



Mintos Risk Score Updates based on Q2 2023

X No change ↑ X Upgrade ↓ X Downgrade X New SW Score Withdrawn

Updated on 5 October 2023

		New methodology						Old methodology					
		Subscores for underlying loans						Subscores for underlying loans					
Lending company	Country	Mintos Risk Score for underlying loans	Loan Portfolio Performance	Loan Servicer Efficiency	Buyback Strength	Cooperation Structure		Mintos Risk Score for underlying loans	Loan Portfolio Performance	Loan Servicer Efficiency	Buyback Strength	Cooperation Structure	
CashCredit		Bulgaria	6.7	6.2	7.8	6.9	5.7	↓ 7.2	7.2	7.6	↓ 7.4	6.2	
Capem		Mexico	8.1	9.2	7.5	6.3	9.6	↑ 7.9	↓ 7.9	8.2	↑ 7.2	9.4	
Credifiel		Mexico	8.2	8.4	7.8	7.8	9.6	↑ 7.6	↓ 6.7	↑ 8.3	↑ 7.4	9.4	
Creditstar		Estonia	5.2	5.5	7.9	2.0	5.0	6.0	6.1	↑ 8.0	↓ 4.7	4.5	
		Finland	4.1	3.8	6.5	2.0	4.5	↑ 5.6	↑ 5.7	↑ 6.7	↓ 4.7	5.2	
Credius		Romania	7.8	7.9	8.4	8.1	5.2	↓ 7.7	7.2	9.0	↓ 8.2	5.2	
DelfinGroup (Banknote)		Latvia	8.4	9.0	8.5	8.5	5.5	↓ 7.8	↓ 7.3	9.5	8.1	5.0	
DelfinGroup (VIZIA)		Latvia	8.7	9.0	9.5	8.5	6.5	↓ 7.9	↓ 7.3	9.5	8.1	6.0	
Dinerito		Mexico	6.6	6.6	7.2	6.4	5.2	6.4	6.0	7.0	↑ 7.1	5.0	
Eleving Group		Armenia	8.7	10.0	7.5	9.3	5.5	↑ 8.4	9.4	8.7	↑ 7.8	5.5	
		Estonia	9.0	10.0	8.7	9.3	5.0	↑ 8.5	9.7	9.0	↑ 7.8	4.5	
		Georgia	8.8	10.0	7.9	9.3	5.5	↑ 8.5	9.4	9.0	↑ 7.8	5.5	
		Kenya	8.4	9.4	7.0	9.3	5.5	↑ 8.2	↑ 9.6	7.6	↑ 7.8	5.5	
		Latvia	9.2	10.0	9.3	9.3	6.0	8.6	9.6	9.3	↑ 7.8	5.5	
		Lithuania	9.2	10.0	9.3	9.3	6.0	8.6	9.5	9.5	↑ 7.8	5.5	
		Moldova	8.3	9.1	7.0	9.3	5.5	↑ 8.3	9.4	8.3	↑ 7.8	5.5	
		Romania	8.9	9.9	8.2	9.3	5.7	8.5	9.2	9.5	↑ 7.8	5.7	
Eleving Group (Kredo)		Albania	7.4	7.1	6.7	9.3	5.5	↑ 7.3	6.9	8.7	↑ 7.8	↑ 4.0	
Eleving Group (Renti)		Latvia	9.2	10.0	9.3	9.3	6.0	↑ 8.6	9.5	9.3	↑ 7.8	5.5	
		Lithuania	9.0	10.0	8.2	9.3	6.0	↑ 7.9	↑ 9.1	7.2	↑ 7.8	↑ 5.5	
Eleving Group (SEBO)		Moldova	7.4	6.6	7.4	9.3	5.5	↑ 7.1	6.3	8.3	↑ 7.8	5.5	
Eleving Group (Tigo)		North Macedonia	7.9	7.9	7.7	9.3	5.5	↑ 7.4	↑ 6.9	8.6	↑ 7.8	5.5	
ESTO		Estonia	8.6	9.0	9.6	8.3	5.0	↑ 8.0	8.2	↑ 9.2	↑ 7.9	4.5	
Everest Finanse		Poland	6.2	5.0	6.7	7.9	5.2	↓ 6.8	↓ 6.0	↓ 8.0	↓ 7.6	5.2	
Evergreen Finance		Great Britain	7.0	7.5	8.1	6.0	5.0	↓ 7.1	7.3	8.3	↓ 6.4	5.0	
ExpressCredit		Botswana	8.2	8.4	7.9	9.3	5.7	↓ 6.5	↓ 6.0	↓ 7.2	7.1	5.5	
Financiera Contigo		Mexico	SW	SW	SW	SW	SW	5.6	5.5	5.6	6.6	3.5	
Finclusion		Kenya	6.5	8.4	8.3	3.0	3.5	↓ 6.3	7.0	8.3	↓ 4.5	↓ 3.5	
GFM		Kazakhstan	SW	SW	SW	SW	SW	SW	SW	SW	SW	SW	
GoCredit		Mexico	7.0	7.1	7.1	5.7	9.6	7.0	6.2	7.2	7.1	9.4	
Hipocredit		Latvia	7.9	10.0	7.8	5.5	5.5	7.3	8.7	7.0	6.5	5.0	
		Lithuania	7.9	10.0	6.9	6.4	5.5	↓ 7.3	8.7	↓ 6.5	6.8	6.0	
ID Finance		Spain	7.4	7.4	8.5	7.8	4.0	↑ 6.7	↑ 6.1	9.0	↑ 6.7	4.0	
IDF Eurasia		Kazakhstan	6.0	6.1	6.6	5.6	5.0	↑ 6.6	6.2	↓ 8.1	↑ 6.4	5.0	
IDF Eurasia (moneyman)		Kazakhstan	6.1	6.3	7.2	5.2	4.5	↑ 6.8	6.0	8.2	↑ 7.9	↓ 4.5	
IuteCredit		Albania	7.6	7.4	7.6	8.9	5.5	↓ 7.3	↓ 6.5	8.8	↑ 7.9	5.5	
		North Macedonia	7.1	6.1	7.3	8.9	5.5	↓ 6.9	↓ 6.0	↓ 7.8	↑ 7.9	5.5	
		Moldova	7.9	7.4	8.7	8.9	5.5	↓ 7.9	↓ 7.7	↑ 9.3	↑ 7.9	5.5	
Jet Finance		Kazakhstan	7.1	8.4	7.3	5.9	5.0	↑ 7.8	↑ 9.1	↑ 7.6	↓ 7.1	5.0	
Mikro Kapital		Moldova	7.6	9.4	8.4	5.1	5.0	↓ 7.9	8.7	8.3	↓ 7.6	5.0	
		Romania	7.4	8.4	7.5	6.8	5.2	↑ 8.0	8.7	8.0	↑ 8.0	5.2	
		Uzbekistan	7.5	8.9	6.6	6.9	6.0	↓ 7.6	8.6	6.3	↓ 7.9	6.0	
Mozipo Group		Lithuania	7.6	8.0	8.8	6.1	7.0	7.6	7.7	8.2	↓ 7.2	6.5	
		Romania	7.1	8.4	7.7	4.6	7.2	↑ 7.7	7.9	↓ 7.8	↑ 7.3	↑ 7.2	
Novaloans		Great Britain	SW	SW	SW	SW	SW	SW	SW	SW	SW	SW	
Placet Group		Estonia	8.2	8.5	9.1	8.6	4.5	8.1	8.2	↓ 9.3	8.4	4.0	
		Lithuania	8.1	8.5	9.3	7.3	5.5	8.0	8.0	9.5	↑ 8.0	5.0	
Planet42		South Africa	7.8	9.2	8.5	5.3	7.0	↑ 7.8	7.7	↑ 9.2	↑ 6.9	7.0	
Rapicredit		Colombia	5.2	4.9	7.7	3.8	3.7	↓ 6.4	↓ 6.7	7.7	5.7	3.5	
Sun Finance		Latvia	7.0	5.7	7.8	9.1	5.0	↑ 7.1	↑ 6.7	↑ 7.8	↓ 8.0	4.5	
Sun Finance (Credittum)		Kazakhstan	5.7	4.0	6.7	7.7	5.5	7.1	6.8	7.8	7.6	5.5	
Sun Finance (Ducatos)		Poland	5.9	5.0	8.1	6.4	2.7	6.7	6.9	7.7	7.1	2.7	
Sun Finance (Primastar)		Poland	5.9	5.0	8.1	6.4	2.7	6.7	6.9	7.7	7.1	2.7	
Sun Finance (Sofi)		Kazakhstan	6.2	5.1	6.7	7.7	5.5	7.1	6.8	7.8	7.6	5.5	
Swell		Mexico	8.0	9.1	6.6	6.9	9.6	↑ 7.7	8.4	↓ 6.6	↓ 7.1	↑ 9.4	
Watu Credit		Uganda	7.0	8.1	6.6	6.4	5.0	7.0	8.3	6.2	6.7	5.0	
Zenka		Kenya	3.2	2.9	4.5	2.3	3.5	↓ 4.3	↓ 2.8	↓ 6.2	↓ 5.1	↓ 3.5	