Secretary of the control of the cont		P	Pending payment proportion of outstanding investments					Weighted average pending payment day count				Pending interest								
SCHOOL OF THE CASE	Lender	14-May	Week -1***	Week -2	Week -3	Week -4	14-May	Week -1	Week -2	Week -3	Week -4	14-May	Week -1	Week -2	Week -3	Week -4	Week 18	Week 17	Week 16	Week 15
Security 1.00	Aasa PL ACEMA CZ											2 7	3	3 9	5	. 4				
STANDARD OF STANDA	AgroCredit LV AlfaKredyt PL				€0 🥏	€0			0.0% 2.5%			0	1	0 2	9 3	1 (€ 0
STATE OF STA	BB Finance Group FI	€ 13 384 👚	-€ 4 278 🎓	-€ 3 819 V	€ 1 103 👚	-€ 51 194	14.9%	16.0%		7.4%	20.1%	2	3	3	1	. 2	€ 0	€ 0	€ 0	€0
Service of the first fir	Capitalia LT	€ 22 023 🏚	-€ 4 183 V	€ 22 805 🎓	-€ 8 973 👚	-€ 8 289	5.6%	7.5%	3.0%	1.6%	4.3%	2	3	3	3		€ 0	€ 1	€ 0	€ 0
STATES OF STATES AND S	CashCredit BG	€0 ♠	-€2 👚	-€ 32 🎓	-€ 13 387 V	€ 13 387	0.0%	0.0%	0.4%	0.2%	0.1%	0	Ġ	1	0		€0	€ 0	€ 0	
CAMPANDA CAM												4	3	3	6	1 3				€ 274
Controlled C.	Cashwagon VN		€ 330 691 👚	-€ 8 389 	-€ 86 673 🤟	€ 23 972			0.0%	0.1%		2	2	! 0	0		€ 0	€ 0	€ 0	€ 0
Sembler C.	Creamfinance DK	€ 0 →	€0 🏚	-€ 5 737 ∳	€ 5 056 🖖	€ 680	0.0%	0.0%	6.4%	0.1%	0.0%	ō	Ġ	2	0	i	€ 0	€ 0	€ 0	€ 13
Construction 1	Creamfinance GE	€0 🥏	€0→	€0 →	€0 🥏	€0	0.0%	0.0%	0.0%	0.0%	0.0%	0	0) 0	0) (€ 0	€ 0	€ 0	€ 0
Sembler C. 1979 Agricult (1970 Agricult (1970)												0	1 2	0	2	1				€ 55
Scheller B. (1798) 4 6400 4 6110 4 6110 6110 6110 6110 611		€0 →	€0 →	€0 →	€0 🥏	€0	0.0%		0.0%	0.0%		0	0	0	0		€ 0	€0	€1	€6
Same Park 1	Creditstar CZ	€ 11 368 👚	-€ 46 405 \	€ 9 199 🖖	€ 6 710 🦞	€ 938	6.1%	4.2%	21.4%	18.3%	13.2%	2	2	10	8		€ 62	€ 33	€9	€ 0
Seatest Control of Con	Creditstar EE Creditstar ES											0	0) 2	1	4				€ 310
Same Park Mark 1	Creditstar FI											2	2	1 1	. 6					€ 298
See	Creditter RU	€ 30 373 🖖	€3 🎓	-€ 7 113 	-€ 97 093 🖖	€ 39 063	2.7%	4.0%	4.0%	3.7%	9.2%	2	3	3	2		€ 0	€ 49	€ 36	€ 17
STATISTICAL STATES AND STATES ASSOCIATION OF	DanaRupiah ID	€0 🥏	€0 →	€0 🎓	-€ 1 859 	-€ 138 895	0.0%	0.0%	0.0%	0.2%	4.5%	0	Ċ	0	0	. 2	€ 0	€ 0	€ 177	€ 17
The Care of the Ca												0	0) 0	0) (€0
Description of C185722 C 628 07 C 628 0	Dineo Credito ES	€ 30 622 🏚		€ 35 884 🤟	€ 9 440 🎓	-€ 36 315				1.2%		0	Ġ	1	0			€ 0		€0
Seminary Control (1) 4 4400 6 472 6 480 10 00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Dozarplati RU	€ 175 699 🖖	€ 113 752 🖖	€ 6 861 🖖	€ 30 686 👚	-€ 34 809	1.9%	2.3%	0.6%	0.3%	0.1%	4	3	1	1		€ 0	€ 0	€ 0	€ 0
Exchange III	E Cash UA	€ 10 🏠	-€1 	-€ 6 408 🎓	-€ 2 407 ∲	€8816	0.0%	0.0%	0.0%	0.1%	0.1%	4	6	9	9	. (€ 0	€ 0	€ 0	€ 89
Finder Faller (2004) (2	EcoFinance RU ESTO FF			-€ 57 651 ♥ -€ 2 412 ♥	€ 11 618 ♦	€ 3 019 -€ 249 367						4	5	. 4	4					€ 387
Sementality C	Everest Finanse PL	€ 10 013 🖖	€ 10 013 🎓	-€ 49 901 	-€ 73 537 V	€ 55 872	0.1%	0.1%	0.4%	0.5%	0.8%	0	Ġ	0	1		€ 0	€ 0	€ 85	€ 138
Findson C.	ExpressCredit BW		-€1 		€ 315 844 🖖	€ 41 345		0.0%	1.4%	1.4%	0.8%	0	(3	5	14	€ 70	€ 147	€ 420	€ 668
Financial Company Comp												0	8	17	18	16				
Finded M. C.	Finclusion ZA**	€0 👚	-€ 6 867 🖖	€ 6 867 🎓	-€ 10 555 V	€ 10 555	0.0%	0.0%	2.0%	0.0%	0.3%	0	Ċ	1	0		€ 0	€ 0	€ 0	€ 0
Friend Company	Finitera MK	€0 🏚	-€ 14 734 V	€ 14 734 🁚	-€ 9 511 V	€ 9 511	0.0%	0.1%	0.1%	0.1%	0.0%	0	Ċ	0	0	í	€ 0	€ 0	€ 0	€ 0
Free LM. - 6-41 13	Finko GE Finko MD		-€ 321 T			€ 11			5.6% 0.8%	5.3%		1	1	5	13	19	€ 136 € 429	€ 422 € 936		€ 534
Fried St. C. C. C. C. C. C. C.	Finko RU*															2				
Higher Hotel	Fireof ES	€ 12 808 🖖	€ 11 787 🖖	€ 289 🏚	-€ 511 🖖	€ 224	1.2%	0.7%	0.3%	0.2%	0.1%	3	2	3	5		€1	€ 1	€ 1	
Definition Expended Expended California Califor	Hipocredit LT	€0 →	€0 →	€0 →	€0 🎓	-€ 1 044	0.0%	0.0%	0.0%	0.0%	0.0%	0	Č	0	. 0		€ 0	€ 0	€ 1	
De Primarco Ed. CO C	Hipocredit LV ID Finance ES	€ 6 515 ₩ € 4 188 496 ₩		-€ 7 455 ↑ € 223 362 ⊎		-€ 1 912 € 24 580	0.2% 28.4%					23	22	20	18	16				€ 3 € 5 735
TETEMENDALY 43 900 62000	ID Finance GE	€ 0 🧇	€ 281 847 🖟	€0 →	€ 55 967	€0	0.0%	0.0% 45.5%	0.0% 37.7%	0.0%	0.0%	0	23	0	19	1 (€ 0	€ 0		€ 0
Lindows Art	IDF EURASIA KZ	€ 3 465 002	€ 529 995 🤟	€ 356 203 🖖	€ 1 499 030 🖖	€ 242 915	11.3%	10.5%	9.4%	6.0%	2.9%				10	13	€ 3 322	€ 1 815	€ 1 900	€ 1 806
Michael Mich	ITF Group BG IuteCredit AL		€ 110 881 🎓									3	4	4	2					
All Cold Col											1.9%	3	2	. 4	. 3	1 2	€ 162			€ 28
Fried Plant	JULO ID	€ 12 120 👚	-€ 291 682 V	€ 233 848 🖖	€ 66 165 🖖	€ 3 789	1.1%	12.6%	15.9%	1.6%	0.1%	2	4	3	1	(€ 0	€ 147	€ 125
AND RELL 6 00 2 6 0 6 0 4 10 0 7 22 2 2 6 2 0 6 48 68 68 68 68 68 68 68 68 68 68 68 68 68	Kredit Pintar PH	€ 627 🖖	€ 627 →	€0→	€0 →	€0	0.7%	0.1%	0.1%	0.0%	0.0%	1	1	3	. 0		€ 0	€ 0	€ 0	€ 0
Lima Zami RU	Kredit24 KZ Kviku RU				€ 37 542 ¶ € 200 676 ¶	-€ 12 923 -€ 222 638						5	6	5 2	3	1 2				€ 4
Miles Nagalial IV 60	LF TECH KZ											0	0) 0	0					€ 0
Miles Negalia RO	Mikro Kapital BY	€0 →	€0 →	€0 →	€0 🥏	€0	0.0%	0.0%	0.0%	0.0%	0.0%	0	Ġ	0	0	(€ 0	€ 0	€ 0	€ 0
Mogo AL	Mikro Kapital RO	€ 0 🧇	€0 🧇	€0 →	€0 →	€0	0.0%	0.0%	0.0%	0.0%	0.0%	0	() 0	0) (€ 0	€ 0	€ 0	€ 0
Mago AM	Mikro Kapital RU Mogo Al											0	0) 0	0					€0
Maga PY 60 60	Mogo AM	€ 90 135 🖖	€ 90 135 🎓	-€ 2 824 🎓	-€ 3 408 ♦	€ 6 232	1.2%	0.3%	0.0%	0.0%	0.0%	1	Č	0	0		€ 0	€ 0	€ 0	€0
Magio GE	Mogo BY	€0 →	€0 👚	-€ 80 🎓	-€ 3 529 ♦	€ 3 610	0.0%	0.0%	0.0%	0.1%	0.0%	0	Ċ		0	Ć	€ 0	€ 0	€ 0	€ 0
Magp NZ 60 60 60 60 60 60 60 6	Mogo GE	€1 👚	-€ 13 V	€ 13 🁚	-€ 6 625 🖖	€ 6 625	0.0%	0.0%	0.0%	0.0%	0.0%	0	1	0	0	, (€ 0	€ 0	€ 0	€0
Maga IV 675	Mogo KZ Mogo LT		€0 →	€0 →	€0 🥏	€0	0.0%	0.0%	0.0%	0.0%		0	1	0	0) (€0
Mogo PL	Mogo LV	€ 75 🖖	€ 73 🤟	€1 🏚	-€ 7 298 ♦	€ 7 290	0.0%	0.2%	0.0%	0.0%	0.0%	0	2		. 0		€ 0	€ 0	€ 0	€0
Morinda BA	Mogo PL	€0 →	€0 →	€0 →	€0 →	€0	0.0%	0.6%	0.0%	0.0%	0.0%	0	1		. 0	. (€ 0	€ 0	€ 0	€ 0
Mazpio Group LT 62 293 ↑ €1 180 ♦ €3 055 ♦ €444 ↑ €384 15.8% 5.3% 11.1% 1.7% 0.0% 2	Mogo RO Moneda BA											0	0	0	0) (€ 0
Macpo Group RO €25 149 €17,838 €9 302 € €2759 €4 618 3.4% 2.1% 2.5% 1.6% 2.2% 3 3 4 3 5 €4 €7 €4 €4 €4 €4 €4 €4	Mozipo Group DK	€ 2 293 🏚	-€ 1 186 V	€ 3 035 🖖	€ 444 🁚	-€ 384	15.8%	5.3%	11.1%	1.7%	0.0%	2	1	4	. 2		€0	€ 0	€1	€ 1
Philam T Val ID ## 4 064	Mozipo Group RO	€ 25 149 🖖	€ 17 838 🎓	-€ 9 302 	-€ 2 758 ♦	€ 4 618	3.4%	2.1%	2.5%	1.6%	2.2%	3	3	4	. 3		€4	€7	€ 4	€ 0
Placet Group LT	Pinjam Yuk ID	€ 4 064 ₩	€ 4 064 →	€0 ♠	-€ 2 303 ♦	€ 2 303	1.0%	0.5%	0.0%	0.5%		0	1	: 4	0	: 2				€ 2 089
Revo Technology RU	Placet Group EE Placet Group LT		-€3 > >	€0 ♠								1 n								
SOS Credit LA	Rapicredit CO	€ 4 437 🖖	€ 4 437 🁚	€ 6 593 🖞	€ 6 593 👚	-€ 5 381	0.8%	0.1%	3.5%	0.2%	0.4%	1					€ 0	€ 0	€ 0	
Sup Flannon DK	SOS Credit UA	€ 63 318 🖖	€ 39 375 🖖	€ 22 649 🎓	-€ 28 505 🤟	€ 29 798	6.8%	6.0%	0.6%	0.3%	0.4%	7	7	. 5 . 0			€ 0	€ 0	€ 0	€0
Sun Flannon KZ € 1 549 ♥ € 1 549 ₱ € 0	Stik Credit BG Sun Finance DK	€ 1 082 ¥ € 26 ¥			-€ 29 005 ♦	€ 38 186 € n			1.0% 0.1%		1.6% 0.0%	1	1	1 1	0	1 1			€0	€ 0 € 148
Sun Finance MX	Sun Finance KZ	€ 1 549 🖖	€ 1 549 →	€ 0 🖗	-€ 1 110 709 [↑]	-€ 206 240	0.0%	0.0%	0.0%	0.9%	12.8%	1	1			29	€ 0	€ 1 822	€ 4 912	€ 7 202
Sun Financo VN	Sun Finance MX	€0 🧇	€0 →	€0→	€0 🥏	€0	0.0%	0.0%	0.0%	0.0%	0.0%	0	Ċ) 0	0		€ 0	€0	€ 154	€ 897
Swiss Capital KZ KZ	Sun Finance PL Sun Finance VN	€0 →	€0 🎓	-€ 11 👚	-€ 5 448 🤚	€ 5 459	0.0%	0.0%	0.0%	0.0%		2	2							€ 0
Watu Credit KE € 1 050 245 11 6 0 4	Swiss Capital KZ KZ TASCredit KZ	€ 0 → € 100 652 ♠	€0 🅏	€0 🅏	€0 🥏	€0	0.0%		0.0%			0	0	0	0				€ 0	€5
Zenka KE €3 ³ €1 ⁴ €11 089 ⁴ €4 188 ⁴ €15 279 0.0% 0.0% 0.3% 0.2% 0.1% 0 0 1 0 0 €0 €0 €0 €0 €0 Totals €14 553 267 €1 000 842 €5 134 145 €2 094 318 €1 093 546 3.1% 2.8% 3.9% 2.9% 3.0% 2 2 2 3 €2 0 378 €2 0 420 €2 1 243 €2 6 59	Watu Credit KE	€ 1 059 245	€ 944 116 🁚	-€ 6 483 ♦	€ 25 358 👚	-€ 16 464	12.5%	4.5%	2.6%	2.3%	4.6%	3	3	3	3		€ 52	€ 66	€ 42	€ 58
	Zenka KE	€3 🥏	€1 🎓	-€ 11 089 	-€ 4 188 V	€ 15 279	0.0%	0.0%	0.3%	0.2%	0.1%	1 0			. 3	. 2	€ 0	€0	€ 0	€ 0
	Totals	€ 14 553 267	€ 1 000 842	-€ 5 134 145	€ 2 094 318	€ 1 093 546	3.1%	2.8%	3.9%	2.9%	3.0%	2	2	2	2	! 3				€ 26 591

Finko RU only includes information of Kiva previously GetBucks see: https://biog.mintos.com/update-on-mybucks-legal-changes-30-april-2020/ ""Week -1" represents trailing 7 days (in this case 08.05.2020 - 14.05.2020 both included)

Pending interest received from the loan originator and passed to investors No late pending interest accumulated by the loan originator Pending interest accumulated but not yet received from the loan originator

What's changed since the last update?

Expresscredit NA, Dziesiatka Finanse PL, and Creditstar CZ were removed from the comment list as they have covered their pending payments and brought down their weighted average pending payment time below 7 days.

Comments

The pending statuses will be resolved as soon as the state of emergency in Spain and Mexico is lifted. Correspondingly, ID Finance Spain and Mexico will update loan statuses on their end and payments that are due to investors will be made. Mintos and ID Finance are closely monitoring developments in Spain and Mexico and the decisions regarding the moratorium

IDF Eurasia recently experienced a technical issue with loans the company intended to extend. This unintentionally led to a situation where IDF Eurasia accumulated additional pending payments for its investors. The issue is currently being fixed. As a result, IDF Eurasia's pending payments should decrease. Investors will receive the remaining interest on pending payments as soon as everything is fixed.

Finko Russia pending payments are partly a result of the overall economic situation in Russia due to COVID-19. Borrowers can apply for payment holidays for up to a 6 month period.
Additionally, operational banks are now considering in more detail all respective documentation before the currency transactions (currency control), which slows down the transfer of money.

Finko Ukraine is affected by the decline of the general economic situation in Ukraine due to COVID-19. The average income level has decreased, hence recovering funds for Dinero has become more difficult.

The government of Ukraine has also suspended penalty calculations until further notice, which means the debt collection has effectivity decreased. Around € 500 000 have been transferred to Mintos and will be released to investors soon.