



Monthly Portfolio

February 2020



Brief Review

- NordCard is the newest originator at iuvo with an average return rate of 9.74 % and buy-back guarantee, covering the interest
- NordCard loans took 4.48% of the amount of loans uploaded in February
- 19.12% growth of Secondary market transactions
- 1.59% decrease of transactions with a discount and 0.05% increase of transactions with a premium

Primary Market

% of the number of uploaded loans by originator

| | |
|------------|---------|
| EasyCredit | 73.55 % |
| Ibancar | 0.10 % |
| iCredit | 23.53 % |
| KFP | 0.09 % |
| NordCard | 2.72 % |

Average rate of return of uploaded loans by originator

| | |
|------------|---------|
| EasyCredit | 8.38 % |
| Ibancar | 11.86 % |
| iCredit | 12.84 % |
| KFP | 10.83 % |
| NordCard | 9.74 % |

% of the amount of uploaded loans by originator

| | |
|------------|---------|
| EasyCredit | 66.98 % |
| Ibancar | 0.84 % |
| iCredit | 23.26 % |
| KFP | 4.44 % |
| NordCard | 4.48 % |

%% of uploaded loans by buy-back guarantee

| | |
|----|--------|
| 16 | 0.1 % |
| 60 | 99.9 % |

% of uploaded loans by risk class

| | |
|----|---------|
| A | 14.45 % |
| B | 6.98 % |
| C | 11.99 % |
| D | 12.79 % |
| E | 18.19 % |
| HR | 35.60 % |

Secondary Market

| Transactions | Number of unique investors |
|--------------|----------------------------|
| 24414 | 413 |

| Loans with discount/mark-up | |
|-----------------------------|---------|
| No change | 96.15 % |
| Discount | 3.28 % |
| Mark-up | 0.57 % |

| | No change | Discount | Mark-up |
|--------------------------|-----------|----------|---------|
| Average discount/mark-up | 0 | -1.14 % | 4.88 % |

| % loans by currency | |
|---------------------|---------|
| BGN | 43.48 % |
| EUR | 55.13 % |
| PLN | 0.03 % |
| RON | 1.37 % |

| % of number of sold loans by originator | |
|---|---------|
| Advisers | 0.23 % |
| BBG | 0.27 % |
| EasyCredit | 68.20 % |
| FastFinance | 0.29 % |
| Ibancar | 0.76 % |
| iCredit | 22.25 % |
| KFP | 5.44 % |
| NordCard | 2.11 % |
| VivaCredit | 0.46 % |