



Mintos Risk Score Updates based on Q3 2022

X No change ↑ X Upgrade ↓ X Downgrade X New SW Score Withdrawn Updated on 22 December 2022

Lending company		Country	Mintos Risk Score for underlying loans	Subscores for underlying loans			
				Loan Portfolio Performance	Loan Servicer Efficiency	Buyback Strength	Cooperation Structure
Alivio Capital		Mexico	6.7	7.6	5.8	↓ 6.0	6.6
Capem		Mexico	↑ 7.1	↓ 7.1	7.3	↓ 6.4	↑ 8.1
CashCredit		Bulgaria	↑ 6.8	↑ 6.5	↑ 7.2	↓ 7.6	5.0
Credifiel		Mexico	↑ 7.2	7.0	7.6	↑ 6.9	↑ 7.9
Creditstar		Estonia	↓ 6.2	6.1	7.7	↓ 5.2	5.2
		Finland	↓ 5.6	5.3	↓ 6.7	↓ 5.2	4.7
Credius		Romania	↑ 7.9	↑ 7.2	9.0	8.7	5.6
DelfinGroup (Banknote)		Latvia	↓ 7.8	7.3	9.3	↓ 8.1	5.3
DelfinGroup (VIZIA)		Latvia	↓ 7.8	7.3	9.2	↓ 8.1	6.2
Eleving Group		Kenya	7.4	8.5	7.2	↓ 6.8	4.9
		Lithuania	↓ 8.3	↓ 9.3	9.5	7.3	4.9
		Romania	8.6	↓ 9.3	9.5	7.3	6.4
Eleving KREDO		Albania	↑ 7.0	↑ 6.9	8.3	6.8	4.2
Eleving Renti		Latvia	8.4	↓ 9.1	9.3	7.3	6.2
Eleving Tigo		North Macedonia	7.1	6.9	8.6	↓ 7.0	↑ 4.2
ESTO		Estonia	↑ 7.9	8.2	9.1	↑ 7.5	4.5
Everest Finance		Poland	↓ 6.7	↓ 6.3	↓ 8.0	↑ 7.4	3.8
Evergreen Finance		Great Britain	↓ 7.1	7.5	8.3	↓ 6.5	4.0
ExpressCredit		Botswana	↑ 6.9	↑ 7.3	↑ 7.5	↓ 6.8	4.9
Financiera Contigo		Mexico	↑ 5.8	5.5	6.0	↑ 7.2	3.5
Finclusion		South Africa	6.3	6.2	↑ 7.1	6.2	5.3
GFM		Kazakhstan	↓ 6.5	↓ 7.6	↓ 6.1	6.0	4.9
GoCredit		Mexico	↑ 6.9	6.2	↑ 7.2	↑ 7.5	7.7
Hipocredit		Lithuania	↑ 7.2	8.6	↓ 6.3	↑ 7.1	4.5
		Latvia	↑ 7.4	8.7	↑ 7.0	↑ 6.6	↑ 5.8
ID Finance		Spain	↑ 6.5	6.0	↓ 9.0	↑ 5.7	4.4
IDF Eurasia (Solva)		Kazakhstan	6.7	↓ 6.1	8.7	6.2	↑ 5.9
IDF Eurasia (Moneyman)		Kazakhstan	↑ 6.5	6.0	↓ 8.5	6.2	↑ 4.9
IuteCredit		Albania	7.3	7.0	8.8	↑ 7.6	4.2
		North Macedonia	↑ 7.2	7.0	8.2	↑ 7.6	↑ 4.2
		Moldova	7.9	8.4	8.3	↑ 7.6	6.2
Jet Finance		Kazakhstan	↑ 7.2	8.3	↓ 7.0	↑ 6.1	5.7
LF Tech		Kazakhstan	6.0	5.6	↓ 5.3	7.1	6.4
Mikro Kapital		Moldova	↓ 8.0	8.7	8.3	↓ 7.7	5.8
Mozipo Group		Lithuania	↑ 7.2	↓ 7.5	↑ 7.7	6.9	↑ 5.2
Novaloans		Great Britain	↑ 6.7	↑ 6.4	↑ 8.7	↓ 6.1	4.4
Placet Group		Estonia	↓ 8.1	↓ 8.0	9.5	8.4	4.5
		Lithuania	↑ 7.0	6.0	↑ 9.3	↑ 7.3	↑ 4.9
Planet42		South Africa	7.5	↑ 7.9	↓ 8.5	↓ 6.1	7.4
Rapicredit		Colombia	6.6	↑ 6.8	7.6	6.7	3.5
Sun Finance		Kazakhstan	↑ 6.9	↑ 6.8	↓ 7.8	↑ 7.2	4.7
		Latvia	↑ 6.7	5.9	7.3	7.9	4.9
		Mexico	↑ 7.0	7.0	7.6	↑ 7.5	4.1
		Poland	6.8	6.9	↑ 8.1	↓ 6.9	3.2
Swell		Mexico	↑ 7.5	8.4	6.8	↑ 7.6	4.9
Watu Credit		Uganda	↓ 7.1	↓ 8.3	6.2	7.0	4.5
Zenka		Kenya	↑ 5.9	↑ 5.1	↓ 7.2	↑ 6.6	↑ 4.9

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