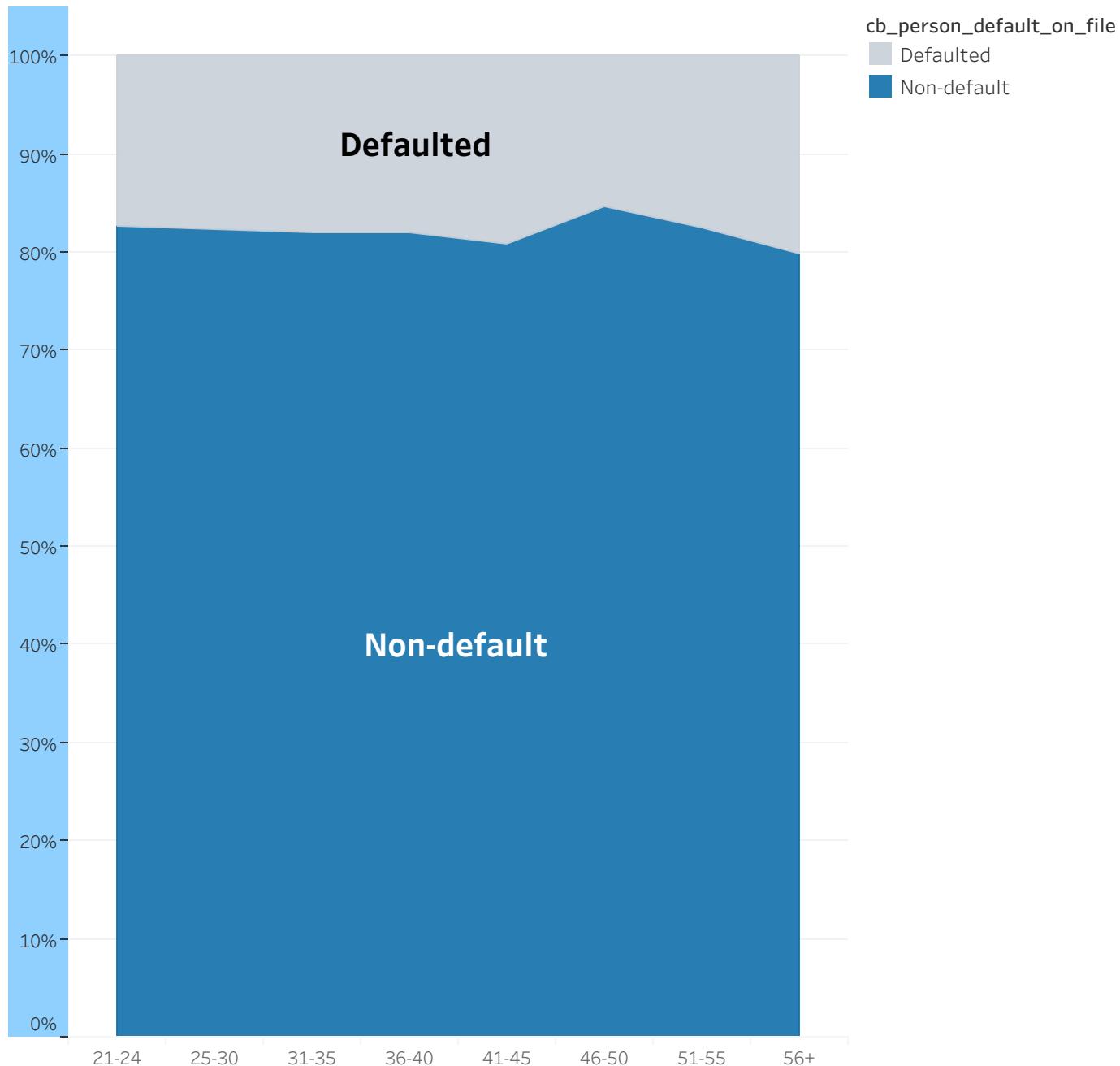
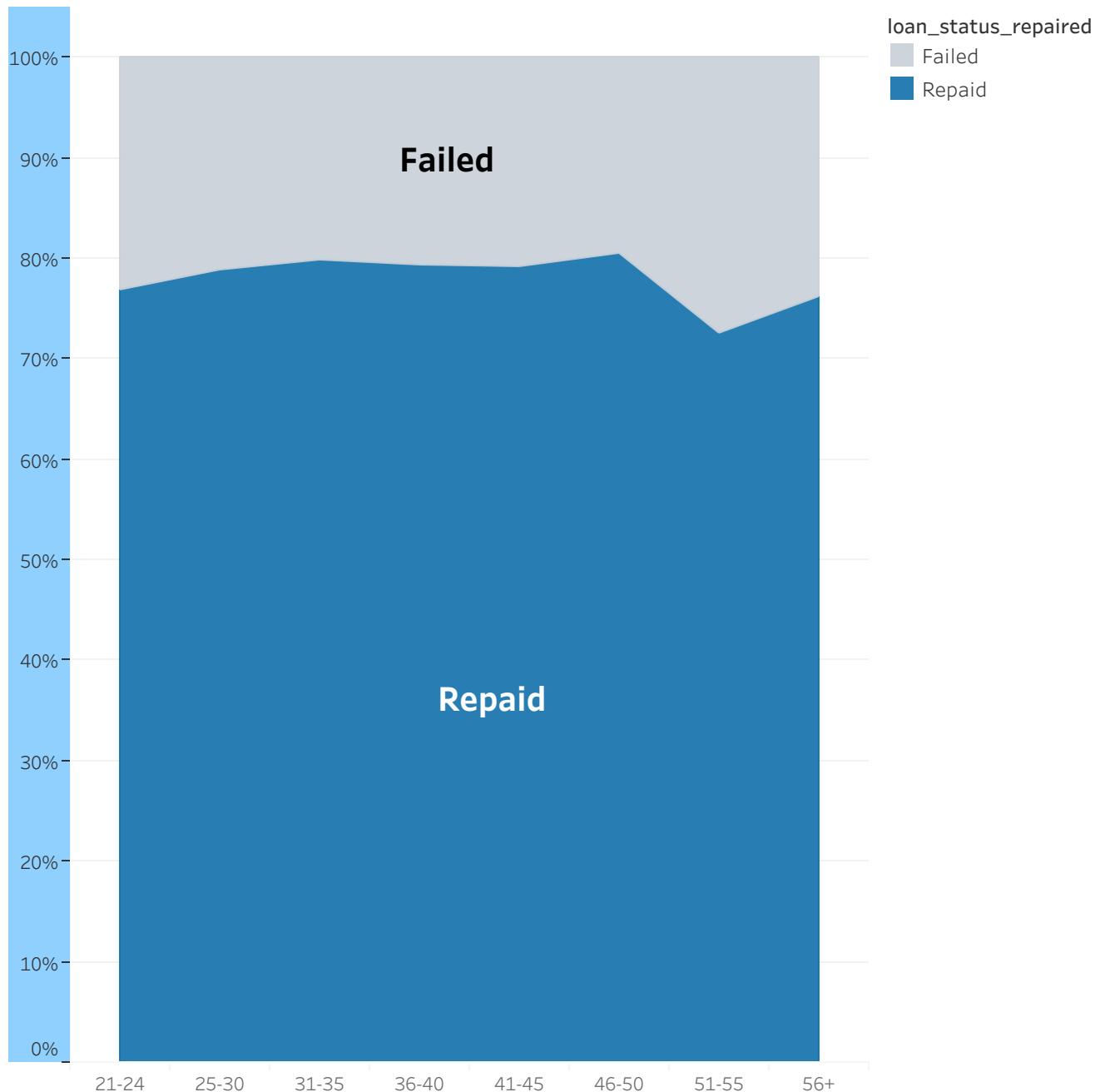


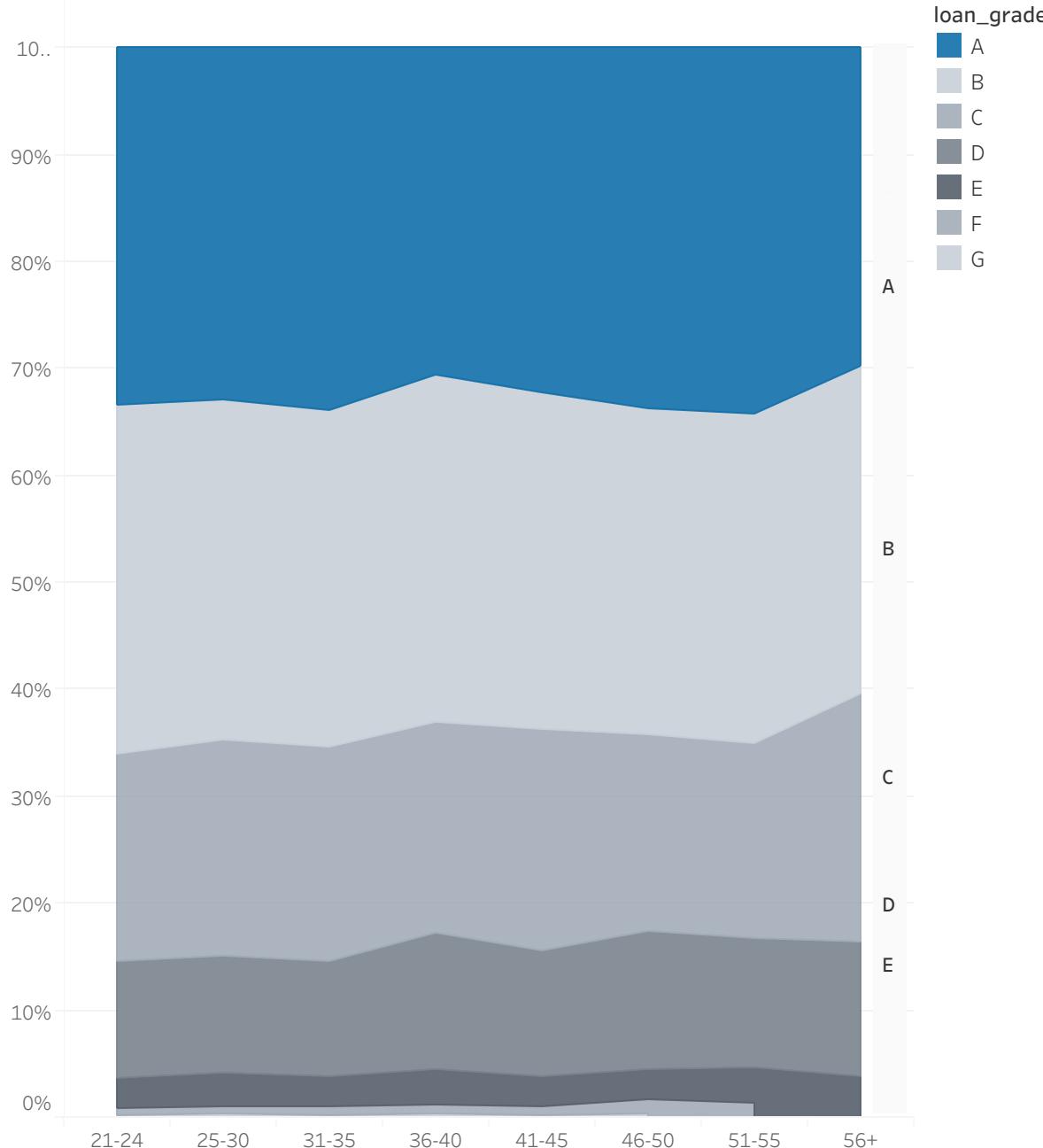
## Historical Default Prevalence



## Portfolio Repayment Status

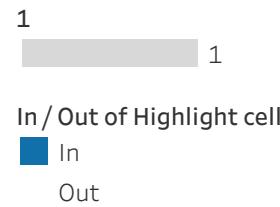


## Credit Quality Distribution

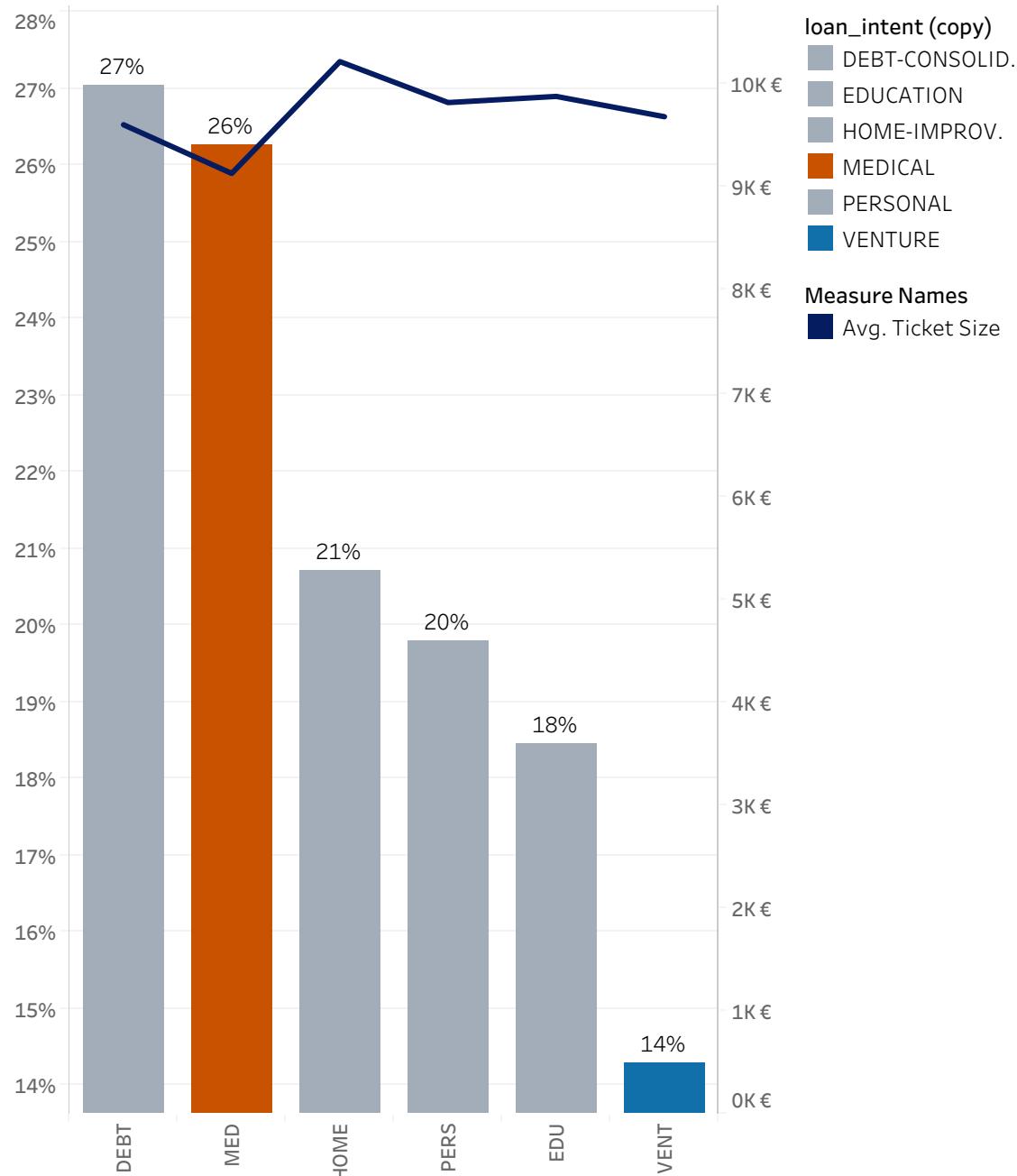


## Portfolio Performance Overview

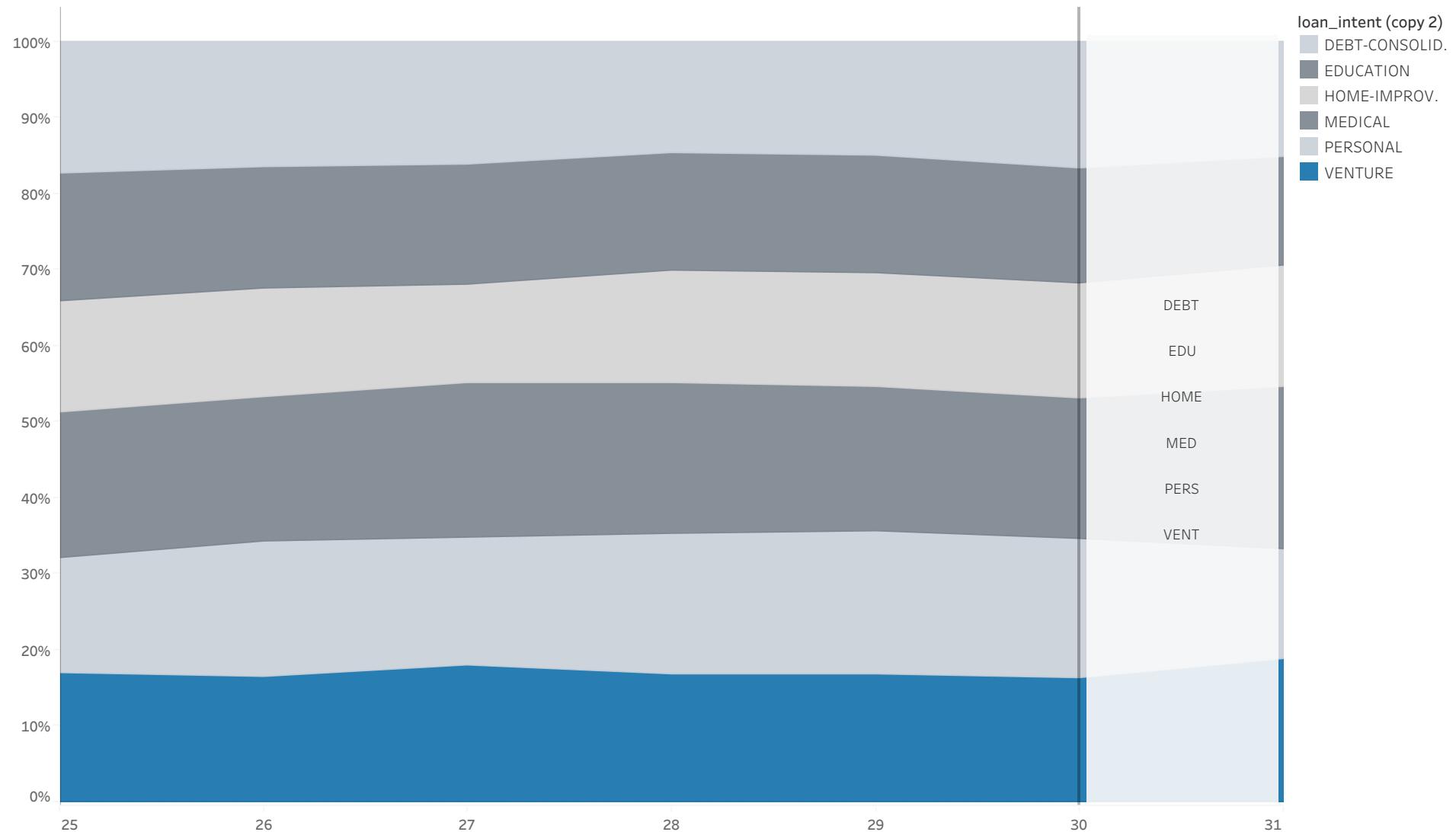
	Total Volume	Avg. Ticket	Loan Count
MED	22 116 400 €	9 135 €	2 421
PERS	21 248 425 €	9 824 €	2 163
VENT	20 408 875 €	9 686 €	2 107
EDU	19 707 425 €	9 883 €	1 994
DEBT	19 475 575 €	9 608 €	2 027
HOME	18 367 850 €	10 221 €	1 797



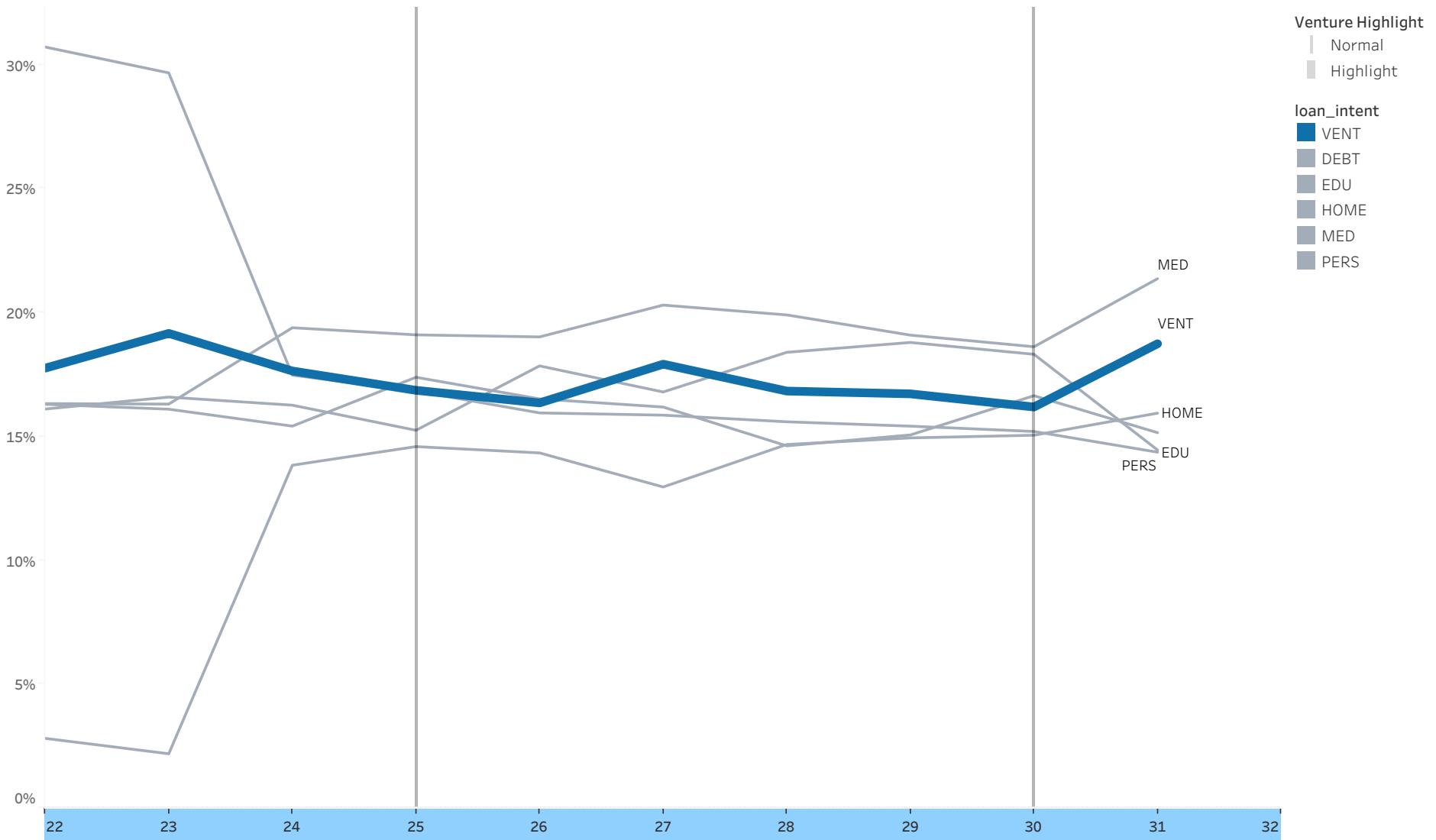
## Loan Risk vs. Average Loan Amount



## Product Mix



## Shift in Loan Intent



## Portfolio Breakdown

