



Monthly portfolio

July 2020



Quick review

- **More than half of the listed loans on primary market are granted by Easy Credit.**
- **Kviku and iCredit are the leaders in highest average return rate – over 13%.**
- **Transactions on secondary market go up to 10 964 – 13.47% drop in comparison with June 2020.**
- **The listed loans for sale from iCredit on secondary market decrease with over 16% in July.**
- **More than half of the loans on secondary market are being sold on their nominal price.**

Primary market

% of listed loans by originator	
Advisers	0.01%
Easy Credit	53.25%
Fast Finance	0.01%
iCredit	16.41%
Kviku	25.83%
NordCard	0.31%
Viva Credit	4.18%

Average return rate of listed loans by originator	
Advisers	10.00%
Easy Credit	9.96%
Fast Finance	11.01%
iCredit	13.71%
Kviku	13.08%
NordCard	10.00%
Viva Credit	10.05%

% sum of listed loans by originator	
Advisers	0.01%
Easy Credit	50.20%
Fast Finance	0.02%
iCredit	17.84%
Kviku	27.85%
NordCard	0.36%
Viva Credit	3.72%

% of listed loans by buyback guarantee activation days	
30	0.16%
60	99.84%

% of listed loans by score class	
A	8.48%
B	5.26%
C	35.54%
D	11.00%
E	13.73%
HR	25.99%

Secondary market

Transactions	Number of unique investors
10964	311

Loans with discount/premium	
No change	53.52%
Discount	43.72%
Premium	2.75%

	No change	Discount	Premium
Average discount/premium	0	-2.59%	5.49%

% of loans by currency	
BGN	17.22%
EUR	81.04%
PLN	0.07%
RON	1.36%
RUB	0.31%

% of sold loans by originator	
Advisers	1.24%
CBC (KFP)	25.65%
Easy Credit	26.08%
Fast Finance	3.99%
Ibancar	3.88%
iCredit	25.64%
Kviku	7.05%
Monify	0.41%
NordCard	1.79%
Viva Credit	4.28%