	Pending amount due to investors					Pending payment proportion of outstanding investments					Weighted average pending payment day count					Pending interest	
Lender	28-May	Week -1***	Week -2	Week -3	Week -4	28-May	Week -1	Week -2	Week -3	Week -4	28-May	Week -1	Week -2	Week -3	Week -4	Total accumulated	Paid
Aasa PL ACEMA CZ	€ 62 514 <b>♦</b> € 17 429 <b>♦</b>	€ 12 976 <b></b> € 2 <b>⊎</b>	-€ 9 985 <b>♦</b> € 17 393 <b>⇒</b>	€ 10 991 <b>1</b> € 0 <b>1</b>	-€ 15 629 -€ 356	4.1% 29.4%	4.7% 29.5%	4.8% 11.7%	3.8% 0.1%	4.2% 0.5%	2 10	3 7	3		3 3	230.78 41.01	:
AgroCredit LV	€0 🥏	€0 →	€0 →	€0 🥏	€0	0.0%	0.0%	0.0%	0.0%	0.0% 2.5%	0	0	ġ		0 0	19.22	-
AlfaKredyt PL BB Finance Group FI	€ 7 437 <b>↑</b> € 9 843 <b>↑</b>	-€ 2 370 <b></b>	-€ 1 171 <b>🏤</b>	€ 10 900 <b>↑</b> -€ 4 278 <b>↑</b>	-€ 2 491 -€ 3 819	1.2% 19.6%	1.2% 19.6%	4.2% 18.9%	1.6% 16.0%	21.9%	2	3	2	2	3 3	29.60 3.63	-
Capitalia EE Capitalia LT	€ 1 18 715 \$	-€ 3 698 <b>♦</b> € 14 893 <b>↑</b>	€ 2 992 → -€ 18 200 ↑	€ 0 4	€ 229	0.0% 5.1%	1.2%	1.2% 4.5%	0.4% 7.6%	0.4% 3.0%	1 2	3 2	4	\$ 3	5 1 3 3	0.94 21.77	-
Capitalia LV CashCredit BG	€ 29 195 <b>↑</b> € 87 717 <b>⊎</b>	-€ 3 643 <b>♦</b> € 48 329 <b>♦</b>	€ 6 597 🎓	-€ 16 107 ♦ -€ 2 👚	€ 15 273 -€ 32	3.2% 2.3%	2.1% 2.0%	4.2% 0.2%	3.4%	2.9%	2	2	2	2	3 4	16.68 0.30	-
Cashwagon ID	€ 17 049 🏤	-€ 103 745 <b></b>	-€ 259 328 <b></b>	-€ 121 753 <b>₩</b>	€ 429 812	1.5%	0.9%	6.2%	15.4%	14.5%	4	3	3	3	2 3	1220.07	-
Cashwagon PH Cashwagon VN	€ 234 602 ♥ € 449 363 ♠	€ 106 624 ♥ -€ 155 162 ♥	€ 127 978 <b>?</b> € 273 835 <b>.</b>	-€ 128 141 ¶ € 330 691 ¶	-€ 195 490 -€ 8 389	10.8% 12.0%	7.9% 16.1%	4.0% 9.8%	0.0% 3.9%	11.5% 0.0%	4 2	6	3	3	0 4 1 0	3935.61 1160.43	-
Creamfinance CZ Creamfinance DK	€ 9 392 <del>∳</del> € 8 923 <del>∳</del>	€ 6 056 <b>?</b> € 8 382 <b>↓</b>	-€ 15 683 <b>♦</b> € 541 <b>⇒</b>	€ 10 132 <b>♦</b> € 0 <b>↑</b>	€ 6 800 -€ 5 737	17.9% 0.3%	14.7% 0.1%	19.9%	10.9%	5.3% 6.4%	4 2	3	2	2	2 2 0 2	3.57 8.83	-
Creamfinance ES Creamfinance GE	€0⇒	€0 ♠	-€ 15 165 ♥ € 0 ⇒	€ 15 165 <sup>→</sup> € 0 <sup>→</sup>	€0	0.0%	0.0%	0.8%	0.3%	0.0%	0	0	-	1	0 0	0.00	-
Creamfinance LV	€0 →	€0→	€0→	€0 →	€0	0.0%	0.2%	0.0%	0.2%	0.0%	0		(	)	0 0 1 0	74.86	
Creamfinance PL Credilikeme MX	€ 5 506 ♠	-€ 26 483 ♥ € 0 ⇒	€ 118 ♠	-€ 23 835 ♠ € 0 ⇒	-€1577	0.2% 0.0%	2.3% 0.0%	3.7% 0.0%	4.6% 0.0%	1.7% 0.0%	1 0	2	2	2	2 2 0 0	14.92 48.98	-
Credissimo BG Creditstar CZ	€ 15 524 m € 30 801 \rightarrow	-€ 604 747 € 18 390 ∳	€ 295 952 <b>∜</b> € 1 043 <b>↑</b>	€ 311 208 <b>♦</b> -€ 46 405 <b>♦</b>	€ 13 035 € 9 199	1.5% 17.9%	23.8% 13.8%	17.4% 8.9%	8.2% 4.1%	0.2% 21.4%	2	4	2	2	2 1	262.82 156.44	-
Creditstar EE	€0 🎓	-€ 28 652 🖖	€ 28 652 🧇	€0 🎓	-€ 46 584	0.0%	0.4%	0.1%	0.0%	0.6%	0	1	ì	ś	0 2	5194.01	-
Creditstar ES Creditstar FI	€ 0 →	€ 0 ⇒ -€ 6 959 ♦	€ 6 330 ♠	-€ 3 945 ¶ -€ 9 787 ↓	-€ 8 614 € 20 595	0.0%	0.0% 1.2%	0.0% 0.8%	0.0% 1.3%	1.1% 0.4%	0	2	2	2	0 2 2 1	662.13 593.00	-
Creditstar PL Creditter RU	€0→	€0 →	€ 0 1	-€ 40 302 <b>1</b> € 3 <b>1</b>	-€ 64 366 -€ 7 113	0.0%	0.0%	0.0% 1.9%	0.0% 4.0%	0.8% 4.0%	0	0	(	1	0 4	509.53 198.06	-
Credius RO DanaRupiah ID	€ 90 194 ♠	-€ 319 657 -€ 237 083	€ 407 094 <b>↑</b> € 237 083 <b>→</b>	-€ 19 036 <b></b>		3.6% 0.0%	1.8% 68.0%	6.2% 41.6%	1.0%	1.4%	3	2	1	1	1 3	48.78 569.26	-
Debifo LT	€0 →	€0 →	€0 →	€0 🥏	€0	0.0%	0.0%	0.0%	0.0%	0.0%	0	0	Ċ	5	0 0	0.22	-
DelfinGroup LV Dineo Credito ES	€ 0 →	€ 29 771 🎓	€ 0 → -€ 30 622 ♠	€ 0 → -€ 31 597 <b>↓</b>	€ 35 884	0.0% 4.6%	1.4% 3.0%	0.0%	0.0% 1.3%	0.0% 5.6%	0	1 0	(	)	0 0 0 1	0.00 0.00	-
Dinerito MX Dozarplati RU	€ 0 → € 27 376 <b>♦</b>	€ 27 376 ♠	-€ 11 522 ¥ -€ 175 699 ¥	€ 11 522 <b>1</b>	-€ 28 066 € 6 861	0.0%	0.0% 0.2%	0.0%	0.1% 2.3%	0.3% 0.6%	0	0	Ċ		0 1	0.00 0.58	-
Dziesiatka Finanse PL	€ 15 759 🖖	€ 8 673 🎓	-€ 7 462 🏚	-€ 15 348 🎓	-€ 30 226	1.5%	1.2%	1.1%	3.1%	4.2%	9	6	4	-	6 9	407.66	-
E Cash UA EcoFinance RU	€ 17 004 <b>♦</b> € 226 040 <b>↑</b>	€ 16 994 <del>→</del> -€ 151 939 <del>♦</del>	€ 26 100 ₩	-€ 1 <b>1</b> € 49 337 <b>1</b>	-€ 6 408 -€ 57 651	1.3% 9.2%	0.5% 11.1%	0.0% 14.1%	0.0% 12.2%	0.0% 11.8%	2 2	1 4	4	\$	0 0 5 4	298.78 2484.66	
ESTO EE Everest Finanse PL	€0 → €0 →	€0 → €0 ♠	€0 →	€ 0 10 013 1	-€2412	0.0%	0.0% 0.0%	3.2% 0.0%	0.0% 0.1%	0.0% 0.4%	0	0	(	)	0 0	0.00 191.51	-
Evergreen Finance GB	€ 119 561 🖖	€ 90 350 🖖	€ 29 211 🎓	-€ 36 345 👚	-€ 50 763	14.8%	6.3%	1.1%	0.0%	10.5%	3	2	2		0 4	93.01	-
ExpressCredit BW ExpressCredit NA	€ 78 619 € 388 752	€ 70 450 ♥ € 246 953 ♥	€ 8 170 m	-€ 1 ∰ -€ 543 457 ∯	-€ 466 035 -€ 95 379	0.5% 24.5%	0.3% 17.9%	0.0% 1.2%	0.0% 10.1%	1.3% 34.2%	2	3	(		0 3 8 17	1348.00 5643.38	-
Finclusion KE** Finclusion ZA**	€ 6 642 ¥ € 56 936 ¥	€ 6 642 → € 36 867 ♦	€ 20 069 👚	-€ 61 926 ¶ -€ 6 867 ₩	-€ 4 366 € 6 867	0.2% 5.3%	0.1% 2.7%	0.0% 1.3%	0.8%	2.8% 2.0%	0	1 2	(	3	4 4 0 1	281.50 5.76	-
Finitera AL Finitera MK	€0⇒ €0⇒	€0⇒	€0→	€ 0 →	€0	0.0%	0.5% 0.1%	0.2% 0.2%	0.3% 0.1%	0.3% 0.1%	0	1	1	1	1 0	923.47 314.93	-
Finko GE	€0→	€0 🎓	-€ 14 477 <b></b>	-€ 321 <b></b>	-€ 30 290	0.0%	0.0%	0.0%	2.6%	5.6%	0	ő	Ċ	)	3 5	2305.91	27.00
Finko MD Finko RU*	€ 714 <b>↑</b> € 25 398 <b>↓</b>	-€ 8 851 क € 25 398 क	-€ 113 811 ♥ -€ 153 144 🏗	€ 122 665 @ -€ 85 041 @	-€ 446 147 -€ 132 169	0.0%	0.1% 0.2%	1.0%	0.5% 6.2%	0.8% 9.6%	0	0	10	1 1	1 2 5 10	8342.74 2284.76	6 969.00
Finko UA Fireof FS	€ 31 170 ♦	€ 31 170 m	-€ 434 130 m	-€ 1 551 168 ₩ € 11 787 ₩	€ 537 053 € 289	0.2%	0.1% 1.3%	0.5% 1.2%	5.1% 0.7%	7.7% 0.2%	0 17	1 13	3	3	8 8	38615.71 36.50	15 339.00
GFM KZ	€ 13 009 <b>1</b> € 58 408	€ 55 459 🎓	-€ 85 819 🖖	€ 78 058 🖖	€ 10 711	13.1%	14.8%	1.8%	8.5%	0.7%	5	3	1		3 1	20.26	-
Hipocredit LT Hipocredit LV	€0 → €0 →	€0 → €0 か	€ 0 → -€ 6 515 <del> </del>	€ 0 → € 6 515 <b>↑</b>	€ 0 -€ 7 455	0.0% 0.0%	0.0% 0.0%	0.0% 0.2%	0.0% 0.1%	0.0% 0.2%	0	0 0	2	2	0 0 1 2	22.05 45.63	
ID Finance ES ID Finance GE	€ 4 744 334 🖖 € 0 🦈	€ 413 156 <b>♦</b> € 0 <b>⇒</b>	€ 142 683 <b>₩</b> € 0 ⇒	€ 615 958 ₩	€ 223 362	34.4% 0.0%	33.3% 0.0%	29.3% 0.0%	26.6% 0.0%	24.0% 0.0%	25 0	23 0	18	3 2	2 20 0 0	56160.76 0.00	-
ID Finance MX IDF EURASIA KZ	€ 1 717 664 m € 1 053 748 ₩	-€ 228 278 € 98 885	€ 414 536 <b>♦</b>	€ 281 847 € 529 995	€ 166 549 € 356 203	60.5% 3.4%	64.4% 3.6%	58.2% 9.0%	45.5% 10.6%	37.7% 9.4%	19 15	21 14	21 17			23015.56 30267.42	-
ITF Group BG	€ 7 591 🖖	€ 7 591 →	€0 🎓	-€ 31 305 <b></b>	-€ 8 840	7.2%	5.9%	0.2%	0.0%	29.6%	1	2	(		0 9	147.76	-
luteCredit AL luteCredit MD	€ 381 651 1 € 156 360 1	-€ 264 638 ♥ -€ 282 048 ♥		€ 110 881 <b>1</b> € 316 855 <b>1</b>	-€ 465 189	3.3% 1.2%	6.0% 1.1%	5.1% 1.7%	4.3% 2.1%	4.1% 3.6%	4	2	2	2	4 5 2 4	2668.17 638.66	-
IuteCredit MK JULO ID	€ 46 183 ♥ € 66 033 ♥	€ 46 183 → € 34 886 ♦	€ 0 → € 19 027 m	€ 0 → -€ 291 682 <b>♦</b>	€ 233 848	3.3% 6.3%	2.7% 3.8%	0.0% 2.5%	0.0% 12.6%	0.0% 15.9%	5	3 4	(	3	0 0 4 3	170.02 478.46	-
Kredit Pintar ID Kredit Pintar PH	€ 399 490 € 66 773 ₩	€ 273 740 ¥ € 46 233 ¥	€ 80 715 <b>1</b> € 19 913 <b>4</b>	-€ 14 878 m € 627 →		4.0% 74.3%	2.8% 51.0%	0.6% 10.4%	0.7% 0.1%	4.5% 0.1%	5	4		1	1 1	3143.92 36.25	-
Kredit24 KZ	€ 5 584 🎓	-€ 2 996 <b>🏤</b>	-€ 11 093 -€ 5 092	-€ 49 274 <del>\</del>	€ 15 464	1.3%	0.9%	1.3%	10.0%	14.7%	4	3	2	2	6 4	582.14	
Kviku RU LF TECH KZ	€0 → €0 →	€0 ♠ €0 ⇒	€0 →	€ 5 092 ∰	€0	0.0%	0.0%	0.7% 0.0%	0.1%	1.2% 0.0%	0	0	1	1	0 2 0 0	172.02 102.57	-
Lime Zaim RU Mikro Kapital BY	€0 → €0 →	€0 → €0 →	€0⇒	€0 <b>1</b> €0 ⇒	-€11970 €0	0.0%	0.0%	0.0%	0.0% 0.0%	0.0% 0.0%	0	0	(	)	0 0	24.57 0.00	-
Mikro Kapital MD	€0 →	€0 →	€0 →	€ 0 🦈	€0	0.0%	0.0%	0.0%	0.0%	0.0%	0	ō	Č	ś	0 0	0.00	-
Mikro Kapital RO Mikro Kapital RU	€ 0 → € 163 722 ₩	€ 163 722 →	€0→	€0 → €0 ♠	€ 0 -€ 87	0.0% 8.6%	0.0% 14.2%	0.0%	0.0%	0.0% 0.0%	0 6	0 3	(	)	0 0 0 0	0.00 32.07	-
Mogo AL Mogo AM	€ 47 814 🖖	€ 29 128 ♥	€ 18 686 → -€ 90 135 ⊌	€ 90 135 👚	€0	4.9% 0.0%	4.0% 0.0%	1.4%	0.1%	0.0%	3	2	1		0 0	18.58 833.17	-
Mogo BG	€ 60 432 € 97 594	€ 17 824 <b>♦</b> € 97 594 <b>⇒</b>	€ 42 608 →	-€ 1 € 0	€1	1.3%	2.1% 0.4%	0.3%	0.0%	0.0%	2	2		-	0 0	0.42	-
Mogo BY Mogo EE	€0 →	€0 →	€0 →	€0 🥏	€0	0.0%	0.0%	0.0%	0.0%	0.0%	0	0	(	á	0 0	0.00	-
Mogo GE Mogo KZ	€ 7 632 <del>∜</del> € 0 <del></del>	€ 7 622 <b>∜</b> € 0 <b>⇒</b>	€9 <b>1</b> €0 <b>⇒</b>	-€ 13 ♥ € 0 🥏	€ 13	0.1% 0.0%	0.0% 0.0%	0.0%	0.0% 0.0%	0.0% 0.0%	1 0	0	1	1	υ 0 0 0	0.03 0.00	-
Mogo LT Mogo LV	€ 78 🏠 € 11 548 🖖	-€ 78 324 ♥ € 2 167 ♥	€ 78 311 <b>1</b> € 9 306 <b>↓</b>	-€ 1 <b>♦</b> € 73 <b>♦</b>	€ 13 € 1	0.0% 0.1%	1.0% 0.9%	0.2% 0.0%	0.1% 0.2%	0.3% 0.0%	0 2	1 2	1	1	1 1 2 n	0.77 0.00	-
Mogo MD	€ 7 004 🖖	€ 6 910 🧇	. €0 🎓	-€ 5 🦊	€ 99	0.1%	0.6%	0.0%	0.0%	0.0%	3	2	(	9	0 0	11.13	-
Mogo PL Mogo RO	€0 → €0 ♠	€ 0 → -€ 3 965 \	€ 0 <del>③</del>	€0 → €0 ∳	€0	0.0% 0.0%	0.0% 0.8%	0.0% 0.0%	0.6% 0.0%	0.0% 0.0%	0	0	(	,	0 0	0.00 2.50	-
Moneda BA Mozipo Group DK	€ 0 →	€ 0 →	€ 0 <del>→</del> -€ 2 293 <b>↑</b>	€ 0 → -€ 1 186 <b>↓</b>	€ 0	0.0% 26.7%	0.0% 19.9%	0.0% 6.8%	0.0% 5.3%	0.0% 11.1%	0 4	0	(	2	0 0 1 4	0.00 12.60	-
Mozipo Group LT	€ 14 285 🎓	-€ 25 746 🎓	-€ 24 177 <b>♦</b>	€ 56 154 🎓	-€ 32 302	0.5%	1.3%	2.6%	0.9%	1.2%	1	3	3	3	3 4	325.49 44.41	-
Mozipo Group RO Novaloans GB	€ 88 623 ₩	-€ 17 699 <b>1</b> € 88 623 →			-€ 204 576	0.0% 6.2%	1.8% 3.5%	3.8% 0.2%	2.1% 3.3%	2.5% 17.5%	0	2	(	ó	2 4	163.13	-
Pinjam Yuk ID Placet Group EE	€0 → €0 →	€0 ♠ €0 ♠	-€ 4 064 ¥ -€ 8 459 ¥	€ 4 064 <sup>-</sup> € 8 459 <sup>-</sup>		0.0% 0.0%	0.0%	0.0%	0.5% 0.4%	0.0% 0.0%	0	0	(		1 0 0 0	3624.60 0.00	-
Placet Group LT Rapicredit CO	€0⇒	€0→	€01	-€ 3 → € 4 437 <b>↑</b>	€1	0.0%	0.0%	0.1% 1.8%	0.0%	0.0%	0	0	Ċ	)	0 0	0.97 0.00	-
Revo Technology RU	€0 🧇	€0 🎓	-€ 3 440 <del>V</del>	€ 437 🁚	-€ 1 171	0.0%	0.0%	1.6%	7.8%	12.3%	0	0	1	1	7 6	6.93	-
SOS Credit UA Stik Credit BG	€ 127 856 ♥ € 21 007 ♥	€ 71 728 <b>?</b> € 21 007 <b>?</b>	-€ 7 189 ♥ -€ 1 082 ♥	€ 39 375 ♥ € 354 🎓	€ 22 649 -€ 8 453	14.3% 1.7%	11.8% 0.7%	6.0% 0.0%	6.0% 0.5%	0.6% 1.0%	3 1	3 1	1		2 0 1 1	0.00	-
Sun Finance DK Sun Finance KZ	€ 23 ♥	€4 👚	-€ 7 ♥ -€ 1 549 ♥	€ 26 →	€0	0.0%	0.0%	0.0%	0.0%	0.1%	0	o o	Ċ		0 1	8772.50 46685.79	6 124.95 20 136.94
Sun Finance LV	€ 375 🎓	€ 900 T	€ 4 265 🖖	€ 32 794 🖖	€ 55	0.0%	0.4%	0.1%	0.1%	0.0%	0	1	Ċ	5	1 0	1739.07	888.94
Sun Finance MX Sun Finance PL	€ 0 <del>→</del> € 11 342 <b>↑</b>	€ 0 → -€ 47 297 ♠	€ 0 → -€ 91 279 🖖	€ 118 970 🛊	€ 0 -€ 28 801	0.0% 0.1%	0.0% 0.3%	0.0% 1.0%	0.0% 1.0%	0.0% 0.8%	0 2	0 2	2	2	0 0 2 2	1658.82 4242.20	1 740.46
Sun Finance VN Swiss Capital KZ KZ	€ 0 → € 16 073 👚	€ 0 → -€ 1 268 <b>♦</b>	€ 17 341 →	€0 ♠ €0 ⇒	-€11	0.0% 7.0%	0.0% 5.6%	0.0% 4.7%	0.0% 0.0%	0.0% 0.0%	0	0 2	(		0 0 0 0	0.00 12.35	-
TASCredit KZ Watu Credit KE	€ 93 516 ♠ € 881 110	-€ 60 070 ♦ € 527 090 4N	€ 52 934 ↑ -€ 705 224	-€ 7 928 ↓ € 944 116 ♠	€ 3 238 -€ 6 483	11.0% 17.3%	7.2% 27.2%	10.1% 8.7%	11.3% 4.5%	10.1% 2.6%	4	3 2	4	1	6 6 3 3	430.90 1000.05	-
Wowwo TR	€0 →	€0 ♠	-€ 18 432 <del>♦</del>	€ 8 664 🎓	-€ 4 557	0.0%	0.0%	0.4%	0.4%	0.3%	0	0	3	3	2 2	6.35	-
Zenka KE Totals	€ 5 → € 12 498 931	€ 0 <b>♦</b>	€ 2 → -€ 2 162 844	€ 1 <b>1</b> € 1 000 842		0.0% 4.8%	0.0% <b>5.2%</b>	0.0% <b>3.5%</b>	0.0% 2.8%	0.3% 3.9%	0 2	0 2	2		0 1 <b>2 2</b>	0.03 € 265 925	€ 51 226
											_						

## What's changed since the last update?

ACEMA CZ and Dziesiatka Finanse PL have increased their weighted average pending payment time above 7 days.

## Comments

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

Currently, it is unknown when the situation in Mexico will start to normalize. Because of that, it was agreed between Mintos and ID Finance Mexico that, despite the fact that borrowers are not paying on time, ID Finance Mexico will start repaying the pending payments starting from June.

Following the reconciliation process of **IDF Eurasia** and Mintos systems, most of the IDF Eurasia pending payments have decreased. Due to the complexity of this transaction, the share of remaining pending payments will be reduced in the upcoming 2 weeks.

The pending payments of Dziesiatka Finanse have been settled as of May 29.

Mintos is in contact with ACEMA and the due settlement is expected to be paid in the upcoming week.

There is a technical discrepancy related to a single installment of a particular Fireof ES loan. Currently, an ongoing investigation is happening to find out what caused the error.

<sup>&</sup>quot;Finko RU only includes information of Kiva

\*\* previously GetBucks see: https://blog.mintos.com/update-on-mybucks-legal-changes-30-april-2020/

\*\*\* "Week -1" represents trailing 7 days (in this case 15.05.2020 - 21.05.2020 both included)