Quantrom Report

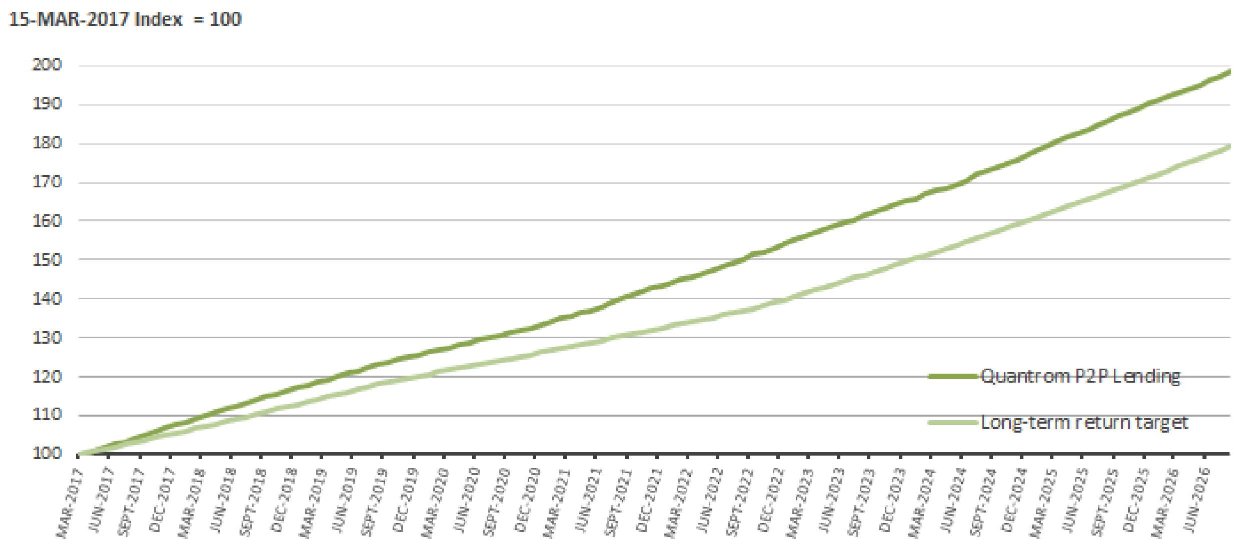
Quantrom P2P Lending – Monthly Report

As of 31 August 2026

Quantrom P2P Lending DAC	Note price	1.983826

Returns

	Note price	Monthly return	Year-to-Date	Year-on-Year
31 August 2026	1.983826	0.52%	4.32%	6.74%



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

Quantrom Limited, 59-60 O'Connell Street,
Limerick, Ireland, V94 E95T
+353 1 513 6215, client@quantrom.com
quantrom.com

Monthly returns

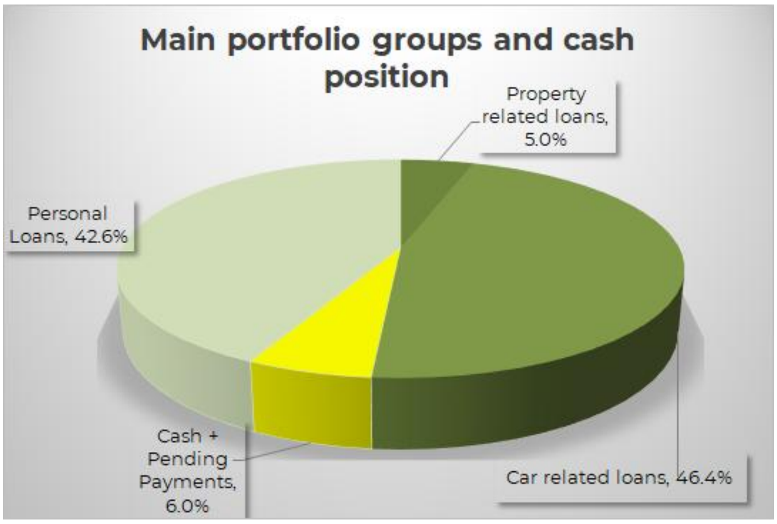
	J	F	M	A	M	J	J	A	S	O	N	D	**Total**
2017				0.92%	0.69%	0.87%	0.81%	0.76%	0.86%	0.82%	0.75%	0.76%	**7.48%**
2018	0.68%	0.73%	0.83%	0.87%	0.75%	0.72%	0.77%	0.64%	0.64%	0.66%	0.68%	0.64%	**8.96%**
2019	0.65%	0.52%	0.61%	0.67%	0.67%	0.57%	0.63%	0.64%	0.67%	0.53%	0.45%	0.44%	**7.26%**
2020	0.47%	0.51%	0.35%	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%	0.58%	0.52%					**4.32%**

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%	0.02%	-0.05%					**-0.28%**

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 0.52% in August 2026, which gives a year-on-year return of 6.74%.

Interest payments in August 2026 were slightly below our expectations.

We continue to take provisions related to property loans, and in August 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 August 2026 our cash position equalled 6.0% of the total portfolio.

Invested portfolio excluding cash.

At the end of August 2026, car loans were unchanged at 49% of the value of the portfolio. Personal loans were also unchanged at 45% 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

The distribution in the buckets of current and late loans was for all practical proposes unchanged from July to August. Current loans remained at 94.5% of the value of the portfolio

At the end of August 2026, total provisions related to property loans was 1.28% of the value of the portfolio equal to 25.63% of the value of the property portfolio.

Total provisions related to personal loans were 0.09% of the value of the portfolio or 0.21% of the value of the personal loan portfolio in August 2026.

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

Quantrom

Figure 2 Quantrom P2P Lending DAC.

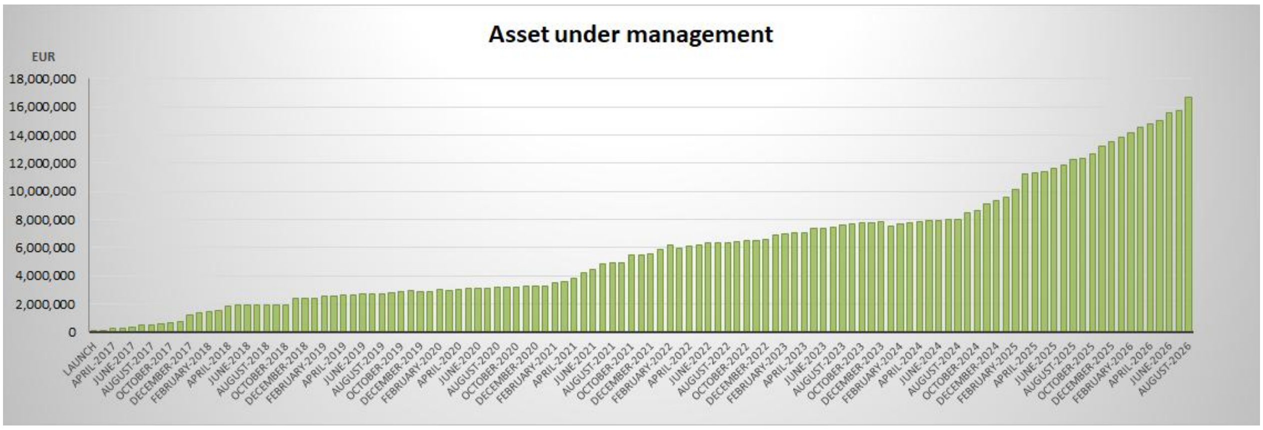


Figure 3

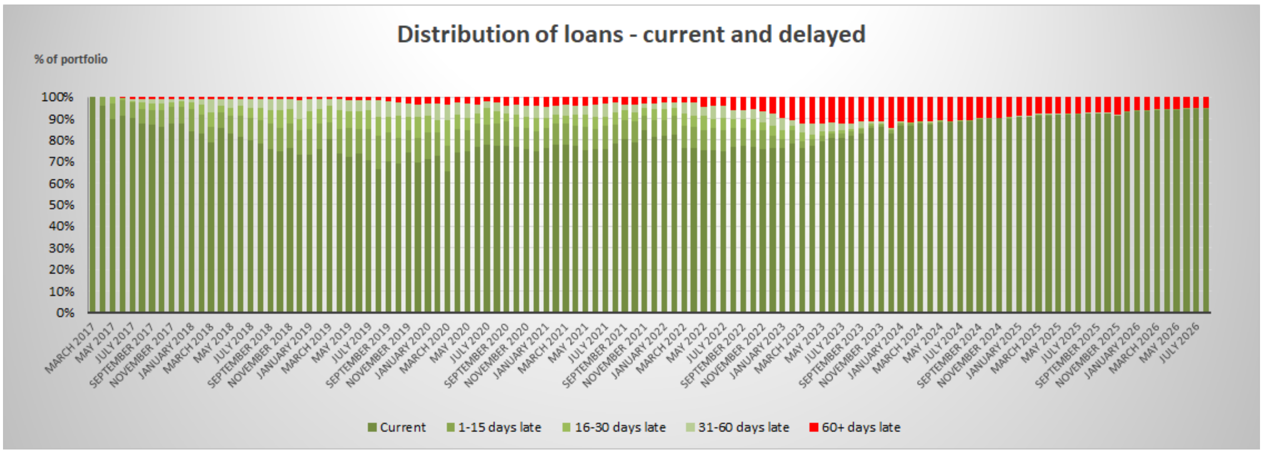


Figure 4

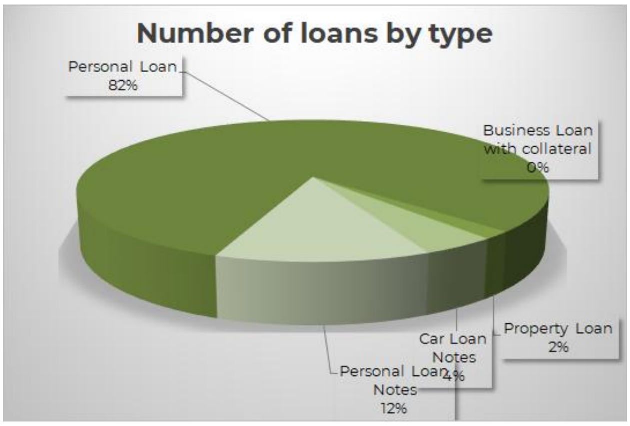


Figure 5

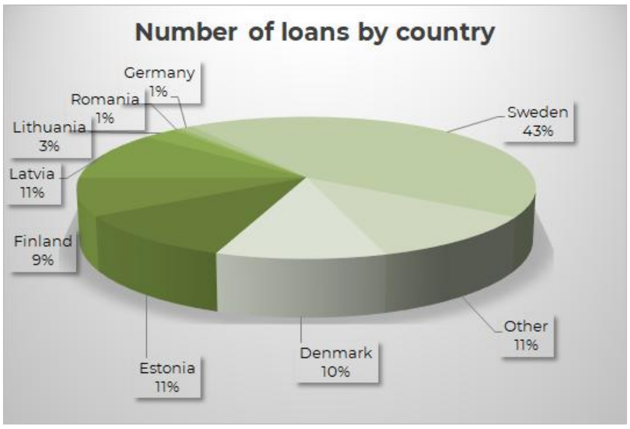


Figure 6

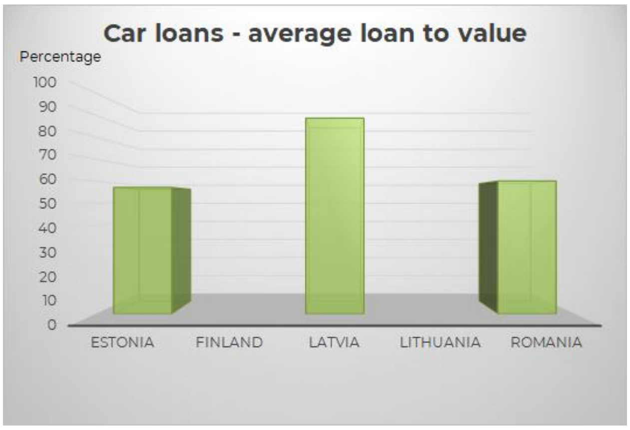


Figure 7

Figure 8

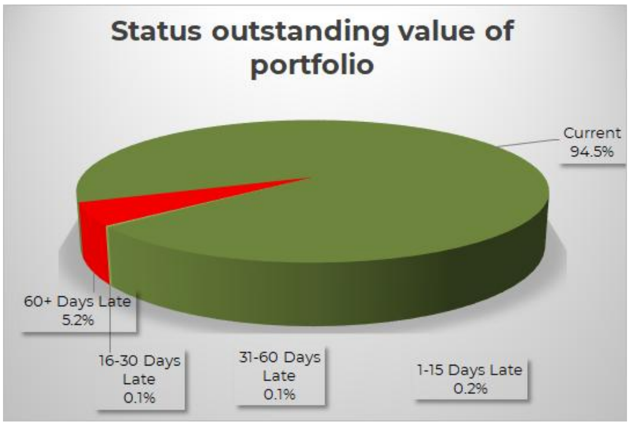


Figure 9

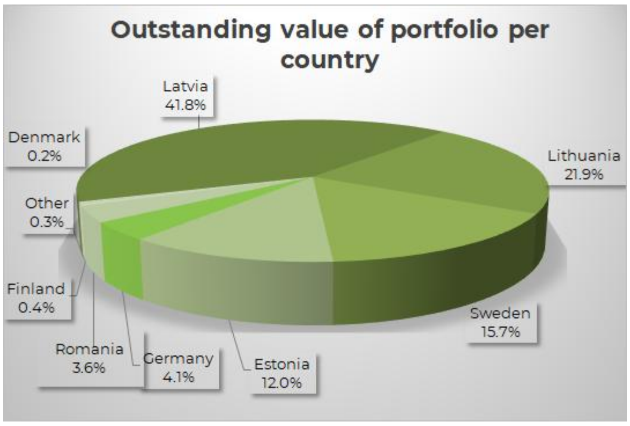


Figure 10

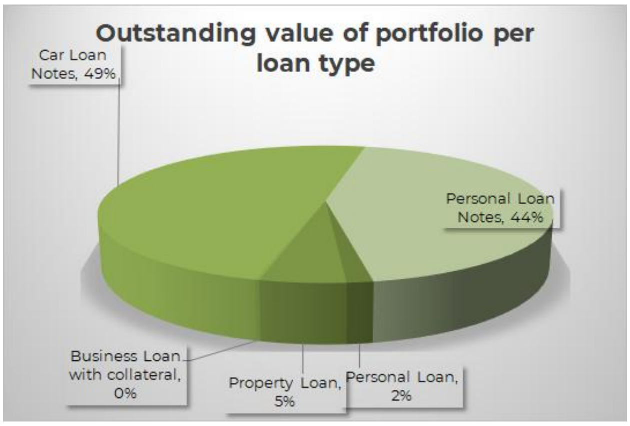


Figure 11