

Pending payments updates

mintos

Reporting period: 26.05.2022 - 02.06.2022

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
ESTO	Estonia	EUR		€429,569	€6,274,234	6.85%	92.00%	ESTO is actively working to transfer all pending payments to investors. Pending payment interest will be paid in full on the pending amounts. The company will cover all pending payments as soon as technical steps in a new investment tranche are completed and the funds are released. According to information from the lending company, the payment should be made in June.
Express Credit	Namibia	EUR	€40,496	€269,999	€1,488,985	20.85%	60.50%	The lending company is working on finding ways to improve the repayments frequency. We expect the total outstanding amount to be covered in the next two weeks.
Creditstar	Estonia	EUR	€359,693	€873,064	€21,753,805	5.67%	85.10%	
Creditstar	Finland	EUR	€1,063,898	€732,281	€14,944,011	12.02%	73.9%	€400 000 from Finland and €150 000 from Estonia should be transferred as of 3 June. Going forward, Creditstar expects to transfer between €300 000 and €500 000 weekly, to decrease the current pending payments amount. Pending payment interest will be paid in full.
IDF EURASIA	Kazakhstan	EUR	€2,443,973	€3,970,625	€61,811,062	10.38%	57.85%	As agreed, IDF Eurasia reduced its pending payments in KZT with a KZT 45 million payment this week. The company is now in the process of attracting \$5 million in funds that should cover most of the pending payments in the following weeks. The exact dates will be shared later. Last week, the necessary agreement was signed that will allow for the RUB payments to be made from IDF Eurasia to Mintos. To resume RUB transactions, the Mintos servicer bank is currently waiting for the publication of the newly announced sanctions list. For the pending amounts, the pending payment interest will be paid to investors in full.
		KZT	€285,776	€751,223	€4,856,655	21.35%		
		RUB	€225,854	€955,801	€4,586,144	25.77%		
ID Finance	Spain	EUR	€430,889	€1,574,466	€23,304,156	8.61%	50.05%	This week ID Finance Spain resumed the weekly payments of pending amounts, and has made a payment of €150 000. For the pending amounts, the pending payment interest will be paid in full.
ID Finance	Mexico	EUR	€253,698	€5,046,624	€7,925,923	66.87%	20.30%	ID Finance MX has successfully attracted external funding. An amount of \$1.3 million should be transferred to Mintos on Monday, 6 June, as it was previously agreed. <u>To remind you</u> about details related to pending payments from ID Finance Mexico: first a significant drop in funding volumes from Mintos due to the geopolitical events and then the short-term nature of the product caused pending payments to accumulate for ID Finance Mexico during the last few months. Although the lending company's business generates profits and client portfolio quality has not deteriorated, significant repayment volumes were not previously planned by the company. Due to those unexpected developments, now it takes some time to refinance the pending volumes with the help of the external funding. Further decrease in the company's business volumes would only endanger business operations. ID Finance Mexico believes that keeping operations at the current profitable level is also the best option for investors, while the pending payments will be repaid in full through regular payments and refinancing. Mintos and ID Finance Mexico have concluded the new pending payment repayment schedule. It will include daily payments: during June - €30 000 on Monday, Tuesday and Thursday, €50 000 on Wednesday and Friday; refinancing from the external funds (\$1.3 million in early June and \$2 million in late August. Also, any additional external funding that ID Finance Mexico or the Group might attract will be directed towards the pending payments. To avoid a similar situation in the future, it was agreed that Mintos will work towards setting up ID Finance Mexico in a new structure that would include Forward Flow and Trust security as of Q3 2022. Until then, ID Finance Mexico will not place new loans on Mintos, and all available loans will be removed from the platform. Investors will receive full principal, interest, and interest on pending payments.

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Jet Finance	Kazakhstan	EUR	€36,136		€2,658,248	1.36%	66.00%	We received an amount of €36 000, and it will soon be distributed to investors.
Mikro Kapital	Uzbekistan	EUR	€97,804		€2,798,935	3.49%	86.50%	An amount of €97 000 was processed on 2 June, via new correspondent bank. The payment should reach Mintos in the following days.
Dineo Credito	Spain	EUR	€81,446		€1,551,619	5.25%	76.90%	
GFM	Kazakhstan	KZT	€186,435	€729,195	€4,791,813	19.11%	64.30%	This week, we received KZT 41 million from GFM, and received proof of payment for another payment of KZT 16 million. As previously informed, the company will be transferring to Mintos as much as it's possible, within the current bank's daily limits on amounts, which is up to KZT 12 million.
Total		EUR	€5,506,098	€15,332,847				

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	€34,733	€333,303	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	€4,842	€9,177	
Dozarplati	Russia	EUR	€139,315	€2,965,060	
		RUB	€366	€13,462	
EcoFinance	Russia	EUR	€138,705	€2,712,384	
		RUB	€40,188	€980,887	
Kviku	Russia	EUR	€986,783	€13,124,614	
		RUB	€311,863	€5,371,291	
Lime Zaim	Russia	EUR	€185,006	€5,340,064	
Mikro Kapital	Russia	RUB	€36,981	€78,480	
Revo Technology	Russia	EUR	€96,869	€10,190,173	
SOS Credit	Ukraine	EUR	€51,285	€276,388	
Total		EUR	€2,026,936	€41,395,283	

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.