

## Pending payments updates

mintos

Reporting period: 16.06.2022 - 21.06.2022

Please, note that we're publishing this pending payments report mid-week due to the upcoming bank holidays on 23 and 24 June. We're sharing comments only for the lending companies where there was a significant change until 22 June. The next report will be published per the usual schedule.

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
ESTO	Estonia	EUR	€42,223	€262,667	€5,555,290	5.49%	88.10%	No changes since the last update.
Express Credit	Namibia	EUR	€8,236	€108,725	€1,569,883	7.45%	75.20%	On 22 June, we received proof of payment for € 155 238.
Creditstar	Estonia	EUR	€446,976	€1,523,029	€21,496,181	9.16%	85.90%	While until Wednesday we still have not yet received this week's payment, it's still expected, and in the amount similar to last week's € 128 000.
Creditstar	Finland	EUR	€391,934	€2,171,037	€14,364,440	17.84%	74.85%	While until Wednesday we still have not yet received this week's payment, it's still expected, and in the amount similar to last week's € 281 000.
IDF EURASIA	Kazakhstan	EUR	€284,562	€7,931,296	€62,648,289	13.11%	50.00%	IDF Eurasia has successfully finished the issuance of the commercial bonds and will issue more in the following two to three weeks to raise the amount needed to cover pending payments. The funds from the first tranche will be transferred to Mintos investors in late June/early July. In addition, the company will provide a detailed announcement with the release of the first tranche, giving detailed reasons behind the pending payments and providing a payment plan. This week, the company made a payment of € 85 600.
		KZT	€16,146	€1,175,170	€4,790,463	24.87%		
		RUB	€103,313	€1,655,738	€5,038,358	34.91%		
ID Finance	Spain	EUR	€998,789	€3,935,056	€22,767,816	21.67%	47.30%	Since the previous update shared on Friday 17 June, the lending company has made a transaction in the amount of € 150 000.
ID Finance	Mexico	EUR	€322,983	€5,059,817	€6,966,137	77.27%	12.90%	No changes since the last update.
Dineo Credito	Spain	EUR	€31,025	€227,434	€1,495,808	17.28%	76.80%	The client did not provide proof of payment for repayments of the pending amounts until today, Wednesday 22 June, when the company promised to do so. We will report more about this in the upcoming update.
Finclusion	South Africa	EUR	€17,480		€998,642	1.75%	94.50%	No changes since the last update.
Planet42	South Africa	EUR	€18,087		€10,383,844	0.17%	91.40%	No changes since the last update.
GFM	Kazakhstan	KZT	€162,974	€532,589	€4,118,007	16.89%	56.40%	Since the previous update shared on Friday 17 June, the lending company has made a transaction in the amount of KZT 165 million.
<b>Total</b>		<b>EUR</b>	<b>€2,844,728</b>	<b>€24,582,558</b>				

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.