

Quantrom P2P Lending – Monthly Report

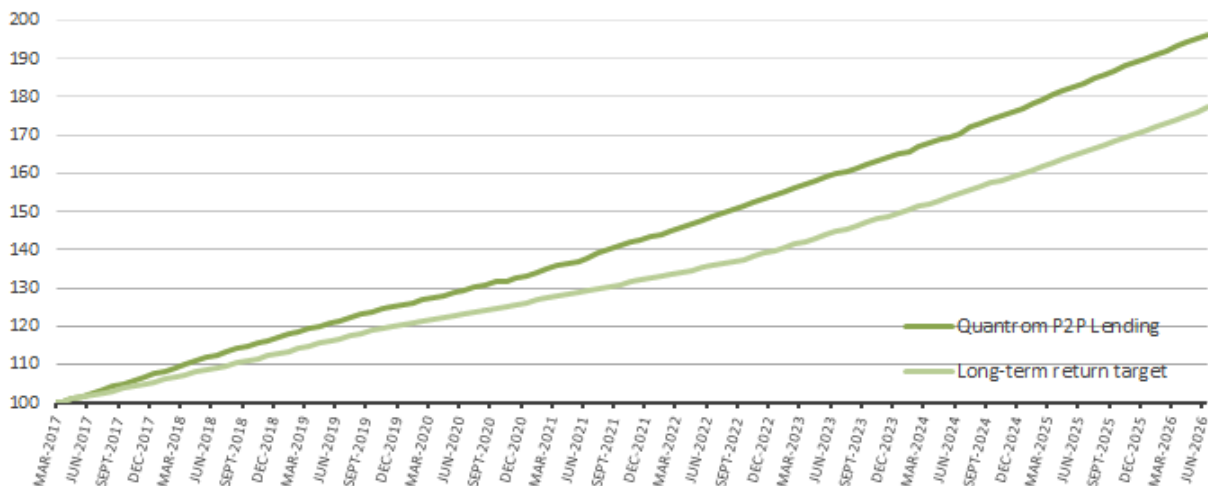
As of 30 June 2026

Quantrom P2P Lending DAC	Note price	1.962154
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Returns

	Note price	Monthly return	Year-to-Date	Year-on-Year
30 June 2026	1.962154	0.55%	3.18%	6.80%

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

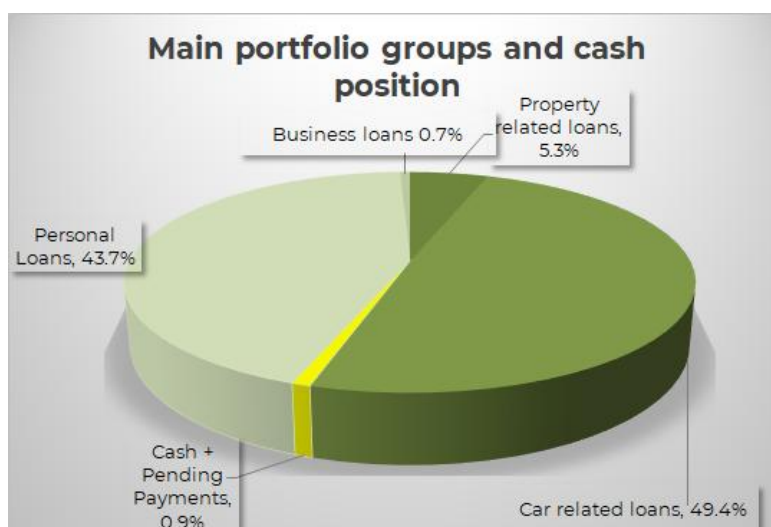
	J	F	M	A	M	J	J	A	S	O	N	D	Total
2017				0.92%	0.69%	0.87%	0.81%	0.76%	0.86%	0.82%	0.75%	0.76%	7.48%
2018	0.68%	0.73%	0.83%	0.87%	0.75%	0.72%	0.77%	0.64%	0.64%	0.66%	0.68%	0.64%	8.96%
2019	0.65%	0.52%	0.61%	0.67%	0.67%	0.57%	0.63%	0.64%	0.67%	0.53%	0.45%	0.44%	7.26%
2020	0.47%	0.51%	0.35%	0.61%	0.47%	0.60%	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%	0.57%	0.53%	0.49%	0.55%							3.18%

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%	0.01%	-0.03%	-0.08%	-0.02%							-0.25%

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 0.55% in June 2026, which gives a year-on-year return of 6.80%.

Interest payments in June 2026 were in line with our expectations.

We continue to take provisions related to property loans, and in June 2026 this equals a total of approximately 0.05% of the value of the total portfolio, while reversal of previous provisions equalled 0.01% of the value of the total portfolio.

At the end of June 2026 our cash position equalled 0.9% of the total portfolio.

Invested portfolio excluding cash.

At the end of June 2026, car loans decreased slightly to 50% of the value of the portfolio. Personal loans have increased to 44% of the value of the portfolio. Property related loans are now less than 5% 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 June equal to 5.2% of the value of the portfolio, while current loans increased to 94.3%. The remaining date buckets had minor changes.

At the end of June 2026, total provisions related to property loans was 1.28% of the value of the portfolio equal to 23.73% of the value of the property portfolio.

Total provisions related to personal loans were 0.11% of the value of the portfolio or 0.24% of the value of the personal loan portfolio in June 2026.

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

Figure 2 Quantrom P2P Lending DAC.

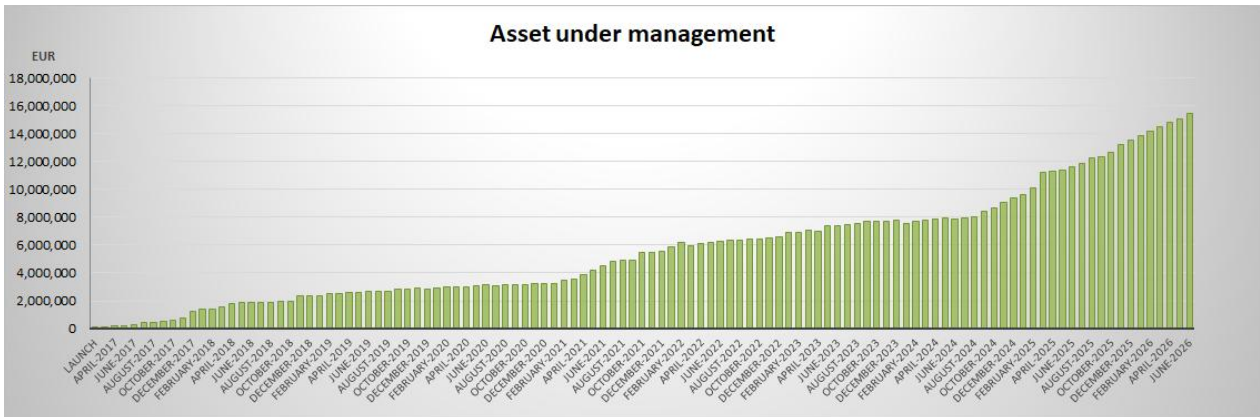


Figure 3

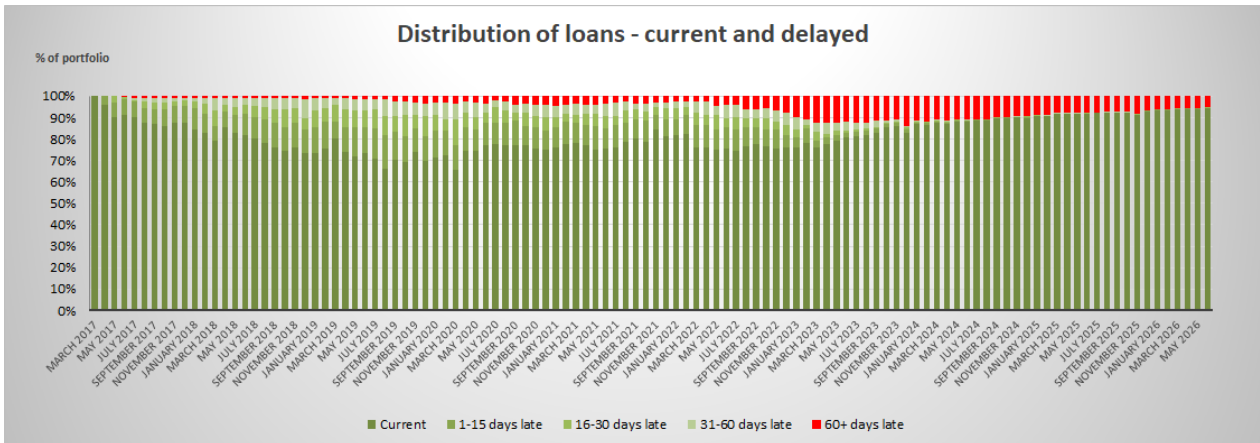


Figure 4

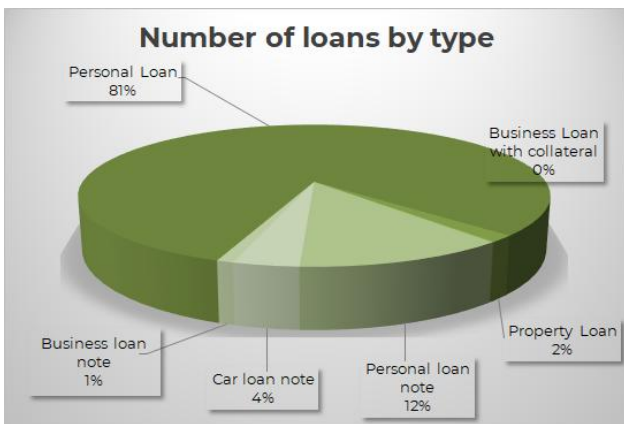


Figure 5

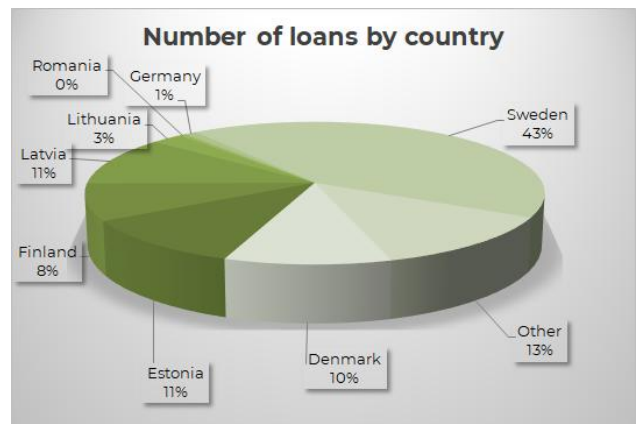


Figure 6

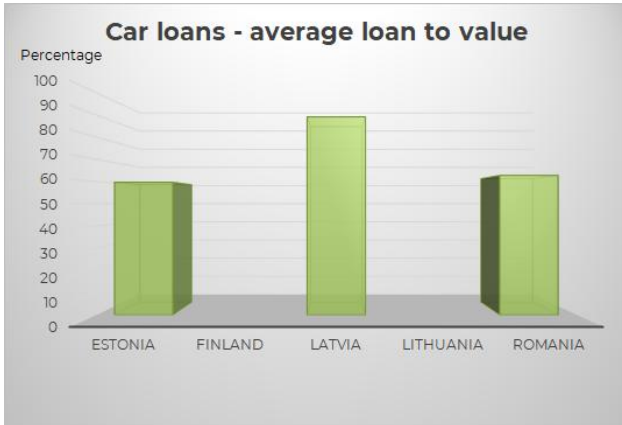


Figure 7



Figure 8

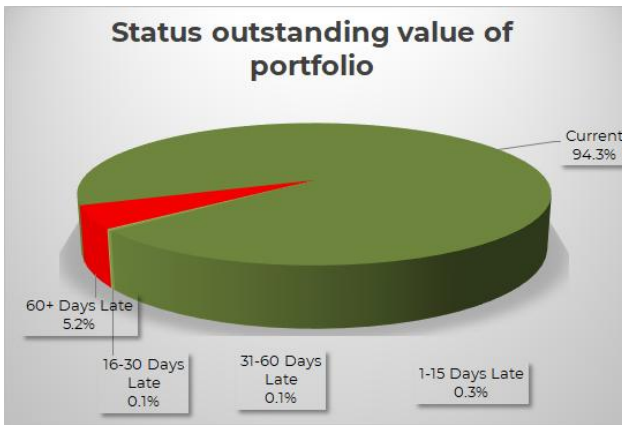


Figure 9

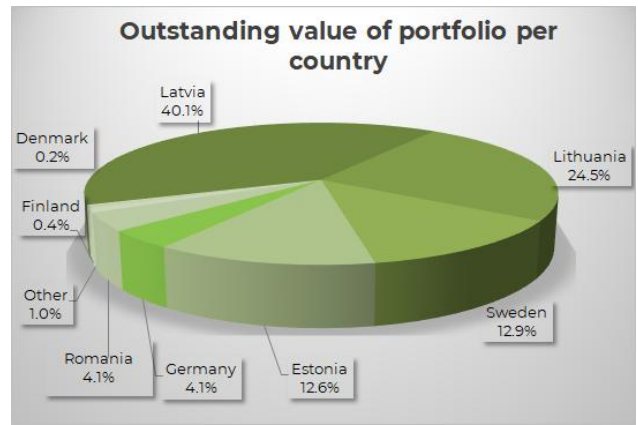


Figure 10

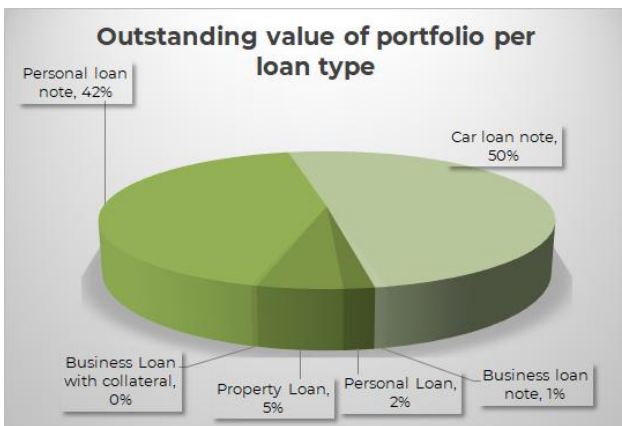


Figure 11

