



# Mintos Risk Score Updates based on Q1 2022

X No change    ↑ X Upgrade    ↓ X Downgrade    X New    SW Score Withdrawn

Updated on 30 June 2022

## Subscores for loans

Lending company	Country	Mintos Risk Score for loans	Loan Portfolio Performance	Loan Servicer Efficiency	Buyback Strength	Cooperation Structure
CashCredit	Bulgaria	7	6	7	8	↑ 5
Conmigo Vales	Mexico	↓ 5	5	5	7	↓ 4
Credifiel	Mexico	7	7	8	6	5
Creditstar	Estonia	↓ 6	↓ 6	8	↓ 6	5
	Finland	↓ 6	↓ 5	7	↓ 6	4
DelfinGroup	Latvia	8	↑ 8	9	8	↓ 5
Dineo Credito	Spain	↓ 6	7	8	↓ 5	3
Eleving Group	Georgia	8	10	8	6	↓ 4
	Kenya	7	↑ 9	6	6	5
Everest Finance	Poland	↓ 7	7	9	↓ 7	3
Evergreen Finance	Great Britain	7	↑ 8	8	7	4
ExpressCredit	Bostwana	7	7	8	↑ 7	5
Fenchurch Legal	Great Britain	6	7	6	↓ 7	5
Financiera Contigo	Mexico	6	6	6	7	3
GoCredit	Mexico	↓ 6	6	6	7	↓ 6
ID Finance	Spain	↓ 6	6	9	↓ 6	4
	Mexico	↓ 5	5	7	↓ 4	4
IDF EURASIA (Solva)	Kazakhstan	7	↓ 6	9	↓ 6	↓ 5
IDF EURASIA (Moneyman)	Kazakhstan	↓ 6	6	9	↓ 6	4
IuteCredit	Albania	7	7	9	↓ 7	4
	North Macedonia	7	7	8	↓ 7	4
	Moldova	8	8	8	↓ 7	6
Placet Group	Estonia	8	8	↑ 10	8	↑ 5
Planet42	South Africa	7	↑ 8	8	↑ 7	7
Podemos Progresar	Mexico	SW	SW	SW	SW	SW
Rapicredit	Colombia	↑ 7	7	8	↑ 7	3
Sun Finance	Latvia	7	7	↓ 7	9	5
	Mexico	7	7	8	8	4
Swell	Mexico	7	8	↑ 6	↑ 7	5
Watu	Uganda	7	8	6	7	↓ 4
Zenka	Kenya	6	5	7	6	↓ 4