

Quantrom P2P Lending – Monthly Report

As of 30 September 2026

Quantrom P2P Lending DAC

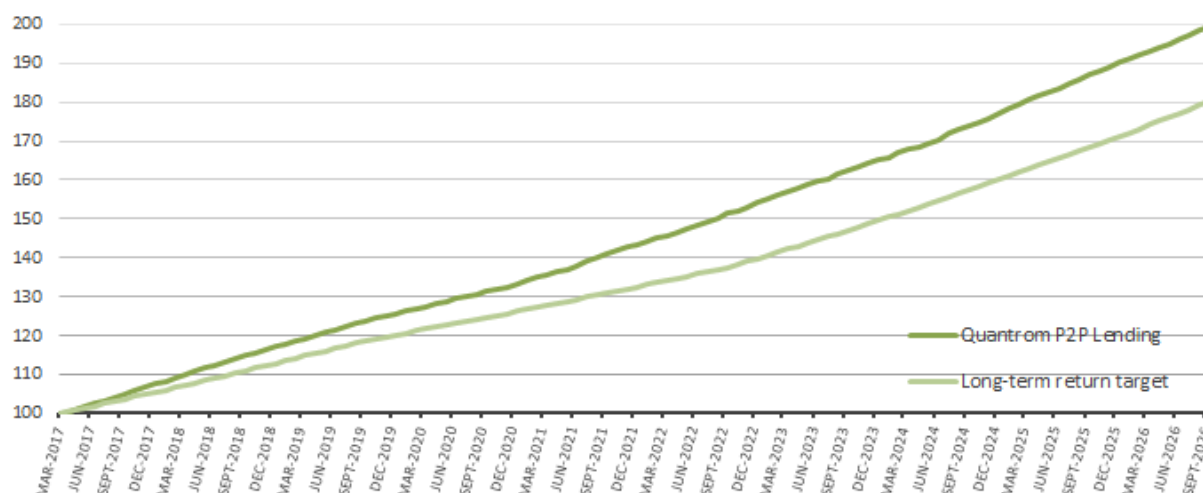
Note price

1.994850

Returns

	Note price	Monthly return	Year-to-Date	Year-on-Year
30 September 2026	1.994850	0.56%	4.90%	6.67%

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

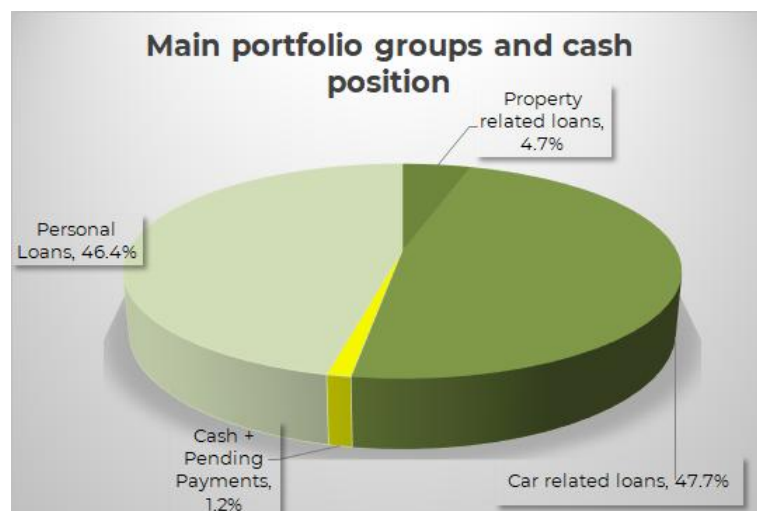
	J	F	M	A	M	J	J	A	S	O	N	D	Total
2017				0.92%	0.69%	0.87%	0.81%	0.76%	0.86%	0.82%	0.75%	0.76%	7.48%
2018	0.68%	0.73%	0.83%	0.87%	0.75%	0.72%	0.77%	0.64%	0.64%	0.66%	0.68%	0.64%	8.96%
2019	0.65%	0.52%	0.61%	0.67%	0.67%	0.57%	0.63%	0.64%	0.67%	0.53%	0.45%	0.44%	7.26%
2020	0.47%	0.51%	0.35%	0.61%	0.47%	0.60%	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%	0.58%	0.52%	0.56%				4.90%

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%	-0.01%				-0.29%

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 0.56% in September 2026, which gives a year-on-year return of 6.67%.

Interest payments in September 2026 were on the strong side of our expectations.

We continue to take provisions related to property loans, and in September 2026 this equals a total of approximately 0.05% of the value of the total portfolio, while reversal of previous provisions equalled 0.02% of the value of the total portfolio as well as a write-down equal to 0.04% of the value of the portfolio

At the end of September 2026 our cash position equalled 1.2% of the total portfolio.

Invested portfolio excluding cash.

At the end of September 2026, car loans fell to 43% of the value of the portfolio. Personal loans increased to 49% 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 purposes unchanged from August to September for most periods. Only current loans increased to 95.0% of the value of the portfolio

At the end of September 2026, total provisions related to property loans was 1.28% of the value of the portfolio equal to 27.02% of the value of the property portfolio.

Total provisions related to personal loans were 0.08% of the value of the portfolio or 0.18% of the value of the personal loan portfolio in September 2026.

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

Figure 2 Quantrom P2P Lending DAC.



Figure 3

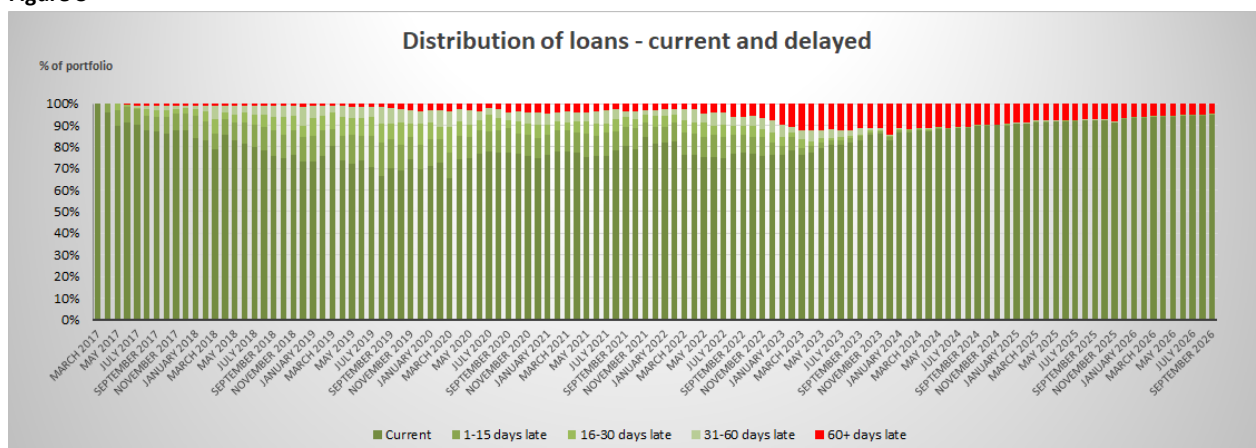


Figure 4

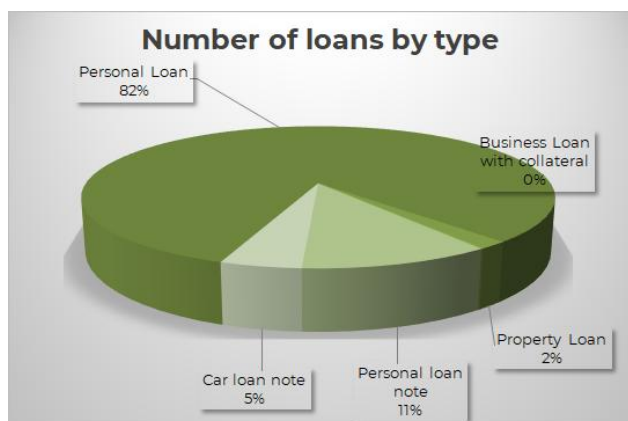


Figure 5

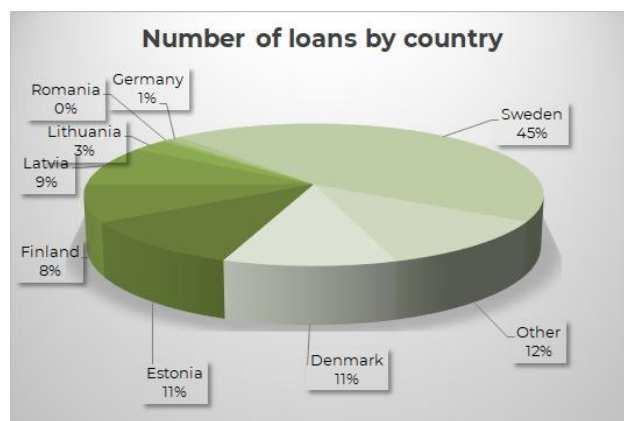


Figure 6



Figure 7



Figure 8

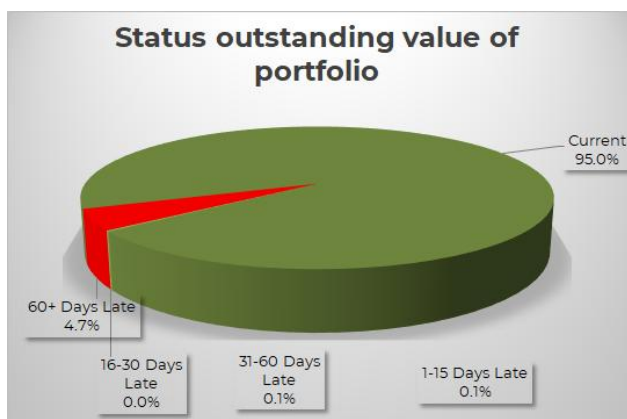


Figure 9

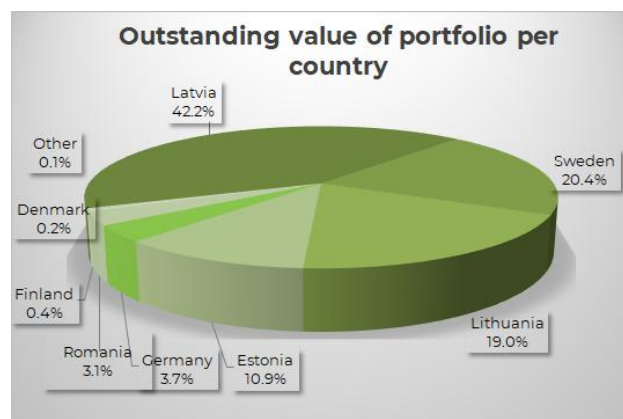


Figure 10

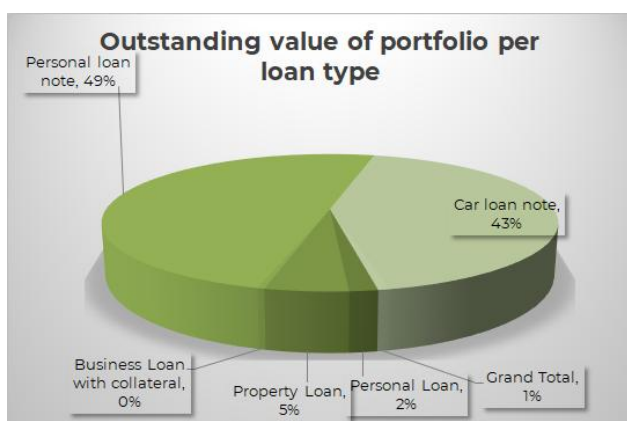


Figure 11

