

# Pending payments updates

Reporting period: 21.06.2022 - 30.06.2022

Lending company	Country	Currency of payments that are due to Mintos and investors	Pending for 8 - 14 days	Pending for 14+ days	Total amount of pending payments repaid in the reporting period	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	€624,075	€118,841	-	€6,411,806	11.59%	88.10%	ESTO has made the full payment to Mintos today (we have received proof of payment), early next week funds will be distributed to investors.
Creditstar	Estonia	EUR	€402,555	€1,970,005	-	€21,601,357	10.98%	85.60%	We held a meeting with the CEO of Creditstar last week and agreed that a detailed repayment plan for the pending payments will be received during week 27 and afterwards shared with investors. Meanwhile we'd like to emphasize that as long as particular actions of Creditsar are not established and implemented, pending payments might increase in the short term due to the specifics of the credit line product as well as due to business related aspects. We will share more information with investors next week. Interest on pending payments will be covered in full.
Creditstar	Finland	EUR	€429,096	€2,562,971	-	€15,064,198	19.86%	78.50%	Interest on pending payments will be covered in full.
IDF EURASIA	Kazakhstan	EUR	€509,506	€8,215,858	€85,603	€62,387,715	13.99%	50.25%	We've received the first draft of a plan with a timeline on repayment for all the pending payments and are now discussing the details. We will share more on the plan once it has been agreed with the lending company.
		KZT	€90,540	€1,155,061		€4,635,408	26.87%		
		RUB	€105,679	€1,947,819		€5,557,914	36.95%		
ID Finance	Spain	EUR	€338,290	€4,783,845	€150,000	€22,970,165	22.30%	44.85%	Since the previous update shared on Friday 22 June, the lending company has made a transaction in the amount of €150 000.
ID Finance	Mexico	EUR	€300,552	€5,382,800	-	€7,047,960	80.64%	10.90%	We've received the first draft of a plan with a timeline on repayment for all the pending payments and are now discussing the details. We will share more on the plan once it has been agreed with the lending company.
GFM	Kazakhstan	KZT		€507,004	€180,928	€3,991,096	12.70%	51.80%	We received 70 MKZT from GFM this week. The cause of the problem is a technical issue on the customer's bank's side due to the socio-political context. Payments are delayed as GFM's bank has set a maximum amount that can be transferred each day. The daily limit was already increased and GFM will have another meeting with its bank next week to agree on higher transfer amounts. It's expected that ~30-50 MKZT will be transferred daily to fully cover the pending payments over the next 2 weeks. Interest on pending payments will be covered in full.
Dinerito	Mexico	EUR	€93,018		-	€4,790,816	1.94%	98.00%	The main reason is lack of funding. Business is going well, and collections are around 95%. Pending payments will be settled during next week. The company will make a payment of €50k today.
Mikro Kapital	Uzbekistan	EUR	€57,011		-	€2,664,068	2.14%	55.70%	Mikro Leasing's bank is undergoing AML and KYC verification process by its corresponding banks, therefore EUR payments will not be possible until mid July. In parallel the company is opening a bank account in another bank. We will keep investors updated on this status next week. Interest on pending payments will be covered in full.
<b>Total</b>		<b>EUR</b>	<b>€2,950,322</b>	<b>€26,644,204</b>					

Glossary	
<b>Pending payment proportion of outstanding investments</b>	Shows how large a share of a lending company's portfolio on Mintos is currently pending payment.
<b>Weighted average pending payment days</b>	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.
<b>Pending interest</b>	The interest that investors have earned on their pending payments for the respective time period.