



Monthly Portfolio

January 2020



Brief Review

- **Easy Credit and iCredit have uploaded the largest number of loans on the platform**
- **Loans with the highest average rate of return are offered by Ibancar 12.05% and iCredit 12.92%**
- **More than 50% of uploaded loans are E and HR risk class**
- **More than 20,000 transactions and 374 unique investors on the secondary market**
- **Largest number of loans sold on the secondary market by Easy Credit, iCredit and Ibancar**
- **More than 1/3 of loans on the secondary market are sold with an average discount of 1%**

Primary Market

% of the number of uploaded loans by originator

EasyCredit	78.43%
FastFinance	0.01%
Ibancar	0.09%
iCredit	20.79%
KFP	0.12%
VivaCredit	0.56%

Average rate of return of uploaded loans by originator

EasyCredit	8.55 %
FastFinance	10.84 %
Ibancar	12.05 %
iCredit	12.92 %
KFP	10.83 %
VivaCredit	7.52 %

% of the amount of uploaded loans by originator

EasyCredit	72.35%
FastFinance	0.33%
Ibancar	0.80%
iCredit	19.05%
KFP	6.70%
VivaCredit	0.77%

% of uploaded loans by buy-back guarantee

16	0.1%
60	99.9%

% of uploaded loans by risk class

A	11.10%
B	6.97%
C	12.22%
D	13.50%
E	19.05%
HR	37.16%

Secondary Market

Transactions	Number of unique investors
20,495	374

Loans with discount/mark-up	
No change	55.43%
Discount	31.67%
Mark-up	12.90%

	No change	Discount	Mark-up
Average discount/mark-up	0	-1.09%	6.47%

% loans by currency	
BGN	12.30%
EUR	86.72%
PLN	0.01%
RON	0.97%

% of number of sold loans by originator	
Advisers	1.08%
BBG	0.19%
EasyCredit	29.48%
FastFinance	1.87%
Ibancar	3.01%
iCredit	41.11%
KFP	20.08%
VivaCredit	3.18%