



Mintos Risk Score Updates based on Q4 2021

X No change ↑ X Upgrade ↓ X Downgrade X New SW Score Withdrawn Updated on 28 March 2022

Lending company		Country	Mintos Risk Score	Subscore			
				Loan Portfolio Performance	Loan Servicer Efficiency	Buyback Strength	Cooperation Structure
AlfaKredyt		Poland	SW	SW	SW	SW	SW
CAPEM		Mexico	↓ 7	8	8	↓ 7	4
CashCredit		Bulgaria	7	↓ 6	↓ 7	8	↑ 4
Credissimo		Bulgaria	SW	SW	SW	SW	SW
Creditstar		Spain	SW	SW	SW	SW	SW
		Poland	SW	SW	SW	SW	SW
Creditter		Russia	SW	SW	SW	SW	SW
Dineo Credito		Spain	7	7	8	↓ 6	3
EcoFinance		Russia	SW	SW	SW	SW	SW
Eleving Group		Armenia	7	↑ 8	8	7	5
		Georgia	8	↑ 10	8	↓ 6	5
		Lithuania	8	↑ 10	9	7	5
		Romania	8	↑ 10	8	↓ 6	6
ESTO		Estonia	8	8	↑ 9	7	5
ExpressCredit		Botswana	↑ 7	7	↑ 8	6	5
Fenchurch Legal		Great Britain	6	7	↑ 6	8	5
Hipocredit		Lithuania	7	↑ 9	7	7	4
ID Finance		Mexico	6	5	7	6	↑ 4
IDF EURASIA (Solva)		Kazakhstan	7	↑ 7	9	↓ 7	6
IDF EURASIA (Moneyman)		Kazakhstan	7	6	9	↓ 7	5
Jet Finance		Kazakhstan	7	↑ 8	7	5	6
Kviku		Russia	SW	SW	SW	SW	SW
LF TECH		Kazakhstan	6	↑ 6	5	6	6
Lime Zaim		Russia	SW	SW	SW	SW	SW
Mikro Kapital		Moldova	8	↑ 9	8	8	6
		Russia	SW	SW	SW	SW	SW
Placet Group		Estonia	8	↓ 8	9	8	4
Planet42		South Africa	7	7	8	6	7
Revo Technology		Russia	SW	SW	SW	SW	SW
Sojuz		Russia	SW	SW	SW	SW	SW
SOS Credit		Ukraine	SW	SW	SW	SW	SW
Sun Finance		Latvia	7	7	8	↑ 9	5
		Mexico	SW	SW	SW	SW	SW
		Poland	7	7	8	↓ 7	3
		Vietnam	SW	SW	SW	SW	SW
Swell		Mexico	7	8	↓ 5	6	5
Zenka		Kenya	↑ 6	5	↑ 7	↑ 6	5