



Monthly Portfolio

December 2021

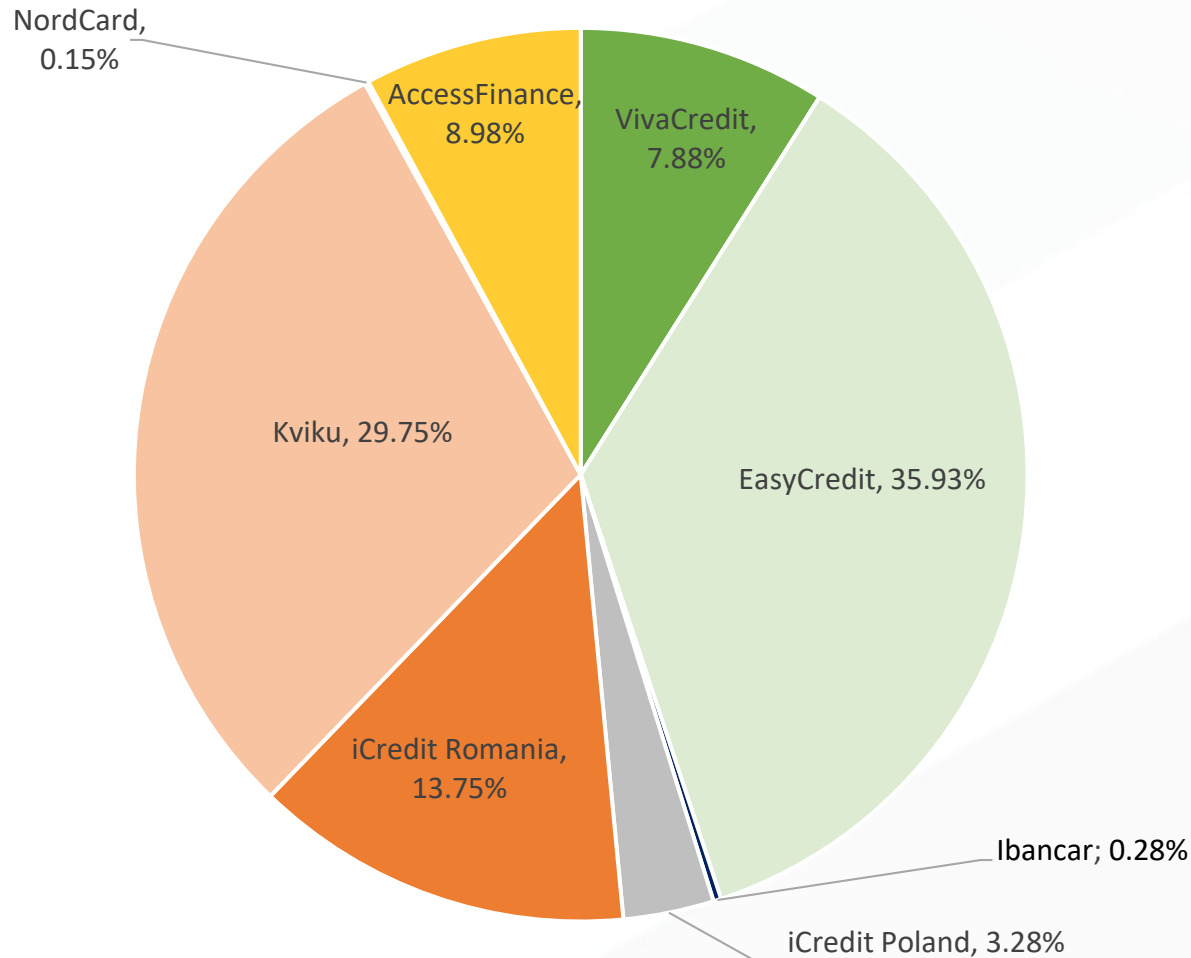


Quick Overview

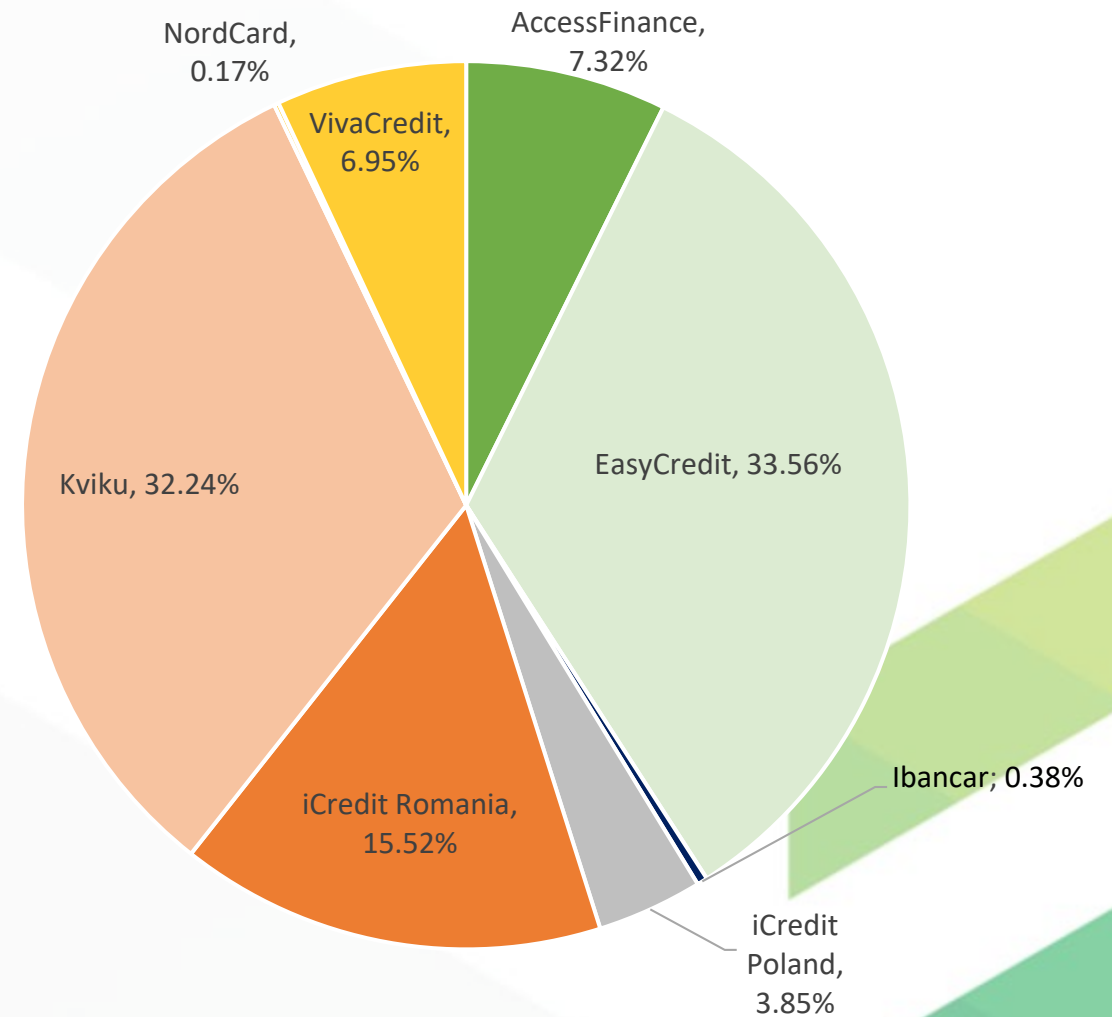
- **Easy Credit and Kviku have the largest number of loans uploaded and highest percentage of the amount of loans uploaded.**
- **Highest average rate of return of loans provided by iCredit Romania, Kviku and iCredit Poland.**
- **The majority of loans uploaded on the primary market are A class loans.**
- **The majority of loans sold on the secondary market are in euro.**

Primary market

% of number of loans uploaded, by originator

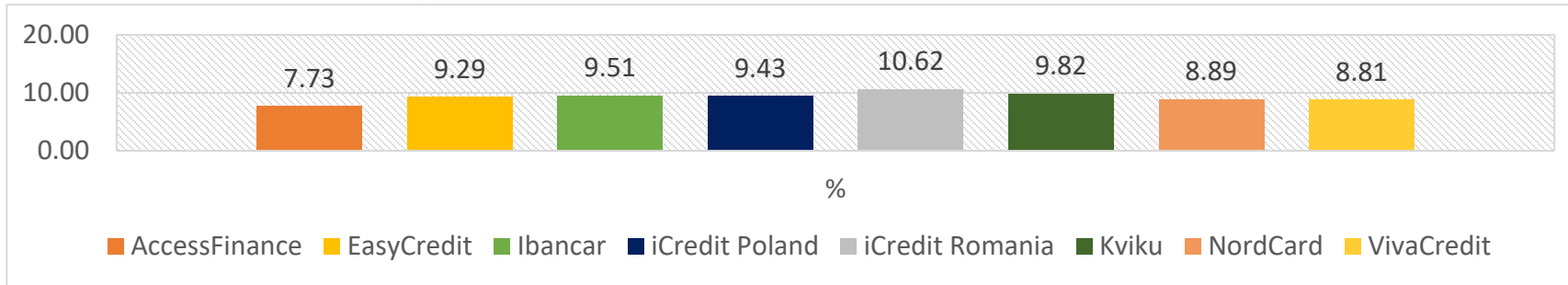


% of the amount of loans uploaded, by originator



Primary market

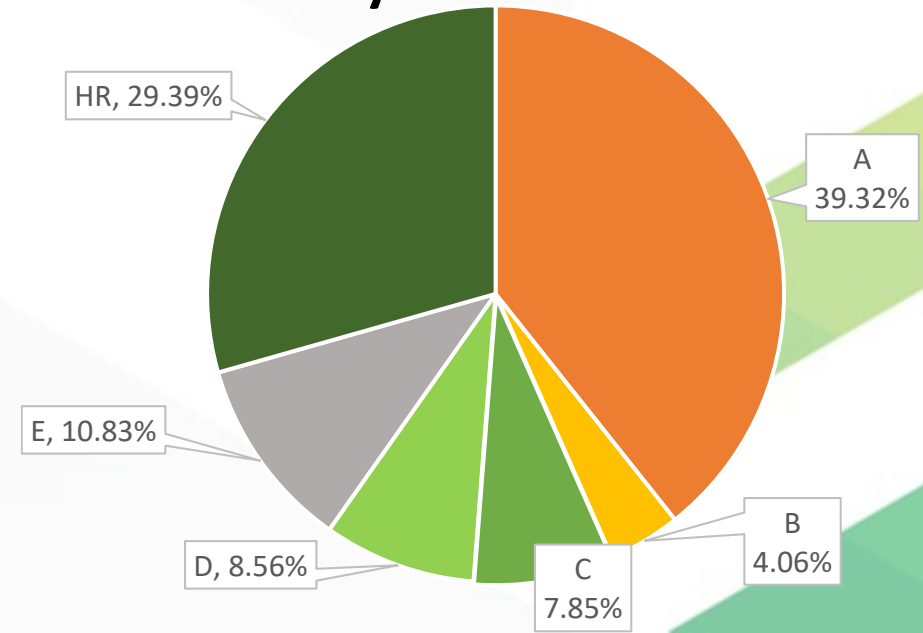
Average rate of return of loans uploaded, by originator



% of loans uploaded, by buy-back guarantee

Buy-back guarantee	% loans
16 days	0.28%
30 days	8.98%
60 days	90.74%

% of loans uploaded, by risk class

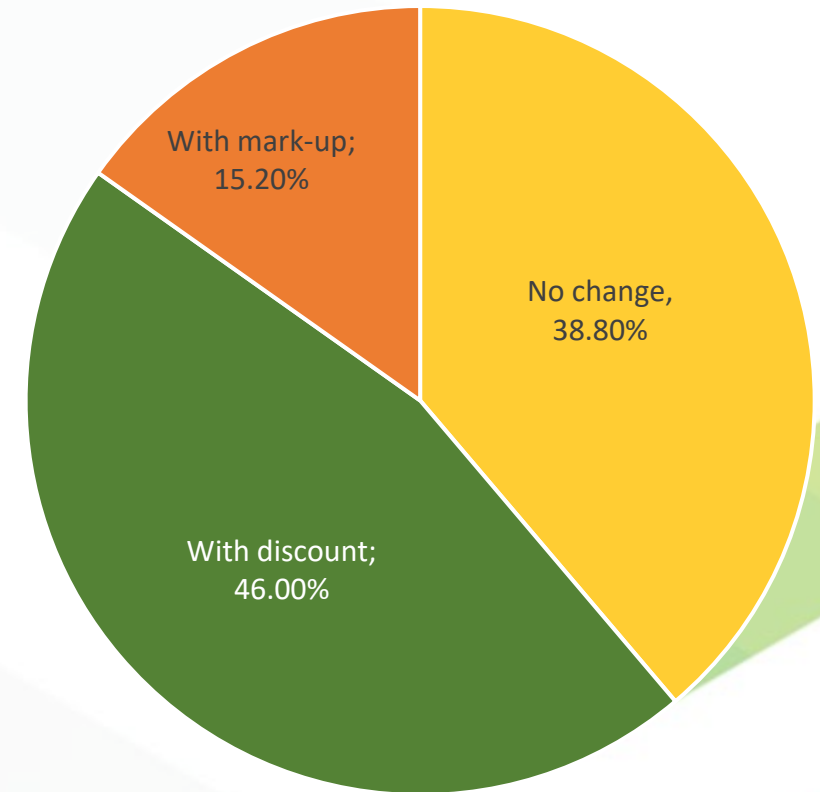


Secondary market

Transactions	Number of unique investors
12426	385

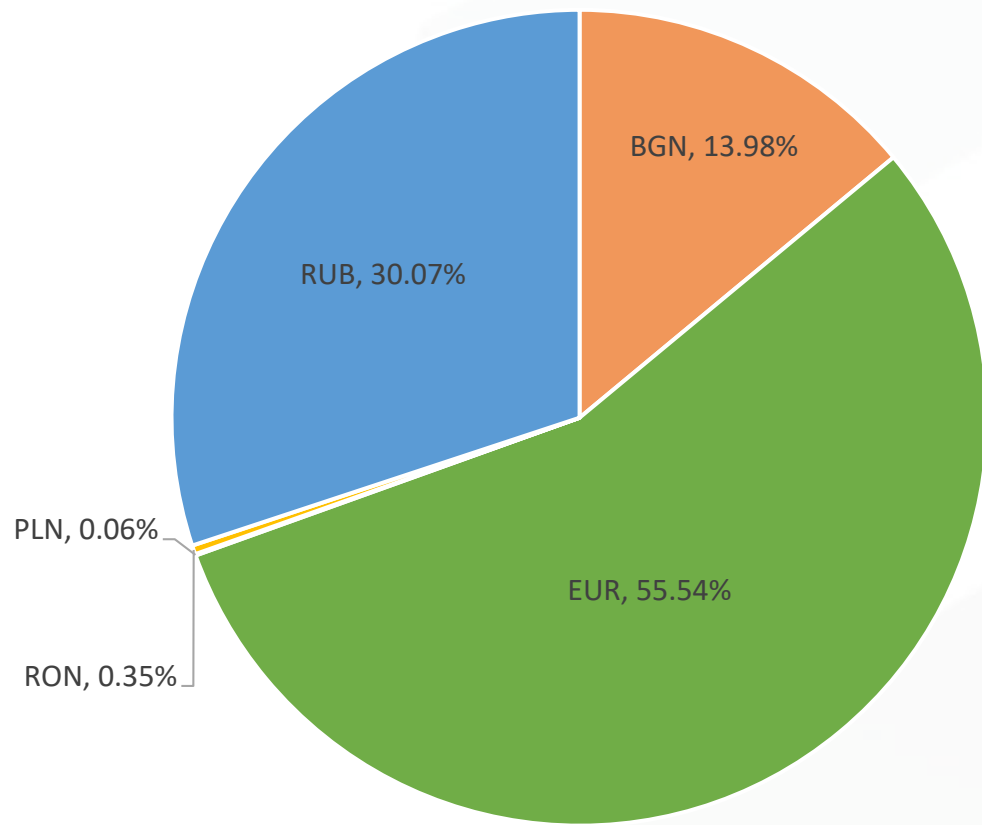
Loans with discount/mark-up

Average discount/mark-up



Secondary market

% of the number of sold loans, by currency



% of number of sold loans, by originator

