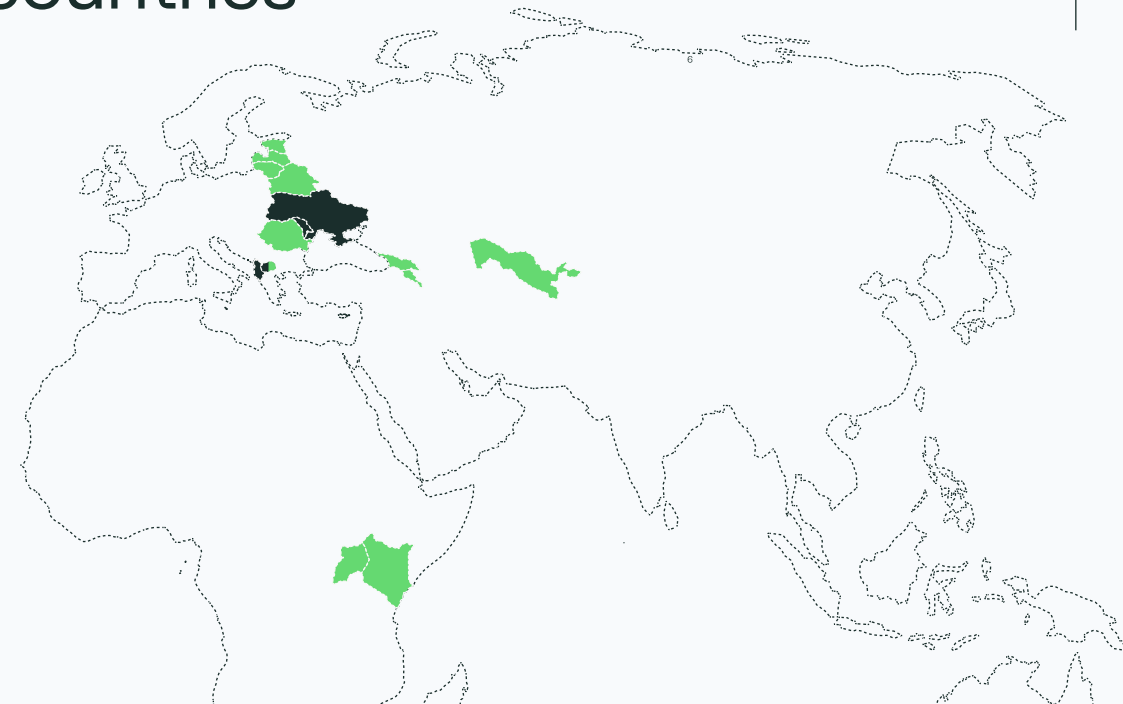


Enabling upward social mobility in diverse communities around the world by creating access to innovative and sustainable financial solutions

Global reach

Eleving Group is an international & fast-growing Financial Technology company with a vast reach across the globe. Operating in 3 continents, and 14 countries



Our approach

Our approach to business is to identify underserved markets and disruptively change them with innovative and sustainable financial solutions both in the car and consumer financing segments

Underserved
markets

Vehicle financing

Consumer financing

Sustained growth

The consistent pursuit of growth has turned us into a strong, global player of the financial services industry, earning us a spot among the Top 1000 fastest growing companies in Europe, more than 1 800 employees, and 200 000 loyal customers

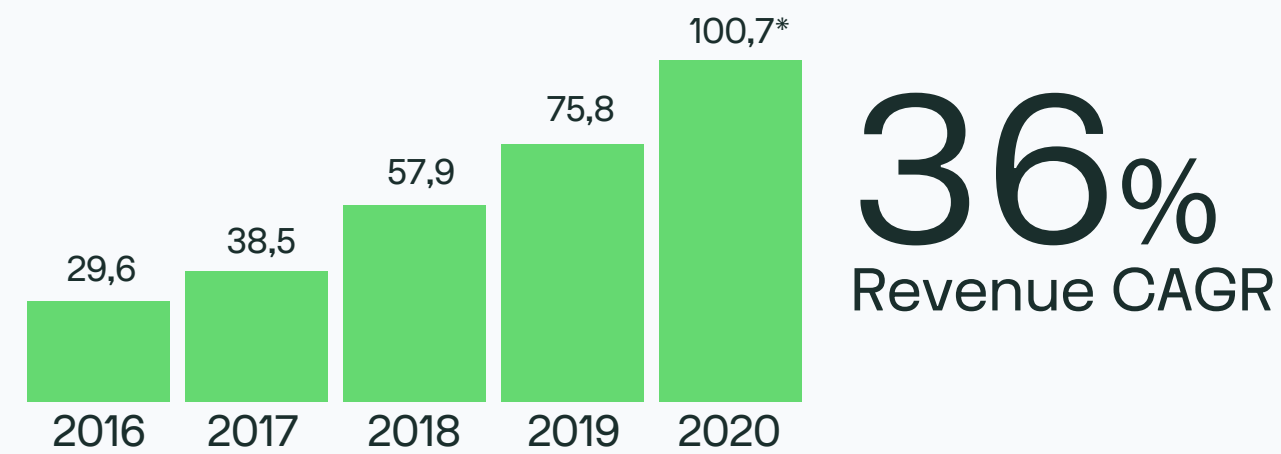
200 000+
customers
around the world

€ 650 million
loans issued
since inception

1 800+
employees

10 000
cars listed
on the proprietary
car sales portals

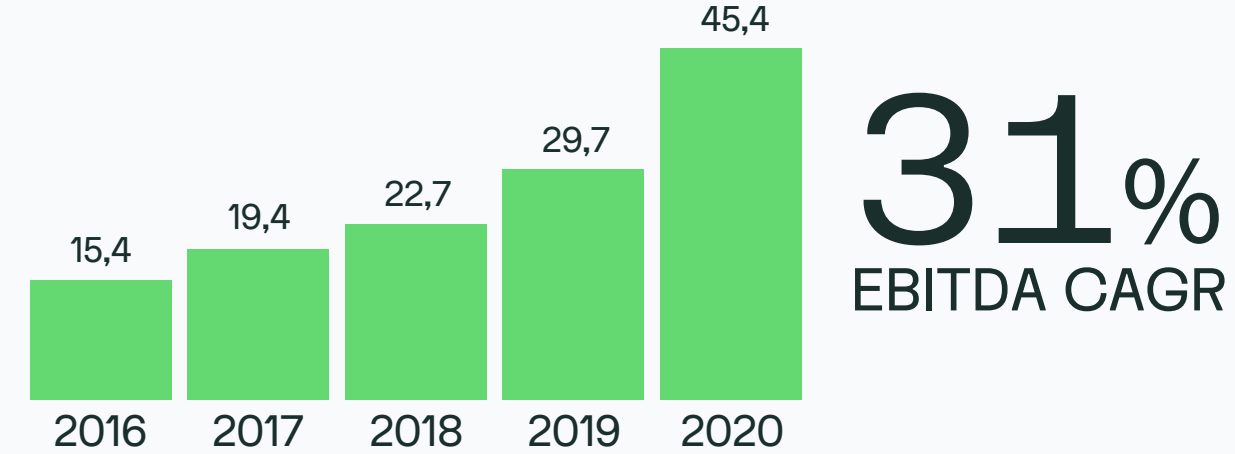
REVENUE, mln €



36%
Revenue CAGR

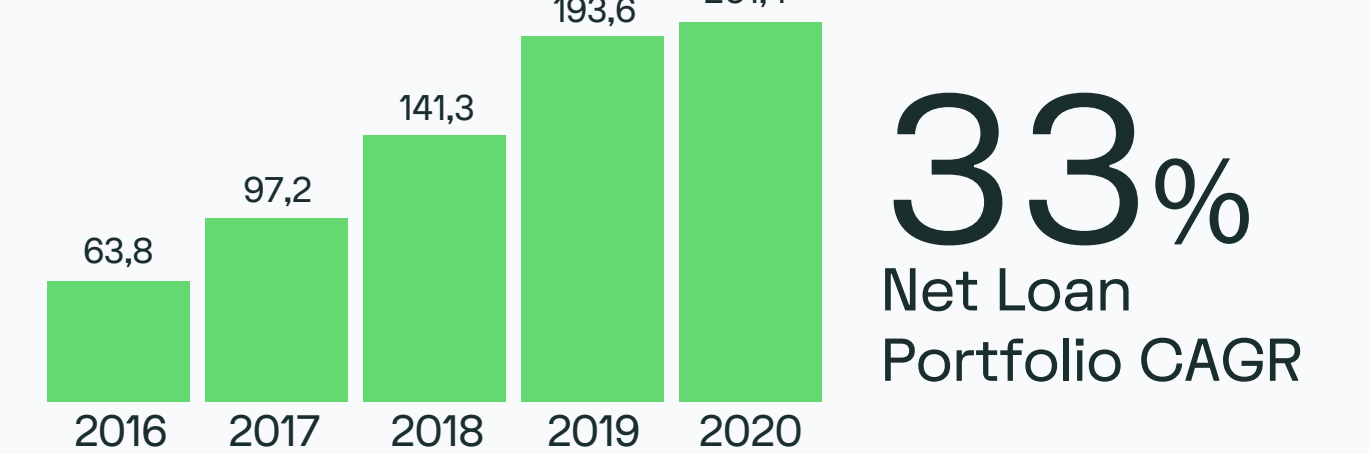
*Including countries on hold

EBITDA, mln €



31%
EBITDA CAGR

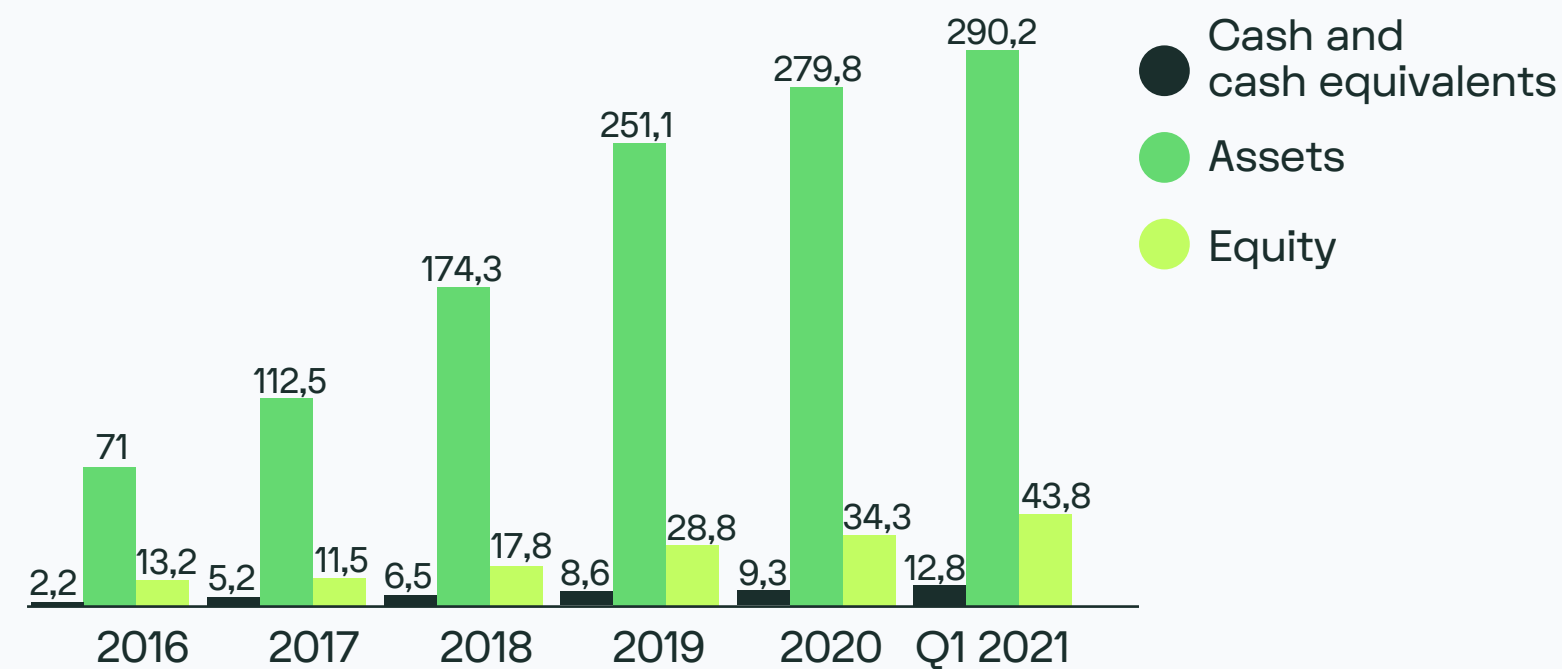
Net Loan Portfolio, mln €



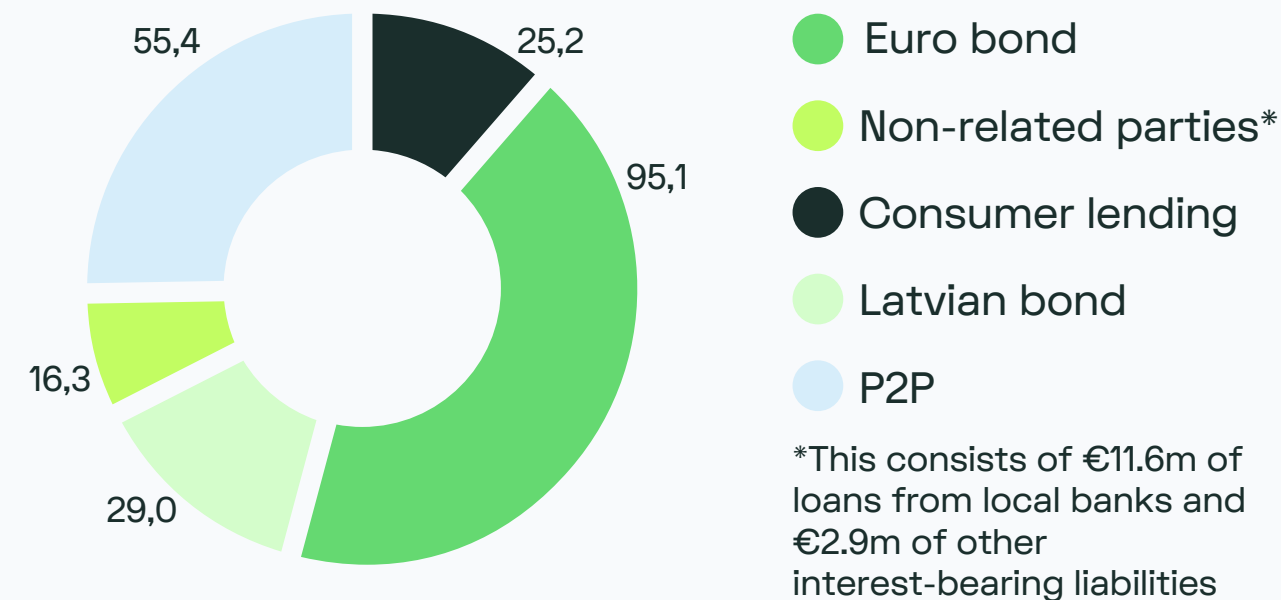
33%
Net Loan
Portfolio CAGR

*Including car rental portfolio in Latvia

Assets and Equity, mln €



Liabilities, mln €



Bonds € 124,1 mln
Interest bearing liabilities € 221,0 mln

- Euro bond
 - Non-related parties*
 - Consumer lending
 - Latvian bond
 - P2P
- *This consists of €11.6m of loans from local banks and €2.9m of other interest-bearing liabilities

Bonds:

€ 30 million

Mogo Latvia bonds on Nasdaq Riga
ISIN code LV0000802452 →

€ 100 million

Mogo Finance bonds on Frankfurt Stock Exchange
ISIN code XS1831877755 →

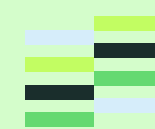
Our Peer-to-peer
lending platform Mintos:

[Visit Mintos →](#)



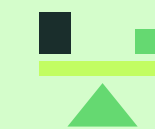
Business & Product Development

- Development of existing products in existing markets
- Premium car financing solution
- New products on the lending platform
- Balanced portfolio: ¾ secured, ¼ unsecured
- Productive lending



Processes

- Digitalization
- Debt collection improvement
- Covid-adjusted underwriting



Capital management

- ICR and Capitalization Ratio improvement
- Eurobonds refinancing



Social Impact

- ESG mindset
- Sustainability linked products