



# Mintos Risk Score Updates based on Q3 2023

X No change    ↑ X Upgrade    ↓ X Downgrade    X New    SW Score Withdrawn    Updated on 18 December 2023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	↑ 8.4	↑ 9.7	↑ 8.0	↑ 6.4	9.6
CashCredit	Bulgaria	↓ 6.5	6.2	↓ 7.6	↓ 6.4	5.7
Credifiel	Mexico	8.2	8.4	7.8	↑ 8.0	9.6
Credius	Romania	↓ 7.5	↓ 7.4	8.4	8.1	↓ 4.2
Creditstar	Estonia	↑ 5.4	↑ 6.3	↓ 7.7	2.0	5.0
	Finland	↑ 4.4	↑ 5.0	↓ 6.0	2.0	4.5
DelfinGroup (Banknote)	Latvia	8.4	9.0	↑ 8.7	8.5	5.5
Dinerito	Mexico	↑ 7.0	↑ 7.9	↑ 8.0	↓ 5.5	5.2
Eleving Group	Armenia	8.7	10.0	7.5	↑ 9.5	↓ 4.5
	Estonia	↓ 8.9	10.0	8.7	↑ 9.5	↓ 4.0
	Georgia	↑ 8.9	10.0	7.9	↑ 9.5	5.5
	Kenya	↓ 8.0	↓ 8.4	7.0	↑ 9.5	5.5
	Latvia	↑ 9.3	10.0	9.3	↑ 9.5	6.0
	Lithuania	↑ 9.3	10.0	9.3	↑ 9.5	6.0
	Moldova	↑ 8.4	↑ 9.6	7.0	↑ 9.5	↓ 4.5
Romania	8.9	9.9	8.2	↑ 9.5	5.7	
Eleving Group (Kredo)	Albania	↓ 7.2	↓ 6.6	6.7	↑ 9.5	5.5
Eleving Group (Renti)	Latvia	↑ 9.3	10.0	9.3	↑ 9.5	6.0
	Lithuania	9.0	10.0	8.2	↑ 9.5	6.0
Eleving Group (SEBO)	Moldova	↓ 7.3	6.6	7.4	↑ 9.5	↓ 4.5
Eleving Group (Tigo)	North Macedonia	↓ 7.8	↓ 7.4	7.7	↑ 9.5	5.5
ESTO	Estonia	8.6	9.0	9.6	↑ 8.4	5.0
Evergreen Finance	Great Britain	↓ 6.9	7.5	8.1	6.0	↓ 4.0
ExpressCredit	Botswana	↑ 8.3	8.4	7.9	↑ 9.5	5.7
Financiera Contigo	Mexico	SW	SW	SW	SW	SW
Finclusion	Kenya	↑ 6.6	8.4	8.3	↑ 3.4	3.5
	South Africa	SW	SW	SW	SW	SW
GFM	Kazakhstan	SW	SW	SW	SW	SW
GoCredit	Mexico	↓ 6.5	↓ 6.6	↓ 6.8	↓ 4.9	9.6
Hipocredit	Latvia	7.9	10.0	7.8	↑ 5.9	5.5
	Lithuania	7.9	10.0	↑ 7.1	↑ 6.6	5.5
ID Finance	Spain	↓ 7.3	↓ 7.1	8.5	7.8	4.0
IDF Eurasia (moneyman)	Kazakhstan	↓ 5.8	↓ 5.8	↓ 6.7	↑ 5.4	4.5
IDF Eurasia (Solva)	Kazakhstan	↑ 6.2	↑ 7.1	↓ 6.1	↓ 5.2	5.0
IuteCredit	Albania	↓ 7.3	↓ 6.6	↓ 7.4	8.9	5.5
	North Macedonia	↑ 7.8	↑ 7.9	7.7	8.9	5.5
Jet Finance	Kazakhstan	↓ 6.7	↓ 7.9	7.3	↓ 4.8	5.0
Mikro Kapital	Romania	7.4	↓ 7.9	7.5	↑ 7.3	5.2
	Uzbekistan	↓ 7.3	↓ 8.4	↓ 6.4	↑ 7.1	6.0
Mozipo Group	Lithuania	↑ 8.1	↑ 9.0	8.8	↑ 6.3	7.0
Placet Group	Estonia	↑ 8.3	8.5	↑ 9.3	8.6	4.5
Planet42	South Africa	↓ 7.4	↓ 8.7	8.5	↓ 4.4	↑ 7.2
Rapicredit	Colombia	↑ 5.3	↑ 5.4	7.7	↓ 3.4	3.7
Sun Finance	Latvia	↓ 6.6	5.7	7.8	↓ 8.1	↓ 3.5
Sun Finance (Creditum)	Kazakhstan	↑ 5.8	↑ 4.1	6.7	↓ 7.5	5.5
Sun Finance (Ducatos)	Poland	SW	SW	SW	SW	SW
Sun Finance (Primastar)	Poland	SW	SW	SW	SW	SW
Sun Finance (Sofi)	Kazakhstan	↓ 6.0	↓ 4.6	6.7	↓ 7.5	5.5
Swell	Mexico	↓ 7.6	↓ 8.6	6.6	↓ 6.0	9.6
Watu Credit	Uganda	↑ 7.1	↑ 8.6	6.6	↓ 6.1	5.0
Zenka	Kenya	SW	SW	SW	SW	SW