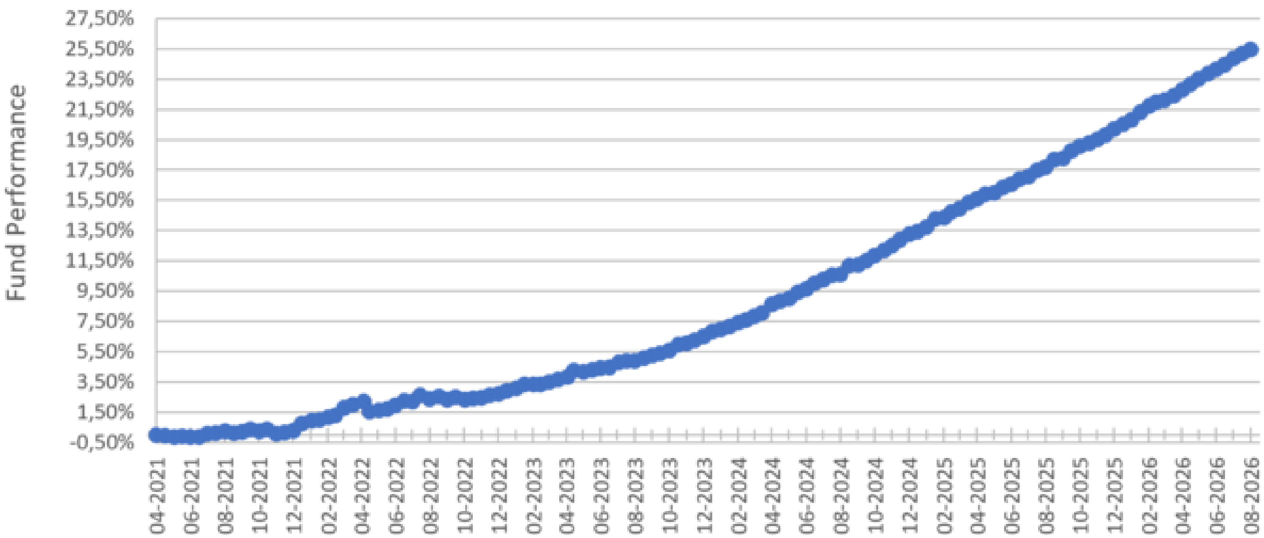
ECCF monthly
August 2026

nordIX
fixed income & derivatives

Monthly Performance

Dear Sir or Madam,

The nordIX European Consumer Credit Fund (ECCF) continued its stable development in August, building on the consistently positive performance of the past months. Since its launch in April 2021, the fund has achieved a total increase in value of 25.47 percent. The fund volume currently amounts to EUR 278.9 million. This development has been supported by continued capital inflows and the positive development of assets under management.



Source: Monega, nordIX

See Factsheet

Below you will find our update on the fund's recent development.
Kind regards from Hamburg,

The nordIX Fund Management Team

Two dates this autumn: meeting in person and the nordIX update webinar

Capital markets remain challenging – amid geopolitical uncertainties, rising commodity prices and diverging signals from central banks. Direct exchange is therefore more important than ever. In the coming weeks, we are offering two opportunities to do just that: a compact webinar and three in-person business lunches across southern Germany and the Rhine-Main region.

Webinar: Market & Fund Update September 2026
Thursday, 17 September 2026 | 11:00 am
In our nordIX Update Webinar, we will take a closer look at current market dynamics together with the specialists at nordIX AG. The focus will be on the macroeconomic assessment, credit risk premia and the current positioning of our special funds. You will learn how to effectively shield your clients' portfolios against market volatility. Registration is available via the link below.

Sign up here

Business Lunch with Pecunia GmbH: Two Proven Fund Concepts in Dialogue
Heidelberg · Frankfurt · Wiesbaden | October 2026
Together with Pecunia GmbH, we cordially invite you to three business lunches in October. Look forward to a brief introduction and update on the nordIX European Consumer Credit Fund, as well as a deep dive into the systematically managed Varios Flex Fund. At the centre of the event will be a dialogue between Gerald Rosenkranz (Managing Director, Pecunia GmbH) and Claus Tumbrägel (Board Member, nordIX AG) – including the premiere of Pecunia GmbH's new white-label solution. The subsequent lunch will provide ample opportunity for personal exchange.
Dates at a glance (12:00–14:00, arrival from 11:45):

- 06.10.2026 | Heidelberg – Schlosshotel Molkenkur, Klingenteichstr. 31
- 07.10.2026 | Frankfurt – Main Nizza Gastronomie, Untermainkai 17
- 08.10.2026 | Wiesbaden – Si Ristorante, Sonnenberger Str. 14

Simply register via the link for your preferred city.
We look forward to welcoming you – online or in person.

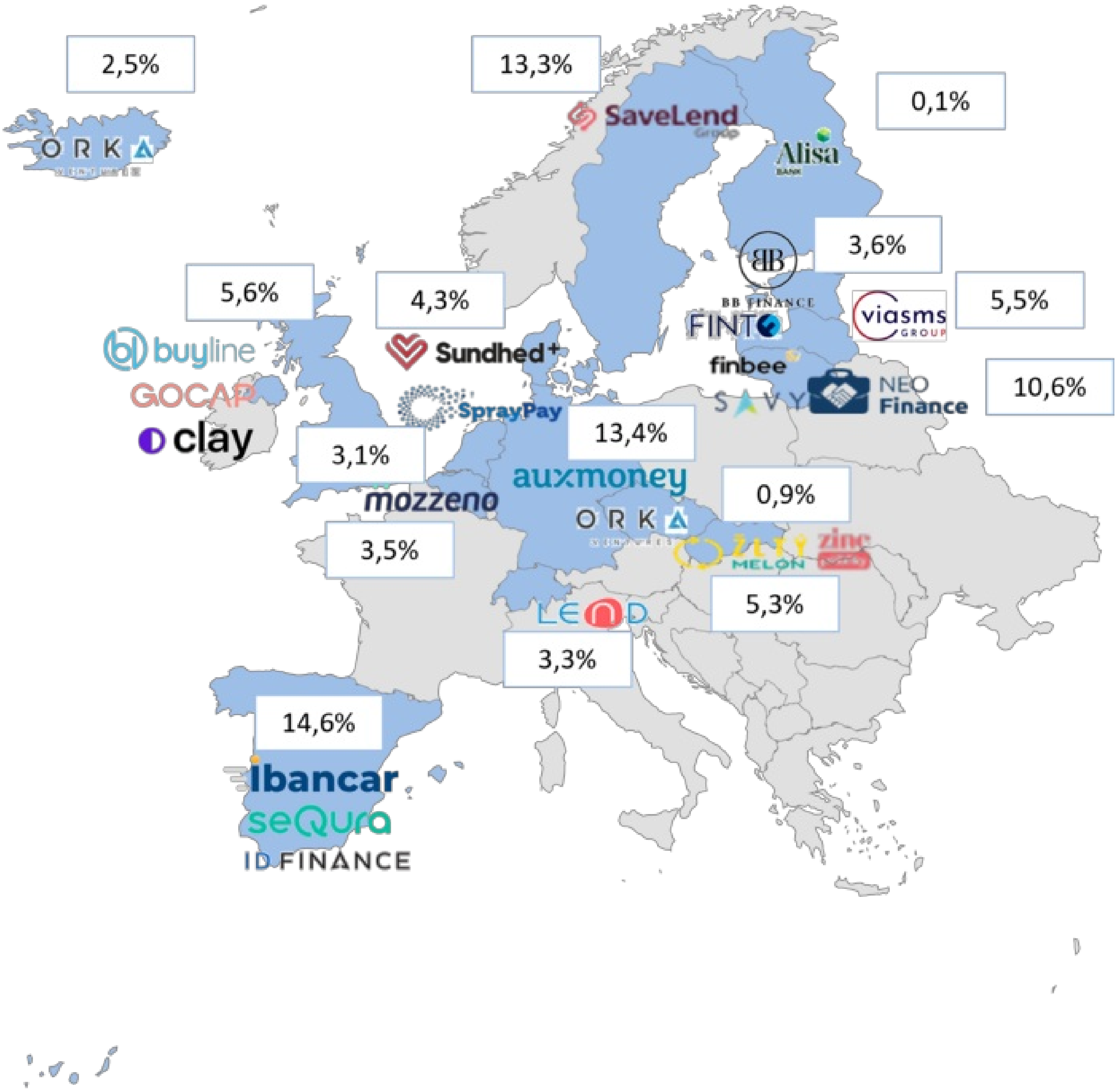
Registration Heidelberg

Registration Frankfurt

Registration Wiesbaden

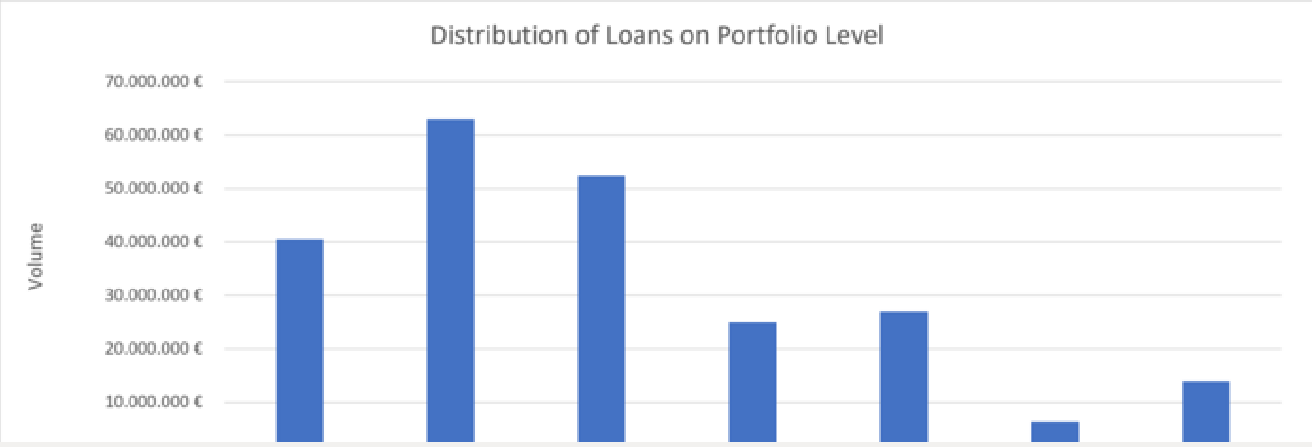
Portfolio Overview

Currently, the nordIX European Consumer Credit Fund is broadly diversified across 15 countries in 24 different lending platforms. We also continue to see significant growth potential among many of our existing partners, which we intend to leverage further in a targeted manner. At the same time, we are consistently advancing the further diversification of the portfolio to strengthen the fund's stability and long-term success. The fund's interest rate level is based on the average interest rates for consumer loans charged by the respective lenders in the individual markets.



Source: nordIX AG, exclusive of cash at fund level

The ECCF portfolio is characterized by short remaining maturities and a high level of granularity at the borrower level. The average remaining maturity of the loans (WAL – Weighted Average Life) is currently around 1.5 years. A single consumer loan in the portfolio has an average volume of approximately EUR 1,300, while the total number of invested loans currently amounts to around 172,000. This broad diversification across individual loans makes a significant contribution to the portfolio's risk diversification and is continuously analyzed and monitored. The following chart illustrates the current distribution of loan sizes within the portfolio:



Outlook

The ongoing diversification of the portfolio, particularly through business models with lower interest rate sensitivity, is increasingly improving the predictability of performance. Against this backdrop, we expect a return of around six percent for the fund's investors in the current year. At the same time, we continue to closely monitor and analyze the European consumer credit market. Our objective is to further enhance diversification both through additional business models and a broader geographic footprint. In this context, we are currently engaged in further discussions with potential new partners.

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Stock corporation with registered office in Hamburg
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Supervisory Board: Ralf Schmitt (Chairman)
Commercial Register: HRB 101680 (Local Court of Hamburg)
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