



Monthly portfolio

August 2020



Quick review

- **iCredit Poland joined iuvo – loans in EUR and PLN, which can give you up to 14.3% return rate, await you. The company already has 13% of the amount of listed loans on iuvo.**
- **iCredit Romania and Kvikku have the highest average return rate – 13.6% and 12.48%.**
- **Over 90% of the loans listed in on secondary market in August are in euro.**
- **More than half of the loans on secondary market are being sold with a discount. The average premium has increased with 6.6% in comparison with July.**

Primary market

% number of listed loans by originator

Easy Credit	51.76%
Fast Finance	0.02%
Ibancar	0.12%
iCredit Poland	7.98%
iCredit Romania	15.90%
Kviku	24.03%
NordCard	0.18%

Average return rate of listed loans by originator

Easy Credit	10.00%
Fast Finance	12.01%
Ibancar	11.99%
iCredit Poland	9.37%
iCredit Romania	13.60%
Kviku	12.48%
NordCard	9.39%

% total amount of listed loans by originator

Easy Credit	60.02%
Fast Finance	1.01%
Ibancar	1.17%
iCredit Poland	13.26%
iCredit Romania	17.30%
Kviku	6.66%
NordCard	0.58%

% of listed loans by days of buyback guarantee activation

16	0.12%
30	0.19%
60	99.68%

% of listed loans by score class

A	8.30%
B	4.67%
C	35.52%
D	12.11%
E	14.35%
HR	25.06%

Secondary market

Transaction	Number of unique investors
9092	265

Loans with discount/premium	
No change	37.93%
Discount	58.16%
Premium	3.90%

	No change	Discount	Premium
Average discount/premium	0	-1.78%	12.09%

% of loans by currency	
BGN	8.35%
EUR	90.53%
PLN	0.01%
RON	0.70%
RUB	0.41%

% of number of sold loans by originator	
Advisers	2.16%
CBC (KFP)	6.97%
Easy Credit	17.78%
Fast Finance	3.90%
Ibancar	8.37%
iCredit Poland	0.18%
iCredit Romania	35.39%
Kviku	16.08%
Monify	0.66%
NordCard	5.88%
Viva Credit	2.62%