



Monthly portfolio

May 2020



Brief review

- **Kviku with 25.56% of the number of listed loans in May. The originator started listing loans in Russian rubles as well.**
- **Easy Credit keeps its leading position for the biggest sum of listed loans on Primary market - 63.20%.**
- **The transactions on the Secondary market decreased with 48.95% in comparison with April.**
- **More than half of the loans on Secondary market are being sold with a discount.**

Primary market

% number of listed loans by originator

Easy Credit	51.59%
Fast Finance	0.01%
Ibancar	0.19%
iCredit	12.98%
Kviku	25.56%
NordCard	0.59%
Viva Credit	9.09%

Average return rate of listed loans by originator

Easy Credit	10.05%
Fast Finance	11.26%
Ibancar	11.95%
iCredit	13.82%
Kviku	13.24%
NordCard	10.00%
Viva Credit	9.90%

% of total sum of listed loans by originator

Easy Credit	63.20%
Fast Finance	0.23%
Ibancar	1.74%
iCredit	13.01%
Kviku	10.49%
NordCard	0.97%
Viva Credit	10.35%

% of listed loans by days of buyback guarantee activation

16	0.19%
30	0.59%
60	99.22%

% of listed loans by score class

A	8.64%
B	5.77%
C	36.02%
D	10.80%
E	13.50%
HR	25.26%

Secondary market

Transactions	Number of unique investors
14000	458

Loans with discount/premium	
No change	42.60%
Discount	54.05%
Premium	3.35%

	No change	Discount	Premium
Average discount/premium	0	-2.18%	6.70%

% of loans by currency	
BGN	12.11%
EUR	85.56%
PLN	0.14%
RON	2.18%
RUB	0.01%

% of the number of sold loans by originator	
Advisers	1.99%
BBG	23.29%
Easy Credit	3.59%
Fast Finance	4.69%
Ibancar	36.64%
iCredit	22.29%
KFP	0.70%
Monify	0.98%
NordCard	3.96%
VivaCredit	1.86%