



Mintos Risk Score Updates based on Q2 2022

X No change ↑ X Upgrade ↓ X Downgrade X New SW Score Withdrawn Updated on 28 September 2022

Lending company	Country	Mintos Risk Score for loans	Subscores for underlying loans			
			Loan Portfolio Performance	Loan Servicer Efficiency	Buyback Strength	Cooperation Structure
Capem	Mexico	7	↓ 7	↓ 7	7	↑ 5
Conmigo Vales	Mexico	SW	SW	SW	SW	SW
Creamfinance	Spain	SW	SW	SW	SW	SW
	Poland	SW	SW	SW	SW	SW
Creditstar	Finland	6	5	7	6	↑ 5
Denerito	Mexico	6	6	↑ 7	↑ 7	↑ 5
Dineo Credito	Spain	SW	SW	SW	SW	SW
Eleving Group	Albania	↑ 7	↑ 7	↑ 8	↑ 7	4
	North Macedonia	↑ 7	↑ 7	↑ 9	↑ 7	4
	Armenia	↑ 8	↑ 9	8	7	5
	Belarus	SW	SW	SW	SW	SW
	Georgia	8	10	↑ 9	↑ 7	4
	Kenya	7	9	↑ 7	↑ 7	5
	Lithuania	8	10	↑ 10	7	↓ 4
	Latvia	8	9	↑ 9	7	6
	Latvia (Renti)	8	9	↑ 9	7	6
	Moldova	↑ 7	6	8	7	5
Romania	↑ 9	10	↑ 10	↑ 7	6	
Everest Finance	Poland	7	7	↓ 8	7	↑ 4
ExpressCredit	Bostwana	7	7	↓ 7	7	5
Fenchurch Legal	Great Britain	SW	SW	SW	SW	SW
Financiera Contigo	Mexico	6	6	6	7	↑ 4
Finclusion	Kenya	7	7	8	↓ 6	5
	South Africa	↓ 6	6	7	↓ 6	5
GFM	Kazakhstan	7	8	6	↓ 6	5
Hipocredit	Lithuania	7	9	7	7	↑ 5
ID Finance	Spain	6	6	9	↓ 5	4
	Mexico	SW	SW	SW	SW	SW
IuteCredit	Albania	7	7	9	↑ 8	4
	North Macedonia	7	7	8	↑ 8	4
	Moldova	8	8	8	↑ 8	6
LF Tech	Kazakhstan	6	6	↑ 6	↑ 7	6
Mikro Kapital	Romania	8	9	8	↑ 8	6
	Uzbekistan	↑ 8	↑ 9	6	8	6
Planet42	South Africa	↑ 8	8	↑ 9	7	7
Rapicredit	Colombia	7	7	8	7	↑ 4
Sun Finance	Kazakhstan	7	7	8	↓ 7	↓ 4
	Latvia	7	↓ 6	7	↓ 8	5
	Mexico	7	7	8	↓ 7	4
Swell	Mexico	7	8	↑ 7	↑ 8	5
Watu Credit	Uganda	7	↑ 9	6	7	↑ 5
Zenka	Kenya	6	5	7	↑ 7	4