

Pending payments updates



Reporting period: 28.04.2022 - 05.05.2022

Lending company	Country	Currency of payments that are due to Mintos and investors	Pending for 8 - 14 days	Pending for 14+ days	Current outstanding investments on Mintos + total in pending payments (EUR)	Pending payments % in the current outstanding investments + total in pending payments	% of current loans in the lending company's portfolio on Mintos	Comments about pending payments
Dinerito	Mexico	EUR		€41,593	€4,912,749	0.85%	92.00%	We are expecting to receive payment during next week.
Creditstar	Estonia	EUR	€158,905	€656,345	€22,702,935	3.59%	83.20%	Creditstar continues to make weekly payments to reduce pending payments. Creditstar Estonia made a €150k payment this week, and the money will be released to investors shortly.
Creditstar	Finland	EUR	€150,135	€445,709	€15,958,334	3.73%	80.25%	At least €150k will be covered next week. We are going to have a meeting with the management of Creditstar next week to work out a plan for decreasing the pending payments. An update will follow next week.
IDF EURASIA	Kazakhstan	EUR	€452,863	€1,250,271	€61,245,438	2.78%	62.55%	IDF Eurasia continued to make payments this week. A €220k payment was made on 6 May, and the money will be distributed to investors as soon as it arrives.
		KZT	€78,294	€316,584	€4,887,705	8.08%		RUB payments currently aren't accepted by Mintos' servicer bank. The process should be finalized next week, and then RUB payments will resume.
		RUB	€64,589	€525,748	€4,383,831	13.47%		IDF Eurasia will update its payment plan to cover the remaining pending payments in full and will continue making weekly payments from both entities.
ID Finance	Mexico	EUR	€288,262	€4,422,658	€8,305,523	56.72%	45.60%	ID Finance Mexico continued making payments this week. Pending payment interest will be paid in full on the pending amounts. The company will accelerate the payment schedule after it finalizes onboarding new investors - expected date is 20 May. The proceeds will go directly into settling pending payments in ID Finance Mexico.
GFM	Kazakhstan	EUR	€34,470	€14,371	€453,830	10.76%	37.50%	We expect that the majority of pending payments will be covered next week.
		KZT	€74,753	€63,540	€4,644,998	2.98%		
Total		EUR	€1,302,271	€7,736,819				

Pending payments from lending companies from Russia and Ukraine

Payments are pending due to bank transfer issues caused by the war in Ukraine, sanctions for Russia and Russian retaliation policies

Lending company	Country	Currency of payments that are due to Mintos and investors	Pending for 8 - 14 days	Pending for 14+ days	Comments about pending payments
Creditter	Russia	EUR	€16,277	€233,854	Pending payment interest won't be charged from the Russian and Ukrainian lending companies, as the limitation to transfer funds timely is beyond control of the companies listed. To learn more, follow updates on the situation in these markets .
		RUB	€493	€584	
Dozarplati	Russia	EUR	€228,253	€1,856,929	
		RUB	€1,845	€8,301	
EcoFinance	Russia	EUR	€303,849	€1,441,287	
		RUB	€166,275	€469,052	
Kviku	Russia	EUR	€1,150,047	€8,843,791	
		RUB	€398,479	€3,635,978	
Lime Zaim	Russia	EUR	€306,499	€4,230,559	
Mikro Kapital	Russia	EUR	€19,592	€14,340	
Revo Technology	Russia	EUR	€150,609	€7,692,125	
SOS Credit	Ukraine	EUR	€1,543	€256,129	
Total		EUR	€2,743,761	€28,682,929	

Glossary

Pending payment proportion of outstanding investments	Shows how large a share of a lending company's portfolio on Mintos is currently pending payment.
Weighted average pending payment days	The weighted average length of the pending payments in days. Our aim is currently to keep the pending days below 8, which is linked to our weekly settlement with the lending companies. If the average for a lending company is more than 7 days, we'll provide additional details about the reasons.
Pending interest	The interest that investors have earned on their pending payments for the respective time period.