



Monthly portfolio

November 2020



Quick review

- **Easy Credit and Kviku with highest number of listed loans and highest % of total amount of the listed loans in November**
- **Kviku, iCredit Romania, and Fast Finance with the highest average annual return rate**
- **Highest number of listed loans in score class C and HR**
- **Increase of loans in BGN on secondary market in comparison with October**

Primary market

% number of listed loans by originator

Adwisers	0.003%
EasyCredit	45.03%
FastFinance	0.03%
Ibancar	0.09%
iCredit Poland	4.19%
iCredit Romania	14.83%
Kviku	33.16%
NordCard	0.10%
VivaCredit	2.55%

Average annual interest rate of listed loans by originator

Adwisers	10.00
EasyCredit	9.85
FastFinance	11.36
Ibancar	11.81
iCredit Poland	10.40
iCredit Romania	13.32
Kviku	13.39
NordCard	10.00
VivaCredit	7.80

% total amount of listed loans by originator

Adwisers	0.831%
EasyCredit	54.14%
FastFinance	1.27%
Ibancar	0.76%
iCredit Poland	5.39%
iCredit Romania	14.98%
Kviku	17.52%
NordCard	0.33%
VivaCredit	4.76%

% loans by days for buyback activation

16	0.09%
30	0.14%
60	99.78%

% listed loans by score class

A	7.30%
B	4.33%
C	42.37%
D	9.68%
E	12.38%
HR	23.93%

Secondary market

Transactions	Number of unique investors
7695	181

Loans with discount/premium	
At per value	50.75%
Discount	47.33%
Premium	1.92%

	No change	Discount	Premium
Average discount/premium	0.00	-0.77	6.57

% loans by currency	
BGN	18.62%
EUR	80.23%
PLN	0.01%
RON	0.48%

% sold loans by originator	
Advisers	1.70%
EasyCredit	24.00%
FastFinance	3.24%
Ibancar	9.76%
iCredit Poland	2.09%
iCredit Romania	27.12%
Kviku	24.72%
NordCard	4.13%
VivaCredit	3.24%