



# Mintos Risk Score Updates based on Q1 2023

X No change    ↑ X Upgrade    ↓ X Downgrade    X New    SW Score Withdrawn

Updated on 22 June 2023

Lending company	Country	Mintos Risk Score for underlying loans	Subscores for underlying loans			
			Loan Portfolio Performance	Loan Servicer Efficiency	Buyback Strength	Cooperation Structure
CAPEM	Mexico	7.8	8.1	8.2	↑ 6.5	9.4
CashCredit	Bulgaria	↑ 7.3	↑ 7.2	7.6	↑ 7.6	↑ 6.2
Creditstar	Estonia	↓ 6.0	6.1	↓ 7.6	5.2	4.5
DelfinGroup (Banknote)	Latvia	7.9	7.5	9.5	↑ 8.1	5.0
DelfinGroup (VIZIA)	Latvia	↑ 8.0	7.5	9.5	↑ 8.1	6.0
Eleving Group	Armenia	↑ 8.2	9.4	↑ 8.7	↑ 7.0	5.5
	Estonia	8.4	9.7	9.0	↑ 7.5	4.5
	Georgia	↑ 8.3	9.4	9.0	↑ 7.0	5.5
	Kenya	↑ 7.9	↑ 9.3	7.6	↑ 7.0	5.5
	Lithuania	↑ 8.6	9.5	9.5	↑ 7.5	5.5
	Latvia	↑ 8.6	↑ 9.6	9.3	↑ 7.5	5.5
	Moldova	↑ 8.2	9.4	8.3	↑ 7.3	5.5
Romania	8.5	↓ 9.2	9.5	↑ 7.5	5.7	
Eleving KREDO	Albania	↑ 7.1	6.9	8.7	↑ 7.3	4.0
Eleving Renti	Latvia	↑ 8.5	↑ 9.5	9.3	↑ 7.5	5.5
Eleving SEBO	Moldova	↑ 6.9	↑ 6.3	8.3	↑ 7.3	5.5
Eleving Tigo	North Macedonia	7.2	↓ 6.7	8.6	↑ 7.5	5.5
ESTO	Estonia	↓ 7.8	↓ 8.2	9.1	↑ 7.2	4.5
Evergreen Finance	Great Britain	7.2	↓ 7.3	8.3	↑ 6.8	5.0
ExpressCredit	Botswana	↓ 6.6	↓ 6.5	↓ 7.3	↑ 7.5	↑ 4.0
	Namibia	SW	SW	SW	SW	SW
Financiera Contigo	Mexico	↓ 5.6	5.5	↓ 5.6	↓ 6.6	3.5
GFM	Kazakhstan	↑ 6.8	7.6	6.1	↑ 7.2	4.5
GoCredit	Mexico	7.0	6.2	7.2	↓ 7.1	9.4
Hipocredit	Latvia	↓ 7.3	8.7	7.0	↓ 6.5	5.0
IDF Eurasia (Solva)	Kazakhstan	↓ 6.3	↑ 6.2	↓ 8.5	↓ 5.0	5.0
IDF Eurasia (Moneyman)	Kazakhstan	↓ 6.4	6.0	8.5	↓ 5.5	5.5
IuteCredit	Albania	↑ 7.5	↑ 7.0	8.8	7.6	5.5
	North Macedonia	↓ 7.2	↓ 7.0	↓ 8.0	7.6	5.5
	Moldova	↑ 8.0	↑ 8.6	8.5	7.6	5.5
Mikro Kapital	Moldova	8.0	8.7	8.3	↑ 7.9	5.0
	Uzbekistan	↑ 7.7	8.6	↑ 6.3	↑ 8.2	↑ 6.0
Mozipo Group	Lithuania	↑ 7.6	↑ 7.7	↑ 8.2	↑ 7.4	6.5
	Romania	7.5	7.9	8.0	↓ 6.9	6.2
Novaloans	Great Britain	↓ 6.5	↓ 6.1	8.6	↓ 5.9	↓ 4.0
Placet Group	Lithuania	↑ 8.0	↑ 8.0	9.5	↑ 7.8	5.0
Planet42	South Africa	7.4	7.7	8.5	↑ 6.1	↓ 7.0
Rapicredit	Colombia	↑ 6.5	↑ 6.9	7.7	↓ 5.7	3.5
Sun Finance	Latvia	6.7	5.9	7.3	↓ 8.3	4.5
Watu Credit	Uganda	↓ 7.0	8.3	6.2	↓ 6.7	5.0