

Tuesday, 4 October 2022

# Quantrom P2P Lending – Monthly Report

As of 30 September 2022

Quantrom P2P Lending DAC

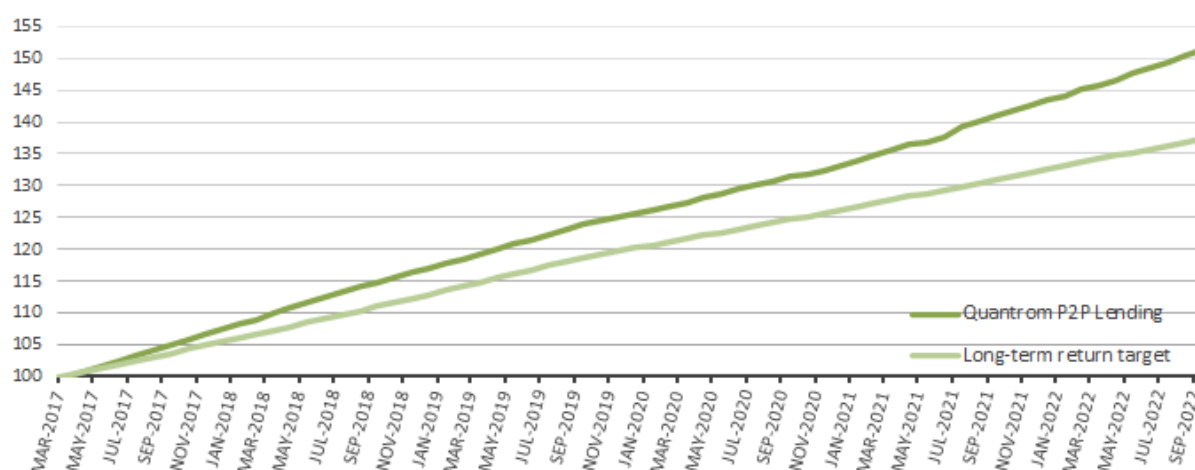
Note price

1.513538

## Returns

	Note price	Monthly return	Year-to-Date	Year-on-Year
30 September 2022	1.513538	0.65%	5.53%	7.39%

15-MAR-2017 Index = 100



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

## 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%	0.58%	0.50%	0.65%	0.60%	0.50%	<b>7.60%</b>
2022	0.49%	0.66%	0.49%	0.59%	0.62%	0.65%	0.55%	0.69%	0.65%				<b>5.53%</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%	0.17%	0.10%	0.24%	0.20%	0.09%	<b>2.46%</b>
2022	0.08%	0.25%	0.08%	0.19%	0.22%	0.25%	0.15%	0.28%	0.24%				<b>1.73%</b>

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

## Monthly comments

Quantrom P2P Lending had a return of 0.65% in September 2022, which gives a year-to-date return of 5.53%. Over the past 12 months, QP2PL had a return of 7.39%

Interest payments in September were fully in line with expectations.

Current loans increased 1%-points during the months to 77.6% of the portfolio, while loans more than 60 days late remained unchanged.

A number of loans were recovered during the month and combined with some provisions; we took a net provision equal to approximately 0.01% of the value of the portfolio.

## Portfolio

The portfolio at the end of September 2022 consisted of more than 10,200 loans. The weighted average interest rate on the portfolio is now above 11.56% with an average weighted maturity of 28 months.

The main exposure in value is still towards car and vehicle loans which represent 52% of the value of the portfolio at the end of the month. Exposure to property loans was 26% of the value of the portfolio. At the end of September, personal loans were at 19%, while business loans with collateral in property were at 3% of the value of the portfolio.

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

**Figure 1 Quantrom P2P Lending DAC.**

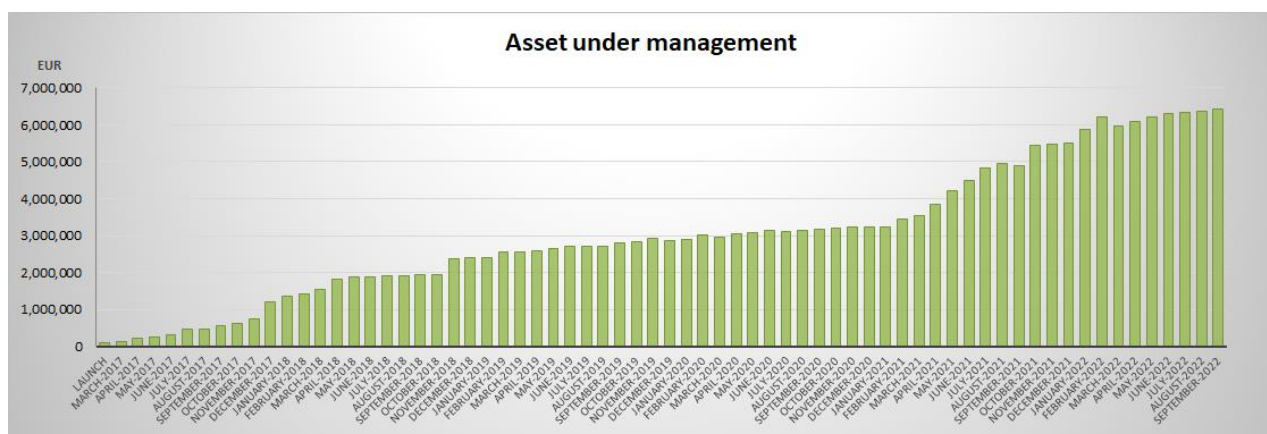


Figure 2

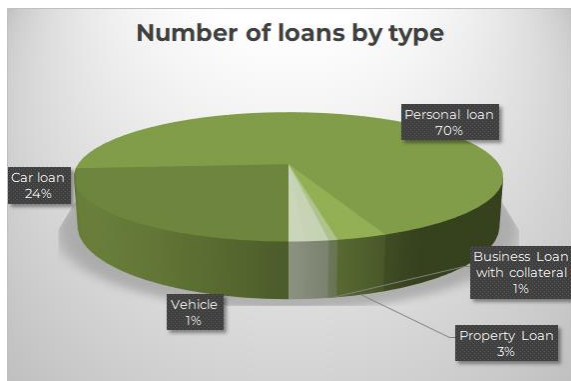


Figure 3

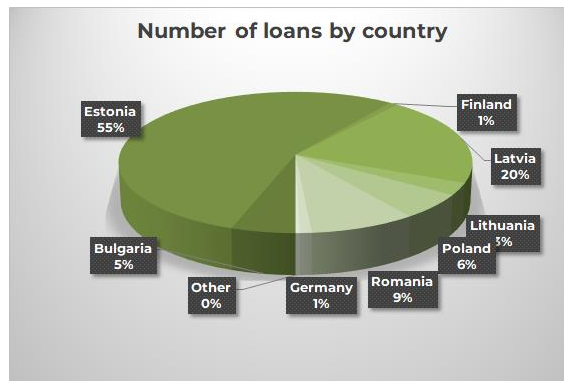


Figure 4



Figure 5



Figure 6

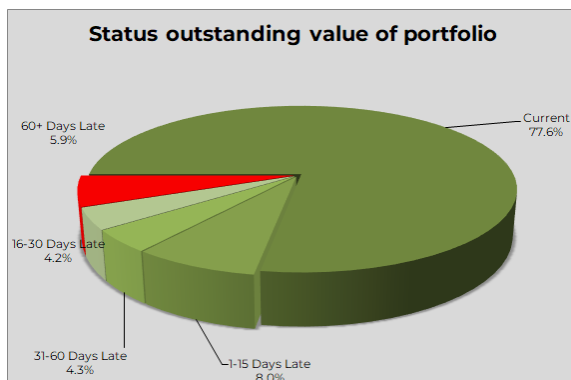


Figure 7

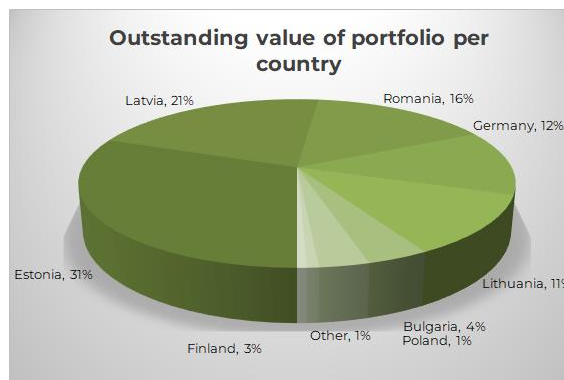


Figure 8

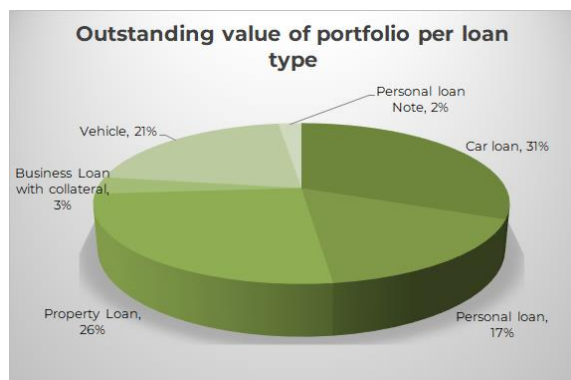


Figure 9

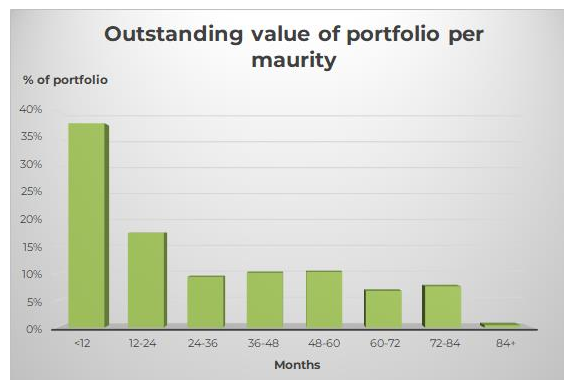


Figure 10

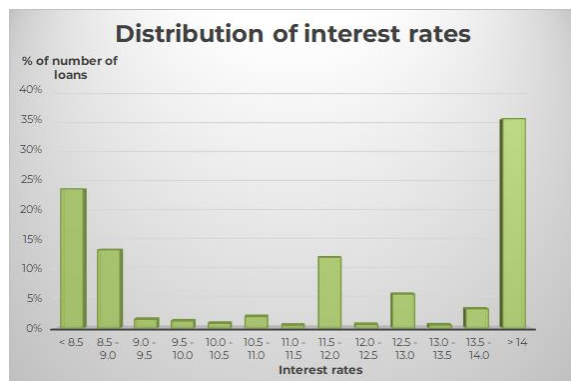


Figure 11

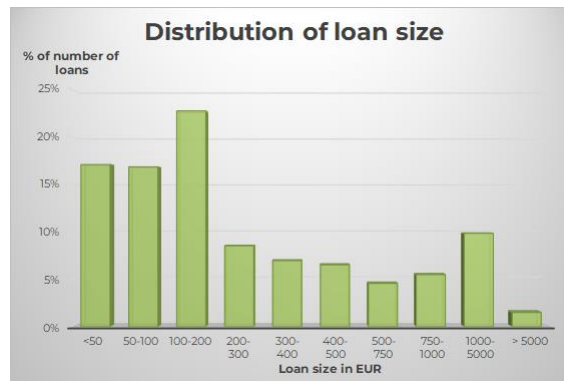


Figure 12

