

Quantrom P2P Lending – Monthly Report

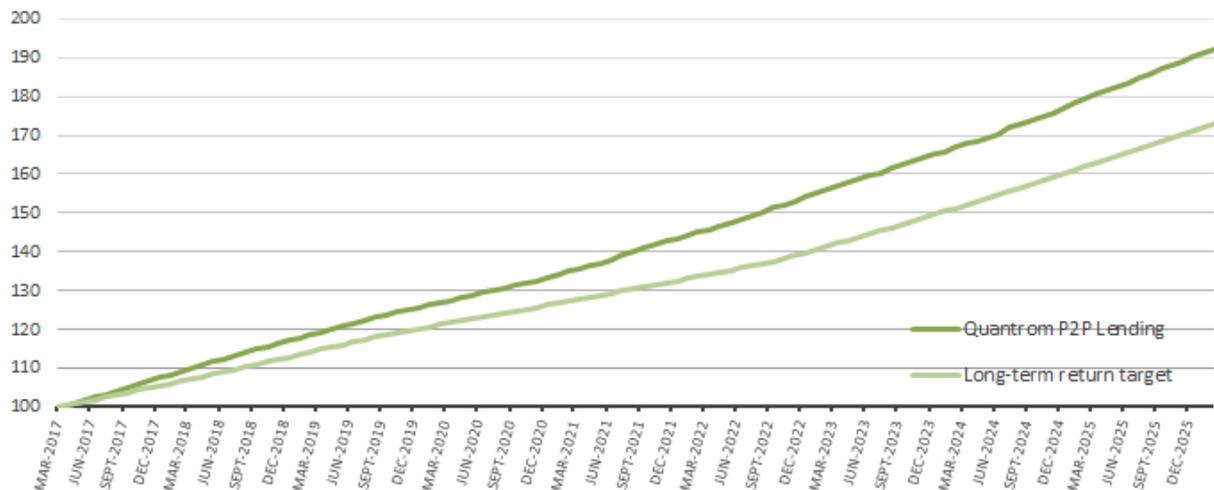
As of 28 February 2026

Quantrom P2P Lending DAC	Note price	1.920660
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Returns

	Note price	Monthly return	Year-to-Date	Year-on-Year
28 February 2026	1.920660	0.44%	1.00%	7.02%

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

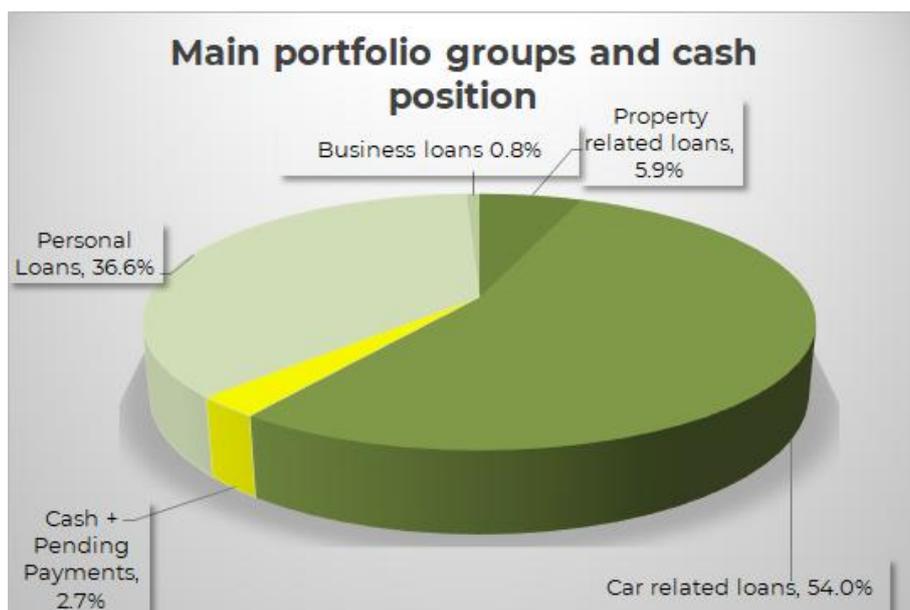
	J	F	M	A	M	J	J	A	S	O	N	D	Total
2017				0.92%	0.69%	0.87%	0.81%	0.76%	0.86%	0.82%	0.75%	0.76%	7.48%
2018	0.68%	0.73%	0.83%	0.87%	0.75%	0.72%	0.77%	0.64%	0.64%	0.66%	0.68%	0.64%	8.96%
2019	0.65%	0.52%	0.61%	0.67%	0.67%	0.57%	0.63%	0.64%	0.67%	0.53%	0.45%	0.44%	7.26%
2020	0.47%	0.51%	0.35%	0.61%	0.47%	0.60%	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%	0.50%	0.49%	0.59%	0.89%	0.54%	0.61%	0.52%	0.61%	0.66%	7.30%
2025	0.71%	0.61%	0.62%	0.54%	0.54%	0.65%	0.59%	0.58%	0.61%	0.60%	0.57%	0.51%	7.36%
2026	0.55%	0.44%											1.00%

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%	-0.06%	-0.07%	0.02%	0.33%	-0.03%	0.04%	-0.04%	0.04%	0.10%	0.28%
2025	0.15%	0.04%	0.05%	-0.03%	-0.02%	0.08%	0.02%	0.01%	0.05%	0.04%	0.00%	-0.05%	0.34%
2026	-0.01%	-0.12%											-0.14%

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 0.44% in February 2026, which gives a year-on-year return of 7.02%.

Interest payments in February 2026 were approximately 0.1% lower than our expectations. In our monitoring of upcoming payments, we have been notified that more than 0.1% of interest payments should arrive shortly on our account. However, as Quantrom P2P Lending only record interest payments when they are settled, the 28 days in February have impacted the normal settlement schedule.

We continue to take provisions related to property loans, and in February 2026 this equals a total of approximately 0.08% of the value of the total portfolio, while reversal of previous provisions equalled 0.03% of the value of the total portfolio. Quantrom P2P Lending had to write off loans equal 0.07% of the value of the portfolio, which has been mainly covered by previous provisions.

At the end of February 2026 our cash position equalled 2.7% of the total portfolio.

Invested portfolio excluding cash.

At the end of February 2026, car loans decreased slightly to 55% of the value of the portfolio. Personal loans have increased to 39% of the value of the portfolio. Property related loans are now less than 6% of the value of the portfolio and business loans, including business loans related to property, is at 1% of the value of the portfolio.

Late loans and total provisions

Loans more than 60+ Days Late decreased in the month of February to 5.9% of the value of the portfolio, while current loans increased to 93.6%. The remaining date buckets had minor changes.

At the end of February 2026, total provisions related to property loans was unchanged at 1.26% of the value of the portfolio equal to 20.45% of the value of the property portfolio.

Total provisions related to personal loans were 0.15% of the value of the portfolio or 0.39% of the value of the personal loan portfolio in February 2026.

Figures 2-11 provide more details on the composition of the loan portfolio.

Figure 2 Quantrom P2P Lending DAC.

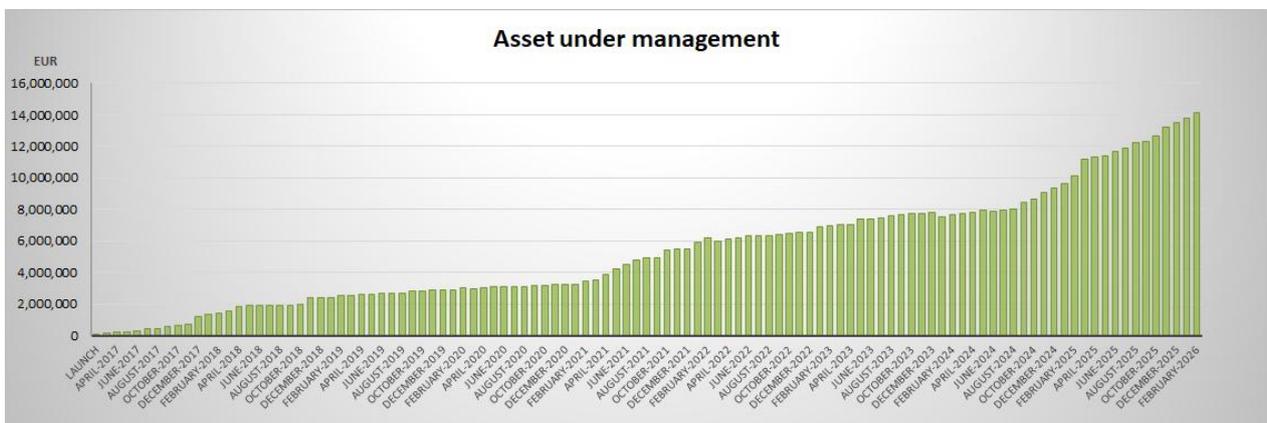


Figure 3

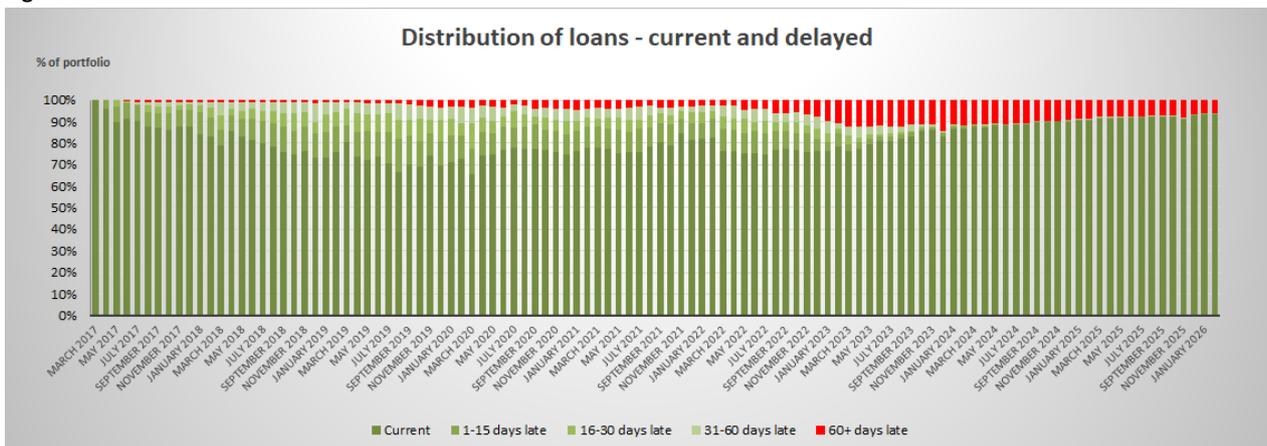


Figure 4

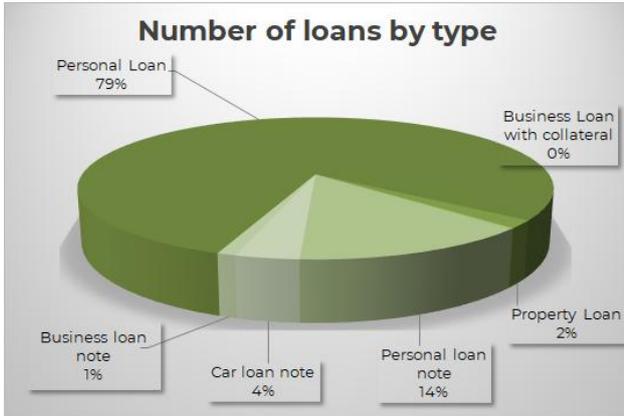


Figure 5

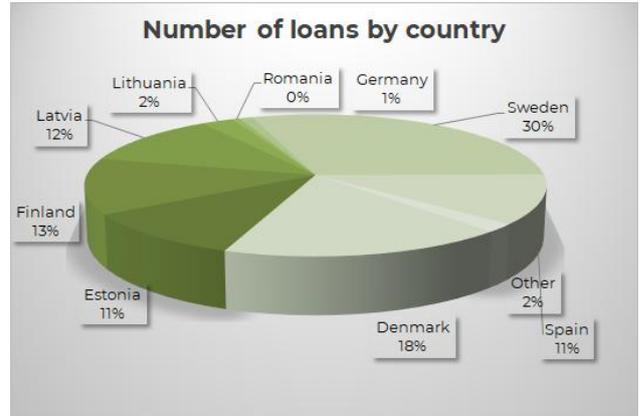


Figure 6



Figure 7



Figure 8

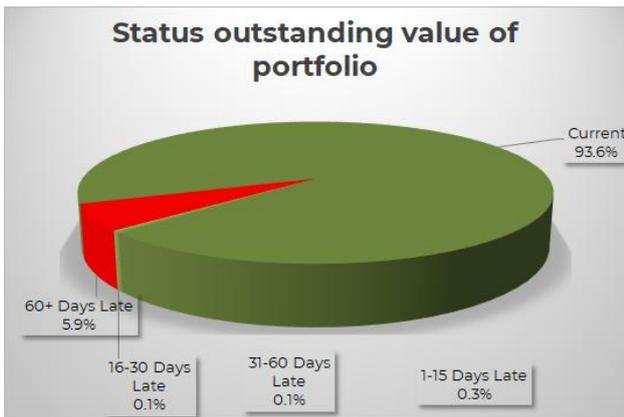


Figure 9

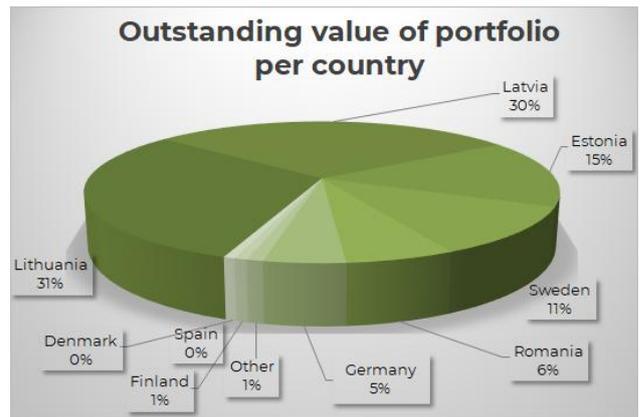


Figure 10

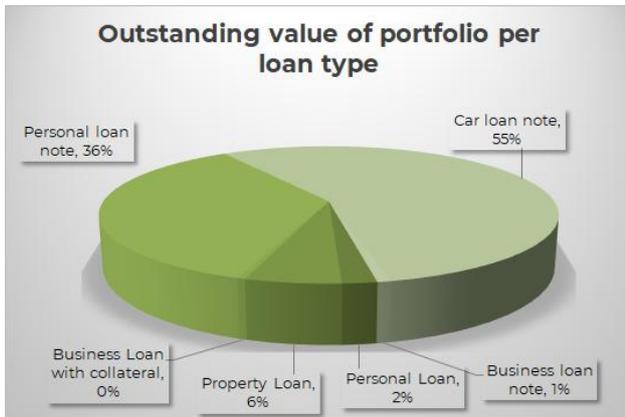


Figure 11

