

Pending payments updates

mintos

Reporting period: 05.05.2022 - 12.05.2022

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		€76,305	€4,957,599	1.54%	91.30%	Dinerito is making a payment today. We expect to receive the outstanding payment early next week.
Express Credit	Namibia	EUR	€256,789		€1,616,868	15.88%	80.00%	Outstanding payment is expected to be covered in 1-2 weeks.
Creditstar	Estonia	EUR	€197,805	€706,826	€22,471,074	4.03%	84.00%	Creditstar Estonia made a €204k payment this week and will proceed with the payment next week. We agreed with the management of Creditstar that part of the proceeds from bonds (https://www.creditstar.com/bonds) that are going to be received during the first week of June will be used to fully cover the pending payments.
Creditstar	Finland	EUR	€161,770	€595,844	€16,091,233	4.71%	80.90%	
IDF EURASIA	Kazakhstan	EUR	€768,116	€1,451,950	€61,420,944	3.61%	58.10%	IDF Eurasia continued to make payments this week. A €220k payment was made on 13 May, and the money will be distributed to investors as soon as it arrives. IDF Eurasia additionally plans to increase the payment schedule by transferring funds between its entities. Pending payments largely are left in OnlineKazFinance entity, and Fintech Finance will start supporting its sister company in order to resolve pending payments quicker. We are close to finalizing the enablement of RUB payments, which currently aren't accepted by Mintos' servicer bank. We estimate that the necessary agreement will be signed in a few days and then RUB payments will resume. IDF Eurasia will update its payment plan to cover the remaining pending payments in full and will continue making weekly payments from both entities.
		KZT	€56,127	€408,199	€4,800,103	9.67%		
		RUB	€85,066	€621,971	€4,393,783	16.09%		
ID Finance	Spain	EUR	€655,450		€23,807,335	2.75%	54.00%	The pending payments resulted from an unexpected drop of investments. IDF Spain made a €200k payment today and will change its liquidity planning strategy next week to eliminate pending payments and avoid this situation in the future.
ID Finance	Mexico	EUR	€282,844	€4,655,116	€8,383,146	58.90%	44.10%	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.
Jet Finance	Kazakhstan	EUR	€74,623		€2,816,634	2.65%	64.00%	Due to an IT error the payment was not sent. Jet Finance has solved these IT issues today and will proceed with a payment early next week.
		KZT	€81	€49	€26,502	0.49%		
GFM	Kazakhstan	EUR	€33,252	€20,046	€472,785	11.27%	67.10%	We have received a transfer of €12k pending payments from GFM this week. However, GFM's bank has held a second transfer of €53k and requested additional documentation. This documentation was submitted by GFM to its bank on 13 May. We expect to receive this payment next week. The transferred KZT payment did not reach our bank account and was sent back to GFM. GFM hopes to solve this issue next week.
		KZT	€229,004	€142,959	€4,707,740	7.90%		
Total		EUR	€2,800,927	€8,679,265				

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

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Creditter	Russia	EUR	€10,349	€250,131	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	€902	€1,134				
Dozarplati	Russia	EUR	€367,753	€2,085,182				
		RUB	€1,822	€10,690				
EcoFinance	Russia	EUR	€441,334	€1,745,137				
		RUB	€175,021	€669,374				
Kviku	Russia	EUR	€974,118	€10,182,849				
		RUB	€425,693	€4,249,164				
Lime Zaim	Russia	EUR	€297,568	€4,537,058				
Mikro Kapital	Russia	EUR	€13,183					
		RUB	€9,961	€35,750				
Revo Technology	Russia	EUR	€881,655	€7,842,733				
SOS Credit	Ukraine	EUR	€12,030	€257,672				
Total		EUR	€3,611,389	€31,866,874				

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.