



Monthly portfolio

March 2020



Brief review

- **31.98% growth of Secondary market transactions**
- **71.92% of Secondary market loans are being sold with a discount**
- **The average discount of the sold loans is -3.82%**
- **The listed loans in euro increased with 24% in comparison with February**
- **29% increase of the unique investors on the Secondary market in comparison with February**

Primary Market

% of the number of listed loans by originator

Advisers	0.01%
Easy Credit	71.87%
Fast Finance	0.03%
Ibancar	0.03%
iCredit	24.08%
KFP	0.01%
Monify	0.05%
Viva Credit	3.92%

Average return rate of the listed loans by originator

Advisers	10%
Easy Credit	8.58%
Fast Finance	11.01%
Ibancar	11.53%
iCredit	12.92%
KFP	12.08%
Monify	13.03%
Viva Credit	8.80%

% of the amount of the listed loans by originator

Advisers	0.76%
Easy Credit	70.04%
Fast Finance	0.75%
Ibancar	0.19%
iCredit	21.08%
KFP	0.14%
Monify	2.21%
Viva Credit	4.83%

% of the listed loans by days of buyback guarantee

16	0.1%
60	99.9%

% of listed loans by score class

A	11.96%
B	7.62%
C	13.22%
D	13.55%
E	17.20%
HR	36.45%

Secondary Market

Transactions	Number of unique investors
32223	533

Loans with discount/premium	
No change	26.88%
Discount	71.92%
Premium	1.19%

	No change	Discount	Premium
Average discount/premium	0	-3.82%	5.34%

% of loans by currency	
BGN	18.60%
EUR	79.36%
PLN	0.04%
RON	2.00%

% number of sold loans by originator	
Advisers	0.91%
BBG	0.80%
Easy Credit	28.82%
Fast Finance	1.47%
Ibancar	2.46%
iCredit	47.06%
KFP	15.49%
Monify	0.40%
NordCard	0.66%
Viva Credit	1.93%