



# Monthly portfolio

## October 2020



## Quick review

- **Kviku with more listed loans in comparison with September**
- **Kviku, iCredit Romania, and Fast Finance with the highest average return rate**
- **The biggest part of the loans on secondary market are in euro - 85.17%**
- **The highest number of listed loans on primary market is in score class C**

# Primary market

% number of listed loans by originator	
Adwisers	0.003%
Easy Credit	44.36%
Fast Finance	0.01%
Ibancar	0.13%
iCredit Poland	4.01%
iCredit Romania	13.92%
Kviku	34.84%
NordCard	0.33%
Viva Credit	2.40%

Average return rate of listed loans by originator	
Adwisers	10.00
EasyCredit	9.95
Fast Finance	12.01
Ibancar	11.82
iCredit Poland	10.21
iCredit Romania	13.61
Kviku	13.99
NordCard	10.00
Viva Credit	10.20

% summed amount of listed loans by originator	
Adwisers	0.003%
Easy Credit	41.77%
Fast Finance	0.01%
Ibancar	0.15%
iCredit Poland	4.16%
iCredit Romania	15.66%
Kviku	35.83%
NordCard	0.37%
Viva Credit	2.05%

% listed loans by days for buyback activation	
16	0.13%
30	0.34%
60	99.53%

% listed loans by score class	
A	7.36%
B	4.74%
C	43.95%
D	9.47%
E	12.00%
HR	22.50%

# Secondary market

Transactions	Number of unique investors
6655	180

Loans with discount/premium	
No change	55.58%
Discount	42.48%
Premium	1.94%

	No change	Discount	Premium
Average discount/premium	0	-2.38	5.32

% loans by currency	
BGN	12.80%
EUR	85.17%
RON	1.16%
RUB	0.87%

% number of sold loans by originator	
Advisers	2.15%
Easy Credit	16.14%
Fast Finance	6.15%
Ibancar	11.59%
iCredit Poland	0.98%
iCredit Romania	27.42%
Kviku	25.20%
NordCard	7.30%
VivaCredit	3.08%