



Monthly portfolio

April 2020



Brief review

- **The leading fintech platform in Russia – Kvik, joined iuvo in April**
- **Kvik listed loans that took 7.14% of the market in April**
- **Easy Credit kept its leading position with the biggest amount of listed loans - 63.25%**
- **The percent of listed loans in euro is higher in comparison with February and March – 84.26% total**
- **90.20% of the loans on Secondary market are being sold with a discount in April**

Primary Market

% of the number of listed loans by originator

| | |
|-------------|--------|
| Adwisers | 0.01% |
| Easy Credit | 59.95% |
| Ibancar | 0.05% |
| iCredit | 21.01% |
| Kviku | 7.14% |
| NordCard | 1.65% |
| Viva Credit | 10.19% |

Average return rate of listed loans by originator

| | |
|-------------|--------|
| Adwisers | 10% |
| Easy Credit | 10.05% |
| Ibancar | 12% |
| iCredit | 13.35% |
| Kviku | 12.62% |
| NordCard | 10% |
| Viva Credit | 9.93% |

% of the amount of the listed loans by originator

| | |
|-------------|--------|
| Adwisers | 0.31% |
| Easy Credit | 63.25% |
| Ibancar | 0.46% |
| iCredit | 17.26% |
| Kviku | 2.74% |
| NordCard | 3.44% |
| Viva Credit | 12.54% |

% of the listed loans by days of buyback guarantee

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

% of listed loans by score class

| | |
|----|--------|
| A | 11.20% |
| B | 6.86% |
| C | 19.47% |
| D | 13.52% |
| E | 17.34% |
| HR | 31.62% |

Secondary Market

| Transactions | Number of unique investors |
|--------------|----------------------------|
| 27427 | 517 |

| Loans with discount/premium | |
|-----------------------------|--------|
| No change | 9.07% |
| Discount | 90.20% |
| Premium | 0.72% |

| | No change | Discount | Premium |
|--------------------------|-----------|----------|---------|
| Average discount/premium | 0 | -4.42% | 17.66% |

| % of loans by currency | |
|------------------------|--------|
| BGN | 13.58% |
| EUR | 84.26% |
| PLN | 0.09% |
| RON | 2.08% |

| % of sold loans by originator | |
|-------------------------------|--------|
| Advisers | 1.01% |
| BBG | 0.62% |
| Easy Credit | 28.22% |
| Fast Finance | 2.44% |
| Ibancar | 3.96% |
| iCredit | 45.55% |
| KFP | 13.13% |
| Monify | 0.38% |
| NordCard | 2.03% |
| VivaCredit | 2.66% |