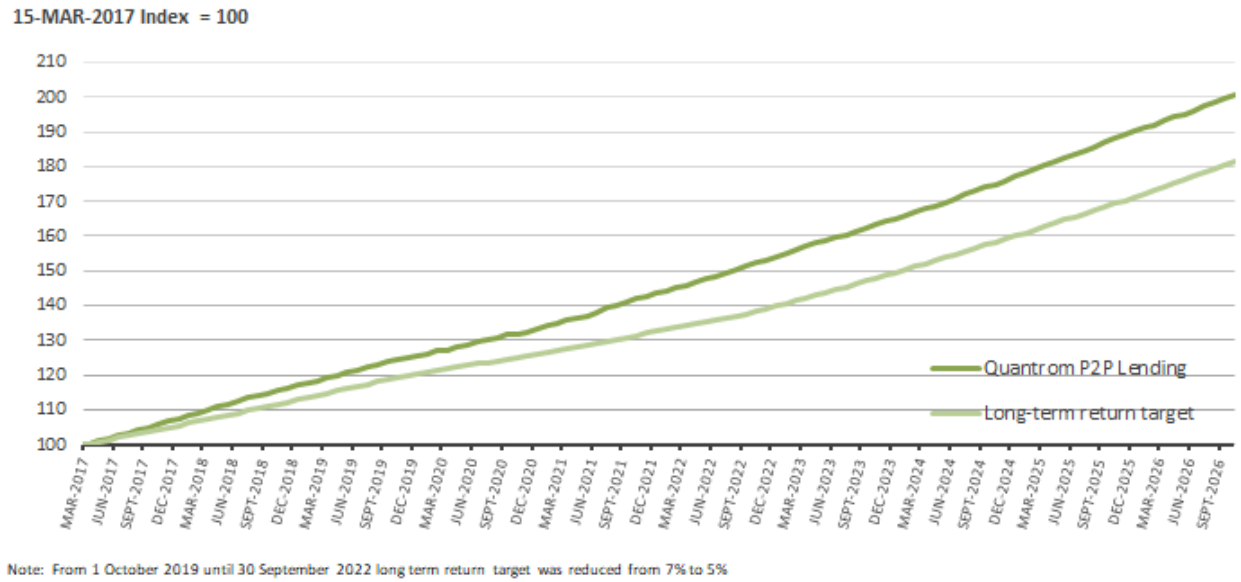
Quantrom P2P Lending – Monthly Report

As of 31 October 2026

Quantrom P2P Lending DAC	Note price	2.006181

Returns

	Note price	Monthly return	Year-to-Date	Year-on-Year
31 October 2026	2.006181	0.57%	5.49%	6.64%



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

Quantrom

Monthly returns

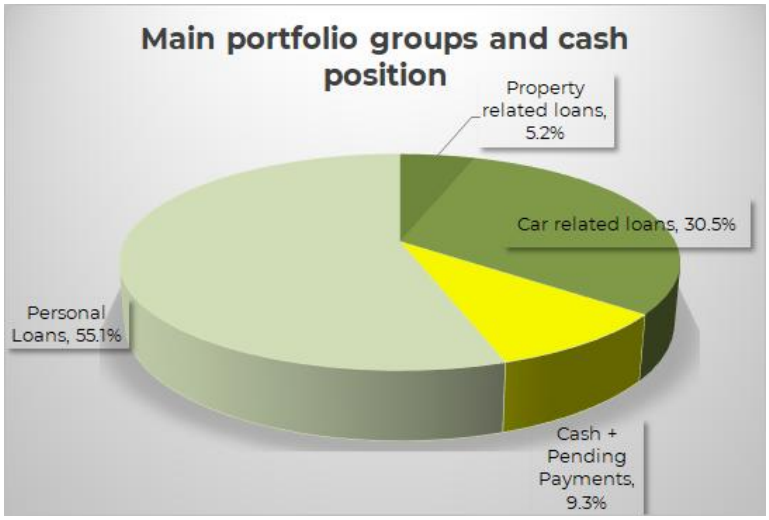
	J	F	M	A	M	J	J	A	S	O	N	D	**Total**
2017				0.92%	0.69%	0.87%	0.81%	0.76%	0.86%	0.82%	0.75%	0.76%	**7.48%**
2018	0.68%	0.73%	0.83%	0.87%	0.75%	0.72%	0.77%	0.64%	0.64%	0.66%	0.68%	0.64%	**8.96%**
2019	0.65%	0.52%	0.61%	0.67%	0.67%	0.57%	0.63%	0.64%	0.67%	0.53%	0.45%	0.44%	**7.26%**
2020	0.47%	0.51%	0.35%	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%	0.57%			**5.49%**

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%	0.00%			**-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 0.57% in October 2026, which gives a year-on-year return of 6.64%.

Interest payments in October 2026 were again solid.

We continue to take provisions related to property loans, and in October 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 as well as a write-down equal to 0.02% of the value of the portfolio. Write-downs were covered by previous provisions taken.

At the end of October 2026 our cash position equalled 9.3% of the total portfolio.

Invested portfolio excluding cash.

At the end of October 2026, car loans fell further to 34% of the value of the portfolio. Personal loans increased to 60.7% of the value of the portfolio. Property related loans are 6% of the value of the portfolio and business loans, including business loans related to property, is less than 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 September to October for most periods. Current loans are at 94.0% of the value of the portfolio

At the end of October 2026, total provisions related to property loans was 1.22% of the value of the portfolio equal to 27.90% of the value of the property portfolio.

Total provisions related to personal loans were 0.07% of the value of the portfolio or 0.17% of the value of the personal loan portfolio in October 2026.

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

Figure 2 Quantrom P2P Lending DAC.

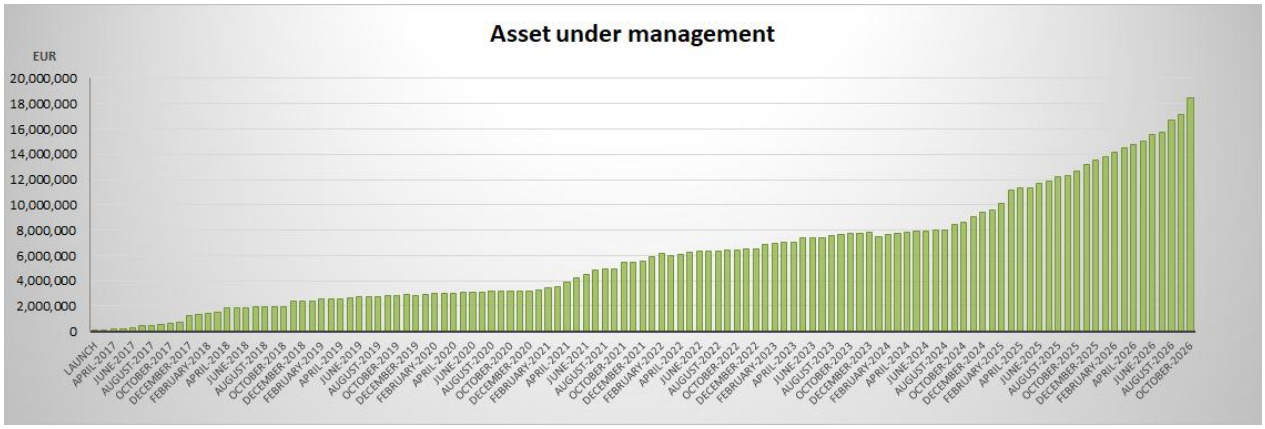


Figure 3

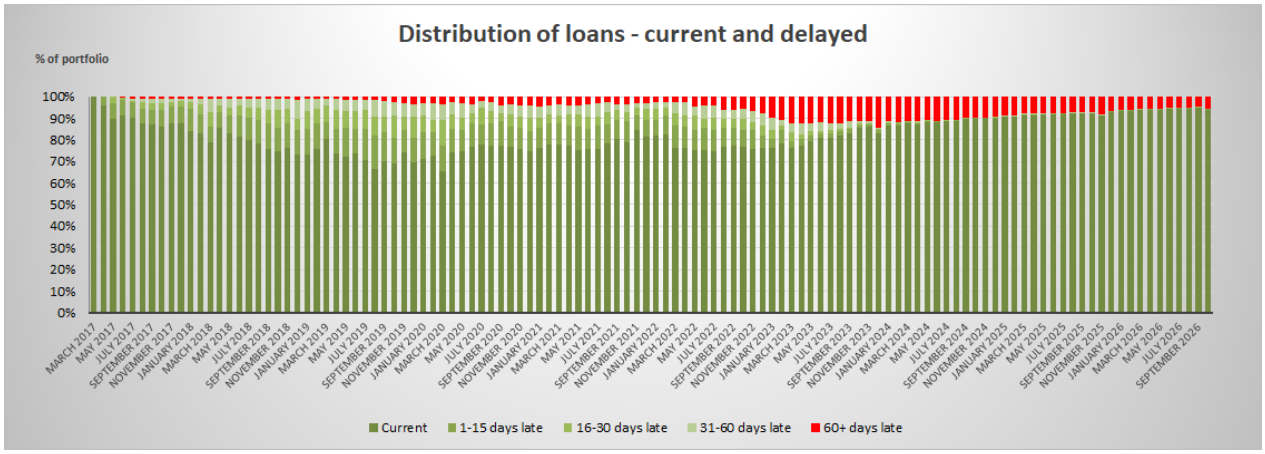


Figure 4

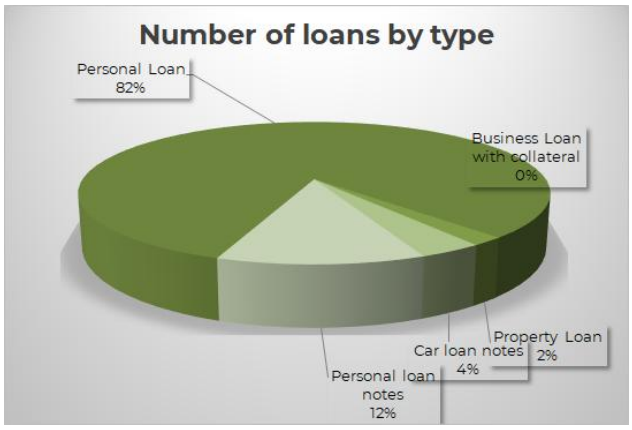


Figure 5

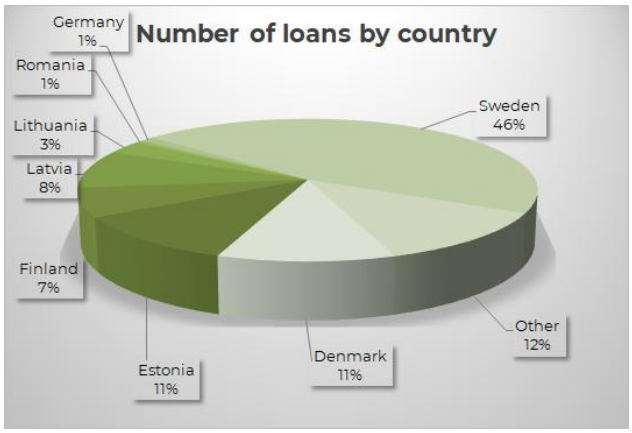


Figure 6



Figure 7



Figure 8

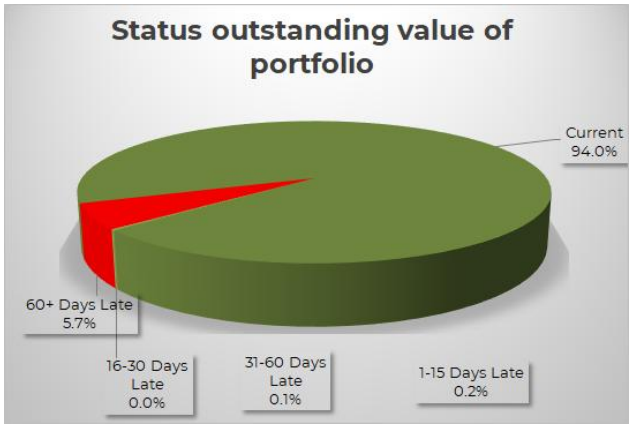


Figure 9

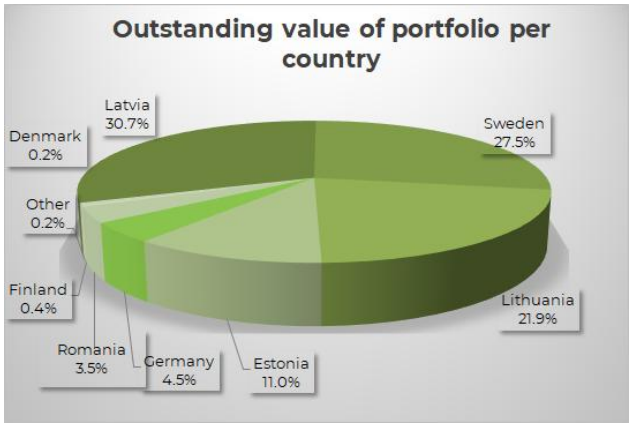


Figure 10

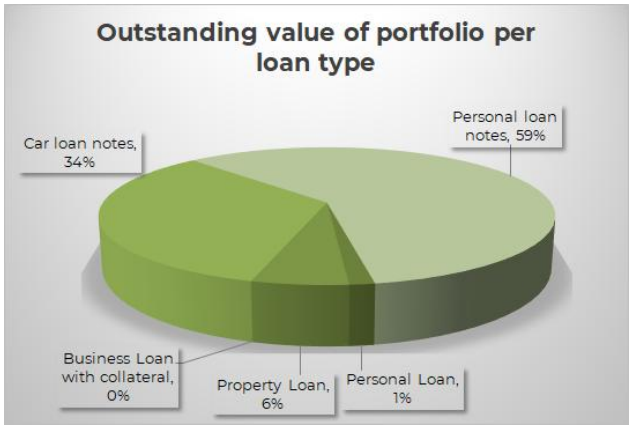


Figure 11

