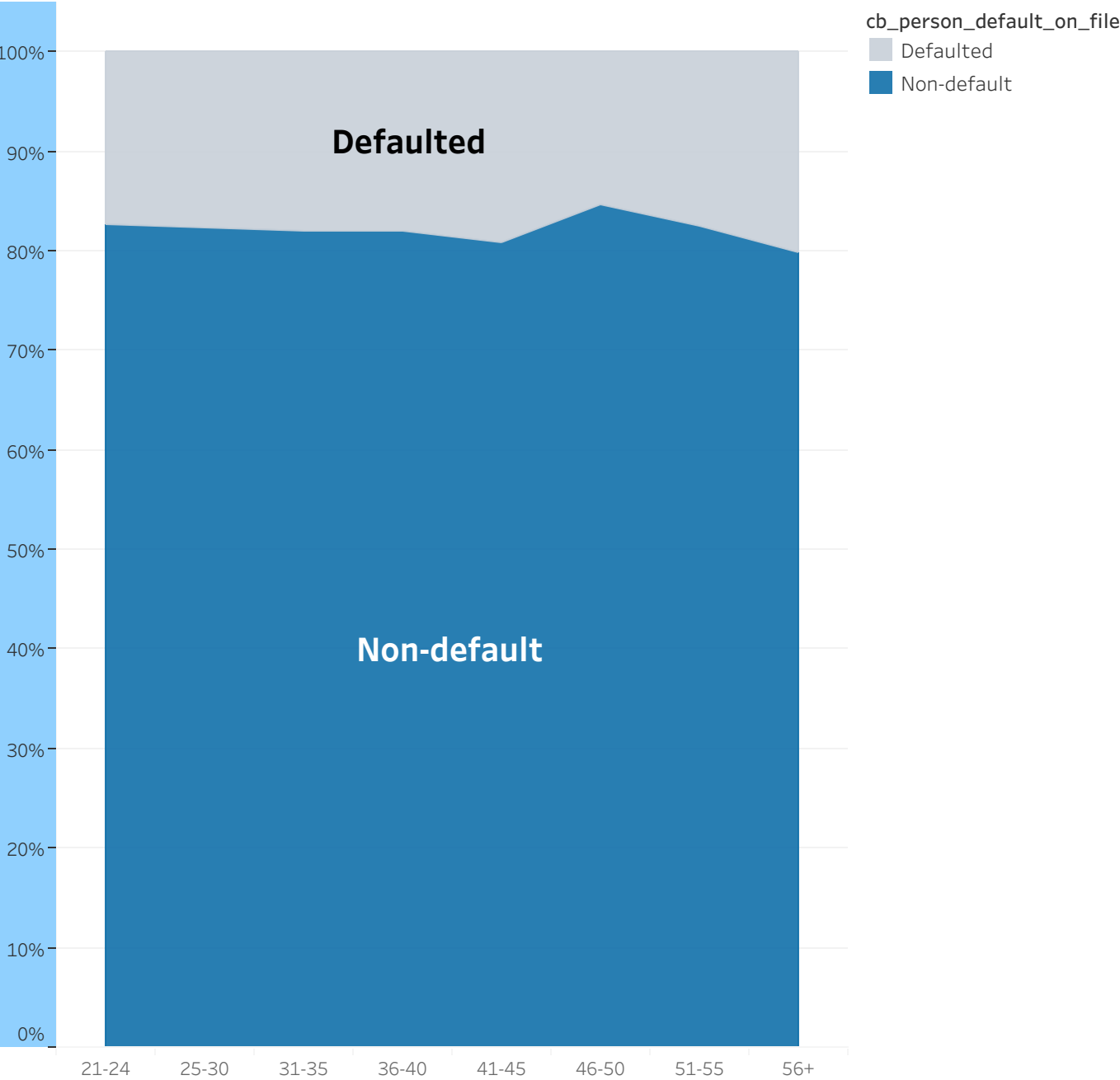
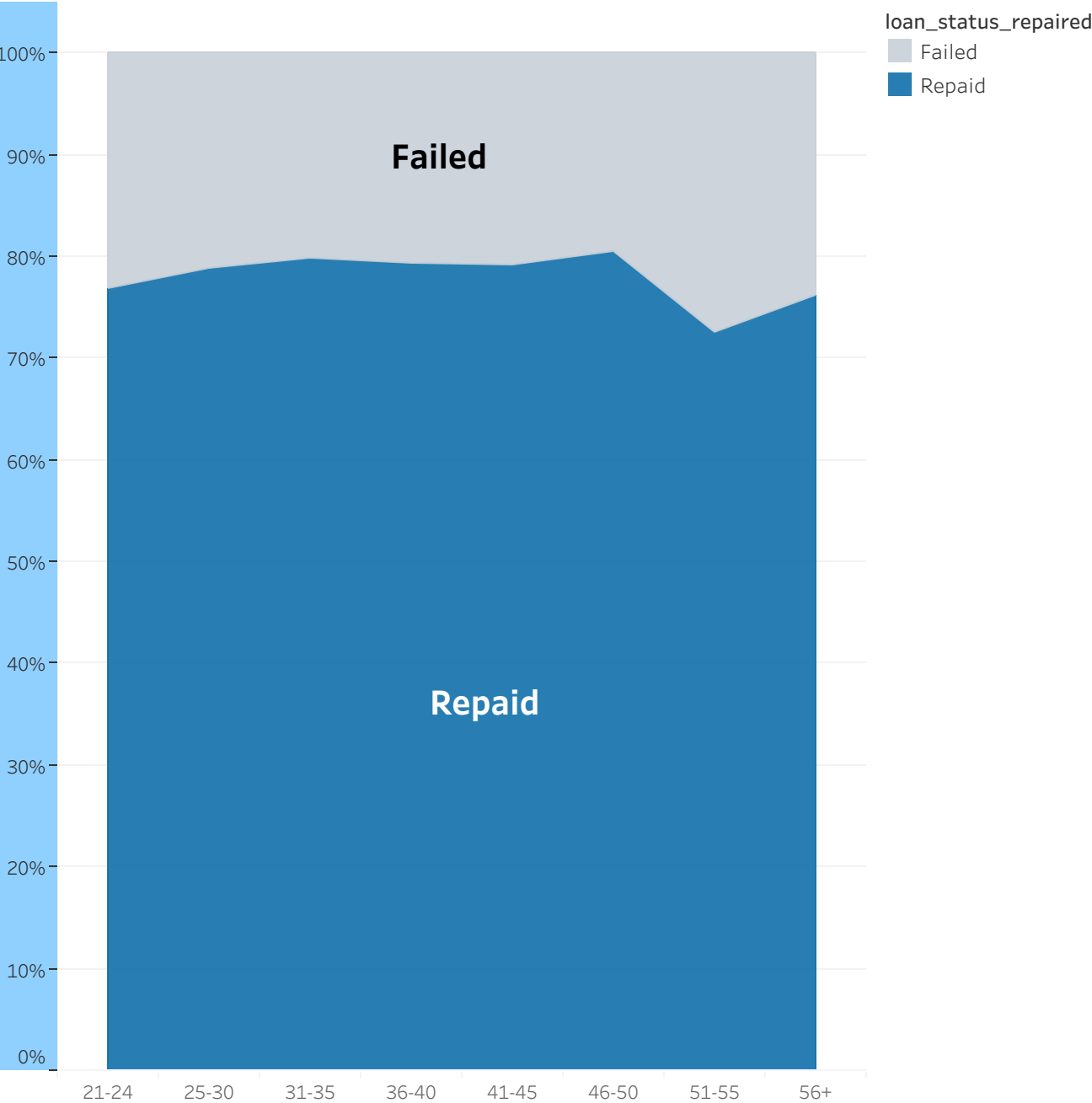


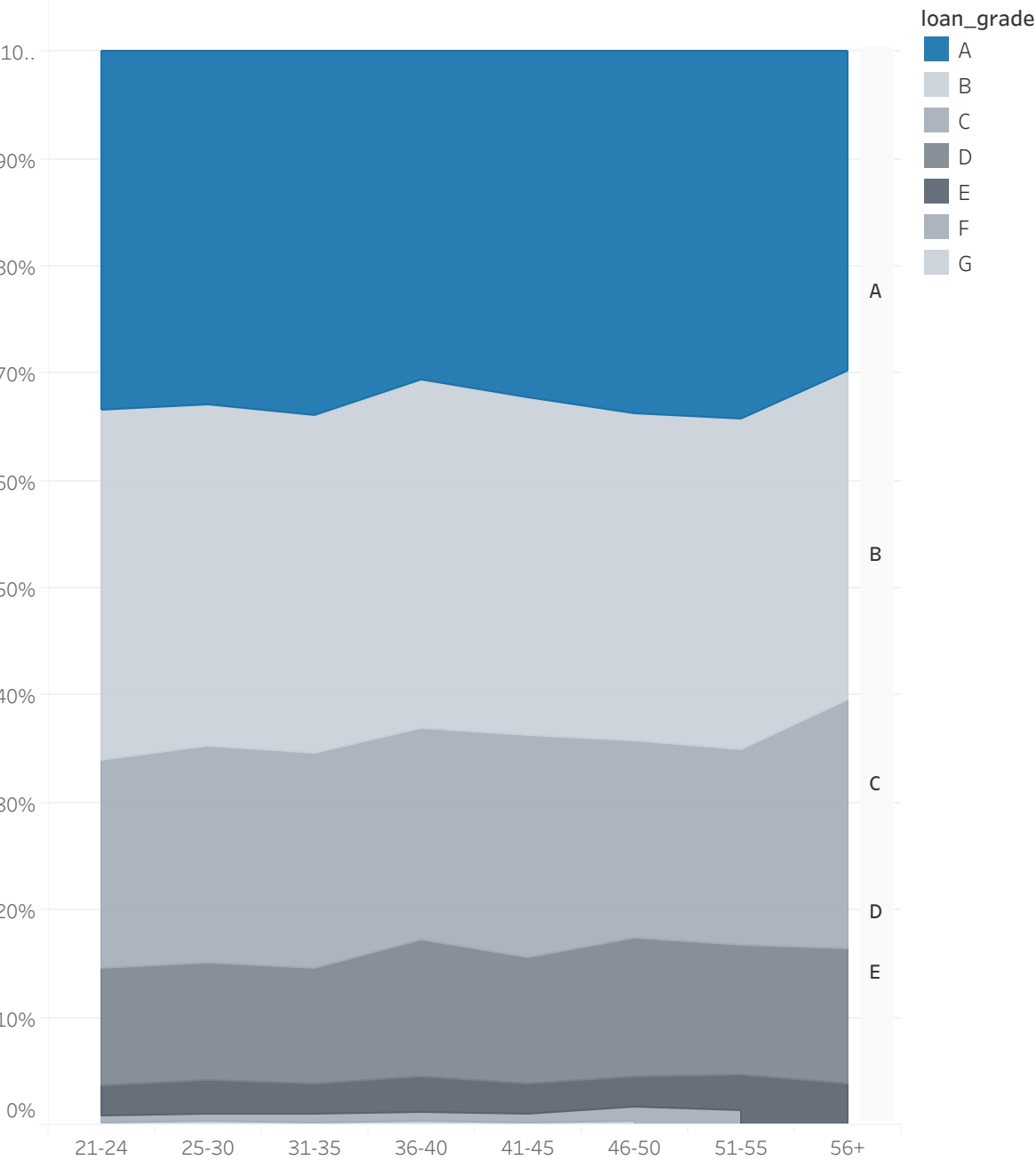
Historical Default Prevalence



Portfolio Repayment Status



Credit Quality Distribution

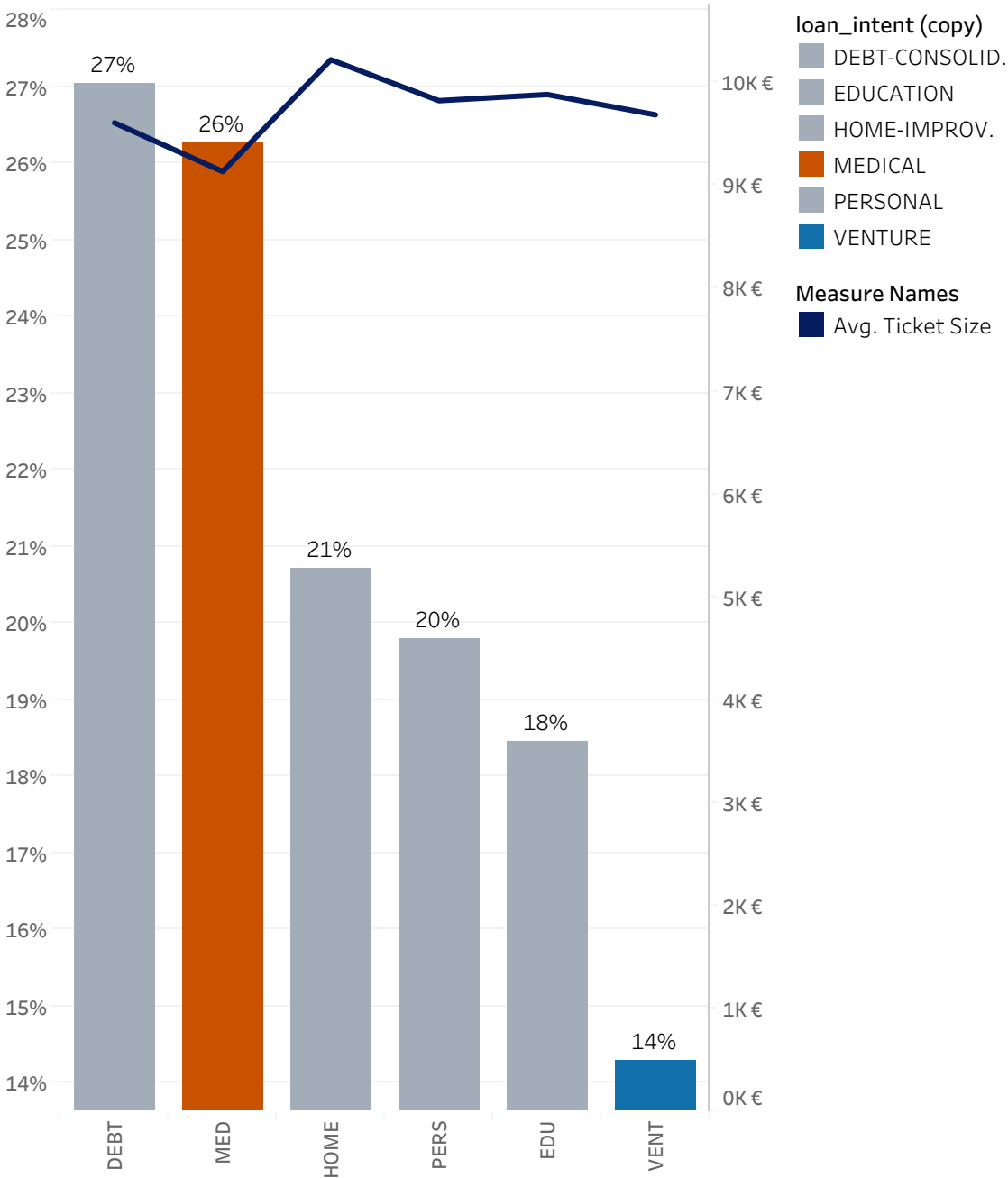


Portfolio Performance Overview

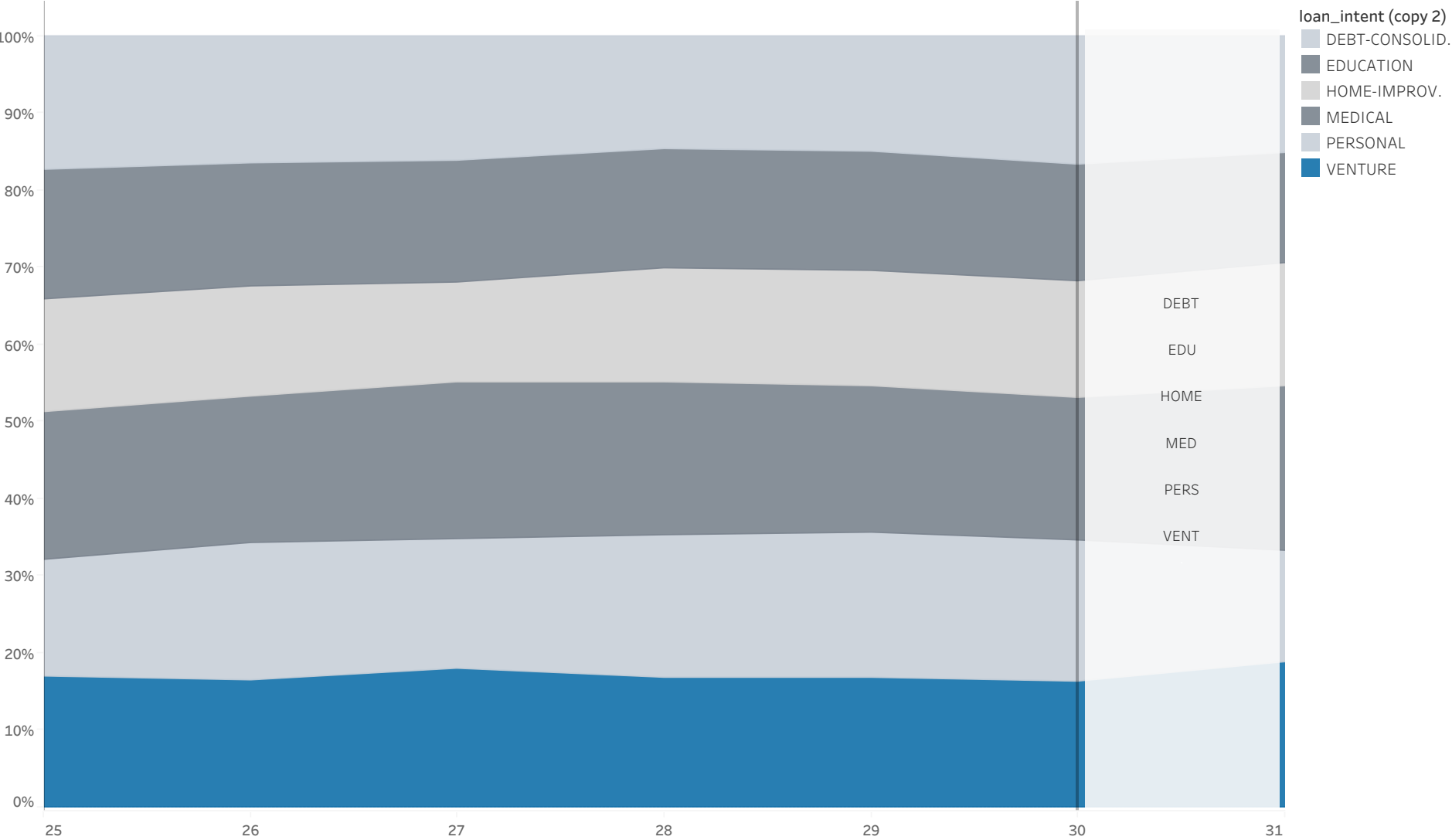
	Total Volume	Avg. Ticket Size	Loan Count
MED	22 116 400 €	9 135 €	2 421
PERS	21 248 425 €	9 824 €	2 163
VENT	20 408 875 €	9 686 €	2 107
EDU	19 707 425 €	9 883 €	1 994
DEBT	19 475 575 €	9 608 €	2 027
HOME	18 367 850 €	10 221 €	1 797



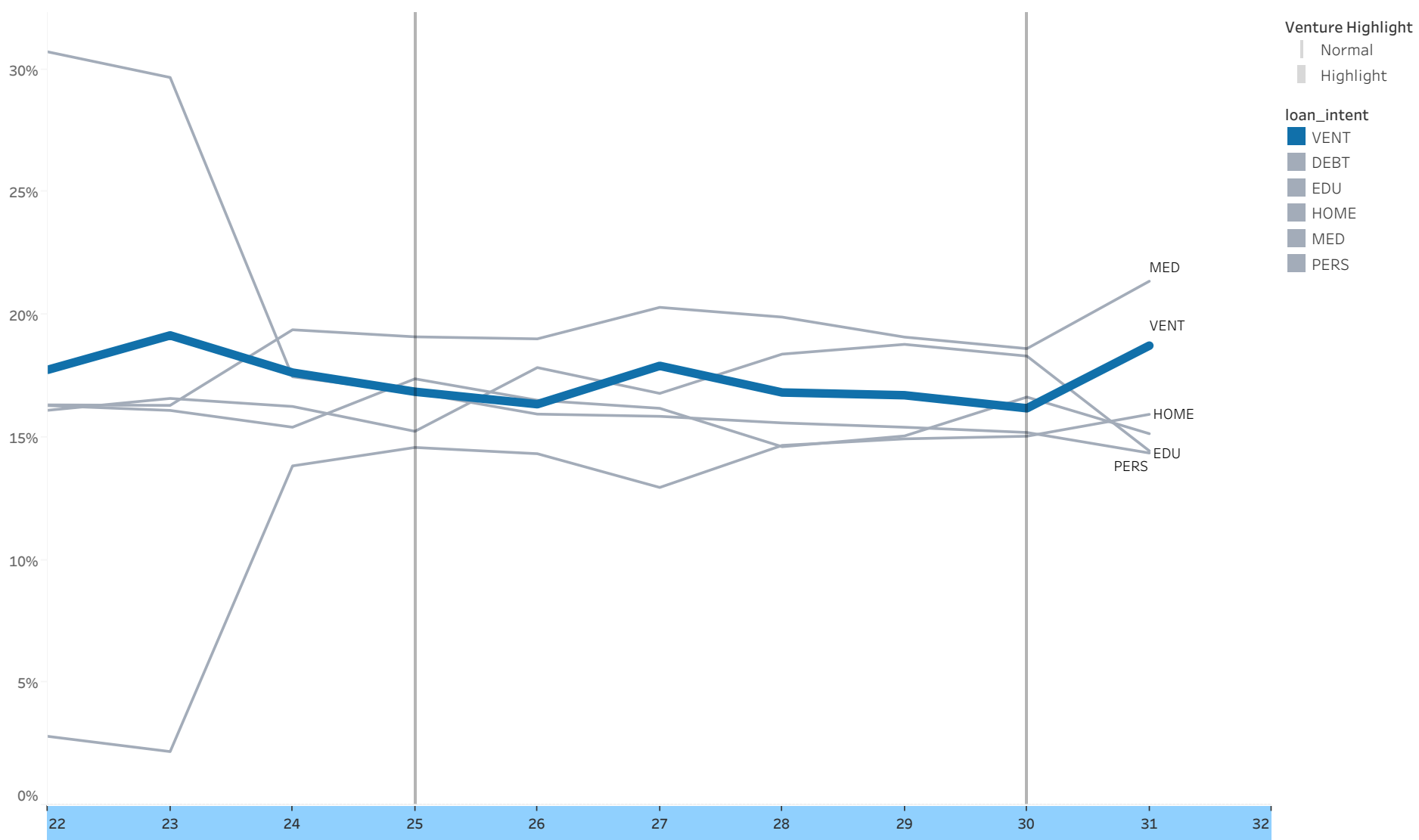
Loan Risk vs. Average Loan Amount



Product Mix



Shift in Loan Intent



Portfolio Breakdown

