



# Monthly portfolio

## September 2020



## Quick review

- **Easy Credit and Kviku with the highest number of listed loans**
- **iCredit Romania with the highest average return rate in September - 13.58%**
- **The transactions on secondary market have decreased with 26.8% in comparison with August**
- **The highest part of the loans are listed in score class C - 35.68%**

# Primary market

## % number of listed loans by originator

|                 |        |
|-----------------|--------|
| Easy Credit     | 50.89% |
| Fast Finance    | 0.03%  |
| iCredit Poland  | 2.98%  |
| iCredit Romania | 15.86% |
| Kviku           | 25.06% |
| NordCard        | 0.36%  |
| Viva Credit     | 4.82%  |

## Average return rate of listed loans by originator

|                 |        |
|-----------------|--------|
| Easy Credit     | 10.00% |
| Fast Finance    | 12.02% |
| iCredit Poland  | 9.73%  |
| iCredit Romania | 13.58% |
| Kviku           | 12.71% |
| NordCard        | 9.79%  |
| Viva Credit     | 9.94%  |

## % amount of listed loans by originator

|                 |        |
|-----------------|--------|
| Easy Credit     | 47.42% |
| Fast Finance    | 0.02%  |
| iCredit Poland  | 3.28%  |
| iCredit Romania | 17.36% |
| Kviku           | 27.70% |
| NordCard        | 0.41%  |
| Viva Credit     | 3.80%  |

## % listed loans by buyback guarantee activation days

|    |        |
|----|--------|
| 30 | 0.39%  |
| 60 | 99.61% |

## % listed loans by score class

|    |        |
|----|--------|
| A  | 8.28%  |
| B  | 5.48%  |
| C  | 35.68% |
| D  | 11.07% |
| E  | 13.65% |
| HR | 25.84% |

# Secondary market

| Transactions | Number of unique investors |
|--------------|----------------------------|
| 6655         | 207                        |

| % loans by currency |        |
|---------------------|--------|
| BGN                 | 13.40% |
| EUR                 | 82.98% |
| RON                 | 3.20%  |
| RUB                 | 0.42%  |

| Loans with discount/premium |        |
|-----------------------------|--------|
| No change                   | 52.98% |
| Discount                    | 45.38% |
| Premium                     | 1.64%  |

| % number of sold loans by originator |        |
|--------------------------------------|--------|
| Advisers                             | 2.45%  |
| Easy Credit                          | 19.97% |
| Fast Finance                         | 4.90%  |
| Ibancar                              | 10.77% |
| iCredit Poland                       | 1.61%  |
| iCredit Romania                      | 34.24% |
| Kviku                                | 14.52% |
| Monify                               | 2.92%  |
| NordCard                             | 7.18%  |
| VivaCredit                           | 1.44%  |

|                          | No change | Discount | Premium |
|--------------------------|-----------|----------|---------|
| Average discount/premium | 0         | -1.12    | 8.62    |