

Wednesday, 3 April 2024

Quantrom P2P Lending – Monthly Report

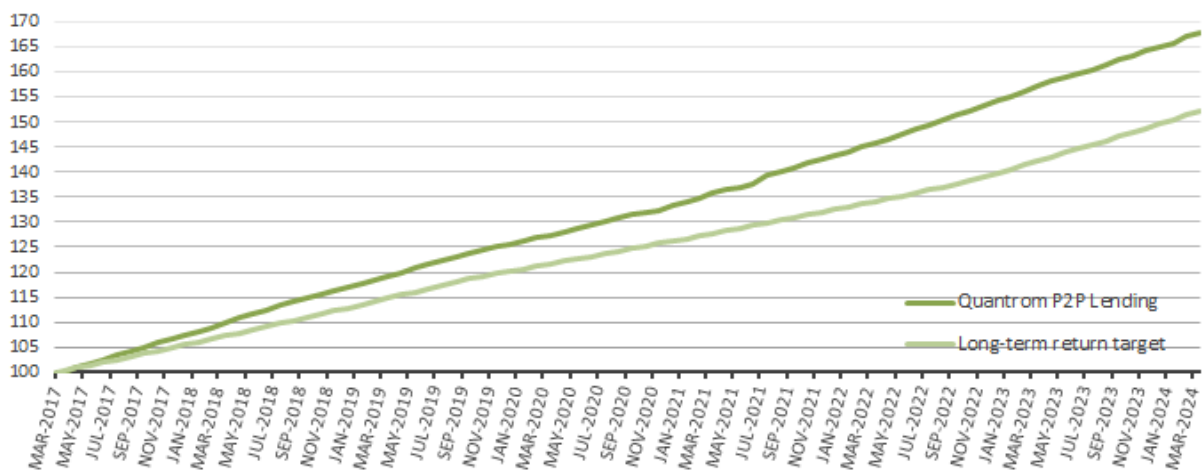
As of 31 March 2024

Quantrom P2P Lending DAC	Note price	1.678208
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Returns

	Note price	Monthly return	Year-to-Date	Year-on-Year
31 March 2024	1.678208	0.53%	1.66%	6.82%

15-MAR-2017 Index = 100



Note: From 1 October 2019 until 30 September 2022 long term return target was reduced from 7% to 5%

Monthly returns

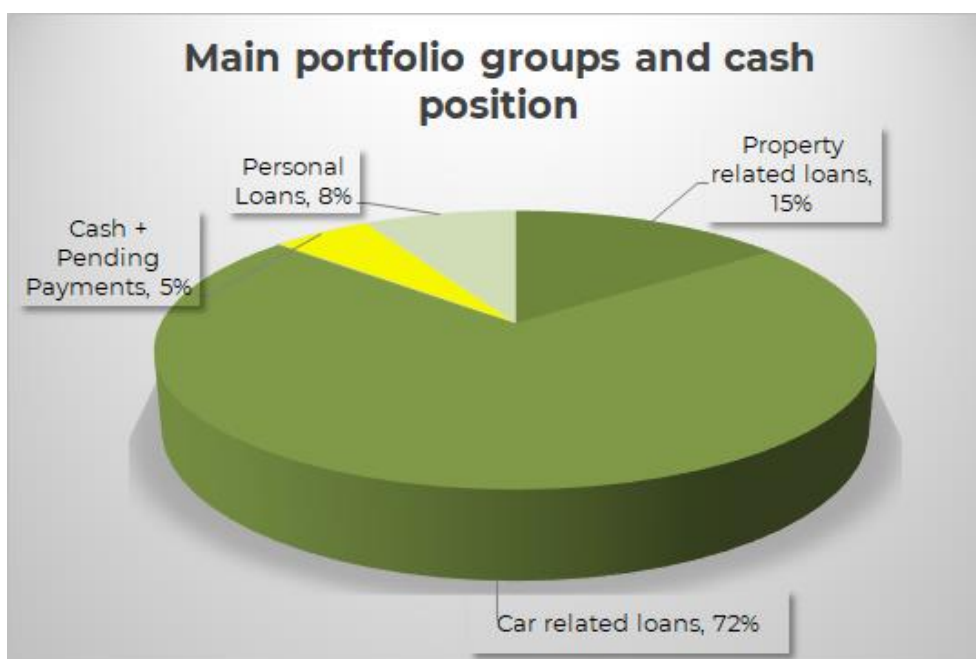
	J	F	M	A	M	J	J	A	S	O	N	D	Total
2017				0.92%	0.69%	0.87%	0.81%	0.76%	0.86%	0.82%	0.75%	0.76%	7.48%
2018	0.68%	0.73%	0.83%	0.87%	0.75%	0.72%	0.77%	0.64%	0.64%	0.66%	0.68%	0.64%	8.96%
2019	0.65%	0.52%	0.61%	0.67%	0.67%	0.57%	0.63%	0.64%	0.67%	0.53%	0.45%	0.44%	7.26%
2020	0.47%	0.51%	0.35%	0.61%	0.47%	0.60%	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%	0.66%	0.49%	0.59%	0.62%	0.65%	0.55%	0.69%	0.65%	0.57%	0.60%	0.72%	7.53%
2023	0.60%	0.53%	0.74%	0.61%	0.49%	0.61%	0.38%	0.65%	0.53%	0.65%	0.64%	0.41%	7.04%
2024	0.42%	0.69%	0.53%										1.66%

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%	0.25%	0.08%	0.19%	0.22%	0.25%	0.15%	0.28%	0.24%	0.00%	0.03%	0.15%	1.92%
2023	0.03%	-0.04%	0.17%	0.04%	-0.08%	0.04%	-0.19%	0.08%	-0.03%	0.09%	0.08%	-0.15%	0.04%
2024	-0.14%	0.13%	-0.03%										-0.04%

Note: From 1 October 2019 until 30 September 2022 long term return target was reduced from 7% to 5%

Figure 1 Current portfolio holding including overall cash position.



Monthly comments

Quantrom P2P Lending had a return of 0.53% in March 2024, which gives a year-on-year return of 6.82%.

Interest payments in March 2024 was slightly lower than expected as we received pending payments without related interest.

In March 2024, we continued to receive minor recoveries. On our portfolio we have taken a small provision in March. However, as this was more than compensated by the recoveries it led to a net positive impact on the return of 0.01% of the portfolio.

We continue to invest carefully and have focused on shorter maturities due to the shape of the yield curve and the very tight credit spreads currently in the market.

Invested portfolio excluding cash.

Car loans are now above 77% of value of the portfolio while personal loans have been reduced to are 9% of the value of the portfolio. Property related loans are 14% of the value of the portfolio.

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

Figure 2 Quantrom P2P Lending DAC.



Figure 3

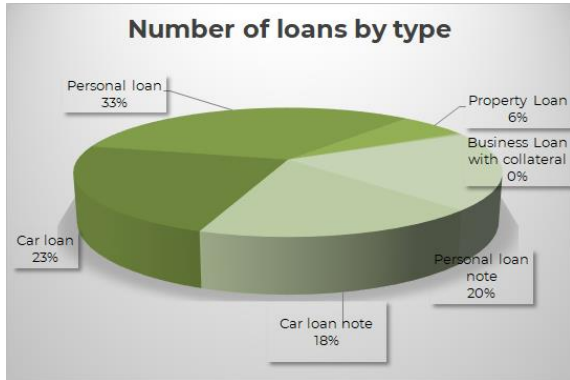


Figure 4

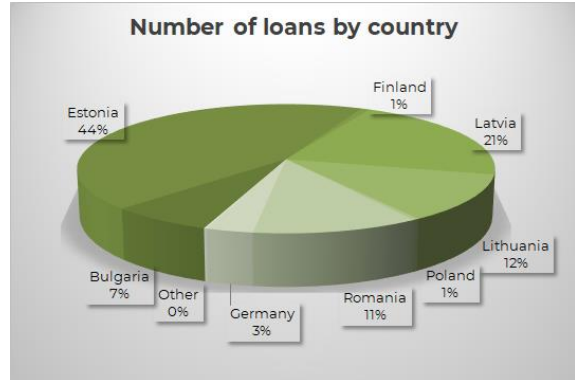


Figure 5

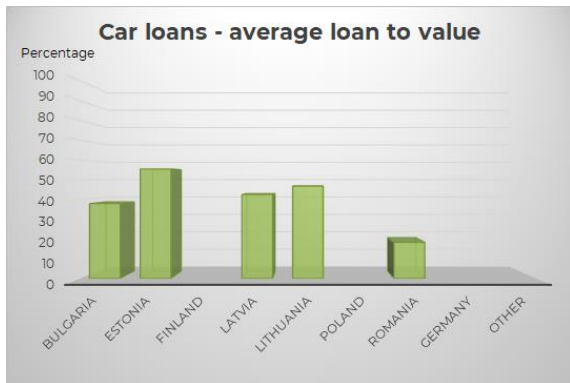


Figure 6



Figure 7

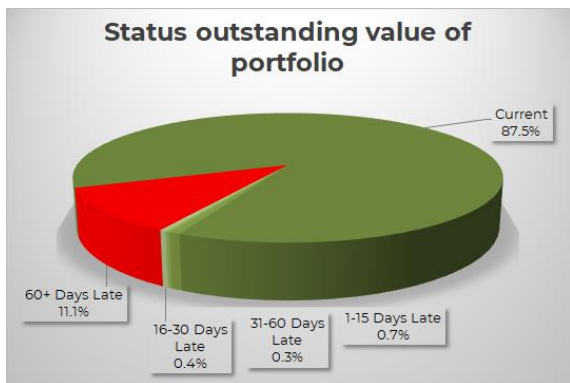


Figure 8

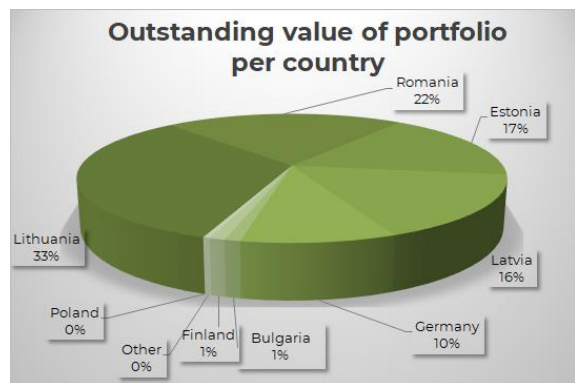


Figure 9

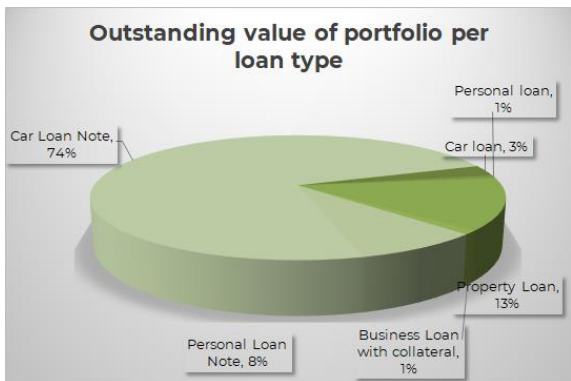


Figure 10

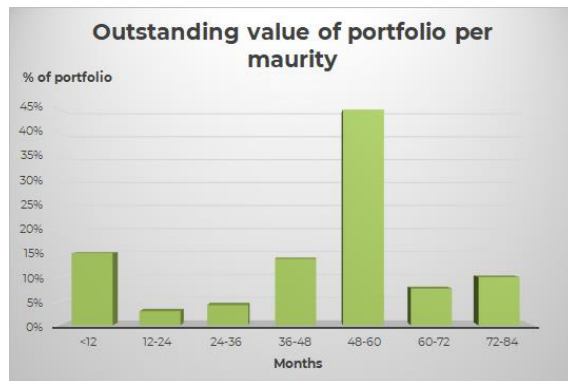


Figure 11

