

mintos

	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	€107,020	€753,631	€2,243	€133,979	5.1%	€16,026,259	€16,026,259	€428,394	€1,161,665	€53,900	€15,239,088
Kredit24 KZ	2-Jul-20	€400,728	€7,526	€208	€0	€47,860	€0	€855	11.8%	€352,868	€352,868	€11,080	€429	€0	€363,519
Dziesiatka Finanse PL	18-Jun-20	€1,016,638	€99,974	€5,809	€14,606	€125,266	€1,218	€7,850	28.6%	€891,372	€317,294	€15,481	€97,895	€234,048	€831
Cashwagon PH	10-Jun-20	€1,930,568	€267,126	€5,691	€0	€290,915	€0	€5,563	15.0%	€1,639,653	€1,614,639	€68,031	€1,295,790	€18,414	€368,465
Cashwagon ID	10-Jun-20	€1,090,333	€285,033	€9,741	€0	€297,423	€0	€9,703	27.6%	€792,911	€778,521	€26,974	€775,157	€23,488	€6,849
Cashwagon VN	6-Jun-20	€6,361,901	€1,166,659	€26,319	€0	€1,404,420	€0	€35,745	25.0%	€4,957,481	€4,092,664	€225,450	€3,627,687	€315,062	€375,364
GetBucks ZM	30-Apr-20	€3,744,238	€429,182	€99,817	€1	€14,459	€0	€5,541	1.7%	€3,729,780	€913,811	€260,313	€248,597	€831,456	€94,071
GetBucks BW	30-Apr-20	€7,350,095	€952,624	€64,853	€0	€948,793	€0	€59,452	27.5%	€6,401,302	€2,403,178	€259,720	€116,043	€527,367	€2,019,487
ExpressCredit ZM	30-Apr-20	€5,371,206	€644,249	€34,727	€0	€2,001,030	€0	€177,667	78.4%	€3,370,177	€564,707	€35,208	€410,413	€189,019	€483
Akulaku ID	16-Apr-20	€20,769,625	€4,714,847	€141,327	€262,273	€5,472,742	€7,766	€180,475	37.3%	€15,296,882	€9,301,287	€204,136	€4,170,439	€76,179	€5,258,805
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	€18,445,660	€829,251	€18,553,829	€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	€34,350	€6,590,672	€22,801	€415,694	100.0%	€1,243,298	€1,894	€75	€1,968	€0	€0
Total		€92,381,317	€11,319,661	€646,852	€418,250	€18,838,598	€34,029	€1,091,642	25.8%	€73,542,719	€54,812,780	€2,364,112	€30,459,913	€2,276,550	€24,440,429

*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

^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. Up until now, 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. Cashwagon is working to reestablish them. Investors with active investments in Cashwagon issued loans will find detailed information in their emails.

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 Finanse continue negotiating an increase of the weekly repayment amount.

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. After the announcement on Finko UA, the Government of Ukraine passed a decision on a continuation of the state of emergency and pro-longer the quarantine regime - available [here](#). This decision might impact the time by which investments will be covered in full. Details and risks are still being evaluated and will be communicated to investors next week.