Data as of 08.10.2020 09:00:00

mintos

		At suspension								Now					
	Date of event*	OI**	Of which principal in recovery	Interest in recovery***	Principal recovered since the last update	Total principal recovered	Interest recovered since the last update***	Total interest recovered***	Recovery % ^	OI**	Of which principal in recovery	Interest in recovery***	Incl. amount in recovery for 60d+ buyback	Incl. amount in recovery for borrower repayments	Incl. amount in recovery for rebuys ****
Finko UA	21-Aug-20	€16,779,890	€1,392,678	€155,458	€1,151,117	€2,827,945	€14,339	€162,130	17.2%	€13,951,945	€13,951,945	€400,243	€1,158,565	€0	€13,193,624
Kredit24 KZ	2-Jul-20	€400,728	€7,526	€208	€0	€92,489	€0	€2,635	23.1%	€308,239	€308,239	€9,300	€429	€0	€317,110
Dziesiatka Finanse PL	18-Jun-20	€1,016,638	€99,974	€5,809	€33,783	€174,547	€1,315	€10,322	27.6%	€842,091	€463,155	€21,485	€196,420	€287,418	€803
Cashwagon PH	10-Jun-20	€1,930,568	€267,126	€5,691	€0	€290,915	€0	€5,563	14.9%	€1,639,653	€1,630,621	€68,614	€1,313,460	€17,310	€368,465
Cashwagon ID	10-Jun-20	€1,090,333	€285,033	€9,741	€0	€297,423	€0	€9,703	27.5%	€792,911	€781,099	€27,050	€778,701	€22,600	€6,849
Cashwagon VN	6-Jun-20	€6,361,901	€1,166,659	€26,319	€0	€1,404,420	€0	€35,745	24.0%	€4,957,481	€4,322,728	€238,987	€3,875,223	€311,127	€375,364
GetBucks ZM	30-Apr-20	€3,744,238	€429,182	€99,817	€1	€14,460	€0	€5,541	1.5%	€3,729,778	€1,008,394	€289,084	€255,507	€926,501	€115,470
GetBucks BW	30-Apr-20	€7,350,095	€952,624	€64,853	€10,979	€1,147,503	€1,112	€86,094	30.5%	€6,202,593	€2,538,814	€273,800	€131,133	€557,783	€2,123,698
ExpressCredit ZM	30-Apr-20	€5,371,206	€644,249	€34,727	€0	€2,001,030	€0	€177,667	69.0%	€3,370,177	€915,877	€64,377	€608,897	€370,874	€483
Akulaku ID	16-Apr-20	€20,769,625	€4,714,847	€141,327	€257,218	€6,022,429	€8,079	€197,770	38.5%	€14,747,196	€9,729,309	€218,238	€5,189,610	€58,264	€4,699,674
Capital Service PL	6-Apr-20	€19,050,224	€1,359,762	€102,903	€0	€600,167	€0	€46,565	3.2%	€18,450,057	€18,448,069	€829,449	€18,556,437	€7,616	€713,465
Extra Finance RO	17-Mar-20	€681,901	€0	€0	€0	€291,221	€0	€12,553	100.0%	€390,680	€0	€0	€0	€0	€0
Metrokredit	6-Nov-19	€7,833,970	€0	€0	€0	€6,590,628	€0	€420,633	98.3%	€1,243,342	€113,631	€5,447	€118,066	€1,012	€0
Total		**€92,381,317**	**€11,319,661**	**€646,852**	**€1,453,099**	**€21,755,175**	**€24,844**	**€1,172,923**	**28.8%**	**€70,626,142**	**€54,211,882**	**€2,446,075**	**€32,182,447**	**€2,560,506**	**€21,915,005**

*Event - suspension in the Primary Market on Mintos

**Outstanding invested funds by Mintos investors including pending principal (please note that numbers on the Mintos statistics page in "Loans Outstanding" are not the same as OI)

***Includes delayed interest

****Includes rebuys for agreement termination, agreement amendment, early repayment, agreement prolongation and other reasons

$$\text{^Recovery \%} = \frac{\text{recovered amount}}{\text{(recovered amount + amount in recovery)}} \times 100$$

Comments

Metrokredit - In November 2019, Metrokredit was excluded from the State Register of the Microfinance Organizations of the Russian Federation, meaning the company cannot issue new loans, yet continues to service the existing ones (some of which continue to have extensions and investors on Mintos continue to receive interest for). Finko group is in the process to finalize the wind-down of the company, as well as planned to exit Mintos marketplace by repurchasing all the remaining investments made into Metrokredit issued loans by the end of November this year.

Capital Service Poland - On 6 April 2020, Capital Service was suspended from the Mintos Primary and Secondary Markets due to a failure to make timely settlement payments to investors on Mintos. Mintos is in the process to find common ground with Capital Service on repayment conditions. Negotiations are not smooth, as various factors and opinions change daily. We maintain our position, standing by the interests of investors. Meanwhile, within the simplified legal restructuring - the COVID19 Shield programme in Poland, a supervisor has been appointed for Capital Service to coordinate restructuring processes among the creditors. Mintos cooperates with the appointed supervisor, while the main negotiation process remains between Mintos and Capital Service.

ExpressCredit Zambia - On 30 April 2020, loans listed through JSC ExpressCredit Holding were suspended from the Mintos Primary and Secondary Markets, due to the company failing to transfer borrower repayments and the buyback price in full and on time. Since the last update, the situation remains unchanged. We continue the negotiations for investors to receive repayments.

GetBucks Botswana and Zambia - On 30 April 2020, GetBucks Botswana and Zambia were suspended from the Primary and Secondary Markets due to failing to fulfil their payment obligations in full to Mintos investors. GetBucks Botswana continues to make monthly payments. MyBucks SA (the guarantor of GetBucks Zambia) announced on 23 June 2020 that it is selling 49% of MBC Malawi to the Mpatsa Group. As it has not yet received the necessary regulatory approvals, the transaction has not yet been completed. MyBucks SA is evaluating several options and engaging with various other potential investors to acquire a portion of the equity of MBC Malawi. In addition, MBC Malawi is planning an IPO in which MyBucks SA will dispose of a portion of its shareholding. These disposals will allow MyBucks SA to make repayments to Mintos investors.

Akulaku Indonesia - On 16 April 2020, Akulaku was suspended from the Primary and Secondary Markets due to late payment settlement. Since the last update, the situation remains unchanged. The lending company is making payments according to the agreed-upon schedule each week.

CashWagon Vietnam, Indonesia, and the Philippines - On 6 May and 10, May 2020, CashWagon Vietnam and CashWagon Philippines and Indonesia were suspended from the Primary and Secondary Markets due to news that the authorities in Vietnam are investigating operations of Cashwagon and in the meantime have frozen the company’s accounts, as per the procedure of the investigation situation in Vietnam. The company is currently operating at a minimum capacity and is unable to settle the outstanding debt. Cashwagon is in talks with Mintos to look for a solution and produce the best possible outcome for Mintos investors.

Dziesiatka Finanse - On 18 June 2020, Dziesiatka Finanse was suspended from the Primary and Secondary Markets due to failing to make timely settlement payments for investors on Mintos. Since the suspension, Dziesiatka Finanse initially transferred PLN 70 000 (approximately € 15 900) every week, and now the lending company is repaying an increased amount of approximately PLN 80 000 (approximately € 17 900) on a weekly basis. Since the last update two weeks ago, the company has repaid € 35 098, including principal and interest.

Kredit24 Kazakhstan -On 2 July 2020, due to an orderly wind-down of the lending company, loans originated by Kredit24 were suspended from the Primary and Secondary Markets on Mintos. Kredit24 follows a restructuring plan with monthly payments - according to the plan the lending company is to make a full repayment within the next ten months.

Finko UA -On 21 August 2020, loans issued by lending companies Dinero and UkrPozyka, both part of the Finko group and portrayed as Finko UA on Mintos, were suspended from the Primary and Secondary Markets after they had decided to initiate a wind-down of their businesses due to the current economic situation in Ukraine. Details on loan portfolios can be found in the last update. The management teams of both lending companies have expressed that outstanding investment will be covered in full by the end of July 2021. Since the last update, the evaluation of additional collateral has been concluded and Mintos is in the process to set up additional collateral possibilities in favour of investors on Mintos to strengthen the efforts of a full recovery. Finko UA continues to service existing loans and transfer borrowers’ repayments accordingly. Since the last update, we have recovered € 1 165 456, including principal and interest.