



Mintos Risk Score Updates based on Q4 2022

X No change ↑ X Upgrade ↓ X Downgrade X New SW Score Withdrawn Updated on 27 March 2023

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	SW	SW	SW	SW	SW
Capem		Mexico	↑ 7.8	↑ 8.1	↑ 8.2	6.4	↑ 9.4
CashCredit		Bulgaria	↑ 6.9	↑ 7.0	↑ 7.6	↓ 6.9	↑ 5.2
Credifiel		Mexico	↑ 7.4	7.0	7.6	↑ 7.1	↑ 9.4
Creditstar		Estonia	↓ 6.1	6.1	7.7	5.2	↓ 4.5
		Finland	↓ 5.5	5.3	↓ 6.6	5.2	↓ 4.5
Credius		Romania	↓ 7.8	7.2	9.0	8.7	↓ 5.2
DanaRupiah		Indonesia	↓ 5.6	↓ 4.9	↓ 7.0	↓ 6.6	↓ 2.5
DelfinGroup (Banknote)		Latvia	↑ 7.9	↑ 7.5	↑ 9.5	↓ 7.9	↓ 5.0
DelfinGroup (VIZIA)		Latvia	↑ 7.9	↑ 7.5	↑ 9.5	↓ 7.9	↓ 6.0
Dinerito		Mexico	6.4	6.0	7.0	↓ 7.0	↑ 5.0
Eleving Group		Armenia	↑ 8.1	9.4	↑ 8.2	6.8	↑ 6.5
		Estonia	↑ 8.5	↑ 9.7	9.0	7.3	↑ 5.5
		Georgia	↑ 8.3	9.4	9.0	6.8	↑ 6.5
		Kenya	↑ 7.8	↑ 9.1	↑ 7.6	6.8	↑ 6.5
		Lithuania	↑ 8.6	↑ 9.5	9.5	7.3	↑ 6.5
		Latvia	↑ 8.5	↑ 9.3	9.3	7.3	↑ 6.5
		Moldova	↑ 8.2	↑ 9.4	8.3	7.0	↑ 6.5
		Romania	8.6	9.4	9.5	7.3	↑ 6.7
Eleving KREDO		Albania	↑ 7.1	6.9	↑ 8.7	6.8	↑ 5.0
Eleving Renti		Latvia	↑ 8.5	↑ 9.2	9.3	7.3	↑ 6.5
Eleving SEBO		Moldova	↑ 6.9	↑ 6.0	8.3	7.0	↑ 7.0
Eleving Tigo		North Macedonia	↑ 7.3	6.9	8.6	7.0	↑ 6.5
ESTO		Estonia	↓ 7.8	↑ 8.5	9.1	↓ 7.0	↓ 4.0
Everest Finance		Poland	↑ 6.9	6.3	8.0	7.4	↑ 5.2
Evergreen Finance		Great Britain	↑ 7.2	7.5	8.3	6.5	↑ 5.0
ExpressCredit		Bostwana	↓ 6.7	7.3	7.5	↑ 7.0	↓ 2.5
		Namibia	SW	SW	SW	SW	SW
Financiera Contigo		Mexico	↓ 5.7	5.5	↓ 5.7	↓ 7.0	3.5
Finclusion		Kenya	7.0	↓ 7.0	8.3	↑ 6.0	↑ 6.0
		South Africa	↑ 6.4	6.2	7.1	↓ 6.1	↑ 6.0
GFM		Kazakhstan	6.5	7.6	6.1	6.0	↓ 4.5
GoCredit		Mexico	↑ 7.0	6.2	7.2	↓ 7.3	↑ 9.4
Hipocredit		Lithuania	↑ 7.4	↑ 8.7	↑ 7.0	↓ 6.8	↑ 5.0
		Latvia	7.4	8.7	7.0	↑ 6.8	↓ 5.0
ID Finance		Spain	↓ 6.4	6.0	9.0	↓ 5.4	↓ 4.0
IDF Eurasia (Solva)		Kazakhstan	↓ 6.6	6.1	8.7	↓ 5.9	↓ 5.0
IDF Eurasia (Moneyman)		Kazakhstan	6.5	6.0	8.5	↓ 5.9	↑ 5.5
IuteCredit		Albania	↑ 7.4	↓ 6.8	8.8	7.6	↑ 5.5
		North Macedonia	↑ 7.4	↑ 7.2	↑ 8.3	7.6	↑ 5.5
		Moldova	7.9	8.4	↑ 8.5	7.6	↓ 5.5
Jet Finance		Kazakhstan	↑ 7.4	8.3	↑ 7.2	↑ 7.2	↓ 5.0
LF Tech		Kazakhstan	↓ 5.8	5.6	5.3	7.1	↓ 4.5
Mikro Kapital		Belarus	↓ 0.0	↓ 0.0	↓ 0.0	↓ 0.0	↓ 0.0
		Moldova	8.0	8.7	8.3	7.7	↓ 5.0
		Romania	7.9	8.7	↑ 8.0	↑ 7.8	↓ 5.2
		Uzbekistan	↓ 7.5	8.6	6.2	7.9	↓ 5.5
Mozipo Group		Lithuania	↑ 7.4	7.5	↑ 8.0	↑ 7.0	↑ 6.5
		Romania	↑ 7.5	7.9	↑ 8.0	↑ 7.0	↑ 6.2
Novaloans		Great Britain	6.7	6.4	↓ 8.6	6.1	↑ 5.0
Placet Group		Estonia	8.1	↑ 8.2	9.5	8.4	↓ 4.0
		Lithuania	↑ 7.8	↑ 7.7	↑ 9.5	↑ 7.5	↑ 5.0
Planet42		South Africa	↓ 7.4	↓ 7.7	8.5	↓ 6.0	↑ 7.5
Rapicredit		Colombia	↓ 6.4	↓ 6.7	↑ 7.7	↓ 5.9	3.5
Sun Finance		Kazakhstan	↑ 7.1	6.8	7.8	↑ 7.6	↑ 5.5
		Latvia	6.7	5.9	7.3	↑ 8.4	↓ 4.5
		Mexico	↑ 7.2	7.0	7.6	↑ 7.8	↑ 5.5
		Poland	6.7	6.9	↓ 7.7	↑ 7.1	↓ 2.7
Swell		Mexico	↑ 7.5	8.4	↑ 7.0	↓ 7.5	↑ 5.0
Watu Credit		Uganda	7.1	8.3	6.2	7.0	↑ 5.0
Zenka		Kenya	5.9	5.1	7.2	6.6	↓ 4.5

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