

	Date of event*	At suspension				Now									
		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	€923,196	€1,676,827	€13,812	€147,791	10.5%	€15,103,062	€15,103,062	€414,582	€1,158,565	€0	€14,359,079
Kredit24 KZ	2-Jul-20	€400,728	€7,526	€208	€44,629	€92,489	€1,781	€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	€15,498	€140,764	€1,158	€9,007	27.3%	€875,874	€383,249	€16,202	€191,256	€207,392	€803
Cashwagon PH	10-Jun-20	€1,930,568	€267,126	€5,691	€0	€290,915	€0	€5,563	14.9%	€1,639,653	€1,622,059	€68,304	€1,303,791	€18,106	€368,465
Cashwagon ID	10-Jun-20	€1,090,333	€285,033	€9,741	€0	€297,423	€0	€9,703	27.6%	€792,911	€778,776	€26,982	€776,140	€22,768	€6,849
Cashwagon VN	6-Jun-20	€6,361,901	€1,166,659	€26,319	€0	€1,404,420	€0	€35,745	24.4%	€4,957,481	€4,217,903	€232,809	€3,759,772	€315,576	€375,364
GetBucks ZM	30-Apr-20	€3,744,238	€429,182	€99,817	€0	€14,459	€0	€5,541	1.7%	€3,729,780	€918,046	€260,339	€248,597	€830,385	€99,403
GetBucks BW	30-Apr-20	€7,350,095	€952,624	€64,853	€187,731	€1,136,523	€25,531	€84,983	32.1%	€6,213,572	€2,342,583	€241,159	€116,460	€490,492	€1,976,790
ExpressCredit ZM	30-Apr-20	€5,371,206	€644,249	€34,727	€0	€2,001,030	€0	€177,667	75.7%	€3,370,177	€655,873	€42,888	€474,898	€223,380	€483
Akulaku ID	16-Apr-20	€20,769,625	€4,714,847	€141,327	€292,468	€5,765,211	€9,217	€189,691	37.2%	€15,004,414	€9,813,592	€220,688	€5,004,070	€67,459	€4,962,751
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	-€44	€6,590,628	€4,939	€420,633	99.5%	€1,243,342	€36,167	€1,836	€37,514	€489	€0
<b>Total</b>		<b>€92,381,317</b>	<b>€11,319,661</b>	<b>€646,852</b>	<b>€1,463,478</b>	<b>€20,302,076</b>	<b>€56,437</b>	<b>€1,148,079</b>	<b>27.3%</b>	<b>€72,079,241</b>	<b>€54,627,616</b>	<b>€2,364,539</b>	<b>€31,627,930</b>	<b>€2,183,664</b>	<b>€23,180,562</b>

\*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

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

## 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. The company continues to service existing loans and transfer borrowers' repayments accordingly.

**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. The work towards reaching a reasonable repayment solution continues.

**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 are expecting further payments in the near future. Action plan is being developed and further scheduled in the process of negotiation.

**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 and the previously announced agreement to sell down GetBucks Zambia's stake in MBC Malawi is still yet to be approved by the regulators, however, GetBucks Zambia is evaluating alternative liquidity solutions for its stake in MBC Malawi should the regulatory approvals fail to materialise in the short term.

**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. Cashwagon was making partial payments according to an agreed schedule, yet had to temporarily stop the payments due to prolongation of the investigation and difficulties to continue the payments. Since the last update, the situation in Vietnam remains unchanged for an extended period of time. In the meantime, CashWagon has been actively looking for potential investors to raise additional capital for resuming business in other countries while resolving the situation in Vietnam. Most of the conversations with potential investors have concluded with no results so far, but there are still some ongoing negotiations. The company is operating at minimum capacity at the moment.

**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 continues to transfer PLN 70 000 (approximately € 15 900) on a weekly basis. Mintos and Dziesiatka entered into the final stage of a restructuring deal. Dziesiatka already made PLN 80k payments last week, which is a higher amount than previously.

**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 according to which the lending company is to make a full repayment within the next ten months, with the first payment of € 42 000 already transferred to investors accounts. The amount of each monthly payment will be approximately the same.

**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. The company continues to service existing loans and transfer borrowers' repayments accordingly. Since the last update we have recovered EUR 923,196. Currently evaluating additional collateral possibilities in favor of Mintos investors to strengthen the efforts of full recovery, as planned.