

Quantrom P2P Lending DAC – Monthly Report

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Note price

EUR 1.178641

Monthly returns and performance

Period	Monthly performance	Note price *)	Long Term Return Target **)	Relative performance
15 March 2017		1.0000	1.0000	
31 March 2017	0.100%	1.0010	1.0028	-0.177%
30 April 2017	0.819%	1.0092	1.0084	0.254%
31 May 2017	0.694%	1.0162	1.0141	0.128%
30 June 2017	0.866%	1.0250	1.0199	0.301%
31 July 2017	0.810%	1.0333	1.0256	0.244%
31 August 2017	0.765%	1.0412	1.0314	0.199%
30 September 2017	0.864%	1.0502	1.0373	0.299%
31 October 2017	0.819%	1.0588	1.0431	0.253%
30 November 2017	0.746%	1.0667	1.0490	0.181%
31 December 2017	0.759%	1.0748	1.0550	0.194%
31 January 2018	0.679%	1.0821	1.0609	0.114%
28 February 2018	0.730%	1.0900	1.0669	0.165%
31 March 2018	0.826%	1.0990	1.0730	0.260%
30 April 2018	0.874%	1.1086	1.0790	0.308%
31 May 2018	0.749%	1.1169	1.0851	0.183%
30 June 2018	0.723%	1.1250	1.0913	0.158%
31 July 2018	0.766%	1.1336	1.0974	0.201%
31 August 2018	0.635%	1.1408	1.1036	0.070%
30 September 2018	0.639%	1.1481	1.1099	0.074%
31 October 2018	0.662%	1.1557	1.1162	0.097%
30 November 2018	0.684%	1.1636	1.1225	0.119%
31 December 2018	0.642%	1.1711	1.1288	0.077%
31 January 2019	0.647%	1.1786	1.1352	0.081%
Average	0.717%			0.164%

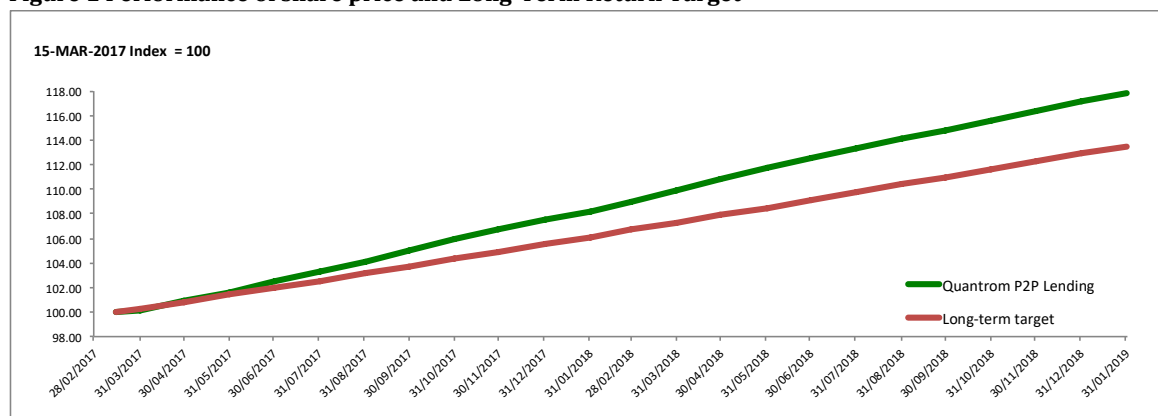
*) Share price until December 2018 ***) 7% return per year or 0.5654% per month

Year-on-Year returns

Period	Note Price	Note Price previous year *)	Year-on-Year Return
31 January 2019	1.1786	1.0821	8.92%

*) Share price until December 2018

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



Monthly comments

In the month of January 2019, the return on the note was 0.647%, i.e. an outperformance of the Long-Term Return Target by 0.081%-point for the month.

Since inception, Quantrom P2P Lending has given a return of 17.86% and outperformed the Long-Term Return Target by 4.34%-points.

We continue following our cautious approach and have made a small provision in the monthly result of less than 0.01% for “defaulted” loans in January 2019.

Loans in default fell to 1.2% of the portfolio. Current loans were at the end of January at 73.2% of the portfolio.

Portfolio

The portfolio at the end of January 2019 consisted of more than 6,700 loans. The weighted average interest rate on the portfolio was 11.4% with an average weighted maturity of 32 months.

The main exposure in value is still towards Car Loans and is stable at 61% of the value of the portfolio at the end of the month.

Exposure towards property loans is 20% of the value of the portfolio. At the end of January, personal loans represented 11%, while business loans were at 8% of the value of the portfolio.

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

Figure 2

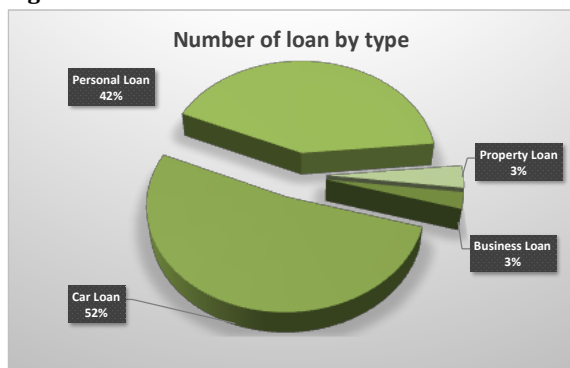


Figure 3

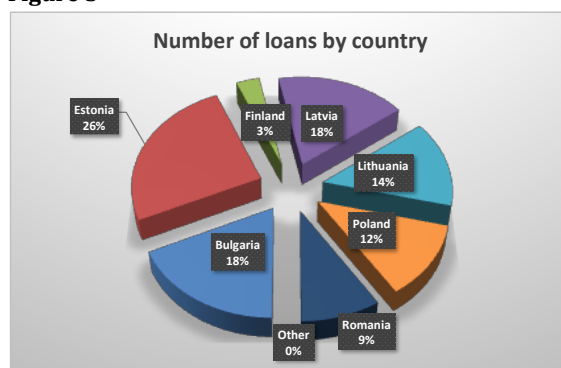


Figure 4

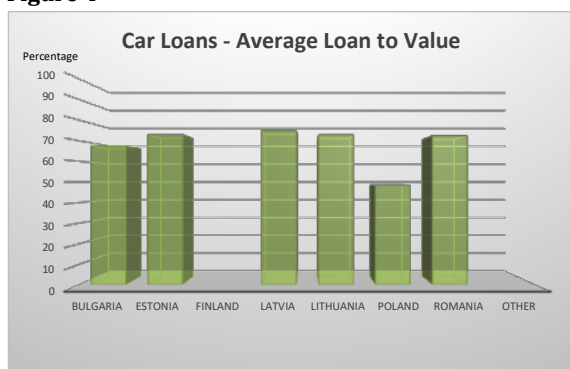


Figure 5



Figure 6

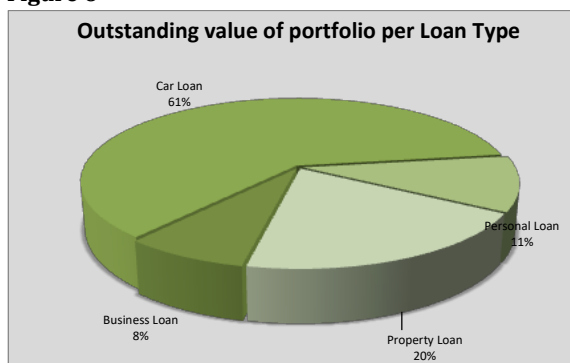


Figure 7

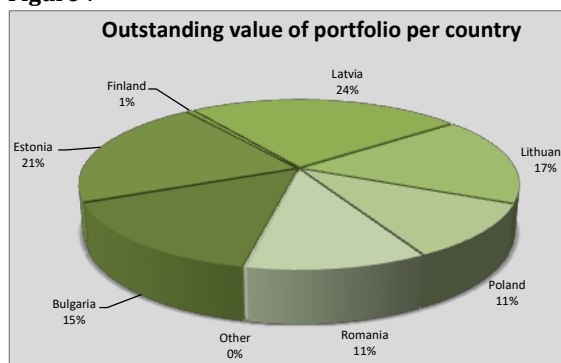


Figure 8

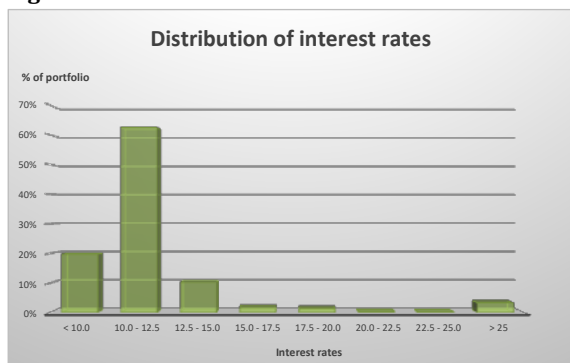


Figure 9

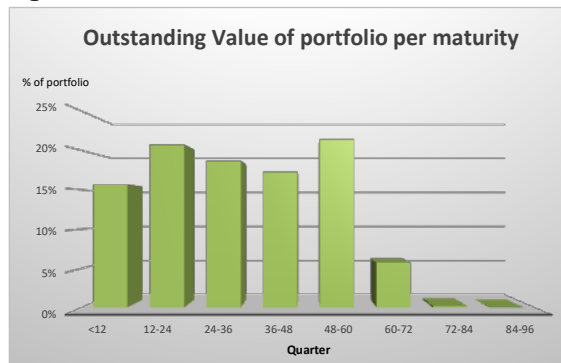


Figure 10

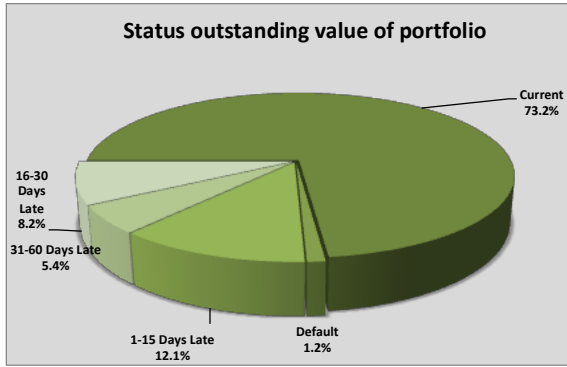


Figure 11

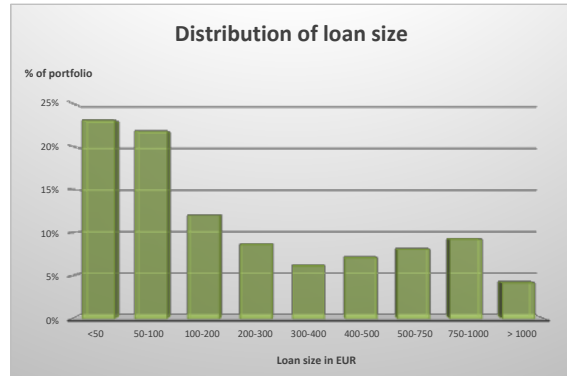


Figure 12

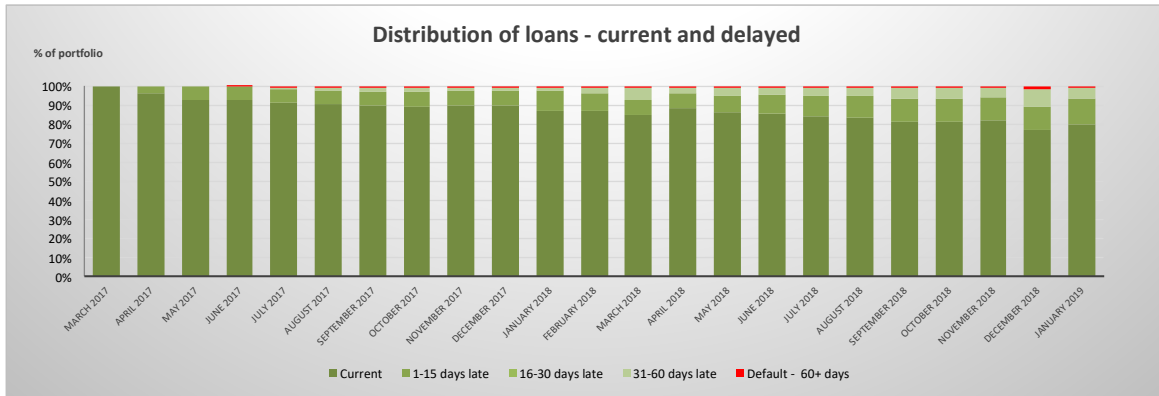
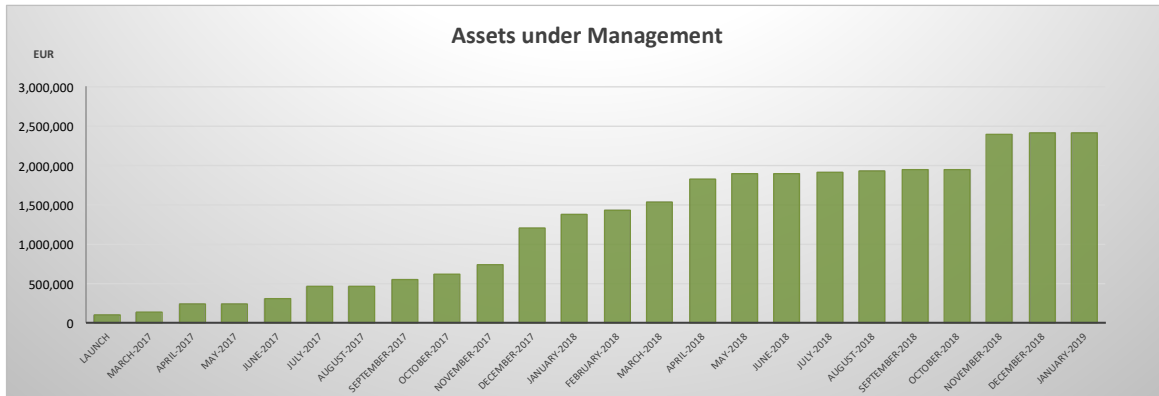


Figure 13



Quantrom Limited, Limerick
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