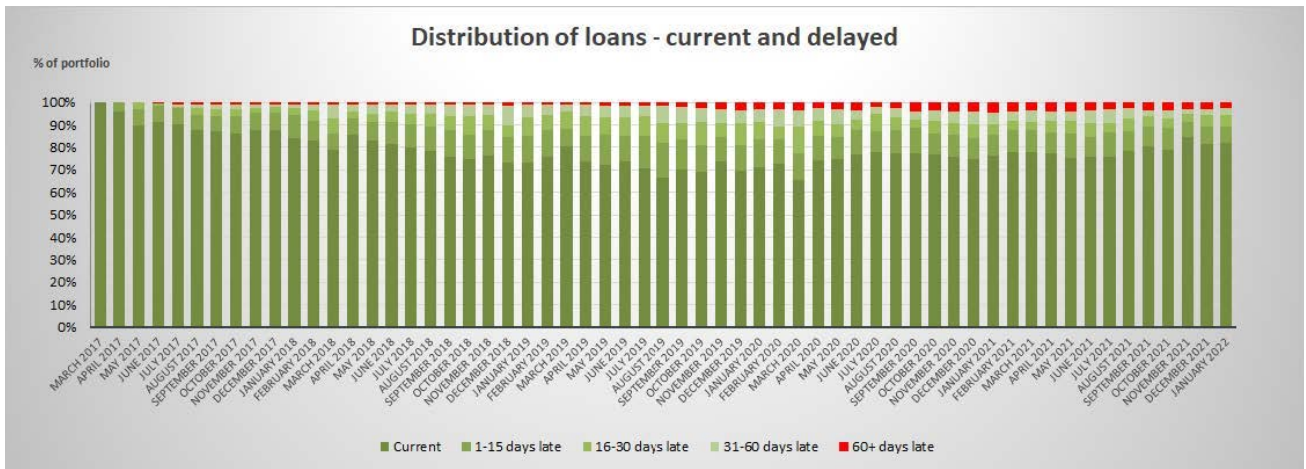


Figure 12

